

Date: 3rd November 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 SEBI Listing Regulations- Transparency Report 13.0

Dear Sir/Madam,

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Transparency report of the Company for the half year ended 30th September 2025.

The above information is being made available on the Company's website at [Transparency Report 13.0](#).

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

Encl:

1. Press Release on Transparency Report
2. Transparency Report 13.0

Digit Insurance shares claims and customer-centric turnaround times in 13th Transparency Report

- The report showcases how company drives speed and empathy with customers.
- It also showed improved customer service and social media response closure time.

Bengaluru, November 03, 2025: [Go Digit General Insurance Limited](#) (Digit Insurance), one of India's leading new-age insurance companies, today unveiled its [13th Transparency Report, 'The Invisible Architecture' Making Good Experience in Insurance Possible: Speed & Empathy](#). The edition delves into the various aspects that make better customer service and claims processing possible. The report covers granular insights into claims data, turnaround times and approval times for health insurance and motor insurance claims, including claim settlement timelines around various lines of business for the first half of fiscal year 2025-26 (H1FY26).

Digit Insurance also highlighted real-life claims scenarios, showcasing stories regarding the **Air India crash claims settlement**, the payment to the family of the **fallen personnel of Punjab Police** in active line of duty, and the claims settlement of individuals whose travel plans were affected due to tensions between India and Pakistan.

Reflecting its **core value of 'Being Transparent'**, Digit Insurance's **bi-annual Transparency Report** goes beyond regulatory requirements to offer rich, data-backed insights and narratives to customers, partners, and stakeholders.

Here is a snapshot of various insights for H1FY26

HEALTH INSURANCE CLAIMS TATs

- **Cashless Pre-Authorization:** In H1FY26, our average turnaround time stood at **26.9 minutes**, with the fastest approval delivered in just 7 minutes. (*IRDAI TAT requirement*: 1 hour*)
- **Hospital Discharge Approvals:** Approvals averaged **52.5 minutes**, with the quickest discharge greenlit in only 7 minutes. (*IRDAI TAT requirement*: 3 hours*)
- **Reimbursement Claims:** Claims were settled in an average of 2.4 days, with the fastest processed in a remarkable 4.4 hours. (*IRDAI TAT requirement*: 14 days*)

WORK APPROVAL FOR MOTOR INSURANCE CLAIMS

- Digit Insurance cut down its **overall Motor Work Approval TAT by 52 minutes**—from 15 hours 36 minutes in H1FY26 to 14 hours 44 minutes. The fastest work approval came at a lightning speed of 7 minutes.
- For **private cars** work approval, turnaround time **improved by 51 minutes**, down from 14 hours 46 minutes to 13 hours 55 minutes. Fastest work approval delivery came in as fast as 10 minutes.
- For **two-wheelers**, work approval time **improved by an impressive 1 hour 9 minutes**, bringing the average TAT down from 14 hours 32 minutes to 13 hours 23 minutes, with the fastest approval blazing in at just 9 minutes.

CUSTOMER SERVICING IMPROVEMENTS

- **Faster First Responses:** In H1FY26, our First Level Response TAT on social media improved from 20 minutes 7 seconds to just 6 minutes 15 secs, showcasing our commitment to real-time engagement.
- **Quicker Social Media Closures:** Our Social Media Closure TAT dropped from 32.5 hours in H1FY25 to 20.5 hours in H1FY26, reflecting a 37% improvement in resolving customer queries faster.
- **Claim Settlement Ratio[^]:** Digit Insurance's Claims Settlement Ratio rose to 97.2% in H1FY26 from 96.2% in H1FY25, with the Fire line of business making a stellar leap from 91.6% to 98.9%.
- **Call Volume Reduction:** Call volumes improved as the company received **197,200 fewer calls** in H1FY26 powered by WhatsApp and App self-service features.

AWARD AND ACCOLADES

Digit Insurance was awarded the prestigious **Best Fintech Insurance Award** at the **Financial Express Best Banks Awards 2025**, in a ceremony graced by the Hon'ble Union Minister of Home Affairs **Shri Amit Shah**, along with **Maharashtra Chief Minister Shri Devendra Fadnavis** and **Deputy Chief Minister Shri Eknath Shinde**. This recognition underscores company's commitment to innovation, customer-centricity, and excellence in digital insurance. Digit Insurance bagged a total of 11 awards during H1FY26, reinforcing its leadership in innovation, customer experience, and operational excellence.

