

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

As at 30 Sep 2021

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21
Claims Paid (Direct)	434	1,793	9	33	-	-	9	33	10,929	17,915	4,769	(23,732)	15,699	(5,817)
Add :Re-insurance accepted to direct claims	1,533	2,351	-	-	-	-	-	-	1,277	2,170	653	23,756	1,930	25,926
Less :Re-insurance Ceded to claims paid	1,754	3,604	3	4	-	-	3	4	813	1,359	209	239	1,022	1,598
Net Claim Paid	213	540	7	29	-	-	7	29	11,393	18,727	5,214	(215)	16,607	18,512
Add Claims Outstanding at the end of the year	4,798	4,798	89	89	0	0	89	89	6,588	6,588	2,77,412	2,77,412	2,84,000	2,84,000
Less Claims Outstanding at the beginning of the year	3,749	3,360	129	66	0	0	129	66	6,129	5,313	2,41,350	1,99,127	2,47,479	2,04,441
Net Incurred Claims	1,263	1,979	(33)	51	0	0	(33)	52	11,852	20,001	41,276	78,070	53,127	98,071
Claims Paid (Direct)														
-In India	434	1,793	9	33	-	-	9	33	10,929	17,915	4,769	(23,732)	15,699	(5,817)
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,665	1,665	83	83	-	-	83	83	990	990	2,22,490	2,22,490	2,23,480	2,23,480
Estimates of IBNR and IBNER at the beginning of the period (net)	626	800	89	62	-	-	89	62	919	1,247	1,96,505	1,62,719	1,97,424	1,63,965

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20
Claims Paid (Direct)	156	191	26	26	-	-	26	26	6,740	9,975	1,582	1,705	8,322	11,680
Add :Re-insurance accepted to direct claims	646	888	-	-	-	-	-	-	554	779	155	161	708	940
Less :Re-insurance Ceded to claims paid	719	948	21	21	-	-	21	21	1,650	2,515	245	266	1,895	2,781
Net Claim Paid	83	131	5	5	-	-	5	5	5,643	8,239	1,492	1,599	7,135	9,838
Add Claims Outstanding at the end of the year	3,127	3,127	47	47	2	2	49	49	5,359	5,359	1,24,184	1,24,184	1,29,543	1,29,543
Less Claims Outstanding at the beginning of the year	2,366	1,747	15	2	0	0	15	3	6,260	5,324	1,02,671	82,299	1,08,931	87,623
Net Incurred Claims	844	1,511	37	49	1	1	38	51	4,742	8,274	23,004	43,485	27,747	51,759
Claims Paid (Direct)														
-In India	156	191	26	26	-	-	26	26	6,740	9,975	1,582	1,705	8,322	11,680
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,118	1,118	31	31	2	2	32	32	1,760	1,760	1,04,690	1,04,690	1,06,451	1,06,451
Estimates of IBNR and IBNER at the beginning of the period (net)	586	530	8	2	-	-	8	2	2,765	1,966	85,135	66,673	87,900	68,640

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As at 30 Sep 2021

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₹ in Lakhs

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's		Public/ Product Liability		Engineering	
	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21
Claims Paid (Direct)	3,720	8,649	75	88	16	19	3,810	8,756	697	766	-	-	41	72
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	7	7
Less :Re-insurance Ceded to claims paid	505	1,678	4	4	1	1	510	1,683	35	38	-	-	52	69
Net Claim Paid	3,214	6,971	71	83	15	19	3,301	7,073	662	728	-	-	(5)	10
Add Claims Outstanding at the end of the year	3,348	3,348	1,458	1,458	80	80	4,886	4,886	2,499	2,499	-	-	135	135
Less Claims Outstanding at the beginning of the year	3,017	3,129	372	502	21	10	3,409	3,641	1,118	157	-	-	78	73
Net Incurred Claims	3,545	7,190	1,158	1,040	75	88	4,778	8,318	2,044	3,070	-	-	53	73
Claims Paid (Direct)														
-In India	3,720	8,649	75	88	16	19	3,810	8,756	697	766	-	-	41	72
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,882	2,882	1,350	1,350	15	15	4,247	4,247	2,341	2,341	-	-	122	122
Estimates of IBNR and IBNER at the beginning of the period (net)	1,608	2,819	312	418	13	3	1,933	3,239	819	102	-	-	64	51

