

**Go Digit Q3 PBT jumps to ₹ 163 crore,  
9M FY 25-26 PBT ₹ 459 crore exceeded PBT of full FY 24-25 ₹ 425 crore.**

Particulars	FY 2025	9M FY25	9M FY26	Q3 FY25	Q3 FY26
Gross Direct Premium (Cr)	8,472	6,491	7,444	2,115	2,557
Gross Written Premium (Cr)	10,282	7,706	8,558	2,677	2,909
Profit Before Tax (Cr)	425	309	459	119	163
Profit After Tax (Cr)	425	309	395	119	140
Assets Under Management (Cr)	19,703	18,939	22,509	18,939	22,509
Loss Ratio (%)	72.8	71.4	72.0	72.9	72.5
Expense Ratio (%)	36.5	37.1	38.3	35.2	38.2
Combined Ratio (%)	109.3	108.5	110.3	108.1	110.7
Expense Ratio without 1/n basis (%)	35.8	36.8	36.5	34.3	36.1
Combined Ratio without 1/n basis (%)	108.6	108.2	108.5	107.2	108.6
Combined Ratio IFRS basis (excluding discounting benefit %) <sup>unaudited</sup>	106.9	106.9	105.6	106.2	105.0

**Premium Income: -**

- In Q3 2026, Gross Direct Premium of the Company stood at ₹ 2,557cr compared to ₹ 2,115 cr in Q3 2025, recording a growth of 20.9%
- In Q3 2026, Gross Written Premium of the Company stood at ₹ 2,909 cr compared to ₹ 2,677 cr in Q3 2025, recording a growth of 8.7%

**Profitability:**

- Profit before tax for the Q3 2026 stood at ₹163 cr, compared to ₹ 119 cr in Q3 2025, grew by 36.9%.
- Profit after tax for the Q3 2026 stood at ₹ 140 cr, compared to ₹ 119 cr in Q3 2025, grew by 17.6%.

**Assets Under Management: -**

- As of December 31, 2025, assets under management increased by ₹ 3,570cr to ₹ 22,509cr, compared to ₹ 18,939 cr as at December 31, 2024 having a growth of 18.8%.

**Combined Ratio: -**

- Combined Ratio for Q3 2026 is 110.7% with 1/n, as compared to 108.1% with 1/n in Q3 2025
- Combined Ratio IFRS basis (excluding discounting benefit %) <sup>unaudited</sup> for Q3 2026 is 105.0%, as compared to 106.2% in Q3 2025

**Solvency: -**

- Solvency ratio was at 2.30x as at December 31, 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

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Be Transparent

Results for the Quarter ended December 31, 2025



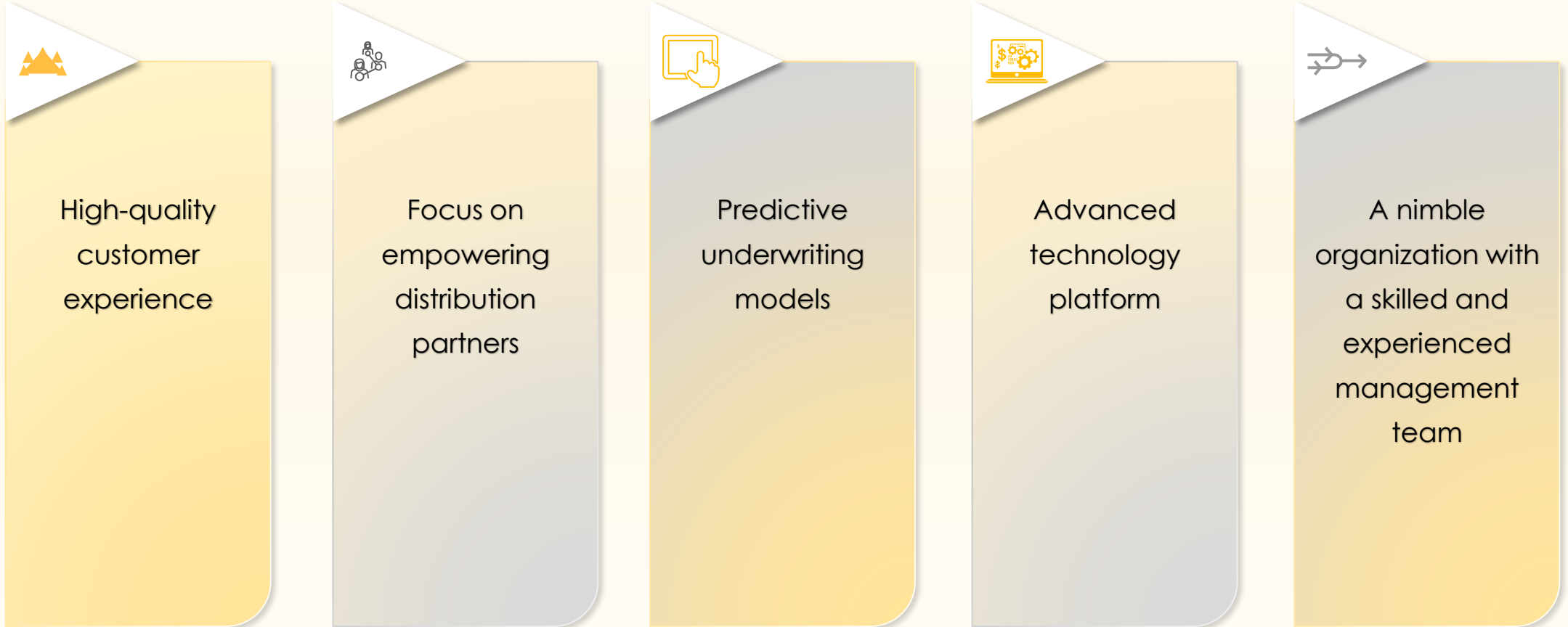
# Disclaimer:

