

## ₹ in Lakhs

Particulars		Fire		Marine		Miscellaneous		Total	
		For the period ended on 31 Mar 2023	For the corresponding period of the preceding year	For the period ended on 31 Mar 2023	For the corresponding period of the preceding year	For the period ended on 31 Mar 2023	For the corresponding period of the preceding year	For the period ended on 31 Mar 2023	For the corresponding period of the preceding year
1	Premiums Earned (Net)	8,258	5,695	316	99	5,07,794	3,34,629	5,16,368	3,40,423
2	Profit/Loss on Sale/Redemption of investments	9	10	-	-	568	614	577	624
3	Interest, Dividend & Rent – Gross	1,097	613	12	5	59,969	34,281	61,078	34,899
4a	Other: Other Income	-	-	-	-	-	-	-	-
4b	Other: Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-
	(ii) Others	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>	<b>9,364</b>	<b>6,318</b>	<b>328</b>	<b>104</b>	<b>5,68,331</b>	<b>3,69,524</b>	<b>5,78,023</b>	<b>3,75,946</b>
6	Claims Incurred (Net)	3,155	2,939	288	31	3,43,696	2,48,998	3,47,139	2,51,968
7	Commission (Net)	(10,646)	(2,740)	(583)	(257)	25,602	18,939	14,373	15,942
8	Operating Expenses related to Insurance Business	14,647	10,293	1,305	326	2,07,187	1,34,937	2,23,139	1,45,556
9	Provision for Premium Deficiency	-	-	-	(5)	-	-	-	(5)
	<b>TOTAL (B)</b>	<b>7,156</b>	<b>10,492</b>	<b>1,010</b>	<b>95</b>	<b>5,76,485</b>	<b>4,02,874</b>	<b>5,84,651</b>	<b>4,13,461</b>
<b>10</b>	<b>Operating Profit/(Loss) (A - B)</b>	<b>2,208</b>	<b>(4,174)</b>	<b>(682)</b>	<b>9</b>	<b>(8,154)</b>	<b>(33,350)</b>	<b>(6,628)</b>	<b>(37,515)</b>
11	<b>Appropriations</b>								
	Transfer to Shareholders' Account	2,208	(4,174)	(682)	9	(8,154)	(33,350)	(6,628)	(37,515)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to other Reserves	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>	<b>2,208</b>	<b>(4,174)</b>	<b>(682)</b>	<b>9</b>	<b>(8,154)</b>	<b>(33,350)</b>	<b>(6,628)</b>	<b>(37,515)</b>

## ₹ in Lakhs

Particulars	For the period ended on 31 Mar 2023	For the corresponding period of the preceding year
<b>Operating Profit / (Loss)</b>		
(a) Fire Insurance	2,208	(4,174)
(b) Marine Insurance	(682)	9
(c) Miscellaneous Insurance	(8,154)	(33,350)
<b>Income From Investments</b>		
(a) Interest, Dividend & Rent – Gross	9,920	7,497
(b) Profit on Sale of Investments	613	847
(c) Loss on Sale/Redemption of Investments	(11)	(194)
(d) Amortization of Premium/Discount on Investments	-	-
Other Income	-	-
(a) Interest on income tax refund	24	-
<b>Total (A)</b>	<b>3,918</b>	<b>(29,365)</b>
Provisions (Other than taxation)		
(a) For diminution in the value of investments	-	-
(b) For doubtful debts	-	-
(c) Others	-	-
Other Expenses		
(a) Expenses other than those related to Insurance Business	360	200
(b) Bad debts written off	-	-
(c) Interest on subordinated debt	-	-
(d) Expenses towards CSR activities	-	-
(e) Penalties	-	-
(f) Contribution to Policyholders' A/c		
(i) Towards Excess Expenses of Management	-	-
(ii) Others	-	-
(g) Loss on Sale / Discard of Fixed Assets	3	21
(h) Others	-	-
<b>TOTAL (B)</b>	<b>363</b>	<b>221</b>
<b>Profit/(Loss) Before Tax</b>	<b>3,555</b>	<b>(29,586)</b>
Provision for Taxation	-	-
<b>Profit/(Loss) After Tax</b>	<b>3,555</b>	<b>(29,586)</b>
Appropriations		
(a) Interim dividends paid during the year	-	-
(b) Final dividend paid	-	-
(c) Transfer to any Reserves or Other Accounts	-	-
Balance of profit / (loss) brought forward from last year	(94,086)	(64,500)
Balance carried forward to Balance Sheet	(90,531)	(94,086)

