

Name of the Insurer: Navi General Insurance Limited
(formerly known as DHI General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000KA2016PLC148551

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																		Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop insurance	Others	Total Miscellaneous	
	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	For Q4 2021-22	
1 Employees' remuneration & welfare benefits	285	-	-	-	(12)	9	(2)	410	49	-	459	-	-	-	-	-	(1)	456	741
2 Travel, conveyance and vehicle running expenses	0	-	-	-	(1)	(1)	(1)	0	-	-	0	-	-	-	-	-	(0)	(1)	(1)
3 Training, Seminar and Conference Expenses	99	-	-	-	5	7	11	108	19	-	127	-	-	-	-	-	5	142	241
4 Rents, rates & taxes	18	-	-	-	5	6	11	42	14	-	56	-	-	-	-	-	0	67	85
5 Repairs & maintenance	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
6 Printing & stationery	2	-	-	-	-	-	-	2	0	-	2	-	-	-	-	-	0	2	4
7 Communication	1	-	-	-	2	1	2	4	0	-	4	-	-	-	-	-	(0)	6	7
8 Legal & professional charges	65	-	-	-	58	41	98	146	15	-	161	-	-	-	-	-	5	264	329
9 Auditors' fees, expenses etc	1	-	-	-	0	0	1	3	0	-	3	-	-	-	-	-	(0)	4	5
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	1	-	-	-	2	1	3	2	-	-	2	-	-	-	-	-	-	5	6
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	53	-	-	-	(480)	(4)	(484)	972	23	-	996	-	-	-	-	-	5	516	569
11 Interest & Bank Charges	-	-	-	-	4	3	7	4	-	-	4	-	-	-	-	-	-	11	11
12 Depreciation/Amortisation	2	-	-	-	0	0	1	4	0	-	4	-	-	-	-	-	(0)	5	6
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	80	-	-	-	(24)	26	2	245	35	-	281	-	-	-	-	-	5	287	367
16 GST Expenditure	9	-	-	-	9	6	15	9	1	-	10	-	-	-	-	-	1	26	34
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	6	-	-	-	5	4	9	8	1	-	10	-	-	-	-	-	1	19	25
Others	(1)	-	-	-	(1)	(1)	(2)	(1)	(1)	-	(2)	-	-	-	-	-	-	(4)	(5)
TOTAL	621	-	-	-	(428)	97	(331)	1,958	158	-	2,117	-	-	-	-	-	19	1,804	2,424

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Miscellaneous																		Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Others	Total Miscellaneous	
	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	For Q4 2020-21	
1 Employees' remuneration & welfare benefits	868	-	-	-	16	88	104	551	152	-	703	-	-	-	-	-	106	913	1,780
2 Travel, conveyance and vehicle running expenses	5	-	-	-	1	3	4	2	1	-	3	-	-	-	-	-	1	8	12
3 Training, Seminar and Conference Expenses	39	-	-	-	1	3	4	27	7	-	34	-	-	-	-	-	8	46	85
4 Rents, rates & taxes	61	-	-	-	(16)	(13)	(29)	14	25	-	39	-	-	-	-	-	1	11	72
5 Repairs & maintenance	(3)	-	-	-	(14)	(17)	(31)	(9)	(2)	-	(9)	-	-	-	-	-	(3)	(43)	(47)
6 Printing & stationery	5	-	-	-	-	0	0	3	1	-	3	-	-	-	-	-	1	4	9
7 Communication	7	-	-	-	(1)	(2)	(1)	1	-	-	2	-	-	-	-	-	(0)	0	7
8 Legal & professional charges	(301)	-	-	-	5	3	8	(276)	(69)	-	(345)	-	-	-	-	-	(97)	(433)	(734)
9 Auditors' fees, expenses etc	3	-	-	-	0	1	1	1	0	-	1	-	-	-	-	-	0	2	5
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	0	-	-	-	(0)	(0)	(1)	(0)	0	-	-	-	-	-	-	-	(0)	(1)	(0)
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	77	-	-	-	42	98	140	355	12	-	367	-	-	-	-	-	14	521	598
11 Interest & Bank Charges	-	-	-	-	(10)	(15)	(25)	(1)	-	-	(1)	-	-	-	-	-	-	(25)	(25)
12 Depreciation/Amortisation	72	-	-	-	(27)	(17)	(44)	7	4	-	11	-	-	-	-	-	(9)	(36)	36
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	92	-	-	-	16	25	41	30	11	-	41	-	-	-	-	-	3	84	176
16 GST Expenditure	7	-	-	-	2	4	6	3	1	-	3	-	-	-	-	-	1	11	18
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	3	-	-	-	1	1	1	1	0	-	1	-	-	-	-	-	-	2	5
Others	18	-	-	-	10	13	23	10	3	-	13	-	-	-	-	-	3	38	56
TOTAL	951	-	-	-	26	175	201	720	146	-	866	-	-	-	-	-	35	1,102	2,053

