

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000MH2016PLC283275



PREMIUM EARNED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	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	
Premium from direct business written - net of GST	1,53,598	-	19,739	49,213	68,952	18,905	66,052	-	-	12,633	1,66,542	3,20,140
Adjustment for change in reserve for unexpired risks	(1,20,504)	-	18,578	11,666	30,244	2,527	46,755	-	558	5,951	86,035	(34,469)
Gross Earned Premium	33,094	-	38,317	60,879	99,196	21,432	1,12,807	-	558	18,584	2,52,577	2,85,671
Add : Premium on reinsurance accepted	850	-	-	-	-	-	-	-	177	-	177	1,027
Less : Premium on reinsurance ceded	(20,027)	-	7,602	(5,463)	2,139	(11,284)	(19,920)	-	(19)	(2,493)	(31,577)	(51,604)
Net Premium	1,34,421	-	27,341	43,750	71,091	7,621	46,132	-	158	10,140	1,35,142	2,69,563
Adjustment for change in reserve for unexpired risks	(3,842)	-	(929)	(583)	(1,512)	(1,401)	(33,988)	-	(532)	(298)	(37,730)	(41,572)
Premium Earned (Net)	10,075	-	44,990	54,833	99,823	8,747	58,899	-	184	15,793	1,83,447	1,93,522

PREMIUM EARNED [NET]

(₹ '000)

Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	For Q4 2019-20	
Premium from direct business written - net of service tax	68,803	-	19,941	48,916	68,857	16,337	74,530	-	-	21,907	1,81,631	2,50,434
Adjustment for change in reserve for unexpired risks	(12,593)	-	9,136	40,186	49,322	(3,524)	18,958	-	1	(9,331)	55,426	42,833
Gross Earned Premium	56,210	-	29,077	89,102	1,18,179	12,813	93,488	-	1	12,576	2,37,057	2,93,267
Add : Premium on reinsurance accepted	1,024	-	-	-	-	-	-	-	192	-	192	1,216
Less : Premium on reinsurance ceded	(40,525)	-	(13,627)	(3,473)	(17,100)	(9,813)	(20,185)	-	(17)	(3,447)	(50,562)	(91,087)
Net Premium	29,302	-	6,314	45,443	51,757	6,524	54,345	-	175	18,460	1,31,261	1,60,563
Adjustment for change in reserve for unexpired risks	6,212	-	5,526	(2,010)	3,516	1,938	(13,191)	-	0	466	(7,271)	(1,059)
Premium Earned (Net)	22,921	-	20,976	83,619	1,04,595	4,938	60,112	-	176	9,595	1,79,416	2,02,337

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Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	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	
Premium from direct business written - net of GST	3,06,808	-	1,54,709	2,63,481	4,18,190	52,201	2,05,984	-	-	60,814	7,37,189	10,43,997
Adjustment for change in reserve for unexpired risks	(1,83,404)	-	(17,405)	1,38,019	1,20,614	31,242	2,18,815	-	2,970	(16,533)	3,57,108	1,73,704
Gross Earned Premium	1,23,404	-	1,37,304	4,01,500	5,38,804	83,443	4,24,799	-	2,970	44,281	10,94,297	12,17,701
Add : Premium on reinsurance accepted	4,362	-	-	-	-	-	-	-	804	-	804	5,166
Less : Premium on reinsurance ceded	(24,774)	-	(7,735)	(25,189)	(32,924)	(30,789)	(64,408)	-	(69)	(8,149)	(1,36,339)	(1,61,113)
Net Premium	2,86,396	-	1,46,974	2,38,292	3,85,266	21,412	1,41,576	-	735	52,665	6,01,654	8,88,050
Adjustment for change in reserve for unexpired risks	(41,364)	-	870	(6,901)	(6,031)	(17,165)	(1,11,510)	-	(2,659)	827	(1,36,538)	(1,77,902)
Premium Earned (Net)	61,628	-	1,30,439	3,69,410	4,99,849	35,489	2,48,881	-	1,046	36,959	8,22,224	8,83,852

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Particulars	Fire	Marine	Miscellaneous									Total
			Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
			Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	Upto Q4 2019-20	
Premium from direct business written - net of service tax	2,41,272	-	1,56,475	7,23,809	8,80,284	53,849	3,33,525	-	-	70,987	13,38,645	15,79,917
Adjustment for change in reserve for unexpired risks	3,52,469	-	(57,750)	(2,76,845)	(3,34,595)	81,856	3,54,526	-	4,470	(33,371)	72,886	4,25,355
Gross Earned Premium	5,93,741	-	98,725	4,46,964	5,45,689	1,35,705	6,88,051	-	4,470	37,616	14,11,531	20,05,272
Add : Premium on reinsurance accepted	5,087	-	-	-	-	-	-	-	978	-	978	6,065
Less : Premium on reinsurance ceded	(1,42,581)	-	(1,07,475)	(51,387)	(1,58,862)	(32,481)	(79,685)	-	(86)	(11,504)	(2,82,618)	(4,25,199)
Net Premium	1,03,778	-	49,000	6,72,422	7,21,422	21,368	2,53,840	-	892	59,483	10,57,005	11,60,783
Adjustment for change in reserve for unexpired risks	(1,51,668)	-	49,849	13,844	63,694	(45,017)	(2,26,346)	-	(4,175)	1,668	(2,10,177)	(3,61,845)
Premium Earned (Net)	3,04,579	-	41,099	4,09,421	4,50,521	58,207	3,82,020	-	1,187	27,780	9,19,714	12,24,293