

Product Performance up to Q1 - FY2026-27

Navi Health				
Performance metrics	FY2023- 24	FY2024-25	FY2025-26	FY2026-27
				Up to June
Opening balance of no. of policies	0	74,748	61,617	58,162
New policies issued	44,933	20,816	24,191	5,822
Renewal policies issued	29,815	40,801	33,971	5,244
New Policies Premium (Rs. in lacs.)	1,785	1,589	1,757	1,366
Renewal Premium (Rs. in lacs.)	2,453	3,651	4,762	382
Renewal Proportion (%)	58%	70%	73%	22%
Model premium	4,667	5,747	5,747	6,609

Navi Smart Health				
Performance metrics	FY2023-24	FY2024-25	FY2025-26	FY2026-27
				Up to June
Opening balance of no. of policies	0	11,256	8,020	7,307
New policies issued	8,754	3,099	2,919	808
Renewal policies issued	2,502	4,921	4,388	699
New Policies Premium (Rs. in lacs.)	143	79	57	37
Renewal Premium (Rs. in lacs.)	40	124	145	11
Renewal Proportion (%)	22%	61%	72%	23%
Model premium	4,239	4,239	4,239	4,239

Navi General Insurance Limited

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Registered Office: Vaishnavi Tech Square, 10th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka- 560102

Navi Commercial Vehicle Liability Only Insurance				
Performance metrics	FY2023-24	FY2024-25	FY2025-26	FY2026-27
				Up to June
Opening balance of no. of policies	0	2,816	11,462	13,439
New policies issued	2,816	11,462	13,439	4,235
Renewal policies issued	0	0	0	0
New Policies Premium (Rs. in lacs.)	1,050	617	1,423	383
Renewal Premium (Rs. in lacs.)	0	0	0	0
Renewal Proportion (%)	0%	0%	0%	0%
Model premium	6148	6148	6148	6148

EMI SHIELD (Group Insurance)				
Performance metrics	FY2023-24	FY2024-25	FY2025-26	FY2026-27
				Up to June
Opening balance of no. of policies	0	0	0	4,54,340
New policies issued	0	0	4,54,340	3,57,222
Renewal policies issued	0	0	0	0
New Policies Premium (Rs. in lacs.)	0	0	3,415	2,885
Renewal Premium (Rs. in lacs.)	0	0	0	0
Renewal Proportion (%)	0%	0%	0%	0%

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Note:

1. Premium in product performance is provided in Lakhs.
2. Model premiums provided are pre-tax and considered as on the last day of the reporting period.
3. For retail health insurance products: Model Premium is provided for Rs. 10 Lakhs sum assured, tenure of one year issued to a 18 year old individual from zone 2 geographical area with no add-on benefits. Navi Smart health is top up product and deductible considered as Rs. 50,000.
4. For motor insurance products: Model premium is provided for passenger carrying vehicles i.e., auto rickshaw (1 driver plus 3 passengers) with fuel type of petrol, for one year tenure with no add-on benefits.