“Profitability Discipline Over Growth in a Soft Market"

Solvency strong at 2.43x

₹ cr

Particulars	Q1 FY26	FY 2026	Q1 FY27
Gross Direct Premium	2,507	9,846	2,447
Gross Written Premium	2,982	11,294	2,731
Net Earned Premium	1,865	8,414	2,007
Net retention Ratio (%)	65.4	73.7	76.7
Loss Ratio (%)	70.3	72.9	73.3
Solvency Ratio	2.27	2.42	2.43
Profit Before Tax (Only with DAC)	268	1,021	254
Profit After Tax (Only with DAC) #	200	764	190
Net-Worth (Equity - IGAAP)*	4,173	4,586	4,674
Return on Average Equity**	4.9^^	17.7	4.1^^
Net-Worth (Equity - IndAS)*	7,449	7,609	8,183
Combined Ratio on NEP with DAC (%)^	104.6	105.7	107.2
Combined Ratio (%)***	102.2	103.0	104.3

#	**Profit After Tax (Only with DAC):** Profit after tax excluding all IndAS impacts except DAC.
*	**Net worth (Ind AS):** Paid up share Capital+ Reserves & Surplus + ESOP Reserves **Net worth (IGAAP):** Paid up share Capital+ Reserves & Surplus – ESOP Reserves
**	**Return on Average Equity:** Calculated as Profit After Tax (Only with DAC) divided by (Opening Net-worth [IGAAP] + Closing Net-worth [IGAAP])/2
^	**Combined Ratio on NEP with DAC:** (Claims incurred net [excluding reserve discounting] + Net Commission including deferred acquisition cost + Operating Expenses)/Net Earned Premium
***	**Combined Ratio:** (Claims incurred net [including reserve discounting] +Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium)
^^	**Not annualised**

Digit becomes the first multi-line insurer to declare results as per Ind AS standards, as prescribed by IRDAI.

KPI’s:

Profitability:

- Ind AS Profit before tax (only with DAC) for the Q1 2027 stood at ₹ 254 cr, compared to ₹ 268 cr in Q1 2026.
- Ind AS Profit after tax (only with DAC) for the Q1 2027 stood at ₹ 190 cr, compared to ₹ 200 cr in Q1 2026.

Combined Ratio: -

- Combined Ratio on NEP with DAC for Q1 2027 is 107.2%, as compared to 104.6% in Q1 2026
- Combined Ratio on NEP with DAC & Discounting for Q1 2027 is 104.3%, as compared to 102.2% in Q1 2026

Premium Income: -

- In Q1 2027, Net Earned Premium of the Company stood at ₹ 2,007 cr compared to ₹ 1,865 cr in Q1 2026, **recording a growth of 7.6%**
- In Q1 2027, Gross Direct Premium of the Company stood at ₹ 2,447 cr compared to ₹ 2,507 cr in Q1 2026, recording a de-growth of 2.4%
- In Q1 2027, Gross Written Premium of the Company stood at ₹ 2,731 cr compared to ₹ 2,982 cr in Q1 2026, recording a de-growth of 8.4%

Assets Under Management: -

- As on June 30, 2026, assets under management stood at ₹ 23,377 cr at book value, compared to ₹ 20,468 cr as at June 30, 2025, increased by ₹ 2,909 cr, having a growth of 14.2%.

Solvency: -

- Solvency ratio was at 2.43 x as at June 30, 2026 as against 2.42x as at March 31, 2026, 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/

digit | Making insurance simple

Value Statements

Question the status quo

Be Transparent

Results for the Quarter ended June 30, 2026

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

High-quality customer experience

Focus on empowering distribution partners

Predictive underwriting models

Advanced technology platform

A nimble organization with a skilled and experienced management team

The Numbers:

Gross Written Premium [1]	Market Share (%) [1,2]	Diverse product portfolio [3]
₹ 2,731cr.	3.1 / 5.6 Market share for Total / Motor insurance	88 Active products launched since 2017
0.42 cr policies sold [1]	**Partner network [3]**	**Claims settled since inception [3]**
8.9 cr. Customers [4]	82,612	43.6 Lacs
Assets under Management [3,5]	**Manual Policy Issuances (%) [1]**	**Customer satisfaction score (%) [1]**
₹ 23,377 cr.	0.40	94.9/84.0 Motor Claims / Non-Claims

