

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, 2022	Upto the Quarter ended June 30, 2022	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021
1	Gross Direct Premium Growth Rate	178%	178%	-27%	-27%
2	Gross Direct Premium to Networth Ratio	0.11	0.11	3%	3%
3	Growth Rate of Networth	-25%	-25%	-27%	-27%
4	Net Retention Ratio	81%	81%	82%	82%
5	Net Commission Ratio	4%	4%	5%	5%
6	Expense of Management to Gross Direct Premium Ratio	64%	64%	165%	165%
7	Expense of Management to Net Written Premium Ratio	78%	78%	199%	199%
8	Net incurred claims to Net earned premium ¹	71%	71%	56%	56%
9	Claims paid to claims provisions	8%	8%	4%	4%
10	Combined Ratio ¹	149%	149%	255%	256%
11	Investment Income Ratio	2%	2%	3%	3%
12	Technical Reserves to Net Premium Ratio	18.68	18.68	45.70	45.70
13	Underwriting Balance Ratio ¹	-0.21	-0.21	-0.19	-0.19
14	Operating Profit Ratio ¹	-2%	-2%	31%	0.31
15	Liquid Assets to Liabilities Ratio	0.19	0.19	0.70	0.70
16	Net Earning Ratio	24%	24%	174%	1.74
17	Return on Net Worth Ratio	2%	2%	4.2%	0.04
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.55	2.55	2.28	2.28
19	NPA Ratio				
	Gross NPA Ratio	0.95%	0.95%	1.68%	0.02
	Net NPA Ratio	0.00%	0.00%	0.55%	0.01
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	0.08	0.08	0.22	0.22
24	Book value per share	4.02	4.02	5.39	5.39
Equity Holding Pattern for Non-Life					
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 (₹)	0.08	0.08	0.22	0.22
	- Diluted EPS (₹)	0.08	0.08	0.22	0.22
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the quarter (not to be annualized)				
	- Basic EPS (₹)	0.08	0.08	0.22	0.22
	- Diluted EPS (₹)	0.08	0.08	0.22	0.22
6	Book value per share (₹)	4.02	4.02	5.39	5.39

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30, 2022	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	-286%	33%	60%	122%	254%	12%	0%	266%	765.32	0.43
Previous Period	-190%	256%	1%	184%	88%	26%	0%	113%	(289.38)	1.12
Motor OD										
Current Period	-40%	90%	7%	78%	86%	148%	2%	234%	295.39	(0.95)
Previous Period	-28%	95%	6%	402%	423%	70%	2%	493%	149.02	(1.97)
Motor TP										
Current Period	89%	67%	1%	66%	98%	131%	2%	229%	63.14	(0.94)
Previous Period	-8%	89%	2%	39%	44%	79%	0%	123%	79.13	(0.05)
Total Motor										
Current Period	46%	70%	2%	67%	96%	134%	4%	231%	52.02	(0.94)
Previous Period	-16%	91%	3%	160%	176%	76%	2%	251%	51.68	(0.77)
Health										
Current Period	866%	96%	3%	56%	59%	29%	4%	87%	30.83	0.33
Previous Period	36%	100%	15%	192%	192%	23%	1%	215%	253.77	0.39
Personal Accident										
Current Period	60%	60%	26%	96%	160%	-20%	0%	141%	1,993.42	1.33
Previous Period	-6%	7%	-217%	220%	3082%	65%	0%	3147%	23,841.93	(0.00)
Total Health										
Current Period	762%	95%	3%	57%	60%	36%	4%	96%	30.36	0.18
Previous Period	22%	88%	12%	196%	222%	29%	1%	251%	251.10	0.33
Engineering										
Current Period	0%	97%	0%	0%	0%	0%	0%	0%	14,746.00	1.00
Previous Period	0%	100%	0%	0%	0%	-124%	0%	-124%	12,168.29	2.24
Other segments **										
Current Period	-100%	0%	0%	0%	0%	102%	0%	102%	-	(0.02)
Previous Period	-58%	86%	-1%	165%	191%	104%	1%	295%	522.37	(0.74)
Total Miscellaneous										
Current Period	150%	84%	3%	62%	73%	78%	8%	151%	19.15	(0.28)
Previous Period	-18%	90%	4%	166%	184%	60%	4%	244%	39.48	(0.35)
Total-Current Period	178%	81%	4%	64%	78%	71%	8%	149%	18.68	(0.21)
Total-Previous Period	-27%	82%	5%	165%	199%	56%	4%	255%	45.72	(0.20)

Note :

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