## ₹ in Lakhs

Particulars	Schedule Ref. Form No.	As on 31 Mar 2023	As on 31 Mar 2022
<b>Sources of Funds</b>			
Share Capital	NL-8	87,402	85,901
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10	2,38,361	1,97,507
Fair Value Account Change		-	
Shareholders		8,685	8,440
Policyholders		227	53
Borrowings	NL-11	-	-
Deferred Tax Liability		-	-
<b>TOTAL</b>		<b>3,34,675</b>	<b>2,91,901</b>
<b>Application of Funds</b>			
Investments			
Shareholders	NL-12	2,17,152	1,60,143
Policyholders	NL-12A	10,21,753	7,64,593
Loans	NL-13	-	-
Fixed Assets	NL-14	16,201	14,850
Current Assets			
Cash and Bank Balances	NL-15	27,930	14,652
Advances and Other Assets	NL-16	65,919	50,535
<b>Sub Total (A)</b>		<b>93,849</b>	<b>65,187</b>
Current Liabilities	NL-17	7,98,245	5,75,183
Provisions	NL-18	3,06,566	2,31,775
<b>Sub Total (B)</b>		<b>11,04,811</b>	<b>8,06,958</b>
<b>Net Current Assets (A)-(B)</b>		<b>(10,10,962)</b>	<b>(7,41,771)</b>
Miscellaneous Expenditure to the extent not written off	NL-19	-	-
Debit Balance in Profit and Loss Account		90,531	94,086
<b>TOTAL</b>		<b>3,34,675</b>	<b>2,91,901</b>

1 The above results were reviewed by the audit committee and approved at the meeting of  
Board of Directors held on 04 May 2023.

2 This disclosure is made in accordance with circular no. IRDA/F&A/CIR/MISC/256/09/2023.

3 Previous year's figures have been re-grouped / re-classified where necessary.

Go Digit General Insurance Limited,  
IRDAI Registration No. 158, Date of Registration with IRDAI - 20 Sep 2017, CIN: U66010PN2016PLC167410  
Registered Address: 1 to 6 Floor, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No.1579, Shivajinagar, Pune, MH 411005 IN

For and on behalf of the Board of Directors

Particular	For the period ended on 31 Mar 2023	For the corresponding period of the preceding year
Gross Direct Premium Growth Rate	31.80%	93.33%
Gross Direct Premium to Net Worth Ratio	2.65	2.50
Growth Rate of Net Worth	24.57%	64.54%
Net Retention Ratio	81.59%	79.35%
Net Commission Ratio	2.43%	3.81%
Expenses of Management to Gross Direct Premium Ratio	42.04%	36.83%
Expenses of Management to Net Written Premium Ratio	40.19%	38.64%
Net Incurred Claims to Net Earned Premium	67.23%	74.02%
Claims Paid to Claims Provisions	10.31%	5.74%
Combined Ratio	107.42%	112.66%
Investment Income Ratio	6.29%	6.22%
Technical Reserves to Net Premium Ratio	1.47	1.48
Underwriting Balance Ratio	(0.13)	(0.21)
Operating Profit Ratio	(1.28%)	(11.02%)
Liquid Assets to Liabilities Ratio	15.08%	39.88%
Net Earning Ratio	0.69%	(8.69%)
Return on Net Worth Ratio	1.53%	(15.85%)
Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	1.78	2.01
NPA Ratio	NA	NA
Gross NPA Ratio	NA	NA
Net NPA Ratio	NA	NA
Debt Equity Ratio	NA	NA
Debt Service Coverage Ratio	NA	NA
Interest Service Coverage Ratio	NA	NA
Earnings Per Share	0.41	(3.55)
Book Value Per Share	27.00	22.00

Place: Pune  
Date: 04 May 2023