Notes:
1. Data for the period ended June 30, 2026
2. Market share is based on our Gross Written Premium period ended June 30, 2026
3. Data as of period ended June 30, 2026
4. Beneficiaries covered under policies issued since inception of operations in 2017 till June 30, 2026
5. AUM includes all investments at book value plus cash and bank balance

Key Performance Indicators

₹ cr

Particulars	Q1 2026	FY 2026	Q1 2027
Gross Direct Premium	2,507	9,846	2,447
Gross Written Premium	2,982	11,294	2,731
Net Earned Premium	1,865	8,414	2,007
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Combined Ratio on NEP with DAC(%)^	104.6	105.7	107.2
Combined Ratio (%)***	102.2	103.0	104.3

Profit After Tax (Only with DAC): Profit after tax excluding all IndAS impacts except DAC.

***Net worth (Ind AS):** Paid up share Capital+ Reserves & Surplus + ESOP Reserves

***Net worth (IGAAP):** Paid up share Capital+ Reserves & Surplus – ESOP Reserves

****Return on Average Equity:** Calculated as Profit After Tax (Only with DAC) divided by (Opening Net-worth [IGAAP] + Closing Net-worth [IGAAP])/2

^**Combined Ratio on NEP with DAC:** (Claims incurred net [excluding reserve discounting] + Net Commission including deferred acquisition cost + Operating Expenses)/Net Earned Premium)

*****Combined Ratio:** (Claims incurred net [including reserve discounting] +Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium)

^^Not annualised

Long term advance premium: As on June 30,2026 stands at INR 3,387 Crore

Deferred Acquisition Cost (pre-tax): As on June 30,2026 is INR 2,609 Crore

IndAS Financial Information

₹ cr

Particulars	Q1 2026 (Unaudited)	FY 2026 (Audited)	Q1 2027 (Reviewed)
Insurance Revenue (i)	**2,471**	**10,942**	**2,653**
Insurance Service Expense	**(2,421)**	**(10,554)**	**(2,674)**
- Claim (ii)	(1,651)	(7,136)	(1,758)
- Acquisition cost (iii)	(637)	(2,860)	(773)
- Expenses related to Insurance business (iv)	(133)	(558)	(143)
Net (expense)/income from Reinsurance Contracts	**(92)**	**(639)**	**(63)**
Insurance service result	**(42)**	**(251)**	**(84)**
Investment income	370	1588	419
Change in Unrealized gain/loss	124	(197)	187
Net finance result	**494**	**1,391**	**606**
Other Income/ Expense	(4)	(45)	(11)
Other Finance Cost	(14)	(54)	(13)
Other expenses net	**(18)**	**(99)**	**(24)**
Profit before tax	**434**	**1,041**	**498**
Tax expense	(109)	(263)	(126)
Profit after tax	**325**	**778**	**372**
Other Comprehensive Income			
- Remeasurement of defined benefit plans	2	7	(1)
- Net change in fair value reserve during the year for bonds	120	(494)	356
- Insurance Finance Income/(Expenses)	(96)	87	(97)
Income tax on above	(6)	101	(65)
Total Comprehensive Income	**344**	**479**	**565**
Claims ratio (v = ii/i)#	**66.8%**	**65.2%**	**66.3%**
Expense Ratio (vi = (iii+iv)/i)*	**31.2%**	**31.3%**	**34.5%**
Combined Operating Ratio (CoR) = (v+vi)^	**98.0%**	**96.5%**	**100.8%**

- **Insurance Revenue** is the Gross Earned Premium
- **Insurance Service Expenses** is on gross basis and includes claims, acquisition cost and expenses related to insurance business
- **Net (expense)/income from Reinsurance Contracts** is the net result from reinsurance business which includes Reinsurance premium cession, Claims recovered and Reinsurance commission
- **Other Finance Cost** includes interest on Non Convertible Debentures and Interest on Lease liability as per IndAS 116
- **Insurance Finance Income/(Expenses)** includes change in reserve discounting because of change in yield curve compared to March 26 as per IndAS 117

