

**Go Digit Q1 PBT jumps 1.6 times to ₹ 161 crore,
PAT jumps 1.4 times to 138 crore.**

Particulars	FY 2024-25	Q1 2025	Q1 2026
Gross Written Premium (Cr)	10,282	2,660	2,982
Profit Before Tax (Cr)	425	101	161
Profit After Tax (Cr)	425	101	138
Assets Under Management (Cr)	19,703	17,773	20,861
Loss Ratio (%)	72.8	70.5	70.3
Expense Ratio (%)	36.5	34.9	38.3
Combined Ratio (%)	109.3	105.4	108.6
Expense Ratio without 1/n basis (%)	35.8	34.9	36.8
Combined Ratio without 1/n basis (%)	108.6	105.4	107.1

Gross Written Premium Income: -

- In Q1 2026, Gross Written Premium of the Company was at ₹ 2,982 cr compared to ₹ 2,660 cr in Q1 2025, recording a growth of 12.1%
- Without 1/n basis:
 - Gross Written Premium for Q1 2025 is 3,046 cr, achieving a growth of 14.5%.

Profitability:

- Profit before tax for the Q1 2026 stood at ₹ 161 cr, compared to ₹ 101 cr in Q1 2025, grew by 59.4%.
- Profit after tax for the Q1 2026 stood at ₹ 138 cr, compared to ₹ 101 cr in Q1 2025, grew by 36.6%.

Assets Under Management: -

- As of June 30, 2025, assets under management stood at ₹ 20,861 cr, compared to ₹ 17,773 cr as at June 30, 2024 having a growth of 17.4%.

Combined Ratio: -

- Combined Ratio for Q1 2026 is 108.6%, as compared to 105.4% in Q1 2025
- Without 1/n basis:
 - Combined Ratio for Q1 2026 is 107.1% as compared to 105.4% in Q1 2025.

Solvency: -

- Solvency ratio was at 2.27x as at June 30, 2025 as against 2.24x as at March 31, 2025, higher than the minimum regulatory requirement of 1.50x.

About the Company

We aim to make insurance simple. Through innovation and transparency, we believe in delivering a seamless customer experience journey in a significant financial product an individual would purchase in their lifetime. We are one of the leading digital full stack insurance companies, leveraging our technology to power what we believe to be an innovative approach to product design, distribution and customer experience for non-life insurance products. We offer motor insurance, health insurance, travel insurance, property insurance, marine insurance, liability insurance and other insurance products, which the customers can customize to meet their needs.

For more details visit <https://www.godigit.com/>.

Value Statements

Question the status quo

Be Transparent

Results for the Quarter ended June 30, 2025



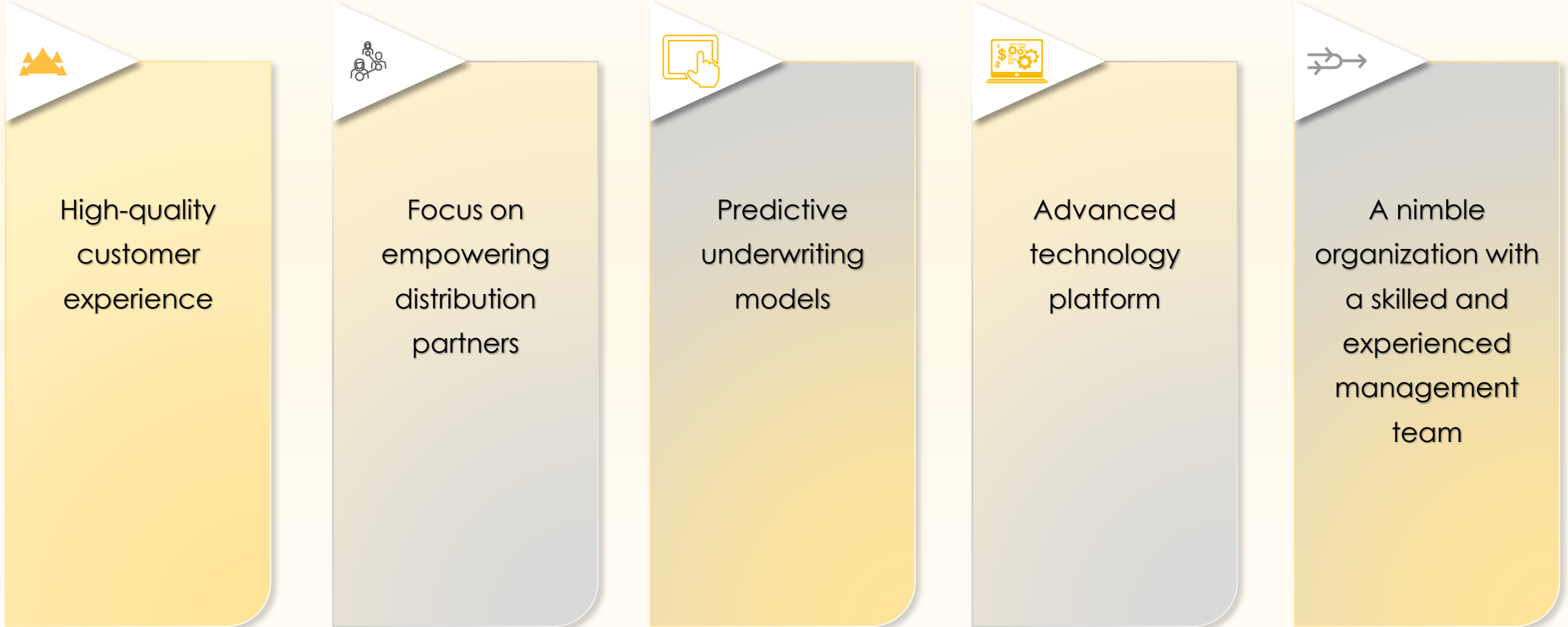
Disclaimer:

