Go Digit General Insurance Limited
IRDAI Registration No. 158 dated 20 Sep 2017
Form NL-5 - CLAIMS SCHEDULE
For The Period Ended September 30, 2026
CIN - L66010PN2016PLC167410

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026
Claims Paid (Direct)	3,381	8,358	935	1,782	-	-	935	1,782	50,526	92,911	34,384	48,704	84,910	1,41,615
Add :Re-insurance accepted to direct claims	1,483	3,304	-	48	-	-	-	48	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	3,863	9,548	830	1,546	-	-	830	1,546	3,592	6,534	1,599	2,382	5,191	8,916
Net Claim Paid	**1,001**	**2,114**	**105**	**284**	**-**	**-**	**105**	**284**	**46,934**	**86,377**	**32,785**	**46,322**	**79,719**	**1,32,699**
Add Claims Outstanding at the end of the period	20,415	20,415	544	544	-	-	544	544	26,931	26,931	10,38,113	10,38,113	10,65,044	10,65,044
Less Claims Outstanding at the beginning of the period	19,304	17,794	440	483	-	-	440	483	26,068	21,407	10,05,821	9,57,493	10,31,889	9,78,900
Net Incurred Claims	**2,112**	**4,735**	**209**	**345**	**-**	**-**	**209**	**345**	**47,797**	**91,901**	**65,077**	**1,26,942**	**1,12,874**	**2,18,843**
Claims Paid (Direct)														
-In India	3,381	8,358	935	1,782	-	-	935	1,782	50,526	92,911	34,384	48,704	84,910	1,41,615
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	6,802	6,802	193	193	-	-	193	193	8,310	8,310	7,74,828	7,74,828	7,83,138	7,83,138
Estimates of IBNR and IBNER at the beginning of the period (net)	6,101	5,729	171	201	-	-	171	201	8,291	7,595	7,47,104	7,24,987	7,55,395	7,32,582

₹ in Lakhs

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous					
									Motor OD		Motor TP		Total Motor	
	For the Quarter September	Up to the Quarter September	For the Quarter September	Up to the Quarter September	For the Quarter September	Up to the Quarter September	For the Quarter September	Up to the Quarter September	For the Quarter September	Up to the Quarter September	For the Quarter September	Up to the Quarter September	For the Quarter September	Up to the Quarter September
Claims Paid (Direct)	6,394	11,683	1,289	1,741	-	-	1,289	1,741	39,378	74,874	30,061	43,538	69,439	1,18,412
Add :Re-insurance accepted to direct claims	2,706	3,945	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,347	12,513	1,197	1,617	-	-	1,197	1,617	1,593	3,073	1,181	1,696	2,774	4,769
Net Claim Paid	**1,753**	**3,115**	**92**	**124**	**-**	**-**	**92**	**124**	**37,785**	**71,801**	**28,880**	**41,842**	**66,665**	**1,13,643**
Add Claims Outstanding at the end of the period	14,577	14,577	397	397	-	-	397	397	20,086	20,086	8,82,166	8,82,166	9,02,252	9,02,252
Less Claims Outstanding at the beginning of the	14,048	14,515	476	660	-	-	476	660	18,599	15,355	8,48,883	8,02,968	8,67,482	8,18,323
Net Incurred Claims	**2,282**	**3,177**	**13**	**(139)**	**-**	**-**	**13**	**(139)**	**39,272**	**76,532**	**62,163**	**1,21,040**	**1,01,435**	**1,97,572**
Claims Paid (Direct)														
-In India	6,394	11,683	1,289	1,741	-	-	1,289	1,741	39,378	74,874	30,061	43,538	69,439	1,18,412
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	3,641	3,641	164	164	-	-	164	164	6,128	6,128	6,70,073	6,70,073	6,76,201	6,76,201
Estimates of IBNR and IBNER at the beginning of the period (net)	2,992	2,357	298	317	-	-	298	317	4,437	4,955	6,36,354	6,08,598	6,40,791	6,13,553

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₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026
Claims Paid (Direct)	29,167	61,899	3,003	7,191	307	606	32,477	69,696	1,103	2,126	-	-	814	1,421
Add :Re-insurance accepted to direct claims	589	17,721	-	-	-	-	589	17,721	-	-	-	-	394	524
Less :Re-insurance Ceded to claims paid	4,048	10,220	1,869	3,689	133	262	6,050	14,171	57	100	-	-	970	1,577
Net Claim Paid	**25,708**	**69,400**	**1,134**	**3,502**	**174**	**344**	**27,016**	**73,246**	**1,046**	**2,026**	**-**	**-**	**238**	**368**
Add Claims Outstanding at the end of the period	25,884	25,884	21,383	21,383	901	901	48,168	48,168	4,591	4,591	9	9	3,913	3,913
Less Claims Outstanding at the beginning of the period	21,307	36,695	15,504	11,489	934	707	37,745	48,891	5,428	4,963	12	12	3,641	3,181
Net Incurred Claims	**30,285**	**58,589**	**7,013**	**13,396**	**141**	**538**	**37,439**	**72,523**	**209**	**1,654**	**(3)**	**(3)**	**510**	**1,100**
Claims Paid (Direct)														
-In India	29,167	61,899	3,003	7,191	307	606	32,477	69,696	1,103	2,126	-	-	814	1,421
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	16,643	16,643	18,489	18,489	346	346	35,478	35,478	1,423	1,423	9	9	2,065	2,065
Estimates of IBNR and IBNER at the beginning of the period (net)	12,416	28,347	12,603	9,325	681	639	25,700	38,311	2,299	2,256	11	12	2,353	1,929

