

Go Digit General Insurance Limited

Form NL 30 : Analytical Ratios

For the quarter and as on 31 Mar 2021

₹ in thousands



Form NL 30 : Analytical Ratios	For the quarter 2021	As on 31 Mar 2021	For the quarter 2020	As on 31 Mar 2020
Gross direct premium growth rate	151.72%	36.75%	-16.91%	97.57%
Gross direct premium to Net worth ratio	0.67	2.09	0.27	1.58
Growth rate of Net worth		3.22%		134.80%
Net Retention Ratio	89.44%	81.16%	72.62%	69.29%
Net Commission Ratio	1.64%	2.57%	3.87%	-1.25%
Expenses of Management to Gross Direct Premium Ratio	47.34%	40.42%	57.14%	42.16%
Expenses of Management to Net Written Premium Ratio	39.58%	37.12%	39.17%	47.76%
Net Incurred Claims to Net Earned Premium	77.93%	74.03%	75.65%	75.00%
Combined Ratio	115.54%	109.42%	115.30%	117.41%
Technical Reserves to Net Premium Ratio		1.40		1.15
Underwriting Balance Ratio	-0.38	-0.22	-0.23	-0.28
Operating Profit Ratio	-26.70%	-9.54%	-10.28%	-18.28%
Liquid Assets to liabilities ratio		31.23%		20.26%
Net Earning Ratio	-22.31%	-6.32%	-7.80%	-14.12%
Return on Net worth	-11.27%	-10.60%	-2.60%	-15.61%
Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio		2.01		3.24
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 period 2021	For the period 2020
Number of shares	82,46,91,897	81,68,43,051
Percentage of shareholding		
- Indian	99.90%	99.89%
- Foreign	0.10%	0.11%
Percentage of Government shareholding	0.00%	0.00%
Earnings per share before extraordinary items (net of tax)		
- Basic	-1.50	-2.41
- Diluted	-1.50	-2.41
Earnings per share after extraordinary items (net of tax)		
- Basic	-1.50	-2.41
- Diluted	-1.50	-2.41
Book value per share	14.05	13.84