₹ in Lakhs

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20
Claims Paid (Direct)	1,049	1,169	55	22	12	20	1,115	1,211	10	10	-	-	6	6
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	(0)	0
Less :Re-insurance Ceded to claims paid	258	267	3	1	1	2	261	270	1	1	-	-	5	5
Net Claim Paid	791	902	52	21	11	18	854	940	10	10	-	-	1	1
Add Claims Outstanding at the end of the year	2,303	2,303	458	458	5	5	2,766	2,766	49	49	-	-	118	118
Less Claims Outstanding at the beginning of the year	1,353	395	389	202	58	82	1,799	678	30	6	-	-	59	65
Net Incurred Claims	1,741	2,810	121	276	(41)	(58)	1,821	3,028	29	52	-	-	59	54
Claims Paid (Direct)														
-In India	1,049	1,169	55	22	12	20	1,115	1,211	10	10	-	-	6	6
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,092	1,092	400	400	5	5	1,497	1,497	35	35	-	-	98	98
Estimates of IBNR and IBNER at the beginning of the period (net)	1,143	300	341	158	55	74	1,539	532	20	6	-	-	45	55

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Form NL-5 - CLAIMS SCHEDULE

As at 30 Sep 2021

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21	For the Quarter Sep'21	Up to the quarter Sep'21
Claims Paid (Direct)	-	-	0	0	-	-	3,472.50	4,485	23,719	8,263	24,163	10,089
Add :Re-insurance accepted to direct claims	-	-	611	687	-	-	-	-	2,548	26,620	4,081	28,972
Less :Re-insurance Ceded to claims paid	-	-	296	317	-	-	883.39	1,109	2,798	4,816	4,555	8,423
Net Claim Paid	-	-	315	370	-	-	2,589	3,375	23,469	30,068	23,688	30,637
Add Claims Outstanding at the end of the year	-	-	1,360	1,360	-	-	1,294	1,294	2,94,176	2,94,176	2,99,063	2,99,063
Less Claims Outstanding at the beginning of the year	-	-	1,060	1,557	-	-	3,263	1,646	2,56,407	2,11,515	2,60,285	2,14,941
Net Incurred Claims	-	-	615	174	-	-	620	3,023	61,237	1,12,728	62,466	1,14,759
Claims Paid (Direct)												
-In India	-	-	0	0	-	-	3,473	4,485	23,719	8,263	24,163	10,089
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	1,360	1,360	-	-	1,041	1,041	2,32,591	2,32,591	2,34,340	2,34,340
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	1,060	1,557	-	-	1,927	1,436	2,03,227	1,70,351	2,03,942	1,71,213

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20	For the Quarter Sep'20	Up to the quarter Sep'20
Claims Paid (Direct)	-	-	-	-	-	-	341	402	9,794	13,309	9,975	13,527
Add :Re-insurance accepted to direct claims	-	-	2,254	5,246	-	-	-	-	2,962	6,186	3,609	7,075
Less :Re-insurance Ceded to claims paid	-	-	742	2,160	-	-	95	98	2,998	5,315	3,738	6,285
Net Claim Paid	-	-	1,513	3,087	-	-	246	305	9,758	14,181	9,845	14,317
Add Claims Outstanding at the end of the year	-	-	3,413	3,413	-	-	727	727	1,36,617	1,36,617	1,39,793	1,39,793
Less Claims Outstanding at the beginning of the year	-	-	4,214	5,383	-	-	405	171	1,15,438	93,928	1,17,820	95,678
Net Incurred Claims	-	-	712	1,116	-	-	568	861	30,936	56,870	31,818	58,432
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	341	402	9,794	13,309	9,975	13,527
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	3,188	3,188	-	-	437	437	1,11,705	1,11,705	1,12,856	1,12,856
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	4,214	5,383	-	-	328	154	94,045	74,771	94,639	75,303