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 <sup>(1,2)</sup>	Market Share (%) <sup>(1,2)</sup>	Diverse product portfolio <sup>(3)</sup>
₹ 8,558 cr.	3.4/6.5 Market share for Total / Motor insurance	87 Active products launched since 2017
1.21 cr policies sold <sup>(1)</sup>	Partner network <sup>(3)</sup>	Digitally enabled claims <sup>(3)</sup>
8.1 cr. Customers <sup>(4)</sup>	79,117	37.4 Lacs Claims settled since inception
Assets under Management <sup>(3,5)</sup>	Manual Policy Issuances (%) <sup>(1)</sup>	Customer satisfaction score (%) <sup>(1)</sup>
₹22,509 cr.	0.35	94.7/83.4 Motor Claims / Non-Claims

Notes:

1. Data for the period FY 2025-26
2. Market share is based on our Gross Written Premium of 9M FY 2026.
3. Data as of December 31, 2025.
4. Customers/people covered under policies issued since inception of operations in 2017 till December 31, 2025
5. AUM includes equity at market value & cash and bank balance.

# Key Performance Indicators [IGAAP]

₹ cr

Particulars	FY 2025	9M 2025	9M 2026	Q3 2025	Q3 2026
Gross Written Premium	10,282	7,706	8,558*	2,677	2,909*
Net Earned Premium	8,046	5,799	6,113	2,084	2,160
Net retention Ratio (%)	80.0	80.4	72.5	83.8	73.8
Loss Ratio (%)	72.8	71.4	72.0	72.9	72.5
Combined Ratio (COR) (%)	109.3	108.5	110.3	108.1	110.7
Combined Ratio (COR) without 1/n basis (%)	108.6	108.2	108.5	107.2	108.6
Combined Ratio IFRS basis (excluding discounting benefit %) <sup>unaudited</sup>	106.9	106.9	105.6	106.2	105.0
Profit before Tax	425	309	459	119	163
Profit after Tax <sup>#</sup>	425	309	395	119	140
Return on Average Equity (IGAAP) (%)	13.0	9.6**	9.3**	3.1**	3.3**
Net-worth [Equity]	4,033	3,924	4,436	3,924	4,436
Solvency Ratio	2.24	2.22	2.30	2.22	2.30

**Net-worth [Equity]** - 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.

- ^As per unaudited IFRS books, as on December 31, 2025, company has accumulated Deferred Acquisition Cost (pre-tax) of INR 2,403 Crore which will benefit IGAAP books when the premium is earned without incurring acquisition cost in the future.

- All accumulated losses have been wiped off in the current quarter.