This investor presentation may contain certain words or phrases in writing or otherwise which are not statements of historical facts and may be described as “forward-looking statements”. These forward-looking statements generally can be identified by words or phrases such as “aim”, “anticipate”, “are likely”, “believe”, “continue”, “can”, “shall”, “could”, “expect”, “estimate”, “intend”, “may”, “likely” “objective”, “plan”, “project”, “propose”, “seek to”, “will”, “will continue”, “will achieve”, “will likely”, “will pursue” or other words or phrases of similar import. Similarly, statements that describe our Company’s strategies, objectives, plans or goals, financial and operating projections are also forward-looking statements.

All forward-looking statements are subject to risks, uncertainties, expectations and assumptions about us that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Actual results may differ materially from those suggested by the forward-looking statements due to risks or uncertainties associated with our expectations with respect to, but not limited to, regulatory changes pertaining to the industry in which our Company operates and our ability to respond to them, our ability to successfully implement our strategy, our growth and expansion, technological changes, our exposure to market risks, general economic and political conditions in India and globally which have an impact on our business activities, investments, or the industry in which we operate, the monetary and fiscal policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, the performance of the financial markets in India and globally, changes in domestic laws, regulations, taxes, changes in competition in the industry in which we operate and incidents of any natural calamities and/or acts of violence.

Forward-looking statements reflect the current views of our Company as of the period of these results and are not a guarantee of future performance. These statements are based on our management’s beliefs, assumptions, current plans, estimates and expectations, which in turn are based on currently available information. Although we believe the assumptions upon which these forward-looking statements are based are reasonable, any of these assumptions could prove to be inaccurate, and the forward-looking statements based on these assumptions could be incorrect. We undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there.

Business Strengths





The Numbers:

Gross Written Premium ⁽¹⁾	Market Share (%) ^(1,2)	Diverse product portfolio ⁽³⁾
₹ 2,982 cr.	3.7/6.3 Market share for Total / Motor insurance	85 Active products launched since 2017
0.32 cr policies sold ⁽¹⁾	Partner network ⁽³⁾	Digitally enabled claims ⁽³⁾
7.1 cr. Customers ⁽⁴⁾	74,344	31.7 Lacs Claims settled since inception
Assets under Management ^(3,5)	Manual Policy Issuances (%) ⁽¹⁾	Customer satisfaction score (%) ⁽¹⁾
20,861 cr.	0.40	92.8/85.0 Motor Claims / Non-Claims

Notes:

1. Data for the period FY 2025-26

2. Market share is based on our Gross Written Premium of Q1 FY 2026.

3. Data as of Jun 30, 2025.

4. Customers/people covered under policies issued since inception of operations in 2017 till June 30, 2025

5. AUM includes equity at market value & cash and bank balance.

Key Performance Indicators [IGAAP]

