Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-38-Development of Losses (Annual Submission)
As at 31 Mar 2023
CIN - U66010PN2016PLC167410

WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: **Whole Account Level**

Particulars	Accident Year Cohort											
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	695	39,237	94,437	1,46,351	2,58,670	3,93,253
B] Net Claims Provisions	NA	NA	NA	NA	NA	NA	660	33,506	71,968	1,25,210	1,92,821	2,59,933
C] Cumulative Payment as of											-	
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	91	14,954	21,875	30,363	91,850	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	108	19,036	23,471	37,615	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	112	20,686	28,737	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	115	22,242	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	124	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	803	37,766	92,071	1,41,111	2,38,106	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	796	37,491	90,508	1,29,906	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	795	37,987	80,849	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	797	33,443	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	656	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-

Favourable / (unfavorable) development Amount (A-D)	NA	NA	NA	NA	NA	NA	39	5,794	13,588	16,445	20,564	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	6%	15%	14%	11%	8%	NA

Note:-
(a) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
(b) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal

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digit
Insurance

WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: **Motor TP**

Particulars	Accident Year Cohort											
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	511	20,440	63,029	1,02,435	1,70,159	2,20,405
B] Net Claims Provisions	NA	NA	NA	NA	NA	NA	511	20,358	62,177	1,11,328	1,65,493	2,13,911
C] Cumulative Payment as of												
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	19	1,210	(4,834)	(5,920)	17,197	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	34	2,356	(3,536)	868	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	37	3,465	1,547	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	37	4,898	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	46	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	723	20,440	63,607	1,02,676	1,61,547	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	718	20,455	61,941	91,936	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	718	20,457	52,760	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	718	15,998	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	579	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-

Favourable / (unfavorable) development Amount (A-D)	NA	NA	NA	NA	NA	NA	(67)	4,442	10,268	10,498	8,613	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	-13%	22%	16%	10%	5%	NA

Note:-

(a) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(b) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal

(c) Claims without contract are a part of Motor TP Claims Triangle

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Amount in Rs. Lakhs

Line of Business: **Whole Account excluding Motor TP**

Particulars	Accident Year Cohort											
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	184	18,797	31,408	43,917	88,510	1,72,848
B] Net Claims Provisions	NA	NA	NA	NA	NA	NA	149	13,148	9,791	13,882	27,328	46,022
C] Cumulative Payment as of												
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	72	13,744	26,708	36,283	74,653	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	74	16,680	27,007	36,747	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	76	17,221	27,191	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	78	17,344	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	77	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	80	17,326	28,464	38,435	76,559	-
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	78	17,036	28,567	37,970	-	-
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	77	17,531	28,088	-	-	-
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	79	17,445	-	-	-	-
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	77	-	-	-	-	-
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-

Favourable / (unfavorable) development Amount (A-D)	NA	NA	NA	NA	NA	NA	106	1,352	3,320	5,947	11,951	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	58%	7%	11%	14%	14%	NA

Note:-

(a) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(b) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal