				FORM NL-38-Dev	elopment of Losses ration with the IRDA-						
			Registration No. 14		H2007PLC173129	11th December 200	5				
			Insurer: R		INSURANCE COMPA	NY LIMITED					RAHEJA
Date: 31-03-2022											QBE
Reporting Period	FYE 31-Mar-2022	1		LOB	Short Tail - All LOI	3s except Motor TP	1				WITHIN INDIA
· -							year Cohort				(₹lakhs)
Particulars	FYE 31-Mar 2012	FYE 31-Mar 2013	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar-2022
Ultimate Net Loss Cost - Original estimate	335	929	1,334	799	696	1,029	1,187	1,685	2,112	9,597	19,53
Net Claims Provisions*	267	705	719	701	684	976	1,119	1,647	2,039	5,097	6,06
Cumulative Payment as of	67	224	615	98	12	53	68	38	72	4,500	13,46
one year later two year later	125	416	838	98	48	138	111	257	478	6,962	13,46
three year later	125	582	965	199	93	211	119		506	0,502	
four year later	128	582	971	198		458	123				
five year later	128	582	977	202	156	549	124				
six year later	128	582	987	202	158	582					
seven year later	128	582	1,017	203	161						
eight year later	128	582	1,017	203							
nine year later	128	582	1,017								-
ten year later	128	582									
Eleven year later	128				1	1					
Ultimate Net Loss Cost - Re-estimated											
one year later	335	929	1,334	799	696	1,029	1,187	1,685	2,112	9,597	19,537
two year later	198	623	1,082	498	680	1,050	1,168	1,130	2,124	8,926	
three year later	176	666	1,136	489	469	1,045	799		1,321		
four year later	156	637	1,154	365	377	878	692	678			
five year later	148	636	1,121	309	342	883	494				
six year later	139	616	1,101	258	342	787					
seven year later	128	595	1,105	209	271						
eight year later	128	582	1,099	209							
nine year later	128	582	1,109								
ten year later	128	582									
Eleven year later	120										
Favourable / (unfavourable) development (A-D)	207	348	224	590	425	242	693	1,007	790	670	
Favourable / (unfavourable) development - in % (A-D)/A	62%	37%					58%		37%		
		1				-	1				
Reporting Period	FYE 31-Mar-2022]		LOB	MOT	OR TP]				(=1-1+-)
Reporting Period	FYE 31-Mar-2022]		LOB	МОТ]				(₹lakhs)
		FYE 31-Mar 2013	FYE 31-Mar 2014			Accident) year Cohort FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020		
Particulars	FYE 31-Mar 2012			FYE 31-Mar 2015	FYE 31-Mar 2016	Accident FYE 31-Mar 2017	FYE 31-Mar 2018			FYE 31-Mar 2021	FYE 31-Mar-2022
Particulars Ultimate Net Loss Cost - Original estimate	FYE 31-Mar 2012 60	57	125	FYE 31-Mar 2015 38	FYE 31-Mar 2016	Accident FYE 31-Mar 2017 1,637	FYE 31-Mar 2018 3,663	6,669	7,885	FYE 31-Mar 2021 7,532	FYE 31-Mar-2022 7,523
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions*	FYE 31-Mar 2012			FYE 31-Mar 2015	FYE 31-Mar 2016	Accident FYE 31-Mar 2017	FYE 31-Mar 2018	6,669		FYE 31-Mar 2021	FYE 31-Mar-2022 7,523
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of	FYE 31-Mar 2012 60 54	57	125 126	FYE 31-Mar 2015 38 38	FYE 31-Mar 2016 124 125	Accident FYE 31-Mar 2017 1,637 1,629	FYE 31-Mar 2018 3,663 3,644	6,669 6,619	7,885 7,864	FYE 31-Mar 2021 7,532 7,506	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later	FYE 31-Mar 2012 60 54	57 57	125 126	FYE 31-Mar 2015 38 38 0	FYE 31-Mar 2016 124 125 -1	Accident FYE 31-Mar 2017 1,637 1,629	FYE 31-Mar 2018 3,663 3,644	6,669 6,619 51	7,885 7,864 21	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later Two year later	FYE 31-Mar 2012 60 54 6 313	57 57 - 0	-0 2	FYE 31-Mar 2015 38 38 0 15	FYE 31-Mar 2016 124 125 -1	Accident FYE 31-Mar 2017 1,637 1,629 8 120	FYE 31-Mar 2018 3,663 3,644 19 454	6,669 6,619 51 578	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later two eyear later	FYE 31-Mar 2012 60 54 6 313 314	57 57 - 0 12	125 126 -0 2 11	FYE 31-Mar 2015 38 38 0 15 15	FYE 31-Mar 2016 124 125 -1 1 23	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207	FYE 31-Mar 2018 3,663 3,644 19 454 768	6,669 6,619 51 578 926	7,885 7,864 21	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Ultimate Net Claims Provisions* Cumulative Payment as of one year later Une year later three year later Une year later	FYE 31-Mar 2012 60 54 6 313 314 314	57 57 - 0 12 12	125 126 -0 2 11 14	FYE 31-Mar 2015 38 38 0 15 15 16	FYE 31-Mar 2016 124 125 -1 1 23 23 23	Accident FYE 31-Mar 2017 1,637 1,629 8 1,629 207 207 278	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later three year later four year later four year later	FYE 31-Mar 2012 60 54 61 313 314 314 314	57 57 0 12 12 12	125 126 -0 2 11 14 