Go Digit General Insurance Limited
Form NL 30 : Analytical Ratios
For the quarter and period ended and as on 31 Dec 2018
₹ in thousands

Form NL 30 : Analytical Ratios	For the quarter 2018	For the period 2018	For the quarter 2017	For the period 2017
1 Gross premium growth rate	92.14	198.11	NA	NA
2 Gross premium to shareholders' funds ratio	0.66	1.37	0.01	0.01
3 Growth rate of shareholders' funds	0.41	0.41	6280.52	6280.52
4 Net Retention Ratio	79.99%	81.20%	69.95%	69.95%
5 Net Commission Ratio	1.22%	1.84%	-0.71%	-0.71%
6 Expenses of Management to Gross Direct Premium Ratio	43.80%	49.21%	682.43%	1381.68%
- Expenses of Management to Net Written Premium Ratio	44.51%	50.71%	NA	NA
- Net Incurred Claims to Net Earned Premium	69.96%	71.99%	NA	NA
7 Combined Ratio	112.68%	121.09%	757.73%	1466.18%
8 Technical Reserves to Net Premium Ratio	2.23	0.98	0.96	0.96
9 Underwriting Balance Ratio	-0.27	-0.37	-6.85	-13.93
10 Operating Profit Ratio	-78.58%	-78.58%	-684.93%	-1393.38%
11 Liquid Assets to liabilities ratio	33.54%	33.54%	340.84%	340.84%
12 Net Earning Ratio	-69.38%	-69.38%	-434.54%	-1133.69%
13 Return on Net worth	-12.27%	-36.89%	-3.63%	-9.47%
14 Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	3.38	3.38	6.26	6.26
15 NPA Ratio	NA	NA	NA	NA
- Gross NPA Ratio	NA	NA	NA	NA
- Net NPA Ratio	NA	NA	NA	NA

Equity Shareholding Pattern for Non-Life Insurers

Equity Shareholding Pattern for Non-Life Insurers	For the quarter 2018	For the period 2018	For the quarter 2017	For the period 2017
1 Number of shares	61,95,65,220	61,95,65,220	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		-3.09		-0.85
- Diluted		-3.09		-0.85
5 Earnings per share after extraordinary items (net of tax)				
- Basic		-3.09		-0.85
- Diluted		-3.09		-0.85
6 Book value per share		6.88		8.97