

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



| Sl.No. | Particular | For the Quarter ended June 30, 2021 | Upto the Quarter ended June 30, 2021 | For the Quarter ended June 30, 2020 | Upto the Quarter ended June 30, 2020 |
|---|--|---|--|---|--|
| 1 | Gross Direct Premium Growth Rate | -27% | -27% | -75% | -75% |
| 2 | Gross Direct Premium to Networth Ratio | 0.03 | 0.03 | 0.03 | 0.03 |
| 3 | Growth Rate of Networth | -27% | -27% | 162% | 162% |
| 4 | Net Retention Ratio | 82% | 82% | 86% | 86% |
| 5 | Net Commission Ratio | 5% | 5% | 6% | 6% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 165% | 165% | 198% | 198% |
| 7 | Expense of Management to Net Written Premium Ratio | 199% | 199% | 228% | 228% |
| 8 | Net incurred claims to Net earned premium ¹ | 56% | 56% | 70% | 70% |
| 9 | Combined Ratio ¹ | 256% | 256% | 299% | 299% |
| 10 | Technical Reserves to Net Premium Ratio | 45.70 | 45.70 | 18.39 | 18.39 |
| 11 | Underwriting Balance Ratio ¹ | -0.19 | -0.19 | -0.69 | -0.69 |
| 12 | Operating Profit Ratio ¹ | 31% | 31% | -54% | -54% |
| 13 | Liquid Assets to Liabilities Ratio | 0.70 | 0.70 | 0.28 | 0.28 |
| 14 | Net Earning Ratio | 174% | 174% | -78% | -78% |
| 15 | Return on Net Worth Ratio | 4% | 4% | -2.0% | -2% |
| 16 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 2.28 | 2.28 | 3.09 | 3.09 |
| 17 | NPA Ratio | | | | |
| | Gross NPA Ratio | 1.68% | 1.68% | 4.95% | 4.95% |
| | Net NPA Ratio | 0.55% | 0.55% | 1.54% | 1.54% |
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | 495,790,000 | 495,790,000 | 495,790,000 | 495,790,000 |
| 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 (₹) | 0.22 | 0.22 | -0.18 | -0.18 |
| | - Diluted EPS (₹) | 0.22 | 0.22 | -0.18 | -0.18 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized) | | | | |
| | - Basic EPS (₹) | 0.22 | 0.22 | -0.18 | -0.18 |
| | - Diluted EPS (₹) | 0.22 | 0.22 | -0.18 | -0.18 |
| 6 | Book value per share (₹) | 5.39 | 5.39 | 7.37 | 7.37 |

Note :

1. Ratios are calculated after taking into consideration Premium Deficiency.