

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 at March 31, 2022	Upto the Quarter ended at March 31, 2022	For the Quarter ended at March 31, 2021	Upto the Quarter ended at March 31, 2021
1	Gross Direct Premium Growth Rate	27%	2%	28%	-34%
2	Gross Direct Premium to Networth Ratio	0.21	0.55	13%	41%
3	Growth Rate of Networth	-24%	-24%	37%	37%
4	Net Retention Ratio	89%	87%	84%	85%
5	Net Commission Ratio	1%	4%	8%	6%
6	Expense of Management to Gross Direct Premium Ratio	68%	131%	76%	92%
7	Expense of Management to Net Written Premium Ratio	76%	144%	91%	108%
8	Net incurred claims to Net earned premium <sup>1</sup>	78%	66%	61%	64%
9	Claims paid to claims provisions	26%	26%	26%	26%
10	Combined Ratio <sup>1</sup>	154%	210%	145%	167%
11	Investment Income Ratio	2%	8%	3%	8%
12	Technical Reserves to Net Premium Ratio	9.13	3.52	11.14	3.38
13	Underwriting Balance Ratio <sup>1</sup>	-0.76	-1.20	-0.78	-1.79
14	Operating Profit Ratio <sup>1</sup>	-52%	-88%	-43%	-155%
15	Liquid Assets to Liabilities Ratio	0.70	0.70	0.29	0.29
16	Net Earning Ratio	-29%	-65%	-3%	-131%
17	Return on Net Worth Ratio	-5%	-31%	-0.3%	-45.6%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.91	1.91	2.12	2.12
19	NPA Ratio				
	Gross NPA Ratio	0.90%	0.90%	2.51%	2.51%
	Net NPA Ratio	0.00%	0.00%	0.81%	0.81%
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	-0.21	-1.23	-0.01	-2.46
24	Book value per share	3.93	3.93	5.16	5.16
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	49,57,90,000	49,57,90,000	49,57,90,000	49,57,90,000
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 (₹)	-0.21	-1.23	-0.01	-2.46
	- Diluted EPS (₹)	-0.21	-1.23	-0.01	-2.46
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	-0.21	-1.23	-0.01	-2.46
	- Diluted EPS (₹)	-0.21	-1.23	-0.01	-2.46
6	Book value per share (₹)	3.93	3.93	5.16	5.16

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

Segments Upto the quarter ended on December 31, 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	-39%	71%	11%	92%	123%	-8%	0%	115%	23.81	(0.61)
Previous Period	27%	92%	21%	90%	100%	16%	0%	116%	10.49	(16.79)
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	-43%	95%	2%	496%	522%	109%	10%	631%	39.68	(3.94)
Previous Period	-1%	95%	7%	100%	105%	88%	12%	193%	20.44	(1.11)
Motor TP										
Current Period	30%	92%	2%	48%	52%	122%	4%	174%	10.60	(0.84)
Previous Period	-64%	90%	2%	86%	96%	81%	1%	177%	12.61	(0.65)

PERIODIC DISCLOSURES

FORM NL-30-Analytical Ratios

N/A

Total Motor											
<b>Current Period</b>	3%	92%	2%	140%	151%	118%	14%	269%	8.36	(1.77)	
<b>Previous Period</b>	-52%	92%	4%	91%	100%	83%	13%	182%	7.80	(0.77)	
Health											
<b>Current Period</b>	84%	96%	5%	145%	152%	30%	7%	182%	9.19	(0.93)	
<b>Previous Period</b>	-38%	69%	-10%	100%	117%	23%	7%	140%	21.22	1.97	
Personal Accident											
<b>Current Period</b>	-11%	48%	-18%	109%	226%	15%	1%	241%	149.21	(0.17)	
<b>Previous Period</b>	-3%	41%	-35%	97%	166%	60%	1%	226%	140.33	4.02	
Travel Insurance											
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
Total Health											
<b>Current Period</b>	64%	90%	4%	141%	156%	29%	8%	185%	8.65	(0.85)	
<b>Previous Period</b>	-33%	63%	-13%	100%	123%	28%	8%	151%	18.44	2.24	
Workmen's Compensation/ Employer's liability											
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
Public/ Product Liability											
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
Engineering											
<b>Current Period</b>	0%	100%	5%	0%	0%	-25%	0%	-25%	3,967.45	1.20	
<b>Previous Period</b>	0%	88%	14%	0%	14%	10%	0%	24%	4,268.24	0.97	
Aviation											
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
Crop Insurance											
<b>Current Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
<b>Previous Period</b>	0%	0%	0%	0%	0%	0%	0%	0%	-	-	
Other segments **											
<b>Current Period</b>	-58%	86%	-1%	73%	85%	105%	4%	190%	152.51	(0.47)	
<b>Previous Period</b>	-14%	87%	1%	71%	81%	170%	5%	251%	57.06	(1.63)	
Total Miscellaneous											
<b>Current Period</b>	19%	91%	3%	139%	152%	75%	26%	227%	4.13	(1.27)	
<b>Previous Period</b>	-45%	82%	-1%	93%	104%	68%	26%	173%	4.99	0.20	
<b>Total-Current Period</b>	2%	87%	4%	131%	144%	66%	26%	210%	3.52	(1.20)	
<b>Total-Previous Period</b>	-34%	85%	6%	92%	108%	65%	26%	173%	3.38	(1.83)	

Note :

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