

Go Digit General Insurance Limited

Form NL 5 : Claims Incurred (net)

For the period ended 31 December 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	1,309	-	-	-	18,54,935	18,56,245	208.74	-	-	-	2,31,354	2,31,563
Add: Re-insurance accepted	1,52,280	-	-	-	13,68,309	15,20,590	65.66	-	-	-	80	146
Less: Re-insurance Ceded	1,35,228	-	-	-	9,20,209	10,55,437	183.69	-	-	-	21,360	21,544
Net Claims paid	18,362	-	-	-	23,03,036	23,21,398	91	-	-	-	2,10,075	2,10,165
Add: Claims outstanding at the end of period	1,38,518	193	26	219.28	74,51,820	75,90,557	73,894	24	21	45.06	14,14,581	14,88,520
Less: Claims outstanding at the beginning of year	79,663	12	35	46.44	33,49,325	34,29,034	1,899	-	5	4.88	64,729	66,633
Total Claims Incurred (Net)	77,217	182	(9)	173	64,05,531	64,82,921	72,085	24	16	40	15,59,926	16,32,052

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	16,33,278	1,31,874	17,65,152	-	-	-	-	-	6,019	44,263	-	39,501	18,54,935
Add: Re-insurance accepted	-	-	-	-	-	-	34	-	0	-	13,68,275	-	13,68,309
Less: Re-insurance Ceded	2,99,327	10,861	3,10,188	-	-	-	1	-	301	2,213	6,05,530	1,975	9,20,209
Net Claims paid	13,33,951	1,21,013	14,54,964	-	-	-	34	-	5,718	42,050	7,62,745	37,526	23,03,036
Add: Claims outstanding at the end of period	3,68,957	64,24,953	67,93,909	55	-	-	4,372	-	16,698	20,671	6,08,384	7,730	74,51,820
Less: Claims outstanding at the beginning of year	1,05,670	21,15,864	22,21,534	-	-	-	1,199	-	28	2,593	11,19,199	4,771	33,49,325
Total Claims Incurred (Net)	15,97,238	44,30,101	60,27,339	55	-	-	3,207	-	22,387	60,127	2,51,930	40,485	64,05,531

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	2,00,998	5,625	2,06,622.48	-	-	-	-	-	-	15,057	-	9,675	2,31,354
Add: Re-insurance accepted	-	-	-	-	-	-	80	-	-	-	-	-	80
Less: Re-insurance Ceded	19,820	303	20,122.96	-	-	-	-	-	-	753	-	484	21,360
Net Claims paid	1,81,178	5,322	1,86,500	-	-	-	80	-	-	14,304	-	9,191	2,10,075
Add: Claims outstanding at the end of period	51,407	12,11,317	12,62,724	-	-	-	448	-	-	1,397	-	1,50,011	14,14,581
Less: Claims outstanding at the beginning of year	1,385	54,918	56,303	-	-	-	2	-	-	7,783	-	641	64,729
Total Claims Incurred (Net)	2,31,200	11,61,720	13,92,921	-	-	-	526	-	-	7,918	-	1,58,561	15,59,926

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For the quarter ended 31 December 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	697	-	-	-	8,01,311	8,02,009	208.74	-	-	-	1,46,633	1,46,842
Add: Re-insurance accepted	81,048	-	-	-	4,05,813	4,86,862	65.66	-	-	-	80	146
Less: Re-insurance Ceded	72,718	-	-	-	3,30,507	4,03,225	183.69	-	-	-	16,978	17,162
	-	-	-	-	-	-	-	-	-	-	-	-
Net Claims paid	9,028	-	-	-	8,76,618	8,85,646	91	-	-	-	1,29,735	1,29,826
	-	-	-	-	-	-	-	-	-	-	-	-
Add: Claims outstanding at the end of period	14,315	(696)	(32)	(728)	18,83,255	18,96,842	38,939.24	24	6	30	7,31,483	7,70,452
Less: Claims outstanding at the beginning of year	0	(0)	(0)	(1)	1	0	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	23,343	(695)	(32)	(727)	27,59,872	27,82,488	39,030	24	6	30	8,61,218	9,00,278

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2019												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	6,82,927	75,192	7,58,119	-	-	-	-	-	3,208	23,166	-	16,818	8,01,311
Add: Re-insurance accepted	-	-	-	-	-	-	10	-	0	-	4,05,803	-	4,05,813
Less: Re-insurance Ceded	1,51,806	7,427	1,59,233	-	-	-	(6)	-	160	1,158	1,69,120	841	3,30,507
	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claims paid	5,31,121	67,765	5,98,886	-	-	-	17	-	3,048	22,008	2,36,683	15,977	8,76,618
	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Claims outstanding at the end of period	1,20,766	17,27,829	18,48,594	54	-	-	441	-	8,906	11,460	10,296	3,503	18,83,255
Less: Claims outstanding at the beginning of year	0	0	0	-	-	-	(0)	-	0	0	(0)	0	1
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	6,51,887	17,95,593	24,47,480	54	-	-	458	-	11,953	33,467	2,46,979	19,480	27,59,872

Form NL 5 : Claims Incurred (net) Miscellaneous Class of Business	2018												
	Motor			Workmen Compensatio	Public Liability	Product Liability	Engineering	Aviation	Personal Accident	Health	Crop	Others	Total
	OD	TP	Total										
Claims paid Direct	1,32,701	2,599	1,35,300	-	-	-	-	-	-	6,006	-	5,327	1,46,633
Add: Re-insurance accepted	-	-	-	-	-	-	80	-	-	-	-	-	80
Less: Re-insurance Ceded	16,259	152	16,411	-	-	-	-	-	-	301	-	266	16,978
	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Claims paid	1,16,442	2,447	1,18,889	-	-	-	80	-	-	5,705	-	5,061	1,29,735
	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Claims outstanding at the end of period	9,427	5,94,960	6,04,386	-	-	-	(1,287)	-	-	(4,283)	-	1,32,666	7,31,483
Less: Claims outstanding at the beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claims Incurred (Net)	1,25,868	5,97,407	7,23,275	-	-	-	(1,206)	-	-	1,422	-	1,37,727	8,61,218