



Health

Car

Bike

Travel

Commercial Vehicle

Property

FORM NL-1-B-RA

₹ in Lakhs

	Particulars	Fire		Marine		Miscellaneous		Total	
		For the year ended March 31, 2026	For the corresponding period of the preceding year	For the year ended March 31, 2026	For the corresponding period of the preceding year	For the year ended March 31, 2026	For the corresponding period of the preceding year	For the year ended March 31, 2026	For the corresponding period of the preceding year
1	Premiums earned (net)	11,511	11,926	379	978	8,29,544	7,91,692	8,41,434	8,04,596
2	Profit/Loss on Sale/Redemption of investments	45	(21)	1	(1)	2,168	(1,128)	2,214	(1,150)
3	Interest, Dividend & Rent – Gross	2,913	2,252	69	58	1,26,078	1,09,750	1,29,060	1,12,060
4	Other: Other Income	1	-	-	-	61	22	62	22
5	Other:								
	Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management	-	-	-	-	46,873	32,401	46,873	32,401
	(ii) Others (Please specify)	-	-	-	-	-	-	-	-
	Towards remuneration of MD/CEO/WTD/Other KMPs	1	-	-	-	79	23	80	23
	<b>Total (A)</b>	<b>14,471</b>	<b>14,157</b>	<b>449</b>	<b>1,035</b>	<b>10,04,803</b>	<b>9,32,760</b>	<b>10,19,723</b>	<b>9,47,952</b>
6	Claims Incurred (net)	9,761	8,198	185	549	6,03,356	5,77,149	6,13,302	5,85,896
7	Commission (net)	(9,826)	(1,617)	(929)	(607)	2,45,179	2,25,061	2,34,424	2,22,837
8	Operating Expenses related to Insurance Business	1,091	1,341	171	227	78,996	76,194	80,258	77,762
9	Provision for premium deficiency	-	-	-	-	-	-	-	-
	<b>Total (B)</b>	<b>1,026</b>	<b>7,922</b>	<b>(573)</b>	<b>169</b>	<b>9,27,531</b>	<b>8,78,404</b>	<b>9,27,984</b>	<b>8,86,495</b>
10	<b>Operating Profit/(Loss) (A - B)</b>	<b>13,445</b>	<b>6,235</b>	<b>1,022</b>	<b>866</b>	<b>77,272</b>	<b>54,356</b>	<b>91,739</b>	<b>61,457</b>
11	<b>Appropriations</b>								
	Transfer to Shareholders' Account	13,445	6,235	1,022	866	77,272	54,356	91,739	61,457
	Transfer to Catastrophe reserve	-	-	-	-	-	-	-	-
	Transfer to other reserves (to be specified)	-	-	-	-	-	-	-	-
	<b>Total (C)</b>	<b>13,445</b>	<b>6,235</b>	<b>1,022</b>	<b>866</b>	<b>77,272</b>	<b>54,356</b>	<b>91,739</b>	<b>61,457</b>

FORM NL-2-B-PL

₹ in Lakhs

	Particulars	For the year ended March 31, 2026	For the corresponding period of the preceding year
1	<b>OPERATING PROFIT/(LOSS)</b>		
	(a) Fire Insurance	13,445	6,235
	(b) Marine Insurance	1,022	866
	(c) Miscellaneous Insurance	77,272	54,356
2	<b>INCOME FROM INVESTMENTS</b>		
	(a) Interest, Dividend & Rent – Gross	22,478	20,452
	(b) Profit on sale of investments	5,527	1,738
	(c) Loss on sale/redemption of investments	(211)	(926)
	(d) Amortization of Premium/Discount on Investments	26	187
3	<b>OTHER INCOME (To be specified)</b>		
	(a) Interest on income tax refund	47	-
	(b) Profit on sale / discard of fixed assets	22	37
	(c) others	174	115
	<b>TOTAL (A)</b>	<b>1,19,802</b>	<b>83,060</b>
4	<b>PROVISIONS (Other than taxation)</b>		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	1,024	-
	(c) Others (to be specified)	-	-
5	<b>OTHER EXPENSES</b>		
	(a) Expenses other than those related to Insurance Business	4,659	4,560
	(b) Bad debts written off	-	-
	(c) Interest on Non-convertible Debentures	3,413	3,417
	(d) Expenses towards CSR activities	429	-
	(e) Penalties	105	100
	(f) Contribution to Policyholders' A/c		
	(i) Towards Excess Expenses of Management	46,873	32,401
	(ii) Others (Please specify)	-	-
	Towards remuneration of MD/CEO/WTD/Other KMPs	80	23
	(g) Loss on sale / discard of fixed assets	17	65
	(h) Others		
	(i) Interest to Policyholders	33	-
	<b>Total (B)</b>	<b>56,633</b>	<b>40,566</b>
6	<b>Profit/(Loss) Before Tax</b>	<b>63,169</b>	<b>42,494</b>
7	<b>Provision for Taxation</b>		
	Current tax	8,910	-
	Deferred Tax	(176)	-
8	<b>Profit/(Loss) After Tax</b>	<b>54,435</b>	<b>42,494</b>
9	<b>APPROPRIATIONS</b>		
	(a) Interim dividends paid during the period	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)	-	-
	Balance of profit / (loss) brought forward from last year	(29,870)	(72,364)
	Balance carried forward to Balance Sheet	24,565	(29,870)