14	FYE 31-Mar 2015 38 38 0 15 15 16 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348	FYE 31-Mar 2018 3,663 3,644 19 454 768	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Ultimate Net Claims Provisions* Cumulative Payment as of one year later three year later fore year later fore year later five year later Six year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318	57 57 0 12 12 12 12 12	125 126 -0 2 11 14 14 14	FYE 31-Mar 2015 38 38 0 15 15 15 16 17 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 1,629 207 207 278	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later four year later four year later six year later six year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318 318	57 57 0 12 12 12 12 12 12	125 126 -0 2 11 14 14 14 14	FYE 31-Mar 2015 38 38 0 15 15 16 17 17 17 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Ultimate Net Claims Provisions* Cumulative Payment as of one year later three year later fore year later fore year later five year later Six year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318	57 57 0 12 12 12 12 12	125 126 -0 2 11 14 14 14	FYE 31-Mar 2015 38 38 0 0 15 15 16 17 17 17 17 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later four year later four year later six year later six year later seven year later gift year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12	125 126 -0 2 111 14 14 14 14 15 15	FYE 31-Mar 2015 38 38 0 0 15 15 16 17 17 17 17 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later five year later five year later five year later ester six year later eight year later eight year later eight year later	FYE 31-Mar 2012 60 54 313 314 314 314 314 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12	125 126 -0 2 111 14 14 14 14 15 15	FYE 31-Mar 2015 38 38 0 0 15 15 16 17 17 17 17 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later four year later five year later six year later eight year later eight year later eight year later Eleven year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12	125 126 -0 2 111 14 14 14 14 15 15	FYE 31-Mar 2015 38 38 0 0 15 15 16 17 17 17 17 17	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012	6,669 6,619 51 578 926	7,885 7,864 21 104	FYE 31-Mar 2021 7,532 7,506 26	FYE 31-Mar-2022 7,523 7,519
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later frow year later frow year later frow year later seven year later eight year later Eight year later Eight year later Eight year later Ultimate Net Loss Cost - Re-estimated	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 11 11 14 14 14 14 15 15 15	FYE 31-Mar 2015 38 0 15 15 16 17 17 17 17 17	FYE 31-Mar 2016 124 125 12 1 1 1 2 3 2 3 2 4 24 24 24	Accident FYE 31-Mar 2017 1,629 8 120 207 278 348 410	FYE 31-Mar 2018 3,664 199 456 768 1,012 1,061	6,669 6,619 51 528 926 1,509	7,885 7,864 21 104 539	FYE 31-Mar 2021 7,532 7,506 26 349	FYE 31-Mar-2022 7,523 7,519 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later three year later four year later inte year later eight year later eight year later ten year later Eleven year later Ultimate Net Loss Cost - Re-estimated one year later	FYE 31-Mar 2012 60 54 54 313 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 57	125 126 2 111 14 14 15 15 15 15 15	FYE 31-Mar 2015 38 38 0 15 16 17 17 17 17 38 38 38 38	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24 24 24 24 24 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 1200 207 278 348 410 	FYE 31-Mar 2018 3,663 3,644 199 454 768 1,012 1,061 3,663	6,669 6,619 51 578 926 1,509 	7,885 7,864 211 104 539	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,519 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later flow year later flow year later flow year later seven year later gight year later leven year later leven year later Ultimate Net Loss Cost - Re-estimated one year later Utwo year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 57 7 28	125 126 2 111 14 14 14 14 15 15 15 15 15 2 125 40	FYE 31-Mar 2015 38 0 0 15 15 16 17 17 17 17 38 42	FYE 31-Mar 2016 124 125 12 12 12 12 12 12 12 23 23 24 24 24 24 24 24 24 24 24 24 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,637 1,657	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012 1,061 	6,669 6,619 51 578 926 1,509 	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349	FYE 31-Mar-2022 7,523 7,519 