  Claims liabilities as on June 30, 2026 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, 2026 is 6.76% as against 7.09% as on March 31, 2026
- #**Claims Ratio:** Insurance Service Expenses (Claim) / Insurance Revenue

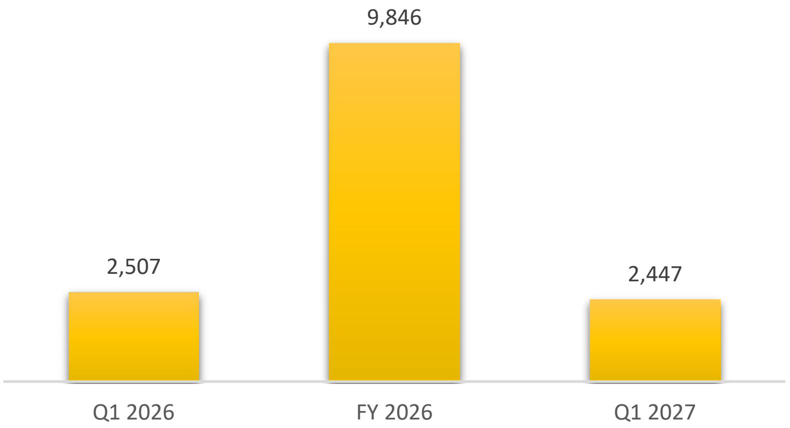
  ***Expense Ratio**: Insurance Service Expense(Excluding Claim)/ Insurance Revenue

  ^**Combined Operating Ratio (CoR):** Insurance Service Expense / Insurance Revenue

  The above ratios have been calculated in accordance with the methodology prescribed under the IRDA Circular No. IRDAI/F&I/CIR/MISC/92/7/2026 dated 8 July 2026.

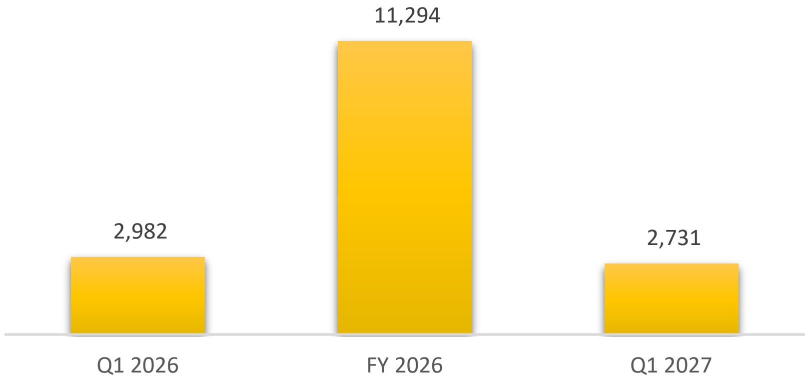
Segments	FY 2026 GDPI Mix (%)	FY 2026 GDPI Growth(%)	FY 2026 Industry Growth (%)	Q1 2026 GDPI Mix (%)	Q1 2027 GDPI Mix (%)	Q1 2027 GDPI Growth (%)	Q1 2027 Industry Growth (%)
Motor – OD	26.1	15.3	9.0	21.6	21.4	-3.0	16.4
Motor – TP	42.5	15.4	9.3	37.0	38.8	2.4	12.2
Motor Total	68.7	15.3	9.2	58.5	60.2	0.4	13.9
Health, Travel & PA	17.9	8.7	16.7	19.4	23.8	19.5	22.4
Fire	6.6	34.2	13.4	13.4	6.8	-50.1	-27.8
Others	6.8	33.8	-9.2	8.7	9.2	2.8	6.4
Total – Growth	-	16.2	9.3	-	-	-2.4	10.9

