

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the period ended 30 June 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	3,575.73	50.30	-	50.30	3,51,581	3,55,207	-	-	-	-	3,97,666	3,97,666
Add: Re-insurance accepted	24,191.76	-	-	-	3,22,373	3,46,565	6,950	-	-	-	4,16,387	4,23,336
Less: Re-insurance Ceded	22,939.63	42.69	-	42.69	2,31,635	2,54,617	5,866	-	-	-	2,29,490	2,35,356
Net Claims paid	4,828	8	-	8	4,42,320	4,47,155	1,084	-	-	-	5,84,563	5,85,647
Add: Claims outstanding at the end of period	2,36,613	1,498.93	32	1,530.70	1,15,43,848	1,17,81,992	1,20,332	37	43	80.55	44,16,208	45,36,621
Less: Claims outstanding at the beginning of year	1,74,730	238.69	32	270.47	93,92,800	95,67,801	79,663	12	35	46.44	33,49,325	34,29,034
Total Claims Incurred (Net)	66,711	1,268	-	1,268	25,93,368	26,61,347	41,753	26	8	34	16,51,446	16,93,234

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,23,506	12,319	3,35,826	-	-	-	-	-	(3,294)	12,853	-	6,196	3,51,581
Add: Re-insurance accepted	22,514	653	23,167	-	-	-	20	-	-	-	2,99,186	-	3,22,373
Less: Re-insurance Ceded	86,449	2,180	88,630	-	-	-	-	-	(165)	1,059	1,41,809	302	2,31,635
Net Claims paid	2,59,571	10,792	2,70,363	-	-	-	20	-	(3,129)	11,794	1,57,377	5,894	4,42,320
Add: Claims outstanding at the end of period	6,26,003	1,02,67,127	1,08,93,130	2,972	-	-	5,938	-	38,868	1,41,072	4,21,385	40,483	1,15,43,848
Less: Claims outstanding at the beginning of year	5,32,405	82,29,872	87,62,277	644	-	-	6,542	-	20,219	47,630	5,38,343	17,147	93,92,800
Total Claims Incurred (Net)	3,53,170	20,48,047	24,01,217	2,329	-	-	(583)	-	15,520	1,05,236	40,419	29,230	25,93,368

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	3,70,406.01	9,479.98	3,79,885.99	-	-	-	-	-	1,600.00	6889.57	-	9,290	3,97,666
Add: Re-insurance accepted	-	-	-	-	-	-	24	-	-	-	4,16,363	-	4,16,387
Less: Re-insurance Ceded	38,383	474	38,857.42	-	-	-	-	-	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	1,68,406.80	33,39,209	35,07,616	-	-	-	2,943	-	1,343.75	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

Go Digit General Insurance Limited

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For the quarter ended 30 June 2019

₹ 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	3,576	50	-	50	3,51,581	3,55,207	-	-	-	-	3,97,666	3,97,666
Add: Re-insurance accepted	24,192	-	-	-	3,22,373	3,46,565	6,950	-	-	-	4,16,387	4,23,336
Less: Re-insurance Ceded	22,940	43	-	43	2,31,635	2,54,617	5,866	-	-	-	2,29,490	2,35,356
Net Claims paid	4,828	8	-	8	4,42,320	4,47,155	1,084	-	-	-	5,84,563	5,85,647
Add: Claims outstanding at the end of period	2,36,613	1,499	32	1,531	1,15,43,848	1,17,81,992	1,20,332	37	43	81	44,16,208	45,36,621
Less: Claims outstanding at the beginning of year	1,74,730	239	32	270	93,92,800	95,67,801	79,663	12	35	46	33,49,325	34,29,034
Total Claims Incurred (Net)	66,711	1,268	-	1,268	25,93,368	26,61,347	41,753	26	8	34	16,51,446	16,93,234

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2020												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,23,506	12,319	3,35,826	-	-	-	-	-	(3,294)	12,853	-	6,196	3,51,581
Add: Re-insurance accepted	22,514	653	23,167	-	-	-	20	-	-	-	2,99,186	-	3,22,373
Less: Re-insurance Ceded	86,449	2,180	88,630	-	-	-	-	-	(165)	1,059	1,41,809	302	2,31,635
Net Claims paid	2,59,571	10,792	2,70,363	-	-	-	20	-	(3,129)	11,794	1,57,377	5,894	4,42,320
Add: Claims outstanding at the end of period	6,26,003	1,02,67,127	1,08,93,130	2,972	-	-	5,938	-	38,868	1,41,072	4,21,385	40,483	1,15,43,848
Less: Claims outstanding at the beginning of year	5,32,405	82,29,872	87,62,277	644	-	-	6,542	-	20,219	47,630	5,38,343	17,147	93,92,800
Total Claims Incurred (Net)	3,53,170	20,48,047	24,01,217	2,329	-	-	(583)	-	15,520	1,05,236	40,419	29,230	25,93,368

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	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,70,406.01	9,479.98	3,79,886	-	-	-	-	-	1,600.00	6889.57	-	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	1,68,406.80	33,39,209	35,07,616	-	-	-	2,943.14	-	1,343.75	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