

**Go Digit Q4 PBT jumps 2.2 times to ₹ 116 crore (PAT is same),  
FY 25 PBT jumps 2.3 times to ₹ 425 crore (PAT is same)**

Particulars	FY 2023-24	FY 2024-25	Q4 2024	Q4 2025
Gross Written Premium (Cr)	9,016	10,282	2,336	2,576
Profit After Tax (Cr)	182	425	53	116
Assets Under Management (Cr)	15,764	19,703	15,764	19,703
Loss Ratio (%)	70.3	72.8	72.2	76.5
Expense Ratio (%)	38.4	36.5	36.6	34.8
Combined Ratio (%)	108.7	109.3	108.8	111.3
Expense Ratio without 1/n basis (%)	38.4	35.8	36.6	33.2
Combined Ratio without 1/n basis (%)	108.7	108.6	108.8	109.7

**Gross Written Premium Income: -**

- In Q4 2025, Gross Written Premium of the Company was at ₹ 2,576 cr compared to ₹ 2,336 cr in Q4 2024, recording a growth of 10.3%
- In FY 2024-25, Gross Written Premium of the Company was at ₹ 10,282 cr compared to ₹ 9,016 cr in FY 2023-24, recording a growth of 14.0%.
- Without 1/n basis:
  - Gross Written Premium for Q4 2025 is 2,652 cr, achieving a growth of 13.5%.
  - Gross Written Premium for FY 2024-25 is 10,419 cr, achieving a growth of 15.6%.

**Profitability:**

- Profit after tax for the Q4 2025 stood at ₹ 116 cr, compared to ₹ 53 cr in Q4 2024, grew by 118.9%.
- Profit after tax for the FY 2024-25 stood at ₹ 425 cr, compared to ₹ 182 in FY 2023-24, grew by 133.5%.
- Return on Average Equity (ROAE) for the FY 2024-25 stood at 13.0% compared to 7.5% in FY 2023-24.

**Assets Under Management: -**

- As of March 31, 2025, our assets under management stood at ₹ 19,703 cr, compared to ₹ 15,764 cr as at March 31, 2024, growth of 25.0%.

**Combined Ratio: -**

- Combined Ratio for Q4 2025 is 111.3%, as compared to 108.8% in Q4 2024
- Combined Ratio for FY 2024-25 is 109.3% compared to 108.7%.
- Without 1/n basis:
  - Combined Ratio for Q4 2025 is 109.7% as compared to 108.8% in Q4 2024.
  - Combined Ratio for FY 2024-25 is 108.6% as compared to 108.7% in FY 2023-24.

**Solvency: -**

- Solvency ratio was at 2.24x as at March 31, 2025 as against 1.61x as at March 31, 2024, 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 & Year ended March 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



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 <sup>(1)</sup>	Market Share (%) <sup>(1,2)</sup>	Diverse product portfolio <sup>(3)</sup>
₹10,282 cr.	3.3 / 5.9 Market share for Total / Motor insurance	85 Active products launched since 2017
1.2 cr policies sold <sup>(1)</sup>	Partner network <sup>(3)</sup>	Digitally enabled claims <sup>(3)</sup>
6.7 cr. Customers <sup>(4)</sup>	71,870	29.4 Lacs Claims settled since inception
Assets under Management <sup>(3,5)</sup>	Manual Policy Issuances (%) <sup>(1)</sup>	Customer satisfaction score (%) <sup>(1)</sup>
19,703 cr.	0.46	95.8 / 80.0 Motor Claims / Non-Claims

**Notes:**  
1. Data for the period FY 2025.  
2. Market share is based on our Gross Written Premium of FY 2025.

3. Data as of March 31, 2025.  
4. Customers/people covered under policies issued since inception of operations in 2017 till March 31, 2025  
5. AUM includes equity at market value & cash and bank balance.



# Key Performance Indicators [IGAAP]

₹ cr

Particulars	FY2023	FY2024	FY 2025	Q4 2024	Q4 2025
Gross Written Premium	7,243	9,016	10,282*	2,336	2,576*
Net Earned Premium	5,164	7,096	8,046	1,982	2,247
Net retention Ratio (%)	81.6	85.8	80.0	89.9	78.9
Loss Ratio (%)	67.2	70.3	72.8	72.2	76.5
Combined Ratio (COR) (%)	107.4	108.7	109.3	108.8	111.3
Combined Ratio (COR) without 1/n basis (%)	107.4	108.7	108.6	108.8	109.7
Profit after Tax	36	182	425	53	116
Return on Average Equity (IGAAP) (%)	1.7	7.5	13.0	2.1**	3.5**
Net-worth [Equity]	2,325	2,515	4,033	2,515	4,033
Solvency Ratio	1.78	1.61	2.24	1.61	2.24