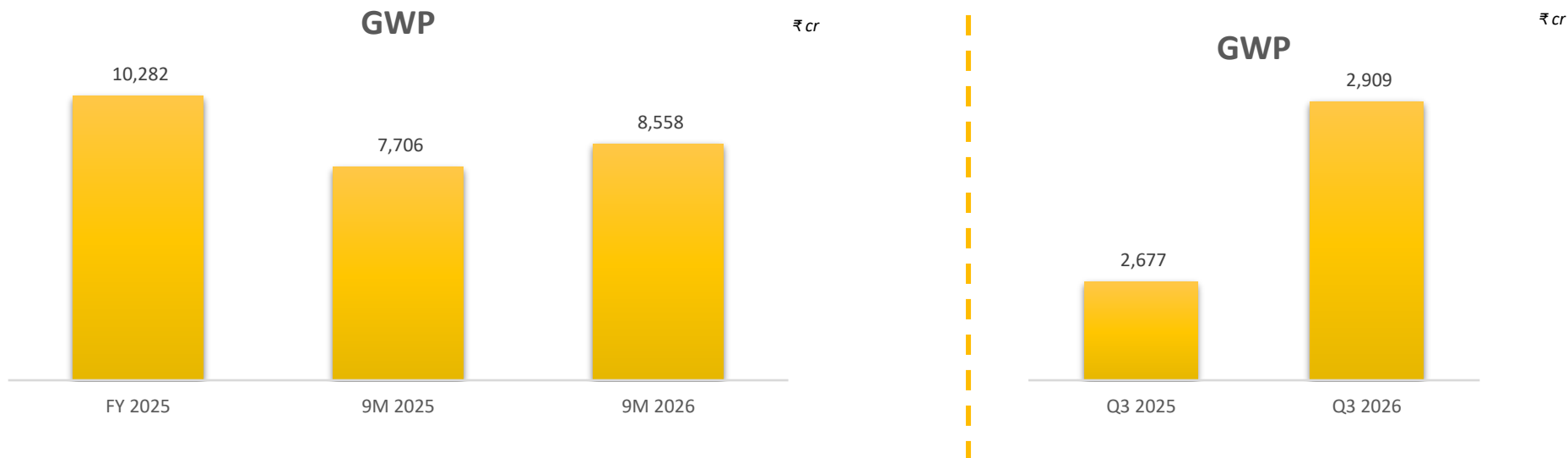
- Advance premium on December 31, 2025 stands at 2,949 cr ( December 31, 2024 stood at 2,196 cr)

\* Effective from October 1, 2024, Other applicable long-term premium is accounted on 1/n basis. Without 1/n basis, GWP for Q3 2026 is 2,981cr and 9M 2026 is 8,765cr

<sup>#</sup>Applicable tax Rate for 9M 2026 is 14.0%

<sup>\*\*</sup>Not annualised.

# GWP Growth



Segments	GWP Mix (%)			GWP Growth(%)		Industry Growth (%) <sup>(1)</sup>		GWP Mix (%)		GWP Growth (%)	Industry Growth (%) <sup>(1)</sup>
	FY 2025	9M FY25	9M FY26	FY 2025	9M 2026	FY 2025	9M 2026	Q3 2025	Q3 2026	Q3 2026	Q3 2026
Motor – OD	21.7	22.0	22.6	14.1	14.4	8.1	7.7	23.4	26.6	23.4	11.5
Motor – TP	35.3	34.9	36.3	3.4	15.3	7.8	9.7	37.0	39.8	17.0	10.5
Health, Travel & PA	22.1	22.4	18.5	29.6	-8.5	9.1	15.5	23.1	14.7	-31.1	28.7
Fire	8.0	8.9	11.3	2.1	41.8	-5.4	20.4	5.1	5.9	27.1	18.7
Others	12.8	11.8	11.3	34.3	6.5	2.7	-11.3	11.4	13.0	24.1	-26.2
Total – Growth	-	-	-	14.0 <sup>(2)</sup>	11.1 <sup>(2)</sup>	6.2	8.7	-	-	8.7	11.5