GDPI

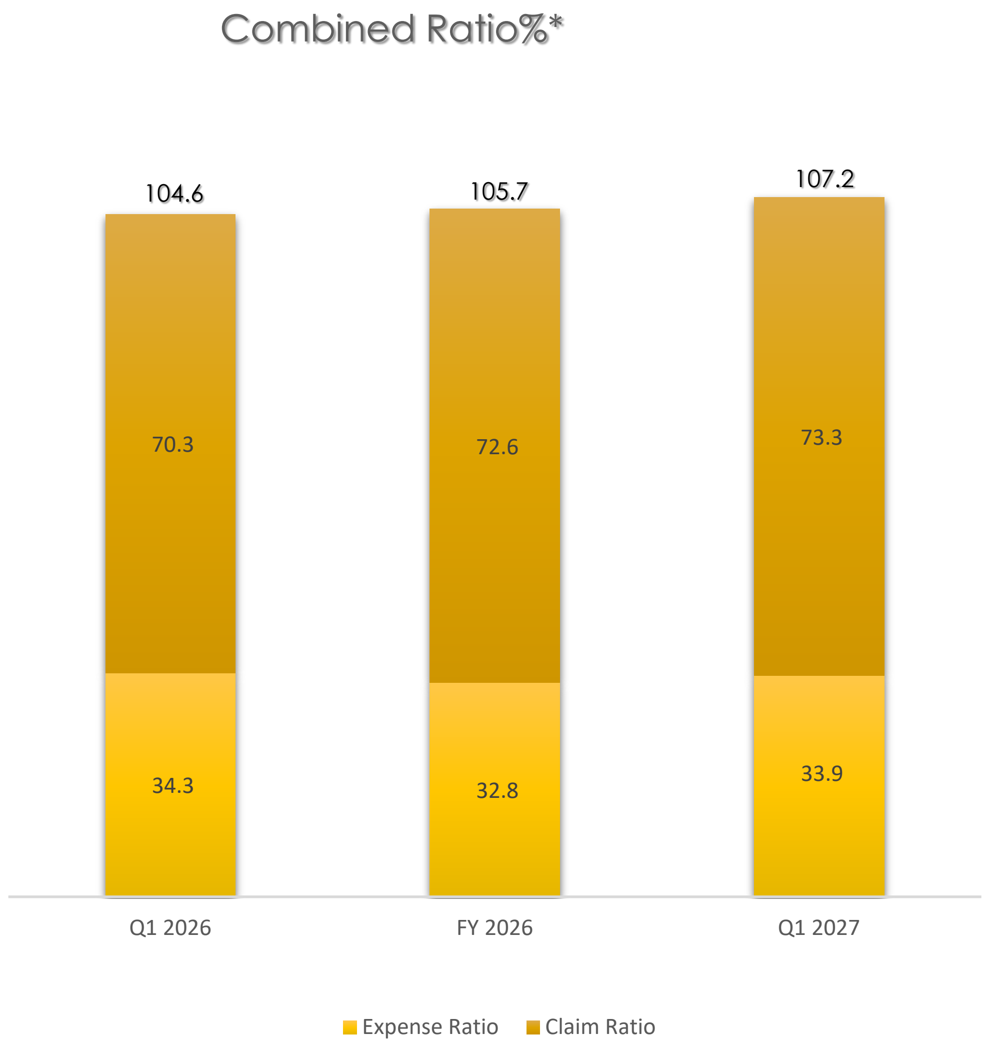


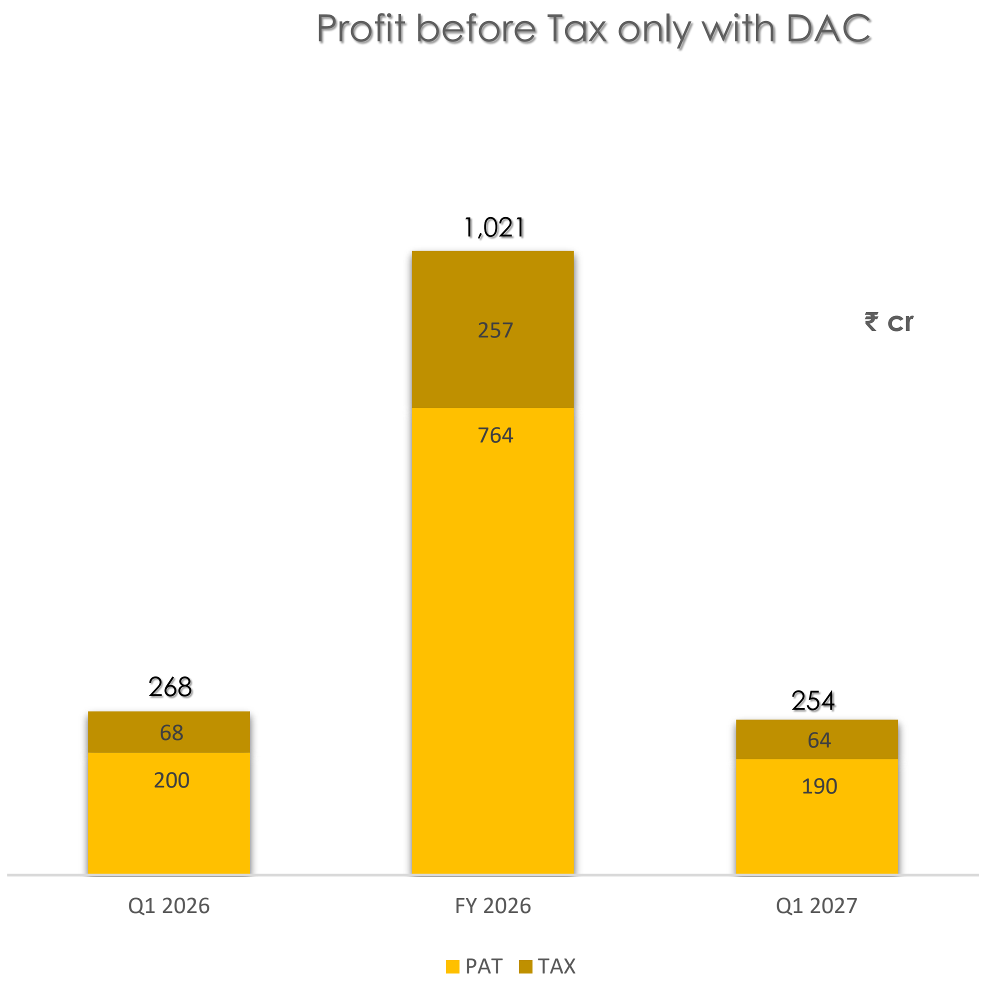
Segments	FY 2026 GWP Mix (%)	FY 2026 GWP Growth(%)	FY 2026 Industry Growth (%)	Q1 2026 GWP Mix (%)	Q1 2027 GWP Mix (%)	Q1 2027 GWP Growth (%)	Q1 2027 Industry Growth (%) [1]
Motor – OD	22.8	15.3	9.0	18.1	19.2	-3.0	16.4
Motor – TP	37.1	15.4	9.3	31.1	34.8	2.4	12.2
Motor Total	59.9	15.3	9.2	49.2	54.0	0.4	13.9
Health, Travel & PA	18.3	-9.3	16.7	21.3	23.3	0.5	22.4
Fire	9.7	32.9	13.4	19.7	13.6	-37.0	-27.8
Others	12.1	4.0	-9.2	9.8	9.2	-14.5	6.4
Total – Growth	-	9.8[2]	9.3	-	-	-8.4	10.9

