

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
Net Claims paid	688	-	-	-	5,78,014	5,78,702	-	-	-	-	3,500	3,500
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	-	-	-	-	-	-
Total Claims Incurred (Net)	78,452	12	30	42	38,62,609	39,41,103	1,899	-	5	5	68,229	70,133

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
Net Claims paid	4,98,572	16,094	5,14,666	-	-	-	80	-	-	20,789	27,669	-	14,810	5,78,014
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
Total Claims Incurred (Net)	6,02,857	20,77,040	26,79,897	-	-	-	1,277	-	28	15,599	11,46,868	-	18,940	38,62,609

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
Net Claims paid	723	21	744	-	-	-	-	-	-	2,754	-	-	2	3,500
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	2,107	54,940	57,047	-	-	-	2	-	-	10,537	-	-	643	68,229

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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
Net Claims paid	597	-	-	-	3,67,939	3,68,537	-	-	-	-	3,493	3,493
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)	-	-	-	-	-	-
Total Claims Incurred (Net)	6,367	(12)	14	2	23,02,683	23,09,051	1,831	-	5	5	65,949	67,786

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
Net Claims paid	3,17,394	10,772	3,28,166	-	-	-	(0)	-	-	6,485	27,669	5,619	3,67,939
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)
Total Claims Incurred (Net)	3,71,657	9,15,320	12,86,976	-	-	-	751	-	28	7,681	11,46,868	(1,39,621)	23,02,683

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
Net Claims paid	723	21	744	-	-	-	-	-	-	2,747	-	2	3,493
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	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	2,107	54,501	56,608	-	-	-	2	-	-	8,696	-	643	65,949