

Date: 28th October 2025

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai – 400 001
BSE Scrip Code: 544179

To,
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G Bandra Kurla Complex,
Bandra (East), Mumbai – 400 051
NSE Symbol: GODIGIT

Subject: Intimation under Regulation 30 of the Listing Regulations- Press Release and Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 and Para A of Part A of Schedule III read with Regulation 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Press Release and Investor Presentation on performance review of the Company for the quarter ended 30th September 2025.

The said press release and intimation can be accessed at the website of the Company at <https://www.godigit.com/investor-relations>.

We request you to kindly take the above intimation on record.

Thanking you,

Yours sincerely,

For **Go Digit General Insurance Limited**

Tejas Saraf
Company Secretary & Compliance Officer

Enclosed: As Above

**Go Digit Q2 PBT jumps 1.5 times to ₹ 136 crore,
PAT jumps 1.3 times to 117 crore.**

Particulars	FY 2025	H1 FY25	H1 FY26	Q2 FY25	Q2 FY26
Gross Written Premium (Cr)	10,282	5,029	5,649	2,369	2,667
Profit Before Tax (Cr)	425	191	296	89	136
Profit After Tax (Cr)	425	191	255	89	117
Assets Under Management (Cr)	19,703	18,502	21,345	18,502	21,345
Loss Ratio (%)	72.8	70.5	71.7	70.6	73.0
Expense Ratio (%)	36.5	38.2	38.4	41.6	38.4
Combined Ratio (%)	109.3	108.7	110.1	112.2	111.4
Expense Ratio without 1/n basis (%)	35.8	38.2	36.8	41.6	36.9
Combined Ratio without 1/n basis (%)*	108.6	108.7	108.5	112.2*	109.9

*Last year same quarter the CoR was 112.2, thus on like to like basis CoR has improved by 2.3% during the quarter

Gross Written Premium Income: -

- In Q2 2026, Gross Written Premium of the Company stood at ₹ 2,667 cr compared to ₹ 2,369 cr in Q2 2025, recording a growth of 12.6%
- Without 1/n basis:
- Gross Written Premium for Q2 2025 is 2,739 cr, achieving a growth of 15.6%.

Profitability:

- Profit before tax for the Q2 2026 stood at ₹ 136 cr, compared to ₹ 89 cr in Q2 2025, grew by 53%.
- Profit after tax for the Q2 2026 stood at ₹ 117 cr, compared to ₹ 89 cr in Q2 2025, grew by 31%.

Assets Under Management: -

- As of September 30, 2025, assets under management stood at ₹ 21,345 cr, compared to ₹ 18,502 cr as at September 30, 2024 having a growth of 15.4%.

Combined Ratio: -

- Combined Ratio for Q2 2026 is 111.4%, as compared to 112.2% in Q2 2025
- Without 1/n basis:
-Combined Ratio for Q2 2026 is 109.9% as compared to 112.2% in Q2 2025.

Solvency: -

- Solvency ratio was at 2.26x as at September 30, 2025 as against 2.24x as at March 31, 2025, higher than the minimum regulatory requirement of 1.50x.

About the Company

We aim to make insurance simple. Through innovation and transparency, we believe in delivering a seamless customer experience journey in a significant financial product an individual would purchase in their lifetime. We are one of the leading digital full stack insurance companies, leveraging our technology to power what we believe to be an innovative approach to product design, distribution and customer experience for non-life insurance products. We offer motor insurance, health insurance, travel insurance, property insurance, marine insurance, liability insurance and other insurance products, which the customers can customize to meet their needs.

For more details visit <https://www.godigit.com/>.

