Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NI-20-Analytical Ratios Schedule
For The Period Ended September 30, 2026
CIN - L66010PN2016PLC167410



Sr No.	Particular	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2025	Up to the Quarter September 2025
1	Gross Direct Premium Growth Rate**	-1.17%	-1.81%	16.68%	11.65%
2	Gross Direct Premium to Net worth Ratio	0.50	1.02	0.55	1.14
3	Growth rate of Net Worth	9.39%		6.38%	
4	Net Retention Ratio**	84.27%	80.36%	79.08%	71.87%
5	Net Commission Ratio**	31.90%	30.66%	28.57%	28.93%
6	Expense of Management to Gross Direct Premium Ratio**	41.76%	40.35%	41.63%	38.23%
7	Expense of Management to Net Written Premium Ratio**	42.07%	40.57%	38.40%	38.36%
8	Net Incurred Claims to Net Earned Premium**	76.35%	74.88%	73.00%	71.73%
9	Claims paid to claims provisions**	5.39%	7.81%	5.80%	7.70%
10	Combined Ratio**	118.42%	115.45%	111.40%	110.09%
11	Investment income ratio	1.90%	3.70%	1.90%	3.70%
12	Technical Reserves to net premium ratio **	3.70		3.47	
13	Underwriting balance ratio**	(0.20)	(0.17)	(0.12)	(0.11)
14	Operating Profit Ratio	-1.65%	0.87%	3.54%	4.93%
15	Liquid Assets to liabilities ratio	0.10		0.05	
16	Net earning ratio	0.79%	2.43%	5.52%	6.28%
17	Return on net worth ratio	0.37%	2.21%	2.72%	5.94%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.40		2.26	
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	0.07	0.07	0.08	0.08
21	Debt Service Coverage Ratio	3.67	9.10	16.90	18.37
22	Interest Service Coverage Ratio	3.67	9.10	16.90	18.37
23	Earnings per share	0.19	1.12	1.26	2.76
24	Book value per share	50.73		46.46	

Notes: -
1. Net worth definition to include Head office capital for Reinsurance branch