**As per "Master Circular on IRDAI (Insurance Products) Regulations 2024- Health Insurance; ^ Claims Settlement Ratio = (Claims Paid + Claims Closed)/(Claims outstanding at beginning of the year + Claims Reported - Claims outstanding at the end of the year)*

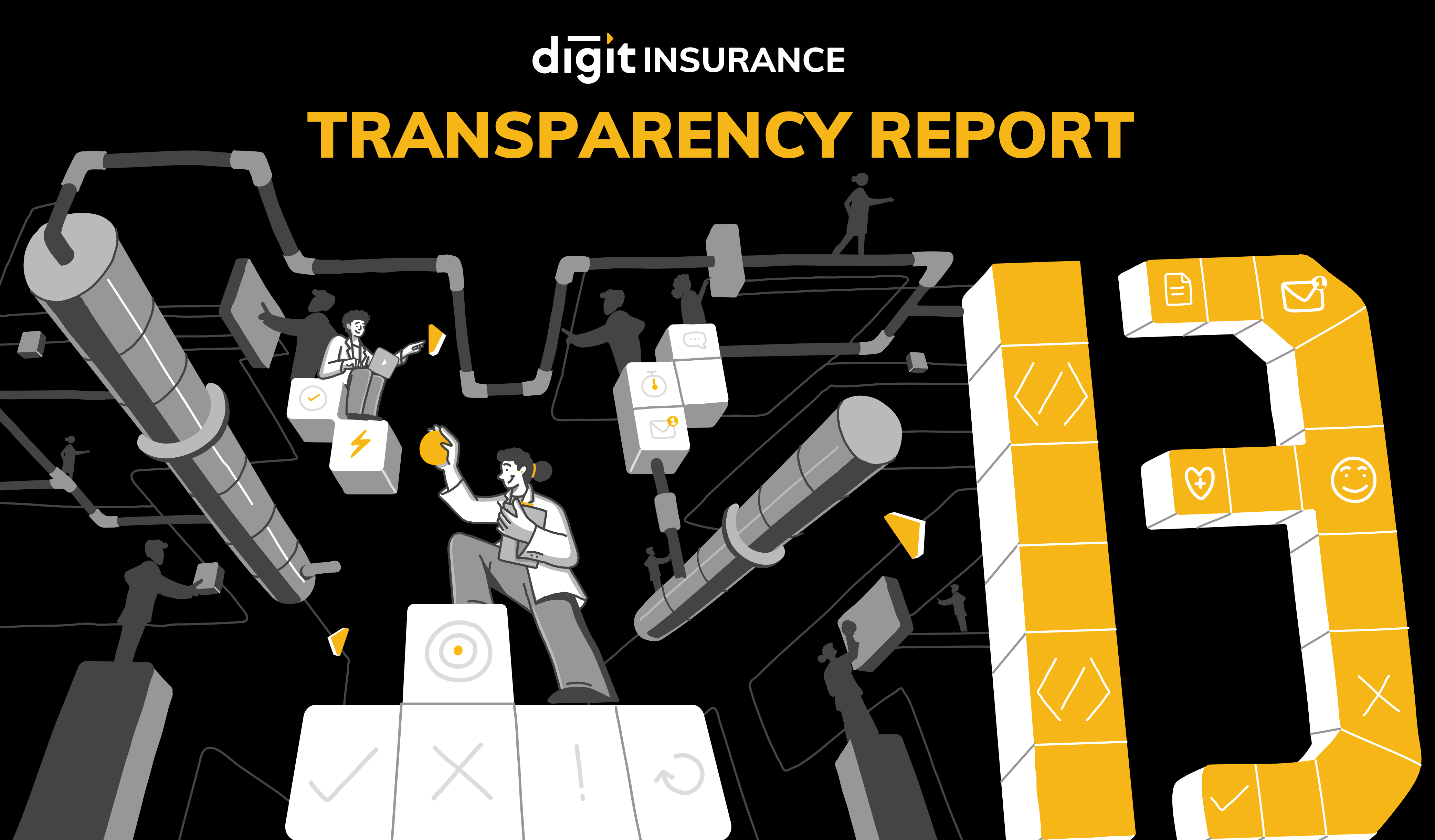
About Digit Insurance

About Digit Insurance Founded by Kamesh Goyal in 2016, Go Digit General Insurance Limited is a publicly listed general insurance company and is one of the leading new-age insurance companies in India. It leverages its technology to power what it believes to be an innovative approach to product design, distribution and customer experience for non-life insurance products. Some of the promoters of Go Digit General Insurance Ltd are Go Digit Infoworks Services Pvt. Ltd and FAL Corporation. With its registered office in Pune and corporate office in Bengaluru, Digit Insurance is one of the first non-life insurers in India to be fully operating on cloud. Digit Insurance won the General Insurance Company of the Year Award 2024 at the prestigious Asia Insurance Industry Awards 2024, Singapore. The Company is also part of the Fortune India 500 List (Ranked 349) and Hurun India 500 List 2023 (ranked 146th out of 500 most valuable companies). It was ranked 5th at LinkedIn 2024 Top Companies to Work for and is also a certified Great Place to Work for four years in a row. The Company offers motor insurance, health insurance, travel insurance, property insurance, marine insurance, liability insurance and other insurance products, which the customer can customize to meet his or her needs. Digit Insurance, through its tech-enabled process, focuses on product innovations to help satisfy real unmet insurance needs.

