

Go Digit General Insurance Limited
 IRDAI Registration No. 158 dated 20 Sep 2017
 Form NL-38-Development of Losses (Annual Submission)
 As at March 31, 2026
 CIN - L66010PN2016PLC167410



WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: Whole Account Level

Particulars	Accident Year Cohort								
	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025	YE 31-Mar-2026
A] Ultimate Net loss Cost - Original Estimate	695	39,237	94,437	146,351	258,670	393,253	567,871	645,473	691,107
B] Net Claims Provisions²	660	33,506	71,968	125,210	192,821	259,933	314,320	349,898	346,370
C] Cumulative Payment as of	-	-	-	-	-	-	-	-	-
one year later - 1st Diagonal	91	14,954	21,875	30,363	91,850	182,497	308,402	356,309	-
two year later - 2nd Diagonal	108	19,036	23,471	37,615	107,470	199,407	328,517	-	-
three year later - 3rd Diagonal	112	20,686	28,737	47,064	117,220	209,475	-	-	-
four year later - 4th Diagonal	115	22,242	33,968	53,060	123,080	-	-	-	-
five year later - 5th Diagonal	124	23,035	37,497	57,845	-	-	-	-	-
six year later - 6th Diagonal	125	23,588	39,220	-	-	-	-	-	-
seven year later - 7th Diagonal	130	24,243	-	-	-	-	-	-	-
eight year later - 8th Diagonal	169	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated	-	-	-	-	-	-	-	-	-
one year later - 1st Diagonal	803	37,766	92,071	141,111	238,106	364,729	550,923	623,230	-
two year later - 2nd Diagonal	796	37,491	90,508	129,906	221,058	348,993	538,191	-	-
three year later - 3rd Diagonal	795	37,987	80,849	115,076	207,322	330,665	-	-	-
four year later - 4th Diagonal	797	33,443	73,576	106,952	193,376	-	-	-	-
five year later - 5th Diagonal	656	32,275	69,608	101,224	-	-	-	-	-
six year later - 6th Diagonal	648	31,210	65,278	-	-	-	-	-	-
seven year later - 7th Diagonal	648	30,708	-	-	-	-	-	-	-
eight year later - 8th Diagonal	649	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development³ Amount	45	8,529	29,159	45,127	65,293	62,587	29,680	22,243	-
(A-D)	-	-	-	-	-	-	-	-	-
In %	7%	22%	31%	31%	25%	16%	5%	3%	-
[(A-D)/A]	-	-	-	-	-	-	-	-	-

Note:-

(2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal

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WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: Motor TP

Particulars	Accident Year Cohort								
	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025	YE 31-Mar-2026
A] Ultimate Net loss Cost - Original Estimate	511	20,440	63,029	102,435	170,159	220,405	258,865	267,864	293,942
B] Net Claims Provisions²	511	20,358	62,177	111,328	165,493	213,911	246,900	254,776	274,963
C] Cumulative Payment as of									
one year later - 1st Diagonal	19	1,210	-4,834	-5,920	17,197	30,171	36,493	41,460	-
two year later - 2nd Diagonal	34	2,356	-3,536	868	31,972	45,050	53,127	-	-
three year later - 3rd Diagonal	37	3,465	1,547	9,999	41,248	54,257	-	-	-
four year later - 4th Diagonal	37	4,898	6,572	15,698	46,785	-	-	-	-
five year later - 5th Diagonal	46	5,681	9,810	20,369	-	-	-	-	-
six year later - 6th Diagonal	48	6,218	11,485	-	-	-	-	-	-
seven year later - 7th Diagonal	52	6,817	-	-	-	-	-	-	-
eight year later - 8th Diagonal	91	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated									
one year later - 1st Diagonal	723	20,440	63,607	102,676	161,547	204,468	257,267	267,864	-
two year later - 2nd Diagonal	718	20,455	61,941	91,936	144,144	190,210	246,630	-	-
three year later - 3rd Diagonal	718	20,457	52,760	77,128	130,434	171,921	-	-	-
four year later - 4th Diagonal	718	15,998	45,474	69,007	116,318	-	-	-	-
five year later - 5th Diagonal	579	14,844	41,506	63,203	-	-	-	-	-
six year later - 6th Diagonal	571	13,780	37,158	-	-	-	-	-	-
seven year later - 7th Diagonal	571	13,244	-	-	-	-	-	-	-
eight year later - 8th Diagonal	571	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-
Favourable / (unfavorable) development³	-60	7,196	25,870	39,231	53,841	48,484	12,235	0	
Amount									
(A-D)									
In %	-12%	35%	41%	38%	32%	22%	5%	0%	
[(A-D)/A]									

Note:-

(2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal

Claims without contract are considered to be a part of Motor TP Claims Triangle

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WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: Whole Account excluding Motor TP

Particulars	Accident Year Cohort								
	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025	YE 31-Mar-2026
A] Ultimate Net loss Cost - Original Estimate	184	18,797	31,408	43,917	88,510	172,848	309,006	377,609	397,165
B] Net Claims Provisions²	149	13,148	9,791	13,882	27,328	46,022	67,421	95,122	71,406
C] Cumulative Payment as of									
one year later - 1st Diagonal	72	13,744	26,708	36,283	74,653	152,326	271,909	314,848	-
two year later - 2nd Diagonal	74	16,680	27,007	36,747	75,498	154,357	275,390	-	-
three year later - 3rd Diagonal	76	17,221	27,191	37,065	75,972	155,218	-	-	-
four year later - 4th Diagonal	78	17,344	27,396	37,362	76,295	-	-	-	-
five year later - 5th Diagonal	77	17,354	27,687	37,477	-	-	-	-	-
six year later - 6th Diagonal	77	17,369	27,734	-	-	-	-	-	-
seven year later - 7th Diagonal	78	17,426	-	-	-	-	-	-	-
eight year later - 8th Diagonal	78	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-
D] Ultimate Net Loss Cost re-estimated									
one year later - 1st Diagonal	80	17,326	28,464	38,435	76,559	160,261	293,656	355,366	-
two year later - 2nd Diagonal	78	17,036	28,567	37,970	76,914	158,783	291,561	-	-
three year later - 3rd Diagonal	77	17,531	28,088	37,948	76,888	158,744	-	-	-
four year later - 4th Diagonal	79	17,445	28,102	37,945	77,058	-	-	-	-
five year later - 5th Diagonal	77	17,431	28,101	38,021	-	-	-	-	-
six year later - 6th Diagonal	77	17,431	28,120	-	-	-	-	-	-
seven year later - 7th Diagonal	77	17,464	-	-	-	-	-	-	-
eight year later - 8th Diagonal	78	-	-	-	-	-	-	-	-
nine year later - 9th Diagonal	-	-	-	-	-	-	-	-	-
ten year later - 10th Diagonal	-	-	-	-	-	-	-	-	-
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development³ Amount (A-D)	105	1,333	3,289	5,896	11,452	14,103	17,445	22,243	
In % [(A-D)/A]	57%	7%	10%	13%	13%	8%	6%	6%	

Note:-

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(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal