

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

As at 31 Dec 2021

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21
Claims Paid (Direct)	4,613	6,405	127	159	-	-	127	159	11,853	29,768	3,783	(19,949)	15,636	9,819
Add :Re-insurance accepted to direct claims	393	2,745	-	-	-	-	-	-	1,034	3,204	670	24,426	1,703	27,630
Less :Re-insurance Ceded to claims paid	4,562	8,166	103	107	-	-	103	107	1,016	2,374	97	337	1,113	2,711
Net Claim Paid	444	984	24	52	-	-	24	52	11,871	30,598	4,356	4,140	16,226	34,738
Add Claims Outstanding at the end of the year	4,548	4,548	60	60	-	-	60	60	7,869	7,869	3,17,436	3,17,436	3,25,305	3,25,305
Less Claims Outstanding at the beginning of the year	4,798	3,359	89	66	-	-	89	66	6,588	5,264	2,77,412	1,99,177	2,84,000	2,04,441
Net Incurred Claims	194	2,173	(5)	46	-	-	(5)	46	13,152	33,203	44,380	1,22,399	57,531	1,55,602
Claims Paid (Direct)														
-In India	4,613	6,405	127	159	-	-	127	159	11,853	29,768	3,783	(19,949)	15,636	9,819
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	820	820	56	56	-	-	56	56	1,525	1,525	2,49,253	2,49,253	2,50,778	2,50,778
Estimates of IBNR and IBNER at the beginning of the period (net)	1,665	800	83	62	-	-	83	62	990	1,247	2,22,490	1,62,719	2,23,480	1,63,965

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20
Claims Paid (Direct)	76	268	13	39	-	-	13	39	7,226	17,201	1,446	3,150	8,672	20,352
Add :Re-insurance accepted to direct claims	616	1,505	-	-	-	-	-	-	624	1,403	160	321	784	1,724
Less :Re-insurance Ceded to claims paid	654	1,602	1	22	-	-	1	22	1,334	3,849	216	482	1,550	4,331
Net Claim Paid	38	171	12	17	-	-	12	17	6,516	14,755	1,390	2,989	7,906	17,745
Add Claims Outstanding at the end of the year	3,224	3,224	46	46	4	4	51	51	6,477	6,477	1,49,971	1,49,971	1,56,447	1,56,447
Less Claims Outstanding at the beginning of the year	3,127	1,747	47	2	2	-	49	3	5,359	5,324	1,24,184	82,299	1,29,543	87,623
Net Incurred Claims	135	1,648	11	61	2	4	14	65	7,634	15,908	27,177	70,661	34,810	86,569
Claims Paid (Direct)														
-In India	76	268	13	39	-	-	13	39	7,226	17,201	1,446	3,150	8,672	20,352
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,236	1,236	43	43	4	4	47	47	2,199	2,199	1,26,215	1,26,215	1,28,414	1,28,414
Estimates of IBNR and IBNER at the beginning of the period (net)	1,118	530	31	2	2	-	32	2	1,760	1,966	1,04,690	66,673	1,06,451	68,640

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₹ in Lakhs

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's		Public/ Product Liability		Engineering	
	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21
Claims Paid (Direct)	3,199	11,802	1,027	1,114	6	72	4,231	12,988	278	1,045	-	-	146	218
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	7
Less :Re-insurance Ceded to claims paid	209	1,885	484	488	-	4	693	2,377	14	52	-	-	117	186
Net Claim Paid	2,990	9,917	543	626	6	68	3,538	10,611	264	993	-	-	29	39
Add Claims Outstanding at the end of the year	5,551	5,551	2,534	2,534	98	98	8,183	8,183	3,512	3,512	-	-	72	72
Less Claims Outstanding at the beginning of the year	3,317	3,090	1,458	502	111	50	4,886	3,641	2,499	157	-	-	135	73
Net Incurred Claims	5,224	12,378	1,619	2,658	(7)	116	6,835	15,153	1,277	4,348	-	-	(34)	38
Claims Paid (Direct)														
-In India	3,199	11,802	1,027	1,114	6	72	4,231	12,988	278	1,045	-	-	146	218
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4,686	4,686	2,299	2,299	41	41	7,027	7,027	3,219	3,219	-	-	50	50
Estimates of IBNR and IBNER at the beginning of the period (net)	2,852	2,780	1,350	418	45	42	4,247	3,239	2,341	102	-	-	122	51

₹ in Lakhs

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20
Claims Paid (Direct)	2,712	3,777	22	44	22	146	2,756	3,966	10	20	-	-	24	30
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	835	1,097	1	2	1	9	837	1,108	1	1	-	-	21	26
Net Claim Paid	1,877	2,680	21	42	21	137	1,919	2,858	9	19	-	-	3	4
Add Claims Outstanding at the end of the year	2,268	2,268	562	562	50	50	2,880	2,880	103	103	-	-	144	144
Less Claims Outstanding at the beginning of the year	2,224	250	458	202	85	227	2,766	678	49	6	-	-	118	65
Net Incurred Claims	1,921	4,698	125	402	(14)	(40)	2,033	5,060	63	116	-	-	29	83
Claims Paid (Direct)														
-In India	2,712	3,777	22	44	22	146	2,756	3,966	10	20	-	-	24	30
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,777	1,777	494	494	44	44	2,315	2,315	71	71	-	-	127	127
Estimates of IBNR and IBNER at the beginning of the period (net)	1,013	155	400	158	85	219	1,497	532	35	6	-	-	98	55

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₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21
Claims Paid (Direct)	-	-	-	-	-	-	776	5,261	1,200	6,524	25,807	35,895
Add :Re-insurance accepted to direct claims	-	-	15	702	-	-	-	-	15	709	2,111	31,083
Less :Re-insurance Ceded to claims paid	-	-	4	321	-	-	277	1,386	411	1,945	6,883	15,306
Net Claim Paid	-	-	11	381	-	-	499	3,875	804	5,288	21,035	51,672
Add Claims Outstanding at the end of the year	-	-	965	965	-	-	3,412	3,412	7,962	7,962	3,46,058	3,46,058
Less Claims Outstanding at the beginning of the year	-	-	1,360	1,557	-	-	1,294	1,646	5,289	3,433	2,99,064	2,14,941
Net Incurred Claims	-	-	(384)	(211)	-	-	2,617	5,641	3,477	9,817	68,029	1,82,789
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	776	5,261	1,200	6,524	25,807	35,895
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	965	965	-	-	2,972	2,972	7,207	7,207	2,65,887	2,65,887
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	1,360	1,557	-	-	1,041	1,436	4,864	3,146	2,34,340	1,71,213

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other segments		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20	For the Quarter Dec'20	Up to the quarter Dec'20
Claims Paid (Direct)	-	-	-	-	-	-	771	1,174	806	1,224	12,322	25,849
Add :Re-insurance accepted to direct claims	-	-	113	5,359	-	-	-	-	113	5,359	1,513	8,587
Less :Re-insurance Ceded to claims paid	-	-	36	2,195	-	-	155	253	212	2,475	3,254	9,539
Net Claim Paid	-	-	77	3,164	-	-	616	921	707	4,108	10,581	24,897
Add Claims Outstanding at the end of the year	-	-	5,381	5,381	-	-	1,765	1,765	7,393	7,393	1,69,995	1,69,995
Less Claims Outstanding at the beginning of the year	-	-	3,413	5,383	-	-	727	171	4,308	5,627	1,39,793	95,678
Net Incurred Claims	-	-	2,045	3,162	-	-	1,654	2,515	3,792	5,874	40,783	99,214
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	771	1,174	806	1,224	12,322	25,849
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	2,119	2,119	-	-	1,346	1,346	3,662	3,662	1,35,675	1,35,675
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	3,188	5,383	-	-	437	154	3,757	5,599	1,12,856	75,303