

# Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-38-Development of Losses (Annual Submission)

As at March 31st, 2025

CIN - L66010PN2016PLC167410



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 | YE 31-Mar-2024 | YE 31-Mar-2025 |
| 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       | 5,67,871       | 6,45,473       |
| B] Net Claims Provisions <sup>2</sup>         | NA                   | NA             | NA             | NA             | NA             | NA             | 660            | 33,506         | 71,968         | 1,25,210       | 1,92,821       | 2,59,933       | 3,14,320       | 3,49,898       |
| 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         | 1,82,497       | 3,08,402       | -              |
| two year later - 2nd Diagonal                 | NA                   | NA             | NA             | NA             | NA             | NA             | 108            | 19,036         | 23,471         | 37,615         | 1,07,470       | 1,99,407       | -              | -              |
| three year later - 3rd Diagonal               | NA                   | NA             | NA             | NA             | NA             | NA             | 112            | 20,686         | 28,737         | 47,064         | 1,17,220       | -              | -              | -              |
| four year later - 4th Diagonal                | NA                   | NA             | NA             | NA             | NA             | NA             | 115            | 22,242         | 33,968         | 53,060         | -              | -              | -              | -              |
| five year later - 5th Diagonal                | NA                   | NA             | NA             | NA             | NA             | NA             | 124            | 23,035         | 37,497         | -              | -              | -              | -              | -              |
| six year later - 6th Diagonal                 | NA                   | NA             | NA             | NA             | NA             | NA             | 125            | 23,588         | -              | -              | -              | -              | -              | -              |
| seven year later - 7th Diagonal               | NA                   | NA             | NA             | NA             | NA             | NA             | 130            | -              | -              | -              | -              | -              | -              | -              |
| 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       | 3,64,729       | 5,50,923       | -              |
| two year later - 2nd Diagonal                 | NA                   | NA             | NA             | NA             | NA             | NA             | 796            | 37,491         | 90,508         | 1,29,906       | 2,21,058       | 3,48,993       | -              | -              |
| three year later - 3rd Diagonal               | NA                   | NA             | NA             | NA             | NA             | NA             | 795            | 37,987         | 80,849         | 1,15,076       | 2,07,322       | -              | -              | -              |
| four year later - 4th Diagonal                | NA                   | NA             | NA             | NA             | NA             | NA             | 797            | 33,443         | 73,576         | 1,06,952       | -              | -              | -              | -              |
| five year later - 5th Diagonal                | NA                   | NA             | NA             | NA             | NA             | NA             | 656            | 32,275         | 69,608         | -              | -              | -              | -              | -              |
| six year later - 6th Diagonal                 | NA                   | NA             | NA             | NA             | NA             | NA             | 648            | 31,210         | -              | -              | -              | -              | -              | -              |
| seven year later - 7th Diagonal               | NA                   | NA             | NA             | NA             | NA             | NA             | 648            | -              | -              | -              | -              | -              | -              | -              |
| 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 / (unfavourable) development <sup>3</sup> Amount (A-D) | NA | NA | NA | NA | NA | NA | 47 | 8,027 | 24,829 | 39,399 | 51,348 | 44,260 | 16,948 |  |
| In %                                                              | NA | NA | NA | NA | NA | NA | 7% | 20%   | 26%    | 27%    | 20%    | 11%    | 3%     |  |
| [(A-D)/A]                                                         |    |    |    |    |    |    |    |       |        |        |        |        |        |  |

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

# Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-38-Development of Losses (Annual Submission)

As at March 31st, 2025

CIN - L66010PN2016PLC167410



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 | YE 31-Mar-2024 | YE 31-Mar-2025 |
| 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       | 2,58,865       | 2,67,864       |
| B] Net Claims Provisions <sup>2</sup>                                   | NA                   | NA             | NA             | NA             | NA             | NA             | 511            | 20,358         | 62,177         | 1,11,328       | 1,65,493       | 2,13,911       | 2,46,900       | 2,54,776       |
| 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         | 30,171         | 36,493         | -              |
| two year later - 2nd Diagonal                                           | NA                   | NA             | NA             | NA             | NA             | NA             | 34             | 2,356          | -3,536         | 868            | 31,972         | 45,050         | -              | -              |
| three year later - 3rd Diagonal                                         | NA                   | NA             | NA             | NA             | NA             | NA             | 37             | 3,465          | 1,547          | 9,999          | 41,248         | -              | -              | -              |
| four year later - 4th Diagonal                                          | NA                   | NA             | NA             | NA             | NA             | NA             | 37             | 4,898          | 6,572          | 15,698         | -              | -              | -              | -              |
| five year later - 5th Diagonal                                          | NA                   | NA             | NA             | NA             | NA             | NA             | 46             | 5,681          | 9,810          | -              | -              | -              | -              | -              |
| six year later - 6th Diagonal                                           | NA                   | NA             | NA             | NA             | NA             | NA             | 48             | 6,218          | -              | -              | -              | -              | -              | -              |
| seven year later - 7th Diagonal                                         | NA                   | NA             | NA             | NA             | NA             | NA             | 52             | -              | -              | -              | -              | -              | -              | -              |
| 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       | 2,04,468       | 2,57,267       | -              |
| two year later - 2nd Diagonal                                           | NA                   | NA             | NA             | NA             | NA             | NA             | 718            | 20,455         | 61,941         | 91,936         | 1,44,144       | 1,90,210       | -              | -              |
| three year later - 3rd Diagonal                                         | NA                   | NA             | NA             | NA             | NA             | NA             | 718            | 20,457         | 52,760         | 77,128         | 1,30,434       | -              | -              | -              |
| four year later - 4th Diagonal                                          | NA                   | NA             | NA             | NA             | NA             | NA             | 718            | 15,998         | 45,474         | 69,007         | -              | -              | -              | -              |
| five year later - 5th Diagonal                                          | NA                   | NA             | NA             | NA             | NA             | NA             | 579            | 14,844         | 41,506         | -              | -              | -              | -              | -              |
| six year later - 6th Diagonal                                           | NA                   | NA             | NA             | NA             | NA             | NA             | 571            | 13,780         | -              | -              | -              | -              | -              | -              |
| seven year later - 7th Diagonal                                         | NA                   | NA             | NA             | NA             | NA             | NA             | 571            | -              | -              | -              | -              | -              | -              | -              |
| 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 / (unfavourable) development <sup>3</sup><br>Amount<br>(A-D) | NA                   | NA             | NA             | NA             | NA             | NA             | -60            | 6,660          | 21,522         | 33,428         | 39,726         | 30,195         | 1,598          |                |
| In %                                                                    | NA                   | NA             | NA             | NA             | NA             | NA             | -12%           | 33%            | 34%            | 33%            | 23%            | 14%            | 1%             |                |
| [(A-D)/A]                                                               |                      |                |                |                |                |                |                |                |                |                |                |                |                |                |

