

**Go Digit General Insurance Limited**

Form NL 5 : Claims Incurred (net)

For the period ended 31 Dec 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	26,754.98	3,921.65	-	3,921.65	25,54,240	25,84,916	1,309.33	-	-	-	18,54,935	18,56,245
Add: Re-insurance accepted	1,50,476.31	-	-	-	7,08,252	8,58,728	1,52,280	-	-	-	13,68,309	15,20,590
Less: Re-insurance Ceded	1,60,237.72	2,211.40	-	2,211.40	7,91,405	9,53,854	1,35,228	-	-	-	9,20,209	10,55,437
<b>Net Claims paid</b>	<b>16,994</b>	<b>1,710</b>	<b>-</b>	<b>1,710</b>	<b>24,71,086</b>	<b>24,89,790</b>	<b>18,362</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,03,036</b>	<b>23,21,398</b>
Add: Claims outstanding at the end of period	3,22,417	4,626.52	448	5,074.02	1,66,71,960	1,69,99,451	1,38,518	193	26	219.28	74,51,820	75,90,557
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
<b>Total Claims Incurred (Net)</b>	<b>1,64,681</b>	<b>6,098</b>	<b>416</b>	<b>6,514</b>	<b>97,50,246</b>	<b>99,21,440</b>	<b>77,217</b>	<b>182</b>	<b>(9)</b>	<b>173</b>	<b>64,05,531</b>	<b>64,82,921</b>

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	17,20,119	3,15,048	20,35,168	2,038	-	-	3,034	-	4,402	3,92,236	-	1,17,362	25,54,240
Add: Re-insurance accepted	1,40,287	32,080	1,72,367	-	-	-	2	-	-	-	5,35,883	-	7,08,252
Less: Re-insurance Ceded	3,84,904	48,192	4,33,096	102	-	-	2,613	-	220	1,10,540	2,19,528	25,306	7,91,405
<b>Net Claims paid</b>	<b>14,75,502</b>	<b>2,98,937</b>	<b>17,74,438</b>	<b>1,936</b>	<b>-</b>	<b>-</b>	<b>423</b>	<b>-</b>	<b>4,182</b>	<b>2,81,696</b>	<b>3,16,356</b>	<b>92,056</b>	<b>24,71,086</b>
Add: Claims outstanding at the end of period	6,47,660	1,49,97,077	1,56,44,737	10,331	-	-	14,390	-	56,168	2,31,793	5,38,081	1,76,460	1,66,71,960
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
<b>Total Claims Incurred (Net)</b>	<b>15,90,757</b>	<b>70,66,142</b>	<b>86,56,899</b>	<b>11,624</b>	<b>-</b>	<b>-</b>	<b>8,271</b>	<b>-</b>	<b>40,131</b>	<b>4,65,859</b>	<b>3,16,094</b>	<b>2,51,369</b>	<b>97,50,246</b>

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	16,33,278.32	1,31,874.02	17,65,152.34	-	-	-	-	-	6,018.90	44262.7942	-	39,501	18,54,935
Add: Re-insurance accepted	-	-	-	-	-	-	34	-	0	-	13,68,275	-	13,68,309
Less: Re-insurance Ceded	2,99,327	10,861	3,10,188.43	-	-	-	1	-	301	2,213	6,05,530	1,975	9,20,209
<b>Net Claims paid</b>	<b>13,33,951</b>	<b>1,21,013</b>	<b>14,54,964</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34</b>	<b>-</b>	<b>5,718</b>	<b>42,050</b>	<b>7,62,745</b>	<b>37,526</b>	<b>23,03,036</b>
Add: Claims outstanding at the end of period	3,68,956.89	64,24,953	67,93,909	55.20	-	-	4,372	-	16,697.86	20,671	6,08,384	7,730	74,51,820
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
<b>Total Claims Incurred (Net)</b>	<b>15,97,238</b>	<b>44,30,101</b>	<b>60,27,339</b>	<b>55</b>	<b>-</b>	<b>-</b>	<b>3,207</b>	<b>-</b>	<b>22,387</b>	<b>60,127</b>	<b>2,51,930</b>	<b>40,485</b>	<b>64,05,531</b>

**Go Digit General Insurance Limited**

Form NL 5 : Claims Incurred (net)

