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FORM NL-1-B-RA										
		Fi	re	Ma	rine	Miscell	aneous	To	tal	
	Particulars	For the year ended on 31 Mar 2024	For the corresponding year of the preceding year	For the year ended on 31 Mar 2024	For the corresponding year of the preceding year	For the year ended on 31 Mar 2024	For the corresponding year of the preceding year	For the year ended on 31 Mar 2024	For the corresponding year of the preceding year	
1	Premiums earned (net)	8,784	8,258	472	316	700,384	507,794	709,640	516,368	
2	Profit/Loss on Sale/Redemption of investments	24	9	_	-	1,283	568	1,307	577	
3	Interest, Dividend & Rent – Gross	1,798	1,097	29	12	84,745	59,969	86,572	61,078	
4 5	Other: Other Income Other:	-	-	-	-	3	-	3	-	
	Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Others (Please specify)	-	-	_	-	46,752	-	46,752	-	
	Total (A)	10,606	9,364	501	328	833,167	568,331	844,274	578,023	
6	Claims Incurred (net)	7,528	3,155	379	288	491,113	343,696	499,020	347,139	
7	Commission (net)	(4,340)	(10,646)	(741)	(583)	193,927	25,602	188,846	14,373	
8	Operating Expenses related to Insurance	2,001	14,647	184	1,305	105,803	207,187	107,988	223,139	
9	Business Provision for premium deficiency	-	-	-	-	-	-	-	-	
	Total (B)	5,189	7,156	(178)	1,010	790,843	576,485	795,854	584,651	
10	Operating Profit/(Loss) (A - B)	5,417	2,208	679	(682)	42,324	(8,154)	48,421	(6,628)	
11	Appropriations				, ,		, , ,	·	, , ,	
	Transfer to Shareholders' Account	5,417	2,208	679	(682)	42,324	(8,154)	48,421	(6,628)	
	Transfer to Catastrophe reserve Transfer to other reserves (to be specified)	- -	<del>-</del> -	- -	-	-	-	-	-	
	Total ( C)	5,417	2,208	679	(682)	42,324	(8,154)	48,421	(6,628)	

FORM NL-3-B-BS

₹ in Lakhs

4 (8,154)	48,421	(6,628)
FORM NL-20-ANALYTICAL RATIOS SCHEU	DLE	
Particular	For the year ended on 31 Mar 2024	For the corresponding year of the preceding year
Gross direct premium growth rate	28.91%	31.80%
Gross direct premium to Net worth ratio	3.16	2.65
Growth rate of Net worth	8.16%	24.57%
Net Retention Ratio	85.75%	81.59%
Net Commission Ratio	24.43%	2.43%
Expenses of Management to Gross Direct Premium Ratio	40.30%	42.04%
Expenses of Management to Net Written Premium Ratio	41.40%	43.82%
Net Incurred Claims to Net Earned Premium	70.32%	67.23%
Claims Paid to Claims Provisions	14.30%	10.31%
Combined Ratio	108.72%	107.42%
Investment Income Ratio	7.34%	6.29%
Technical Reserves to Net Premium Ratio	1.42	1.47
Underwriting Balance Ratio	(0.12)	(0.13)
Operating Profit Ratio	6.82%	(1.28%)
Liquid Assets to liabilities ratio	0.07	0.15
Net Earning Ratio	2.56%	0.69%
Return on Net worth ratio	7.22%	1.53%
Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.61	1.78
NPA Ratio	NA	NA
Gross NPA Ratio	NA	NA
Net NPA Ratio	NA	NA
Debt Equity Ratio	13.92%	NA
Debt Service Coverage Ratio	30.64	NA
Interest Service Coverage Ratio	30.64	NA
Earnings per share	2.08	0.41
Book Value per share	28.74	26.61