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Or write to us: mediarelations@godigit.com



‘THE INVISIBLE ARCHITECTURE’ MAKING GOOD EXPERIENCE IN INSURANCE POSSIBLE: SPEED & EMPATHY

Life isn’t just a solo act! It’s a backstage crew pulling off a flawless show while you take centre stage. Our lives run on an orchestra of tiny, unseen cogs working in perfect sync so we can focus on what truly matters. Most days, we barely notice this quiet choreography playing out around us.

If you think about it, it’s kind of everywhere. In the people who show up for you, in systems built by you or your family, and in those little life-easers that run like clockwork: a mobile network that never drops, an online order that arrives instantly, a flight that takes off on time, or a well-organised concert.



This invisible architecture holds us together. Yet we rarely pause to see the elaborate ecosystem of care that surrounds us. In insurance, this invisible architecture is even more critical.

The true measure of an insurer isn’t when a policy is sold. It’s the infrastructure of care that sets itself in motion when you need it most: claims teams working through weekends, tech processing documents while you sleep, or the caring voice of a customer care representative when you call.

At Digit Insurance, this understanding forms our **core DNA** as over the years we have tried to build systems so thoughtful and robust you rarely need to think about it.

In this **13th Transparency Report**, we’re pulling back the curtain on that invisible architecture. Because while the best care might be invisible, transparency about that care shouldn’t be.

THE INVISIBLE ARCHITECTURE BEHIND OUR CLAIMS

When a claim is processed quickly, it may feel surprising, but it’s not. It’s the quiet orchestration of a deeply intelligent tech ecosystem, designed with empathy.

The moment we receive a claim, a symphony of systems springs into motion. **APIs** connect seamlessly with partner networks. **Self-service portals** empower customers to upload damage photos and details in seconds. **AI tools** instantly assess damage and **classify documents**. **Natural language processing (NLP)** engines transcribe calls to extract insights. **Automated workflows** route tasks with precision. And all of this is powered by a **cloud-native infrastructure** that ensures **speed, scalability, and security**.

This is our **invisible care system**. A digital architecture **built not to be seen, but to be felt**. **Let’s show you how this enables speed and quick processing:**



MOTOR CLAIMS: WORK APPROVAL IN FOCUS—THE KEY POINT OF ACCELERATION

MOTOR INSURANCE WORK APPROVAL TAT

That’s the time between first notice of loss (FNOL) and vehicle repair order being issued. It captures the time when the customer first intimated us about the loss, the time the insurer took to ascertain the admissibility of the claim and send the vehicle repair order to the garage to commence the repair work. Since most of our claim surveys happen digitally, most work approval is issued within the same day.



	H1 FY26		H2 FY25	
	Average	Fastest	Average	Fastest
Overall TAT	14 hrs 44 mins	7 minutes ⚡	15 hrs 36 mins	5 minutes ⚡
TAT for Private Cars	13 hrs 55 mins	10 minutes ⚡	14 hrs 46 mins	5 minutes ⚡
TAT for Two-wheelers	13 hrs 23 mins	9 minutes ⚡	14 hrs 32 mins	5 minutes ⚡

In H1FY26, our **Overall Average TAT for Motor Work Approval** improved to **14 hrs 44 mins** from 15 hours and 36 minutes (in H2FY25). The **fastest** we provided the work approval was at a lightning speed of **7 minutes**. For **private cars**, our average and fastest work approval TAT stood at **13 hours 55 minutes** and **10 minutes** respectively. Similarly, for **two-wheelers**, our average TAT stood at **13 hours 23 minutes**, while our fastest approval came just in **9 minutes**.

HEALTH CLAIMS: OVERALL QUICK MOVEMENTS

Cashless Facility Approval ⚡ 7 minutes Fastest approval of a cashless facility we have provided to a customer ⚡ 26.9 minutes Average Turnaround Time (TAT) for cashless pre-authorization in H1FY26	Hospital Discharge Approval ⚡ 7 minutes Fastest we authorised discharge from the hospital ⚡ 52.5 minutes Average TAT for Discharge Approval in H1FY26	Reimbursement Claims Settlement ⚡ 4.4 hours Fastest we processed a reimbursement claim ⚡ 2.4 days Average TAT for Reimbursement Claims in H1FY26
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Reimbursement Claims Settlement is the time taken to settle the claim after collating all the necessary claims-related documents.

In H1FY26, our **average turnaround time (TAT) for cashless pre-authorization** stood at **26.9 minutes** (fastest being **7 minutes**), while **hospital discharge approval TATs** averaged **52.5 minutes** (fastest being **7 minutes**). **Reimbursement claims** were settled in just **2.4 days** on average (with fastest claim being processed in just **4.4 hours**).

