

**Go Digit Q4 PBT jumps by 49% to ₹ 173 crore,
FY 25–26 PBT jumps by 49% to ₹632 crore**

Particulars		FY 2025	FY 2026	Q4 FY25	Q4 FY26
Gross Direct Premium with 1/n (Cr)		8,472	9,846	1,981	2,402
Gross Written Premium with 1/n (Cr)		10,282	11,294	2,576	2,736
Net Earned Premium		8,046	8,414	2,247	2,301
Net retention Ratio (%)		80.1	73.7	78.9	77.2
Loss Ratio (%)		72.8	72.9	76.5	75.2
Solvency Ratio		2.24	2.42	2.24	2.42
Ind AS	Profit before Tax (only with DAC)	689	1,021	142	239
	Profit after Tax (only with DAC) [#]	516	764	106	179
	Net-worth (Equity)	7,099	7,610	7,099	7,610
	Return on Average Equity (%) [^]	15.7	17.7	2.7 ^{^^}	4.0 ^{^^}
	Combined Ratio on NEP with DAC (%) [*]	106.9	105.7	106.8	105.8
	Combined Ratio (%) ^{**}	104.0	103.0	101.3	99.1
IGAAP	Profit before Tax	425	632	116	173
	Profit after Tax [#]	425	544	116	149
	Net-worth (Equity)	4,033	4,586	4,033	4,586
	Return on Average Equity (%) [^]	13.0	12.6	2.9 ^{^^}	3.3 ^{^^}
	Combined Ratio (%) ^{***}	109.3	110.7	111.3	111.6
	Combined Ratio without 1/n basis (%)	108.6	108.9	109.7	109.4

*	IndAS Combined Ratio on NEP with DAC: (Claims incurred net [excluding reserve discounting] + Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium)
**	IndAS Combined Ratio: (Claims incurred net [including reserve discounting] + Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium)
***	IGAAP Combined Ratio: ((Claims incurred net / Net Earner Premium) + (Commission Net + Operating Expenses)/Net Written Premium)
^	Return on Average Equity (Ind AS) is calculated as Profit before tax as per IGAAP adjusted for DAC and IND AS effective tax rate divided by (Opening Net-worth [IGAAP Equity] + Closing worth [IGAAP Equity])/2
^	Return on Average Equity (IGAAP) is calculated as Profit after tax divided by (Opening Net-worth [IGAAP Equity] + Closing Net-worth [IGAAP Equity])/2
#	IndAS tax rate at 25.2% and IGAAP tax rate at 13.8%
^^	Not annualised
	Net worth (IGAAP): Paid up share capital + Securities Premium+ Accumulated losses/gains as per IGAAP
	Net worth (Ind AS): Paid up share capital + Securities Premium+ Accumulated losses/gains as per IND AS+ ESOP Reserves

IndAS:

IRDAI has mandated that all insurers adopt Indian Accounting Standards (IndAS) beginning 1 April 2026. In preparation for this transition, our company has prepared and got audited IndAS financials as special purpose financial statements for the financial year 2025-26.

Profitability (IndAS):

- Profit before tax (only with DAC) for the Q4 2026 stood at ₹239 cr, compared to ₹ 142 cr in Q4 2025, grew by 68.3%.
- Profit after tax (only with DAC) for the Q4 2026 stood at ₹ 179 cr, compared to ₹ 106 cr in Q4 2025, grew by 68.9%.

Combined Ratio (IndAS): -

- Combined Ratio on NEP with DAC for Q4 2026 is 105.8%, as compared to 106.8% in Q4 2025
- Combined Ratio for Q4 2026 is 99.1%, as compared to 101.3% in Q4 2025

Premium Income: -

- In Q4 2026, Gross Direct Premium of the Company stood at ₹ 2,402 cr compared to ₹ 1,981 cr in Q4 2025, recording a growth of 21.3%
- In Q4 2026, Gross Written Premium of the Company stood at ₹ 2,736 cr compared to ₹ 2,576 cr in Q4 2025, recording a growth of 6.2%

Assets Under Management: -

- As on March 31, 2026, assets under management ₹ 22,922 cr, compared to ₹ 19,703 cr as at March 31, 2025, increased by ₹ 3,219 cr, having a growth of 16.3%.

Solvency: -

- Solvency ratio was at 2.42x as at March 31, 2026 as against 2.24x as at March 31, 2025, higher than the minimum regulatory requirement of 1.50x.

IGAAP:

Profitability:

- Profit before tax for the Q4 2026 stood at ₹173 cr, compared to ₹ 116 cr in Q4 2025, grew by 49.1%.
- Profit after tax for the Q4 2026 stood at ₹ 149 cr, compared to ₹ 116 cr in Q4 2025, grew by 28.4%.

Combined Ratio (IGAAP): -

- Combined Ratio for Q4 2026 is 111.6% with 1/n, as compared to 111.3% with 1/n in Q4 2025
- Combined Ratio for Q4 2026 is 109.4% without 1/n, as compared to 109.7% without 1/n in Q4 2025

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/>.



