Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-4-PREMIUM SCHEDULE
For The Period Ended September 30, 2025
CIN - L66010PN2016PLC167410

digit INSURANCE

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Gross Direct Premium	14,417	47,907	754	3,379	-	2	754	3,381	62,260	116,300	101,930	194,682	164,190	310,982
Add: Premium on reinsurance accepted	6,343	31,617	683	1,299	-	-	683	1,299	-	-	-	-	-	-
Less : Premium on reinsurance ceded	18,587	71,360	1,317	4,977	-	2	1,317	4,979	2,571	4,831	4,169	7,971	6,740	12,802
Net Written Premium	**2,173**	**8,164**	**120**	**(299)**	**-**	**-**	**120**	**(299)**	**59,689**	**111,469**	**97,761**	**186,711**	**157,450**	**298,180**
Add: Opening balance of UPR	16,322	11,555	248	371	-	-	248	371	106,893	108,849	182,118	182,430	289,011	291,279
Less: Closing balance of UPR	15,475	15,475	243	243	-	-	243	243	111,465	111,465	186,814	186,814	298,279	298,279
Net Earned Premium	**3,020**	**4,244**	**125**	**(171)**	**-**	**-**	**125**	**(171)**	**55,117**	**108,853**	**93,065**	**182,327**	**148,182**	**291,180**
Gross Direct Premium														
- In India	14,417	47,907	754	3,379	-	2	754	3,381	62,260	116,300	101,930	194,682	164,190	310,982
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
Gross Direct Premium	8,976	31,474	709	3,346	-	-	709	3,346	55,299	106,560	93,825	170,344	149,124	276,904
Add: Premium on reinsurance accepted	3,933	23,212	479	810	-	-	479	810	-	-	-	-	-	-
Less : Premium on reinsurance ceded	11,146	47,052	1,097	3,865	-	-	1,097	3,865	2,284	4,394	3,823	6,942	6,107	11,336
Net Written Premium	**1,763**	**7,634**	**91**	**291**	**-**	**-**	**91**	**291**	**53,015**	**102,166**	**90,002**	**163,402**	**143,017**	**265,568**
Add: Opening balance of UPR	14,368	10,607	222	133	3	3	225	136	100,158	98,932	162,574	172,360	262,732	271,292
Less: Closing balance of UPR	13,144	13,144	197	197	-	-	197	197	102,131	102,131	168,197	168,197	270,328	270,328
Net Earned Premium	**2,987**	**5,097**	**116**	**227**	**3**	**3**	**119**	**230**	**51,042**	**98,967**	**84,379**	**167,565**	**135,421**	**266,532**
Gross Direct Premium														
- In India	8,976	31,474	709	3,346	-	-	709	3,346	55,299	106,560	93,825	170,344	149,124	276,904
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Gross Direct Premium	34,310	68,907	7,146	20,256	992	2,052	42,448	91,215	2,188	4,324	20	86	4,236	8,624
Add: Premium on reinsurance accepted	9,460	24,081	141	141	-	-	9,601	24,222	-	-	5	102	897	2,136
Less : Premium on reinsurance ceded	4,297	17,076	12,237	16,124	40	82	16,574	33,282	88	173	21	163	4,591	9,606
Net Written Premium	**39,473**	**75,912**	**(4,950)**	**4,273**	**952**	**1,970**	**35,475**	**82,155**	**2,100**	**4,151**	**4**	**25**	**542**	**1,154**
Add: Opening balance of UPR	58,752	53,628	20,472	15,314	195	140	79,419	69,082	3,161	2,955	17	1	1,784	1,680
Less: Closing balance of UPR	56,724	56,724	11,054	11,054	184	184	67,962	67,962	3,349	3,349	14	14	1,716	1,716
Net Earned Premium	**41,501**	**72,816**	**4,468**	**8,533**	**963**	**1,926**	**46,932**	**83,275**	**1,912**	**3,757**	**7**	**12**	**610**	**1,118**
Gross Direct Premium														
- In India	34,310	68,907	7,146	20,256	992	2,052	42,448	91,215	2,188	4,324	20	86	4,236	8,624
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
Gross Direct Premium	26,465	65,586	8,040	35,006	756	1,478	35,261	102,070	1,947	3,822	5	11	3,423	5,872
Add: Premium on reinsurance accepted	2,834	8,723	-	61	-	-	2,834	8,784	-	-	-	-	428	1,125
Less : Premium on reinsurance ceded	2,758	4,324	13,420	18,761	37	73	16,215	23,158	78	153	5	10	3,420	6,126
Net Written Premium	**26,541**	**69,985**	**(5,380)**	**16,306**	**719**	**1,405**	**21,880**	**87,696**	**1,869**	**3,669**	**-**	**1**	**431**	**871**
Add: Opening balance of UPR	59,038	51,513	44,367	28,575	103	67	103,508	80,155	2,795	2,507	1	1	1,229	1,085
Less: Closing balance of UPR	55,439	55,439	34,364	34,364	125	125	89,928	89,928	3,011	3,011	1	1	1,334	1,334
Net Earned Premium	**30,140**	**66,059**	**4,623**	**10,517**	**697**	**1,347**	**35,460**	**77,923**	**1,653**	**3,165**	**-**	**1**	**326**	**622**
Gross Direct Premium														
- In India	26,465	65,586	8,040	35,006	756	1,478	35,261	102,070	1,947	3,822	5	11	3,423	5,872
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Gross Direct Premium	45	101	-	-	9,623	22,034	222,750	437,366	237,921	488,654
Add: Premium on reinsurance accepted	-	-	10,970	15,550	325	1,345	21,798	43,355	28,824	76,271
Less : Premium on reinsurance ceded	13	32	-	-	7,883	26,537	35,910	82,595	55,814	158,934
Net Written Premium	**32**	**69**	**10,970**	**15,550**	**2,065**	**(3,158)**	**208,638**	**398,126**	**210,931**	**405,991**
Add: Opening balance of UPR	808	1,167	-	-	5,007	9,127	379,207	375,291	395,777	387,217
Less: Closing balance of UPR	423	423	5,371	5,371	5,055	5,055	382,169	382,169	397,887	397,887
Net Earned Premium	**417**	**813**	**5,599**	**10,179**	**2,017**	**914**	**205,676**	**391,248**	**208,821**	**395,321**
Gross Direct Premium										
- In India	45	101	-	-	9,623	22,034	222,750	437,366	237,921	488,654
- Outside India	-	-	-	-	-	-	-	-	-	-

₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
Gross Direct Premium	-	-	-	-	4,466	14,162	194,226	402,841	203,911	437,661
Add: Premium on reinsurance accepted	-	-	21,964	24,932	3,308	6,374	28,534	41,215	32,946	65,237
Less : Premium on reinsurance ceded	-	-	(24)	(24)	6,028	15,756	31,829	56,515	44,072	107,432
Net Written Premium	**-**	**-**	**21,988**	**24,956**	**1,746**	**4,780**	**190,931**	**387,541**	**192,785**	**395,466**
Add: Opening balance of UPR	-	-	-	-	4,183	2,950	374,448	357,990	389,041	368,733
Less: Closing balance of UPR	-	-	10,275	10,275	4,486	4,486	379,363	379,363	392,704	392,704
Net Earned Premium	**-**	**-**	**11,713**	**14,681**	**1,443**	**3,244**	**186,016**	**366,168**	**189,122**	**371,495**
Gross Direct Premium										
- In India	-	-	-	-	4,466	14,162	194,226	402,841	203,911	437,661
- Outside India	-	-	-	-	-	-	-	-	-	-