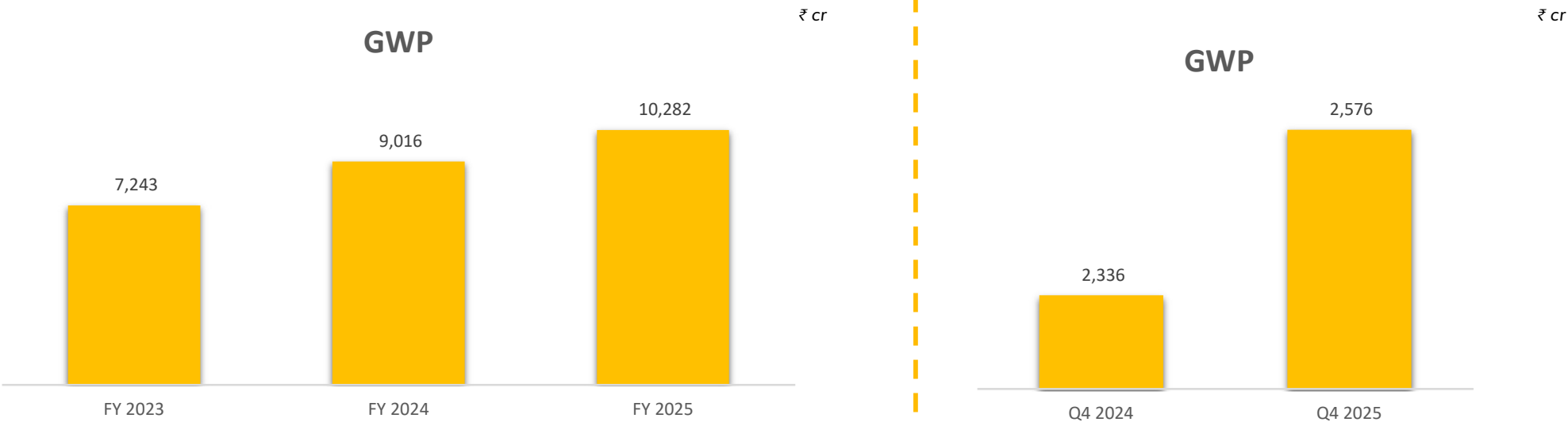
**Net-worth [Equity]** - Net worth means the aggregate value of the paid-up share capital and securities premium account, after deducting the aggregate value of the accumulated losses, but excludes Share application money pending allotment, ESOP outstanding reserve and fair value change account each 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 Q4 2025 is 2,652 cr & for FY 2025 is 10,419 cr

\*\*Not annualised.

# GWP Growth



GWP	GWP Mix (%)			GWP Growth (%)		Industry Growth (%) <sup>(1)</sup>			GWP Mix (%)		GWP Growth (%)	Industry Growth (%) <sup>(1)</sup>
	FY 2023	FY 2024	FY 2025	FY 2024	FY 2025	FY 2024	FY 2025		Q4 2024	Q4 2025	Q4 2025	Q4 2025
Motor – OD	19	22	22	42	14	17	8		22	21	7	5
Motor – TP	44	39	35	11	3	10	8		38	36	6	8
Health, Travel & PA	13	19	22	80	30	20	9		22	21	8	3
Fire	9	9	8	19	2	7	-5		6	5	9	-2
Others	15	11	13	-8	34	3	3		13	16	31	-10
Total – Growth	-	-	-	24	14 <sup>(2)</sup>	13	6 <sup>(2)</sup>		-	-	10 <sup>(2)</sup>	2 <sup>(2)</sup>

Note:

