

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
Net Claims paid	1,084	-	-	-	5,84,563	5,85,647	-	-	-	-	18,494	18,494
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
Total Claims Incurred (Net)	41,753	26	8	34	16,51,446	16,93,234	5,539	-	5	5	2,35,511	2,41,056

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
Net Claims paid	3,32,023	9,006	3,41,029	-	-	-	24	-	1,520	6,545	2,26,619	8,826	5,84,563
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
Total Claims Incurred (Net)	3,94,759	12,32,351	16,27,110	-	-	-	1,768	-	2,835	11,478	410	7,844	16,51,446

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
Net Claims paid	12,899	555	13,454	-	-	-	-	-	-	4,187	-	853	18,494
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
Total Claims Incurred (Net)	27,035	1,86,939	2,13,973	-	-	-	(0)	-	-	20,192	-	1,346	2,35,511

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For the quarter ended 30 June 2019

₹ in thousands



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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
Net Claims paid	1,084	-	-	-	5,84,563	5,85,647	-	-	-	-	18,494	18,494
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
Total Claims Incurred (Net)	41,753	26	8	34	16,51,446	16,93,234	5,539	-	5	5	2,35,511	2,41,056

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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
Net Claims paid	3,32,023	9,006	3,41,029	-	-	-	24	-	1,520	6,545	2,26,619	8,826	5,84,563
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
Total Claims Incurred (Net)	3,94,759	12,32,351	16,27,110	-	-	-	1,768	-	2,835	11,478	410	7,844	16,51,446

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Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	679	29	708	-	-	-	-	-	-	220	-	45	973
Net Claims paid	12,899	555	13,454	-	-	-	-	-	-	4,187	-	853	18,494
Add: Claims outstanding at the end of period	15,520.00	2,41,303	2,56,823	-	-	-	1.85	-	-	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
Total Claims Incurred (Net)	27,035	1,86,939	2,13,973	-	-	-	(0)	-	-	20,192	-	1,346	2,35,511