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 considered to be a part of Motor TP Claims Triangle

# Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-38-Development of Losses (Annual Submission)

As at March 31st, 2025

CIN - L66010PN2016PLC167410



WITHIN INDIA

Amount in Rs. Lakhs

Line of Business:

Whole Account excluding Motor TP

|                                                       | Accident Year Cohort |                |                |                |                |                |                |                |                |                |                |                |                |                |  |
|-------------------------------------------------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| Particulars                                           | 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 | YE 31-Mar-2024 | YE 31-Mar-2025 |  |
| 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       | 3,09,006       | 3,77,609       |  |
| B] Net Claims Provisions2                             | NA                   | NA             |                | NA             | NA             | NA             | 149            | 13,148         | 9,791          | 13,882         | 27,328         | 46,022         | 67,421         | 95,122         |  |
| 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         | 1,52,326       | 2,71,909       |                |  |
| two year later - 2nd Diagonal                         | NA                   | NA             | NA             | NA             | NA             | NA             | 74             | 16,680         | 27,007         | 36,747         | 75,498         | 1,54,357       | -              | -              |  |
| three year later - 3rd Diagonal                       | NA                   | NA             | NA             | NA             | NA             | NA             | 76             | 17,221         | 27,191         | 37,065         | 75,972         | -              | -              | -              |  |
| four year later - 4th Diagonal                        | NA                   | NA             | NA             | NA             | NA             | NA             | 78             | 17,344         | 27,396         | 37,362         | -              | -              | -              | -              |  |
| five year later - 5th Diagonal                        | NA                   | NA             | NA             | NA             | NA             | NA             | 77             | 17,354         | 27,687         | -              | -              | -              | -              | -              |  |
| six year later - 6th Diagonal                         | NA                   | NA             | NA             | NA             | NA             | NA             | 77             | 17,369         | -              | -              | -              | -              | -              | -              |  |
| seven year later - 7th Diagonal                       | NA                   | NA             | NA             | NA             | NA             | NA             | 78             | -              | -              | -              | -              | -              | -              | -              |  |
| 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         | 1,60,261       | 2,93,656       | -              |  |
| two year later - 2nd Diagonal                         | NA                   | NA             | NA             | NA             | NA             | NA             | 78             | 17,036         | 28,567         | 37,970         | 76,914         | 1,58,783       | -              | -              |  |
| three year later - 3rd Diagonal                       | NA                   | NA             | NA             | NA             | NA             | NA             | 77             | 17,531         | 28,088         | 37,948         | 76,888         | -              | -              | -              |  |
| four year later - 4th Diagonal                        | NA                   | NA             | NA             | NA             | NA             | NA             | 79             | 17,445         | 28,102         | 37,945         | -              | -              | -              | -              |  |
| five year later - 5th Diagonal                        | NA                   | NA             | NA             | NA             | NA             | NA             | 77             | 17,431         | 28,101         | -              | -              | -              | -              | -              |  |
| six year later - 6th Diagonal                         | NA                   | NA             | NA             | NA             | NA             | NA             | 77             | 17,431         | -              | -              | -              | -              | -              | -              |  |
| seven year later - 7th Diagonal                       | NA                   | NA             | NA             | NA             | NA             | NA             | 77             | -              | -              | -              | -              | -              | -              | -              |  |
| 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 / (unfavourable) development3 Amount (A-D) | NA                   | NA             | NA             | NA             | NA             | NA             | 106            | 1,366          | 3,307          | 5,971          | 11,622         | 14,065         | 15,350         |                |  |
| In %<br>[(A-D)/A]                                     | NA                   | NA             | NA             | NA             | NA             | NA             | 58%            | 7%             | 11%            | 14%            | 13%            | 8%             | 5%             |                |  |

## 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