1. Industry growth is calculated based on Gross Direct Premium

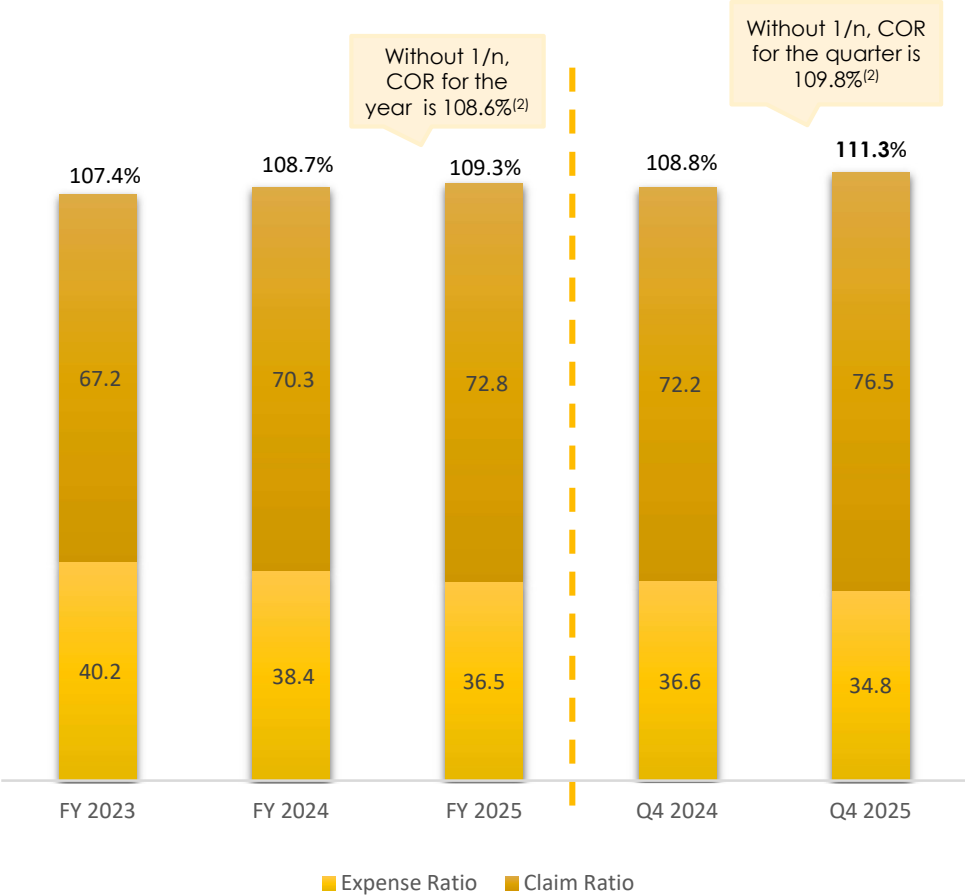
2. Effective from October 1, 2024, specified applicable long-term premium is accounted on 1/n basis. Without 1/n basis, Digit growth for Q4 2025 is 13.5% & for FY 2025 is 15.6%, whereas for Q4 2025 industry grew by 6.5% approximately and FY 2025 Industry grew at 8.6%.



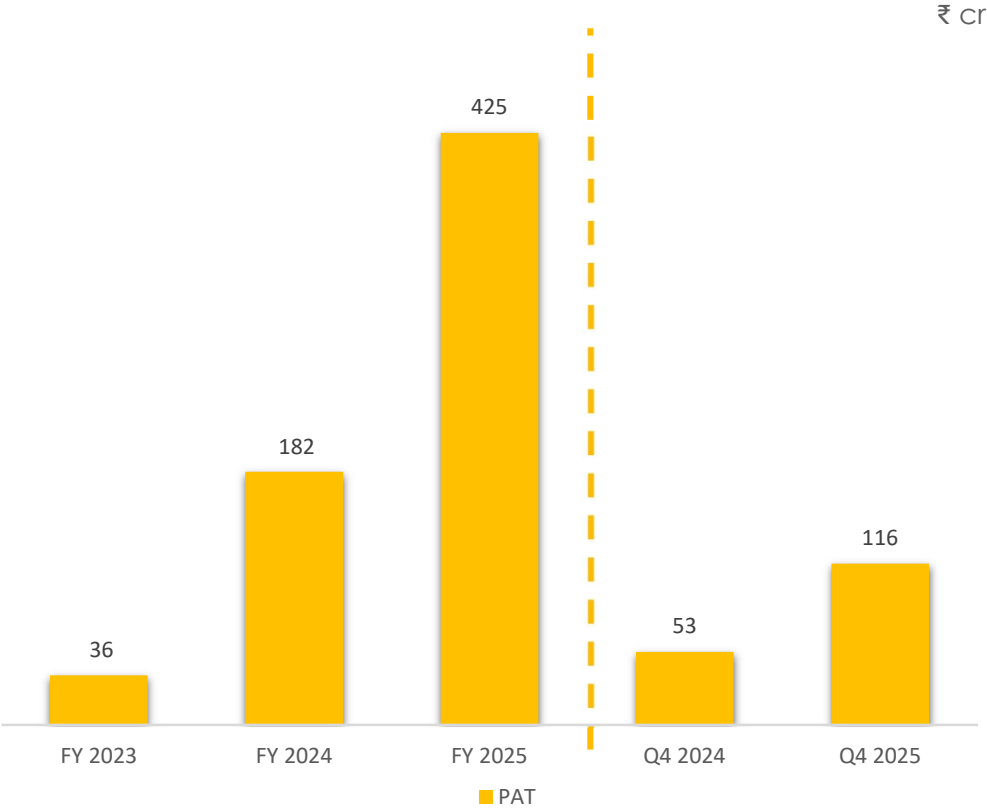


# Results: Combined Ratio & Profit after tax

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



Profit after Tax



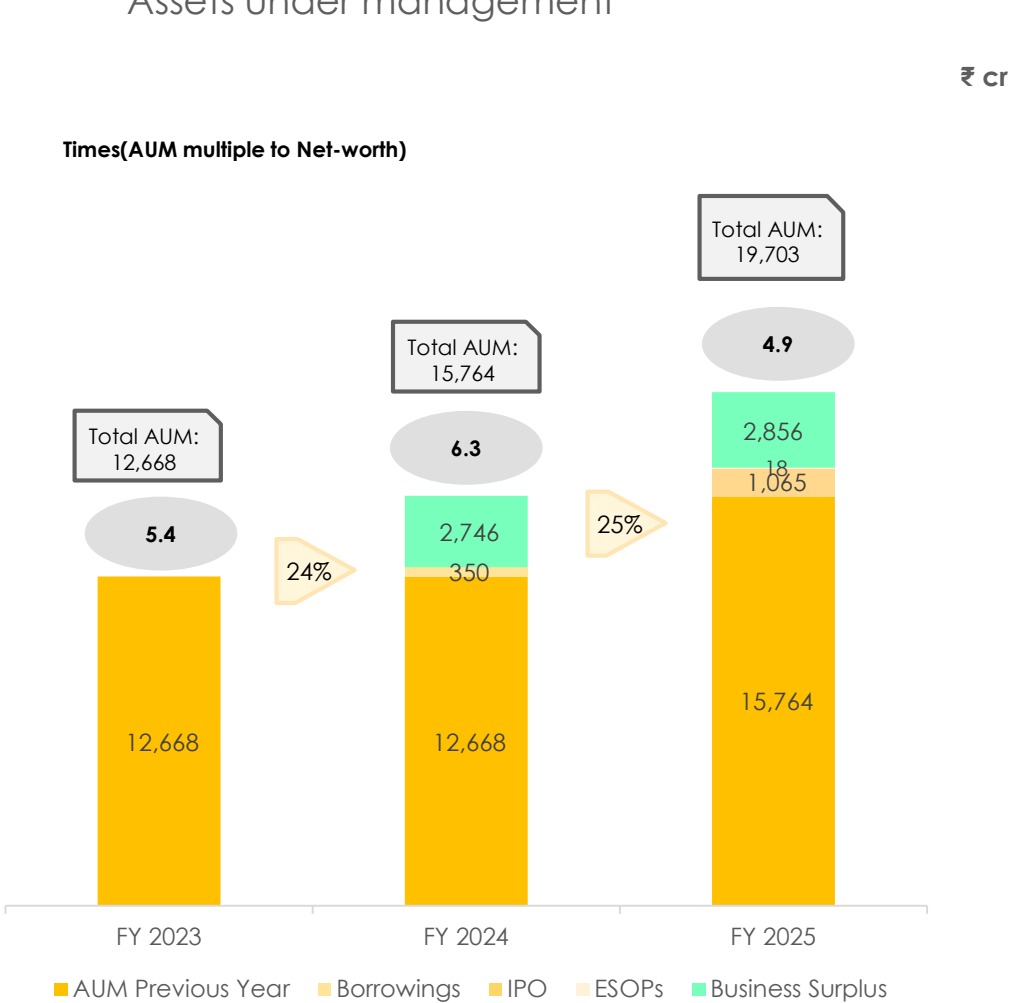
**Note:**  
1. Claim ratio is the ratio of the claims incurred (net) to the net earned premium. The expense ratio is calculated by dividing net commissions and operating expenses related to the insurance business by net written premium. Combined ratio is the sum of claim ratio and expense ratio.  
2.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



