Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-38-Development of Losses (Annual Submission)
As at 31 March 2022
CIN - U66010PN2016PLC167410

WITHIN INDIA
₹ in Lakhs

Line of Business: Whole Account Level

Particulars	Accident Year Cohort										
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	695	39,237	94,437	1,46,351	2,58,670
B] Net Claims Provisions[2]	NA	NA	NA	NA	NA	NA	660	33,506	71,968	1,25,210	1,92,821
C] Cumulative Payment as of											-
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	91	14,954	21,875	30,363	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	108	19,036	23,471	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	112	20,686	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	115	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	803	37,766	92,071	1,41,111	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	796	37,491	90,508	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	795	37,987	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	797	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
Favourable / (unfavorable) development[3] Amount (A-D)	NA	NA	NA	NA	NA	NA	(102)	1,250	3,928	5,240	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	-15%	3%	4%	4%	NA

Note:-
(a) Claims Provision is including Outstanding claims, IBNR / IBNER & ULAE
(b) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal
(c)For Accident year 2017-18, Net Earned premium is only 746 Lakh. Motor TP line of business had 2 large losses which led to reserve run off due to small base of NEP

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Line of Business: Motor TP

Particulars	Accident Year Cohort										
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	511	20,440	63,029	1,02,435	1,70,159
B] Net Claims Provisions[2]	NA	NA	NA	NA	NA	NA	511	20,358	62,177	1,11,328	1,65,493
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	19	1,210	(4,834)	(5,920)	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	34	2,356	(3,536)	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	37	3,465	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	37	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	723	20,440	63,607	1,02,676	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	718	20,455	61,941	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	718	20,457	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	718	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
Favourable / (unfavorable) development[3] Amount (A-D)	NA	NA	NA	NA	NA	NA	(207)	(17)	1,087	(242)	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	-40%	0%	2%	0%	NA

Note:-

(a) Claims Provision is including Outstanding claims, IBNR / IBNER & ULAE

(b) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal

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Line of Business: Short-tailed Business

	Accident Year Cohort										
Particulars	**YE 31-Mar-2012**	**YE 31-Mar-2013**	**YE 31-Mar-2014**	**YE 31-Mar-2015**	**YE 31-Mar-2016**	**YE 31-Mar-2017**	**YE 31-Mar-2018**	**YE 31-Mar-2019**	**YE 31-Mar-2020**	**YE 31-Mar-2021**	**YE 31-Mar-2022**
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	184	18,797	31,408	43,917	88,510
B] Net Claims Provisions[2]	NA	NA	NA	NA	NA	NA	149	13,148	9,791	13,882	27,328
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	72	13,744	26,708	36,283	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	74	16,680	27,007	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	76	17,221	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	78	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	80	17,326	28,464	38,435	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	78	17,036	28,567	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	77	17,531	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	79	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-
Favourable / (unfavorable) development[3] Amount (A-D)	NA	NA	NA	NA	NA	NA	104	1,266	2,841	5,482	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	57%	7%	9%	12%	NA

Note:-

(a) Claims Provision is including Outstanding claims, IBNR / IBNER & ULAE

(b) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal

(c) All the businesses other than Motor TP are categorized as short-tailed and are clubbed together for the reserving triangle discloser under Short Tailed line of business