

## Go Digit General Insurance Limited

Form NL 30 : Analytical Ratios

For the quarter and period ended and as on 30 June 2020

₹ in thousands



Form NL 30 : Analytical Ratios	For the quarter 2020	For the period 2020	For the quarter 2019	For the period 2019
Gross premium growth rate	0.07	0.07	2.62	2.62
Gross premium to shareholders' funds ratio	0.35	0.35	0.64	0.64
Growth rate of shareholders' funds	0.03	0.03	0.23	0.23
Net Retention Ratio	63.32%	63.32%	77.68%	77.68%
Net Commission Ratio	1.85%	1.85%	0.97%	0.97%
Expenses of Management to Gross Direct Premium Ratio	40.13%	40.13%	43.87%	43.87%
Expenses of Management to Net Written Premium Ratio	42.16%	42.16%	46.50%	46.50%
Net Incurred Claims to Net Earned Premium	68.54%	68.54%	71.00%	71.00%
Combined Ratio	107.04%	107.04%	115.37%	115.37%
Technical Reserves to Net Premium Ratio	5.22	5.22	3.07	3.07
Underwriting Balance Ratio	-0.07	-0.07	-0.38	-0.38
Operating Profit Ratio	7.13%	7.13%	-28.97%	-28.97%
Liquid Assets to liabilities ratio	21.46%	21.46%	28.76%	28.76%
Net Earning Ratio	10.11%	10.11%	-23.40%	-23.40%
Return on Net worth	3.38%	3.38%	-9.46%	-9.46%
Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	3.27	3.27	2.21	2.21
NPA Ratio	NA	NA	NA	NA
- Gross NPA Ratio	NA	NA	NA	NA
- Net NPA Ratio	NA	NA	NA	NA

Form NL 30 : Analytical Ratios	For the quarter 2020	For the period 2020	For the quarter 2019	For the period 2019
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Equity Shareholding Pattern for Non-Life Insurers

Equity Shareholding Pattern for Non-Life Insurers	For the quarter 2020	For the period 2020	For the quarter 2019	For the period 2019
Number of shares	81,68,43,051	81,68,43,051	37,95,65,220	37,95,65,220
Percentage of shareholding				
- Indian	100%	100%	100%	100%
- Foreign	0%	0%	0%	0%
Percentage of Government shareholding	0%	0%	0%	0%
Earnings per share before extraordinary items (net of tax)				
- Basic		0.48		(1.43)
- Diluted		0.48		(1.43)
Earnings per share after extraordinary items (net of tax)				
- Basic		0.48		(1.43)
- Diluted		0.48		(1.43)
Book value per share		14.35		15.55