

Go Digit General Insurance Limited

Form NI-30-Analytical Ratios Schedule

For the quarter and period ended and as on 31 March 2018

₹ in thousands

Particulars	For the quarter 2018	For the period 2018	For the quarter 2017	For the period 2017
1 Gross premium growth rate	NA	NA	NA	NA
2 Gross premium to shareholders' funds ratio	0.33	0.34	NA	NA
3 Growth rate of shareholders' funds	98.61	98.61	NA	NA
4 Net Retention Ratio	72.60%	72.50%	NA	NA
5 Net Commission Ratio	1.76%	1.67%	NA	NA
6 Expenses of Management to Gross Direct Premium Ratio	53.06%	90.74%	NA	NA
Expenses of Management to Net Written Premium Ratio*	66.37%	112.75%	NA	NA
Net Incurred Claims to Net Earned Premium	95.16%	93.95%	NA	NA
7 Combined Ratio	159.83%	204.98%	NA	NA
8 Technical Reserves to Net Premium Ratio	1.03	10.00	NA	NA
9 Underwriting Balance Ratio	-0.64	-11.16	NA	NA
10 Operating Profit Ratio	-64.19%	-1115.97%	NA	NA
11 Liquid Assets to liabilities ratio	54.38%	54.38%	NA	NA
12 Net Earning Ratio	-55.45%	-939.83%	NA	NA
13 Return on Net worth	-14.76%	-25.63%	NA	NA
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	5.48	5.48	NA	NA
15 NPA Ratio	NA	NA	NA	NA
Gross NPA Ratio	NA	NA	NA	NA
Net NPA Ratio	NA	NA	NA	NA

*Net expense ratio calculated by taking direct commission.

Equity Shareholding Pattern for Non-Life Insurers

Particulars	For the quarter 2018	For the period 2018	For the quarter 2017	For the period 2017
1 Number of shares	35,00,00,000	35,00,00,000	90,00,000	90,00,000
2 Percentage of shareholding				
Indian	100%	100%	100%	100%
Foreign	0%	0%	0%	0%
3 Percentage of Government shareholding	0%	0%	0%	0%
4 Earnings per share before extraordinary items (net of tax)				
Basic		-2.33		-8.6
Diluted		-2.33		-8.6
5 Earnings per share after extraordinary items (net of tax)				
Basic		-2.33		-8.6
Diluted		-2.33		-8.6
6 Book value per share		7.82		3.08