FORM NL-3-B-BS

₹ in Lakhs

Particulars	Schedule Ref. Form No.	As at 31 Mar 2026	As at 31 Mar 2025
<b>Sources Of Funds</b>			
Share Capital	NL-8	92,450	92,303
Share application money pending allotment		-	-
Reserves and Surplus	NL-10	3,71,635	3,44,107
Fair Value Account Change			
Shareholders		2,170	22,228
Policyholders		2,333	2,602
Borrowings	NL-11	35,000	35,000
<b>TOTAL</b>		<b>5,03,588</b>	<b>4,96,240</b>
<b>Application Of Funds</b>			
Investments			
Shareholders	NL-12	4,40,899	3,93,628
Policyholders	NL-12A	18,29,367	15,52,774
Loans	NL-13	-	-
Fixed Assets	NL-14	15,688	16,156
Deferred Tax Assets (net)		176	-
Current Assets			
Cash and Bank Balances	NL-15	21,915	23,905
Advances and Other Assets	NL-16	1,87,181	1,59,631
<b>Sub-Total (A)</b>		<b>2,09,096</b>	<b>1,83,536</b>
Current Liabilities	NL-17	16,11,380	12,90,406
Provisions	NL-18	3,80,258	3,89,318
<b>Sub-Total (B)</b>		<b>19,91,638</b>	<b>16,79,724</b>
<b>Net Current Assets (A)-(B)</b>		<b>(17,82,542)</b>	<b>(14,96,188)</b>
Miscellaneous expenditure to the extent not written off	NL-19	-	-
Debit Balance in Profit and Loss Account		-	29,870
<b>TOTAL</b>		<b>5,03,588</b>	<b>4,96,240</b>

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

Sl. No.	Particular	For the year ended March 31, 2026	For the corresponding period of the preceding year
1	Gross direct premium growth rate	16.22%	6.69%
2	Gross direct premium to Net worth ratio	2.15	2.10
3	Growth rate of Net worth	13.72%	60.34%
4	Net Retention Ratio	73.68%	80.05%
5	Net Commission Ratio	28.17%	27.07%
6	Expenses of Management to Gross Direct Premium Ratio	40.47%	39.03%
7	Expenses of Management to Net Written Premium Ratio	37.82%	36.52%
8	Net Incurred Claims to Net Earned Premium	72.89%	72.82%
9	Claims Paid to Claims Provisions	11.23%	12.59%
10	Combined Ratio	110.70%	109.34%
11	Investment Income Ratio	7.40%	7.19%
12	Technical Reserves to Net Premium Ratio	1.77	1.60
13	Underwriting Balance Ratio	(0.10)	(0.10)
14	Operating Profit Ratio	10.90%	7.64%
15	Liquid Assets to liabilities ratio	0.07	0.06
16	Net Earning Ratio	6.54%	5.16%
17	Return on Net worth ratio	11.87%	10.54%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	2.42	2.24
19	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	0.08	0.09
21	Debt Service Coverage Ratio	19.51	13.44
22	Interest Service Coverage Ratio	19.51	13.44
23	Earnings per share	5.89	4.65
24	Book Value per share	49.61	43.69

Notes to the condensed financial information for the year ended March 31, 2026 :

- The above results were reviewed by the audit committee and approved at the meeting of Board of Directors held on April 28, 2026.
- This disclosure is made in accordance with IRDAI circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated 30 Sep 2021.
- Previous year's figures have been re-grouped / re-classified where necessary.

\*8.4 crore = 84 million. This is the cumulative count of all the customers/lives onboarded and shall include without limitation persons who have availed the insurance benefits under various policies issued from inception till March 31, 2026

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**Go Digit General Insurance Limited**

IRDAI Registration No. 158, Date of Registration with IRDAI - 20 Sep 2017

CIN: L66010PN2016PLC167410

Registered Office address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune-411005, Maharashtra.

www.godigit.com, Toll free no. 1800 258 5956.

For and on behalf of the Board of Directors

Sd/  
Jasleen Kohli  
Managing Director and  
Chief Executive Officer

Place: Bengaluru  
Date: April 28, 2026