

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Year Ended 31 Mar 2023

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Other than Cargo		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23
Claims Paid (Direct)	2,492	4,862	569	1,993	-	-	569	1,993	21,791	69,601	11,761	(9,686)	33,552	59,915
Add :Re-insurance accepted to direct claims	1,279	5,504	5	9	-	-	5	9	757	2,000	757	43,492	1,514	45,492
Less :Re-insurance Ceded to claims paid	3,140	8,588	523	1,806	-	-	523	1,806	1,148	4,257	481	1,716	1,629	5,973
Net Claim Paid	631	1,778	51	196	-	-	51	196	21,400	67,344	12,037	32,090	33,437	99,434
Add Claims Outstanding at the end of the year	6,311	6,311	121	120	-	-	121	120	10,389	5,12,161	5,12,161	5,12,161	5,22,550	5,22,550
Less Claims Outstanding at the beginning of the year	6,514	4,934	123	29	-	-	123	29	11,393	7,436	4,85,385	3,58,809	4,96,778	3,66,245
Net Incurred Claims	428	3,155	49	287	-	-	49	287	20,396	70,297	38,813	1,85,442	59,209	2,55,739
Claims Paid (Direct)														
-In India	2,492	4,862	569	1,993	-	-	569	1,993	21,791	69,601	11,761	(9,686)	33,552	59,915
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	2,672	2,672	87	87	-	-	87	87	1,972	1,972	3,81,955	3,81,955	3,83,927	3,83,927
Estimates of IBNR and IBNER at the beginning of the year (net)	2,503	1,284	45	19	-	-	45	19	2,290	1,224	3,66,126	2,76,784	3,68,416	2,78,008

₹ 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
Net Claim Paid	381	1,364	16	68	-	-	16	68	14,094	44,693	4,834	8,975	18,928	53,668
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
Net Incurred Claims	767	2,938	(15)	31	-	-	(15)	31	13,661	46,816	46,207	1,68,657	59,868	2,15,473
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

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Year Ended 31 Mar 2023

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23
Claims Paid (Direct)	17,545	42,333	1,242	4,665	123	286	18,910	47,284	362	1,237	-	-	437	928
Add :Re-insurance accepted to direct claims	1,695	3,881	-	-	-	-	1,695	3,881	-	-	-	-	-	13
Less :Re-insurance Ceded to claims paid	730	1,837	440	1,935	5	12	1,175	3,784	16	58	-	-	372	804
Net Claim Paid	18,510	44,377	802	2,730	118	274	19,430	47,381	346	1,179	-	-	65	137
Add Claims Outstanding at the end of the year	8,657	8,657	3,491	3,491	150	150	12,298	12,298	1,046	1,046	2	2	408	408
Less Claims Outstanding at the beginning of the year	10,665	3,484	3,363	3,443	210	104	14,238	7,031	675	1,913	2	1	441	127
Net Incurred Claims	16,502	49,550	930	2,778	58	320	17,490	52,648	717	312	-	1	32	418
Claims Paid (Direct)														
-In India	17,545	42,333	1,242	4,665	123	286	18,910	47,284	362	1,237	-	-	437	928
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the year (net)	6,460	6,460	2,524	2,524	99	99	9,083	9,083	663	663	2	2	227	227
Estimates of IBNR and IBNER at the beginning of the year (net)	7,047	2,708	2,301	3,015	85	12	9,433	5,735	280	1,716	2	1	134	98

₹ 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
Net Claim Paid	4,576	14,493	606	1,232	42	111	5,224	15,836	377	1,370	-	-	6	45
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
Net Incurred Claims	2,509	14,887	1,515	4,173	48	165	4,072	19,225	(1,222)	3,126	1	1	61	99
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

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Year Ended 31 Mar 2023

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23	For the Quarter Mar'23	Up to the Quarter Mar'23
Claims Paid (Direct)	-	-	-	-	11,281	37,522	287	1,457	64,829	1,48,343	67,890	1,55,198
Add :Re-insurance accepted to direct claims	-	-	567	2,628	-	-	1,041	1,699	4,817	53,712	6,101	59,225
Less :Re-insurance Ceded to claims paid	-	-	30	481	5,540	17,514	679	2,009	9,441	30,623	13,104	41,017
Net Claim Paid	-	-	537	2,147	5,741	20,008	649	1,147	60,205	1,71,432	60,887	1,73,406
Add Claims Outstanding at the end of the year	19	19	4,487	4,487	11,497	11,497	3,586	3,586	5,55,893	5,55,893	5,62,325	5,62,324
Less Claims Outstanding at the beginning of the year	-	-	2,934	490	15,961	7,305	2,712	516	5,33,741	3,83,628	5,40,378	3,88,591
Net Incurred Claims	19	19	2,090	6,144	1,277	24,200	1,523	4,217	82,357	3,43,697	82,834	3,47,139
Claims Paid (Direct)												
-In India	-	-	-	-	11,281	37,522	287	1,457	64,829	1,48,343	67,890	1,55,198
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the year (net)	19	19	3,755	3,755	7,642	7,642	3,283	3,283	4,08,601	4,08,601	4,11,360	4,11,360
Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	2,509	490	9,798	5,301	2,357	451	3,92,929	2,91,800	3,95,477	2,93,103

₹ in Lakhs

Particulars	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous		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
Net Claim Paid	-	-	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
Net Incurred Claims	-	-	(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	2,91,800	2,91,800	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	2,65,011	1,70,352	2,65,887	1,71,214