## Notes:

1. Industry growth is calculated based on Gross Direct Premium

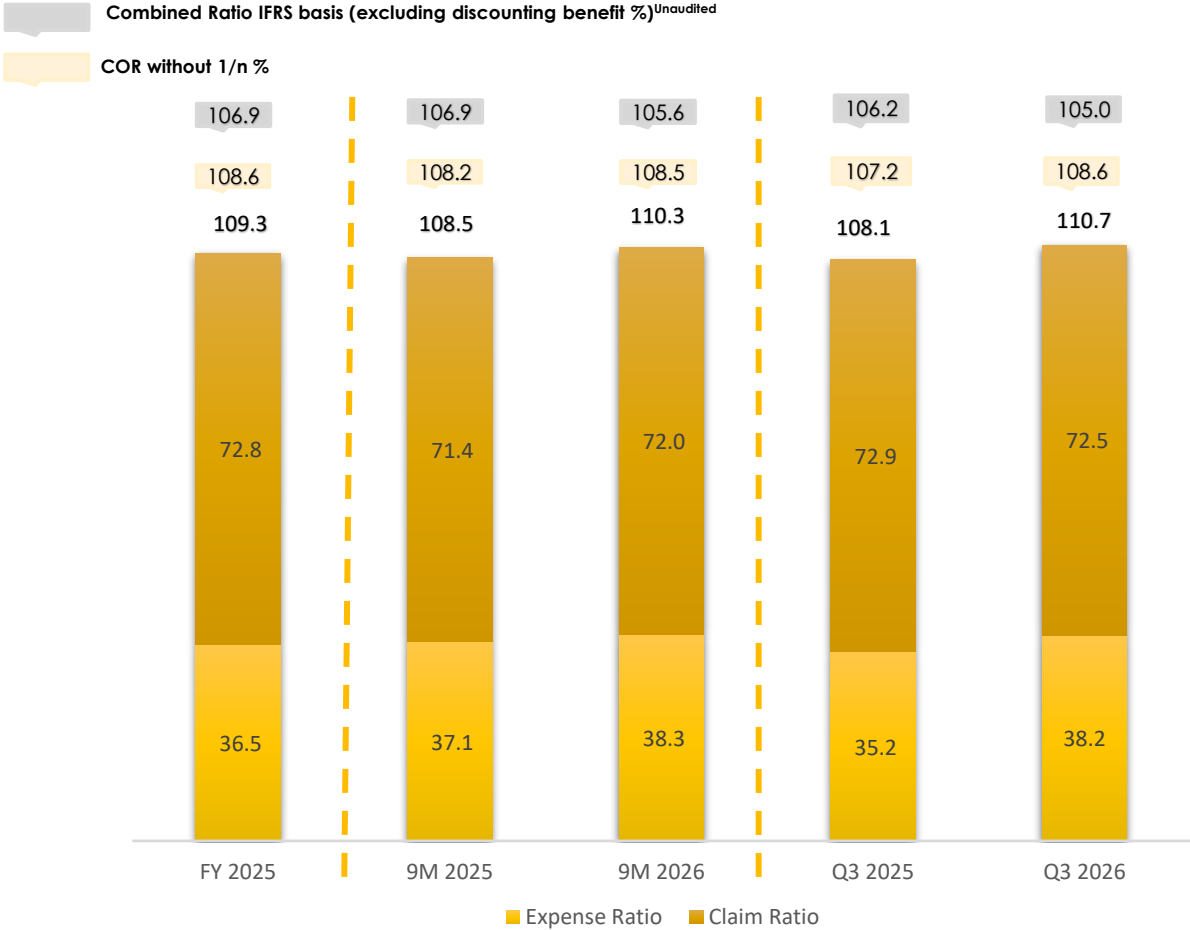
2. Gross Direct Premium Growth for 9M is 14.7% vs industry growth of 8.7%, Q3 growth is 20.9% vs. industry growth 11.5%.

3. Effective from October 1, 2024, specified applicable long-term premium is accounted on 1/n basis. Without 1/n basis, Digit growth for Q3 2026 is 8.9% whereas for Q3 industry grew by 12.0% and Digit growth for 9M 2026 is 12.8%, whereas industry grew by 11.6%.