₹ cr

Particulars	FY 2025	Q1 2025	Q1 2026
Gross Written Premium	10,282	2,660	2,982*
Net Earned Premium	8,046	1,824	1,865
Net retention Ratio (%)	80.0	76.2	65.4
Loss Ratio (%)	72.8	70.5	70.3
Combined Ratio (COR) (%)	109.3	105.4	108.6
Combined Ratio (COR) without 1/n basis (%)	108.6	105.4	107.1
Profit before Tax	425	101	161
Profit after Tax	425	101	138
Return on Average Equity (IGAAP) (%)	13.0	3.3%**	3.4%**
Net-worth [Equity]	4,033	3,698	4,173
Solvency Ratio	2.24	2.17	2.27

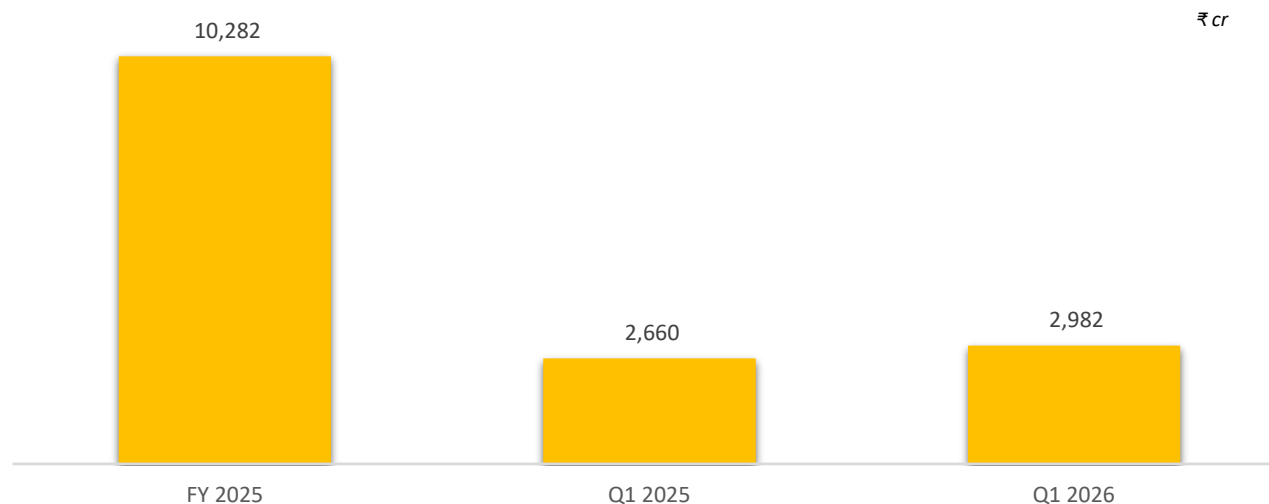
Net-worth [Equity] - Net worth means the aggregate value of the paid-up share capital and securities premium account, after deducting the aggregate value of the accumulated losses, but excludes Share application money pending allotment, ESOP outstanding reserve and fair value change account each as applicable for the Company.

Return on Average Equity (IGAAP) is calculated as Profit after tax divided by (Opening Net-worth[Equity] + Closing Net-worth [Equity])/2.

* Effective from October 1, 2024, Other applicable long-term premium is accounted on 1/n basis. Without 1/n basis, GWP for Q1 2026 is 3,046 cr

**Not annualised.

GWP Growth



	GWP Mix (%)	GWP Growth(%)	Industry Growth (%)	GWP Mix (%)	GWP Growth (%)	Industry Growth (%) ⁽¹⁾
Segments	FY 2025	FY 2025	FY 2025	Q1 2025	Q1 2026	Q1 2026
Motor – OD	21.7	14.1	8.1	19.3	18.1	5.4
Motor – TP	35.3	3.4	7.8	28.8	31.1	21.2
Health, Travel & PA	22.1	29.6	9.1	27.3	21.3	-12.9
Fire	8.0	2.1	-5.3	15.7	19.7	40.7
Others	12.8	34.3	2.7	8.9	9.8	23.2
Total – Growth	-	14.0	6.2	-	-	12.1 ⁽²⁾