THE INVISIBLE ARCHITECTURE LEADING TO REAL MOMENTS OF CARE IN ACTION!

STANDING STRONG IN THE AFTERMATH OF AIR INDIA CRASH

On June 12, 2025, India suffered a big loss as **Air India Flight AI171** crashed in just 32 seconds after take-off. Among the victims was a pilot insured under the Federation of Indian Pilots' **Loss of License Cover**, underwritten by Digit Insurance. We released the full claim of **₹2.67 crore** to the family within **three business days**. Our team coordinated closely with stakeholders, ensuring every step was handled with sensitivity and care.

HONOURING A HERO IN LINE OF DUTY

In April 2025, an **Assistant Sub-Inspector (ASI) of Punjab Police** lost his life in the active line of duty while bravely **responding to a violent clash** in the area. His sacrifice left behind a grieving family and a void that can never be filled. As his insurer, covering him under the **Group Personal Accident cover**, we ensured the **claim amount of ₹1 crore** was paid swiftly, within 8 days.

WHEN WAR DISRUPTS TRAVEL PLANS

When unexpected tensions between India and Pakistan led to government advisories, many plans were disrupted. **Three of our customers** (who were government employees) had to cancel their overseas trips as their **leaves were cancelled on government advisory**. Travel insurance is often associated with flight delays or lost baggage and not rare scenarios like these.

At Digit, we understand such moments bring not just disappointment but also financial stress. Our **International Travel plan** included **Trip Cancellation cover due to government advisory**, helping them get **₹1.3 lakh** swiftly **reimbursed for all non-refundable expenses**.

BIG CLAIMS, BIGGER COMMITMENT: HIGHEST CLAIMS SETTLED IN H1FY26

At Digit, we understand that some claims can be unexpectedly large and when they happen, speed matters. Our robust ecosystem ensures that even high-value claims are handled in the same manner as any other claim. From automated workflows to real-time processing and seamless coordination across teams, every step in our ecosystem is designed to minimise delays.

Travel Insurance

Reason: Emergency Accidental Treatment and Evacuation
Place of Incident: Singapore

Amount Settled:
₹40.25 lakh

TAT: 2 Days

Home Insurance

Reason: Natural Calamity Loss
Place of Incident: Rajkot, Gujarat

Amount Settled:
₹8.06 lakh

TAT: 3 Days

Health Insurance

Diagnosis: Aortic Stenosis
Place of incident: New Delhi

Amount Settled:
₹25.61 lakh

TAT: Cashless Settlement

MOTOR INSURANCE

Private Car (Own Damage)

Reason: Repair
Place of Incident: Kolkata

Amount Settled:
₹76.99 lakh

TAT*: 24 Hours

Private Car (Third Party)

Reason: Injury
Place of Incident: Thaliyur, Tamil Nadu

Amount Settled:
₹3 crore

TAT*: 16 Days

Two-Wheeler (Own Damage)

Reason: Repair
Place of Incident: Davangere, Karnataka

Amount Settled:
₹1.72 lakh

TAT*: 24 Hours

Two-Wheeler (Third Party)

