navi GENERAL INSURANCE

Financial Soundness— FY2026-27

Expense of Management to Gross Direct Premium Ratio

EOM to GDP % for Q1 FY2026-27	35%
EOM to GDP % for Q2 FY2026-27	37%

Renewal premium to new business premium ratio

Line of Business	Q1- FY2026-27	Q2- FY2026-27
Fire	0%	0%
Marine	NA	NA
Motor	0%	0%
Health	42%	38%
Workmen's Compensation/ Employer's Liability	NA	NA
Public/ Product Liability	NA	NA
Engineering	0%	0%
Aviation	NA	NA
Crop Insurance	NA	NA
Credit	NA	NA
Other Miscellaneous Segment	0%	0%
Renewal Premium/New Business Premium	33%	29%

Net incurred loss ratio

Segment	Q1- FY2026-27	Q2- FY2026-27
Fire	1%	1%
Motor - OD	-739%	1386%
Motor - TP	116%	114%
Health Insurance	91%	81%
Total	92%	84%