

**Go Digit General Insurance Limited**

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 31 March 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22
Claims Paid (Direct)	870	7,275	252	411	-	-	252	411	14,181	43,950	4,157	(15,792)	18,338	28,158
Add :Re-insurance accepted to direct claims	642	3,386	-	-	-	-	-	-	938	4,142	990	25,416	1,928	29,558
Less :Re-insurance Ceded to claims paid	1,131	9,297	236	343	-	-	236	343	1,025	3,399	313	649	1,338	4,048
<b>Net Claim Paid</b>	<b>381</b>	<b>1,364</b>	<b>16</b>	<b>68</b>	<b>-</b>	<b>-</b>	<b>16</b>	<b>68</b>	<b>14,094</b>	<b>44,693</b>	<b>4,834</b>	<b>8,975</b>	<b>18,928</b>	<b>53,668</b>
Add Claims Outstanding at the end of the year	4,934	4,934	29	29	-	-	29	29	7,436	7,436	3,58,809	3,58,809	3,66,245	3,66,245
Less Claims Outstanding at the beginning of the year	4,548	3,360	60	66	-	-	60	66	7,869	5,313	3,17,436	1,99,127	3,25,305	2,04,440
<b>Net Incurred Claims</b>	<b>767</b>	<b>2,938</b>	<b>(15)</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>(15)</b>	<b>31</b>	<b>13,661</b>	<b>46,816</b>	<b>46,207</b>	<b>1,68,657</b>	<b>59,868</b>	<b>2,15,473</b>
Claims Paid (Direct)														
-In India	870	7,275	252	411	-	-	252	411	14,181	43,950	4,157	(15,792)	18,338	28,158
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,284	1,284	19	19	-	-	19	19	1,224	1,224	2,76,784	2,76,784	2,78,008	2,78,008
Estimates of IBNR and IBNER at the beginning of the period (net)	820	800	56	62	-	-	56	62	1,525	1,247	2,49,253	1,62,719	2,50,778	1,63,966

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21
Claims Paid (Direct)	1,386	1,654	37	76	-	-	37	76	10,562	27,763	2,238	5,389	12,800	33,152
Add :Re-insurance accepted to direct claims	897	2,402	-	-	-	-	-	-	1,330	2,733	332	653	1,662	3,386
Less :Re-insurance Ceded to claims paid	1,890	3,492	3	25	-	-	3	25	2,658	6,507	18,800	19,282	21,458	25,789
<b>Net Claim Paid</b>	<b>393</b>	<b>564</b>	<b>34</b>	<b>51</b>	<b>-</b>	<b>-</b>	<b>34</b>	<b>51</b>	<b>9,234</b>	<b>23,989</b>	<b>(16,230)</b>	<b>(13,240)</b>	<b>(6,996)</b>	<b>10,749</b>
Add Claims Outstanding at the end of the year	3,360	3,360	66	66	-	-	66	66	5,313	5,313	1,99,127	1,99,127	2,04,440	2,04,440
Less Claims Outstanding at the beginning of the year	3,224	1,747	46	2	4	-	50	2	6,477	5,324	1,49,971	82,299	1,56,448	87,623
<b>Net Incurred Claims</b>	<b>529</b>	<b>2,177</b>	<b>54</b>	<b>115</b>	<b>(4)</b>	<b>-</b>	<b>50</b>	<b>115</b>	<b>8,070</b>	<b>23,978</b>	<b>32,926</b>	<b>1,03,588</b>	<b>40,996</b>	<b>1,27,566</b>
Claims Paid (Direct)														
-In India	1,386	1,654	37	76	-	-	37	76	10,562	27,763	2,238	5,389	12,800	33,152
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	800	800	62	62	-	-	62	62	1,247	1,247	1,62,719	1,62,719	1,63,966	1,63,966
Estimates of IBNR and IBNER at the beginning of the period (net)	1,236	530	43	2	4	-	47	2	2,199	1,966	1,26,215	66,673	1,28,414	68,639

**Go Digit General Insurance Limited**

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 31 March 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22
Claims Paid (Direct)	4,825	16,627	1,220	2,334	44	117	6,089	19,078	397	1,442	-	-	39	257
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	2	9
Less :Re-insurance Ceded to claims paid	249	2,134	614	1,102	2	6	865	3,242	20	72	-	-	35	221
<b>Net Claim Paid</b>	<b>4,576</b>	<b>14,493</b>	<b>606</b>	<b>1,232</b>	<b>42</b>	<b>111</b>	<b>5,224</b>	<b>15,836</b>	<b>377</b>	<b>1,370</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>45</b>
Add Claims Outstanding at the end of the year	3,484	3,484	3,443	3,443	104	104	7,031	7,031	1,913	1,913	1	1	127	127
Less Claims Outstanding at the beginning of the year	5,551	3,090	2,534	502	98	50	8,183	3,642	3,512	157	-	-	72	73
<b>Net Incurred Claims</b>	<b>2,509</b>	<b>14,887</b>	<b>1,515</b>	<b>4,173</b>	<b>48</b>	<b>165</b>	<b>4,072</b>	<b>19,225</b>	<b>(1,222)</b>	<b>3,126</b>	<b>1</b>	<b>1</b>	<b>61</b>	<b>99</b>
Claims Paid (Direct)														
-In India	4,825	16,627	1,220	2,334	44	117	6,089	19,078	397	1,442	-	-	39	257
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,708	2,708	3,015	3,015	12	12	5,735	5,735	1,716	1,716	1	1	98	98
Estimates of IBNR and IBNER at the beginning of the period (net)	4,686	2,780	2,299	418	41	42	7,026	3,240	3,219	102	-	-	50	51

₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21
Claims Paid (Direct)	1,495	5,272	51	95	49	195	1,595	5,562	44	64	-	-	30	60
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Less :Re-insurance Ceded to claims paid	391	1,487	3	5	2	11	396	1,503	2	3	-	-	24	50
<b>Net Claim Paid</b>	<b>1,104</b>	<b>3,785</b>	<b>48</b>	<b>90</b>	<b>47</b>	<b>184</b>	<b>1,199</b>	<b>4,059</b>	<b>42</b>	<b>61</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>11</b>
Add Claims Outstanding at the end of the year	3,090	3,090	502	502	50	50	3,642	3,642	157	157	-	-	73	73
Less Claims Outstanding at the beginning of the year	2,268	250	562	202	50	227	2,880	679	103	6	-	-	144	65
<b>Net Incurred Claims</b>	<b>1,926</b>	<b>6,625</b>	<b>(12)</b>	<b>390</b>	<b>47</b>	<b>7</b>	<b>1,961</b>	<b>7,022</b>	<b>96</b>	<b>212</b>	<b>-</b>	<b>-</b>	<b>(65)</b>	<b>19</b>
Claims Paid (Direct)														
-In India	1,495	5,272	51	95	49	195	1,595	5,562	44	64	-	-	30	60
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,780	2,780	418	418	42	42	3,240	3,240	102	102	-	-	51	51
Estimates of IBNR and IBNER at the beginning of the period (net)	1,777	155	494	158	44	219	2,315	532	71	6	-	-	127	55

**Go Digit General Insurance Limited**

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 31 March 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22	For the Quarter Mar'22	Up to the quarter Mar'22
Claims Paid (Direct)	-	-	-	-	2,535	7,676	90	209	27,488	56,820	28,610	64,506
Add :Re-insurance accepted to direct claims	-	-	30	732	-	-	-	-	1,960	30,299	2,602	33,685
Less :Re-insurance Ceded to claims paid	-	-	14	335	887	2,227	42	87	3,201	10,232	4,568	19,872
<b>Net Claim Paid</b>	-	-	16	397	1,648	5,449	48	122	26,247	76,887	26,644	78,319
Add Claims Outstanding at the end of the year	-	-	490	490	7,305	7,305	516	516	3,83,628	3,83,628	3,88,591	3,88,591
Less Claims Outstanding at the beginning of the year	-	-	965	1,557	3,202	1,499	210	147	3,41,449	2,11,515	3,46,057	2,14,941
<b>Net Incurred Claims</b>	-	-	(459)	(670)	5,751	11,255	354	491	68,426	2,49,000	69,178	2,51,969
Claims Paid (Direct)												
-In India	-	-	-	-	2,535	7,676	90	209	27,488	56,820	28,610	64,506
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	490	490	5,301	5,301	451	451	8,057	8,057	2,93,103	2,93,103
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	965	1,557	2,813	1,421	160	15	7,207	3,146	2,65,887	1,71,214

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21	For the Quarter Mar'21	Up to the quarter Mar'21
Claims Paid (Direct)	-	-	-	-	1,387	2,546	12	27	15,868	41,411	17,291	43,141
Add :Re-insurance accepted to direct claims	-	-	7,409	12,768	-	-	-	-	9,071	16,155	9,968	18,557
Less :Re-insurance Ceded to claims paid	-	-	3,570	5,765	181	433	1	1	25,632	33,544	27,525	37,061
<b>Net Claim Paid</b>	-	-	3,839	7,003	1,206	2,113	11	26	(693)	24,022	(266)	24,637
Add Claims Outstanding at the end of the year	-	-	1,557	1,557	1,499	1,499	147	147	2,11,515	2,11,515	2,14,941	2,14,941
Less Claims Outstanding at the beginning of the year	-	-	5,381	5,383	1,703	120	62	52	1,66,721	93,928	1,69,995	95,677
<b>Net Incurred Claims</b>	-	-	15	3,177	1,002	3,492	96	121	44,101	1,41,609	44,680	1,43,901
Claims Paid (Direct)												
-In India	-	-	-	-	1,387	2,546	12	27	15,868	41,411	17,291	43,141
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	1,557	1,557	1,421	1,421	15	15	3,146	3,146	1,71,214	1,71,214
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	2,119	5,383	1,302	113	44	41	3,663	5,598	1,35,675	75,301