Reason: Accidental Death
Place of Incident: Thane, Maharashtra

Amount Settled:
₹2.02 crore

TAT*: 12 Days

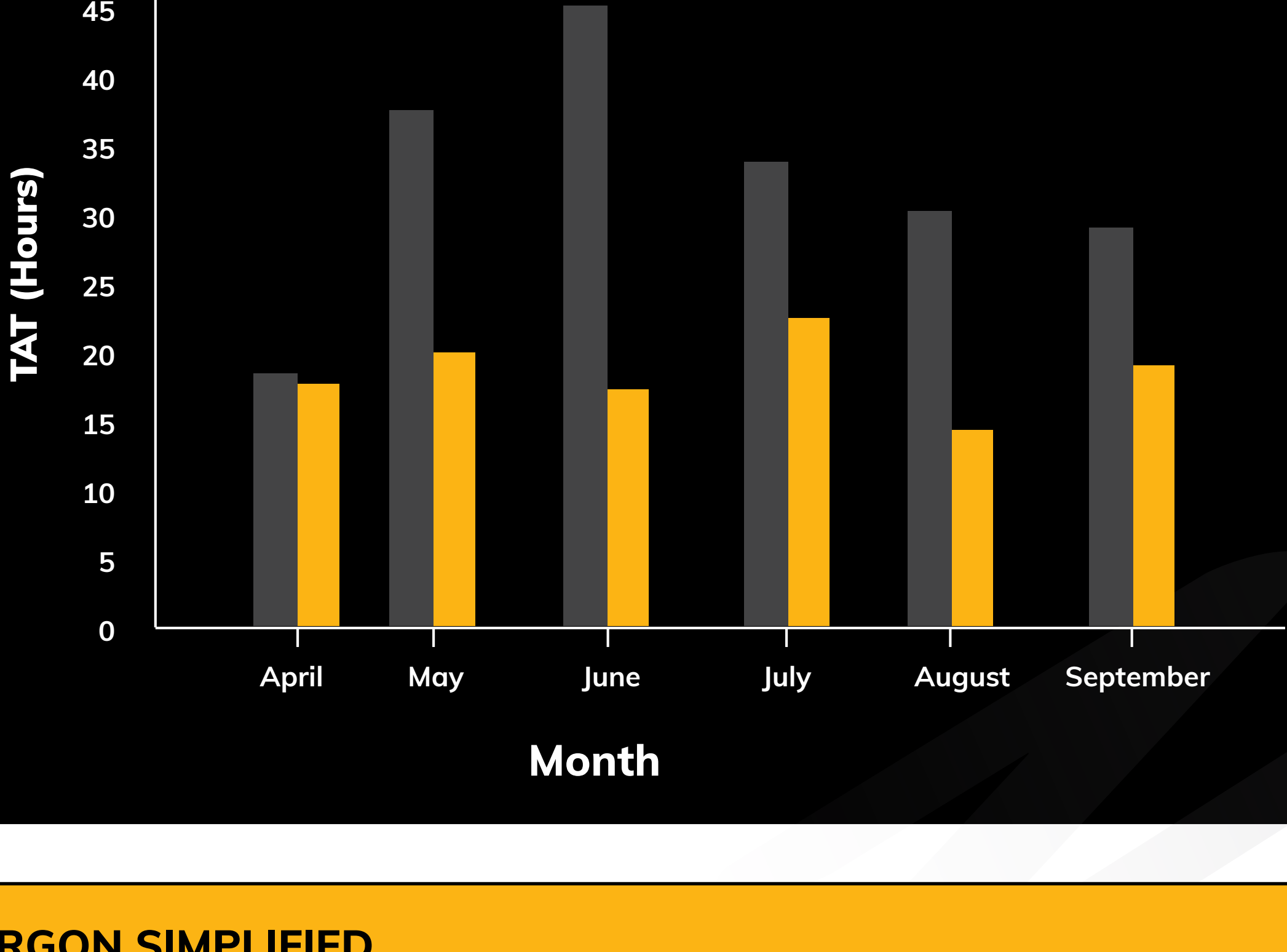
*Third-party TAT refers to the number of working days taken to settle a claim after the court has issued its order (excluding the litigation period). It measures the period from the receipt of the court judgment to the final settlement of the claims; #Own Damage TAT refers to the time taken to settle the final claim payment after receipt of the final bill; Claims Settlement TAT is the time taken to settle the claim after collating all the necessary claims-related documents.

CUSTOMER SERVICE: A SOLID BRICK OF OUR CARE-ARCHITECTURE!

When an escalation comes in, speed and empathy should guide every step. That's why we start with an immediate **first response** to reassure the customer that their concern matters. From there, the issue is swiftly escalated internally, investigated thoroughly, and **resolved with clear, proactive communication** throughout. Our goal isn't just to respond quickly. It's to **close the loop completely** and restore confidence as quickly as possible.

This relentless focus on efficiency and care has paid off. In H1 FY26, our **average First Level of Response Turnaround Time (FLR TAT)** was just **6 minutes and 15 seconds**, an impressive improvement from 20 minutes and 7 seconds as of September 30 last year. Not only that. Our average **Social Media Closure TAT** (Turnaround Time) has **improved from 32.5 hours in H1 FY25 to just 20.5 hours in H1 FY26**.

Social Media Closure Turnaround Time
H1 FY25 vs H1 FY26



QUICKER CLOSURE
In H1FY26, the average turnaround time was under 24 hours in five out of six months

17 HOURS
Lowest H1FY26 TAT recorded in August

JARGON SIMPLIFIED

- First Level of Response Turnaround Time (FLR TAT)**
It's the time taken to provide the initial acknowledgment or response to a customer query, comment, or post on social media after it is received. This metric measures the speed of engagement and responsiveness at the very first touchpoint.
- Social Media Closure TAT (Turnaround Time)**
It's the total time taken to completely resolve a customer query or issue raised on social media platforms. It is measured from the moment the communication is received to the point where the entire resolution loop is closed.

DIALING DOWN: HOW WE ARE REDUCING CALL VOLUMES

We saw a remarkable reduction in call volumes as we received **197,200 fewer calls in H1 FY26** compared to H1 FY25 where we were able to reduce our call volume only by 15,433. We were able to achieve this after **revamping our digital self-service model** early this year.

