

**Go Digit General Insurance Limited**
**Form NL 30 : Analytical Ratios**
**For the quarter and period ended and as on 31 March 2020**

₹ in thousands



Form NL 30 : Analytical Ratios	For the quarter ended 2020	For the period ended 2020	For the quarter ended 2019	For the period ended 2019
1 Gross direct premium growth rate	-16.91%	97.57%	301.26%	854.57%
2 Gross direct premium to Net worth ratio	0.27	1.58	0.76	1.87
3 Growth rate of Net worth	134.80%	134.80%	75.18%	75.18%
4 Net Retention Ratio	72.62%	69.29%	77.17%	79.29%
5 Net Commission Ratio	3.87%	-1.25%	1.80%	1.82%
6 Expenses of Management to Gross Direct Premium Ratio	57.14%	42.16%	49.81%	49.46%
- Expenses of Management to Net Written Premium Ratio	39.17%	47.76%	41.22%	46.32%
- Net Incurred Claims to Net Earned Premium	75.65%	75.00%	84.50%	78.83%
7 Combined Ratio	115.30%	117.41%	124.89%	123.90%
8 Technical Reserves to Net Premium Ratio	4.06	1.15	1.96	0.91
9 Underwriting Balance Ratio	-0.23	-0.28	-0.50	-0.65
10 Operating Profit Ratio	-10.28%	-18.28%	-44.58%	-60.00%
11 Liquid Assets to liabilities ratio	20.26%	20.26%	52.24%	52.24%
12 Net Earning Ratio	-7.80%	-14.12%	-41.48%	-54.13%
13 Return on Net worth ratio	-2.60%	-15.61%	-23.65%	-56.46%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	3.24	3.24	2.27	2.27
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 ended 2020	For the period ended 2020	For the quarter ended 2019	For the period ended 2019
1 Number of shares	8,72,77,831	81,68,43,051	11,00,00,000	72,95,65,220
2 Percentage of shareholding				
- Indian	99%	100%	100%	100%
- Foreign	1%	0%	0%	0%
3 Percentage of Government shareholding	0%	0%	0%	0%
4 Earnings per share before extraordinary items (net of tax)				
- Basic		(2.41)		(5.04)
- Diluted		(2.41)		(5.04)
5 Earnings per share after extraordinary items (net of tax)				
- Basic		(2.41)		(5.04)
- Diluted		(2.41)		(5.04)
6 Book value per share		13.84		6.57