

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025
Claims Paid (Direct)	5,155	18,654	1,406	2,739	1	1	1,407	2,740	41,812	1,43,007	23,005	27,784	64,817	1,70,791
Add :Re-insurance accepted to direct claims	8,742	13,265	-	54	-	-	-	54	-	448	-	46,404	-	46,852
Less :Re-insurance Ceded to claims paid	11,982	26,875	1,359	2,644	1	1	1,360	2,645	1,680	5,788	897	2,940	2,577	8,728
Net Claim Paid	1,915	5,044	47	149	-	-	47	149	40,132	1,37,667	22,108	71,248	62,240	2,08,915
Add Claims Outstanding at the end of the period	14,515	14,515	660	660	-	-	660	660	15,355	15,355	8,02,968	8,02,968	8,18,323	8,18,323
Less Claims Outstanding at the beginning of the period	13,024	11,361	309	224	-	36	309	260	18,492	14,557	7,66,762	6,49,072	7,85,254	6,63,629
Net Incurred Claims	3,406	8,198	398	585	-	(36)	398	549	36,995	1,38,465	58,314	2,25,144	95,309	3,63,609
Claims Paid (Direct)														
-In India	5,155	18,654	1,406	2,739	1	1	1,407	2,740	41,812	1,43,007	23,005	27,784	64,817	1,70,791
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,357	2,357	317	317	-	-	317	317	4,955	4,955	6,08,598	6,08,598	6,13,553	6,13,553
Estimates of IBNR and IBNER at the beginning of the period (net)	2,137	2,388	150	160	-	36	150	196	5,118	5,071	5,81,370	4,88,643	5,86,488	4,93,714

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024
Claims Paid (Direct)	2,365	8,241	636	2,069	-	-	636	2,069	32,871	1,06,356	17,322	43,062	50,193	1,49,418
Add :Re-insurance accepted to direct claims	1,053	5,331	10	45	-	-	10	45	317	1,297	1,129	25,226	1,446	26,523
Less :Re-insurance Ceded to claims paid	2,714	11,095	542	1,876	-	-	542	1,876	1,370	4,358	684	2,931	2,054	7,289
Net Claim Paid	704	2,477	104	238	-	-	104	238	31,818	1,03,295	17,767	65,357	49,585	1,68,652
Add Claims Outstanding at the end of the period	11,361	11,361	224	224	36	36	260	260	14,557	14,557	6,49,072	6,49,072	6,63,629	6,63,629
Less Claims Outstanding at the beginning of the period	10,533	6,310	238	121	29	267	121	15,355	10,389	6,16,242	5,12,160	6,31,597	5,22,549	5,22,549
Net Incurred Claims	1,532	7,528	90	341	7	36	97	377	31,020	1,07,463	50,597	2,02,269	81,617	3,09,732
Claims Paid (Direct)														
-In India	2,365	8,241	636	2,069	-	-	636	2,069	32,871	1,06,356	17,322	43,062	50,193	1,49,418
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,388	2,388	160	160	36	36	196	196	5,071	5,071	4,88,643	4,88,643	4,93,714	4,93,714
Estimates of IBNR and IBNER at the beginning of the period (net)	2,218	2,672	170	87	29	-	199	87	4,408	1,972	4,64,275	3,81,955	4,68,683	3,83,927

₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025
Claims Paid (Direct)	29,649	1,09,536	4,644	9,381	313	921	34,606	1,19,838	967	3,050	-	-	936	2,951
Add :Re-insurance accepted to direct claims	10,853	17,466	12	27	-	-	10,865	17,493	-	-	-	-	-	111
Less :Re-insurance Ceded to claims paid	14,717	17,942	2,937	4,636	13	37	17,667	22,615	39	123	-	-	789	2,578
Net Claim Paid	25,785	1,09,060	1,719	4,772	300	884	27,804	1,14,716	928	2,927	-	-	147	484
Add Claims Outstanding at the end of the period	41,996	41,996	8,377	8,377	299	299	50,672	50,672	3,804	3,804	2	2	2,378	2,378
Less Claims Outstanding at the beginning of the period	32,331	20,799	8,754	5,749	354	268	41,439	26,816	4,207	1,845	2	2	2,329	1,258
Net Incurred Claims	35,450	1,30,257	1,342	7,400	245	915	37,037	1,38,572	525	4,886	-	-	196	1,604
Claims Paid (Direct)														
-In India	29,649	1,09,536	4,644	9,381	313	921	34,606	1,19,838	967	3,050	-	-	936	2,951
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	34,536	34,536	5,148	5,148	174	174	39,858	39,858	2,096	2,096	2	2	876	876
Estimates of IBNR and IBNER at the beginning of the period (net)	23,782	14,340	5,899	4,218	192	197	29,873	18,755	2,386	1,029	2	2	590	410

₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024
Claims Paid (Direct)	33,645	98,396	2,241	8,030	78	246	35,964	1,06,672	550	1,865	-	-	967	1,551
Add :Re-insurance accepted to direct claims	3,484	7,855	-	-	-	-	3,484	7,855	-	-	-	-	1	83
Less :Re-insurance Ceded to claims paid	1,341	3,941	395	2,447	3	10	1,739	6,398	22	76	-	-	816	1,383
Net Claim Paid	35,788	1,02,310	1,846	5,583	75	236	37,709	1,08,129	528	1,789	-	-	152	251
Add Claims Outstanding at the end of the period	20,799	20,799	5,749	5,749	268	268	26,816	26,816	1,845	1,845	2	2	1,258	1,258
Less Claims Outstanding at the beginning of the period	22,050	8,657	3,931	3,491	313	151	26,294	12,299	1,853	1,046	2	2	1,181	408
Net Incurred Claims	34,537	1,14,452	3,664	7,841	30	353	38,231	1,22,646	720	2,588	-	-	229	1,101
Claims Paid (Direct)														
-In India	33,645	98,396	2,241	8,030	78	246	35,964	1,06,672	550	1,865	-	-	967	1,551
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14,340	14,340	4,218	4,218	197	197	18,755	18,755	1,029	1,029	2	2	410	410
Estimates of IBNR and IBNER at the beginning of the period (net)	11,138	6,460	1,648	2,524	173	100	12,959	9,084	702	663	2	2	318	227

Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-5 - CLAIMS SCHEDULE

For The Period Ended March 31, 2025

CIN - L66010PN2016PLC167410



₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2025	Up to the Quarter March 2025
Claims Paid (Direct)	-	-	-	-	3,563	9,925	1,04,889	3,06,555	1,11,451	3,27,949
Add :Re-insurance accepted to direct claims	-	-	40,108	49,543	2,881	4,443	53,854	1,18,442	62,596	1,31,761
Less :Re-insurance Ceded to claims paid	-	-	3	141	4,272	8,837	25,347	43,022	38,689	72,542
Net Claim Paid	-	-	40,105	49,402	2,172	5,531	1,33,396	3,81,975	1,35,358	3,87,168
Add Claims Outstanding at the end of the period	371	371	24,576	24,576	10,950	10,950	9,11,076	9,11,076	9,26,251	9,26,251
Less Claims Outstanding at the beginning of the period	-	-	35,060	15,046	8,068	7,306	8,76,359	7,15,902	8,89,692	7,27,523
Net Incurred Claims	371	371	29,621	59,932	5,054	9,175	1,68,113	5,77,149	1,71,917	5,85,896
Claims Paid (Direct)										
-In India	-	-	-	-	3,563	9,925	1,04,889	3,06,555	1,11,451	3,27,949
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	112	112	24,528	24,528	7,656	7,656	6,88,681	6,88,681	6,91,355	6,91,355
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	35,060	15,046	5,917	5,940	6,60,316	5,34,896	6,62,603	5,37,480

₹ in Lakhs

Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024	For the Quarter March 2024	Up to the Quarter March 2024
Claims Paid (Direct)	-	-	-	-	2,589	17,984	90,263	2,77,490	93,264	2,87,800
Add :Re-insurance accepted to direct claims	-	-	16,697	39,825	1,447	6,986	23,075	81,272	24,138	86,648
Less :Re-insurance Ceded to claims paid	-	-	15	62	1,936	12,448	6,582	27,656	9,838	40,627
Net Claim Paid	-	-	16,682	39,763	2,100	12,522	1,06,756	3,31,106	1,07,564	3,33,821
Add Claims Outstanding at the end of the period	-	-	15,046	15,046	7,306	7,306	7,15,902	7,15,902	7,27,523	7,27,523
Less Claims Outstanding at the beginning of the period	-	19	11,926	4,487	8,614	15,083	5,55,893	6,92,067	5,62,324	
Net Incurred Claims	-	(19)	19,802	50,322	792	4,745	1,41,391	4,91,115	1,43,020	4,99,020
Claims Paid (Direct)										
-In India	-	-	-	-	2,589	17,984	90,263	2,77,490	93,264	2,87,800
-Outside India	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	15,046	15,046	5,940	5,940	5,34,896	5,34,896	5,37,480	5,37,480
Estimates of IBNR and IBNER at the beginning of the period (net)	-	19	11,926	3,755	7,114	10,924	5,01,704	4,08,601	5,04,121	4,11,360