

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

Particulars	(Amount in Rs Lakhs)																			
	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		
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	For Q1 2022-23	
1 Employees' remuneration & welfare benefits	86	-	-	-	48	188	236	404	22	-	-	426	-	-	-	-	-	-	662	748
2 Travel, conveyance and vehicle running expenses	-	-	-	-	-	1	1	2	-	-	-	2	-	-	-	-	-	-	4	4
3 Training, Seminar and Conference Expenses	(36)	-	-	-	(14)	(42)	(56)	(88)	(8)	-	-	(97)	-	-	-	-	-	-	(153)	(189)
4 Rents, rates & taxes	2	-	-	-	3	16	19	26	1	-	-	26	-	-	-	-	-	-	45	47
5 Repairs & maintenance	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1
6 Printing & stationery	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1
7 Communication	1	-	-	-	1	3	4	5	-	-	-	5	-	-	-	-	-	-	9	10
8 Legal & professional charges	11	-	-	-	16	101	116	151	4	-	-	154	-	-	-	-	-	-	271	282
9 Auditors' fees, expenses etc																				
(a) as auditor	1	-	-	-	-	2	2	3	-	-	-	3	-	-	-	-	-	-	4	5
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	18	-	-	-	10	74	84	34	4	-	-	38	-	-	-	-	-	-	122	140
11 Interest & Bank Charges	-	-	-	-	1	5	6	5	-	-	-	5	-	-	-	-	-	-	11	11
12 Depreciation/Amortisation	-	-	-	-	1	2	3	3	-	-	-	3	-	-	-	-	-	-	6	6
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	14	-	-	-	19	117	136	42	1	-	-	43	-	-	-	-	-	-	179	193
16 GST Expenditure	-	-	-	-	1	1	2	1	-	-	-	1	-	-	-	-	-	-	3	3
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	-	-	-	-	1	7	9	1	-	-	-	1	-	-	-	-	-	-	10	10
Others	1	-	-	-	4	26	30	5	-	-	-	5	-	-	-	-	-	-	35	36
TOTAL	97	-	-	-	89	502	591	595	23	-	-	618	-	-	-	-	-	-	1,210	1,306

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	(Amount in Rs Lakhs)																			
	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		
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	For Q1 2021-22	
1 Employees' remuneration & welfare benefits	(109)	-	-	-	346	106	452	219	38	-	-	258	-	-	-	-	-	135	844	735
2 Travel, conveyance and vehicle running expenses	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1
3 Training, Seminar and Conference Expenses	(5)	-	-	-	4	3	7	9	2	-	-	10	-	-	-	-	-	6	24	18
4 Rents, rates & taxes	(3)	-	-	-	69	14	84	11	4	-	-	16	-	-	-	-	-	5	104	101
5 Repairs & maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	(1)	-	-	-	1	1	2	1	-	-	-	1	-	-	-	-	-	1	3	3
7 Communication	(1)	-	-	-	3	1	4	2	-	-	-	2	-	-	-	-	-	1	7	6
8 Legal & professional charges	(5)	-	-	-	53	11	64	13	2	-	-	15	-	-	-	-	-	7	86	81
9 Auditors' fees, expenses etc																				
(a) as auditor	-	-	-	-	3	1	4	1	-	-	-	1	-	-	-	-	-	-	5	5
(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)	-	(1)	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	51	-	-	-	278	7	285	(63)	(14)	-	-	(77)	-	-	-	-	-	(55)	152	203
11 Interest & Bank Charges	-	-	-	-	1	-	1	-	-	-	-	1	-	-	-	-	-	-	1	1
12 Depreciation/Amortisation	-	-	-	-	4	1	5	1	1	-	-	2	-	-	-	-	-	-	7	7
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	(4)	-	-	-	45	9	54	13	2	-	-	15	-	-	-	-	-	6	74	70
16 GST Expenditure	(1)	-	-	-	12	3	15	1	-	-	-	1	-	-	-	-	-	2	18	17
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(79)	-	-	-	819	156	975	208	35	-	-	244	-	-	-	-	-	107	1,326	1,247