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later four year later four year later four year later inte year later eight year later eight year later ten year later Ultimate Net Loss Cost - Re-estimated one year later two year later two year later Ultimate Net Loss Cost - Re-estimated two year later two year later two year later two year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 57 28 32	125 126 -0 2 111 14 14 14 15 15 15 15 15 15 15 15 15 125 40 0 34	FYE 31-Mar 2015 38 38 0 15 15 16 17 17 17 17 38 42 37	FYE 31-Mar 2016 124 125 -1 1 23 23 24 24 24 24 24 24 24 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,264	FYE 31-Mar 2018 3,663 3,664 19 454 768 1,012 1,061 3,663 3,518 3,3663 3,518	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 211 104 539	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of One year later Utwo year later There year later There year later Six year later Six year later Six year later Six year later Die year later Ultimate Net Loss Cost - Re-estimated One year later Utwo year later There year later Die yea	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 111 111 14 14 14 15 15 15 15 15 2 2 2 2 2 2 2 2 2 2 2 2	FYE 31-Mar 2015 38 0 0 15 15 16 17 17 17 17 17 38 42 37 65	FYE 31-Mar 2016 124 125 1 1 1 2 3 2 3 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4	Accident FYE 31-Mar 2017 1,637 1,629 120 2077 278 348 410 1,637 1,652 1,264 1,230	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012 1,061 	6,669 6,619 51 578 926 1,509 	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later five year later five year later five year later five year later eight year later eight year later Eleven year later Ultimate Net Loss Cost - Re-estimated one year later two year later for year later five year later Ultimate Net Loss Cost - Re-estimated one year later for year later for year later for year later for year later five year later for year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	125 126 2 111 111 14 14 14 15 15 15 15 15 2 125 40 34 25 65	FYE 31-Mar 2015 38 38 0 15 15 16 17 17 17 17 17 38 42 38 42 37 55 33	FYE 31-Mar 2016 124 125 -1 -1 -23 23 24 24 24 24 24 -24 -24 -24 -24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,264 1,230 1,252 1,264 1,230	FYE 31-Mar 2018 3,663 3,664 19 454 768 1,012 1,061 3,663 3,518 3,3663 3,518	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of Original estimate Cumulative Payment as of Original estimate Original estimate Original estimate Original estimate Original estimate Seven year later Seven year later Seven year later Eleven year later Eleven year later Ultimate Net Loss Cost - Re-estimated Original fater Une year later Original estimate Ultimate Net Loss Cost - Re-estimated Original estimate Differe Seven tater Original estimate Original esti	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 111 111 14 14 14 15 15 15 15 15 15 25 25 29	FYE 31-Mar 2015 38 0 0 15 16 17 17 17 17 17 17 17 38 42 37 65 33 30	FYE 31-Mar 2016 124 125 12 1 1 1 2 3 2 3 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4	Accident FYE 31-Mar 2017 1,637 1,629 120 2077 278 348 410 1,637 1,652 1,264 1,230	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012 1,061 	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later Two year later five year later five year later ine year later Eleven year later Eleven year later Ultimate Net Loss Cost - Re-estimated one year later two year later two year later two year later two year later Ultimate Net Loss Cost - Re-estimated one year later two year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 11 11 14 14 14 15 15 15 15 15 15 20 20 23 23	FYE 31-Mar 2015 38 0 15 15 16 17 17 17 17 17 38 42 32 32 33 30 25 33 30 25 33	FYE 31-Mar 2016 124 125 -1 -1 -23 23 24 24 24 24 24 -24 -24 -24 -24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,264 1,230 1,252 1,264 1,230	FYE 31-Mar 2018 3,663 3,644 19 454 768 1,012 1,061 	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later three year later five year later gifty year later gifty year later leven year later Ultimate Net Loss Cost - Re-estimated one year later Tore year later Tore year later Tore year later Duter and the	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 111 111 14 14 14 15 15 15 15 15 15 25 40 0 34 40 25 65 5 29 23 22 22	FYE 31-Mar 2015 38 0 0 15 16 17 17 17 17 17 17 17 17 17 17	FYE 31-Mar 2016 124 125 12 1 1 1 