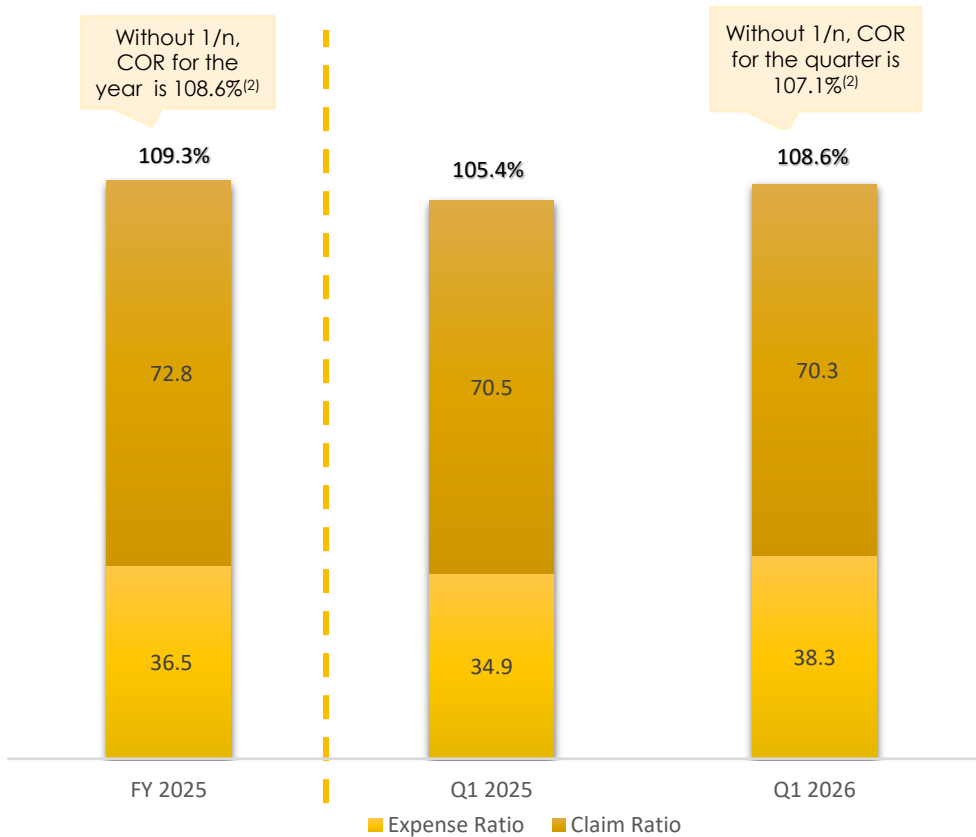
Note:

1. Industry growth is calculated based on Gross Direct Premium

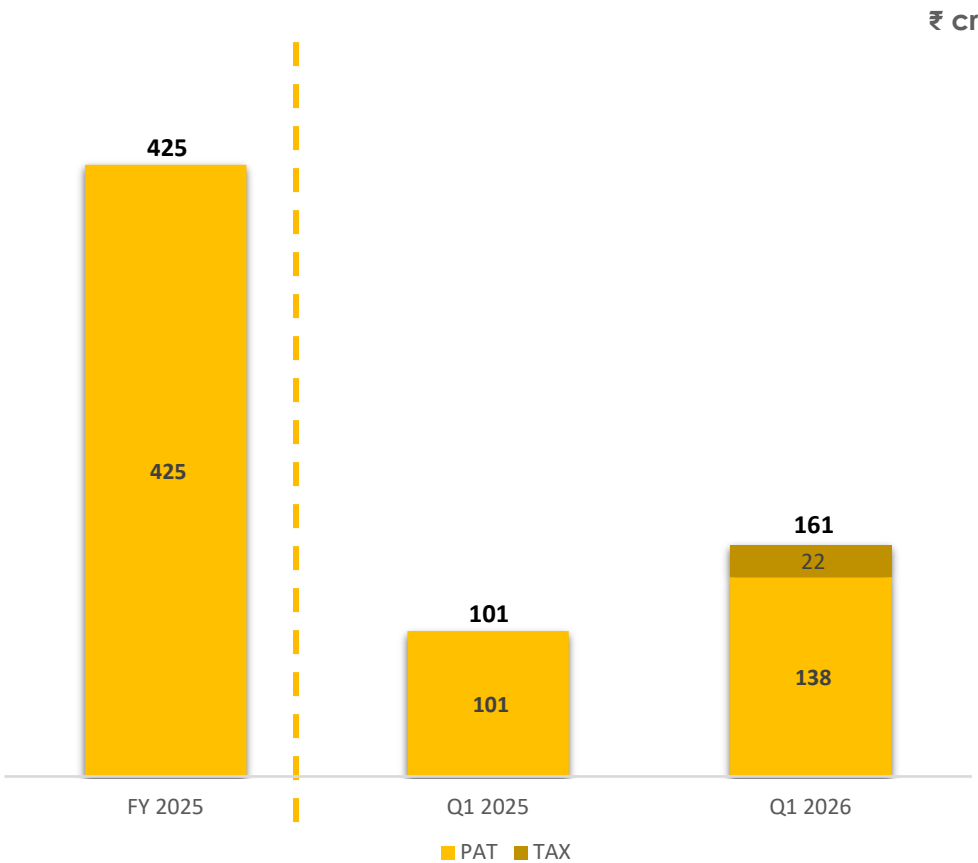
2. Effective from October 1, 2024, specified applicable long-term premium is accounted on 1/n basis. Without 1/n basis, Digit growth for Q1 2026 is 14.5% whereas for Q1 industry grew by 12.8%

