

**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
<b>Net Claim Paid</b>	<b>444</b>	<b>984</b>	<b>24</b>	<b>52</b>	<b>-</b>	<b>-</b>	<b>24</b>	<b>52</b>	<b>11,871</b>	<b>30,598</b>	<b>4,356</b>	<b>4,140</b>	<b>16,226</b>	<b>34,738</b>
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
<b>Net Incurred Claims</b>	<b>194</b>	<b>2,173</b>	<b>(5)</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>(5)</b>	<b>46</b>	<b>13,152</b>	<b>33,203</b>	<b>44,380</b>	<b>1,22,399</b>	<b>57,531</b>	<b>1,55,602</b>
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
<b>Net Claim Paid</b>	<b>38</b>	<b>171</b>	<b>12</b>	<b>17</b>	<b>-</b>	<b>-</b>	<b>12</b>	<b>17</b>	<b>6,516</b>	<b>14,755</b>	<b>1,390</b>	<b>2,989</b>	<b>7,906</b>	<b>17,745</b>
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
<b>Net Incurred Claims</b>	<b>135</b>	<b>1,648</b>	<b>11</b>	<b>61</b>	<b>2</b>	<b>4</b>	<b>14</b>	<b>65</b>	<b>7,634</b>	<b>15,908</b>	<b>27,177</b>	<b>70,661</b>	<b>34,810</b>	<b>86,569</b>
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

**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	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
<b>Net Claim Paid</b>	<b>2,990</b>	<b>9,917</b>	<b>543</b>	<b>626</b>	<b>6</b>	<b>68</b>	<b>3,538</b>	<b>10,611</b>	<b>264</b>	<b>993</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>39</b>
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
<b>Net Incurred Claims</b>	<b>5,224</b>	<b>12,378</b>	<b>1,619</b>	<b>2,658</b>	<b>(7)</b>	<b>116</b>	<b>6,835</b>	<b>15,153</b>	<b>1,277</b>	<b>4,348</b>	<b>-</b>	<b>-</b>	<b>(34)</b>	<b>38</b>
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
<b>Net Claim Paid</b>	<b>1,877</b>	<b>2,680</b>	<b>21</b>	<b>42</b>	<b>21</b>	<b>137</b>	<b>1,919</b>	<b>2,858</b>	<b>9</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>4</b>
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
<b>Net Incurred Claims</b>	<b>1,921</b>	<b>4,698</b>	<b>125</b>	<b>402</b>	<b>(14)</b>	<b>(40)</b>	<b>2,033</b>	<b>5,060</b>	<b>63</b>	<b>116</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>83</b>
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

₹ 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	21,067	29,331	25,807	35,895
Add :Re-insurance accepted to direct claims	-	-	15	702	-	-	-	-	1,718	28,339	2,111	31,083
Less :Re-insurance Ceded to claims paid	-	-	4	321	-	-	277	1,386	2,218	7,033	6,883	15,306
<b>Net Claim Paid</b>	-	-	11	381	-	-	499	3,875	20,567	50,637	21,035	51,672
Add Claims Outstanding at the end of the year	-	-	965	965	-	-	3,412	3,412	3,41,449	3,41,449	3,46,058	3,46,058
Less Claims Outstanding at the beginning of the year	-	-	1,360	1,557	-	-	1,294	1,646	2,94,174	2,11,515	2,99,064	2,14,941
<b>Net Incurred Claims</b>	-	-	(384)	(211)	-	-	2,617	5,641	67,842	1,80,571	68,029	1,82,789
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	776	5,261	21,067	29,331	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	12,233	25,542	12,322	25,849
Add :Re-insurance accepted to direct claims	-	-	113	5,359	-	-	-	-	897	7,083	1,513	8,587
Less :Re-insurance Ceded to claims paid	-	-	36	2,195	-	-	155	253	2,600	7,914	3,254	9,539
<b>Net Claim Paid</b>	-	-	77	3,164	-	-	616	921	10,530	24,711	10,581	24,897
Add Claims Outstanding at the end of the year	-	-	5,381	5,381	-	-	1,765	1,765	1,66,720	1,66,720	1,69,995	1,69,995
Less Claims Outstanding at the beginning of the year	-	-	3,413	5,383	-	-	727	171	1,36,616	93,926	1,39,793	95,678
<b>Net Incurred Claims</b>	-	-	2,045	3,162	-	-	1,654	2,515	40,634	97,505	40,783	99,214
Claims Paid (Direct)												
-In India	-	-	-	-	-	-	771	1,174	12,233	25,542	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