

Go Digit General Insurance Limited

Form NL 30 : Analytical Ratios

For the quarter and period ended and as on 31 Mar 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	3.01	8.55	NA	NA
2 Gross premium to shareholders' funds ratio	0.76	1.87	0.33	0.34
3 Growth rate of shareholders' funds	75.18%	75.18%	9861.00%	9861.00%
4 Net Retention Ratio	77.17%	79.29%	72.60%	72.50%
5 Net Commission Ratio	1.80%	1.82%	1.76%	1.67%
6 Expenses of Management to Gross Direct Premium Ratio	49.81%	49.46%	53.07%	90.74%
- Expenses of Management to Net Written Premium Ratio	41.22%	46.32%	66.38%	112.75%
- Net Incurred Claims to Net Earned Premium	84.50%	78.83%	95.16%	93.95%
7 Combined Ratio	124.89%	123.90%	159.83%	204.98%
8 Technical Reserves to Net Premium Ratio	1.96	0.91	1.03	0.99
9 Underwriting Balance Ratio	-0.50	-0.65	-6.56	-11.16
10 Operating Profit Ratio	-44.58%	-60.00%	-656.24%	-1115.97%
11 Liquid Assets to liabilities ratio	52.24%	52.24%	56.42%	56.42%
12 Net Earning Ratio	-41.48%	-54.13%	-566.85%	-939.83%
13 Return on Net worth	-23.65%	-56.46%	-14.76%	-25.63%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	2.27	2.27	5.48	5.48
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 2019	For the period 2019	For the quarter 2018	For the period 2018
1 Number of shares	32,45,65,200	67,45,65,200	35,00,00,000	35,00,00,000
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		-5.04		-2.33
- Diluted		-5.04		-2.33
5 Earnings per share after extraordinary items (net of tax)				
- Basic		-5.04		-2.33
- Diluted		-5.04		-2.33
6 Book value per share		7.11		7.82