

**Go Digit General Insurance Limited**

Form NL 25 : Quarterly claims data for Non-Life Insurers

For the period ended 30 September 2019

Number of claims



Sl. No.	Claims Experience	No of claims outstanding													
		Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit Insurance	Misc	Total
1	Claims O/s at the beginning of the period (A)	262	-	-	1	5,345	599	5	23	2	-	-	-	535	6,772
2	Claims reported during the period (B)	237	1	-	5	30,427	436	1,301	323	14	-	18	-	4,579	37,341
3	Claims settled during the period (C)	40	-	-	-	26,743	143	1,088	249	5	-	18	-	3,067	31,353
4	Claims repudiated during the period (D)	37	-	-	-	2,244	4	3	37	-	-	-	-	1,350	3,675
5	Claims closed during the period (E)	8	-	-	1	1,415	22	58	54	1	-	-	-	193	1,752
6	Claims O/s at the end of the period (F)	414	1	-	5	5,370	866	157	6	10	-	-	-	504	7,333
	<b>Claims Ageing</b>														
	Less than 3 months	155	1	-	5	5,148	378	157	6	9	-	-	-	503	6,362
	3 months to 6 months	77	-	-	-	194	235	-	-	1	-	-	-	-	507
	6 months to 1 year	127	-	-	-	26	229	-	-	-	-	-	-	1	383
	1 year and above	55	-	-	-	2	24	-	-	-	-	-	-	-	81
	<b>Claims Settlement Ratio</b>	56%	0%	0%	100%	93%	98%	100%	89%	100%	0%	100%	0%	71%	90%
	<b>Claims Repudiated Ratio</b>	44%	0%	0%	0%	7%	2%	0%	11%	0%	0%	0%	0%	29%	10%

Note: Claims settlement ratio  $= (C + E) / (A + B - F)$

Note: Claims repudiated ratio  $= (D) / (A + B - F)$