

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

## PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														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	Other Segments	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
Gross Direct Premium	924	-	-	-	190	812	1,002	1,924	181	-	-	2,105	-	-	-	-	-	35	3,142	4,066
Add: Premium on reinsurance accepted <sup>(a)</sup>	36	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	38
Less : Premium on reinsurance ceded <sup>(a)</sup>	(218)	-	-	-	(9)	(68)	(77)	(91)	(72)	-	(164)	-	-	-	-	-	-	(7)	(248)	(467)
Net Written Premium	741	-	-	-	180	745	925	1,833	109	-	1,942	-	-	2	-	-	-	27	2,896	3,637
Add: Opening balance of UPR	12,320	-	-	-	440	1,813	2,253	3,621	851	-	4,472	-	-	3	-	-	-	255	6,983	19,303
Less: Closing balance of UPR	(12,808)	-	-	-	(411)	(1,809)	(2,220)	(4,285)	(862)	-	(5,147)	-	-	(3)	-	-	-	(225)	(7,594)	(20,403)
Net Earned Premium	253	-	-	-	209	749	958	1,169	98	-	1,267	-	-	2	-	-	-	57	2,284	2,538
Gross Direct Premium	924	-	-	-	190	812	1,002	1,924	181	-	2,105	-	-	-	-	-	-	35	3,142	4,066
- In India	924	-	-	-	190	812	1,002	1,924	181	-	2,105	-	-	-	-	-	-	35	3,142	4,066
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

## PREMIUM EARNED [NET]

(Amount in Rs Lakhs)

Particulars	Fire	Marine Cargo	Marine Hull	Total Marine	Miscellaneous														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	Other Segments	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
Gross Direct Premium	1,536	-	-	-	197	492	690	661	189	-	-	850	-	-	-	-	-	126	1,665	3,201
Add: Premium on reinsurance accepted <sup>(a)</sup>	9	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	10
Less : Premium on reinsurance ceded <sup>(a)</sup>	(200)	-	-	-	76	(55)	21	(199)	(113)	-	(312)	-	-	-	-	-	-	(25)	(316)	(516)
Net Written Premium	1,344	-	-	-	273	438	711	461	76	-	538	-	-	2	-	-	-	101	1,352	2,696
Add: Opening balance of UPR	1,592	-	-	-	955	2,238	3,193	481	(8)	-	473	-	-	2	-	-	-	551	4,218	5,810
Less: Closing balance of UPR	(2,835)	-	-	-	(778)	(2,127)	(2,905)	(353)	20	-	(333)	-	-	(2)	-	-	-	(494)	(3,735)	(6,570)
Net Earned Premium	101	-	-	-	450	548	998	589	87	-	677	-	-	2	-	-	-	158	1,835	1,936
Gross Direct Premium	1,536	-	-	-	197	492	690	661	189	-	850	-	-	-	-	-	-	126	1,665	3,201
- In India	1,536	-	-	-	197	492	690	661	189	-	850	-	-	-	-	-	-	126	1,665	3,201
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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					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	Other Segments	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	
<b>Gross Direct Premium</b>	1,859	-	-	-	881	3,419	4,300	3,783	463	-	-	4,246	-	-	-	-	-	253	8,798	10,657
Add: Premium on reinsurance accepted <sup>(a)</sup>	114	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	123
Less : Premium on reinsurance ceded <sup>(a)</sup>	(579)	-	-	-	(44)	(285)	(329)	(167)	(240)	-	-	(408)	-	-	-	-	-	(35)	(772)	(1,350)
<b>Net Written Premium</b>	1,395	-	-	-	837	3,134	3,971	3,615	223	-	-	3,838	-	-	8	-	-	218	8,035	9,429
Add: Opening balance of UPR	12,363	-	-	-	710	1,302	2,012	3,981	1,025	-	-	5,006	-	-	3	-	-	437	7,458	19,821
Less: Closing balance of UPR	(12,808)	-	-	-	(411)	(1,809)	(2,220)	(4,285)	(862)	-	-	(5,147)	-	-	(3)	-	-	(225)	(7,594)	(20,403)
<b>Net Earned Premium</b>	949	-	-	-	1,135	2,627	3,762	3,311	386	-	-	3,697	-	-	8	-	-	431	7,899	8,848
<b>Gross Direct Premium</b>	1,859	-	-	-	881	3,419	4,300	3,783	463	-	-	4,246	-	-	-	-	-	253	8,798	10,657
- In India	1,859	-	-	-	881	3,419	4,300	3,783	463	-	-	4,246	-	-	-	-	-	253	8,798	10,657
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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					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	
<b>Gross Direct Premium</b>	3,068	-	-	-	1,547	2,635	4,182	2,060	522	-	-	2,582	-	-	-	-	-	608	7,372	10,440
Add: Premium on reinsurance accepted <sup>(a)</sup>	44	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	8	52
Less : Premium on reinsurance ceded <sup>(a)</sup>	(248)	-	-	-	(77)	(252)	(329)	(644)	(308)	-	-	(952)	-	-	(1)	-	-	(81)	(1,364)	(1,611)
<b>Net Written Premium</b>	2,864	-	-	-	1,470	2,383	3,853	1,416	214	-	-	1,630	-	-	7	-	-	527	6,016	8,880
Add: Opening balance of UPR	587	-	-	-	613	3,438	4,051	1,426	121	-	-	1,547	-	-	5	-	-	337	5,941	6,528
Less: Closing balance of UPR	(2,835)	-	-	-	(778)	(2,127)	(2,905)	(353)	20	-	-	(333)	-	-	(2)	-	-	(494)	(3,735)	(6,570)
<b>Net Earned Premium</b>	616	-	-	-	1,304	3,694	4,998	2,489	355	-	-	2,844	-	-	10	-	-	370	8,222	8,838
<b>Gross Direct Premium</b>	3,068	-	-	-	1,547	2,635	4,182	2,060	522	-	-	2,582	-	-	-	-	-	608	7,372	10,440
- In India	3,068	-	-	-	1,547	2,635	4,182	2,060	522	-	-	2,582	-	-	-	-	-	608	7,372	10,440
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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