Making insurance simple

Value Statements

Question the status quo

Be Transparent

Results for the Quarter ended March 31, 2026



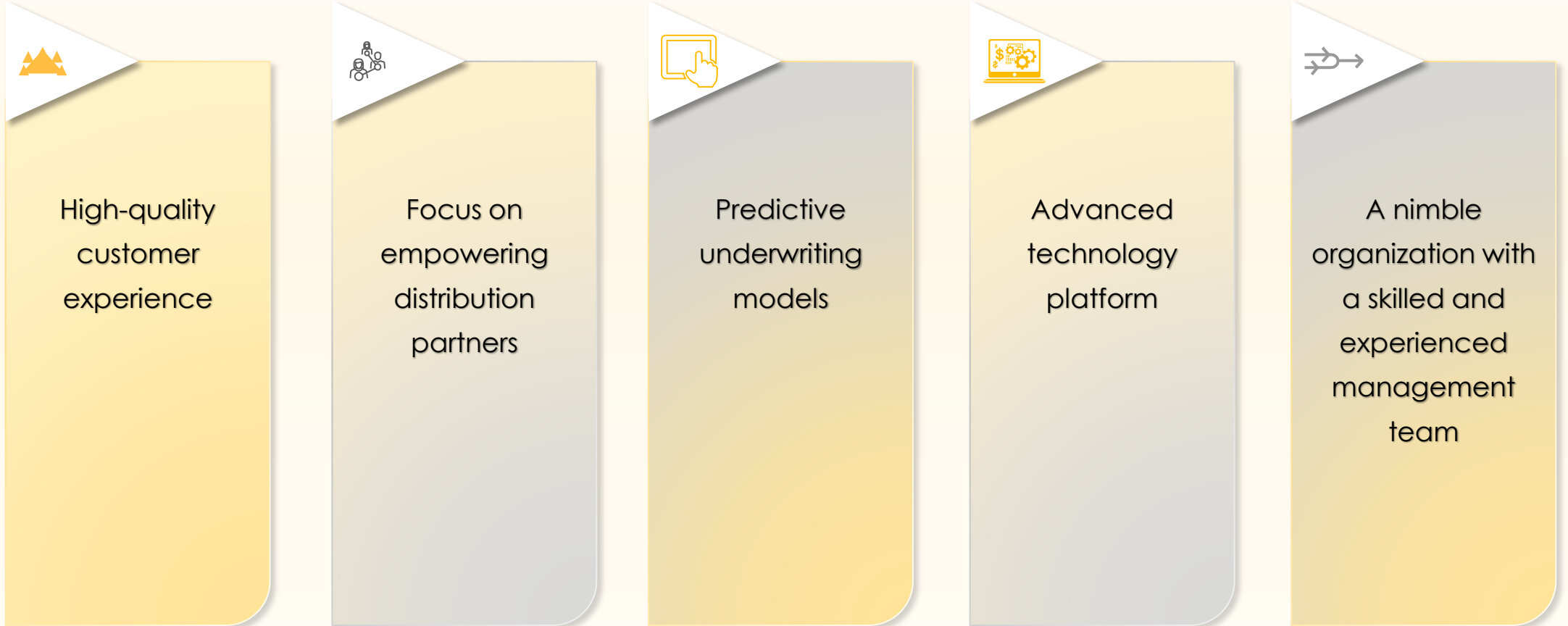
Disclaimer:

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



The Numbers:

Gross Written Premium ^(1,2)	Market Share (%) ^(1,2)	Diverse product portfolio ⁽³⁾
₹ 11,294 cr.	3.4 / 6.3 Market share for Total / Motor insurance	88 Active products launched since 2017
1.67 cr policies sold ⁽¹⁾	Partner network ⁽³⁾	Digitally enabled claims ⁽³⁾
8.4 cr. Customers ⁽⁴⁾	81,124	40.6 Lacs Claims settled since inception
Assets under Management ^(3,5)	Manual Policy Issuances (%) ⁽¹⁾	Customer satisfaction score (%) ⁽¹⁾
₹ 22,922 cr.	0.37	95.7/ 83.3 Motor Claims / Non-Claims

Notes:

1. Data for the period FY 2025-26
2. Market share is based on our Gross Written Premium of FY 2026

3. Data as of March 31, 2026

4. Customers/people covered under policies issued since inception of operations in 2017 till March 31, 2026

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

Key Performance Indicators

₹ cr

Particulars		FY 2025	FY 2026	Q4 2025	Q4 2026
Gross Direct Premium		8,472	9,846	1,981	2,402
Gross Written Premium		10,282	11,294*	2,576	2,736*
Net Earned Premium		8,046	8,414	2,247	2,301
Net retention Ratio (%)		80.1	73.7	78.9	77.2
Loss Ratio (%)		72.8	72.9	76.5	75.2
Solvency Ratio		2.24	2.42	2.24	2.42
IndAS	Profit before Tax (only with DAC)	689	1,021	142	239
	Profit after Tax (only with DAC)#	516	764	106	179
	Net-worth (Equity)	7,099	7,610	7,099	7,610
	Return on Average Equity (%)^	15.7	17.7	2.7^^	4.0^^
	Combined Ratio on NEP with DAC (%)*	106.9	105.7	106.8	105.8
	Combined Ratio (%)**	104.0	103.0	101.3	99.1
IGAAP	Profit before Tax	425	632	116	173
	Profit after Tax#	425	544	116	149
	Net-worth (Equity)	4,033	4,586	4,033	4,586
	Return on Average Equity (%)^	13.0	12.6	2.9^^	3.3^^
	Combined Ratio (%)***	109.3	110.7	111.3	111.6
	Combined Ratio without 1/n basis (%)	108.6	108.9	109.7	109.4