For the quarter ended 31 Dec 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	7,616	1,301	-	1,301	12,23,309	12,32,226	697.33	-	-	-	8,01,311	8,02,009
Add: Re-insurance accepted	61,639	-	-	-	89,639	1,51,278	81,048	-	-	-	4,05,813	4,86,862
Less: Re-insurance Ceded	65,395	65	-	65	2,59,941	3,25,402	72,718	-	-	-	3,30,507	4,03,225
<b>Net Claims paid</b>	<b>3,859</b>	<b>1,236</b>	<b>-</b>	<b>1,236</b>	<b>10,53,007</b>	<b>10,58,102</b>	<b>9,028</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,76,618</b>	<b>8,85,646</b>
Add: Claims outstanding at the end of period	3,22,417	4,627	448	5,074	1,66,71,960	1,69,99,451	1,38,518	193	26	219	74,51,820	75,90,557
Less: Claims outstanding at the beginning of year	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
<b>Total Claims Incurred (Net)</b>	<b>13,560</b>	<b>1,158</b>	<b>297</b>	<b>1,455</b>	<b>40,63,267</b>	<b>40,78,282</b>	<b>23,343</b>	<b>(696)</b>	<b>(32)</b>	<b>(728)</b>	<b>27,59,873</b>	<b>27,82,488</b>

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	7,22,612	1,44,579	8,67,191	1,017	-	-	2,429	-	2,221	2,73,335	-	77,117	12,23,309
Add: Re-insurance accepted	62,410	15,970	78,380	-	-	-	0	-	-	-	11,258	-	89,639
Less: Re-insurance Ceded	1,33,422	21,556	1,54,978	51	-	-	2,078	-	111	83,610	3,566	15,548	2,59,941
<b>Net Claims paid</b>	<b>6,51,600</b>	<b>1,38,993</b>	<b>7,90,594</b>	<b>966</b>	<b>-</b>	<b>-</b>	<b>352</b>	<b>-</b>	<b>2,110</b>	<b>1,89,725</b>	<b>7,693</b>	<b>61,569</b>	<b>10,53,007</b>
Add: Claims outstanding at the end of period	6,47,660	1,49,97,077	1,56,44,737	10,331	-	-	14,390	-	56,168	2,31,793	5,38,081	1,76,460	1,66,71,960
Less: Claims outstanding at the beginning of year	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
<b>Total Claims Incurred (Net)</b>	<b>7,63,375</b>	<b>27,17,656</b>	<b>34,81,031</b>	<b>6,392</b>	<b>-</b>	<b>-</b>	<b>2,907</b>	<b>-</b>	<b>12,509</b>	<b>1,90,665</b>	<b>2,04,453</b>	<b>1,65,309</b>	<b>40,63,267</b>

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	6,82,927.32	75,192.10	7,58,119	-	-	-	-	-	3,207.90	23165.7942	-	16,818	8,01,311
Add: Re-insurance accepted	-	-	-	-	-	-	10	-	0	-	4,05,803	-	4,05,813
Less: Re-insurance Ceded	1,51,806	7,427	1,59,233	-	-	-	(6)	-	160	1,158	1,69,120	841	3,30,507
<b>Net Claims paid</b>	<b>5,31,121</b>	<b>67,765</b>	<b>5,98,886</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>-</b>	<b>3,048</b>	<b>22,008</b>	<b>2,36,683</b>	<b>15,977</b>	<b>8,76,618</b>
Add: Claims outstanding at the end of period	3,68,956.89	64,24,953	67,93,909	55.20	-	-	4,371.71	-	16,697.86	20,671	6,08,384	7,730	74,51,820
Less: Claims outstanding at the beginning of year	2,48,191	46,97,124	49,45,315	1	-	-	3,931	-	7,792	9,211	5,98,088	4,227	55,68,565
<b>Total Claims Incurred (Net)</b>	<b>6,51,887</b>	<b>17,95,593</b>	<b>24,47,480</b>	<b>54</b>	<b>-</b>	<b>-</b>	<b>457</b>	<b>-</b>	<b>11,954</b>	<b>33,467</b>	<b>2,46,979</b>	<b>19,481</b>	<b>27,59,873</b>