

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the period ended 30 Sep 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	19,139.45	2,620.33	-	2,620.33	13,30,930	13,52,690	612.00	-	-	-	10,53,624	10,54,236
Add: Re-insurance accepted	88,837.52	-	-	-	6,18,613	7,07,450	71,232	-	-	-	9,62,496	10,33,728
Less: Re-insurance Ceded	94,842.32	2,146.34	-	2,146.34	5,31,464	6,28,452	62,510	-	-	-	5,89,702	6,52,212
Net Claims paid	13,135	474	-	474	14,18,079	14,31,688	9,334	-	-	-	14,26,418	14,35,752
Add: Claims outstanding at the end of period	3,12,716	4,704.80	150	4,855.29	1,36,61,700	1,39,79,271	1,24,203	889	58	947.00	55,68,565	56,93,715
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	47.00	33,49,324	34,29,034
Total Claims Incurred (Net)	1,51,120	4,940	119	5,059	56,86,979	58,43,158	53,874	877	23	900	36,45,659	37,00,433

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	9,97,507	1,70,470	11,67,977	1,022	-	-	605	-	2,181	1,18,901	-	40,246	13,30,930
Add: Re-insurance accepted	77,877	16,110	93,986	-	-	-	1	-	-	-	5,24,625	-	6,18,613
Less: Re-insurance Ceded	2,51,482	26,636	2,78,118	51	-	-	535	-	109	26,930	2,15,962	9,759	5,31,464
Net Claims paid	8,23,901	1,59,943	9,83,845	970	-	-	71	-	2,072	91,971	3,08,663	30,487	14,18,079
Add: Claims outstanding at the end of period	5,35,886	1,24,18,414	1,29,54,300	4,905	-	-	11,834	-	45,768	2,30,852	3,41,321	72,720	1,36,61,700
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)	8,27,382	43,48,486	51,75,868	5,232	-	-	5,363	-	27,621	2,75,193	1,11,641	86,060	56,86,979

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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	9,50,351.00	56,681.92	10,07,032.92	-	-	-	-	-	2,811.00	21097	-	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	1,50,955.00	-	-	-	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	2,48,191.00	46,97,124	49,45,315	1.00	-	-	3,931	-	7,792.00	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

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For the quarter ended 30 Sep 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	15,564	2,570	-	2,570	9,79,349	9,97,483	612.00	-	-	-	6,55,958	6,56,570
Add: Re-insurance accepted	64,646	-	-	-	2,96,239	3,60,885	64,282	-	-	-	5,46,109	6,10,392
Less: Re-insurance Ceded	71,903	2,104	-	2,104	2,99,829	3,73,835	56,644	-	-	-	3,60,212	4,16,856
Net Claims paid	8,307	466	-	466	9,75,759	9,84,533	8,250	-	-	-	8,41,855	8,50,105
Add: Claims outstanding at the end of period	3,12,716	4,705	150	4,855	1,36,61,700	1,39,79,271	1,24,203	889	58	947	55,68,565	56,93,715
Less: Claims outstanding at the beginning of year	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
Total Claims Incurred (Net)	84,409	3,672	119	3,791	30,93,611	31,81,812	12,121	852	15	866	19,94,212	20,07,199

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	6,74,001	1,58,150	8,32,151	1,022	-	-	605	-	5,475	1,06,047	-	34,049	9,79,349
Add: Re-insurance accepted	55,363	15,456	70,819	-	-	-	(19)	-	-	-	2,25,440	-	2,96,239
Less: Re-insurance Ceded	1,65,033	24,456	1,89,489	51	-	-	535	-	274	25,871	74,154	9,456	2,99,829
Net Claims paid	5,64,330	1,49,151	7,13,481	970	-	-	50	-	5,201	80,177	1,51,286	24,593	9,75,759
Add: Claims outstanding at the end of period	5,35,886	1,24,18,414	1,29,54,300	4,905	-	-	11,834	-	45,768	2,30,852	3,41,321	72,720	1,36,61,700
Less: Claims outstanding at the beginning of year	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
Total Claims Incurred (Net)	4,74,212	23,00,439	27,74,651	2,903	-	-	5,946	-	12,101	1,69,957	71,223	56,830	30,93,611

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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	5,79,944.99	47,201.94	6,27,147	-	-	-	-	-	1,211.00	14207.43	-	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	2,48,191.00	46,97,124	49,45,315	1.00	-	-	3,931.00	-	7,792.00	9,211	5,98,088	4,227	55,68,565
Less: Claims outstanding at the beginning of year	1,68,407	33,39,209	35,07,616	-	-	-	2,943	-	1,344	7,527	8,92,989	3,790	44,16,208
Total Claims Incurred (Net)	5,50,592	14,02,157	19,52,748	1	-	-	981	-	7,598	15,181	4,542	13,160	19,94,212