

Go Digit General Insurance Limited
Form NL 30 : Analytical Ratios
For the quarter and period ended and as on 30 June 2021

₹ in thousands



Form NL 30 : Analytical Ratios	For the quarter 2021	For the period 2021	For the quarter 2020	For the period 2020
Gross premium growth rate	94%	94%	7%	7%
Gross premium to shareholders' funds ratio	67%	67%	35%	35%
Growth rate of shareholders' funds	2%	2%	3%	3%
Net Retention Ratio	72.81%	72.81%	63.32%	63.32%
Net Commission Ratio	3.08%	3.08%	1.85%	1.85%
Expenses of Management to Gross Direct Premium Ratio	32.93%	32.93%	40.13%	40.13%
Expenses of Management to Net Written Premium Ratio	35.79%	35.79%	42.16%	42.16%
Net Incurred Claims to Net Earned Premium	76.19%	76.19%	68.54%	68.54%
Combined Ratio	107.90%	107.90%	107.04%	107.04%
Technical Reserves to Net Premium Ratio	5.75	5.75	5.22	5.22
Underwriting Balance Ratio	-0.10	-0.10	-0.07	-0.07
Operating Profit Ratio	0.89%	0.89%	7.13%	7.13%
Liquid Assets to liabilities ratio	40.86%	40.86%	21.46%	21.46%
Net Earning Ratio	3.71%	3.71%	10.11%	10.11%
Return on Net worth	2.15%	2.15%	3.38%	3.38%
Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.81	1.81	3.27	3.27
NPA Ratio	NA	NA	NA	NA
- Gross NPA Ratio	NA	NA	NA	NA
- Net NPA Ratio	NA	NA	NA	NA

Equity Shareholding Pattern for Non-Life Insurers

Equity Shareholding Pattern for Non-Life Insurers	For the quarter 2021	For the period 2021	For the quarter 2020	For the period 2020
Number of shares	82,60,68,542	82,60,68,542	81,68,43,051	81,68,43,051
Percentage of shareholding				
- Indian	99.8%	99.8%	99.9%	99.9%
- Foreign	0.2%	0.2%	0.1%	0.1%
Percentage of Government shareholding	0.0%	0%	0%	0%
Earnings per share before extraordinary items (net of tax)				
- Basic		0.31		0.48
- Diluted		0.31		0.48
Earnings per share after extraordinary items (net of tax)				
- Basic		0.31		0.48
- Diluted		0.31		0.48
Book value per share		14.58		14.35