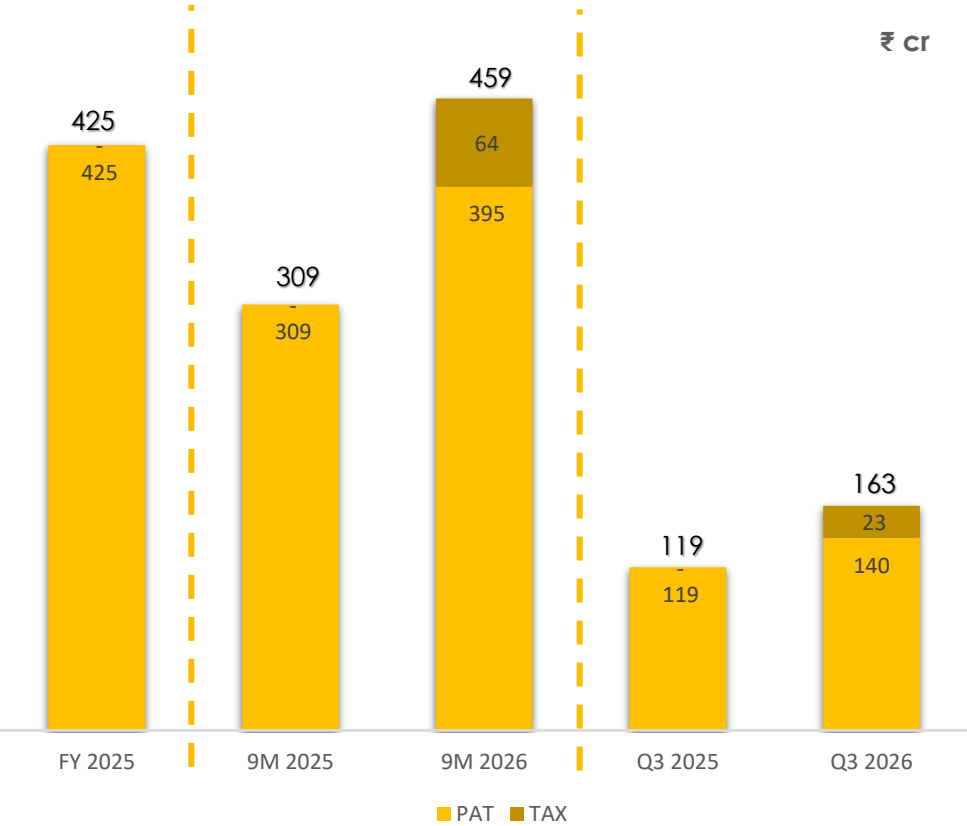


# Results: Combined Ratio & Profit before tax

Combined Ratio % <sup>(1)</sup>



Profit before Tax



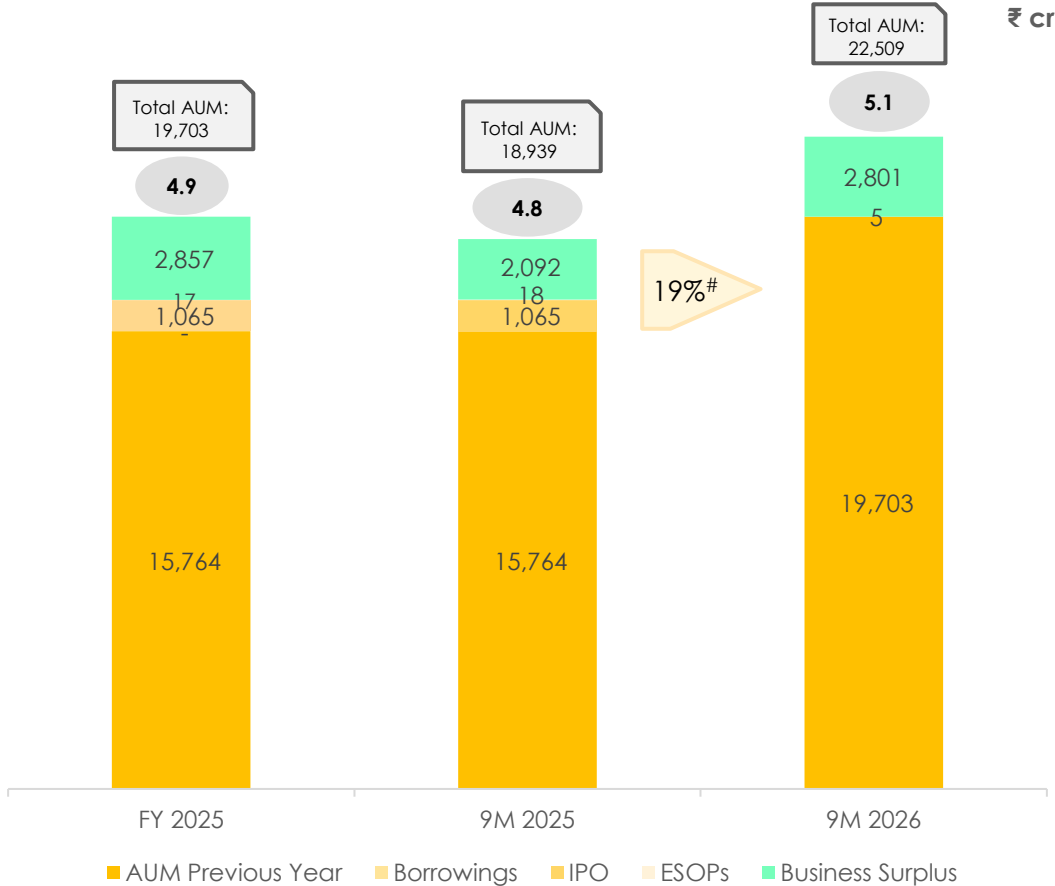
Notes:  
1. Claim ratio is the ratio of the claims incurred (net) to the net earned premium. The expense ratio is calculated by dividing net commissions and operating expenses related to the insurance business by net written premium.  
Combined ratio is the sum of claim ratio and expense ratio. This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