Results: Combined Ratio & Profit before tax

Combined Ratio % ⁽¹⁾

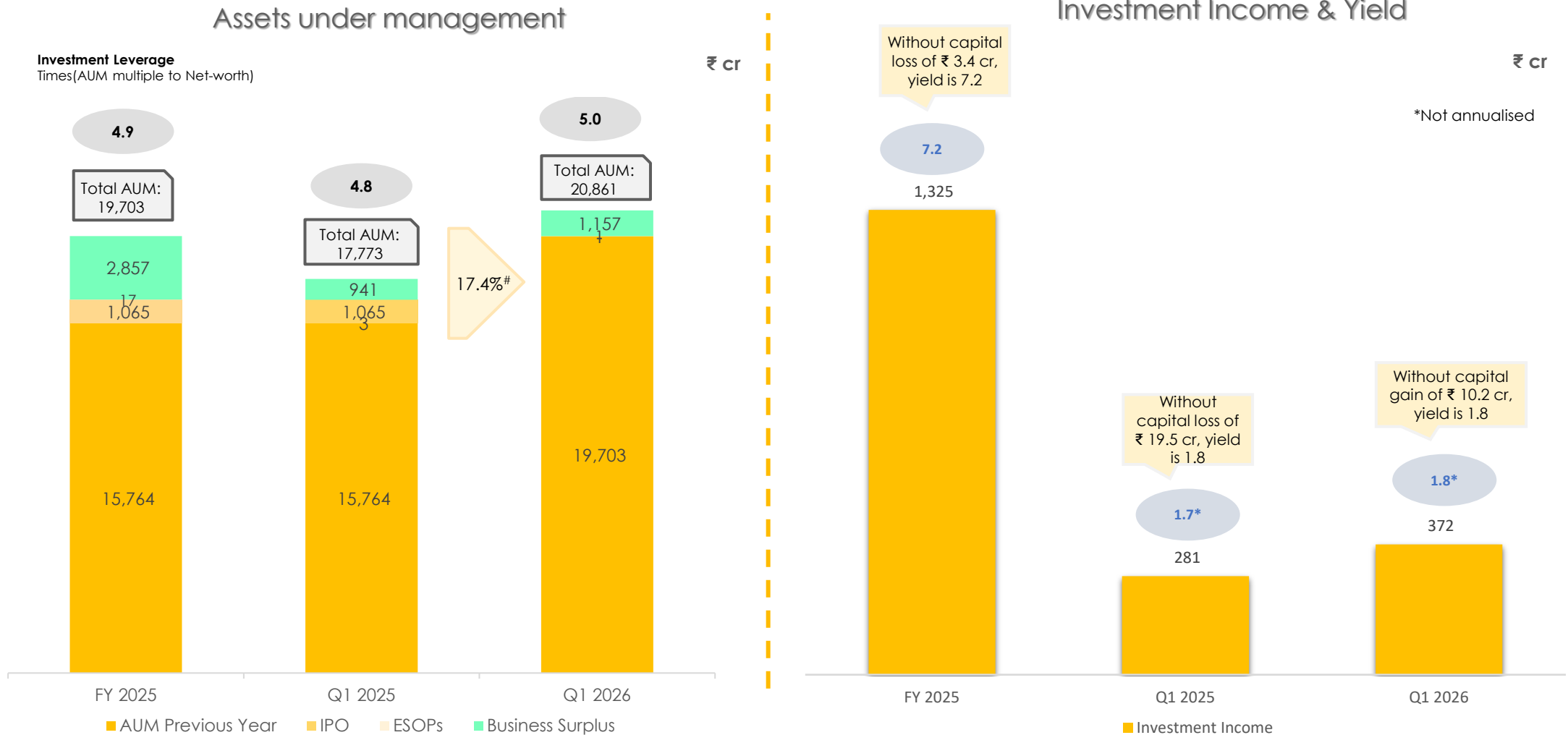


Profit before Tax



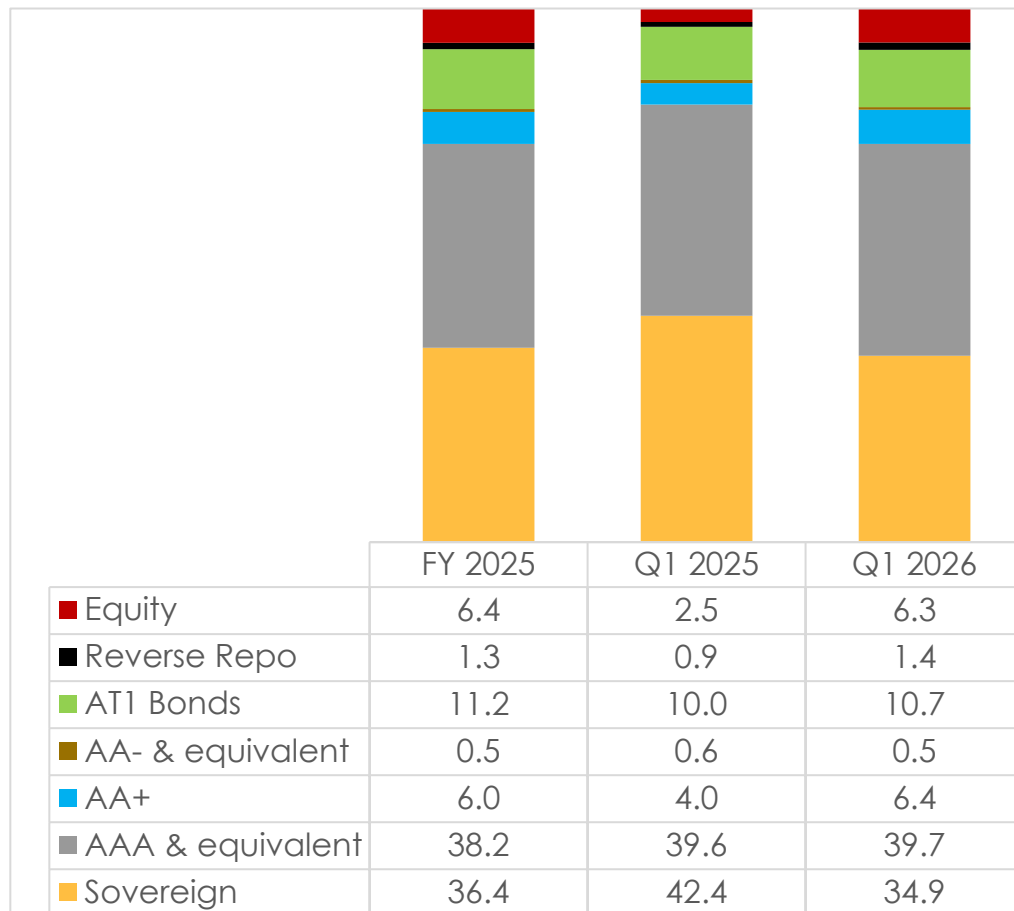
Note:
1. Claim ratio is the ratio of the claims incurred (net) to the net earned premium. The expense ratio is calculated by dividing net commissions and operating expenses related to the insurance business by net written premium.
Combined ratio is the sum of claim ratio and expense ratio.
2. This has no impact on the profits