Two key enablers made this possible. First, our **WhatsApp self-service feature**, which empowers customers to handle everything from KYC updates, name and address changes, PIN code and mobile number corrections, vehicle registration and even ownership transfers to pre-inspection and claims—all at their fingertips. Second, the **Digit app**, which makes it effortless to register claims, download e-cards and policy copies, and track claim status. Together, these innovations have transformed customer convenience while significantly reducing dependency on call centres. **And the result? In H1FY26, on an average, we reduced our call volume by 32,867** against number of policies issued.

THE REAL TEST OF OUR SYSTEM? WHAT CUSTOMERS SAY

The real measure of whether our behind-the-scenes architecture truly works isn't in the code or the processes; it's when we get to hear genuine words from our customers. Every review is proof that our promise of simplicity and care translates into real experiences that matter. These voices are the heartbeat behind our high ratings on Facebook and Google, and they remind us why we keep pushing to make insurance effortless.

VOICES THAT INSPIRE US

Unprecedented rains at Kolkata in wee hours on 23rd Sep was catastrophic in nature and thousands of cars were submerged in basement parking across city. When I was not able to even find my SUV in severe basement floods, I could imagine the damage to vehicle and the only hope was Digit Insurance company. Fortunately I had opted for Own Damage policy with good IDV and the insurance company has settled the claim with 100% IDV payout terming it total loss within a week time. Very impressive service and response by Digit Insurance which deserves appreciation and such customer service stands out in the crowd for sure Thanks **Mudit Singhal Kamesh Goyal Ashwani Kumar Chouhan Rony Adak**

Go digit Insurance win! Claim No: 202501083011

My damage cost: just ₹100 (compulsory deductible) 🙏

Go Digit handled it smooth as butter — no drama, no chase. If only all insurance things in life settled this easy! 🙌 #DigitInsurance #CarCare #HappyCustomer @YGodigit

10:18 pm · 22 Sep 2025 · 85 Views

A Big Thank You to Digit Insurance! 🙌

First time I am writing an appreciation post for an Insurance company, as I always had bad experiences with other companies in the past. I recently had a breakdown with my vehicle and was in a tough spot. Given my past experiences with insurance companies, I was skeptical about getting any real help. But **#DigitInsurance** proved me wrong in the best way possible! Without much questioning or doubting, they promptly arranged for my vehicle to be towed. The process was smooth, efficient, and genuinely helpful. It's refreshing to see an insurance company that truly cares about its customers and stands by its promises. Thank you, Digit Insurance, for restoring my faith in vehicle insurance and for being there when I needed you the most! 🙌 #Grateful #CustomerService #VehicleBreakdown #ThankYou

4.7 Rating on Google

98% Recommended on Facebook

While they focus on getting better, we focus on getting it done - fast 🙌

I recently assisted with a 2-day hand surgery case at **Manipal Hospitals (MHEPL)** Sarajpur, under the care of **Dr. M Mallesh**. While the patient's friend focused on supporting their recovery, I managed the insurance and billing process by coordinating directly with the hospital billing desk.

For those looking to consult, you can also book an appointment with **Dr. Mallesh, MS - Orthopaedics, MBBS, Fellowship in Joint Replacement, Orthopedic surgeon, Joint Replacement Surgeon, 14 Years Experience Overall (10 years as specialist)**.

Book here → <https://link.in/gUTMmqXE>

Although this was an offline case and a query arose during the process, I ensured all documentation was complete, enabling the claim to be approved within just 3.5 hours, thanks to the efficiency of **Digit Insurance & Plum**.

A heartfelt thanks to **Manipal Hospitals (MHEPL)** Sarajpur, especially **Ms. Satyavathi**, and to **Digit Insurance**. Special thanks to **Shrinidhi Katti** from **Plum**, for escalating the claim and ensuring it was approved promptly.

If you're looking for seamless group health coverage for your team, you can get a Plum quote here → <https://link.in/g9g7jfmr>

Deveshish Rai, Jayadeep Reddy, Shrinidhi Katti, Chaitanya Anandhya, Giga Health & Plum!

🙌 A Big Thank You to Digit Insurance! 🙌

I recently had a great experience with GoDigit Insurance here at **Sahed Nagaj, Bhubaneswar**. Surveyor **Shri Satya Prakash** was very professional and made sure the claim was completed timely even though the dealership was delaying. Will surely recommend to all 🙌

8:42 pm · 1 Apr 2025 · 66 Views

Google and Facebook ratings as on 30 September 2025. Reviews extracted from publicly available social media posts of users.