➤ Net worth (IGAAP): Paid up share capital+Securities Premium+ Accumulated losses/gains as per IGAAP
Net worth (Ind AS): Paid up share capital+Securities Premium+ Accumulated losses/gains as per IND AS+ ESOP Reserves

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

Return on Average Equity (Ind AS) is calculated as Profit before tax as per IGAAP adjusted for DAC and IND AS effective tax rate divided by (Opening Net-worth [IGAAP Equity] + Closing Net-worth [IGAAP Equity])/2

➤ Advance premium on March 31, 2026 stands at INR 3,209 cr

➤ Deferred Acquisition Cost (pre-tax) as on March 31, 2026 is INR 2,470 Crore

➤ * Effective from October 1, 2024, Other applicable long-term premium is accounted on 1/n basis. Without 1/n basis, GWP for Q4 2026 is INR 2,831cr and FY 2026 is INR 11,597cr

➤ #Applicable tax Rate for FY 2026 is 13.8% in case of IGAAP and 25.2% in case of IndAS

➤ ^^Not annualised

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

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

➤ ***IGAAP Combined Ratio: ((Claims incurred net / Net Earned Premium) + (Commission Net + Operating Expenses)/Net Written Premium)

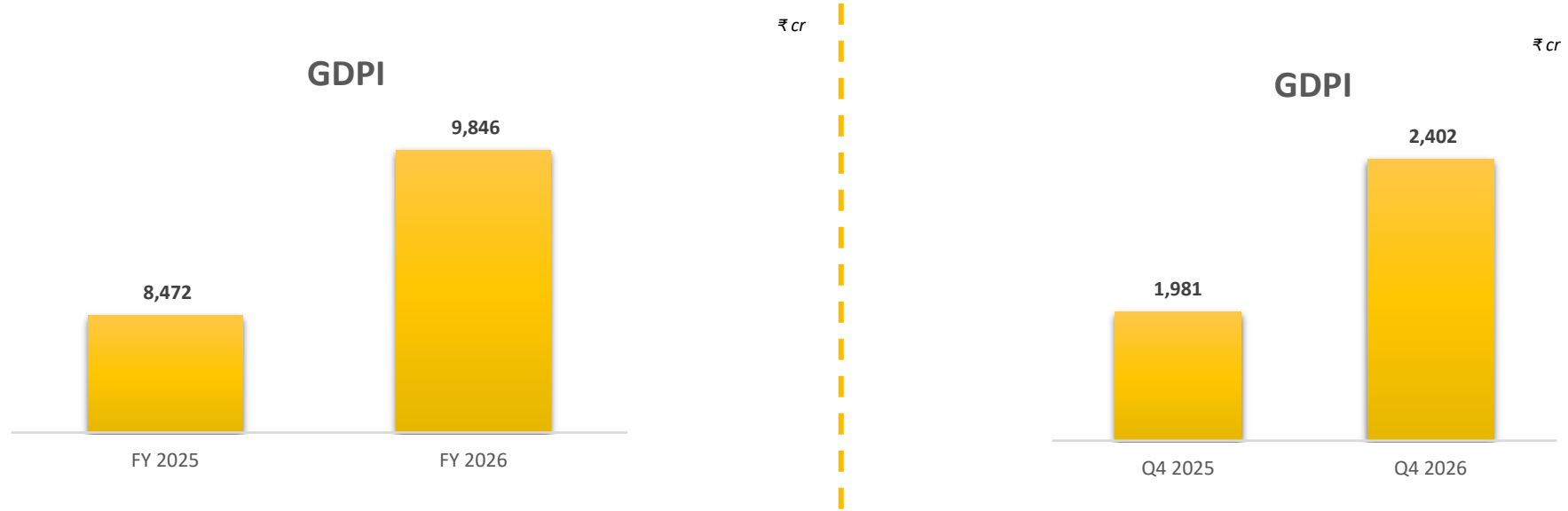
Earning Reconciliation IGAAP to Ind AS

₹ cr

Particulars		FY 2024-25 (Unaudited)	FY 2025-26 (Audited)
IGAAP	Profit before tax	425	632
	Networth [Equity]	4,033	4,586
IndAS P/L	Leases and security deposit [Ind AS 116 & 109]	(4)	(6)
	Deferred acquisition cost [Ind AS 117]	264	389
	Fair value change [Ind AS 109] ⁽³⁾	69	(198)
	Discounting impact [Ind AS 117] ⁽²⁾	232	234
	Gratuity expense [Ind AS 19]	-	(9)
	Profit before tax	986	1,041
	Provision for tax	(247)	(263)
	Profit after tax	739	778
IndAS OCI	Insurance Finance Income/(Expenses) [Ind AS 117] ⁽²⁾	(102)	87
	Fair value change [Ind AS 109] ⁽³⁾	309	(494)
	Actuarial Gains on Retiral Benefits [Ind AS 19]	-	7
	Provision for tax	(52)	101
	Total comprehensive income as per Ind AS	894	479
Net worth [Equity] as per Ind AS		7,099	7,610

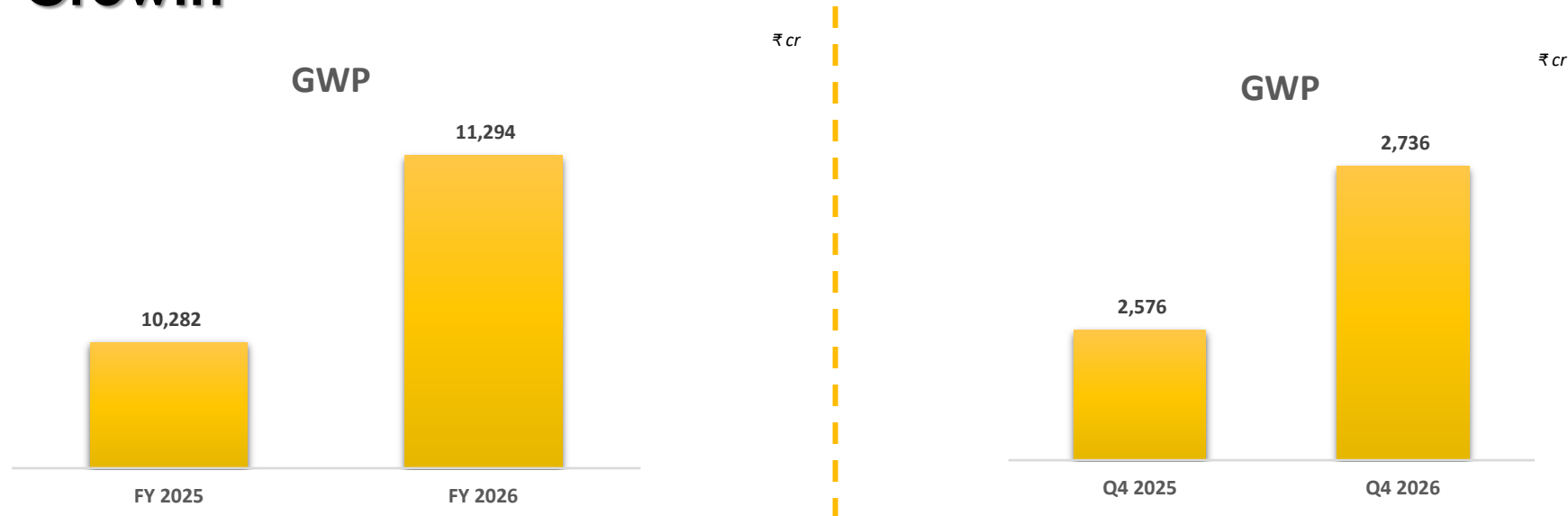
1. IRDAI has mandated that all insurers adopt Indian Accounting Standards (IndAS) beginning 1 April 2026. In preparation for this transition, our company has prepared IndAS financials and had it audited as special purpose financial statements for the financial year 2025-26
2. Claims liabilities as on March 31, 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 March 31, 2026 is 7.09% as against 6.9% as on March 31, 2025
3. The change in unrealized gains for the current year (April 2025 to March 2026) was INR (692) crore, including INR (198) crore from the equity portfolio and INR (494) crore from the debt portfolio. In comparison, the same period in the previous year recorded a change of INR 378 crore, comprising INR 69 crore from the equity portfolio and INR 309 crore from the debt portfolio
4. Fixed Income bond yields went up sharply in March on the back of higher crude oil prices and weakening currency owing to the Middle East war situation. The Equity markets also corrected sharply since March owing to the war situation

GDPI Growth



Segments	GDPI Mix (%)		GDPI Growth(%)		Industry Growth (%) ⁽¹⁾		GDPI Mix (%)		GDPI Growth (%)	Industry Growth (%) ⁽¹⁾
	FY 2025	FY 2026	FY 2025	FY 2026	FY 2025	FY 2026	Q4 2025	Q4 2026	Q4 2026	Q4 2026
Motor – OD	26.4	26.1	14.1	15.3	8.1	9.0	27.3	26.6	18.0	12.6
Motor – TP	42.9	42.5	3.3	15.4	7.8	9.3	47.4	45.2	15.6	8.5
Health, Travel & PA	19.2	17.9	1.3	8.7	9.1	16.7	14.0	19.4	68.2	19.8
Fire	5.7	6.6	-0.6	34.2	-5.3	13.4	4.9	3.5	-13.7	-10.4
Others	5.9	6.8	32.0	33.8	2.7	-9.2	6.5	5.4	1.2	-1.7
Total – Growth	-	-	6.7	16.2	6.2	9.3	-	-	21.3	10.9

GWP Growth



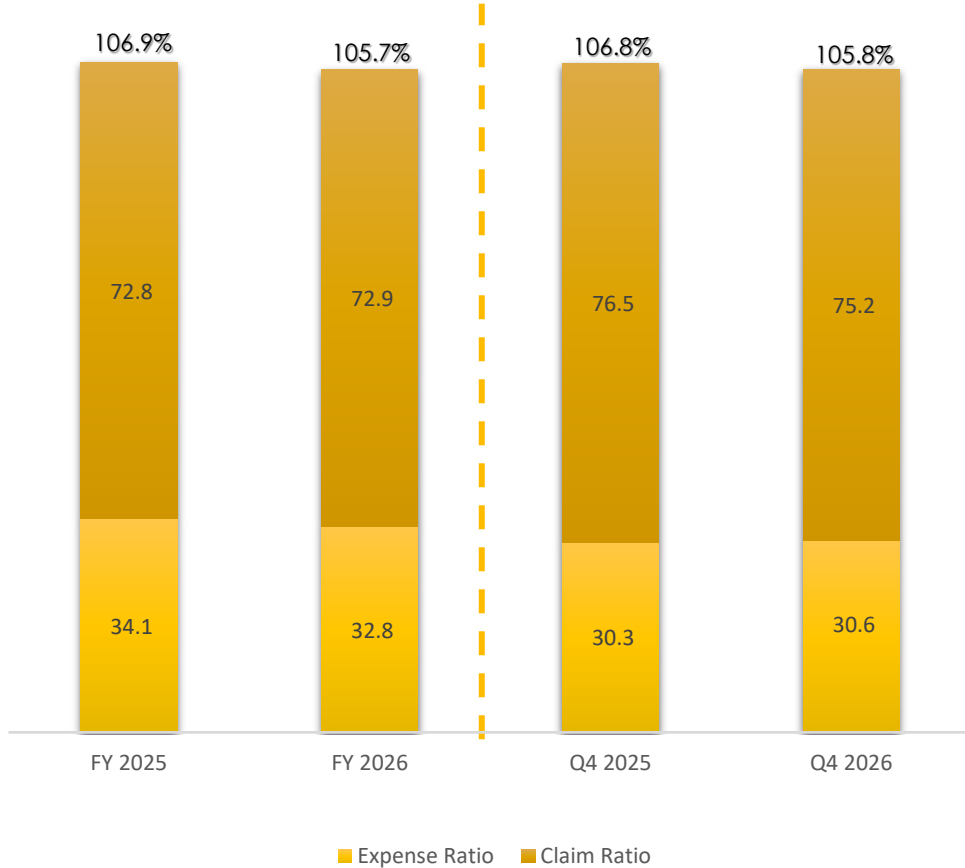
Segments	GWP Mix (%)		GWP Growth(%)		Industry Growth (%) ⁽¹⁾		GWP Mix (%)		GWP Growth (%)	Industry Growth (%) ⁽¹⁾
	FY 2025	FY 2026	FY 2025	FY 2026	FY 2025	FY 2026	Q4 2025	Q4 2026	Q4 2026	Q4 2026
Motor – OD	21.7	22.8	14.1	15.3	8.1	9.0	21.0	23.3	18.0	12.6
Motor – TP	35.3	37.1	3.4	15.4	7.8	9.3	36.4	39.7	15.6	8.5
Health, Travel & PA	22.1	18.3	29.6	-9.3	9.1	16.7	21.3	17.7	-11.6	19.8
Fire	8.0	9.7	2.1	32.9	-5.3	13.4	5.4	4.6	-10.4	-10.4
Others	12.8	12.1	34.3	4.0	2.7	-9.2	15.9	14.7	-1.5	-1.7
Total – Growth	-	-	14.0 ⁽²⁾	9.8 ⁽²⁾	6.2	9.3	-	-	6.2 ⁽²⁾	10.9

Notes:

1. Industry growth is calculated based on Gross Direct Premium

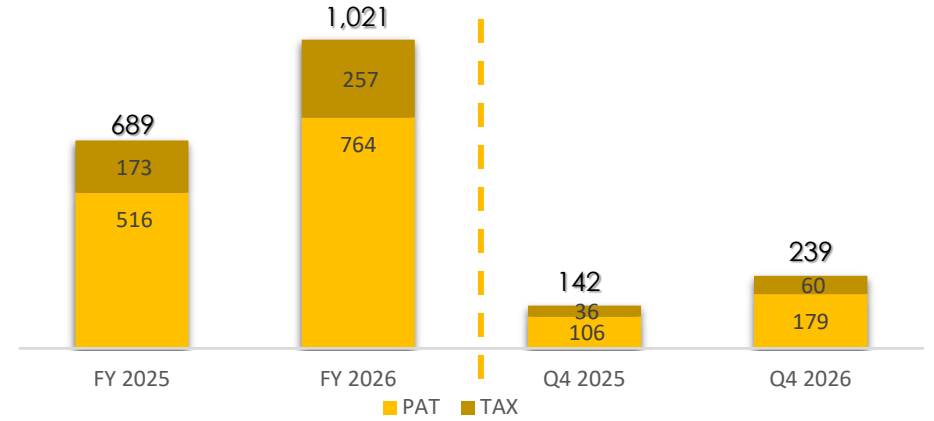
Results: Combined Ratio & Profit before tax

Combined Ratio% *



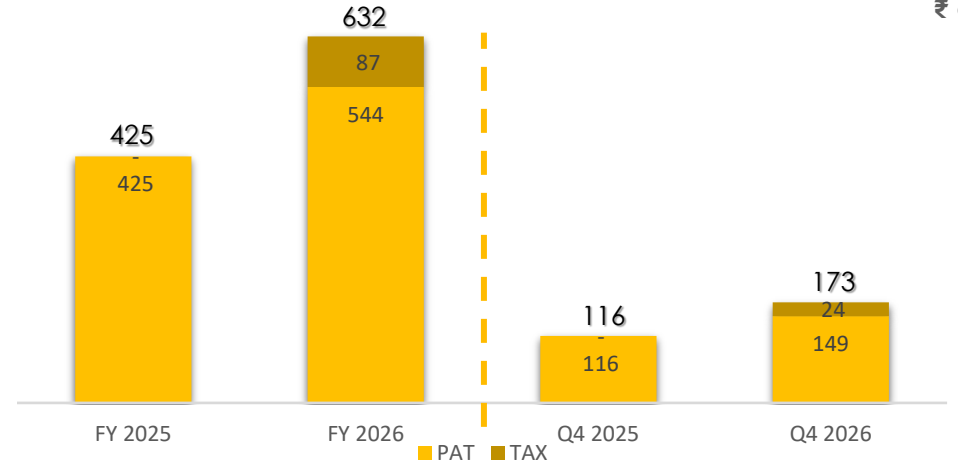
Profit before Tax (only with DAC)

