

**Go Digit General Insurance Limited**

IRDAI Registration No. 158 dated 20 Sep 2017

Form NL-37-CLAIMS DATA

As at December 31, 2025

CIN - L66010PN2016PLC167410



Upto the quarter ending Dec 25

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period (A)	125	412	-	412	11,354	18,073	29,427	6,067	510	69	6,646	615	-	163	28	-	18	907	38,341
2	Claims reported during the period (B)																			
	(a) Booked During the period	278	1,232	0	1,232	553,709	7,876	561,583	228,722	2,680	1,749	233,151	1,384	0	215	352	0	14,773	2,234	815,209
	(b) Reopened during the Period	10	28	0	28	825	58	883	6,287	97	33	6,417	187	0	13	6	0	51	107	7,676
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Claims Settled during the period (C)																			
	(a) paid during the period	151	776	0	776	512,722	6,019	518,723	212,135	2,325	936	215,393	1,223	0	147	368	0	14,800	2,545	754,438
4	Claims Reopened during the period (D)	2	27	0	27	10,991	73	20,064	1,569	37	0	1,586	13	0	4	3	0	0	53	21,753
	Claims closed (E)	73	164	0	164	8,356	41	8,397	14,738	207	690	15,635	39	0	35	5	0	0	170	24,519
5	Unclaimed (Pending claims which are transferred to prescribed by the Authority)																			
	Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the period (F)																			
	Less than 3months	69	294	0	294	23,125	2,610	25,636	10,036	381	216	10,633	604	0	110	10	0	0	213	37,567
	3months to 6 months	56	271	0	271	853	1,838	2,691	1,859	180	41	2,043	224	0	65	3	0	0	148	5,491
	6months to 1 year	39	125	0	125	171	3,161	3,332	460	133	41	597	49	0	25	0	0	3	84	4,254
	1year and above	14	15	0	15	666	12,365	13,051	292	34	1	327	35	0	15	0	0	9	36	13,502
	<b>Claims Settlement Ratio</b>	<b>99.2%</b>	<b>97.2%</b>	<b>-</b>	<b>97.2%</b>	<b>96.3%</b>	<b>99%</b>	<b>95.34%</b>	<b>99.3%</b>	<b>98.5%</b>	<b>100%</b>	<b>99.3%</b>	<b>99.1%</b>	<b>-</b>	<b>97.8%</b>	<b>99.2%</b>	<b>-</b>	<b>100.0%</b>	<b>98.1%</b>	<b>97.3%</b>
	<b>Claims Reopened Ratio</b>	<b>0.3%</b>	<b>2.8%</b>	<b>-</b>	<b>2.8%</b>	<b>3.7%</b>	<b>1.2%</b>	<b>3.7%</b>	<b>6.7%</b>	<b>1.1%</b>	<b>0.0%</b>	<b>0.7%</b>	<b>1.0%</b>	<b>-</b>	<b>2.3%</b>	<b>0.8%</b>	<b>-</b>	<b>0.0%</b>	<b>1.9%</b>	<b>2.7%</b>

Note: Claims settlement ratio = (C + E) / (A + B + F)

Note: Claims reopened ratio = (D) / (A + B - F)

Upto the quarter ending Dec 25

₹ in Lakhs

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period	99,461	1,958	2	1,960	10,941	202,507	213,447	8,594	7,964	66	16,624	1,780	0	9,072	392	49	135	9,434	352,453
2	Claims reported during the period																			
	(a) Booked During the period	28,478	3,774	0	3,774	128,515	93,482	221,997	168,961	13,102	1,252	183,315	4,089	0	4,881	1,487	38,550	668	10,502	497,742
	(b) Reopened during the Period	(2,687)	405	-	405	648	3,294	3,942	(1,540)	(1,443)	70	(2,913)	74	-	(1,058)	(326)	(66)	570	(5,940)	(7,999)
3	Claims Settled during the period																			
	(a) paid during the period	20,957	3,095	0	3,095	118,660	63,269	181,929	129,550	13,567	408	143,525	2,583	0	2,660	1,212	36,252	1,176	7,451	400,839
4	Claims Reopened during the period	10	23	-	23	3,829	1,036	4,864	1,713	320	-	2,033	42	-	8	42	-	-	24	7,046
	Claims closed	43	81	0	81	2,295	1,106	3,401	34,927	1,803	317	37,047	105	0	71	131	0	0	196	41,075
5	Unclaimed (Pending claims which are transferred to prescribed by the Authority)																			
	Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Claims O/S at End of the period																			
	Less than 3months	11,038	637	2	637	11,269	26,911	38,180	6,432	1,827	426	8,685	1,515	0	965	126	20	0	671	62,940
	3months to 6 months	5,529	839	2	841	1,699	21,432	23,130	1,944	741	180	2,964	91	0	2,610	42	2,261	0	3,005	41,228
	6months to 1 year	9,411	154	1	155	734	20,655	20,650	906	693	208	2,046	372	0	165	0	0	40	1,243	54,950
	1year and above	77,338	698	1	698	1,618	145,463	147,082	459	385	20	863	407	0	5,811	0	0	157	1,242	233,598