Growing Assets Under Management base leading to higher investment income

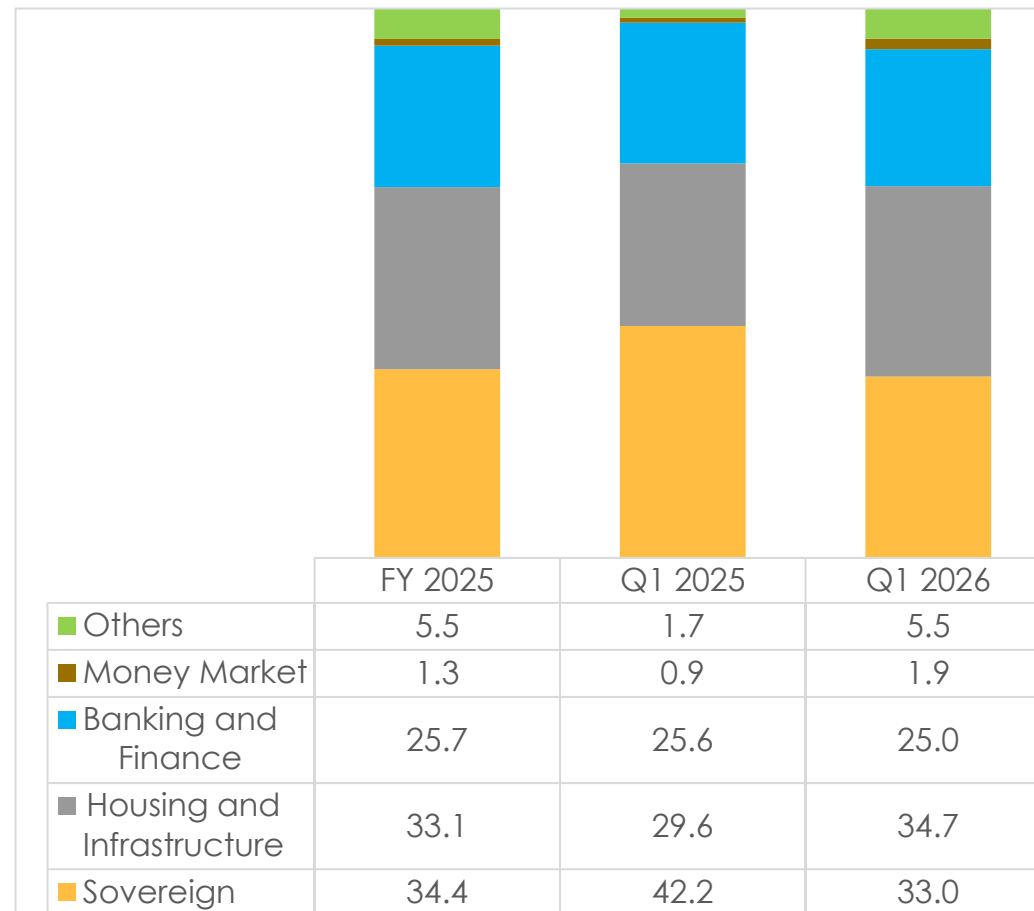


Investment Asset Allocation (%)

Rating Wise Exposure



Sector Wise Exposure



Loss Ratios (%)

Particulars	FY 2025	Q1 2025	Q1 2026
Motor OD	67.8	64.1	69.3
Motor TP	66.6	65.6	66.0
Health,Travel,PA	83.8	85.6	83.3
Fire	68.7	70.6	73.1
Marine	56.1	53.7	51.4
Engineering	103.1	71.3	53.5
Other	89.1	81.4	64.8
Total	72.8	70.5	70.3

Thank You

Additional Information

IFRS Earning

₹ cr

Particulars	FY 2024-25 (Audited)	Q1 2024-25 (Unaudited)	Q1 2025-26 (Unaudited)
Profit before tax as per IGAAP	425	101	161
Networth [Equity] as per IGAAP	4,033	3,698	4,173
Return on Average Equity [IGAAP] (%)	13.0	3.3	3.4
Leases and security deposit [IFRS 16 & 9]	(4)	(1)	(2)
Deferred acquisition cost [IFRS 17]	264	52	107
Unrealised Gain/(loss) on Investments-[IFRS 9] ⁽²⁾	378	124	244
Provision based on Expected Credit Loss (ECL)-[IFRS 9]	-	-	-
Discounting Impact [IFRS 17] ⁽¹⁾	129	77	(44)
Profit before tax	1,192	353	466
Provision for deferred tax	(299)	(89)	(117)
Total comprehensive income as per IFRS	893	264	349
Networth [Equity] as per IFRS	7,074	6,435	7,430
Return on Average Equity [IFRS] (%)⁽³⁾	14.7	4.6	4.8

Note: Above IFRS results are not mandated by sectoral regulator.

