

**Go Digit General Insurance Limited**

Form NL 5 : Claims Incurred (net)

For the period ended 30 June 2019

₹ in thousands



Form NL 5 : Claims Incurred (net)	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	-	-	-	-	3,97,666	3,97,666	-	-	-	-	19,467	19,467
Add: Re-insurance accepted	6,949.58	-	-	-	4,16,387	4,23,336	-	-	-	-	-	-
Less: Re-insurance Ceded	5,865.51	-	-	-	2,29,490	2,35,356	-	-	-	-	973	973
<b>Net Claims paid</b>	<b>1,084</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,84,563</b>	<b>5,85,647</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,494</b>	<b>18,494</b>
Add: Claims outstanding at the end of period	1,20,332	37.34	43	80.55	44,16,208	45,36,621	7,439	-	10	9.81	2,81,747	2,89,195
Less: Claims outstanding at the beginning of year	79,663	11.69	35	46.44	33,49,325	34,29,034	1,899	-	5	4.88	64,729	66,633
<b>Total Claims Incurred (Net)</b>	<b>41,753</b>	<b>26</b>	<b>8</b>	<b>34</b>	<b>16,51,446</b>	<b>16,93,234</b>	<b>5,539</b>	<b>-</b>	<b>5</b>	<b>5</b>	<b>2,35,511</b>	<b>2,41,056</b>

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,70,406	9,480	3,79,886	-	-	-	-	-	1,600	6,890	-	9,290	3,97,666
Add: Re-insurance accepted	-	-	-	-	-	-	24	-	-	-	4,16,363	-	4,16,387
Less: Re-insurance Ceded	38,383	474	38,857	-	-	-	-	-	80	344	1,89,744	465	2,29,490
<b>Net Claims paid</b>	<b>3,32,023</b>	<b>9,006</b>	<b>3,41,029</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24</b>	<b>-</b>	<b>1,520</b>	<b>6,545</b>	<b>2,26,619</b>	<b>8,826</b>	<b>5,84,563</b>
Add: Claims outstanding at the end of period	1,68,407	33,39,209	35,07,616	-	-	-	2,943	-	1,344	7,527	8,92,989	3,790	44,16,208
Less: Claims outstanding at the beginning of year	1,05,670	21,15,864	22,21,534	-	-	-	1,199	-	28	2,593	11,19,199	4,771	33,49,325
<b>Total Claims Incurred (Net)</b>	<b>3,94,759</b>	<b>12,32,351</b>	<b>16,27,110</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,768</b>	<b>-</b>	<b>2,835</b>	<b>11,478</b>	<b>410</b>	<b>7,844</b>	<b>16,51,446</b>

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	13,578.45	583.71	14,162.16	-	-	-	-	-	-	4407.098	-	898	19,467
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	679	29	708.14	-	-	-	-	-	-	220	-	45	973
<b>Net Claims paid</b>	<b>12,899</b>	<b>555</b>	<b>13,454</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,187</b>	<b>-</b>	<b>853</b>	<b>18,494</b>
Add: Claims outstanding at the end of period	15,520.00	2,41,303	2,56,823	-	-	-	2	-	-	23,788	-	1,134	2,81,747
Less: Claims outstanding at the beginning of year	1,385	54,918	56,303	-	-	-	2	-	-	7,783	-	641	64,729
<b>Total Claims Incurred (Net)</b>	<b>27,035</b>	<b>1,86,939</b>	<b>2,13,973</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>20,192</b>	<b>-</b>	<b>1,346</b>	<b>2,35,511</b>

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	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	-	-	-	-	3,97,666	3,97,666	-	-	-	-	19,467	19,467
Add: Re-insurance accepted	6,950	-	-	-	4,16,387	4,23,336	-	-	-	-	-	-
Less: Re-insurance Ceded	5,866	-	-	-	2,29,490	2,35,356	-	-	-	-	973	973
<b>Net Claims paid</b>	<b>1,084</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,84,563</b>	<b>5,85,647</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,494</b>	<b>18,494</b>
Add: Claims outstanding at the end of period	1,20,332	37	43	81	44,16,208	45,36,621	7,439	-	10	10	2,81,747	2,89,195
Less: Claims outstanding at the beginning of year	79,663	12	35	46	33,49,325	34,29,034	1,899	-	5	5	64,729	66,633
<b>Total Claims Incurred (Net)</b>	<b>41,753</b>	<b>26</b>	<b>8</b>	<b>34</b>	<b>16,51,446</b>	<b>16,93,234</b>	<b>5,539</b>	<b>-</b>	<b>5</b>	<b>5</b>	<b>2,35,511</b>	<b>2,41,056</b>

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