

Go Digit General Insurance Limited

Form NL 30 : Analytical Ratios

For the quarter and period ended and as on 30 September 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	1.98	2.22	NA	NA
2 Gross premium to shareholders' funds ratio	0.90	1.59	0.39	0.62
3 Growth rate of shareholders' funds	15.94%	15.94%	174.93%	174.93%
4 Net Retention Ratio	56.33%	66.21%	84.79%	82.40%
5 Net Commission Ratio	-10.78%	-4.40%	2.78%	2.43%
6 Expenses of Management to Gross Direct Premium Ratio	3.24%	40.97%	50.79%	54.27%
- Expenses of Management to Net Written Premium Ratio	5.42%	54.83%	53.26%	56.65%
- Net Incurred Claims to Net Earned Premium	0.00%	72.91%	74.15%	74.65%
7 Combined Ratio	-10.78%	119.18%	126.20%	129.87%
8 Technical Reserves to Net Premium Ratio	4.13	1.89	3.10	3.10
9 Underwriting Balance Ratio	1.12	-0.33	-0.41	-0.46
10 Operating Profit Ratio	-19.56%	-23.98%	-118.07%	-118.07%
11 Liquid Assets to liabilities ratio	24.69%	24.69%	NA	NA
12 Net Earning Ratio	-13.79%	-18.31%	-107.08%	-107.08%
13 Return on Net worth	-6.69%	-16.74%	-11.44%	-21.93%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.86	1.86	6.57	6.57
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	0	72,95,65,220	26,95,65,200	61,95,65,200
2 Percentage of shareholding				
- Indian	NA	100%	100%	100%
- Foreign	NA	0%	0%	0%
3 Percentage of Government shareholding	NA	0%	0%	0%
4 Earnings per share before extraordinary items (net of tax)				
- Basic		-1.32		-2.32
- Diluted		-1.32		-2.32
5 Earnings per share after extraordinary items (net of tax)				
- Basic		-1.32		-2.32
- Diluted		-1.32		-2.32
6 Book value per share		7.61		7.73