Value Statements

Question the status quo

Be Transparent

Results for the Quarter ended September 30, 2025



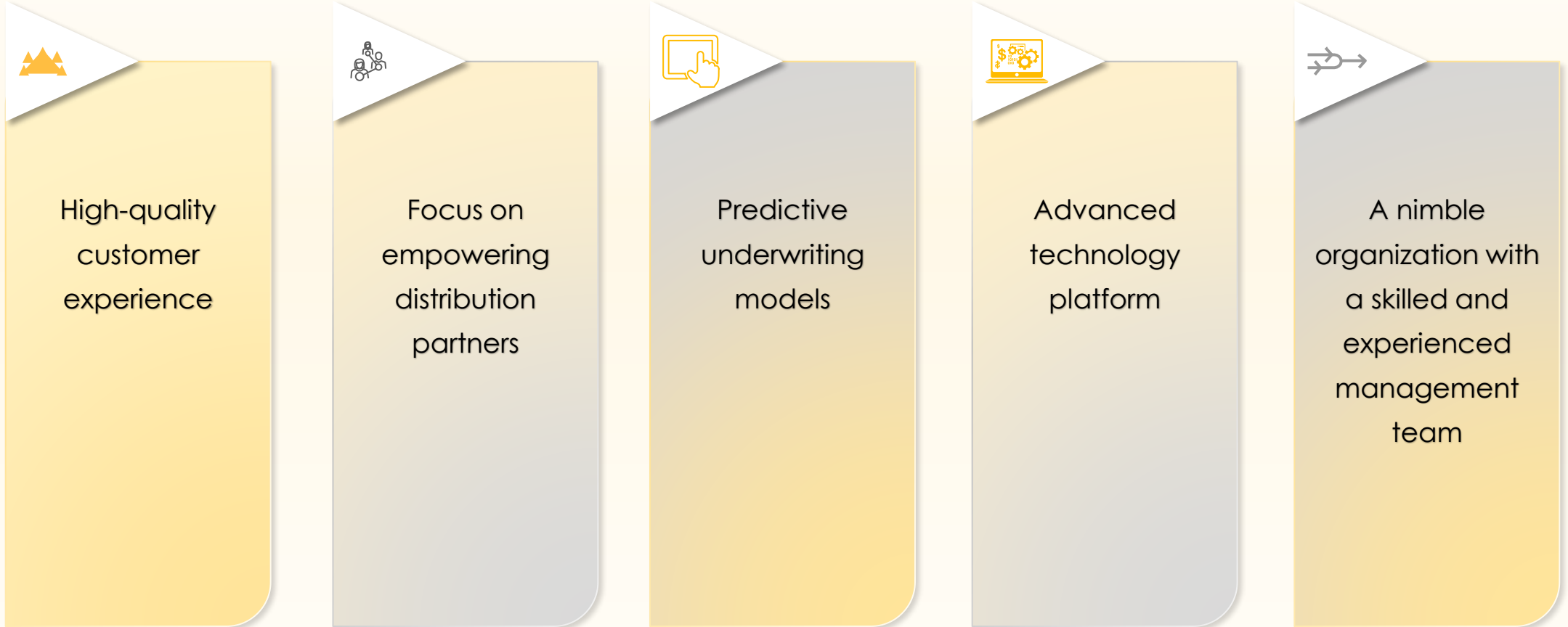
Disclaimer:

This investor presentation may contain certain words or phrases in writing or otherwise which are not statements of historical facts and may be described as “forward-looking statements”. These forward-looking statements generally can be identified by words or phrases such as “aim”, “anticipate”, “are likely”, “believe”, “continue”, “can”, “shall”, “could”, “expect”, “estimate”, “intend”, “may”, “likely” “objective”, “plan”, “project”, “propose”, “seek to”, “will”, “will continue”, “will achieve”, “will likely”, “will pursue” or other words or phrases of similar import. Similarly, statements that describe our Company’s strategies, objectives, plans or goals, financial and operating projections are also forward-looking statements.

All forward-looking statements are subject to risks, uncertainties, expectations and assumptions about us that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Actual results may differ materially from those suggested by the forward-looking statements due to risks or uncertainties associated with our expectations with respect to, but not limited to, regulatory changes pertaining to the industry in which our Company operates and our ability to respond to them, our ability to successfully implement our strategy, our growth and expansion, technological changes, our exposure to market risks, general economic and political conditions in India and globally which have an impact on our business activities, investments, or the industry in which we operate, the monetary and fiscal policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, the performance of the financial markets in India and globally, changes in domestic laws, regulations, taxes, changes in competition in the industry in which we operate and incidents of any natural calamities and/or acts of violence.

Forward-looking statements reflect the current views of our Company as of the period of these results and are not a guarantee of future performance. These statements are based on our management’s beliefs, assumptions, current plans, estimates and expectations, which in turn are based on currently available information. Although we believe the assumptions upon which these forward-looking statements are based are reasonable, any of these assumptions could prove to be inaccurate, and the forward-looking statements based on these assumptions could be incorrect. We undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there.

Business Strengths





The Numbers:

Gross Written Premium ^(1,2)	Market Share (%) ^(1,2)	Diverse product portfolio ⁽³⁾
₹5,649 cr.	3.4/6.5 Market share for Total / Motor insurance	86 Active products launched since 2017
0.72 cr policies sold ⁽¹⁾	Partner network ⁽³⁾	Digitally enabled claims ⁽³⁾
7.6 cr. Customers ⁽⁴⁾	76,783	34.4 Lacs Claims settled since inception
Assets under Management ^(3,5)	Manual Policy Issuances (%) ⁽¹⁾	Customer satisfaction score (%) ⁽¹⁾
21,345 cr.	0.37	93.3/84.2 Motor Claims / Non-Claims

Notes:
1. Data for the period FY 2025-26
2. Market share is based on our Gross Written Premium of H1 FY 2026.

3. Data as of September 30, 2025.
4. Customers/people covered under policies issued since inception of operations in 2017 till September 30, 2025
5. AUM includes equity at market value & cash and bank balance.