₹ in Lakhs

Particulars	Miscellaneous													
	Health		Personal Accident		Travel		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Claims Paid (Direct)	27,427	48,175	5,790	8,390	326	691	33,543	57,256	849	1,670	-	-	1,272	2,004
Add :Re-insurance accepted to direct claims	10,940	29,672	-	-	-	-	10,940	29,672	-	-	-	-	-	24
Less :Re-insurance Ceded to claims paid	8,385	14,828	3,926	5,458	13	28	12,324	20,314	34	67	-	-	1,069	1,700
Net Claim Paid	**29,982**	**63,019**	**1,864**	**2,932**	**313**	**663**	**32,159**	**66,614**	**815**	**1,603**	**-**	**-**	**203**	**328**
Add Claims Outstanding at the end of the period	43,407	43,407	9,913	9,913	581	581	53,901	53,901	5,039	5,039	12	12	2,946	2,946
Less Claims Outstanding at the beginning of the	37,216	41,996	8,865	8,377	409	299	46,490	50,672	4,187	3,804	9	2	2,525	2,378
Net Incurred Claims	**36,173**	**64,430**	**2,912**	**4,468**	**485**	**945**	**39,570**	**69,843**	**1,667**	**2,838**	**3**	**10**	**624**	**896**
Claims Paid (Direct)														
-In India	27,427	48,175	5,790	8,390	326	691	33,543	57,256	849	1,670	-	-	1,272	2,004
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	32,200	32,200	7,026	7,026	430	430	39,656	39,656	2,405	2,405	12	12	1,405	1,405
Estimates of IBNR and IBNER at the beginning of the period (net)	24,871	34,536	5,262	5,148	273	174	30,406	39,858	1,787	2,096	9	2	1,056	876

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₹ in Lakhs

Particulars	Miscellaneous										Grand Total	
	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026	For the Quarter September 2026	Up to the Quarter September 2026
Claims Paid (Direct)	658	1,369	-	-	-	-	2,651	3,907	1,22,613	2,20,134	1,26,929	2,30,274
Add :Re-insurance accepted to direct claims	-	-	1,083	3,149	-	-	2	393	2,068	21,787	3,551	25,139
Less :Re-insurance Ceded to claims paid	224	466	2	2	-	-	1,207	2,347	13,701	27,579	18,394	38,673
Net Claim Paid	**434**	**903**	**1,081**	**3,147**	**-**	**-**	**1,446**	**1,953**	**1,10,980**	**2,14,342**	**1,12,086**	**2,16,740**
Add Claims Outstanding at the end of the period	270	270	30,498	30,498	-	-	8,320	8,320	11,60,813	11,60,813	11,81,772	11,81,772
Less Claims Outstanding at the beginning of the period	706	1,169	25,404	27,474	-	-	8,800	7,969	11,13,625	10,72,559	11,33,369	10,90,836
Net Incurred Claims	**(2)**	**4**	**6,175**	**6,171**	**-**	**-**	**966**	**2,304**	**1,58,168**	**3,02,596**	**1,60,489**	**3,07,676**
Claims Paid (Direct)												
-In India	658	1,369	-	-	-	-	2,651	3,907	1,22,613	2,20,134	1,26,929	2,30,274
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	214	214	20,719	20,719	-	-	6,165	6,165	8,49,211	8,49,211	8,56,206	8,56,206
Estimates of IBNR and IBNER at the beginning of the period (net)	604	992	22,512	24,581	-	-	7,038	6,288	8,15,912	8,06,951	8,22,184	8,12,881

₹ in Lakhs

Particulars	Miscellaneous										Grand Total	
	Aviation		Crop Insurance		Other Liability		Miscellaneous		Total Miscellaneous			
	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
Claims Paid (Direct)	200	798	-	-	-	-	1,679	3,700	1,06,982	1,83,840	1,14,665	1,97,264
Add :Re-insurance accepted to direct claims	-	-	7,151	12,483	-	-	741	1,093	18,832	43,272	21,538	47,217
Less :Re-insurance Ceded to claims paid	68	271	-	-	-	-	1,570	3,157	17,839	30,278	26,383	44,408
Net Claim Paid	**132**	**527**	**7,151**	**12,483**	**-**	**-**	**850**	**1,636**	**1,07,975**	**1,96,834**	**1,09,820**	**2,00,073**
Add Claims Outstanding at the end of the period	724	724	21,220	21,220	-	-	8,678	8,678	9,94,772	9,94,772	10,09,746	10,09,746
Less Claims Outstanding at the beginning of the	466	371	23,465	24,576	-	-	7,982	10,949	9,52,606	9,11,075	9,67,130	9,26,250
Net Incurred Claims	**390**	**880**	**4,906**	**9,127**	**-**	**-**	**1,546**	**(635)**	**1,50,141**	**2,80,531**	**1,52,436**	**2,83,569**
Claims Paid (Direct)												
-In India	200	798	-	-	-	-	1,679	3,700	1,06,982	1,83,840	1,14,665	1,97,264
-Outside India	-	-	-	-	-	-	-	-				
Estimates of IBNR and IBNER at the end of the period (net)	336	336	18,959	18,959	-	-	6,672	6,672	7,45,646	7,45,646	7,49,451	7,49,451
Estimates of IBNR and IBNER at the beginning of the period (net)	37	112	23,416	24,528	-	-	6,133	7,656	7,03,635	6,88,681	7,06,925	6,91,355