GWP



Results: Combined Ratio & Profit before tax

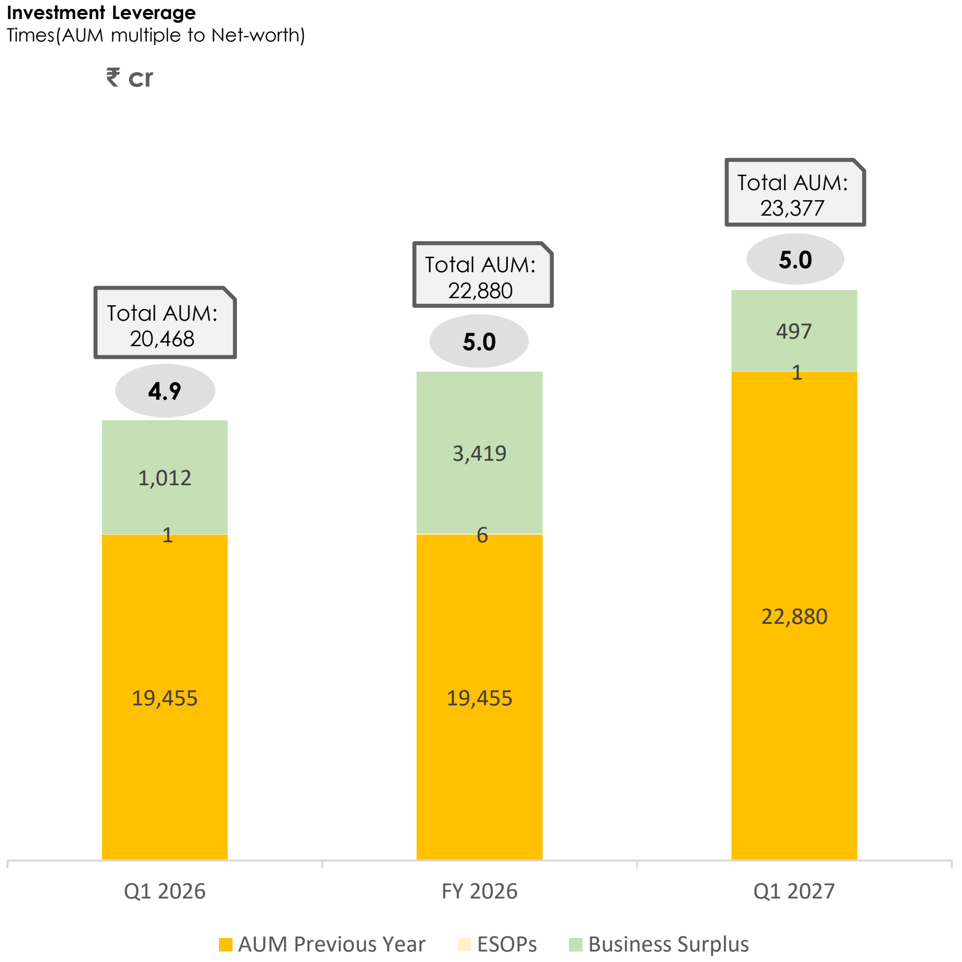




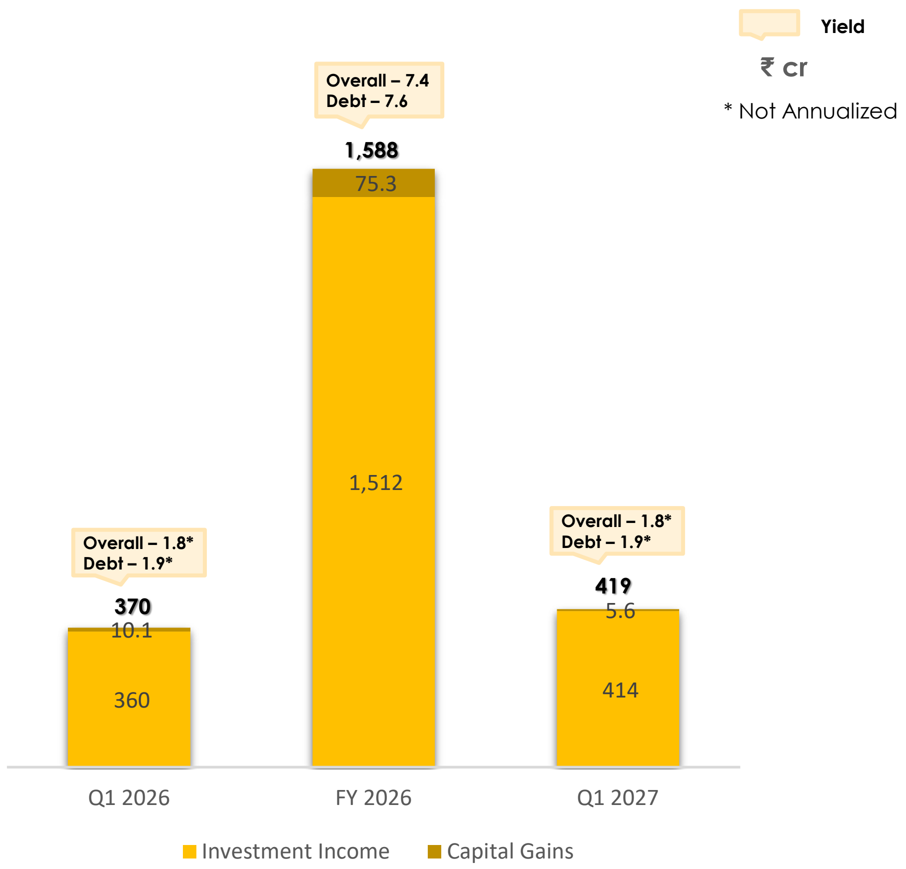
* Combined Ratio: (Claims incurred net [excluding reserve discounting] + Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium)