Key Performance Indicators [IGAAP]

₹ cr

Particulars	FY 2025	H1 2025	H1 2026	Q2 2025	Q2 2026
Gross Written Premium	10,282	5,029	5,649	2,369	2,667*
Net Earned Premium	8,046	3,715	3,953	1,891	2,088
Net retention Ratio (%)	80.0	78.6	71.9	81.4	79.1
Loss Ratio (%)	72.8	70.5	71.7	70.6	73.0
Combined Ratio (COR) (%)	109.3	108.7	110.1	112.2	111.4
Combined Ratio (COR) without 1/n basis (%)	108.6	108.7	108.5	112.2	109.9
Profit before Tax	425	191	296	89	136
Profit after Tax [#]	425	191	255	89	117
Return on Average Equity (IGAAP) (%)	13.0	6.0**	6.1**	2.4**	2.8**
Net-worth [Equity]	4,033	3,805	4,290	3,805	4,290
Solvency Ratio	2.24	2.18	2.26	2.18	2.26

Net-worth [Equity] - Net worth means the aggregate value of the paid-up share capital and securities premium account, after deducting the aggregate value of the accumulated losses, but excludes Share application money pending allotment, ESOP outstanding reserve and fair value change account each as applicable for the Company.

Return on Average Equity (IGAAP) is calculated as Profit after tax divided by (Opening Net-worth[Equity] + Closing Net-worth [Equity])/2.

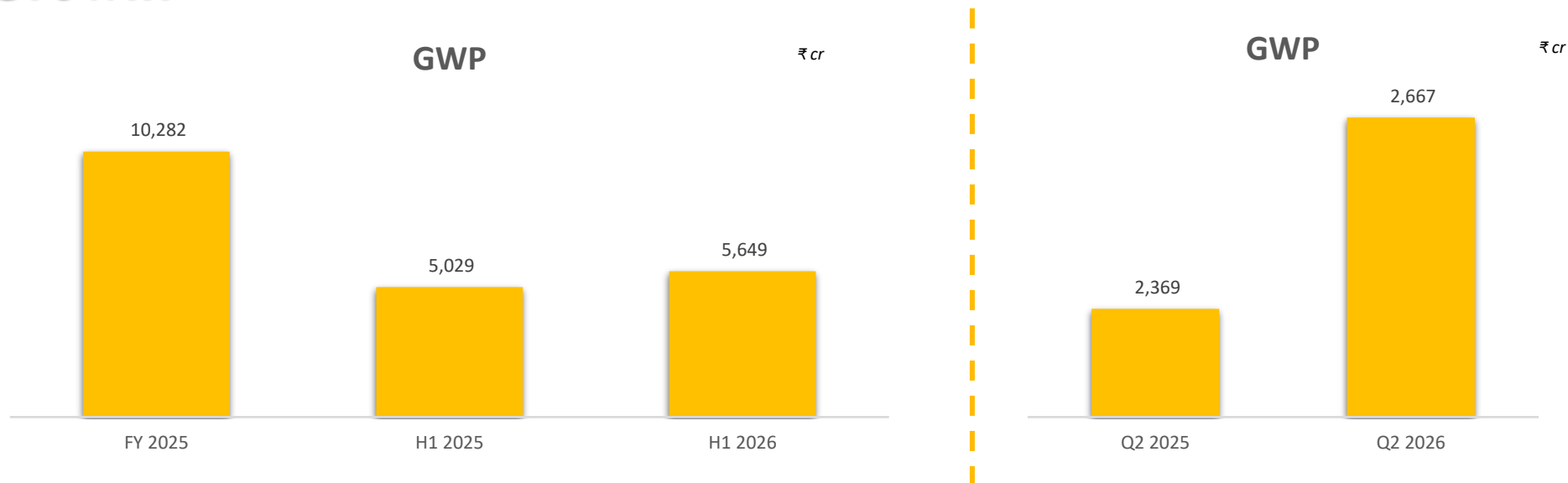
As per IFRS books, as on September 30, 2025, company has accumulated Deferred Acquisition Cost (post tax) of INR 1,708 Crore which will benefit IGAAP books when the premium is earned without incurring acquisition cost in the future.

[#]Applicable tax Rate for H1 2026 is 14.0%

^{*} Effective from October 1, 2024, Other applicable long-term premium is accounted on 1/n basis. Without 1/n basis, GWP for Q2 2026 is 2,739cr and H1 2026 is 5,785cr

^{**}Not annualised.

GWP Growth



Segments	GWP Mix (%)			GWP Growth(%)		Industry Growth (%)		GWP Mix (%)		GWP Growth (%)	Industry Growth (%) ⁽¹⁾
	FY 2025	H1 FY25	H1 FY26	FY 2025	H1 2026	FY 2025	H1 2026	Q2 2025	Q2 2026	Q2 2026	Q2 2026
Motor – OD	21.7	21.2	20.6	14.1	9.1	8.1	5.4	23.3	23.3	12.6	5.6
Motor – TP	35.3	33.9	34.5	3.4	14.3	7.8	9.2	39.6	38.2	8.6	7.4
Health, Travel & PA	22.1	22.0	20.4	29.6	4.1	9.1	9.8	16.1	19.5	36.6	9.0
Fire	8.0	10.9	14.1	2.1	45.4	-5.3	20.8	5.5	7.8	60.8	27.6
Others	12.8	12.0	10.4	34.3	-2.4	2.7	-4.6	15.5	11.2	-19.0	-5.0
Total – Growth	-	-	-	14.0 ⁽²⁾	12.3 ⁽²⁾	6.2	7.3	-	-	12.6 ⁽²⁾	5.9 ⁽²⁾

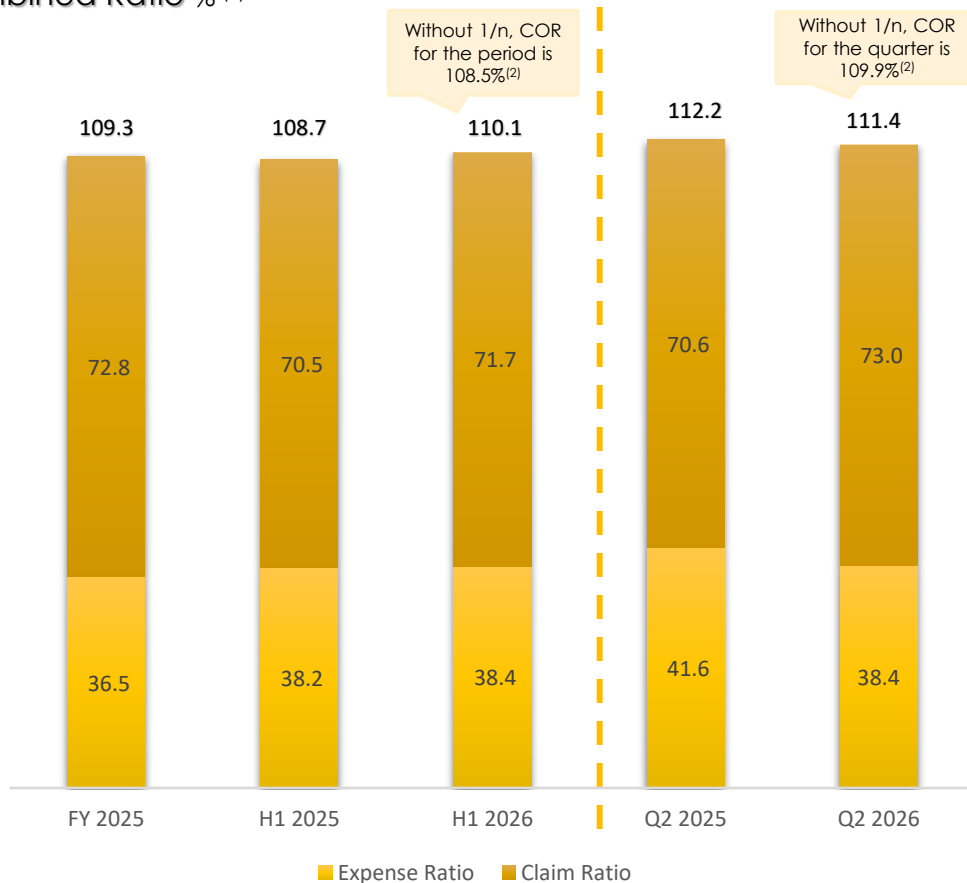
Note:

1. Industry growth is calculated based on Gross Direct Premium

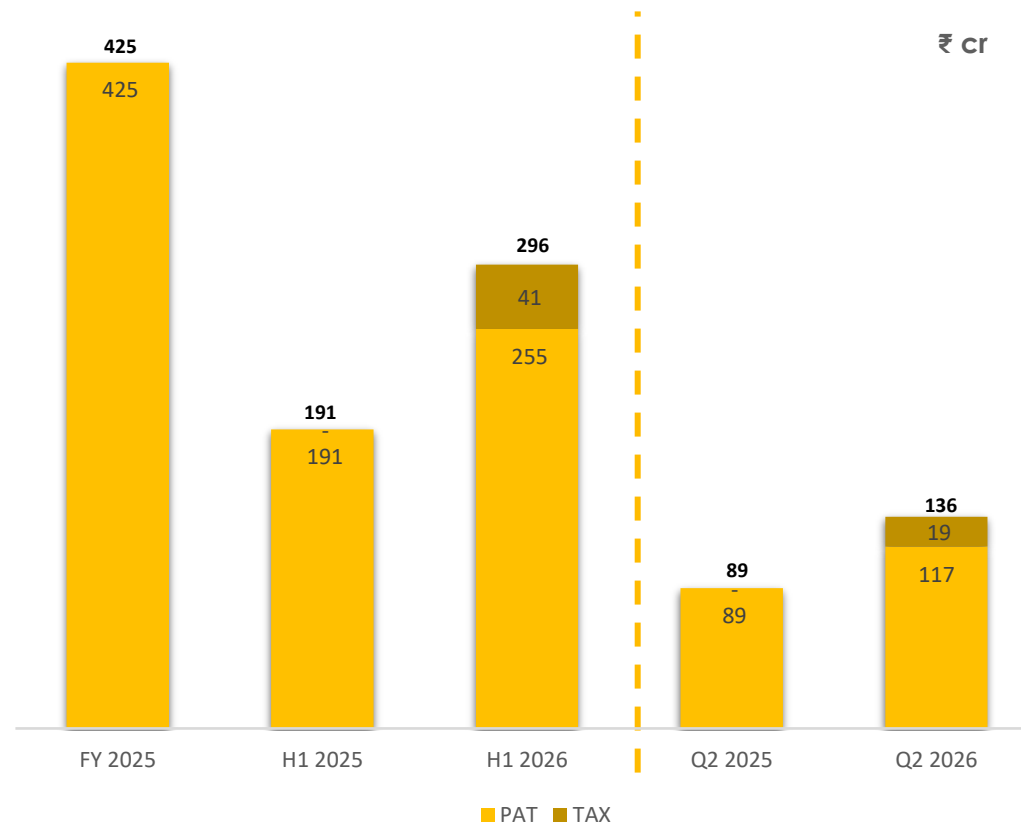
2. Effective from October 1, 2024, specified applicable long-term premium is accounted on 1/n basis. Without 1/n basis, Digit growth for Q2 2026 is 15.6% whereas for Q2 industry grew by 10% and Digit growth H1 2026 is 15.0%, whereas industry grew by 11.3%.

Results: Combined Ratio & Profit before tax

Combined Ratio % ⁽¹⁾



Profit before Tax



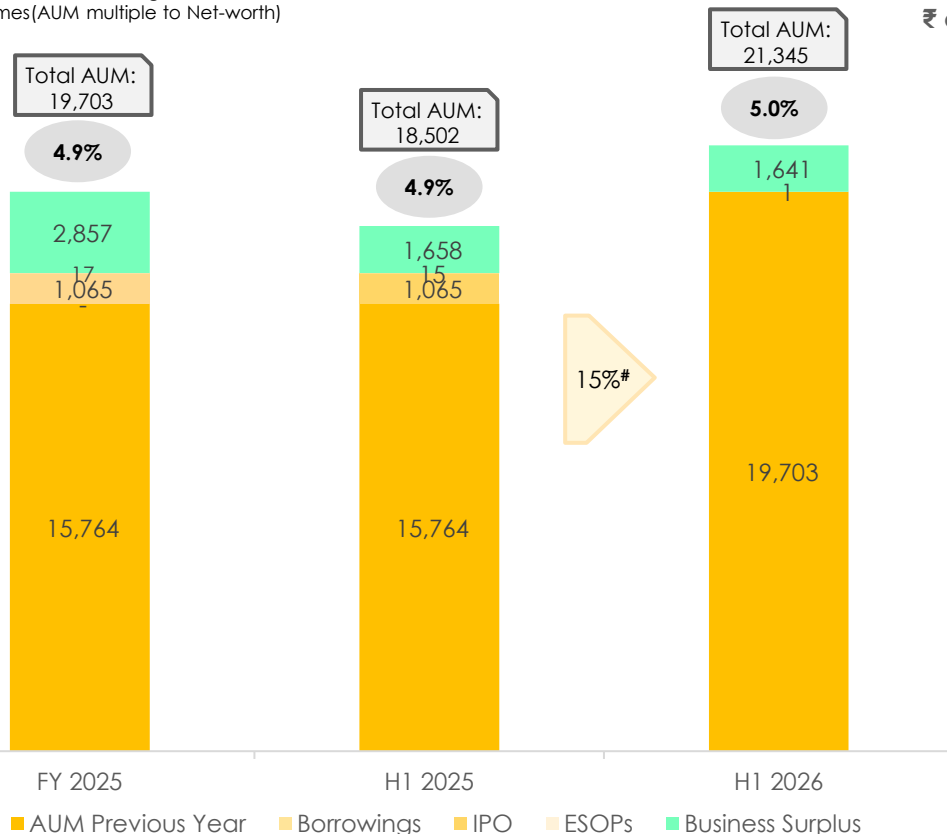
Note:
 1. Claim ratio is the ratio of the claims incurred (net) to the net earned premium. The expense ratio is calculated by dividing net commissions and operating expenses related to the insurance business by net written premium.
 Combined ratio is the sum of claim ratio and expense ratio. This has no impact on the profits
 2. This has no impact on the profits

