

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NI-20-Analytical Ratios Schedule

For the period ended 30 September 2021

CIN - U66010PN2016PLC167410



| Sl.No. | Particular | For the quarter 2021 | up to the Quarter 2021 | For the Corresponding quarter of the Previous year 2020 | up to the Corresponding Quarter of the Previous year 2020 |
|--------|---|----------------------|------------------------|---|---|
| 1 | Gross Direct Premium Growth Rate** | 75.06% | 82.94% | 12.84% | 10.39% |
| 2 | Gross Direct Premium to Net worth Ratio | 0.83 | 1.49 | 0.48 | 0.83 |
| 3 | Growth rate of Net Worth | 3.18% | | 4.14% | |
| 4 | Net Retention Ratio** | 81.08% | 77.33% | 83.77% | 74.25% |
| 5 | Net Commission Ratio** | 4.58% | 3.94% | 4.09% | 3.20% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 37.56% | 35.51% | 34.29% | 36.74% |
| 7 | Expense of Management to Net Written Premium Ratio** | 37.01% | 34.75% | 25.35% | 34.63% |
| 8 | Net Incurred Claims to Net Earned Premium** | 77.79% | 77.05% | 72.01% | 70.39% |
| 9 | Claims paid to claims provisions** | 5.62% | 2.40% | 5.09% | 7.74% |
| 10 | Combined Ratio** | 114.80% | 111.80% | 104.10% | 105.03% |
| 11 | Investment income ratio | 1.64% | 3.26% | 1.74% | 3.52% |
| 12 | Technical Reserves to net premium ratio ** | 2.79 | | 2.45 | |
| 13 | Underwriting balance ratio | -0.23 | -0.17 | -0.15 | -0.11 |
| 14 | Operating Profit Ratio | -12.49% | -6.32% | -1.33% | 2.63% |
| 15 | Liquid Assets to liabilities ratio | 38.45% | | 20.51% | |
| 16 | Net earning ratio | -7.90% | -3.45% | 1.64% | 5.60% |
| 17 | Return on net worth ratio | -6.43% | -4.30% | 0.62% | 3.98% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 1.64 | | 2.82 | |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | NA | NA | NA | NA |
| | Net NPA Ratio | NA | NA | NA | NA |
| 20 | Debt Equity Ratio | NA | NA | NA | NA |
| 21 | Debt Service Coverage Ratio | NA | NA | NA | NA |
| 22 | Interest Service Coverage Ratio | NA | NA | NA | NA |
| 23 | Earnings per share | -0.93 | -0.62 | 0.09 | 0.57 |
| 24 | Book value per share | 14.47 | | 14.31 | |

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NI-20-Analytical Ratios Scheudle

