

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 31 Dec 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22
Claims Paid (Direct)	1,042	2,369	570	1,423	-	-	570	1,423	17,360	47,810	9,759	(21,447)	27,119	26,363
Add :Re-insurance accepted to direct claims	372	4,225	4	4	-	-	4	4	736	1,243	559	42,735	1,295	43,978
Less :Re-insurance Ceded to claims paid	1,060	5,448	504	1,283	-	-	504	1,283	1,015	3,109	641	1,235	1,656	4,344
Net Claim Paid	354	1,146	70	144	-	-	70	144	17,081	45,944	9,677	20,053	26,758	65,997
Add Claims Outstanding at the end of the year	6,514	6,514	123	123	-	-	123	123	11,393	11,393	4,85,385	4,85,385	4,96,778	4,96,778
Less Claims Outstanding at the beginning of the year	5,620	4,934	161	29	-	-	161	29	10,430	7,436	4,46,793	3,58,809	4,57,223	3,66,245
Net Incurred Claims	1,248	2,726	32	238	-	-	32	238	18,044	49,901	48,269	1,46,629	66,313	1,96,530
Claims Paid (Direct)														
-In India	1,042	2,369	570	1,423	-	-	570	1,423	17,360	47,810	9,759	(21,447)	27,119	26,363
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,503	2,503	45	45	-	-	45	45	2,290	2,290	3,66,126	3,66,126	3,68,416	3,68,416
Estimates of IBNR and IBNER at the beginning of the period (net)	1,555	1,284	27	19	-	-	27	19	2,252	1,224	3,39,128	2,76,784	3,41,380	2,78,008

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		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	1,704	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	16,227	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	3,360	89	66	-	-	89	66	6,588	5,313	2,77,412	1,99,127	2,84,000	2,04,440
Net Incurred Claims	194	2,172	(5)	46	-	-	(5)	46	13,152	33,154	44,380	1,22,449	57,532	1,55,603
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	1,63,966

₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22
Claims Paid (Direct)	11,502	24,788	765	3,424	59	162	12,326	28,374	312	875	-	-	75	490
Add :Re-insurance accepted to direct claims	-	2,186	-	-	-	-	-	2,186	-	-	-	-	12	13
Less :Re-insurance Ceded to claims paid	490	1,107	251	1,495	2	7	743	2,609	15	42	-	-	74	432
Net Claim Paid	11,012	25,867	514	1,929	57	155	11,583	27,951	297	833	-	-	13	71
Add Claims Outstanding at the end of the year	10,665	10,665	3,363	3,363	210	210	14,238	14,238	675	675	2	2	441	441
Less Claims Outstanding at the beginning of the year	7,058	3,484	4,681	3,443	135	104	11,874	7,031	1,070	1,913	2	1	447	127
Net Incurred Claims	14,619	33,048	(804)	1,849	132	261	13,947	35,158	(98)	(405)	-	1	7	385
Claims Paid (Direct)														
-In India	11,502	24,788	765	3,424	59	162	12,326	28,374	312	875	-	-	75	490
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	7,047	7,047	2,301	2,301	85	85	9,433	9,433	280	280	2	2	134	134
Estimates of IBNR and IBNER at the beginning of the period (net)	4,701	2,708	3,815	3,015	77	12	8,593	5,735	720	1,716	2	1	154	98

₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		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	4,232	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	3,539	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	3,642	2,499	157	-	-	135	73
Net Incurred Claims	5,224	12,378	1,619	2,658	(7)	116	6,836	15,152	1,277	4,348	-	-	(34)	38
Claims Paid (Direct)														
-In India	3,199	11,802	1,027	1,114	6	72	4,232	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	7,026	7,026	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	3,240	2,341	102	-	-	122	51

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22	For the Quarter Dec'22	Up to the Quarter Dec'22
Claims Paid (Direct)	-	-	-	-	12,104	26,241	206	1,171	52,142	83,514	53,754	87,307
Add :Re-insurance accepted to direct claims	-	-	965	2,061	-	-	267	658	2,539	48,896	2,915	53,125
Less :Re-insurance Ceded to claims paid	-	-	(3)	452	6,010	11,973	276	1,330	8,771	21,182	10,335	27,913
Net Claim Paid	-	-	968	1,609	6,094	14,268	197	499	45,910	1,11,228	46,334	1,12,519
Add Claims Outstanding at the end of the year	-	-	2,934	2,934	15,961	15,961	2,712	2,712	5,33,741	5,33,741	5,40,378	5,40,378
Less Claims Outstanding at the beginning of the year	-	-	1,952	490	16,249	7,305	1,885	516	4,90,702	3,83,628	4,96,483	3,88,591
Net Incurred Claims	-	-	1,950	4,053	5,806	22,924	1,024	2,695	88,949	2,61,341	90,229	2,64,306
Claims Paid (Direct)												
-In India	-	-	-	-	12,104	26,241	206	1,171	52,142	83,514	53,754	87,307
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	2,509	2,509	9,798	9,798	2,357	2,357	3,92,929	3,92,929	3,95,477	3,95,477
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	1,622	490	10,084	5,301	1,565	451	3,64,120	2,91,800	3,65,702	2,93,103

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		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)	-	-	-	-	711	5,141	65	120	21,068	29,331	25,808	35,895
Add :Re-insurance accepted to direct claims	-	-	15	702	-	-	-	-	1,719	28,339	2,112	31,084
Less :Re-insurance Ceded to claims paid	-	-	4	321	253	1,341	24	45	2,218	7,033	6,883	15,306
Net Claim Paid	-	-	11	381	458	3,800	41	75	20,569	50,637	21,037	51,673
Add Claims Outstanding at the end of the year	-	-	965	965	3,202	3,202	210	210	3,41,449	3,41,449	3,46,057	3,46,057
Less Claims Outstanding at the beginning of the year	-	-	1,360	1,557	1,200	1,499	94	147	2,94,174	2,11,515	2,99,061	2,14,941
Net Incurred Claims	-	-	(384)	(211)	2,460	5,503	157	138	67,844	1,80,571	68,033	1,82,789
Claims Paid (Direct)												
-In India	-	-	-	-	711	5,141	65	120	21,068	29,331	25,808	35,895
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	965	965	2,813	2,813	160	160	2,65,011	2,65,011	2,65,887	2,65,887
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	1,360	1,557	1,007	1,421	34	15	2,32,591	1,70,352	2,34,339	1,71,214