Expanding Asset Base Driving Higher Investment Returns

Assets under management



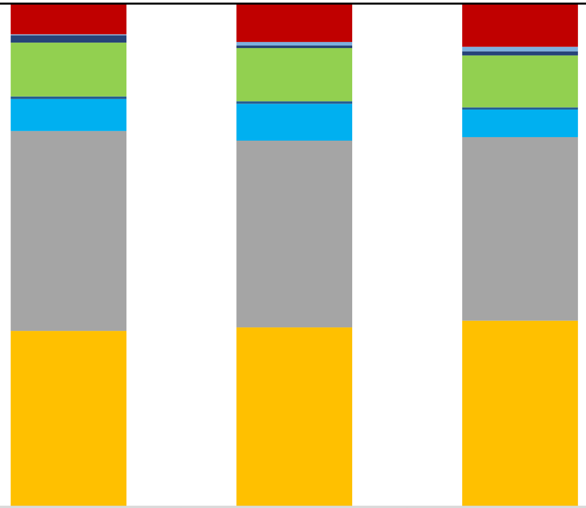
Investment Performance



- Unrealized gain of ₹ 488 Crore as on June 30, 2026
  - Unrealized gain on equity portfolio at ₹ 268 Crore (Including AIF plus AT1 bonds = ₹ 67)
  - Unrealized gain on other than equity portfolio at ₹ 220 Crore.

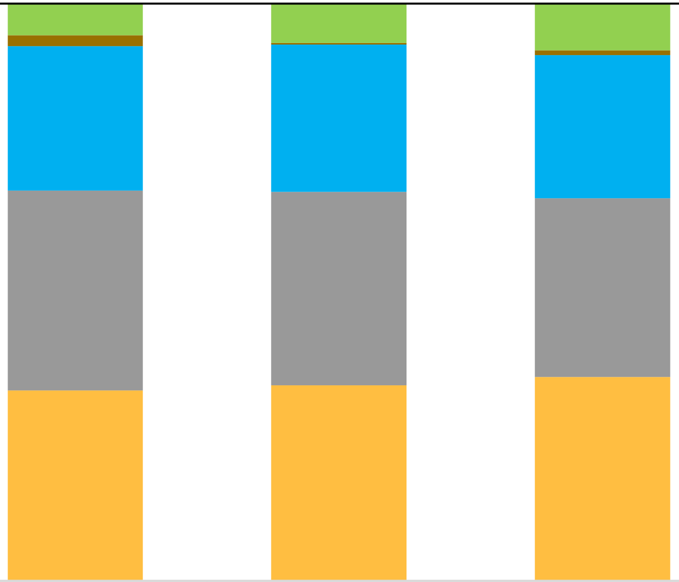
Investment Asset Allocation (%)

Rating Wise Exposure



	Q1 2026	FY 2026	Q1 2027
Equity	6.1	7.6	8.6
REITs & InvITs	0.2	0.7	0.9
Reverse Repo	1.4	0.6	0.9
AT1 Bonds	10.7	10.5	10.3
AA- & equivalent	0.5	0.5	0.4
AA+	6.4	7.3	5.5
AAA & equivalent	39.7	37.1	36.5
Sovereign	34.9	35.7	37.0