specified)			
To	tal ( C)		5,417
FORM NL-2-B-PL			₹ in Lakhs
Particulars	end	he year ded on lar 2024	For the corresponding year of the preceding year
Operating Profit / (Loss)			
(a) Fire Insurance		5,417	2,208
(b) Marine Insurance		679	(682)
(c) Miscellaneous Insurance		42,324	(8,154)
Income Fr om Investments			
(a) Interest, Dividend & Rent – Gross		12,886	9,920
(b) Profit on sale of investments		4,350	613
(c) Loss on sale/redemption of investments		(24)	(12)
(d) Amortization of Premium/ Discount on Investments		-	-
Other Income (to be specified)			
(a) Others		3	-
(b) Profit on sale / discard of fixed assets		12	-
(c) Interest on income tax refund		36	24
Total (A)		65,683	3,919
Provisions (Other than taxation) (a) For diminution in the value of investments		-	-
(b) For doubtful debts		-	-
(c) Others (to be specified)		-	-
Other Expenses		-	-
(a) Expenses other than those related to Insurance Business		150	360
(b) Bad debts written off		-	-
(c) Interest on subordinated debt		613	-
(d) Expenses towards CSR activities		-	-
(e) Penalties		-	-
<ul><li>(f) Contribution to Policyholders' A/c</li><li>(i) Towards Excess Expenses of Management</li></ul>		46,752	-
(g) Loss on sale / discard of fixed assets		-	4
(h) Others		_	_
Total (B)		47,515	364
Profit/(Loss) Before Tax		18,168	3,555
Provision for Taxation		´ <b>-</b>	, -
Profit/(Loss) After Tax		18,168	3,555
Appropriations (a) Interim dividends paid during the period		-	-
(b) Final dividend paid		_	_
(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-
- oposition)			

(90,532)

(72,364)

(94,086)

(90,532)

Balance of profit / (loss) brought forward from last year

Balance carried forward to Balance Sheet

Particulars	Schedule Ref. Form No.	As on 31 Mar 2024	As on 31 Mar 2023
Sources of Funds			
Share Capital	NL-8	87,517	87,402
Share application money pending allotment		-	-
Reserves and Surplus Fair Value Account Change	NL-10	239,510	238,361
Shareholders		15,004	8,685
Policyholders		2,284	227
Borrowings	NL-11	35,000	
Deferred tax liability		-	_
Total		379,315	334,675
Application of Funds Investments			
Shareholders	NL-12	203,828	217,152
Policyholders	NL-12A	1,336,936	1,021,753
Loans	NL-13	_	<u>-</u>
Fixed Assets	NL-14	16,275	16,200
Current Assets		-	-
Cash and Bank Balances	NL-15	35,606	27,930
Advances and Other Assets	NL-16	103,201	65,919
Sub Total (A)		138,807	93,849
Current Liabilities	NL-17	1,018,680	798,245
Provisions	NL-18	370,215	306,566
Sub Total (B)		1,388,895	1,104,811
Net Current Assets (A)-(B)		(1,250,088)	(1,010,962)
Miscellaneous expenditure to the extent not written off	NL-19	-	-
Debit Balance in Profit and Loss Account		72,364	90,532
Total		379,315	334,675

- The above results were reviewed by the audit committee and approved at the meeting of Board of Directors held on 11 Jun 2024.
- This disclosure is made in accordance with IRDAI circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated 30 Sep 2021.
- 3 Previous year's figures have been re-grouped / re-classified where necessary.
- \*4.7 crore = 47 million. This is the cumulative count of all the customers/lives onboarded and shall include without limitation persons who have availed the insurance benefits under various policies issued from inception.

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Go Digit General Insurance Limited,

IRDAI Registration No. 158, Date of Registration with IRDAI - 20 Sept 2017. CIN: U66010PN2016PLC167410 Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. www.godigit.com, Toll free no. 1800 300 34448. For and on behalf of the Board of Directors

Jasleen Kohli Managing Director and Chief Executive Officer

Place: Bengaluru Date: 11 June 2024