## Go Digit General Insurance Limited

Form NL 25 : Quarterly claims data for Non-Life Insurers For the period ended 31st March 2020

Number of claims



|         | Claims Experience                         | No of claims outstanding |                 |                |                 |          |          |        |                    |                      |               |      |                     |       |        |
|---------|---|--------------------------|-----------------|----------------|-----------------|----------|----------|--------|--------------------|----------------------|---------------|------|---------------------|-------|--------|
| SI. No. |   | Fire                     | Marine<br>Cargo | Marine<br>Hull | Engineeri<br>ng | Motor OD | Motor TP | Health | Overseas<br>Travel | Personal<br>Accident | Liabilit<br>Y | Crop | Credit<br>Insurance | Misc  | Total  |
|         |   |                          |                 |                |                 |          |          |        |                    |                      |               |      |                     |       |        |
|         | Claims O/s at the beginning of the period | 512                      | -               | -              | -               | 7,167    | 1,304    | 84     | 23                 | 13                   | -             | -    | -                   | 336   | 9,439  |
| 2       | Claims reported during the period         | 390                      | 17              | -              | 17              | 65,925   | 1,706    | 2,772  | 472                | 29                   | 2             | 14   | -                   | 8,280 | 79,624 |
| 3       | Claims settled during the period          | 359                      | -               | -              | 10              | 58,769   | 902      | 2,782  | 481                | 32                   | 2             | 14   | -                   | 6,196 | 69,547 |
| 4       | Claims repudiated during the period       | -                        | -               | -              | -               | 5,601    | 4        | -      | -                  | -                    | -             | -    | -                   | -     | 5,605  |
| 5       | Claims closed during the period           | -                        | -               | -              | -               | 1,242    | 28       | -      | -                  | -                    | -             | -    | -                   | 2,289 | 3,559  |
| 6       | Claims O/s at the end of the period       | 543                      | 17              | -              | 7               | 7,480    | 2,076    | 74     | 14                 | 10                   | -             | -    | -                   | 131   | 10,352 |
|         |   | -                        | -               | -              | -               | -        | -        | -      | -                  | -                    | -             | -    | -                   | -     | -      |
|         | Claims Ageing                             |                          |                 |                |                 |          |          |        |                    |                      |               |      |                     |       |        |
|         | Less than 3 months                        | 103                      | 17              | -              | 7               | 6,730    | 948      | 71     | 13                 | 6                    | -             | -    | -                   | 119   | 8,014  |
|         | 3 months to 6 months                      | 238                      | -               | -              | -               | 558      | 473      | 2      | -                  | 4                    | -             | -    | -                   | 11    | 1,286  |
|         | 6 months to 1 year                        | 198                      | -               | -              | -               | 168      | 456      | 1      | -                  | -                    | -             | -    | -                   | -     | 823    |
|         | 1 year and above                          | 4                        | -               | -              | -               | 24       | 199      | -      | 1                  | -                    | -             | -    | -                   | 1     | 229    |
|         | Claims Settlement Ratio                   | 100%                     | 0%              | 0%             | 100%            | 91%      | 100%     | 100%   | 100%               | 100%                 | 100%          | 100% | 0%                  | 100%  | 93%    |
|         | Claims Repudiated Ratio                   | 0%                       | 0%              | 0%             | 0%              | 9%       | 0%       | 0%     | 0%                 | 0%                   | 0%            | 0%   | 0%                  | 0%    | 7%     |

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

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