# Growing Assets Under Management base leading to higher investment income

## Assets under management

### Investment Leverage

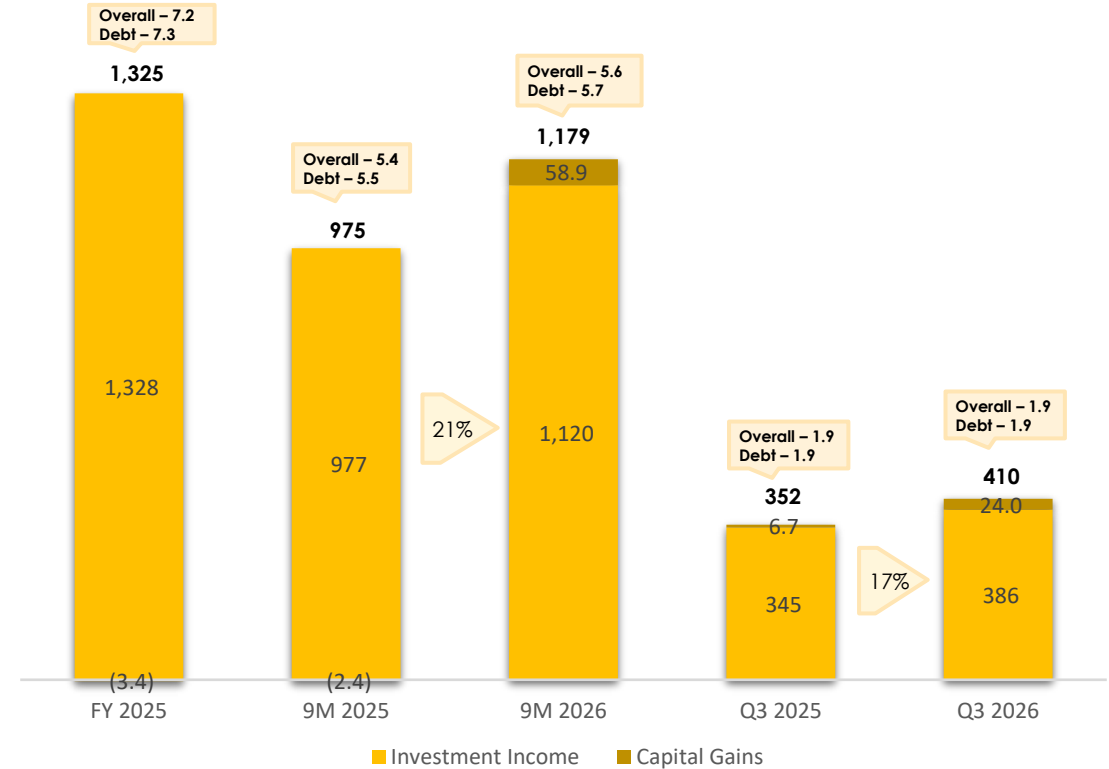
Times(AUM multiple to Net-worth)



