Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the period ended 30 Sep 2018

₹ in thousands

Form NL 5 : Claims Incurred (net)	2018						2017					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	-	-	-	-	84,721	84,721				-	-	-
Add: Re-insurance accepted	-	-	-	-	-	-				-	-	-
Less: Re-insurance Ceded	-	-	-	-	4,382	4,382				-	-	-
Net Claims paid	-	-	-	-	80,339	80,339	-	-	-	-	-	-
Add: Claims outstanding at the end of period	34,954	-	15	15	6,83,098	7,18,067				-	-	-
Less: Claims outstanding at the beginning of year	1,899	-	5	5	64,729	66,633				-	-	-
Total Claims Incurred (Net)	**33,055**	**-**	**10**	**10**	**6,98,708**	**7,31,773**	**-**	**-**	**-**	**-**	**-**	**-**

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018											
	Motor			Workmen Compensa	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
Claims paid Direct	68,297	3,026	71,323	-	-	-	-	-	-	9,051	4,347	84,721
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	3,561	151	3,712	-	-	-	-	-	-	453	217	4,382
Net Claims paid	**64,736**	**2,875**	**67,611**	**-**		**-**	**-**	**-**	**-**	**8,599**		**80,339**
Add: Claims outstanding at the end of period	41,981	6,16,357	6,58,338	-	-	-	1,734	-	-	5,680	17,345	6,83,098
Less: Claims outstanding at the beginning of year	1,385	54,918	56,303	-	-	-	2	-	-	7,783	641	64,729
Total Claims Incurred (Net)	**1,05,332**	**5,64,314**	**6,69,645**	**-**	**-**	**-**	**1,733**	**-**	**-**	**6,496**	**16,704**	**6,98,708**

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2017											
	Motor			Workmen Compensa	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
Claims paid Direct												-
Add: Re-insurance accepted												-
Less: Re-insurance Ceded												-
Net Claims paid	**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**	**-**	**-**	**-**
Add: Claims outstanding at the end of period			-									-
Less: Claims outstanding at the beginning of year			-									-
Total Claims Incurred (Net)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the quarter ended 30 Sep 2018

₹ in thousands

Form NL 5 : Claims Incurred (net)	2018						2017					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	-	-	-	-	65,254	65,254				-	-	-
Add: Re-insurance accepted	-	-	-	-	-	-				-	-	-
Less: Re-insurance Ceded	-	-	-	-	3,409	3,409				-	-	-
Net Claims paid	-	-	-	-	61,845	61,845	-	-	-	-	-	-
Add: Claims outstanding at the end of period	27,516	-	5	5	4,01,351	4,28,872				-	-	-
Less: Claims outstanding at the beginning of year	-	-	-	-	-	-				-	-	-
Total Claims Incurred (Net)	**27,516**	**-**	**5**	**5**	**4,63,197**	**4,90,717**	**-**	**-**	**-**	**-**	**-**	**-**

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018											
	Motor			Workmen Compensa	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
Claims paid Direct	54,718	2,442	57,161	-	-	-	-	-	-	4,644	3,449	65,254
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	2,882	122	3,004	-	-	-	-	-	-	232	172	3,409
Net Claims paid	**51,836**	**2,320**	**54,157**	**-**	**-**	**-**	**-**	**-**	**-**	**4,412**	**3,277**	**61,845**
Add: Claims outstanding at the end of period	26,461	3,75,055	4,01,515	-	-	-	1,733	-	-	(18,108)	16,211	4,01,351
Less: Claims outstanding at the beginning of year	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	**78,297**	**3,77,375**	**4,55,672**	**-**	**-**	**-**	**1,733**	**-**	**-**	**(13,696)**	**19,488**	**4,63,197**

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2017											
	Motor			Workmen Compensa	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Others	Total
	OD	TP	Total									
Claims paid Direct			-									-
Add: Re-insurance accepted			-									-
Less: Re-insurance Ceded			-									-
Net Claims paid	**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**	**-**	**-**	**-**
Add: Claims outstanding at the end of period			-									-
Less: Claims outstanding at the beginning of year			-									-
Total Claims Incurred (Net)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**