Sector Wise Exposure



	Q1 2026	FY 2026	Q1 2027
Others	5.5	6.8	8.1
Money Market	1.9	0.3	0.8
Banking and Finance	25.0	25.5	24.8
Housing and Infrastructure	34.7	33.5	31.0
Sovereign	33.0	33.9	35.3

Loss Ratios (%)

Particulars	Q1 FY26	FY 2026	Q1 FY27
Motor Total	**67.2**	**68.0**	**70.2**
Motor OD	69.3	72.7	75.9
Motor TP	66.0	65.1	66.6
Health,Travel,PA	83.3	84.4	87.2
Fire	73.1	84.8	83.0
Marine	51.4	48.8	61.8
Engineering	53.5	63.6	82.4
Other	64.8	85.5	52.2
Total	**70.3**	**72.9**	**73.3**

Thank You

Additional Information

Reserving Triangle Disclosure: Whole Account

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31st March 2026)	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	YE 31-Mar-2026
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	6,911.1
One year later	8.0	377.7	920.7	1,411.1	2,381.1	3,647.3	5,509.2	6,232.3	-
Two year later	8.0	374.9	905.1	1,299.1	2,210.6	3,489.9	5,381.9	-	-
Three year later	7.9	379.9	808.5	1,150.8	2,073.2	3,306.7	-	-	-
Four year later	8.0	334.4	735.8	1,069.5	1,933.8	-	-	-	-
Five year later	6.6	322.7	696.1	1,012.2	-	-	-	-	-
Six year later	6.5	312.1	652.8	-	-	-	-	-	-
Seven year later	6.5	307.1	-	-	-	-	-	-	-
Eight years later	6.5	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	0.5	85.3	291.6	451.3	652.9	625.9	296.8	222.4	NA
Favourable / (unfavourable) development % {Compared with original estimate}	7%	22%	31%	31%	25%	16%	5%	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	YE 31-Mar-2026
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	2,939.4
One year later	7.2	204.4	636.1	1,026.8	1,615.5	2,044.7	2,572.7	2,678.6	-
Two year later	7.2	204.5	619.4	919.4	1,441.4	1,902.1	2,466.3	-	-
Three year later	7.2	204.6	527.6	771.3	1,304.3	1,719.2	-	-	-
Four year later	7.2	160.0	454.7	690.1	1,163.2	-	-	-	-
Five year later	5.8	148.4	415.1	632.0	-	-	-	-	-
Six year later	5.7	137.8	371.6	-	-	-	-	-	-
Seven year later	5.7	132.4	-	-	-	-	-	-	-
Eight years later	5.7	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	-0.6	72.0	258.7	392.3	538.4	484.8	122.4	-	NA
Favourable / (unfavourable) development % {Compared with original estimate}	-12%	35%	41%	38%	32%	22%	5%	0%	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	YE 31-Mar-2026
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	3,971.7
One year later	0.8	173.3	284.6	384.4	765.6	1,602.6	2,936.6	3,553.7	-
Two year later	0.8	170.4	285.7	379.7	769.1	1,587.8	2,915.6	-	-
Three year later	0.8	175.3	280.9	379.5	768.9	1,587.4	-	-	-
Four year later	0.8	174.4	281.0	379.5	770.6	-	-	-	-
Five year later	0.8	174.3	281.0	380.2	-	-	-	-	-
Six year later	0.8	174.3	281.2	-	-	-	-	-	-
Seven year later	0.8	174.6	-	-	-	-	-	-	-
Eight years later	0.8	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	1.1	13.3	32.9	59.0	114.5	141.0	174.4	222.4	NA
Favourable / (unfavourable) development % {Compared with original estimate}	57%	7%	10%	13%	13%	8%	6%	6%	NA

Glossary

Abbreviations	Full Form
FY	Financial Year
Q	Quarter
OD	Own Damage
TP	Third Party
Lacs	Lakhs
P&L	Profit and Loss Account
Cr	Crore
PA	Personal Accident
API	Application Programming Interface
GWP	Gross Written Premium
DAC	Deferred Acquisition Cost
OCI	Other Comprehensive Income
GDPI	Gross Direct Premium Income
CY	Current Year
PY	Previous Year
AI-ML	Artificial Intelligence - Machine Learning
NAT CAT	Natural Catastrophes