

**Go Digit General Insurance Limited**

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 30 June 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22
Claims Paid (Direct)	381	381	182	182	-	-	182	182	14,754	14,754	(39,511)	(39,511)	(24,757)	(24,757)
Add :Re-insurance accepted to direct claims	1,160	1,160	-	-	-	-	-	-	(205)	(205)	41,840	41,840	41,635	41,635
Less :Re-insurance Ceded to claims paid	1,254	1,254	170	170	-	-	170	170	997	997	267	267	1,264	1,264
<b>Net Claim Paid</b>	287	287	12	12	-	-	12	12	13,552	13,552	2,062	2,062	15,614	15,614
Add Claims Outstanding at the end of the year	5,558	5,558	76	76	-	-	76	76	9,562	9,562	4,03,070	4,03,070	4,12,632	4,12,632
Less Claims Outstanding at the beginning 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
<b>Net Incurred Claims</b>	<b>911</b>	<b>911</b>	<b>59</b>	<b>59</b>	<b>-</b>	<b>-</b>	<b>59</b>	<b>59</b>	<b>15,678</b>	<b>15,678</b>	<b>46,323</b>	<b>46,323</b>	<b>62,001</b>	<b>62,001</b>
Claims Paid (Direct)														
-In India	381	381	182	182	-	-	182	182	14,754	14,754	(39,511)	(39,511)	(24,757)	(24,757)
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,640	1,640	6	6	-	-	6	6	1,482	1,482	3,07,958	3,07,958	3,09,440	3,09,440
Estimates of IBNR and IBNER at the beginning 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

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21
Claims Paid (Direct)	1,358	1,358	23	23	-	-	23	23	6,986	6,986	(28,501)	(28,501)	(21,515)	(21,515)
Add :Re-insurance accepted to direct claims	819	819	-	-	-	-	-	-	893	893	23,103	23,103	23,996	23,996
Less :Re-insurance Ceded to claims paid	1,849	1,849	1	1	-	-	1	1	546	546	31	31	577	577
<b>Net Claim Paid</b>	328	328	22	22	-	-	22	22	7,333	7,333	(5,429)	(5,429)	1,904	1,904
Add Claims Outstanding at the end of the year	3,749	3,749	129	129	-	-	129	129	6,129	6,129	2,41,350	2,41,350	2,47,479	2,47,479
Less Claims Outstanding at the beginning 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
<b>Net Incurred Claims</b>	<b>717</b>	<b>717</b>	<b>85</b>	<b>85</b>	<b>-</b>	<b>-</b>	<b>85</b>	<b>85</b>	<b>8,149</b>	<b>8,149</b>	<b>36,794</b>	<b>36,794</b>	<b>44,943</b>	<b>44,943</b>
Claims Paid (Direct)														
-In India	1,358	1,358	23	23	-	-	23	23	6,986	6,986	(28,501)	(28,501)	(21,515)	(21,515)
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	626	626	89	89	-	-	89	89	919	919	1,96,505	1,96,505	1,97,424	1,97,424
Estimates of IBNR and IBNER at the beginning 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

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IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 30 June 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22
Claims Paid (Direct)	5,309	5,309	1,258	1,258	31	31	6,598	6,598	256	256	-	-	73	73
Add :Re-insurance accepted to direct claims	934	934	-	-	-	-	934	934	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	257	257	632	632	1	1	890	890	13	13	-	-	63	63
<b>Net Claim Paid</b>	<b>5,986</b>	<b>5,986</b>	<b>626</b>	<b>626</b>	<b>30</b>	<b>30</b>	<b>6,642</b>	<b>6,642</b>	<b>243</b>	<b>243</b>	<b>-</b>	<b>-</b>	<b>10</b>	<b>10</b>
Add Claims Outstanding at the end of the year	6,467	6,467	4,695	4,695	140	140	11,302	11,302	1,860	1,860	2	2	455	455
Less Claims Outstanding at the beginning 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
<b>Net Incurred Claims</b>	<b>8,969</b>	<b>8,969</b>	<b>1,878</b>	<b>1,878</b>	<b>66</b>	<b>66</b>	<b>10,913</b>	<b>10,913</b>	<b>190</b>	<b>190</b>	<b>1</b>	<b>1</b>	<b>338</b>	<b>338</b>
Claims Paid (Direct)														
-In India	5,309	5,309	1,258	1,258	31	31	6,598	6,598	256	256	-	-	73	73
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4,463	4,463	3,965	3,965	58	58	8,486	8,486	1,652	1,652	2	2	124	124
Estimates of IBNR and IBNER at the beginning 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

₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21
Claims Paid (Direct)	4,928	4,928	13	13	5	5	4,946	4,946	69	69	-	-	31	31
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,173	1,173	1	1	-	-	1,174	1,174	3	3	-	-	17	17
<b>Net Claim Paid</b>	<b>3,755</b>	<b>3,755</b>	<b>12</b>	<b>12</b>	<b>5</b>	<b>5</b>	<b>3,772</b>	<b>3,772</b>	<b>66</b>	<b>66</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>14</b>
Add Claims Outstanding at the end of the year	3,013	3,013	372	372	24	24	3,409	3,409	1,118	1,118	-	-	78	78
Less Claims Outstanding at the beginning of the year	3,090	3,090	502	502	50	50	3,642	3,642	157	157	-	-	73	73
<b>Net Incurred Claims</b>	<b>3,678</b>	<b>3,678</b>	<b>(118)</b>	<b>(118)</b>	<b>(21)</b>	<b>(21)</b>	<b>3,539</b>	<b>3,539</b>	<b>1,027</b>	<b>1,027</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>19</b>
Claims Paid (Direct)														
-In India	4,928	4,928	13	13	5	5	4,946	4,946	69	69	-	-	31	31
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,604	1,604	312	312	17	17	1,933	1,933	819	819	-	-	64	64
Estimates of IBNR and IBNER at the beginning of the period (net)	2,780	2,780	418	418	42	42	3,240	3,240	102	102	-	-	51	51

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IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For the period ended 30 June 2022

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22	For the Quarter Jun'22	Up to the quarter Jun'22
Claims Paid (Direct)	-	-	-	-	5,415	5,415	791	791	(11,624)	(11,624)	(11,061)	(11,061)
Add :Re-insurance accepted to direct claims	-	-	151	151	-	-	23	23	42,743	42,743	43,903	43,903
Less :Re-insurance Ceded to claims paid	-	-	-	-	1,920	1,920	754	754	4,904	4,904	6,328	6,328
<b>Net Claim Paid</b>	-	-	151	151	3,495	3,495	60	60	26,215	26,215	26,514	26,514
Add Claims Outstanding at the end of the year	-	-	1,017	1,017	12,754	12,754	1,294	1,294	4,41,316	4,41,316	4,46,950	4,46,950
Less Claims Outstanding at the beginning of the year	-	-	490	490	7,305	7,305	516	516	3,83,628	3,83,628	3,88,591	3,88,591
<b>Net Incurred Claims</b>	-	-	<b>678</b>	<b>678</b>	<b>8,944</b>	<b>8,944</b>	<b>838</b>	<b>838</b>	<b>83,903</b>	<b>83,903</b>	<b>84,873</b>	<b>84,873</b>
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-
-In India	-	-	-	-	5,415	5,415	791	791	(11,624)	(11,624)	(11,061)	(11,061)
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	1,008	1,008	9,115	9,115	1,090	1,090	12,991	12,991	3,32,563	3,32,563
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	490	490	5,301	5,301	451	451	8,057	8,057	2,93,103	2,93,103

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21	For the Quarter Jun'21	Up to the quarter Jun'21
Claims Paid (Direct)	-	-	-	-	1,007	1,007	5	5	(15,457)	(15,457)	(14,076)	(14,076)
Add :Re-insurance accepted to direct claims	-	-	76	76	-	-	-	-	24,072	24,072	24,891	24,891
Less :Re-insurance Ceded to claims paid	-	-	21	21	224	224	2	2	2,018	2,018	3,868	3,868
<b>Net Claim Paid</b>	-	-	55	55	783	783	3	3	6,597	6,597	6,947	6,947
Add Claims Outstanding at the end of the year	-	-	1,060	1,060	3,040	3,040	223	223	2,56,407	2,56,407	2,60,285	2,60,285
Less Claims Outstanding at the beginning 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
<b>Net Incurred Claims</b>	-	-	<b>(442)</b>	<b>(442)</b>	<b>2,324</b>	<b>2,324</b>	<b>79</b>	<b>79</b>	<b>51,489</b>	<b>51,489</b>	<b>52,291</b>	<b>52,291</b>
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-
-In India	-	-	-	-	1,007	1,007	5	5	(15,457)	(15,457)	(14,076)	(14,076)
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	1,060	1,060	1,849	1,849	78	78	3,870	3,870	2,03,942	2,03,942
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	1,557	1,557	1,421	1,421	15	15	3,146	3,146	1,71,214	1,71,214