

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the year ended 31 March 2020

₹ in thousands



Form NL 5 : Claims Incurred (net)	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	51,000	-	-	-	26,04,799	26,55,799	-	-	-	-	6,10,364	6,10,364
Add: Re-insurance accepted	1,34,262	-	-	-	18,03,873	19,38,135	5,255	-	-	-	52,981	58,236
Less: Re-insurance Ceded	1,62,674	-	-	-	12,60,301	14,22,975	4,567	-	-	-	85,331	89,898
Net Claims paid	22,588	-	-	-	31,48,371	31,70,959	688	-	-	-	5,78,014	5,78,702
Add: Claims outstanding at the end of period	1,74,730	239	32	271	93,92,800	95,67,801	79,663	12	35	47	33,49,324	34,29,034
Less: Claims outstanding at the beginning of year	79,663	12	35	47	33,49,324	34,29,034	1,899	-	5	5	64,729	66,633
Total Claims Incurred (Net)	1,17,655	227	(3)	224	91,91,847	93,09,726	78,452	12	30	42	38,62,609	39,41,103

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	22,56,140	2,11,019	24,67,159	7	-	-	8	-	13,787	71,886	-	51,952	26,04,799
Add: Re-insurance accepted	61,382	8,242	69,624	-	-	-	522	-	-	-	17,33,727	-	18,03,873
Less: Re-insurance Ceded	4,56,354	19,992	4,76,346	-	-	-	434	-	689	3,594	7,76,631	2,607	12,60,301
Net Claims paid	18,61,168	1,99,269	20,60,437	7	-	-	96	-	13,098	68,292	9,57,096	49,345	31,48,371
Add: Claims outstanding at the end of period	5,32,405	82,29,870	87,62,275	644	-	-	6,542	-	20,219	47,630	5,38,343	17,147	93,92,800
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)	22,87,903	63,13,275	86,01,178	651	-	-	5,439	-	33,289	1,13,329	3,76,240	61,721	91,91,847

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	5,55,943	16,948	5,72,891	-	-	-	-	-	-	21,884	-	15,589	6,10,364
Add: Re-insurance accepted	-	-	-	-	-	-	80	-	-	-	52,901	-	52,981
Less: Re-insurance Ceded	57,371	854	58,225	-	-	-	-	-	-	1,095	25,232	779	85,331
Net Claims paid	4,98,572	16,094	5,14,666	-	-	-	80	-	-	20,789	27,669	14,810	5,78,014
Add: Claims outstanding at the end of period	1,05,670	21,15,864	22,21,534	-	-	-	1,199	-	28	2,593	11,19,199	4,771	33,49,324
Less: Claims outstanding at the beginning of year	1,385	54,918	56,303	-	-	-	2	-	-	7,783	-	641	64,729
Total Claims Incurred (Net)	6,02,857	20,77,040	26,79,897	-	-	-	1,277	-	28	15,599	11,46,868	18,940	38,62,609

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the quarter ended 31 March 2020

₹ in thousands



Form NL 5 : Claims Incurred (net)	2020						2019					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	49,690	-	-	-	7,49,864	7,99,554	(209)	-	-	-	3,79,010	3,78,801
Add: Re-insurance accepted	(18,018)	-	-	-	4,35,564	4,17,545	5,189	-	-	-	52,901	58,090
Less: Re-insurance Ceded	27,446	-	-	-	3,40,093	3,67,539	4,383	-	-	-	63,971	68,354
Net Claims paid	4,226	-	-	-	8,45,334	8,49,561	597	-	-	-	3,67,939	3,68,537
Add: Claims outstanding at the end of period	36,212	46	6	51	19,40,980	19,77,243	5,769	(12)	14	2	19,34,743	19,40,514
Less: Claims outstanding at the beginning of year	(0)	0	0	1	(1)	(1)	(0)	-	0	0	(0)	(0)
Total Claims Incurred (Net)	40,438	45	5	51	27,86,316	28,26,805	6,367	(12)	14	2	23,02,683	23,09,051

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	6,22,862	79,145	7,02,007	7	-	-	8	-	7,768	27,623	-	12,451	7,49,864
Add: Re-insurance accepted	61,382	8,242	69,624	-	-	-	488	-	(0)	-	3,65,452	-	4,35,564
Less: Re-insurance Ceded	1,57,027	9,131	1,66,158	-	-	-	433	-	388	1,381	1,71,101	632	3,40,093
Net Claims paid	5,27,217	78,256	6,05,473	7	-	-	62	-	7,380	26,242	1,94,351	11,819	8,45,334
Add: Claims outstanding at the end of period	1,63,448	18,04,917	19,68,366	589	-	-	2,170	-	3,521	26,959	(70,041)	9,417	19,40,980
Less: Claims outstanding at the beginning of year	(0)	(0)	(0)	-	-	-	0	-	(0)	(1)	0	(0)	(1)
Total Claims Incurred (Net)	6,90,665	18,83,174	25,73,839	596	-	-	2,232	-	10,901	53,202	1,24,310	21,236	27,86,316

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,54,945	11,323	3,66,269	-	-	-	-	-	-	6,827	-	5,914	3,79,010
Add: Re-insurance accepted	-	-	-	-	-	-	(0)	-	-	-	52,901	-	52,901
Less: Re-insurance Ceded	37,551	551	38,102	-	-	-	-	-	-	342	25,232	295	63,971
Net Claims paid	3,17,394	10,772	3,28,166	-	-	-	(0)	-	-	6,485	27,669	5,619	3,67,939
Add: Claims outstanding at the end of period	54,263	9,04,547	9,58,810	-	-	-	751	-	28	1,196	11,19,199	(1,45,240)	19,34,743
Less: Claims outstanding at the beginning of year	0	(0)	(0)	-	-	-	0	-	-	0	-	(0)	(0)
Total Claims Incurred (Net)	3,71,657	9,15,320	12,86,976	-	-	-	751	-	28	7,681	11,46,868	(1,39,621)	23,02,683