digit INSURANCE

TRUSTED BY 9.4 CRORES+ INDIANS*

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Health Car Bike Travel Commercial Vehicle Property

FORM NL-1-B-RA

₹ in Lakhs

	Particulars	Fire		Marine		Miscellaneous		Total	
		For the year ended on Sept 30, 2026	For the corresponding year of the preceding year	For the year ended on Sept 30, 2026	For the corresponding year of the preceding year	For the year ended on Sept 30, 2026	For the corresponding year of the preceding year	For the year ended on Sept 30, 2026	For the corresponding year of the preceding year
1	Premiums earned (net)	5,666	4,244	361	(171)	404,868	391,248	410,895	395,321
2	Profit/Loss on Sale/ Redemption of investments	40	24	1	1	1,724	1,127	1,765	1,152
3	Interest, Dividend & Rent – Gross	1,807	1,401	32	33	69,505	60,813	71,344	62,247
4	Other: Other Income	1	-	-	-	39	18	40	18
5	Other:								
	Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-
	(ii) Others (Please specify)								
	Towards remuneration of MD/CEO/WTD/Other KMPs	1	1	-	-	67	44	68	45
	Total (A)	**7,515**	**5,670**	**394**	**(137)**	**476,203**	**453,250**	**484,112**	**458,783**
6	Claims Incurred (net)	4,735	3,177	345	(139)	302,596	280,531	307,676	283,569
7	Commission (net)	(1,464)	(6,777)	(523)	(623)	132,621	124,863	130,634	117,463
8	Operating Expenses related to Insurance Business	462	756	87	84	41,687	37,423	42,236	38,263
9	Provision for premium deficiency	-	-	-	-	-	-	-	-
	Total (B)	**3,733**	**(2,844)**	**(91)**	**(678)**	**476,904**	**442,817**	**480,546**	**439,295**
10	**Operating Profit/(Loss) (A - B)**	3,782	8,514	485	541	(701)	10,433	3,566	19,488
11	**Appropriations**								
	Transfer to Shareholders' Account	3,782	8,514	485	541	(701)	10,433	3,566	19,488
	Transfer to Catastrophe reserve	-	-	-	-	-	-	-	-
	Transfer to other reserves (to be specified)	-	-	-	-	-	-	-	-
	Total (C)	**3,782**	**8,514**	**485**	**541**	**(701)**	**10,433**	**3,566**	**19,488**

FORM NL-2-B-PL

₹ in Lakhs

	Particulars	For the year ended on Sept 30, 2026	For the corresponding year of the preceding year
1	**Operating Profit / (Loss)**		
	(a) Fire Insurance	3,782	8,514
	(b) Marine Insurance	485	541
	(c) Miscellaneous Insurance	(701)	10,433
2	**Income From Investments**		
	(a) Interest, Dividend & Rent – Gross	12,031	11,334
	(b) Profit on sale of investments	2,782	2,399
	(c) Loss on sale/redemption of investments	(260)	(68)
	(d) Amortization of Premium/Discount on Investments	74	16
3	Other Income (to be specified)		
	(a) Others	137	81
	(b) Profit on sale / discard of fixed assets	1	9
	(c) Interest on income tax refund	24	47
	Total (A)	**18,355**	**33,306**
4	Provisions (Other than taxation)		
	(a) For diminution in the value of investments	-	-
	(b) For doubtful debts	174	-
	(c) Others (to be specified)	-	-
5	Other Expenses	-	-
	(a) Expenses other than those related to Insurance Business	2,333	1,840
	(b) Bad debts written off	-	-
	(c) Interest on Non-convertible Debentures	1,706	1,706
	(d) Expenses towards CSR activities	248	-
	(e) Penalties	-	83
	(f) Contribution to Policyholders' A/c	-	-
	(i) Towards Excess Expenses of Management	-	-
	(ii) Others (Please specify)		
	Towards remuneration of MD/CEO/WTD/ Other KMPs	68	45
	(g) Loss on sale / discard of fixed assets	1	6
	(h) Others	-	-
	Total (B)	**4,530**	**3,680**
6	Profit/(Loss) Before Tax	13,825	29,626
7	Provision for Taxation		
	Current tax	3,265	4,142
	Deferred Tax	200	-
8	Profit/(Loss) After Tax	10,360	25,484
9	Appropriations		
	(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)
	Balance carried forward to Balance Sheet	10,360	(4,386)

