

Go Digit General Insurance Limited

Form NI-30-Analytical Ratios Schedule

For the quarter and period ended and as on 31 March 2019

₹ in thousands

Particulars	For the quarter 2019	For the period 2019	For the quarter 2018	For the period 2018
1 Gross premium growth rate	3.01	8.55	NA	NA
2 Gross premium to shareholders' funds ratio	0.76	1.87	0.33	0.34
3 Growth rate of shareholders' funds	75.18%	75.18%	98.61	98.61
4 Net Retention Ratio	77.17%	79.29%	72.60%	72.50%
5 Net Commission Ratio	1.80%	1.82%	1.76%	1.67%
6 Expenses of Management to Gross Direct Premium Ratio	49.81%	49.46%	53.06%	90.74%
Expenses of Management to Net Written Premium Ratio*	41.22%	46.32%	66.37%	112.75%
Net Incurred Claims to Net Earned Premium	84.50%	78.83%	95.16%	93.95%
7 Combined Ratio	124.89%	123.90%	159.83%	204.98%
8 Technical Reserves to Net Premium Ratio	1.96	0.91	1.03	10
9 Underwriting Balance Ratio	-0.50	-0.65	-0.64	-11.16
10 Operating Profit Ratio	-44.58%	-60.00%	-64.19%	-1115.97%
11 Liquid Assets to liabilities ratio	52.24%	52.24%	54.38%	54.38%
12 Net Earning Ratio	-41.48%	-54.13%	-55.45%	-939.83%
13 Return on Net worth	-23.65%	-56.46%	-14.76%	-25.63%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	2.27	2.27	5.48	5.48
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 2019	For the period 2019	For the quarter 2018	For the period 2018
1 Number of shares	67,45,65,200	67,45,65,200	35,00,00,000	35,00,00,000
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		-5.04		-2.33
Diluted		-5.04		-2.33
5 Earnings per share after extraordinary items (net of tax)				
Basic		-5.04		-2.33
Diluted		-5.04		-2.33
6 Book value per share		7.11		7.82