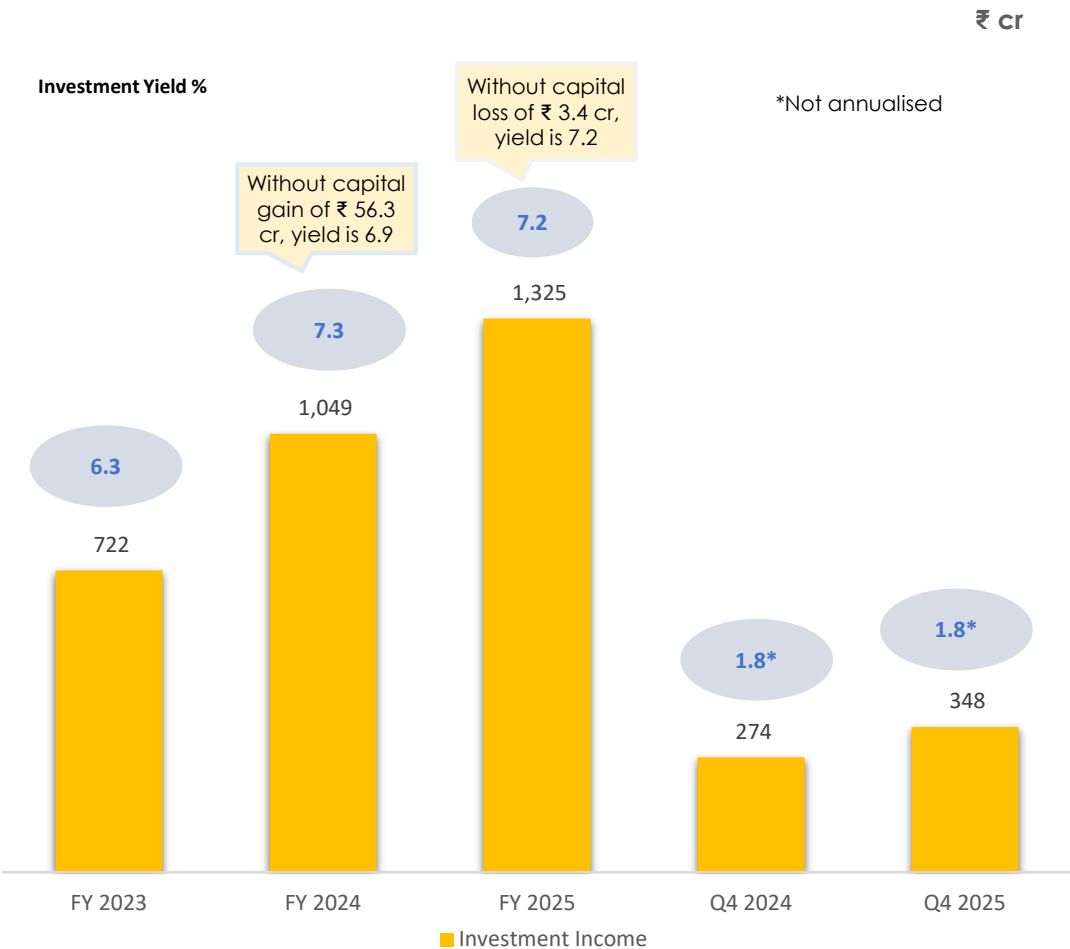
# Growing Assets Under Management base leading to higher investment income

Assets under management

Times(AUM multiple to Net-worth)



