

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



Sl.No.	Particular	For the Quarter ended December 31, 2020	Upto the Quarter ended December 31, 2020	For the Quarter ended December 31, 2019	Upto the Quarter ended December 31, 2019
1	Gross Direct Premium Growth Rate	27%	-46%	216%	-37%
2	Gross Direct Premium to Networth Ratio	0.13	0.28	0.24	1.22
3	Growth Rate of Networth	135%	135%	-21%	-21%
4	Net Retention Ratio	84%	85%	68%	75%
5	Net Commission Ratio	5%	6%	-9%	-2%
6	Expense of Management to Gross Direct Premium Ratio	76%	99%	107%	75%
7	Expense of Management to Net Written Premium Ratio	90%	116%	157%	100%
8	Net incurred claims to Net earned premium ¹	64%	64%	85%	51%
9	Combined Ratio ¹	147%	176%	218%	139%
10	Technical Reserves to Net Premium Ratio	10.04	4.63	8.68	1.56
11	Underwriting Balance Ratio ¹	-0.87	-2.06	-1.86	-0.35
12	Operating Profit Ratio ¹	-58%	-186%	-151%	-24%
13	Liquid Assets to Liabilities Ratio	0.23	0.23	0.42	0.42
14	Net Earning Ratio	-33%	-188%	-117%	-29%
15	Return on Net Worth Ratio	-4%	-45%	-19.2%	-26%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.22	2.22	1.84	1.84
17	NPA Ratio				
	Gross NPA Ratio	7.47%	7.47%	10.06%	10.06%
	Net NPA Ratio	2.37%	2.37%	8.31%	8.31%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	49,57,90,000	49,57,90,000	19,00,50,000	19,00,50,000
2	(b) Percentage of shareholding (Indian / Foreign)	100% / 0%	100% / 0%	100% / 0%	100% / 0%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	-0.19	-2.49	-1.11	-1.51
	- Diluted EPS (₹)	-0.19	-2.49	-1.11	-1.51
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	-0.19	-2.49	-1.11	-1.51
	- Diluted EPS (₹)	-0.19	-2.49	-1.11	-1.51
6	Book value per share (₹)	5.18	5.18	5.76	5.76

Note :

1. Ratios are calculated after taking into consideration Premium Deficiency for FY 2019-20