

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the year ended 31 Mar 2021

₹ in thousands

Form NL 5 : Claims Incurred (net)	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	1,65,355	7,620	-	7,620	41,41,034	43,14,009	51,000	-	-	-	26,04,799	26,55,799
Add: Re-insurance accepted	2,40,153	-	-	-	16,15,387	18,55,540	1,34,262	-	-	-	18,03,873	19,38,135
Less: Re-insurance Ceded	3,49,213	2,545	-	2,545	33,54,489	37,06,247	1,62,674	-	-	-	12,60,301	14,22,975
Net Claims paid	56,295	5,075	-	5,075	24,01,932	24,63,302	22,588	-	-	-	31,48,371	31,70,959
Add: Claims outstanding at the end of period	3,35,952	6,633	13	6,646	2,11,51,546	2,14,94,144	1,74,730	239	32	271	93,92,800	95,67,801
Less: Claims outstanding at the beginning of year	1,74,730	239	32	271	93,92,802	95,67,803	79,663	12	35	47	33,49,324	34,29,034
Total Claims Incurred (Net)	2,17,517	11,469	(19)	11,450	1,41,60,676	1,43,89,643	1,17,655	227	(3)	224	91,91,847	93,09,726

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	27,76,286	5,38,855	33,15,141	6,402	-	-	6,028	-	9,500	5,46,662	1	2,57,300	41,41,034
Add: Re-insurance accepted	2,73,263	65,271	3,38,534	-	-	-	51	-	-	-	-	12,76,802	16,15,387
Less: Re-insurance Ceded	6,50,693	19,28,158	25,78,851	320	-	-	5,025	-	475	1,49,867	-	5,76,487	33,54,489
Net Claims paid	23,98,856	(13,24,032)	10,74,824	6,082	-	-	1,054	-	9,025	3,96,795	7,00,316	2,13,836	24,01,932
Add: Claims outstanding at the end of period	5,31,344	1,99,12,740	2,04,44,084	15,746	9	-	7,266	-	50,180	3,13,942	1,55,695	1,64,624	2,11,51,546
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	93,92,802
Total Claims Incurred (Net)	23,97,795	1,03,58,836	1,27,56,631	21,184	9	-	1,778	-	38,986	6,63,107	3,17,668	3,61,313	1,41,60,676

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	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

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For the quarter ended 31 Mar 2021

₹ in thousands

Form NL 5 : Claims Incurred (net)	2021						2020					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	1,38,600	3,698	-	3,698	15,86,794	17,29,093	49,691	-	-	-	7,49,864	7,99,554
Add: Re-insurance accepted	89,677	-	-	-	9,07,135	9,96,812	(18,018)	-	-	-	4,35,564	4,17,545
Less: Re-insurance Ceded	1,88,975	334	-	334	25,63,084	27,52,393	27,446	-	-	-	3,40,092	3,67,538
Net Claims paid	39,301	3,365	-	3,365	(69,154)	(26,488)	4,226	-	-	-	8,45,335	8,49,561
Add: Claims outstanding at the end of period	3,35,952	6,633	13	6,646	2,11,51,546	2,14,94,144	1,74,730	239	32	271	93,92,800	95,67,801
Less: Claims outstanding at the beginning of year	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
Total Claims Incurred (Net)	52,836	5,371	(435)	4,937	44,10,432	44,68,205	40,438	46	6	52	27,86,315	28,26,805

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2021												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	10,56,167	2,23,807	12,79,973	4,364	-	-	2,994	-	5,098	1,54,426	-	1,39,938	15,86,793
Add: Re-insurance accepted	1,32,976	33,191	1,66,167	-	-	-	49	-	-	-	7,40,919	-	9,07,135
Less: Re-insurance Ceded	2,65,789	18,79,966	21,45,755	218	-	-	2,412	-	255	39,327	3,56,959	18,158	25,63,084
Net Claims paid	9,23,354	(16,22,969)	(6,99,614)	4,146	-	-	631	-	4,843	1,15,099	3,83,959	1,21,780	(69,155)
Add: Claims outstanding at the end of period	5,31,344	1,99,12,740	2,04,44,084	15,746	9	-	7,266	-	50,180	3,13,942	1,55,695	1,64,624	2,11,51,546
Less: Claims outstanding at the beginning of year	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
Total Claims Incurred (Net)	8,07,039	32,92,694	40,99,733	9,560	9	-	(6,492)	-	(1,145)	1,97,248	1,573	1,09,944	44,10,431

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	6,22,862	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	-	-	-	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	3,40,092
Net Claims paid	5,27,217	78,256	6,05,473	7	-	-	62	-	7,380	26,242	1,94,351	11,819	8,45,335
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	3,68,957	64,24,953	67,93,909	55	-	-	4,372	-	16,698	20,671	6,08,384	7,730	74,51,820
Total Claims Incurred (Net)	6,90,665	18,83,174	25,73,839	596	-	-	2,233	-	10,901	53,202	1,24,310	21,235	27,86,315