

Go Digit General Insurance Limited

Form NL 30 : Analytical Ratios

For the quarter and period ended and as on 31 December 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	-0.46	1.77	92.14	198.11
2 Gross premium to shareholders' funds ratio	1.10	2.69	0.66	1.37
3 Growth rate of shareholders' funds	-2.38%	13.56%	41.00%	41.00%
4 Net Retention Ratio	1.84%	68.05%	79.99%	81.20%
5 Net Commission Ratio	1.12%	-3.28%	1.22%	1.84%
6 Expenses of Management to Gross Direct Premium Ratio	-1.92%	39.05%	43.80%	49.21%
- Expenses of Management to Net Written Premium Ratio	-3.67%	51.16%	44.51%	50.71%
- Net Incurred Claims to Net Earned Premium	1.81%	74.72%	69.96%	71.99%
7 Combined Ratio	-0.96%	118.22%	112.68%	121.09%
8 Technical Reserves to Net Premium Ratio	-0.52	1.37	2.23	0.98
9 Underwriting Balance Ratio	0.02	-0.31	-0.27	-0.37
10 Operating Profit Ratio	2.25%	-21.73%	-78.58%	-78.58%
11 Liquid Assets to liabilities ratio	-6.87%	17.82%	33.54%	33.54%
12 Net Earning Ratio	1.47%	-16.84%	-69.38%	-69.38%
13 Return on Net worth	-10.10%	-26.84%	-12.27%	-36.89%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	-0.29	1.57	3.38	3.38
15 NPA Ratio	0.00	0.00	0.00	NA
- Gross NPA Ratio	0.00	0.00	0.00	NA
- Net NPA Ratio	0	0	0	NA

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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	72,95,65,220	72,95,65,220	61,95,65,220	61,95,65,220
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		-1.32		-3.09
- Diluted		-1.32		-3.09
5 Earnings per share after extraordinary items (net of tax)				
- Basic		-2.05		-3.09
- Diluted		-2.05		-3.09
6 Book value per share		7.46		6.88