Name of the Insurer: Navi General Insurance Limited
 (Formerly known as DHFL General Insurance Limited)
 IRDAI Registration No. 155 dated May 22, 2017
 CIN: U66000KA2016PLC148551

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous															Grand Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Others	Total Miscellaneous		
					Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	Upto Q4 2021-22	
1 Employees' remuneration & welfare benefits	691	-	-	-	484	362	846	1,119	187	-	1,305	-	-	-	-	-	-	94	2,245	2,937
2 Travel, conveyance and vehicle running expenses	2	-	-	-	2	1	4	4	1	-	5	-	-	-	-	-	-	0	9	11
3 Training, Seminar and Conference Expenses	187	-	-	-	20	42	62	215	46	-	261	-	-	-	-	-	-	26	349	536
4 Rents, rates & taxes	43	-	-	-	69	42	111	100	38	-	138	-	-	-	-	-	-	6	255	297
5 Repairs & maintenance	1	-	-	-	1	1	2	1	1	-	2	-	-	-	-	-	-	1	8	13
6 Printing & stationery	4	-	-	-	1	1	2	5	1	-	6	-	-	-	-	-	-	0	18	21
7 Communication	3	-	-	-	6	3	9	8	1	-	9	-	-	-	-	-	-	0	18	21
8 Legal & professional charges	108	-	-	-	165	100	266	253	31	-	284	-	-	-	-	-	-	14	565	672
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	3	-	-	-	5	3	8	7	1	-	8	-	-	-	-	-	-	0	17	20
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	1	-	-	-	2	1	3	2	-	-	2	-	-	-	-	-	-	-	5	6
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	237	-	-	-	3,365	857	4,221	3,018	66	-	3,084	-	-	-	-	-	-	21	7,327	7,564
11 Interest & Bank Charges	-	-	-	-	11	7	18	7	-	-	7	-	-	-	-	-	-	-	25	25
12 Depreciation/Amortisation	4	-	-	-	6	4	10	9	1	-	10	-	-	-	-	-	-	1	21	25
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	147	-	-	-	187	126	314	422	60	-	483	-	-	-	-	-	-	19	815	962
16 GST Expenditure	13	-	-	-	19	12	30	14	2	-	15	-	-	-	-	-	-	2	48	60
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	6	-	-	-	6	4	9	9	1	-	10	-	-	-	-	-	-	1	20	26
Others	1	-	-	-	1	1	2	1	-	-	1	-	-	-	-	-	-	-	3	4
TOTAL	1,451	-	-	-	4,350	1,567	5,917	5,192	436	-	5,629	-	-	-	-	-	-	185	11,731	13,182

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous															Grand Total
					Motor OD	Motor TP	Total Motor	Health Insurance	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Others	Total Miscellaneous		
					Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	Upto Q4 2020-21	
1 Employees' remuneration & welfare benefits	1,318	-	-	-	558	870	1,428	841	226	-	1,067	-	-	-	-	-	-	244	2,739	4,058
2 Travel, conveyance and vehicle running expenses	7	-	-	-	4	7	12	5	1	-	6	-	-	-	-	-	-	1	19	27
3 Training, Seminar and Conference Expenses	25	-	-	-	1	2	2	15	4	-	19	-	-	-	-	-	-	4	26	50
4 Rents, rates & taxes	148	-	-	-	114	172	286	97	62	-	159	-	-	-	-	-	-	27	472	619
5 Repairs & maintenance	16	-	-	-	13	18	31	11	3	-	14	-	-	-	-	-	-	3	48	64
6 Printing & stationery	9	-	-	-	0	0	0	6	2	-	7	-	-	-	-	-	-	2	10	19
7 Communication	18	-	-	-	11	16	26	11	3	-	15	-	-	-	-	-	-	3	44	62
8 Legal & professional charges	128	-	-	-	78	120	198	86	23	-	110	-	-	-	-	-	-	24	332	460
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	6	-	-	-	3	5	8	4	1	-	5	-	-	-	-	-	-	1	14	20
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	2	-	-	-	1	2	2	1	0	-	1	-	-	-	-	-	-	0	4	6
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	118	-	-	-	285	482	767	401	20	-	421	-	-	-	-	-	-	26	1,214	1,331
11 Interest & Bank Charges	-	-	-	-	4	6	10	0	0	-	0	-	-	-	-	-	-	0	10	10
12 Depreciation/Amortisation	213	-	-	-	202	300	502	142	39	-	181	-	-	-	-	-	-	39	722	935
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	215	-	-	-	140	215	355	142	38	-	181	-	-	-	-	-	-	41	576	791
16 GST Expenditure	11	-	-	-	6	9	15	6	2	-	7	-	-	-	-	-	-	2	25	35
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	5	-	-	-	3	5	8	3	1	-	4	-	-	-	-	-	-	1	13	19
Others	22	-	-	-	13	19	32	13	4	-	17	-	-	-	-	-	-	4	53	74
TOTAL	2,261	-	-	-	1,434	2,249	3,683	1,785	430	-	2,215	-	-	-	-	-	-	423	6,321	8,582