Go Digit General Insurance

# COMPANY NAME

# HEADQUARTERS CITY

Pune

# HEADQUARTERS FULL ADDRESS

IT-03, 3rd Floor, Gate No. 3, EON Free Zone, Phase-II, Kharadi, Pune, Maharashtra 411014

# ABOUT THE COMPANY

Go Digit General Insurance is a prominent general insurance company in India, known for its digital-first approach and innovative solutions. Founded in 2017 by Kamesh Goyal and backed by Fairfax Financial Holdings, the company set out with a vision to simplify insurance and make it more transparent and accessible for customers. It quickly established itself as a new-age insurer focusing on leveraging technology to enhance the customer experience, from policy purchase to claim settlement.

The company has rapidly grown to establish a significant market position in the Indian general insurance sector. Its emphasis on paperless transactions, instant policy issuance, and quick claim processing through digital channels has resonated with a growing segment of tech-savvy consumers. Go Digit aims to disrupt traditional insurance models by offering user-friendly interfaces, clear policy terms, and efficient service delivery, contributing to its increasing market share and brand recognition.

Go Digit offers a wide range of general insurance products designed to cater to diverse customer needs. Its service portfolio includes motor insurance for private cars, two-wheelers, and commercial vehicles, comprehensive health insurance plans, travel insurance, home insurance, and various commercial and property insurance solutions like shop, mobile, and fire insurance. The company's core services revolve around providing a seamless digital experience for policyholders, ensuring convenience and speed in all insurance-related transactions.

# KEY MANAGEMENT PERSONNEL

CEO: Jasleen Kohli

Background: Jasleen Kohli is the Chief Executive Officer of Go Digit General Insurance. She has been an integral part of Digit since its inception, previously serving as the Chief Distribution Officer. With over 18 years of experience in the financial services sector, she has played a crucial role in the company's growth and market strategy, particularly in building its distribution network.

Chairman: Kamesh Goyal

Background: Kamesh Goyal is the Chairman and Founder of Go Digit General Insurance. He is a veteran in the Indian insurance industry with extensive experience, having previously served as the Head of Allianz Group's operations in India, including CEO of Allianz India. His vision to simplify insurance and leverage technology laid the foundation for Digit's unique business model.

# Other Executives

Vivek Jalan

Background: Vivek Jalan serves as the Chief Financial Officer (CFO) of Go Digit General Insurance. He is a Chartered Accountant with extensive experience in finance, operations, and strategic planning within the financial services sector.

Neelam Tuteja

Background: Neelam Tuteja is the Chief Technology Officer (CTO) at Go Digit General Insurance. She brings significant experience in technology leadership, focusing on digital transformation, infrastructure development, and enhancing the company's technological capabilities to support its digital-first operations.

# Claim Ratio

As per the IRDAI Annual Report and industry sources for the financial year 2022-23, Go Digit General Insurance's claim settlement ratios for key segments are:

Motor Own Damage (OD): Approximately 97.74%

Motor Third Party (TP): Approximately 99.99%

Health: Approximately 87.49%

Source: IRDAI Annual Reports and various insurance industry aggregators and financial news portals that compile IRDAI data.