## Investment Performance

₹ cr

Yield

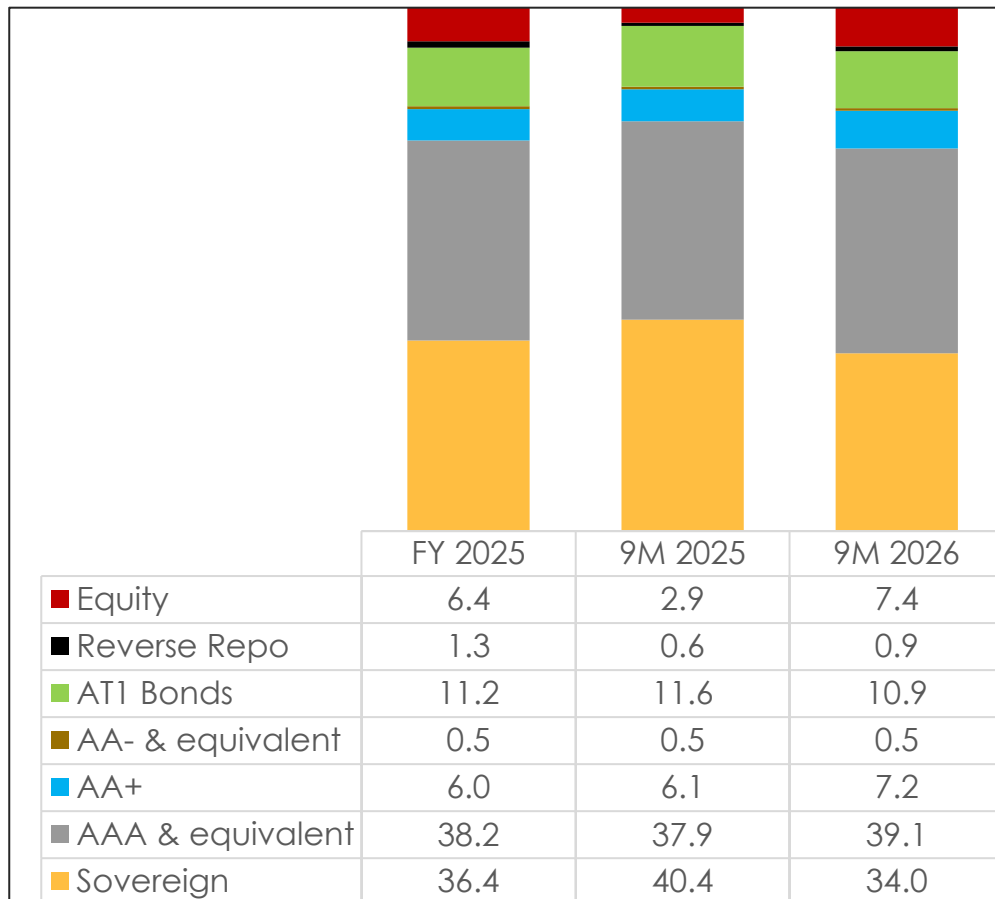


- Unrealized gain of ₹ 686 Crore as on December 31, 2025
  - Unrealized gain on equity portfolio at ₹ 403 Crore (Including AIF and AT1 bonds)
  - Unrealized gain on other than equity portfolio at ₹ 283 Crore.

