

Go Digit General Insurance Limited
Form NL 25 : Quarterly claims data for Non-Life Insurers
For the period ended 31 December 2019
Number of claims



| Sl. No. | Claims Experience | No of claims outstanding | | | | | | | | | | | | Total | |
|--------------------------------|---|--------------------------|--------------|-------------|-------------|------------|------------|------------|-----------------|-------------------|-----------|-------------|------------------|------------|------------|
| | | Fire | Marine Cargo | Marine Hull | Engineering | Motor OD | Motor TP | Health | Overseas Travel | Personal Accident | Liability | Crop | Credit Insurance | | Misc |
| 1 | Claims O/s at the beginning of the period | 414 | 1 | - | 5 | 5,370 | 866 | 157 | 6 | 10 | - | - | - | 504 | 7,333 |
| 2 | Claims reported during the period | 261 | - | - | 2 | 39,080 | 609 | 3,864 | 205 | 13 | - | 51 | - | 5,064 | 49,149 |
| 3 | Claims settled during the period | 83 | - | - | 4 | 32,650 | 140 | 3,850 | 127 | 8 | - | 51 | - | 3,945 | 40,858 |
| 4 | Claims repudiated during the period | 21 | - | - | - | 2,780 | 1 | 60 | 39 | 1 | - | - | - | 446 | 3,348 |
| 5 | Claims closed during the period | 59 | 1 | - | 3 | 1,853 | 30 | 27 | 22 | 1 | - | - | - | 841 | 2,837 |
| 6 | Claims O/s at the end of the period | 512 | - | - | - | 7,167 | 1,304 | 84 | 23 | 13 | - | - | - | 336 | 9,439 |
| | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Claims Ageing | | | | | | | | | | | | | | | |
| | Less than 3 months | 272 | - | - | - | 6,745 | 548 | 83 | 22 | 10 | - | - | - | 335 | 8,015 |
| | 3 months to 6 months | 27 | - | - | - | 353 | 320 | - | - | 3 | - | - | - | - | 703 |
| | 6 months to 1 year | 211 | - | - | - | 66 | 361 | 1 | 1 | - | - | - | - | 1 | 641 |
| | 1 year and above | 2 | - | - | - | 3 | 75 | - | - | - | - | - | - | - | 80 |
| Claims Settlement Ratio | | 87% | 100% | 0% | 100% | 93% | 99% | 98% | 79% | 90% | 0% | 100% | 0% | 91% | 93% |
| Claims Repudiated Ratio | | 13% | 0% | 0% | 0% | 7% | 1% | 2% | 21% | 10% | 0% | 0% | 0% | 9% | 7% |

Note: Claims settlement ratio =(Claim settled + Claims closed)/(Opening + Reported - Closing)

Note: Claims repudiated ratio =(Claim repudiated)/(Opening + Reported - Closing)