Growing Assets Under Management base leading to higher investment income

Assets under management

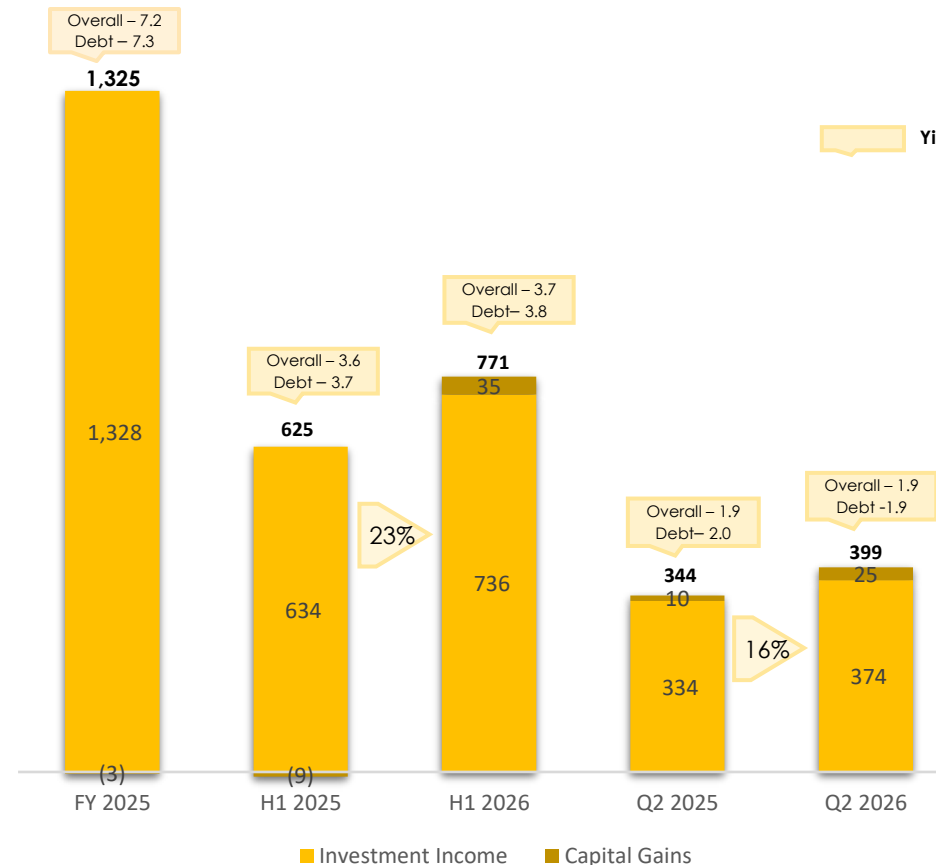
Investment Leverage
Times(AUM multiple to Net-worth)

₹ cr



Investment Performance

₹ cr

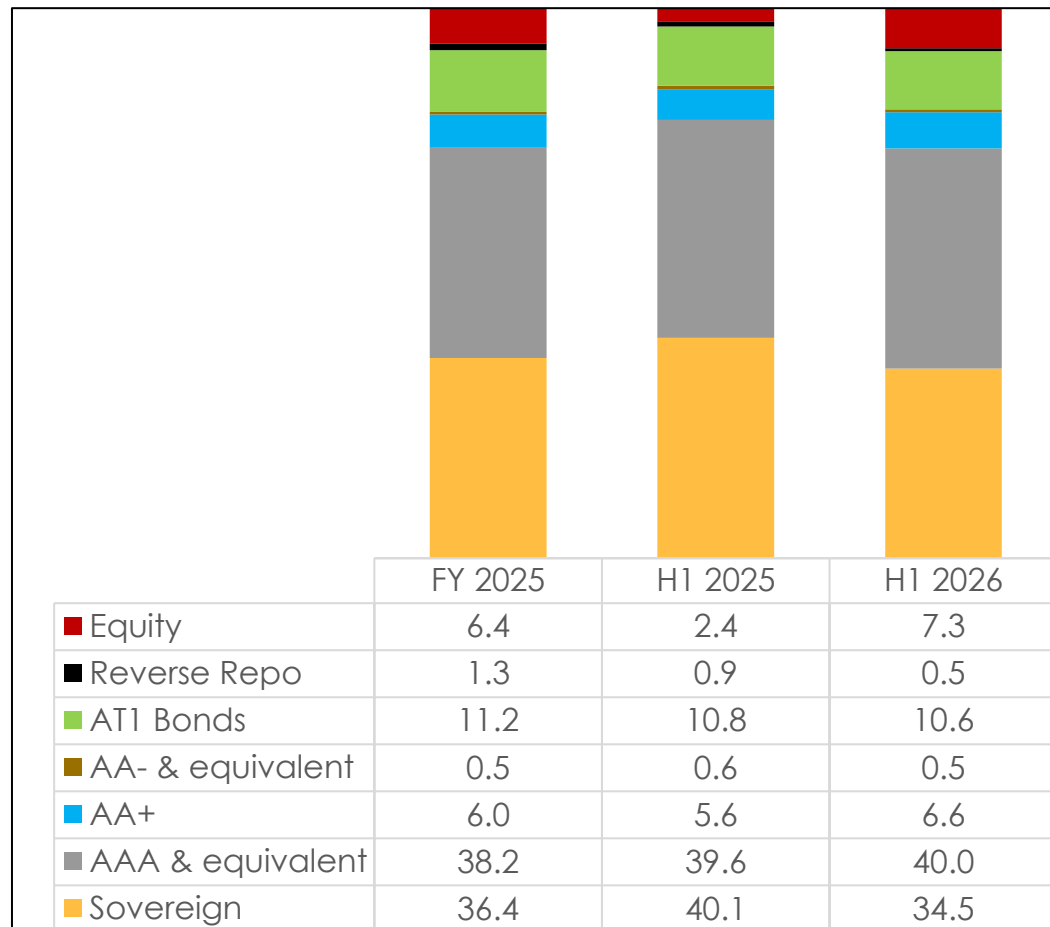


- Unrealized gain of ₹ 677 Crore as on Sep 30, 2025
 - Unrealized gain on equity portfolio at ₹ 326 Crore (Including AIF and AT1 bonds)
 - Unrealized gain on other than equity portfolio at ₹ 351 Crore.

