

Go Digit General Insurance Limited

RDAI Registration No. 156 dated 20 Sep 2017

Form NL-6 - CLAIMS SCHEDULE

For The Period Ended June 30, 2025

CIN - L66010PN2016PLC167410



₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025
Claims Paid (Direct)	5,289	5,289	452	452	-	-	452	452	35,496	35,496	13,477	13,477	48,973	48,973
Add -Re-insurance accepted to direct claims	1,239	1,239	-	-	-	-	-	-	-	-	-	-	-	-
Less -Re-insurance Ceded to claims paid	5,166	5,166	420	420	-	-	420	420	1,480	1,480	515	515	1,995	1,995
<b>Net Claim Paid</b>	<b>1,362</b>	<b>1,362</b>	<b>32</b>	<b>32</b>	-	-	<b>32</b>	<b>32</b>	<b>34,016</b>	<b>34,016</b>	<b>12,962</b>	<b>12,962</b>	<b>46,978</b>	<b>46,978</b>
Add Claims Outstanding at the end of the period	14,048	14,048	476	476	-	-	476	476	18,599	18,599	848,883	848,883	867,482	867,482
Less Claims Outstanding at the beginning of the period	14,515	14,515	660	660	-	-	660	660	15,355	15,355	802,968	802,968	818,323	818,323
<b>Net Incurred Claims</b>	<b>695</b>	<b>695</b>	<b>(152)</b>	<b>(152)</b>	<b>-</b>	<b>-</b>	<b>(152)</b>	<b>(152)</b>	<b>37,260</b>	<b>37,260</b>	<b>58,877</b>	<b>58,877</b>	<b>96,137</b>	<b>96,137</b>
Claims Paid (Direct)														
-In India	5,289	5,289	452	452	-	-	452	452	35,496	35,496	13,477	13,477	48,973	48,973
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,992	2,992	298	298	-	-	298	298	4,437	4,437	636,354	636,354	640,791	640,791
Estimates of IBNR and IBNER at the beginning of the period (net)	2,869	2,357	165	317	-	-	165	317	4,266	4,955	548,213	608,598	552,479	613,553

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024
Claims Paid (Direct)	3,243	3,243	362	362	-	-	362	362	29,786	29,786	(39,435)	(39,435)	(9,649)	(9,649)
Add -Re-insurance accepted to direct claims	2,421	2,421	11	11	-	-	11	11	448	448	46,404	46,404	46,852	46,852
Less -Re-insurance Ceded to claims paid	4,747	4,747	343	343	-	-	343	343	1,235	1,235	362	362	1,597	1,597
<b>Net Claim Paid</b>	<b>917</b>	<b>917</b>	<b>30</b>	<b>30</b>	-	-	<b>30</b>	<b>30</b>	<b>28,999</b>	<b>28,999</b>	<b>6,607</b>	<b>6,607</b>	<b>35,606</b>	<b>35,606</b>
Add Claims Outstanding at the end of the period	11,933	11,933	254	254	36	36	290	290	16,281	16,281	697,058	697,058	713,339	713,339
Less Claims Outstanding at the beginning of the period	11,361	11,361	224	224	36	36	260	260	14,557	14,557	649,072	649,072	663,629	663,629
<b>Net Incurred Claims</b>	<b>1,469</b>	<b>1,469</b>	<b>60</b>	<b>60</b>	<b>-</b>	<b>-</b>	<b>60</b>	<b>60</b>	<b>30,723</b>	<b>30,723</b>	<b>54,593</b>	<b>54,593</b>	<b>85,316</b>	<b>85,316</b>
Claims Paid (Direct)														
-In India	3,243	3,243	362	362	-	-	362	362	29,786	29,786	(39,435)	(39,435)	(9,649)	(9,649)
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	2,330	2,330	173	173	36	36	209	209	5,065	5,065	516,075	516,075	521,140	521,140
Estimates of IBNR and IBNER at the beginning of the period (net)	1,837	2,388	136	160	13	36	149	196	4,001	5,071	433,485	488,643	437,486	493,714

## Go Digit General Insurance Limited

IRDAI Registration No. 156 dated 20 Sep 2017

Form NL-6 - CLAIMS SCHEDULE

For The Period Ended June 30, 2025

CIN - L66010PN2016PLC167410



₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025
Claims Paid (Direct)	20,748	20,748	2,600	2,600	365	365	23,713	23,713	821	821	-	-	732	732
Add -Re-insurance accepted to direct claims	18,732	18,732	-	-	-	-	18,732	18,732	-	-	-	-	24	24
Less -Re-insurance Ceded to claims paid	6,443	6,443	1,532	1,532	15	15	7,990	7,990	33	33	-	-	631	631
<b>Net Claim Paid</b>	<b>33,037</b>	<b>33,037</b>	<b>1,068</b>	<b>1,068</b>	<b>350</b>	<b>350</b>	<b>34,455</b>	<b>34,455</b>	<b>788</b>	<b>788</b>	-	-	<b>125</b>	<b>125</b>
Add Claims Outstanding at the end of the period	37,216	37,216	8,865	8,865	409	409	46,490	46,490	4,187	4,187	9	9	2,525	2,525
Less Claims Outstanding at the beginning of the period	41,996	41,996	8,377	8,377	299	299	50,672	50,672	3,804	3,804	2	2	2,378	2,378
<b>Net Incurred Claims</b>	<b>28,257</b>	<b>28,257</b>	<b>1,556</b>	<b>1,556</b>	<b>460</b>	<b>460</b>	<b>30,273</b>	<b>30,273</b>	<b>1,171</b>	<b>1,171</b>	<b>7</b>	<b>7</b>	<b>272</b>	<b>272</b>
Claims Paid (Direct)														
-In India	20,748	20,748	2,600	2,600	365	365	23,713	23,713	821	821	-	-	732	732
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	24,871	24,871	5,262	5,262	273	273	30,406	30,406	1,787	1,787	9	9	1,056	1,056
Estimates of IBNR and IBNER at the beginning of the period (net)	13,048	34,536	5,579	5,148	227	174	18,854	39,858	1,489	2,096	2	2	408	876

₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024
Claims Paid (Direct)	25,431	25,431	1,027	1,027	99	99	26,557	26,557	612	612	-	-	424	424
Add -Re-insurance accepted to direct claims	4,055	4,055	-	-	-	-	4,055	4,055	-	-	-	-	11	11
Less -Re-insurance Ceded to claims paid	1,019	1,019	109	109	4	4	1,132	1,132	25	25	-	-	369	369
<b>Net Claim Paid</b>	<b>28,467</b>	<b>28,467</b>	<b>918</b>	<b>918</b>	<b>95</b>	<b>95</b>	<b>29,480</b>	<b>29,480</b>	<b>587</b>	<b>587</b>	-	-	<b>66</b>	<b>66</b>
Add Claims Outstanding at the end of the period	25,600	25,600	7,746	7,746	329	329	33,675	33,675	2,366	2,366	2	2	1,403	1,403
Less Claims Outstanding at the beginning of the period	20,796	20,796	5,749	5,749	268	268	26,815	26,815	1,845	1,845	2	2	1,258	1,258
<b>Net Incurred Claims</b>	<b>33,269</b>	<b>33,269</b>	<b>2,915</b>	<b>2,915</b>	<b>156</b>	<b>156</b>	<b>36,340</b>	<b>36,340</b>	<b>1,108</b>	<b>1,108</b>	<b>-</b>	<b>-</b>	<b>211</b>	<b>211</b>
Claims Paid (Direct)														
-In India	25,431	25,431	1,027	1,027	99	99	26,557	26,557	612	612	-	-	424	424
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	15,299	15,299	6,360	6,360	240	240	21,899	21,899	858	858	2	2	460	460
Estimates of IBNR and IBNER at the beginning of the period (net)	11,007	14,340	1,842	4,218	244	197	13,093	18,755	578	1,029	2	2	270	410

Go Digit General Insurance Limited  
IRDAI Registration No. 153 dated 20 Sep 2017  
Form NL-5 - CLAIMS SCHEDULE  
For The Period Ended June 30, 2025  
CIN - L66010PN2016PLC167410



Particulars	Miscellaneous								Grand Total	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous			
	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025	For the Quarter June 2025	Up to the Quarter June 2025
Claims Paid (Direct)	598	598	-	-	2,021	2,021	76,858	76,858	82,599	82,599
Add :Re-insurance accepted to direct claims	-	-	5,332	5,332	352	352	24,440	24,440	25,679	25,679
Less :Re-insurance Ceded to claims paid	203	203	-	-	1,587	1,587	12,439	12,439	18,025	18,025
Net Claim Paid	395	395	5,332	5,332	786	786	88,859	88,859	90,253	90,253
Add Claims Outstanding at the end of the period	466	466	23,465	23,465	7,982	7,982	952,606	952,606	967,130	967,130
Less Claims Outstanding at the beginning of the period	371	371	24,576	24,576	10,949	10,949	911,075	911,075	926,250	926,250
Net Incurred Claims	490	490	4,221	4,221	(2,181)	(2,181)	130,390	130,390	131,133	131,133
Claims Paid (Direct)										
-In India	598	598	-	-	2,021	2,021	76,858	76,858	82,599	82,599
-Outside India	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	37	37	23,416	23,416	6,133	6,133	703,835	703,835	706,925	706,925
Estimates of IBNR and IBNER at the beginning of the period (net)	-	112	21,145	24,528	5,213	7,656	599,590	688,681	602,624	691,355

Particulars	Miscellaneous								₹ in Lakhs	
	Aviation		Crop Insurance		Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2024	Up to the Quarter June 2024
Claims Paid (Direct)	-	-	-	-	1,638	1,638	19,582	19,582	23,187	23,187
Add :Re-insurance accepted to direct claims	-	-	3,476	3,476	1,158	1,158	55,552	55,552	57,984	57,984
Less -Re-insurance Ceded to claims paid	-	-	7	7	1,136	1,136	4,266	4,266	9,356	9,356
Net Claim Paid	-	-	3,469	3,469	1,660	1,660	70,868	70,868	71,815	71,815
Add Claims Outstanding at the end of the period	-	-	14,411	14,411	6,819	6,819	772,015	772,015	784,238	784,238
Less Claims Outstanding at the beginning of the period	-	-	15,046	15,046	7,304	7,304	715,899	715,899	727,520	727,520
Net Incurred Claims	-	-	2,834	2,834	1,175	1,175	126,984	126,984	128,533	128,533
Claims Paid (Direct)										
-In India	-	-	-	-	1,638	1,638	19,582	19,582	23,187	23,187
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	14,411	14,411	5,176	5,176	563,946	563,946	566,485	566,485
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	9,822	15,046	7,698	5,940	468,949	534,896	470,935	537,480