1. Claims liabilities as on June 30, 2025 has been discounted applying zero-coupon yield curve rate along with illiquidity premium basis estimated future payment pattern. The weighted average discount rate as on June 30, 2025 is 6.3% as against 6.8% as on March 31, 2025.
2. Change in unrealised gain INR 244 Cr for the Q1 FY 26 includes INR 123 Cr from equity portfolio and INR 121 Cr from debt portfolio as against INR 124 Cr for the Q1 FY 25 which includes INR 51 Cr from equity portfolio and INR 73 Cr from debt portfolio.
3. Return on Average Equity is calculated as Profit after tax divided by (Opening Net-worth[Equity] + Closing Net-worth [Equity])/2.

Reserving Triangle Disclosure: Whole Account

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31 st March 2025)	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
End of First Year (Original Estimate)	6.9	392.4	944.4	1,463.5	2,586.7	3,932.5	5,678.7	6,454.7
One year later	8.0	377.7	920.7	1,411.1	2,381.1	3,647.3	5,509.2	-
Two year later	8.0	374.9	905.1	1,299.1	2,210.6	3,489.9	-	-
Three year later	7.9	379.9	808.5	1,150.8	2,073.2	-	-	-
Four year later	8.0	334.4	735.8	1,069.5	-	-	-	-
Five year later	6.6	322.7	696.1	-	-	-	-	-
Six year later	6.5	312.1	-	-	-	-	-	-
Seven year later	6.5	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	0.5	80.3	248.3	394.0	513.5	442.6	169.5	NA
Favourable / (unfavourable) development % {Compared with original estimate}	7%	20%	26%	27%	20%	11%	3%	NA

Reserving Triangle Disclosure: Motor TP

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31st March 2025)	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
End of First Year (Original Estimate)	5.1	204.4	630.3	1,024.3	1,701.6	2,204.1	2,588.7	2,678.6
One year later	7.2	204.4	636.1	1,026.8	1,615.5	2,044.7	2,572.7	-
Two year later	7.2	204.5	619.4	919.4	1,441.4	1,902.1	-	-
Three year later	7.2	204.6	527.6	771.3	1,304.3	-	-	-
Four year later	7.2	160.0	454.7	690.1	-	-	-	-
Five year later	5.8	148.4	415.1	-	-	-	-	-
Six year later	5.7	137.8	-	-	-	-	-	-
Seven year later	5.7	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	-0.6	66.6	215.2	334.3	397.3	302.0	16.0	NA
Favourable / (unfavourable) development % {Compared with original estimate}	-12%	33%	34%	33%	23%	14%	1%	NA

***Note:** For accident year FY2018, Net Earned Premium (NEP) was only ₹7.5 cr Motor TP line of business had two large losses which led to reserve run off due to small base of NEP.

Reserving Triangle Disclosure: Whole Account excluding Motor TP

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31st March 2025)	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
End of First Year (Original Estimate)	1.8	188.0	314.1	439.2	885.1	1,728.5	3,090.1	3,776.1
One year later	0.8	173.3	284.6	384.4	765.6	1,602.6	2,936.6	-
Two year later	0.8	170.4	285.7	379.7	769.1	1,587.8	-	-
Three year later	0.8	175.3	280.9	379.5	768.9	-	-	-
Four year later	0.8	174.4	281.0	379.5	-	-	-	-
Five year later	0.8	174.3	281.0	-	-	-	-	-
Six year later	0.8	174.3	-	-	-	-	-	-
Seven year later	0.8	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	1.1	13.7	33.1	59.7	116.2	140.6	153.5	NA
Favourable / (unfavourable) development % {Compared with original estimate}	58%	7%	11%	14%	13%	8%	5%	NA

Glossary

Abbreviations	Full Form
FY	Financial Year
Q	Quarter
OD	Own Damage
TP	Third Party
Lacs	Lakhs
Cr	Crore
PA	Personal Accident
API	Application Programming Interface
GWP	Gross Written Premium
GDP	Gross Direct Premium
CY	Current Year
PY	Previous Year
AI-ML	Artificial Intelligence - Machine Learning
NAT CAT	Natural Catastrophes