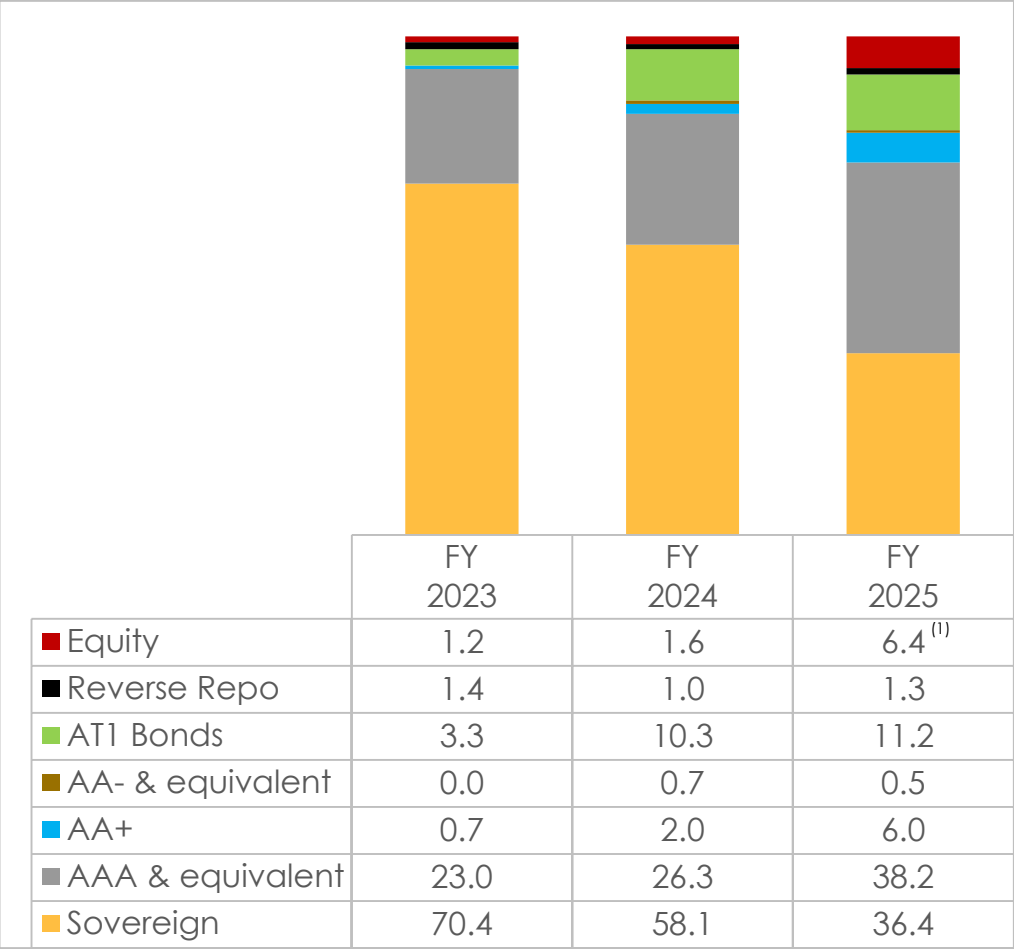
Investment Income & Yield



# Investment Asset Allocation (%)

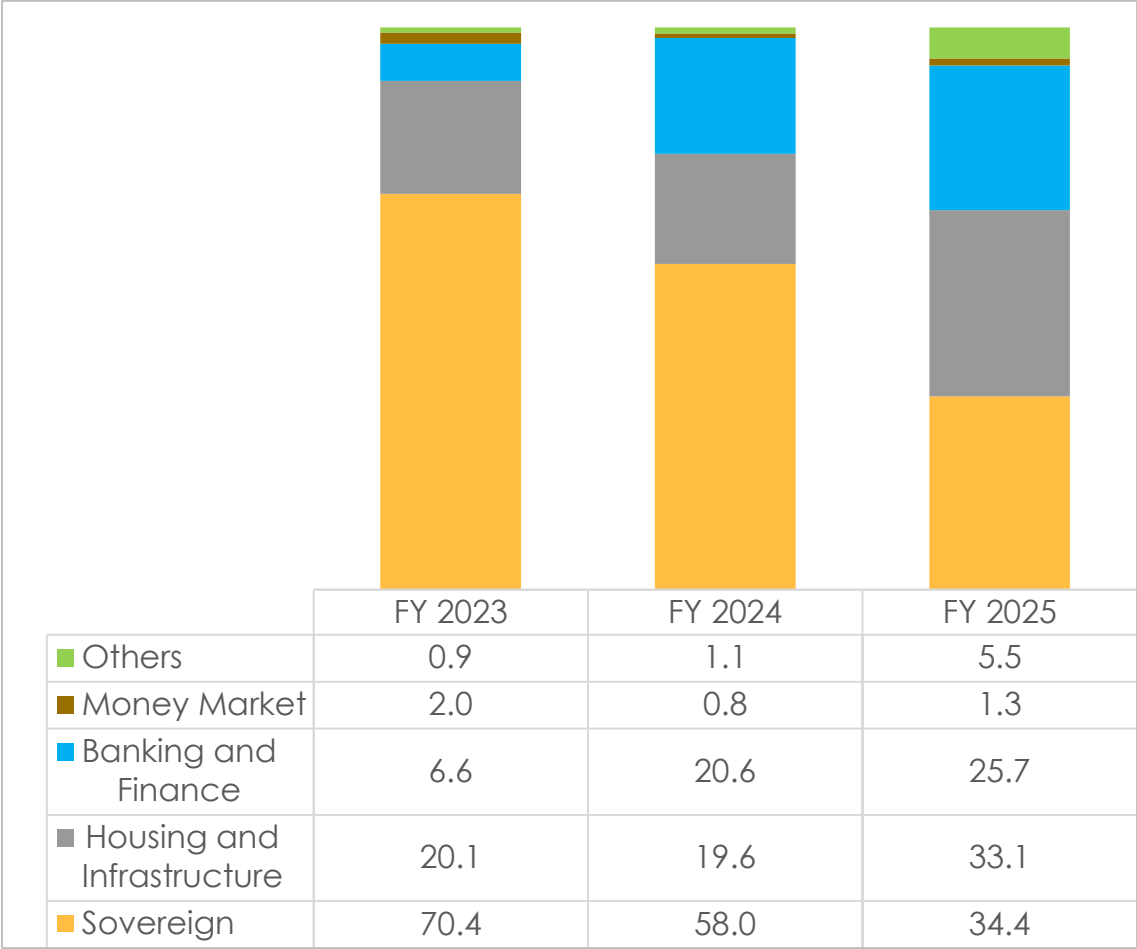


Rating Wise Exposure



**Note:**  
1. As at December 31, 2024, equity holding was 2.9%

Sector Wise Exposure



# Loss Ratios (%)

Particulars	FY2023	FY 2024	FY 2025	Q4 2024	Q4 2025
Motor OD	69.3	66.1	67.8	67.9	70.5
Motor TP	68.6	60.5	66.6	59.2	68.7
Health,Travel,PA	71.9	93.9	83.8	96.1	84.9
Fire	38.2	85.7	68.7	60.6	81.6
Marine	91.1	79.9	56.1	59.5	64.1
Engineering	87.5	130.1	103.1	71.9	40.3
Other	56.2	80.3	89.1	87.8	92.5
Total	67.2	70.3	72.8	72.2	76.5

