

**Go Digit General Insurance Limited**
**Form NL 30 : Analytical Ratios**
**For the quarter and period ended and as on 30 June 2019**

₹ in thousands



Form NL 30 : Analytical Ratios	For the quarter 2019	For the period 2019	For the quarter 2018	For the period 2018
1 Gross premium growth rate	2.62	2.62	NA	NA
2 Gross premium to shareholders' funds ratio	0.64	0.64	0.47	0.47
3 Growth rate of shareholders' funds	0.23	0.23	-0.33	-0.33
4 Net Retention Ratio	77.68%	77.68%	78.85%	78.85%
5 Net Commission Ratio	0.97%	0.97%	1.89%	1.89%
6 Expenses of Management to Gross Direct Premium Ratio	43.87%	43.87%	59.88%	59.88%
- Expenses of Management to Net Written Premium Ratio	46.50%	46.50%	62.05%	62.05%
- Net Incurred Claims to Net Earned Premium	71.00%	71.00%	75.69%	75.69%
7 Combined Ratio	115.37%	115.37%	135.96%	135.96%
8 Technical Reserves to Net Premium Ratio	3.07	3.07	5.22	5.22
9 Underwriting Balance Ratio	-0.38	-0.38	-1.67	-1.67
10 Operating Profit Ratio	-28.97%	-28.97%	-164.92%	-164.92%
11 Liquid Assets to liabilities ratio	28.76%	28.76%	25.98%	25.98%
12 Net Earning Ratio	-23.40%	-23.40%	-157.66%	-157.66%
13 Return on Net worth	-9.46%	-9.46%	-22.47%	-22.47%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	2.21	2.21	4.47	4.47
15 NPA Ratio	NA	NA	NA	NA
- Gross NPA Ratio	NA	NA	NA	NA
- Net NPA Ratio	NA	NA	NA	NA

**Equity Shareholding Pattern for Non-Life Insurers**

Equity Shareholding Pattern for Non-Life Insurers	For the quarter 2019	For the period 2019	For the quarter 2018	For the period 2018
1 Number of shares	37,95,65,220	72,95,65,220	35,00,00,000	35,00,00,000
2 Percentage of shareholding				
- Indian	100%	100%	100%	100%
- Foreign	0%	0%	0%	0%
3 Percentage of Government shareholding	0%	0%	0%	0%
4 Earnings per share before extraordinary items (net of tax)				
- Basic		(0.83)		(1.43)
- Diluted		(0.83)		(1.43)
5 Earnings per share after extraordinary items (net of tax)				
- Basic		(0.83)		(1.43)
- Diluted		(0.83)		(1.43)
6 Book value per share		8.09		13.70