HIDDEN FRAMEWORK: OUR INVISIBLE TECH ARCHITECTURE

Behind every seamless experience is a powerful, unseen engine. As an insurer, we enable the magic you feel through a robust tech backbone; an architecture powered by **natural language processing (NLP)**, **artificial intelligence (AI)**, **machine learning (ML)**, **computer vision (CV)**, and **advanced analytics**. It's the silent force that turns complexity into simplicity, driving personalized interactions and predictive insights. **Here's showing you some of that tech magic because what's invisible often matters the most.**

AI-enabled Vehicle Damage Detection: To speed up vehicle pre-inspections, we use a smart damage detection system for four-wheelers. Deep learning models work together to quickly and accurately identify whether a car panel is healthy or damaged, enabling faster processing and multi-panel inspections.

NLP-based Call Transcription and Intent Identification: We use NLP to transcribe and summarize live motor claim investigation calls. It converts conversations into real-time English transcripts and identifies caller intent, improving the speed and accuracy of claim registration and documentation.

AI-based Vehicle Parts Repair Recommendation: Remember seeing our vehicle work approval TAT earlier? One of the reasons behind our quick approval is our in-house AI tool that recommends whether a damaged car panel should be repaired or replaced during live claim assessments. It analyses eight vehicle poses to detect total damage more accurately, speeding up claims and improving decision-making. **Choosing repair over replacement is not only a win for your vehicle but also for the planet.** Every repaired panel reduces the need for new parts, cuts down plastic waste in landfills, and lowers the carbon footprint of vehicle maintenance, ensuring a greener future.

Sentiment-based Call Summarization: This tool helps our Customer Care team learn better from live calls by converting speech to text and analysing the sentiment. It creates clear transcripts and summaries of caller intent, enabling faster and personalized service, reducing the need for follow-up calls.

AWARDS AND ACCOLADES



We're deeply honoured to have received the **Best Fintech Insurance Award** at the Financial Express Best Banks Awards 2025 presented by the Hon'ble Union Minister of Home Affairs **Shri Amit Shah**, along with **Maharashtra CM Devendra Fadnavis** and **Deputy CM Eknath Shinde**. Receiving this recognition from such esteemed leaders makes the moment truly special for all of us at Digit. It's a proud reminder that our commitment to simplifying insurance through technology and customer-first thinking is making a meaningful impact.

