

Go Digit General Insurance Limited

Form NL 30 : Analytical Ratios

For the quarter and period ended and as on 30 Sep 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 direct premium growth rate	12.84%	10.39%	197.59%	222.11%
Gross direct premium to Net worth ratio	0.48	0.83	0.90	1.59
Growth rate of Net worth		4.14%		16.96%
Net Retention Ratio	83.77%	74.25%	56.33%	66.21%
Net Commission Ratio	4.09%	3.20%	-10.78%	-4.40%
Expenses of Management to Gross Direct Premium Ratio	34.29%	36.74%	38.78%	40.97%
Expenses of Management to Net Written Premium Ratio	33.09%	36.70%	64.73%	54.83%
Net Incurred Claims to Net Earned Premium	72.01%	70.39%	74.61%	72.91%
Combined Ratio	104.10%	105.03%	123.14%	119.18%
Technical Reserves to Net Premium Ratio		2.45		1.89
Underwriting Balance Ratio	-0.15	-0.11	-0.29	-0.33
Operating Profit Ratio	-1.33%	2.63%	-19.56%	-23.98%
Liquid Assets to liabilities ratio		20.51%		24.69%
Net Earning Ratio	1.64%	5.60%	-13.79%	-18.31%
Return on Net worth	0.62%	3.98%	-6.69%	-16.74%
Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio		2.82		1.86
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 2020	For the period 2020	For the quarter 2019	For the period 2019
Number of shares		81,68,43,051		72,95,65,220
Percentage of shareholding				
- Indian		100%		100%
- Foreign		0%		0%
Percentage of Government shareholding		0%		0%
Earnings per share before extraordinary items (net of tax)				
- Basic		0.57		-1.32
- Diluted		0.56		-1.32
Earnings per share after extraordinary items (net of tax)				
- Basic		0.57		-1.32
- Diluted		0.56		-1.32
Book value per share		14.31		7.54