Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-4-PREMIUM SCHEDULE
For The Period Ended December 31, 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 December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025
Gross Direct Premium	8,720	56,627	935	4,314	-	2	935	4,316	77,379	193,679	115,753	310,435	193,132	504,114
Add: Premium on reinsurance accepted	8,554	40,171	96	1,395	-	-	96	1,395	-	-	-	-	-	-
Less : Premium on reinsurance ceded	16,257	87,617	845	5,822	-	2	845	5,824	9,983	14,814	18,262	26,233	28,245	41,047
Net Written Premium	**1,017**	**9,181**	**186**	**(113)**	**-**	**-**	**186**	**(113)**	**67,396**	**178,865**	**97,491**	**284,202**	**164,887**	**463,067**
Add: Opening balance of UPR	15,475	11,555	243	371	-	-	243	371	111,465	108,849	186,814	182,430	298,279	291,279
Less: Closing balance of UPR	12,863	12,863	226	226	-	-	226	226	121,649	121,649	190,362	190,362	312,011	312,011
Net Earned Premium	**3,629**	**7,873**	**203**	**32**	**-**	**-**	**203**	**32**	**57,212**	**166,065**	**93,943**	**276,270**	**151,155**	**442,335**
Gross Direct Premium														
- In India	8,720	56,627	935	4,314	-	2	935	4,316	77,379	193,679	115,753	310,435	193,132	504,114
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
Gross Direct Premium	7,264	38,738	689	4,035	-	-	689	4,035	62,685	169,245	98,951	269,295	161,636	438,540
Add: Premium on reinsurance accepted	6,328	29,540	294	1,104	-	-	294	1,104	-	-	-	-	-	-
Less : Premium on reinsurance ceded	11,854	58,906	913	4,778	-	-	913	4,778	2,579	6,973	4,033	10,975	6,612	17,948
Net Written Premium	**1,738**	**9,372**	**70**	**361**	**-**	**-**	**70**	**361**	**60,106**	**162,272**	**94,918**	**258,320**	**155,024**	**420,592**
Add: Opening balance of UPR	13,144	10,607	197	133	-	3	197	136	102,131	98,932	168,197	172,360	270,328	271,292
Less: Closing balance of UPR	12,226	12,226	138	138	-	-	138	138	109,527	109,527	177,283	177,283	286,810	286,810
Net Earned Premium	**2,656**	**7,753**	**129**	**356**	**-**	**3**	**129**	**359**	**52,710**	**151,677**	**85,832**	**253,397**	**138,542**	**405,074**
Gross Direct Premium														
- In India	7,264	38,738	689	4,035	-	-	689	4,035	62,685	169,245	98,951	269,295	161,636	438,540
- 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 December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025
Gross Direct Premium	32,353	101,260	5,236	25,492	1,177	3,229	38,766	129,981	2,038	6,362	12	98	5,177	13,801
Add: Premium on reinsurance accepted	3,894	27,975	-	141	-	-	3,894	28,116	-	-	7	109	539	2,675
Less : Premium on reinsurance ceded	13,704	30,780	6,470	22,594	517	599	20,691	53,973	81	254	16	179	5,025	14,631
Net Written Premium	**22,543**	**98,455**	**(1,234)**	**3,039**	**660**	**2,630**	**21,969**	**104,124**	**1,957**	**6,108**	**3**	**28**	**691**	**1,845**
Add: Opening balance of UPR	56,724	53,628	11,054	15,314	184	140	67,962	69,082	3,349	2,955	14	1	1,716	1,680
Less: Closing balance of UPR	46,546	46,546	6,629	6,629	114	114	53,289	53,289	3,337	3,337	10	10	1,836	1,836
Net Earned Premium	**32,721**	**105,537**	**3,191**	**11,724**	**730**	**2,656**	**36,642**	**119,917**	**1,969**	**5,726**	**7**	**19**	**571**	**1,689**