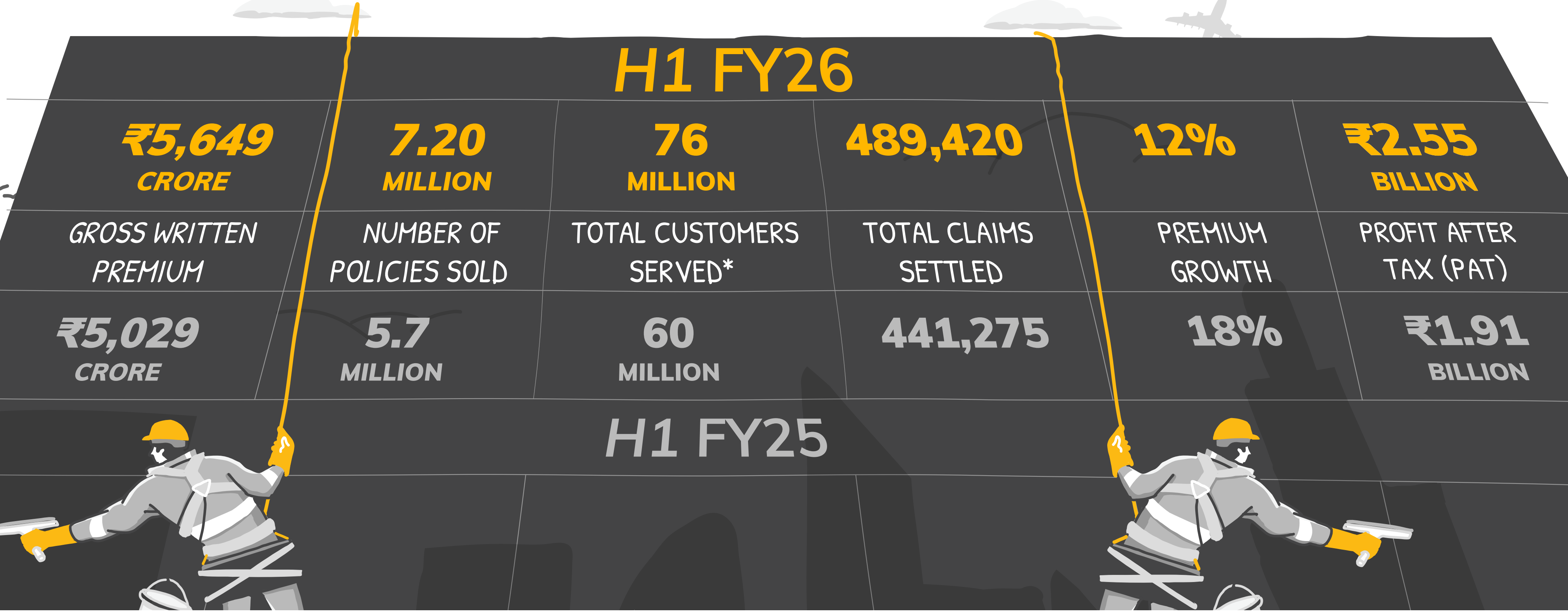
AWARDS WE WON IN H1FY26



OUR KEY GROWTH METRICS

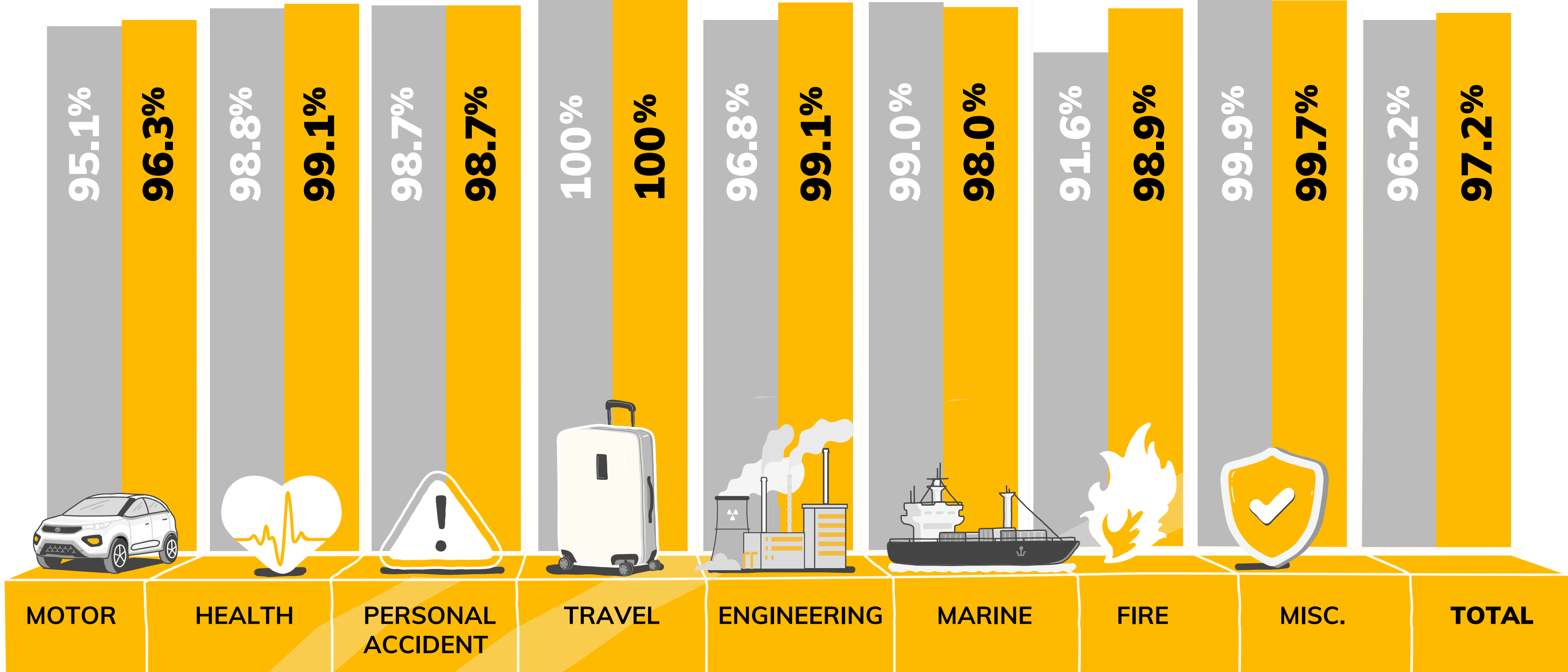
We're almost at the finish line, but before we wrap up, let's take a quick look at our key numbers.

H1FY26 KEY FINANCIALS: DELIVERING RESULTS THAT DELIGHT



Data for the period H1 FY2025 and H1 FY2026; *Cumulative count of all customers/lives onboarded and includes without limitation persons who have availed insurance benefits under various policies issued since inception till September 30, 2025.

Here is a look at Digit's Claims Settlement Ratio across various LOBs:



Note: Claims Settlement Ratio = (Claims Paid + Claims Closed)/(Claims outstanding at beginning of the year + Claims Reported - Claims outstanding at the end of the year).

We regularly put out our Claims Settlement Ratio every quarter in our [Public Disclosures](#). One can access the same by going through "NL 37: Claims Data".

And that's a wrap!

Hope you enjoyed the **9-minute** joyride through our Transparency Report — short, snappy, and (hopefully) insightful.

Got feedback? Hit us up at mediarelations@godigit.com. Tell us what made you nod, what made you squint, or what you'd love to see next.

We'll be back with our next drop in **April**. Until then, stay awesome and take care!