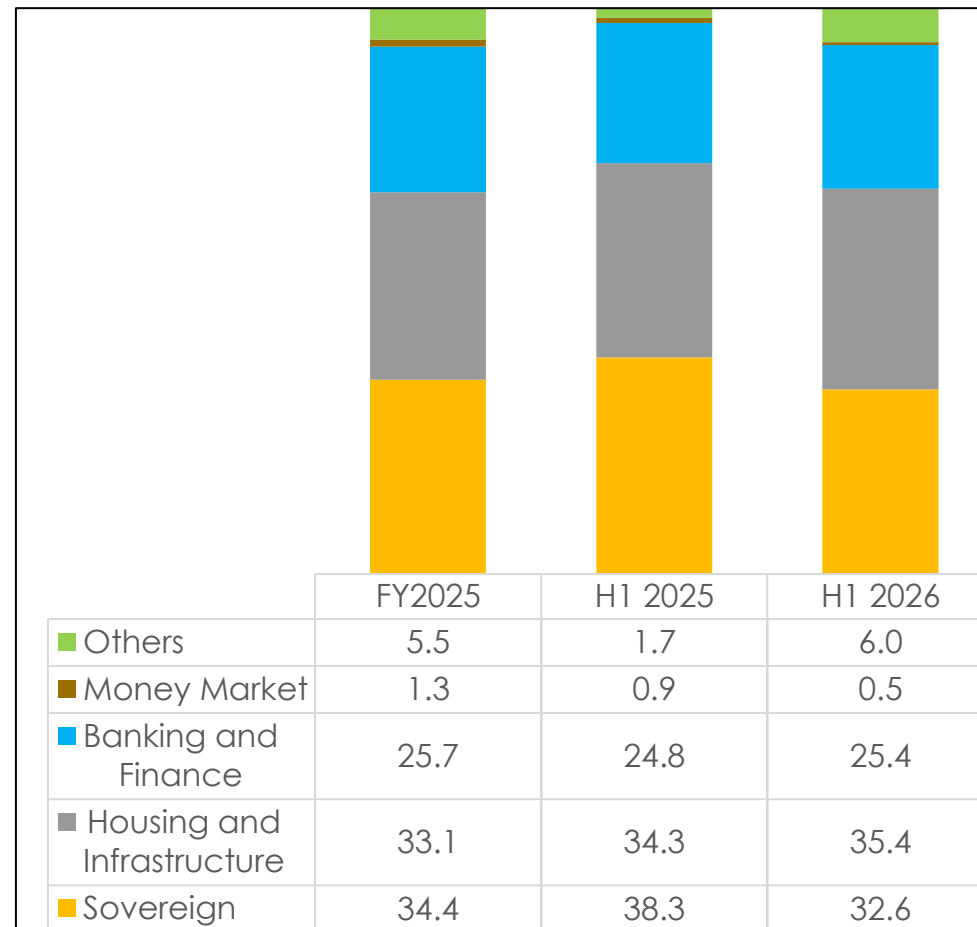
YoY Growth

Investment Asset Allocation (%)

Rating Wise Exposure



Sector Wise Exposure



Loss Ratios (%)

Particulars	FY 2025	H1 2025	H1 2026	Q2 2025	Q2 2026
Motor OD	67.8	65.8	70.3	67.3	71.3
Motor TP	66.6	66.2	66.4	66.8	66.8
Health,Travel,PA	83.8	83.4	83.9	80.8	84.3
Fire	68.7	60.9	74.9	54.1	75.5
Marine	56.1	53.9	81.6	54.2	10.3
Engineering	103.1	92.3	80.1	111.3	102.2
Other	89.1	81.3	78.0	81.2	85.5
Total	72.8	70.5	71.7	70.6	73.0

Thank You

Additional Information

IFRS Earning

₹ cr

Particulars	FY 2024-25 (Audited)	H1 2024-25 (Unaudited)	H1 2025-26 (Unaudited)
Profit before tax as per IGAAP	425	191	296
Networth [Equity] as per IGAAP	4,033	3,805	4,290
Leases and security deposit [IFRS 16 & 9]	(4)	(4)	(4)
Deferred acquisition cost [IFRS 17]	264	143	204
Unrealised Gain/(loss) on Investments-[IFRS 9] ⁽²⁾	378	347	40 ⁽³⁾
Discounting Impact [IFRS 17] ⁽¹⁾	129	52	118
Profit before tax	1,192	729	654
Provision for deferred tax	(299)	(183)	(165)
Total comprehensive income as per IFRS	893	546	489
Networth [Equity] as per IFRS	7,074	6,729	7,576
Return on Average Equity [IFRS] (%)⁽⁴⁾	14.7	9.2	6.7

Note: Above IFRS results are not mandated by sectoral regulator.

