

**Go Digit General Insurance Limited**

Form NL 5 : Claims Incurred (net)

For the year ended 31 Mar 2019

₹ in thousands



Form NL 5 : Claims Incurred (net)	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	-	-	-	-	6,10,364	6,10,364	-	-	-	-	3,683	3,683
Add: Re-insurance accepted	5,255.00	-	-	-	52,981	58,236	-	-	-	-	-	-
Less: Re-insurance Ceded	4,567.00	-	-	-	85,331	89,898	-	-	-	-	183	183
<b>Net Claims paid</b>	<b>688</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,78,014</b>	<b>5,78,702</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,500</b>	<b>3,500</b>
Add: Claims outstanding at the end of period	79,663	12.00	35	47.00	33,49,324	34,29,034	1,899	-	5	5.00	64,729	66,633
Less: Claims outstanding at the beginning of year	1,899	-	5	5.00	64,729	66,633	-	-	-	-	-	-
<b>Total Claims Incurred (Net)</b>	<b>78,452</b>	<b>12</b>	<b>30</b>	<b>42</b>	<b>38,62,609</b>	<b>39,41,103</b>	<b>1,899</b>	<b>-</b>	<b>5</b>	<b>5</b>	<b>68,229</b>	<b>70,133</b>

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total	
	OD	TP	Total											
Claims paid Direct	5,55,943	16,948	5,72,891	-	-	-	-	-	-	21,884	-	-	15,589	6,10,364
Add: Re-insurance accepted	-	-	-	-	-	-	80	-	-	-	52,901	-	-	52,981
Less: Re-insurance Ceded	57,371	854	58,225	-	-	-	-	-	-	1,095	25,232	779	-	85,331
<b>Net Claims paid</b>	<b>4,98,572</b>	<b>16,094</b>	<b>5,14,666</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>20,789</b>	<b>27,669</b>	<b>14,810</b>	<b>-</b>	<b>5,78,014</b>
Add: Claims outstanding at the end of period	1,05,670	21,15,864	22,21,534	-	-	-	1,199	-	28	2,593	11,19,199	4,771	-	33,49,324
Less: Claims outstanding at the beginning of year	1,385	54,918	56,303	-	-	-	2	-	-	7,783	-	641	-	64,729
<b>Total Claims Incurred (Net)</b>	<b>6,02,857</b>	<b>20,77,040</b>	<b>26,79,897</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,277</b>	<b>-</b>	<b>28</b>	<b>15,599</b>	<b>11,46,868</b>	<b>18,940</b>	<b>-</b>	<b>38,62,609</b>

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018													
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total	
	OD	TP	Total											
Claims paid Direct	761	21	782	-	-	-	-	-	-	2,899	-	2	-	3,683
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	38	-	38	-	-	-	-	-	-	145	-	0	-	183
<b>Net Claims paid</b>	<b>723</b>	<b>21</b>	<b>744</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,754</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>3,500</b>
Add: Claims outstanding at the end of period	1,385	54,918	56,303	-	-	-	2	-	-	7,783	-	641	-	64,729
Less: Claims outstanding at the beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred (Net)</b>	<b>2,107</b>	<b>54,940</b>	<b>57,047</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>10,537</b>	<b>-</b>	<b>643</b>	<b>-</b>	<b>68,229</b>

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Form NL 5 : Claims Incurred (net)

For the quarter ended 31 Mar 2019

₹ in thousands



Form NL 5 : Claims Incurred (net)	2019						2018					
	Fire	Marine			Misc	Total	Fire	Marine			Misc	Total
		Cargo	Other	Total				Cargo	Other	Total		
Claims paid Direct	(209)	-	-	-	3,79,010	3,78,801	-	-	-	-	3,676	3,676
Add: Re-insurance accepted	5,189	-	-	-	52,901	58,090	-	-	-	-	-	-
Less: Re-insurance Ceded	4,383	-	-	-	63,971	68,354	-	-	-	-	183	183
<b>Net Claims paid</b>	<b>597</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,67,939</b>	<b>3,68,537</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,493</b>	<b>3,493</b>
Add: Claims outstanding at the end of period	5,769	(12)	14	2	19,34,743	19,40,514	1,831	-	5	5	62,456	64,292
Less: Claims outstanding at the beginning of year	(0)	-	0	0	(0)	(0)	-	-	-	-	-	-
<b>Total Claims Incurred (Net)</b>	<b>6,367</b>	<b>(12)</b>	<b>14</b>	<b>2</b>	<b>23,02,683</b>	<b>23,09,051</b>	<b>1,831</b>	<b>-</b>	<b>5</b>	<b>5</b>	<b>65,949</b>	<b>67,786</b>

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	3,54,945	11,323	3,66,269	-	-	-	-	-	-	6,827	-	5,914	3,79,010
Add: Re-insurance accepted	-	-	-	-	-	-	(0)	-	-	-	52,901	-	52,901
Less: Re-insurance Ceded	37,551	551	38,102	-	-	-	-	-	-	342	25,232	295	63,971
<b>Net Claims paid</b>	<b>3,17,394</b>	<b>10,772</b>	<b>3,28,166</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>6,485</b>	<b>27,669</b>	<b>5,619</b>	<b>3,67,939</b>
Add: Claims outstanding at the end of period	54,263	9,04,547	9,58,810	-	-	-	751	-	28	1,196	11,19,199	(1,45,240)	19,34,743
Less: Claims outstanding at the beginning of year	0	(0)	(0)	-	-	-	0	-	-	0	-	(0)	(0)
<b>Total Claims Incurred (Net)</b>	<b>3,71,657</b>	<b>9,15,320</b>	<b>12,86,976</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>751</b>	<b>-</b>	<b>28</b>	<b>7,681</b>	<b>11,46,868</b>	<b>(1,39,621)</b>	<b>23,02,683</b>

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018												
	Motor			Workmen Compensation	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	760.69	21.39	782	-	-	-	-	-	-	2891.71	-	2	3,676
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded	38	-	38	-	-	-	-	-	-	145	-	0	183
<b>Net Claims paid</b>	<b>723</b>	<b>21</b>	<b>744</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,747</b>	<b>-</b>	<b>2</b>	<b>3,493</b>
Add: Claims outstanding at the end of period	1,384.77	54,479	55,864	-	-	-	1.85	-	-	5,949	-	641	62,456
Less: Claims outstanding at the beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claims Incurred (Net)</b>	<b>2,107</b>	<b>54,501</b>	<b>56,608</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>8,696</b>	<b>-</b>	<b>643</b>	<b>65,949</b>