₹ cr



Profit before Tax IGAAP

₹ cr

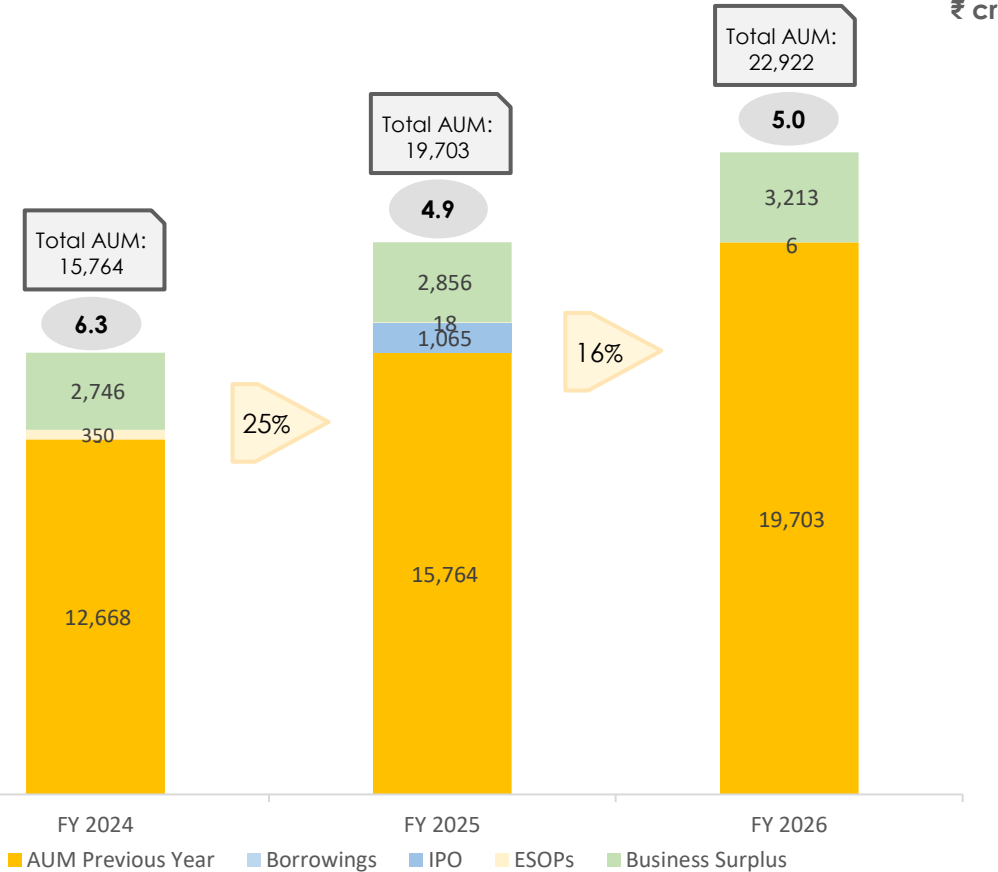


* IndAS Combined Ratio: (Claims incurred net [excluding reserve discounting] + Commission Net including deferred acquisition cost + Operating Expenses)/Net Earned Premium

