

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Period Ended 31 Dec 2023

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23
Claims Paid (Direct)	2,910	5,876	565	1,433	-	-	565	1,433	27,148	73,485	13,062	25,740	40,210	99,225
Add :Re-insurance accepted to direct claims	1,161	4,279	6	35	-	-	6	35	451	980	690	24,097	1,141	25,077
Less :Re-insurance Ceded to claims paid	3,392	8,381	509	1,334	-	-	509	1,334	1,098	2,988	523	2,247	1,621	5,235
Net Claim Paid	679	1,774	62	134	-	-	62	134	26,501	71,477	13,229	47,590	39,730	1,19,067
Add Claims Outstanding at the end of the period	10,533	10,533	239	239	29	29	268	268	15,355	15,355	6,16,242	6,16,242	6,31,597	6,31,597
Less Claims Outstanding at the beginning of the period	8,679	6,311	216	121	13	-	229	121	14,535	10,389	5,76,071	5,12,161	5,90,606	5,22,550
Net Incurred Claims	2,533	5,996	85	252	16	29	101	281	27,321	76,443	53,400	1,51,671	80,721	2,28,114
Claims Paid (Direct)														
-In India	2,910	5,876	565	1,433	-	-	565	1,433	27,148	73,485	13,062	25,740	40,210	99,225
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,218	2,218	170	170	29	29	199	199	4,408	4,408	4,64,275	4,64,275	4,68,683	4,68,683
Estimates of IBNR and IBNER at the beginning of the period (net)	1,837	2,672	136	87	14	-	150	87	4,001	1,972	4,33,485	3,81,955	4,37,486	3,83,927

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									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 period	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 period	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

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Period Ended 31 Dec 2023

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23
Claims Paid (Direct)	26,694	64,751	2,386	5,789	63	168	29,143	70,708	606	1,314	-	-	163	584
Add :Re-insurance accepted to direct claims	4,360	4,371	-	-	-	-	4,360	4,371	-	-	-	-	-	82
Less :Re-insurance Ceded to claims paid	1,069	2,600	1,001	2,052	3	7	2,073	4,659	24	54	-	-	136	567
Net Claim Paid	29,985	66,522	1,385	3,737	60	161	31,430	70,420	582	1,260	-	-	27	99
Add Claims Outstanding at the end of the period	22,050	22,050	3,931	3,931	313	313	26,294	26,294	1,653	1,653	2	2	1,182	1,182
Less Claims Outstanding at the beginning of the period	15,083	8,657	4,134	3,491	278	150	19,495	12,298	1,537	1,046	2	2	655	408
Net Incurred Claims	36,952	79,915	1,182	4,177	95	324	38,229	84,416	698	1,867	-	-	554	873
Claims Paid (Direct)														
-In India	26,694	64,751	2,386	5,789	63	168	29,143	70,708	606	1,314	-	-	163	584
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	11,138	11,138	1,648	1,648	173	173	12,959	12,959	702	702	2	2	318	318
Estimates of IBNR and IBNER at the beginning of the period (net)	11,007	6,460	1,842	2,524	244	99	13,093	9,083	578	663	2	2	269	227

₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		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 period	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 period	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

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IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Period Ended 31 Dec 2023

CIN - U66010PN2016PLC167410



₹ in Lakhs

Particulars	Miscellaneous										Grand Total	
	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous			
	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23	For the Quarter Dec'23	Up to the Quarter Dec'23
Claims Paid (Direct)	-	-	-	-	1,672	13,962	671	1,433	72,465	1,87,226	75,940	1,94,535
Add :Re-insurance accepted to direct claims	-	-	21,066	23,127	-	-	1,161	5,538	27,728	58,195	28,895	62,509
Less :Re-insurance Ceded to claims paid	-	-	2	46	583	6,722	1,082	3,792	5,521	21,075	9,422	30,790
Net Claim Paid	-	-	21,064	23,081	1,089	7,240	750	3,179	94,672	2,24,346	95,413	2,26,254
Add Claims Outstanding at the end of the period	-	-	11,926	11,926	4,648	4,648	3,967	3,967	6,81,269	6,81,269	6,92,070	6,92,070
Less Claims Outstanding at the beginning of the period	-	19	9,822	4,487	5,157	11,497	3,612	3,586	6,30,886	5,55,893	6,39,794	5,62,325
Net Incurred Claims	-	(19)	23,168	30,520	580	391	1,105	3,560	1,45,055	3,49,722	1,47,689	3,55,999
Claims Paid (Direct)												
-In India	-	-	-	-	1,672	13,962	671	1,433	72,465	1,87,226	75,940	1,94,535
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	11,926	11,926	4,568	4,568	2,546	2,546	5,01,704	5,01,704	5,04,121	5,04,121
Estimates of IBNR and IBNER at the beginning of the period (net)	-	19	9,822	3,755	4,814	7,642	2,884	3,283	4,68,948	4,08,601	4,70,935	4,11,360

₹ in Lakhs

Particulars	Miscellaneous										Grand Total	
	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous			
	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	87,306
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	1,12,518
Add Claims Outstanding at the end of the period	-	-	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 period	-	-	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	2,64,305
Claims Paid (Direct)												
-In India	-	-	-	-	12,104	26,241	206	1,171	52,142	83,514	53,754	87,306
-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