For the period ended 30 September 2021

CIN - U66010PN2016PLC167410


**** Segmental Reporting up to the quarter**

| Segments Upto the quarter ended on 30 September 2021 | Gross Direct Premium Growth Rate** | Net Retention Ratio** | Net Commission Ratio** | Expense of Management to Gross Direct Premium Ratio** | Expense of Management to Net Written Premium Ratio** | Net Incurred Claims to Net Earned Premium** | Claims paid to claims provisions** | Combined Ratio** | Technical Reserves to net premium ratio ** | Underwriting balance ratio |
|---|--|-----------------------------|------------------------------|--|---|--|---|---------------------|--|-------------------------------|
| FIRE | | | | | | | | | | |
| Current Period | 100.52% | 12.11% | -39.32% | 48% | 166% | 91.54% | 13% | 185% | 2.34 | -1.66 |
| Previous Period | 535.71% | 10.11% | -27.44% | 72% | 193% | 112.88% | 6% | 238% | 2.27 | -2.57 |
| Marine Cargo | | | | | | | | | | |
| Current Period | 856.67% | 4.63% | -391.59% | 19% | 369% | 187.72% | 36% | 133% | 2.59 | 0.17 |
| Previous Period | 19.28% | 95.46% | 2.73% | 15% | 16% | 130.78% | 174% | 149% | 1.10 | -0.81 |
| Marine Hull | | | | | | | | | | |
| Current Period | NA | NA | NA | NA | NA | 0.46% | 0% | NA | NA | 1.00 |
| Previous Period | NA | 95.00% | 7.89% | NA | 0% | 19148411.29% | 0% | 19148419% | 1.08 | 377.80 |
| Total Marine | | | | | | | | | | |
| Current Period | 856.67% | 4.63% | -391.59% | 19% | 369% | 112% | 36% | 58% | 2.59 | 0.50 |
| Previous Period | 19.28% | 95.39% | 3.53% | 15% | 14% | 134% | 154% | 151% | 1.09 | -0.88 |
| Motor OD | | | | | | | | | | |
| Current Period | 63.82% | 91.34% | 13.40% | 59% | 61% | 69.13% | 74% | 128% | 1.28 | -0.30 |
| Previous Period | -7.70% | 92.23% | 11.94% | 63% | 65% | 46.19% | 49% | 110% | 1.36 | -0.12 |
| Motor TP | | | | | | | | | | |
| Current Period | 40.48% | 95.99% | 1.76% | 33% | 28% | 80.88% | 0% | 109% | 4.30 | -0.07 |
| Previous Period | -17.76% | 96.14% | 1.69% | 23% | 19% | 75.99% | 2% | 96% | 3.06 | 0.02 |
| Total Motor | | | | | | | | | | |
| Current Period | 46.73% | 94.76% | 4.72% | 41% | 36% | 78% | 1% | 114% | 3.53 | -0.12 |
| Previous Period | -15.29% | 95.21% | 4.04% | 34% | 30% | 69% | 5% | 99% | 2.67 | -0.01 |
| Health | | | | | | | | | | |
| Current Period | 106.06% | 94.68% | 7.14% | 23% | 24% | 58.69% | 22% | 82% | 0.85 | -0.08 |
| Previous Period | 6092.16% | 67.72% | 4.40% | 25% | 37% | 80.29% | 27% | 113% | 0.98 | -0.64 |
| Personal Accident | | | | | | | | | | |
| Current Period | 1597.01% | 51.36% | 0.91% | 21% | 41% | 54.86% | 15% | 87% | 1.16 | -0.96 |
| Previous Period | 107.54% | 93.56% | -0.23% | 153% | 164% | 44.46% | 2% | 208% | 1.50 | -1.81 |
| Travel Insurance | | | | | | | | | | |
| Current Period | 261.82% | 94.56% | 0.36% | 0% | 0% | 38.36% | 69% | 38% | 2.50 | -0.87 |
| Previous Period | -90.74% | 94.74% | -0.66% | 0% | 0% | -21.91% | 42% | -22% | 11.16 | 3.88 |
| Total Health | | | | | | | | | | |
| Current Period | 205.41% | 78.81% | 5.58% | 22% | 28% | 58% | 22% | 83% | 0.93 | -0.20 |
| Previous Period | 732.26% | 69.61% | 3.94% | 34% | 48% | 72% | 24% | 116% | 1.04 | -0.79 |
| Workmen's Compensation/ Employer's liability | | | | | | | | | | |
| Current Period | 4296.60% | 95.00% | 10.58% | 27% | 28% | 88.91% | 35% | 116% | 0.94 | -0.64 |
| Previous Period | 251226.01% | 95.00% | 2.53% | 403% | 424% | 59.99% | 1% | 484% | 1.07 | -10.03 |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | -46.97% | 64.19% | 2.91% | 18% | 236% | 126.06% | 31% | 131% | 4997.70 | 0.86 |
| Previous Period | 558.29% | 69.54% | 5.22% | 1600% | -3200% | 66.12% | 39% | -3131% | -310949.27 | 28.79 |
| Engineering | | | | | | | | | | |
| Current Period | 292.91% | 11.75% | -60.97% | 25% | 191% | 78.03% | 3% | 150% | 1.69 | -1.25 |
| Previous Period | 111.56% | 22.91% | 13.64% | 50% | 166% | 50.18% | 1% | 198% | 1.72 | -1.01 |
| Aviation | | | | | | | | | | |
| Current Period | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Previous Period | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Crop Insurance | | | | | | | | | | |
| Current Period | NA | 55.01% | 0.02% | 91647% | 29% | 32.86% | 24% | 62% | 2.57 | 0.38 |
| Previous Period | NA | 58.65% | -0.18% | NA | 13% | 159.45% | 57% | 172% | 4.87 | -0.72 |
| Other segments ** | | | | | | | | | | |
| Current Period | 531.01% | 91.45% | 2.04% | 25% | 30% | -5.62% | 16% | 20% | 0.22 | -0.29 |
| Previous Period | -73.07% | 90.49% | 6.95% | 15% | 20% | 9.71% | 22% | 26% | 0.05 | 0.06 |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | 73.74% | 90.56% | 4.92% | 35% | 34% | 76.06% | 2% | 109% | 2.80 | -0.14 |
| Previous Period | 0.00% | 91.44% | 4.03% | 34% | 32% | 69.06% | 8% | 101% | 2.45 | -0.07 |
| Total-Current Period | 82.94% | 77.33% | 3.94% | 35.51% | 37.21% | 77% | 2% | 112% | 2.79 | -0.17 |
| Total-Previous Period | 10.41% | 74.25% | 3.20% | 36.73% | 36.69% | 70% | 8% | 105% | 2.45 | -0.11 |