Growing Assets Under Management base leading to higher investment income

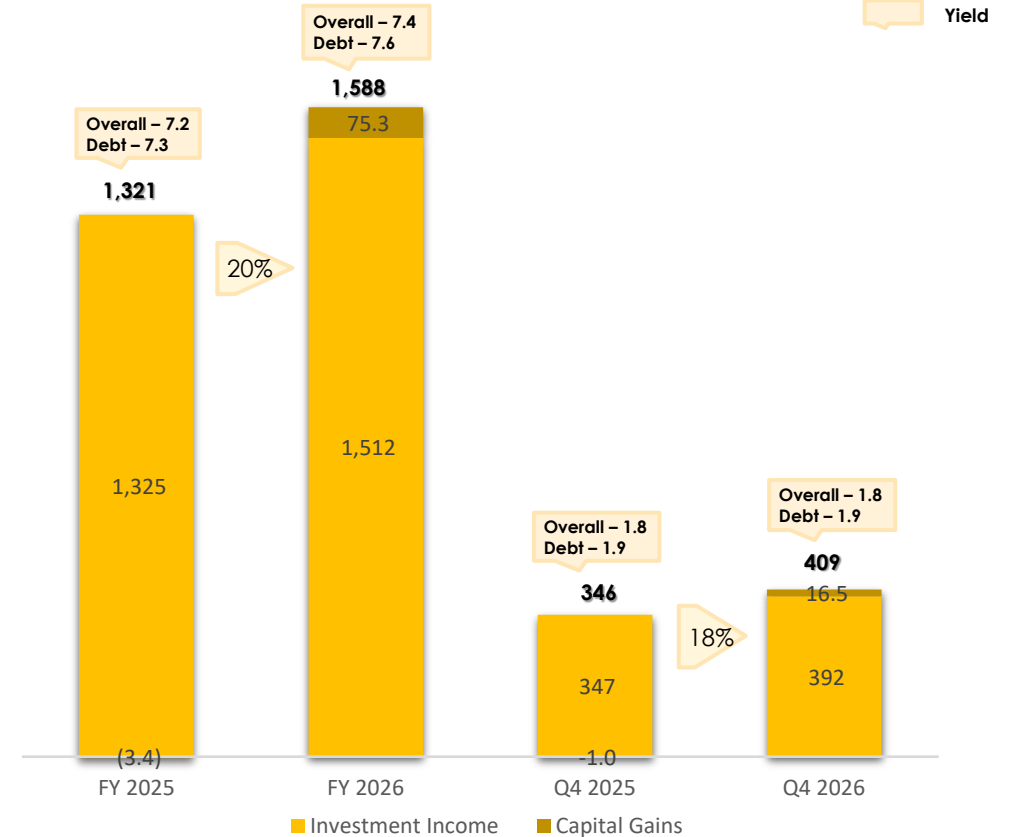
Assets under management

Investment Leverage
Times(AUM multiple to Net-worth)