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 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	
1 Employees' remuneration & welfare benefits	86	-	-	-	48	188	236	404	22	-	-	426	-	-	-	-	-	-	662	748
2 Travel, conveyance and vehicle running expenses	-	-	-	-	-	1	1	2	-	-	-	2	-	-	-	-	-	-	4	4
3 Training, Seminar and Conference Expenses	(36)	-	-	-	(14)	(42)	(56)	(88)	(8)	-	-	(97)	-	-	-	-	-	-	(153)	(189)
4 Rents, rates & taxes	2	-	-	-	3	16	19	26	1	-	-	26	-	-	-	-	-	-	45	47
5 Repairs & maintenance	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1
6 Printing & stationery	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1
7 Communication	1	-	-	-	1	3	4	5	-	-	-	5	-	-	-	-	-	-	9	10
8 Legal & professional charges	11	-	-	-	16	101	116	151	4	-	-	154	-	-	-	-	-	-	271	282
9 Auditors' fees, expenses etc																				
(a) as auditor	1	-	-	-	-	2	2	3	-	-	-	3	-	-	-	-	-	-	4	5
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	18	-	-	-	10	74	84	34	4	-	-	38	-	-	-	-	-	-	122	140
11 Interest & Bank Charges	-	-	-	-	1	5	6	5	-	-	-	5	-	-	-	-	-	-	11	11
12 Depreciation/Amortisation	-	-	-	-	1	2	3	3	-	-	-	3	-	-	-	-	-	-	6	6
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	14	-	-	-	19	117	136	42	1	-	-	43	-	-	-	-	-	-	179	193
16 GST Expenditure	-	-	-	-	1	1	2	1	-	-	-	1	-	-	-	-	-	-	3	3
17 Others																				
Membership & Subscription	-	-	-	-	1	7	9	1	-	-	-	1	-	-	-	-	-	-	10	10
Others	1	-	-	-	4	26	30	5	-	-	-	5	-	-	-	-	-	-	35	36
TOTAL	97	-	-	-	89	502	591	595	23	-	-	618	-	-	-	-	-	-	1,210	1,306

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 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
1 Employees' remuneration & welfare benefits	(109)	-	-	-	346	106	452	219	38	-	-	258	-	-	-	-	-	-	135	844	735
2 Travel, conveyance and vehicle running expenses	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1
3 Training, Seminar and Conference Expenses	(5)	-	-	-	4	3	7	9	2	-	-	10	-	-	-	-	-	-	6	24	18
4 Rents, rates & taxes	(3)	-	-	-	69	14	84	11	4	-	-	16	-	-	-	-	-	-	5	104	101
5 Repairs & maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6 Printing & stationery	(1)	-	-	-	1	1	2	1	-	-	-	1	-	-	-	-	-	-	1	3	3
7 Communication	(1)	-	-	-	3	1	4	2	-	-	-	2	-	-	-	-	-	-	1	7	6
8 Legal & professional charges	(5)	-	-	-	53	11	64	13	2	-	-	15	-	-	-	-	-	-	7	86	81
9 Auditors' fees, expenses etc																					
(a) as auditor	-	-	-	-	3	1	4	1	-	-	-	1	-	-	-	-	-	-	5	5	
(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)	-	(1)	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	
(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	51	-	-	-	278	7	285	(63)	(14)	-	-	(77)	-	-	-	-	-	-	(55)	152	203
11 Interest & Bank Charges	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1
12 Depreciation/Amortisation	-	-	-	-	4	1	5	1	1	-	-	2	-	-	-	-	-	-	-	7	7
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	(4)	-	-	-	45	9	54	13	2	-	-	15	-	-	-	-	-	-	6	74	70
16 GST Expenditure	(1)	-	-	-	12	3	15	1	-	-	-	1	-	-	-	-	-	-	2	18	17
17 Others																					
Membership & Subscription	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	(79)	-	-	-	819	156	975	208	35	-	-	244	-	-	-	-	-	-	107	1,326	1,247