Gross Direct Premium														
- In India	32,353	101,260	5,236	25,492	1,177	3,229	38,766	129,981	2,038	6,362	12	98	5,177	13,801
- 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 December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
Gross Direct Premium	28,480	94,066	3,443	38,449	849	2,327	32,772	134,842	1,724	5,546	3	14	3,637	9,509
Add: Premium on reinsurance accepted	29,184	37,907	-	61	-	-	29,184	37,968	-	-	-	-	474	1,599
Less : Premium on reinsurance ceded	3,511	7,835	13,615	32,376	40	113	17,166	40,324	69	222	3	13	3,517	9,643
Net Written Premium	**54,153**	**124,138**	**(10,172)**	**6,134**	**809**	**2,214**	**44,790**	**132,486**	**1,655**	**5,324**	**-**	**1**	**594**	**1,465**
Add: Opening balance of UPR	55,439	51,513	34,364	28,575	125	67	89,928	80,155	3,011	2,507	1	1	1,334	1,085
Less: Closing balance of UPR	70,432	70,432	20,320	20,320	118	118	90,870	90,870	2,913	2,913	1	1	1,484	1,484
Net Earned Premium	**39,160**	**105,219**	**3,872**	**14,389**	**816**	**2,163**	**43,848**	**121,771**	**1,753**	**4,918**	**-**	**1**	**444**	**1,066**
Gross Direct Premium														
- In India	28,480	94,066	3,443	38,449	849	2,327	32,772	134,842	1,724	5,546	3	14	3,637	9,509
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025	For the Quarter December 2025	Up to the Quarter December 2025
Gross Direct Premium	2	103	-	-	6,956	28,990	246,083	683,449	255,738	744,392
Add: Premium on reinsurance accepted	-	-	21,615	37,165	475	1,820	26,530	69,885	35,180	111,451
Less : Premium on reinsurance ceded	-	32	-	-	4,938	31,475	58,996	141,591	76,098	235,032
Net Written Premium	**2**	**71**	**21,615**	**37,165**	**2,493**	**(665)**	**213,617**	**611,743**	**214,820**	**620,811**
Add: Opening balance of UPR	423	1,167	5,371	-	5,055	9,127	382,169	375,291	397,887	387,217
Less: Closing balance of UPR	4	4	7,778	7,778	5,342	5,342	383,607	383,607	396,696	396,696
Net Earned Premium	**421**	**1,234**	**19,208**	**29,387**	**2,206**	**3,120**	**212,179**	**603,427**	**216,011**	**611,332**
Gross Direct Premium										
- In India	2	103	-	-	6,956	28,990	246,083	683,449	255,738	744,392
- Outside India	-	-	-	-	-	-	-	-	-	-

₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2024	Up to the Quarter December 2024
Gross Direct Premium	-	-	-	-	3,733	17,895	203,505	606,346	211,458	649,119
Add: Premium on reinsurance accepted	-	-	18,391	43,323	1,549	7,923	49,598	90,813	56,220	121,457
Less : Premium on reinsurance ceded	-	-	-	(24)	3,307	19,063	30,674	87,189	43,441	150,873
Net Written Premium	**-**	**-**	**18,391**	**43,347**	**1,975**	**6,755**	**222,429**	**609,970**	**224,237**	**619,703**
Add: Opening balance of UPR	-	-	10,275	-	4,486	2,950	379,363	357,990	392,704	368,733
Less: Closing balance of UPR	-	-	9,344	9,344	4,741	4,741	396,163	396,163	408,527	408,527
Net Earned Premium	**-**	**-**	**19,322**	**34,003**	**1,720**	**4,964**	**205,629**	**571,797**	**208,414**	**579,909**
Gross Direct Premium										
- In India	-	-	-	-	3,733	17,895	203,505	606,346	211,458	649,119
- Outside India	-	-	-	-	-	-	-	-	-	-