

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the period ended 30 September 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	612	-	-	-	10,53,624	10,54,236	-	-	-	-	84,721	84,721
Add: Re-insurance accepted	71,232	-	-	-	9,62,496	10,33,728	-	-	-	-	-	-
Less: Re-insurance Ceded	62,510	-	-	-	5,89,702	6,52,212	-	-	-	-	4,382	4,382
Net Claims paid	9,334	-	-	-	14,26,418	14,35,752	-	-	-	-	80,339	80,339
Add: Claims outstanding at the end of period	1,24,203	889	58	947.00	55,68,565	56,93,715	34,954	-	15	14.83	6,83,098	7,18,067
Less: Claims outstanding at the beginning of year	79,663	12	35	47.00	33,49,324	34,29,034	1,899	-	5	4.88	64,729	66,633
Total Claims Incurred (Net)	53,874	877	23	900	36,45,659	37,00,433	33,055	-	10	10	6,98,708	7,31,773

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	9,50,351	56,682	10,07,033	-	-	-	-	-	2,811	21,097	-	22,683	10,53,624
Add: Re-insurance accepted	-	-	-	-	-	-	24	-	-	-	9,62,472	-	9,62,496
Less: Re-insurance Ceded	1,47,521	3,434	1,50,955	-	-	-	7	-	141	1,055	4,36,410	1,134	5,89,702
Net Claims paid	8,02,830	53,248	8,56,078	-	-	-	17	-	2,670	20,042	5,26,062	21,549	14,26,418
Add: Claims outstanding at the end of period	2,48,191	46,97,124	49,45,315	1	-	-	3,931	-	7,792	9,211	5,98,088	4,227	55,68,565
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	33,49,324
Total Claims Incurred (Net)	9,45,351	26,34,508	35,79,859	1	-	-	2,749	-	10,434	26,660	4,951	21,005	36,45,659

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	68,297	3,026	71,322.70	-	-	-	-	-	-	9,051	-	4,347	84,721
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	3,561	151	3,712.02	-	-	-	-	-	-	453	-	217	4,382
Net Claims paid	64,736	2,875	67,611	-	-	-	-	-	-	8,599	-	4,130	80,339
Add: Claims outstanding at the end of period	41,981	6,16,357	6,58,338	-	-	-	1,734	-	-	5,680	-	17,345	6,83,098
Less: Claims outstanding at the beginning of year	1,385	54,918	56,303	-	-	-	2	-	-	7,783	-	641	64,729
Total Claims Incurred (Net)	1,05,332	5,64,314	6,69,645	-	-	-	1,733	-	-	6,496	-	20,834	6,98,708

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the quarter ended 30 September 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	612	-	-	-	6,55,958	6,56,570	-	-	-	-	65,254	65,254
Add: Re-insurance accepted	64,282	-	-	-	5,46,109	6,10,392	-	-	-	-	-	-
Less: Re-insurance Ceded	56,644	-	-	-	3,60,212	4,16,856	-	-	-	-	3,409	3,409
Net Claims paid	8,250	-	-	-	8,41,855	8,50,105	-	-	-	-	61,845	61,845
Add: Claims outstanding at the end of period	3,871	852	15	866	11,52,357	11,57,094	27,515.78	-	5	5	4,01,351	4,28,872
Less: Claims outstanding at the beginning of year	(0)	0	0	1	(1)	(0)	-	-	-	-	(0)	(0)
Total Claims Incurred (Net)	12,121	851	15	866	19,94,213	20,07,199	27,516	-	5	5	4,63,197	4,90,718

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	5,79,945	47,202	6,27,147	-	-	-	-	-	1,211	14,207	-	13,393	6,55,958
Add: Re-insurance accepted	-	-	-	-	-	-	0	-	-	-	5,46,109	-	5,46,109
Less: Re-insurance Ceded	1,09,138	2,960	1,12,098	-	-	-	7	-	61	711	2,46,666	669	3,60,212
Net Claims paid	4,70,807	44,242	5,15,049	-	-	-	(7)	-	1,150	13,497	2,99,443	12,723	8,41,855
Add: Claims outstanding at the end of period	79,784	13,57,915	14,37,699	1	-	-	988	-	6,448	1,684	(2,94,901)	437	11,52,357
Less: Claims outstanding at the beginning of year	(0)	(0)	(0)	-	-	-	0	-	(0)	(0)	0	(0)	(1)
Total Claims Incurred (Net)	5,50,592	14,02,157	19,52,748	1	-	-	981	-	7,599	15,182	4,541	13,161	19,94,213

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	54,718	2,442	57,161	-	-	-	-	-	-	4,644	-	3,449	65,254
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	2,882	122	3,004	-	-	-	-	-	-	232	-	172	3,409
Net Claims paid	51,836	2,320	54,157	-	-	-	-	-	-	4,412	-	3,277	61,845
Add: Claims outstanding at the end of period	26,461	3,75,055	4,01,515	-	-	-	1,733	-	-	(18,108)	-	16,211	4,01,351
Less: Claims outstanding at the beginning of year	-	-	-	-	-	-	(0)	-	-	-	-	-	(0)
Total Claims Incurred (Net)	78,297	3,77,375	4,55,672	-	-	-	1,733	-	-	(13,696)	-	19,488	4,63,197