# Leveraging Technology

In-house built AI-ML microsystems that we expect will become more efficient over time and support future growth

We developed bots for our various partners and functions to automate repetitive tasks



Real-time quote issuance



Renewal



Self-service: 24x7 chatbot assistance



Market Intelligence

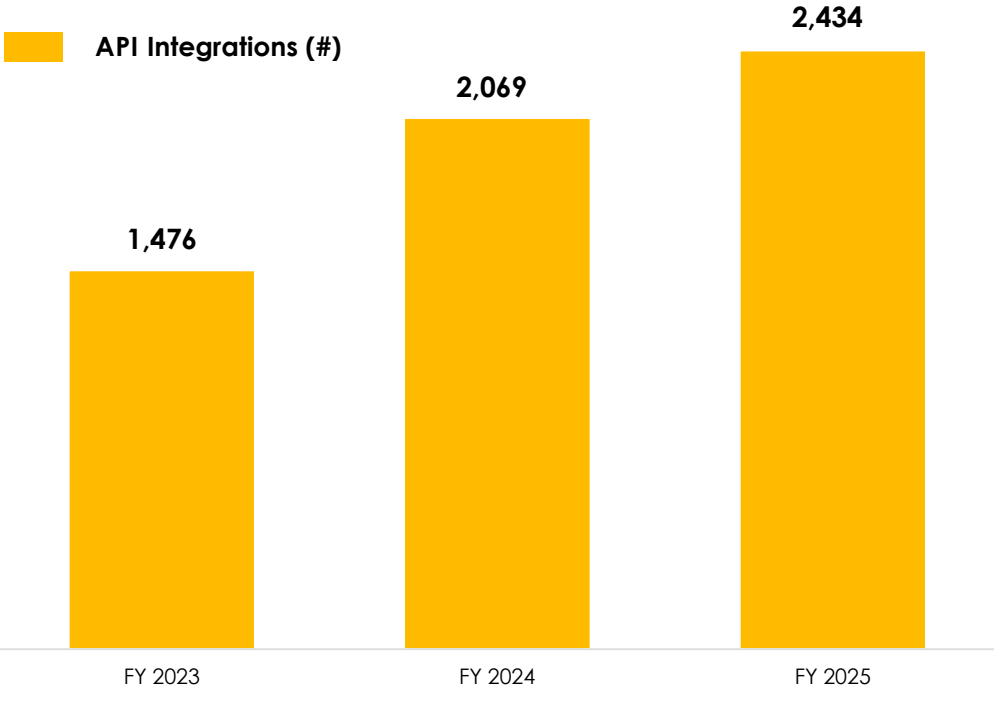


Policy PDF download



Portfolio Pricing

48.2% of our policies were issued via APIs in FY2025. Cumulatively 5.3 cr. policies are issued via APIs as of March 25



# Thank You

# Additional Information

# IFRS Earning

₹ cr

Particulars	FY 2023-24 (Audited)	FY 2024-25 (Audited)
<b>Profit after tax as per IGAAP</b>	<b>182</b>	<b>425</b>
<b>Networth [Equity] as per IGAAP</b>	<b>2,515</b>	<b>4,033</b>
<b>Return on Average Equity [IGAAP] (%)</b>	<b>7.5</b>	<b>13.0</b>
Leases and security deposit [IFRS 16 & 9]	-3	-4
Deferred acquisition cost [IFRS 17]	382	264
Unrealised Gain/(loss) on Investments – URGL [IFRS 9]	259	378
Provision based on Expected Credit Loss (ECL) [IFRS 9]	-	-
Discounting Impact [IFRS 17]	224	129
<b>Profit before tax</b>	<b>1,044</b>	<b>1,192</b>
Provision for deferred tax	-264	-299
<b>Total comprehensive income as per IFRS</b>	<b>780</b>	<b>893</b>
<b>Networth [Equity] as per IFRS</b>	<b>5,088</b>	<b>7,074</b>
<b>Return on Average Equity [IFRS] (%)</b>	<b>16.6</b>	<b>14.7</b>

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

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

IFRS financials are special purpose financial statement which are audited by our joint statutory auditors. IFRS results for the FY 2023-24 are restated for a change in the approach in the calculation of deferred acquisition cost for long term products





