

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

## COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	For Q1 2022-23	
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	13	-	-	-	7	12	19	33	3	-	36	-	-	-	-	-	-	-	55	68
Rewards	-	-	-	-	2	3	5	-	-	-	-	-	-	-	-	-	-	-	5	5
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	13	-	-	-	9	15	24	33	3	-	36	-	-	-	-	-	-	-	60	73
Add : Commission on Re-insurance Accepted	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
Less : Commission on Re-insurance Ceded	7	-	-	-	(1)	(11)	(12)	(5)	1	-	(4)	-	-	-	-	-	-	-	(16)	(8)
<b>Net Commission</b>	<b>26</b>	-	-	-	<b>8</b>	<b>4</b>	<b>12</b>	<b>28</b>	<b>4</b>	-	<b>32</b>	-	-	-	-	-	-	-	<b>45</b>	<b>71</b>
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Agents-Banks/ FI/ HFC	13	-	-	-	-	-	-	33	3	-	36	-	-	-	-	-	-	-	36	49
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	8	15	23	-	-	-	-	-	-	-	-	-	-	-	23	23
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>13</b>	-	-	-	<b>9</b>	<b>15</b>	<b>24</b>	<b>33</b>	<b>3</b>	-	<b>36</b>	-	-	-	-	-	-	-	<b>60</b>	<b>73</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																				
In India	13	-	-	-	9	15	24	33	3	-	36	-	-	-	-	-	-	-	60	73
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

## COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	For Q1 2021-22	
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	(10)	-	-	-	14	7	22	14	2	-	16	-	-	-	-	-	-	-	38	28
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	(10)	-	-	-	14	7	22	14	2	-	16	-	-	-	-	-	-	-	38	28
Add : Re-insurance Accepted	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Less : Commission on Re-insurance Ceded	8	-	-	-	(1)	(1)	(2)	3	(5)	-	(2)	-	-	-	-	-	-	(1)	(5)	3
<b>Net Commission</b>	<b>(1)</b>	-	-	-	<b>13</b>	<b>6</b>	<b>19</b>	<b>17</b>	<b>(3)</b>	-	<b>14</b>	-	-	-	-	-	-	-	<b>(1)</b>	<b>33</b>
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Corporate Agents-Banks/ FI/ HFC	(10)	-	-	-	-	-	-	14	2	-	16	-	-	-	-	-	-	-	16	6
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	-	-	-	-	1	2	3	-	-	-	-	-	-	-	-	-	-	-	3	3
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	13	5	18	-	-	-	-	-	-	-	-	-	-	-	18	18
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>(10)</b>	-	-	-	<b>14</b>	<b>7</b>	<b>22</b>	<b>14</b>	<b>2</b>	-	<b>16</b>	-	-	-	-	-	-	-	<b>38</b>	<b>28</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																				
In India	(10)	-	-	-	14	7	22	14	2	-	16	-	-	-	-	-	-	-	38	28
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

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## COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	Upto Q1 2022-23	
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	13	-	-	-	7	12	19	33	3	-	36	-	-	-	-	-	-	-	55	
Rewards	-	-	-	-	2	3	5	-	-	-	-	-	-	-	-	-	-	-	5	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Gross Commission</b>	<b>13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>15</b>	<b>24</b>	<b>33</b>	<b>3</b>	<b>-</b>	<b>36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60</b>	
Add : Commission on Re-insurance Accepted	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	
Less : Commission on Re-insurance Ceded	7	-	-	-	(1)	(11)	(12)	(5)	1	-	(4)	-	-	-	-	-	-	-	(16)	
<b>Net Commission</b>	<b>26</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>4</b>	<b>12</b>	<b>28</b>	<b>4</b>	<b>-</b>	<b>32</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Agents-Banks/PII/HFC	13	-	-	-	-	-	-	33	3	-	36	-	-	-	-	-	-	-	36	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	8	15	23	-	-	-	-	-	-	-	-	-	-	-	23	
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>15</b>	<b>24</b>	<b>33</b>	<b>3</b>	<b>-</b>	<b>36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60</b>	
<b>Commission and Rewards on (Excluding Reinsurance)</b>																				
<b>Business written :</b>																				
In India	13	-	-	-	9	15	24	33	3	-	36	-	-	-	-	-	-	-	60	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

## Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

## COMMISSION [NET]

(Amount in Rs Lakhs)

Particulars	Miscellaneous																			Grand Total
	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Motor Total	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 Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	Upto Q1 2021-22	
<b>Commission paid</b>																				
Commission & Remuneration (Direct)	(10)	-	-	-	14	7	22	14	2	-	16	-	-	-	-	-	-	-	38	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Gross Commission</b>	<b>(10)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>7</b>	<b>22</b>	<b>14</b>	<b>2</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38</b>	
Add : Re-insurance Accepted	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
Less : Commission on Re-insurance Ceded	8	-	-	-	(1)	(1)	(2)	3	(5)	-	(2)	-	-	-	-	-	(1)	(5)	3	
<b>Net Commission</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>6</b>	<b>19</b>	<b>17</b>	<b>(3)</b>	<b>-</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>(5)</b>	<b>32</b>	
<b>Break-up of the expenses (Gross) incurred to procure business as per details below:</b>																				
Individual Agents	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	
Corporate Agents-Banks/PII/HFC	(10)	-	-	-	-	-	-	14	2	-	16	-	-	-	-	-	-	-	16	
Corporate Agents-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Brokers	-	-	-	-	1	2	3	-	-	-	-	-	-	-	-	-	-	-	3	
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	13	5	18	-	-	-	-	-	-	-	-	-	-	-	18	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>(10)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>7</b>	<b>22</b>	<b>14</b>	<b>2</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38</b>	
<b>Commission and Rewards on (Excluding Reinsurance)</b>																				
<b>Business written :</b>																				
In India	(10)	-	-	-	14	7	22	14	2	-	16	-	-	-	-	-	-	-	38	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

## Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website