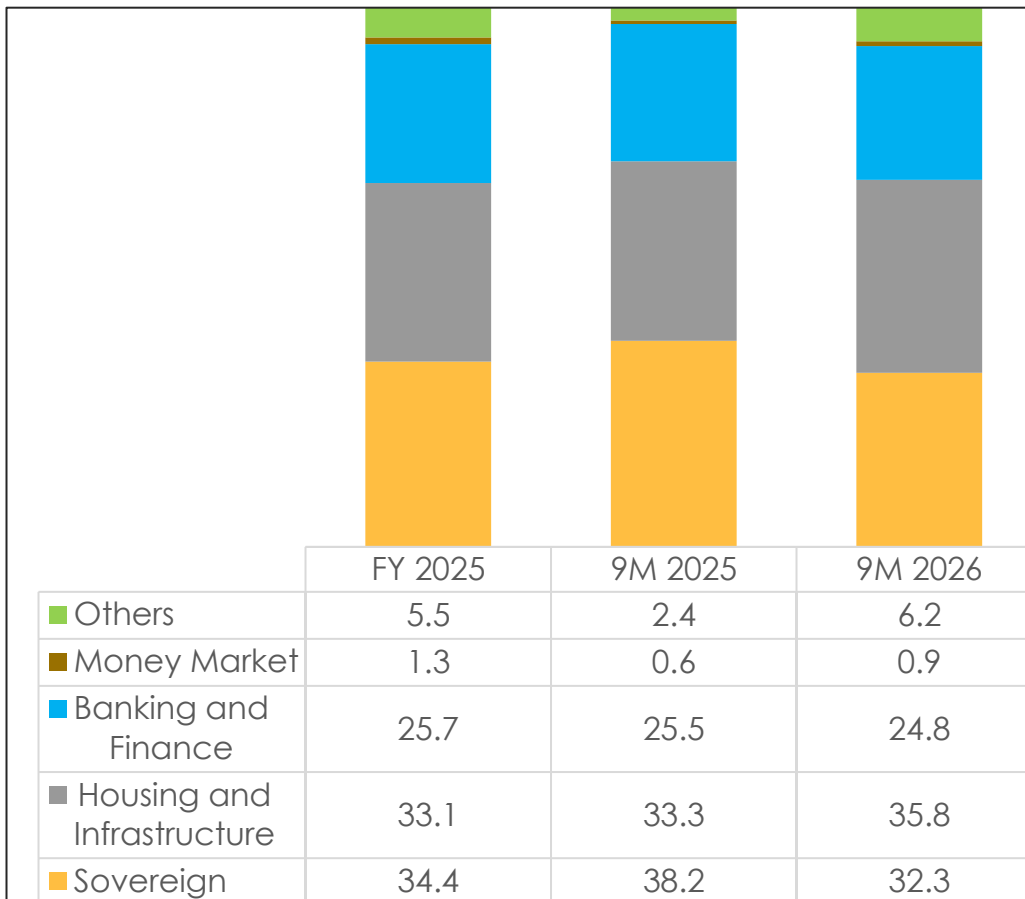
# YoY Growth

## Investment Asset Allocation (%)

Rating Wise Exposure



Sector Wise Exposure



# Loss Ratios (%)

Particulars	FY 2025	9M 2025	9M 2026	Q3 2025	Q3 2026
Motor OD	67.8	66.9	72.1	69.0	75.6
Motor TP	66.6	65.8	64.5	65.1	60.7
Health,Travel,PA	83.8	83.4	85.0	83.3	87.7
Fire	68.7	61.8	80.6	63.5	87.3
Marine	56.1	41.8	81.3	20.9	81.3
Engineering	103.1	132.1	66.2	188.1	38.9
Other	89.1	86.1	83.3	90.6	86.9
Total	72.8	71.4	72.0	72.9	72.5

**Thank You**

# Additional Information

# IFRS Earning

₹ cr

Particulars	FY 2024-25 (Audited)	9M 2024-25 (Unaudited)	9M 2025-26 (Unaudited)
<b>Profit before tax as per IGAAP</b>	<b>425</b>	<b>309</b>	<b>459</b>
<b>Networth [Equity] as per IGAAP</b>	<b>4,033</b>	<b>3,924</b>	<b>4,436</b>
Leases and security deposit [IFRS 16 & 9]	(4)	6	(4)
Deferred acquisition cost [IFRS 17]	264	238	322
Unrealised Gain/(loss) on Investments-[IFRS 9] <sup>(2)</sup>	378	236	47 <sup>(3)</sup>
Discounting Impact [IFRS 17] <sup>(1)</sup>	129	137	142
Additional Gratuity expense recognised in IFRS	-	-	(2)
<b>Profit before tax</b>	<b>1,192</b>	<b>926</b>	<b>964</b>
Provision for deferred tax	(299)	(233)	(243)
<b>Total comprehensive income as per IFRS</b>	<b>893</b>	<b>693</b>	<b>721</b>
<b>Networth [Equity] as per IFRS</b>	<b>7,074</b>	<b>6,877</b>	<b>7,817</b>
<b>Return on Average Equity [IFRS] (%)<sup>(4)</sup></b>	<b>14.7</b>	<b>11.6</b>	<b>9.7</b>

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

1. Claims liabilities as on December 31, 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 December 31, 2025 is 6.5% as against 6.8% as on March 31, 2025.
2. The change in unrealised gains for the current year (April to December 2025) was INR 47.1 crore, including INR 111.8 crore from the equity portfolio and INR (64.7) crore from the debt portfolio. In comparison, the same period in the previous year recorded a change of INR 238.5 crore, comprising INR 65.8 crore from the equity portfolio and INR 172.7 crore from the debt portfolio.
3. The fixed investment securities yield has gone up due to over supply of state development loans, weakening currency as well as expectations from the scheduled budget event of government increasing their borrowings.
4. 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 <sup>st</sup> 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 31 <sup>st</sup> 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 31 <sup>st</sup> 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
DAC	Deferred Acquisition Cost
GDP	Gross Direct Premium
CY	Current Year
PY	Previous Year
AI-ML	Artificial Intelligence - Machine Learning
NAT CAT	Natural Catastrophes