# 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)

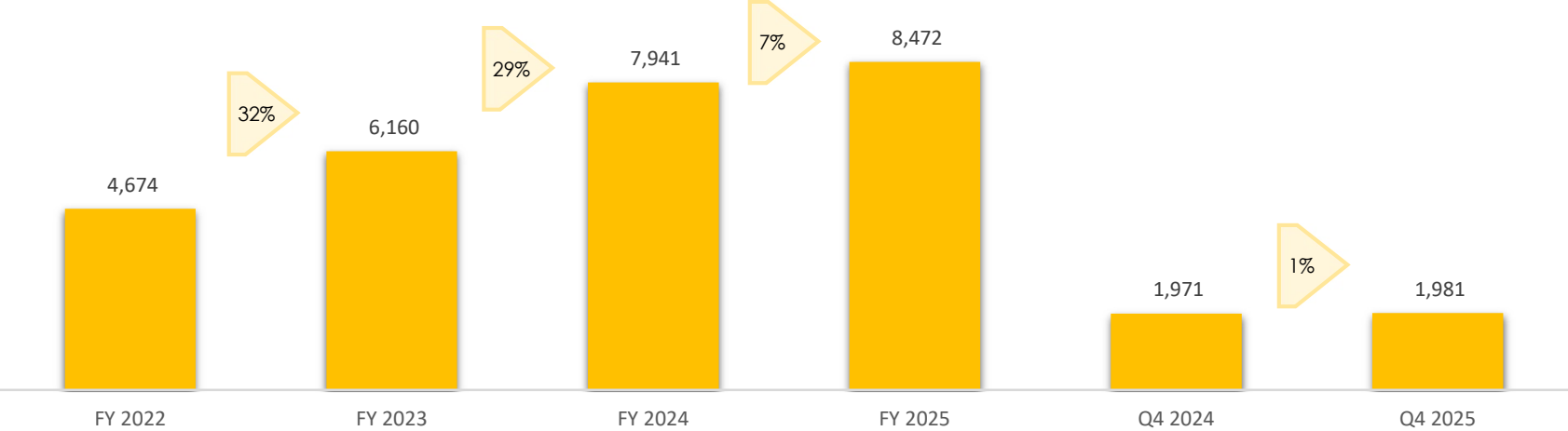
₹ cr

Particulars (As at 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



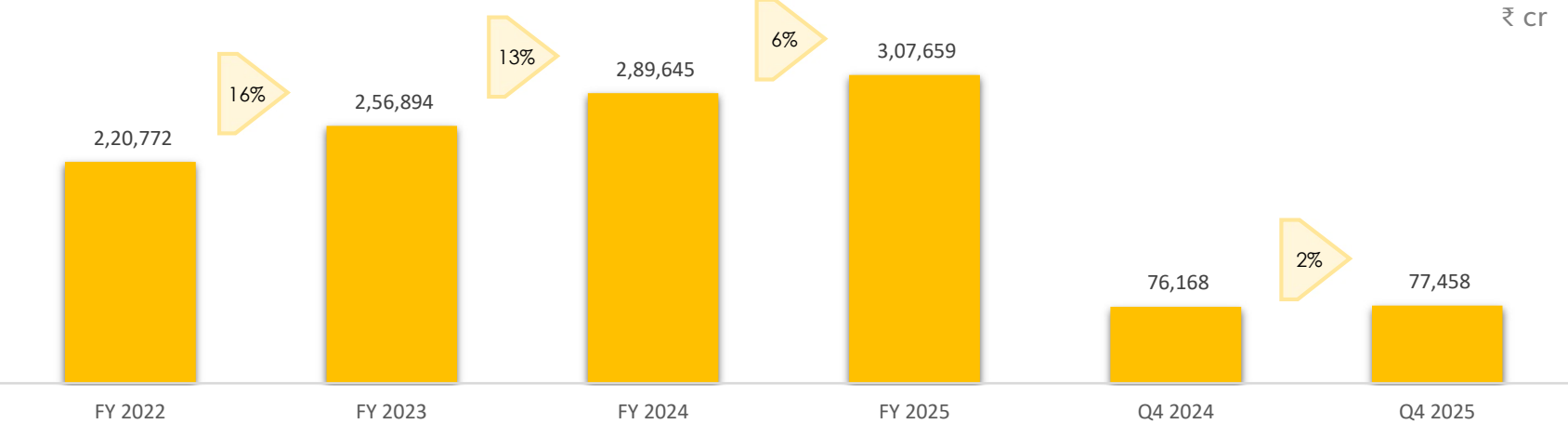
Go Digit Gross Direct Premium

₹ cr



Industry Gross Direct Premium

₹ cr



# 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