

Go Digit General Insurance Limited
Form NL 5 : Claims Incurred (net)
For the period ended 30 June 2021

₹ in thousands

Form NL 5 : Claims Incurred (net)	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	1,35,833	2,324	-	2,324.00	(15,45,620)	(14,07,463)	3,576.00	50.00	-	50.00	3,51,581	3,55,207
Add: Re-insurance accepted	81,852	-	-	-	24,07,271	24,89,123	24,192	-	-	-	3,22,373	3,46,565
Less: Re-insurance Ceded	1,84,935	116	-	116.00	2,01,732	3,86,783	22,940	43	-	43.00	2,31,635	2,54,618
Net Claims paid	32,750	2,208	-	2,208	6,59,919	6,94,877	4,828	7	-	7	4,42,319	4,47,154
Add: Claims outstanding at the end of period	3,74,884	12,900	14	12,914.00	2,56,40,749	2,60,28,547	2,36,613	1,499	32	1,531.00	1,15,43,848	1,17,81,992
Less: Claims outstanding at the beginning of year	3,35,952	6,633	13	6,646.00	2,11,51,537	2,14,94,135	1,74,730	239	32	271.00	93,92,800	95,67,801
Total Claims Incurred (Net)	71,682	8,475	1	8,476	51,49,131	52,29,289	66,711	1,267	-	1,267	25,93,367	26,61,345

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	6,98,580	(28,50,095)	(21,51,515)	6,930	-	-	3,131	-	1,320	4,93,286	10	1,01,218	(15,45,620)
Add: Re-insurance accepted	89,317	23,10,334	23,99,651	-	-	-	-	-	-	-	7,620	-	24,07,271
Less: Re-insurance Ceded	54,552	3,089	57,641	347	-	-	1,666	-	66	1,17,302	2,120	22,590	2,01,732
Net Claims paid	7,33,345	(5,42,850)	1,90,495	6,583		-	1,465	-	1,254	3,75,984	5,500	78,628	6,59,919
Add: Claims outstanding at the end of period	6,12,943	2,41,34,994	2,47,47,937	1,11,788	7	-	7,766	-	37,158	3,03,763	1,06,018	3,26,312	2,56,40,749
Less: Claims outstanding at the beginning of year	5,31,344	1,99,12,740	2,04,44,084	15,746	-	-	7,266	-	50,180	3,13,942	1,55,695	1,64,624	2,11,51,537
Total Claims Incurred (Net)	8,14,944	36,79,404	44,94,348	1,02,625	7	-	1,965	-	(11,768)	3,65,805	(44,177)	2,40,316	51,49,131

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	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,23,506	12,319	3,35,825	-	-	-	-	-	(3,294)	12,853	-	6,196	3,51,581
Add: Re-insurance accepted	22,514	653	23,167	-	-	-	20	-	-	-	2,99,186	-	3,22,373
Less: Re-insurance Ceded	86,449	2,180	88,629	-	-	-	-	-	(165)	1,059	1,41,809	302	2,31,635
Net Claims paid	2,59,571	10,792	2,70,363	-	-	-	20	-	(3,129)	11,794	1,57,377	5,894	4,42,320
Add: Claims outstanding at the end of period	6,26,003	1,02,67,127	1,08,93,130	2,972	-	-	5,938	-	38,868	1,41,072	4,21,385	40,483	1,15,43,848
Less: Claims outstanding at the beginning of year	5,32,405	82,29,872	87,62,277	644	-	-	6,542	-	20,219	47,630	5,38,343	17,147	93,92,802
Total Claims Incurred (Net)	3,53,169	20,48,047	24,01,216	2,328	-	-	(584)	-	15,520	1,05,236	40,419	29,230	25,93,366

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Add: Re-insurance accepted	81,852	-	-	-	24,07,271	24,89,123	24,192	-	-	-	3,22,373	3,46,565
Less: Re-insurance Ceded	1,84,935	116	-	116	2,01,732	3,86,783	22,940	43	-	43	2,31,635	2,54,618
Net Claims paid	32,750	2,208	-	2,208	6,59,919	6,94,877	4,828	7	-	7	4,42,319	4,47,154
Add: Claims outstanding at the end of period	3,74,884	12,900	14	12,914	2,56,40,749	2,60,28,547	2,36,613	1,499	32	1,531	1,15,43,848	1,17,81,992
Less: Claims outstanding at the beginning of year	3,35,952	6,633	13	6,646	2,11,51,537	2,14,94,135	1,74,730	239	32	271	93,92,800	95,67,801
							-	-	-	-	-	-
Total Claims Incurred (Net)	71,682	8,475	1	8,476	51,49,131	52,29,289	66,711	1,267	-	1,267	25,93,367	26,61,345

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
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Claims paid Direct	6,98,580	(28,50,095)	(21,51,515)	6,930	-	-	3,131	-	1,320	4,93,286	10	1,01,218	(15,45,620)
Add: Re-insurance accepted	89,317	23,10,334	23,99,651	-	-	-	-	-	-	-	7,620	-	24,07,271
Less: Re-insurance Ceded	54,552	3,089	57,641	347	-	-	1,666	-	66	1,17,302	2,120	22,590	2,01,732
Net Claims paid	7,33,345	(5,42,850)	1,90,495	6,583	-	-	1,465	-	1,254	3,75,984	5,510	78,628	6,59,919
Add: Claims outstanding at the end of period	6,12,943	2,41,34,994	2,47,47,937	1,11,788	7	-	7,766	-	37,158	3,03,763	1,06,018	3,26,312	2,56,40,749
Less: Claims outstanding at the beginning of year	5,31,344	1,99,12,740	2,04,44,084	15,746	-	-	7,266	-	50,180	3,13,942	1,55,695	1,64,624	2,11,51,537
Total Claims Incurred (Net)	8,14,944	36,79,404	44,94,348	1,02,625	7	-	1,965	-	(11,768)	3,65,805	(44,167)	2,40,316	51,49,131

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	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,23,506	12,319	3,35,825	-	-	-	-	-	(3,294.00)	12853	-	6,196	3,51,580
Add: Re-insurance accepted	22,514	653	23,167	-	-	-	20	-	-	-	2,99,186	-	3,22,373
Less: Re-insurance Ceded	86,449	2,180	88,629	-	-	-	-	-	(165)	1,059	1,41,809	302	2,31,634
Net Claims paid	2,59,571	10,792	2,70,363	-	-	-	20	-	(3,129)	11,794	1,57,377	5,894	4,42,319
Add: Claims outstanding at the end of period	6,26,003	1,02,67,127	1,08,93,130	2,972.00	-	-	5,938.00	-	38,867.95	1,41,072	4,21,385	40,483	1,15,43,848
Less: Claims outstanding at the beginning of year	5,32,405	82,29,872	87,62,277	644	-	-	6,542	-	20,219	47,630	5,38,343	17,147	93,92,802
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	3,53,169	20,48,047	24,01,216	2,328	-	-	(584)	-	15,520	1,05,236	40,419	29,230	25,93,365