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on September 30, 2026	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	(42.76%)	11.75%	(24.16%)	20.51%	(16.54%)	83.57%	8.13%	67.03%	5.14	0.34
Previous Period	52.21%	10.27%	(83.01%)	13.82%	(73.75%)	74.86%	13.72%	1.11%	3.68	1.67
Marine Cargo										
Current Period	16.04%	7.58%	(138.36%)	12.73%	(115.34%)	95.57%	32.97%	(19.78%)	2.00	1.25
Previous Period	0.99%	(6.39%)	208.36%	13.82%	180.27%	81.29%	12.28%	261.55%	(2.14)	(2.96)
Marine Hull										
Current Period	550.00%	53.85%	0.00%	7.69%	0.00%	NA	0.00%	0.00%	1.06	NA
Previous Period	100.00%	0.00%	0.00%	0.00%	0.00%	NA	0.00%	NA	0.00	NA
Total Marine										
Current Period	16.36%	7.70%	(135.84%)	12.71%	(113.25%)	95.57%	32.96%	(17.68%)	1.98	1.25
Previous Period	1.05%	(6.39%)	208.36%	13.81%	180.27%	81.29%	12.28%	261.55%	(2.14)	(2.96)
Motor OD										
Current Period	(5.13%)	95.92%	43.12%	56.29%	57.46%	79.13%	68.88%	136.59%	1.28	(0.31)
Previous Period	9.14%	95.85%	41.92%	56.06%	57.16%	70.31%	64.45%	127.47%	1.18	(0.29)
Motor TP										
Current Period	(0.12%)	95.91%	38.17%	47.02%	48.71%	67.79%	4.42%	116.50%	6.56	(0.16)
Previous Period	14.29%	95.91%	38.40%	44.62%	46.09%	66.39%	4.53%	112.48%	5.73	(0.14)
Total Motor										
Current Period	(1.99%)	95.91%	39.96%	50.37%	51.88%	72.13%	5.84%	124.01%	4.65	(0.22)
Previous Period	12.31%	95.88%	39.72%	48.90%	50.23%	67.85%	5.64%	118.08%	4.03	(0.19)
Health										
Current Period	23.64%	93.18%	16.66%	20.82%	20.50%	87.45%	54.81%	107.95%	1.08	(0.12)
Previous Period	5.06%	81.64%	14.08%	19.23%	17.52%	88.48%	41.22%	106.01%	1.32	(0.07)
Personal Accident										
Current Period	6.59%	79.92%	3.73%	36.06%	14.77%	82.59%	28.13%	97.36%	1.38	(0.05)
Previous Period	(42.14%)	20.95%	(138.94%)	30.60%	(81.61%)	52.36%	31.52%	(29.24%)	4.91	0.89
Travel Insurance										
Current Period	10.23%	56.01%	39.23%	47.70%	48.30%	43.99%	2.97%	92.29%	0.84	0.06
Previous Period	38.84%	96.00%	45.08%	51.95%	53.35%	49.07%	51.86%	102.42%	0.39	(0.04)
Total Health										
Current Period	19.55%	89.10%	13.97%	24.40%	19.52%	85.88%	44.99%	105.41%	1.15	(0.11)
Previous Period	(10.63%)	71.17%	6.87%	22.49%	13.23%	83.87%	39.68%	97.10%	1.48	0.03
Workmen's Compensation/ Employer's liability										
Current Period	14.45%	85.25%	25.43%	33.40%	33.97%	39.88%	28.36%	73.85%	1.92	0.26
Previous Period	13.13%	96.00%	26.79%	34.83%	35.32%	75.54%	28.97%	110.86%	2.02	(0.15)
Public/ Product Liability										
Current Period	(84.88%)	6.67%	(200.00%)	15.38%	(200.00%)	(100.00%)	0.00%	(300.00%)	10.56	2.67
Previous Period	681.82%	13.30%	(20.00%)	16.28%	(12.00%)	83.33%	0.00%	71.33%	1.06	0.42
Engineering										
Current Period	31.53%	11.34%	(50.91%)	15.26%	(42.76%)	82.83%	12.04%	40.08%	3.93	0.67
Previous Period	46.87%	10.72%	(40.55%)	18.62%	(30.59%)	80.14%	13.25%	49.55%	4.04	0.51
Aviation										
Current Period	(24.75%)	5.26%	(75.00%)	1.32%	(75.00%)	100.00%	77.45%	25.00%	68.14	0.75
Previous Period	100.00%	68.32%	(1.45%)	5.94%	2.90%	108.24%	34.31%	111.14%	16.62	(0.22)
Crop Insurance										
Current Period	100.00%	69.18%	4.63%	1.42%	4.93%	99.89%	3.80%	104.81%	3.71	(0.07)
Previous Period	0.00%	100.00%	6.35%	0.00%	6.66%	89.66%	(0.07%)	96.32%	1.71	0.00
Other segments **										
Current Period	(25.79%)	34.17%	3.45%	24.19%	10.62%	42.87%	6.12%	53.50%	2.29	0.45
Previous Period	55.59%	(13.51%)	26.60%	18.03%	16.12%	(69.47%)	11.96%	(53.36%)	(4.35)	2.25
Total Miscellaneous										
Current Period	2.54%	88.60%	31.60%	41.81%	41.53%	74.74%	8.28%	116.27%	3.68	(0.18)
Previous Period	8.57%	82.82%	31.36%	41.09%	40.76%	71.70%	7.61%	112.46%	3.46	(0.13)
Total-Current Period	(1.81%)	80.36%	30.66%	40.35%	40.57%	74.88%	8.35%	115.45%	3.70	(0.17)
Total-Previous Period	11.65%	71.87%	28.93%	38.23%	38.36%	71.73%	7.70%	110.09%	3.47	(0.11)