

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 September 30, 2021	Upto the Quarter ended September 30, 2021	For the Quarter ended September 30, 2020	Upto the Quarter ended September 30, 2020
1	Gross Direct Premium Growth Rate	3%	-5%	-57%	-64%
2	Gross Direct Premium to Networth Ratio	0.12	0.15	0.11	0.15
3	Growth Rate of Networth	-10%	-10%	104%	104%
4	Net Retention Ratio	86%	85%	85%	85%
5	Net Commission Ratio	6%	6%	6%	6%
6	Expense of Management to Gross Direct Premium Ratio	160%	162%	90%	118%
7	Expense of Management to Net Written Premium Ratio	184%	187%	105%	137%
8	Net incurred claims to Net earned premium ¹	62%	59%	60%	64%
9	Claims paid to claims provisions	12%	12%	14%	14%
10	Combined Ratio ¹	246%	247%	165%	201%
11	Investment Income Ratio	2%	5%	2%	4%
12	Technical Reserves to Net Premium Ratio	12.01	9.57	11.27	8.16
13	Underwriting Balance Ratio ¹	-1.87	-1.03	-0.42	-2.51
14	Operating Profit Ratio ¹	-153%	-61%	-369%	-234%
15	Liquid Assets to Liabilities Ratio	0.39	0.39	0.24	0.24
16	Net Earning Ratio	-107%	-50%	-412%	-320%
17	Return on Net Worth Ratio	-11%	-7%	-37.4%	-40%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.67	1.67	2.00	2.00
19	NPA Ratio				
	Gross NPA Ratio	0.83%	0.83%	4.81%	4.81%
	Net NPA Ratio	0.29%	0.29%	1.23%	1.23%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-0.54	-0.32	-2.01	-2.37
24	Book value per share	4.85	4.85	5.37	5.37
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 (₹)	-0.54	-0.32	-2.01	-2.37
	- Diluted EPS (₹)	-0.54	-0.32	-2.01	-2.37
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	-0.54	-0.32	-2.01	-2.37
	- Diluted EPS (₹)	-0.54	-0.32	-2.01	-2.37
6	Book value per share (₹)	4.85	4.85	5.37	5.37

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on September 30, 2021	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions*	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	-13%	63%	21%	106%	156%	9%	0%	166%	73.96	(0.52)
Previous Period	-36%	103%	28%	129%	134%	18%	0%	152%	36.81	(25.43)
Marine Cargo										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Marine Hull										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Total Marine										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Motor OD										
Current Period	-45%	95%	2%	644%	678%	87%	6%	765%	69.14	(4.17)

PERIODIC DISCLOSURES

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Previous Period	-33%	87%	7%	120%	137%	89%	6%	226%	37.51	(1.85)
Motor TP										
Current Period	6%	92%	2%	52%	57%	95%	1%	153%	23.51	(0.56)
Previous Period	-78%	90%	3%	108%	120%	76%	1%	196%	22.75	(0.64)
Total Motor										
Current Period	-14%	92%	2%	199%	215%	92%	7%	307%	17.55	(1.86)
Previous Period	-70%	89%	4%	112%	127%	78%	6%	205%	14.16	(0.85)
Health										
Current Period	26%	97%	13%	144%	150%	21%	2%	170%	36.86	(0.21)
Previous Period	-66%	66%	-15%	120%	148%	31%	5%	179%	61.49	3.63
Personal Accident										
Current Period	29%	38%	-38%	114%	298%	31%	0%	329%	387.93	(0.22)
Previous Period	-30%	40%	-35%	135%	265%	59%	1%	324%	426.98	8.79
Travel Insurance										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Total Health										
Current Period	26%	85%	8%	138%	162%	22%	3%	185%	33.66	(0.21)
Previous Period	-62%	61%	-18%	123%	163%	34%	6%	197%	53.75	4.24
Workmen's Compensation/ Employer's liability										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Public/ Product Liability										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Engineering										
Current Period	0%	100%	13%	0%	0%	-74%	0%	-74%	6,757.09	1.61
Previous Period	0%	100%	12%	0%	12%	0%	0%	12%	6,461.48	1.18
Aviation										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Crop Insurance										
Current Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Previous Period	0%	0%	0%	0%	0%	0%	0%	0%	-	-
Other segments **										
Current Period	-25%	87%	-1%	80%	92%	103%	2%	195%	243.29	(0.43)
Previous Period	-8%	86%	0%	103%	120%	392%	2%	511%	166.86	(4.87)
Total Miscellaneous										
Current Period	-4%	90%	4%	172%	192%	66%	12%	257%	10.99	(1.10)
Previous Period	-67%	82%	0%	115%	133%	68%	14%	201%	10.49	0.73
Total-Current Period	-5%	85%	6%	162%	187%	59%	12%	247%	9.57	(1.03)
Total-Previous Period	-64%	85%	6%	118%	137%	64%	14%	201%	8.16	(2.51)

Note :

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