1. Claims liabilities as on September 30, 2025 has been discounted applying zero-coupon yield curve rate along with illiquidity premium basis estimated future payment pattern. The weighted average discount rate as on September 30, 2025 is 6.4% as against 6.8% as on March 31, 2025.
2. The change in unrealised gains for the current year (April to September 2025) was INR 40 crore, including INR 30 crore from the equity portfolio and INR 10 crore from the debt portfolio. In comparison, the same period in the previous year recorded a change of INR 347 crore, comprising INR 125 crore from the equity portfolio and INR 222 crore from the debt portfolio.
3. Neutral stance by RBI after June'25 rate cut drove yields higher, denting unrealised gains as on 30th Sept 2025. Recent dovish tone points to recovery of unrealized gain.
4. Return on Average Equity is calculated as Profit after tax divided by (Opening Net-worth[Equity] + Closing Net-worth [Equity])/2.

Reserving Triangle Disclosure: Whole Account

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31 st March 2025)	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
End of First Year (Original Estimate)	6.9	392.4	944.4	1,463.5	2,586.7	3,932.5	5,678.7	6,454.7
One year later	8.0	377.7	920.7	1,411.1	2,381.1	3,647.3	5,509.2	-
Two year later	8.0	374.9	905.1	1,299.1	2,210.6	3,489.9	-	-
Three year later	7.9	379.9	808.5	1,150.8	2,073.2	-	-	-
Four year later	8.0	334.4	735.8	1,069.5	-	-	-	-
Five year later	6.6	322.7	696.1	-	-	-	-	-
Six year later	6.5	312.1	-	-	-	-	-	-
Seven year later	6.5	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	0.5	80.3	248.3	394.0	513.5	442.6	169.5	NA
Favourable / (unfavourable) development % {Compared with original estimate}	7%	20%	26%	27%	20%	11%	3%	NA

Reserving Triangle Disclosure: Motor TP

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31 st March 2025)	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
End of First Year (Original Estimate)	5.1	204.4	630.3	1,024.3	1,701.6	2,204.1	2,588.7	2,678.6
One year later	7.2	204.4	636.1	1,026.8	1,615.5	2,044.7	2,572.7	-
Two year later	7.2	204.5	619.4	919.4	1,441.4	1,902.1	-	-
Three year later	7.2	204.6	527.6	771.3	1,304.3	-	-	-
Four year later	7.2	160.0	454.7	690.1	-	-	-	-
Five year later	5.8	148.4	415.1	-	-	-	-	-
Six year later	5.7	137.8	-	-	-	-	-	-
Seven year later	5.7	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	-0.6	66.6	215.2	334.3	397.3	302.0	16.0	NA
Favourable / (unfavourable) development % {Compared with original estimate}	-12%	33%	34%	33%	23%	14%	1%	NA

***Note:** For accident year FY2018, Net Earned Premium (NEP) was only ₹7.5 cr Motor TP line of business had two large losses which led to reserve run off due to small base of NEP.

Reserving Triangle Disclosure: Whole Account excluding Motor TP

Incurred Losses and Allocated Expenses (Ultimate Movement)

₹ cr

Particulars (As at 31st March 2025)	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
End of First Year (Original Estimate)	1.8	188.0	314.1	439.2	885.1	1,728.5	3,090.1	3,776.1
One year later	0.8	173.3	284.6	384.4	765.6	1,602.6	2,936.6	-
Two year later	0.8	170.4	285.7	379.7	769.1	1,587.8	-	-
Three year later	0.8	175.3	280.9	379.5	768.9	-	-	-
Four year later	0.8	174.4	281.0	379.5	-	-	-	-
Five year later	0.8	174.3	281.0	-	-	-	-	-
Six year later	0.8	174.3	-	-	-	-	-	-
Seven year later	0.8	-	-	-	-	-	-	-
Favourable / (unfavourable) development Amount	1.1	13.7	33.1	59.7	116.2	140.6	153.5	NA
Favourable / (unfavourable) development % {Compared with original estimate}	58%	7%	11%	14%	13%	8%	5%	NA

Glossary

Abbreviations	Full Form
FY	Financial Year
Q	Quarter
OD	Own Damage
TP	Third Party
Lacs	Lakhs
Cr	Crore
PA	Personal Accident
API	Application Programming Interface
GWP	Gross Written Premium
GDP	Gross Direct Premium
CY	Current Year
PY	Previous Year
AI-ML	Artificial Intelligence - Machine Learning
NAT CAT	Natural Catastrophes