FORM NL-3-B-BS

₹ in Lakhs

Particulars	Schedule Ref. Form No.	As on 30 Sep 2026	As on 30 Sep 2025
Sources of Funds			
Share Capital	NL-8	92,515	92,335
Share application money pending allotment		-	9
Reserves and Surplus	NL-10	383,633	345,294
Fair Value Account Change			
Shareholders		11,299	25,627
Policyholders		4,493	7,000
Borrowings	NL-11	35,000	35,000
Deferred tax liability		-	-
Total		**526,940**	**505,265**
Application of Funds			
Investments			
Shareholders	NL-12	470,973	425,673
Policyholders	NL-12A	1,969,745	1,694,718
Loans	NL-13	-	-
Fixed Assets	NL-14	15,633	15,878
Current Assets			
Cash and Bank Balances	NL-15	11,206	14,142
Advances and Other Assets	NL-16	195,646	178,552
Sub Total (A)		**206,852**	**192,694**
Current Liabilities	NL-17	1,740,632	1,427,779
Provisions	NL-18	395,631	400,305
Sub Total (B)		**2,136,263**	**1,828,084**
Net Current Assets (A)-(B)		(1,929,411)	(1,635,390)
Miscellaneous expenditure to the extent not written off	NL-19	-	-
Debit Balance in Profit and Loss Account		-	4,386
Total		**526,940**	**505,265**

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl. No.	Particular	For the year ended on Sept 30, 2026	For the corresponding year of the preceding year
1	Gross direct premium growth rate	-1.81%	11.65%
2	Gross direct premium to Net worth ratio	1.02	1.14
3	Growth rate of Net worth	9.39%	6.38%
4	Net Retention Ratio	80.36%	71.87%
5	Net Commission Ratio	30.66%	28.93%
6	Expenses of Management to Gross Direct Premium Ratio	40.35%	38.23%
7	Expenses of Management to Net Written Premium Ratio	40.57%	38.36%
8	Net Incurred Claims to Net Earned Premium	74.88%	71.73%
9	Claims Paid to Claims Provisions	7.81%	7.70%
10	Combined Ratio	115.45%	110.09%
11	Investment Income Ratio	3.70%	3.70%
12	Technical Reserves to Net Premium Ratio	3.70	3.47
13	Underwriting Balance Ratio	(0.17)	(0.11)
14	Operating Profit Ratio	0.87%	4.93%
15	Liquid Assets to liabilities ratio	0.10	0.05
16	Net Earning Ratio	2.43%	6.28%
17	Return on Net worth ratio	2.21%	5.94%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	2.40	2.26
19	NPA Ratio		NA
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
20	Debt Equity Ratio	0.07	0.08
21	Debt Service Coverage Ratio	9.10	18.37
22	Interest Service Coverage Ratio	9.10	18.37
23	Earnings per share	1.12	2.76
24	Book Value per share	50.73	46.46

Notes to the condensed financial information for the year ended September 30, 2026 :

1 The above results were reviewed by the audit committee and approved at the meeting of Board of Directors held on November 05, 2026.

2 This disclosure is made in accordance with IRDAI circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated 30 Sep 2021.

*9.4 crore = 94 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 September 30,2026

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For and on behalf of the Board of Directors
Sd/-
Jasleen Kohli
Managing Director and
Chief Executive Officer

Place: Bengaluru
Date: November 05, 2026

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.
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