Investment Performance

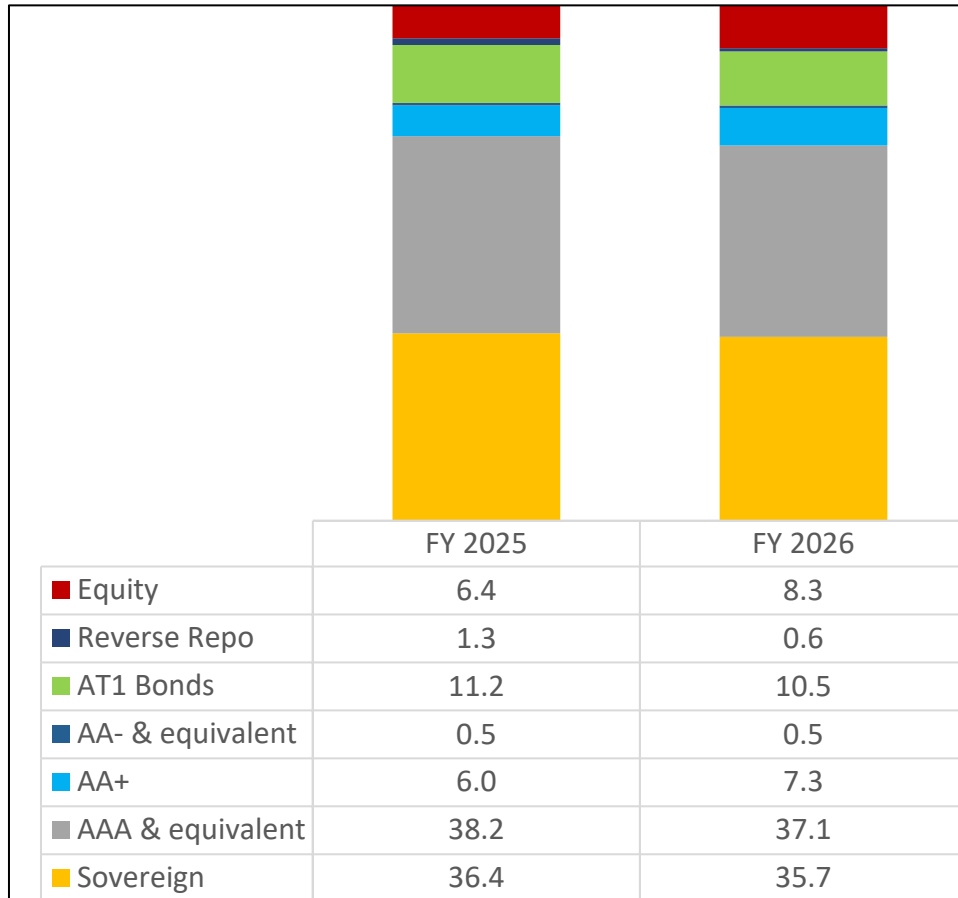
₹ cr



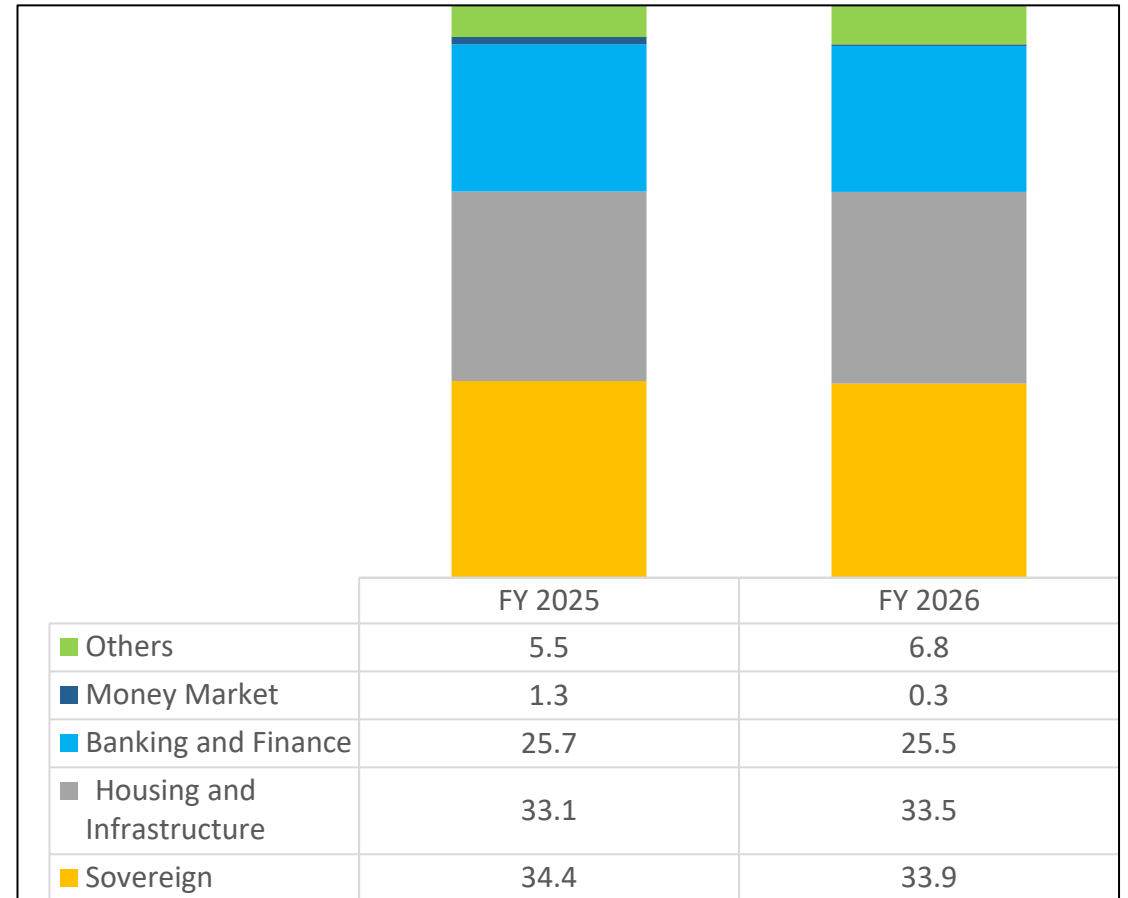
- Unrealized loss of ₹ 54 Crore as on March 31, 2026
 - Unrealized gain on equity portfolio at ₹ 45 Crore (Including AIF and AT1 bonds)
 - Unrealized loss on other than equity portfolio at ₹ 99 Crore.

Investment Asset Allocation (%)

Rating Wise Exposure



Sector Wise Exposure



Loss Ratios (%) [IGAAP]

Particulars	FY 2025	FY 2026	Q4 2025	Q4 2026
Motor Total	67.0	68.0	69.4	70.0
Motor OD	67.8	72.7	70.5	74.4
Motor TP	66.6	65.1	68.7	67.2
Health,Travel,PA	83.8	84.4	84.9	82.5
Fire	68.7	84.8	81.6	93.9
Marine	56.1	48.8	64.1	45.8
Engineering	103.1	63.6	40.3	57.7
Other	89.1	85.5	92.5	87.7
Total	72.8	72.9	76.5	75.2

Environmental Factors:

- ✓ The Company endeavors to optimize energy consumption across its offices through the adoption of energy-efficient systems and responsible resource management practices.
- ✓ The Company promotes prudent paper usage by encouraging digital documentation, electronic communication, and paperless operations.
- ✓ Water conservation measures, including the installation of water-saving fixtures such as sensor-based taps, have been implemented to minimize water wastage.
- ✓ The Company encourages the use of reusable or biodegradable alternatives for utensils and packaging to reduce environmental impact.
- ✓ The Company has made an investment in Green Bonds.

Social Factors:

- ✓ The Digit mobile application offers a dedicated assistance helpline, access to medical professionals, and emergency and ambulance services, thereby enhancing access to healthcare resources and support services for customers.
- ✓ The Company places strong emphasis on employee mental well-being, work-life balance, and provides comprehensive health insurance benefits to its workforce.
- ✓ The Company offers index-based parametric insurance products addressing risks related to pollution, heat, and moisture, supporting climate resilience and risk mitigation.
- ✓ The Company maintains a zero-tolerance approach towards discrimination, child labour, forced labour, and unethical practices across all its operations.

Governance factors:

- ✓ The Company has adopted a comprehensive Code of Conduct applicable to its Directors, Senior Management, and employees, which sets out standards for ethical conduct, integrity, and compliance.
- ✓ ESG-related matters are overseen by the Risk Management Committee and the Corporate Social Responsibility Committee of the Board, within the scope of their respective roles and responsibilities.
- ✓ The Company has in place Board-approved policies, including a Climate Risk Policy and an ESG Policy, to guide sustainable business practices and effective management of environmental, social, and governance risks.

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
GDP	Gross Direct Premium
CY	Current Year
PY	Previous Year
AI-ML	Artificial Intelligence - Machine Learning
NAT CAT	Natural Catastrophes