2 3 2 3 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,264 1,230 1,252 1,264 1,230	FYE 31-Mar 2018 3,663 3,644 9 9 454 768 1,012 1,061 1,012 1,061 3,563 3,518 3,303 2,883	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later four year later four year later five year later seven year later leven year later Eleven year later Ultimate Net Loss Cost - Re-estimated one year later four year later	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 11 11 14 14 14 15 15 15 15 15 15 20 20 23 23	FYE 31-Mar 2015 38 0 0 15 16 17 17 17 17 17 17 17 17 17 17	FYE 31-Mar 2016 124 125 12 1 1 1 2 3 2 3 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,264 1,230 1,252 1,264 1,230	FYE 31-Mar 2018 3,663 3,644 9 9 454 768 1,012 1,061 1,012 1,061 3,563 3,518 3,303 2,883	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,515 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later three year later five year later gifty year later gifty year later leven year later Ultimate Net Loss Cost - Re-estimated one year later Tore year later Tore year later Tore year later Duter and the	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 111 111 14 14 14 15 15 15 15 15 15 25 40 0 34 40 25 65 5 29 23 22 22	FYE 31-Mar 2015 38 0 0 15 16 17 17 17 17 17 17 17 17 17 17	FYE 31-Mar 2016 124 125 12 1 1 1 2 3 2 3 2 4 2 4 2 4 2 4 2 4 2 4 2 4 2 4	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,264 1,230 1,252 1,264 1,230	FYE 31-Mar 2018 3,663 3,644 9 9 454 768 1,012 1,061 1,012 1,061 3,563 3,518 3,303 2,883	6,669 6,619 518 926 1,509 6,669 6,738 6,569	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,519 4
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later five year later five year later is year later gift year later leven year later Ultimate Net Loss Cost - Re-estimated one year later three year later three year later Ultimate Net Loss Cost - Re-estimated one year later five year later is year later Eleven yea	FYE 31-Mar 2012 60 54 54 6 313 314 314 313 314 314 314 318 318 318 318 319 309 300 340 341 341 342 342 341 341	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 111 111 14 14 14 15 15 15 15 15 15 15 20 20 20 20 20 20 20 20 20 20 20 20 20	FYE 31-Mar 2015 38 38 0 15 15 16 17 17 17 17 17 17 22 38 42 22 37 65 33 30 25 24	FYE 31-Mar 2016 124 125 125 127 12 123 23 24 24 24 24 24 24 24 24 24 24	Accident FYE 31-Mar 2017 1,637 1,629 8 120 207 278 348 410 1,637 1,652 1,254 1,254 1,250 1,254 1,250 1,279 1,279 1,270 1,2	PYE 31-Mar 2018 3,663 3,644 199 464 766 1,012 1,061 3,663 3,518 3,303 2,883 2,585	6,669 6,619 926 926 1,509 1,509 6,788 6,509 5,867	7,885 7,864 21 104 539 7,805 7,799 7,801	FYE 31-Mar 2021 7,532 7,506 26 349 7,532 7,777	FYE 31-Mar-2022 7,523 7,519 4 7,523 7,523
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later three year later five year later five year later is year later gift year later leven year later Ultimate Net Loss Cost - Re-estimated one year later three year later three year later Ultimate Net Loss Cost - Re-estimated one year later three year later is year later gift year later is year year later is year later is year later is	FYE 31-Mar 2012 60 54 6 313 314 314 314 314 314 318 318 318 318 318 318 318 318	57 57 0 12 12 12 12 12 12 12 12 12 12 12 12 12	125 126 2 2 111 14 14 14 15 15 15 15 15 15 20 20 20 20 20 20 20 20 20 20 20 20 20	FYE 31-Mar 2015 38 0 0 15 15 16 17 17 17 17 17 17 38 42 37 55 33 30 0 25 24 15 15 16 16 17 17 17 17 17 17 17 17 17 17	FYE 31-Mar 2016 124 125 -1 1 23 24 24 24 24 24 24 24 24 24 24	Accident FYE 31-Mar 2017 1,629 8 120 207 278 348 410 1,637 1,652 1,264 1,230 1,072 971 6666	FYE 31-Mar 2018 3,663 3,644 9 9 454 768 1,012 1,061 1,012 1,061 3,563 3,518 3,303 2,883	6,669 6,619 518 926 1,509 6,738 6,738 6,599 5,867	7,885 7,864 21 104 539 7,885 7,885 7,799	FYE 31-Mar 2021 7,532 7,506 26 349 	FYE 31-Mar-2022 7,523 7,519 4 7,519 7,523

				FORM NL-38-Dev	elopment of Losses						
			Registration No. 141	and Date of Regist	ation with the IRDA	-11th December 200	3				
				CIN No. U66030M	IH2007PLC173129						
			Insurer: RA	HEJA QBE GENERAL	INSURANCE COMPA	NY LIMITED					RAHEJA QBE
Date: 31-03-2022											60DE
											WITHIN INDIA
Reporting Period	FYE 31-Mar-2022			LOB	Long Taile	ed Business					
											(₹lakhs)
Particulars						Accident	year Cohort				
		FYE 31-Mar 2013	FYE 31-Mar 2014 125		FYE 31-Mar 2016 124	FYE 31-Mar 2017 1,637		FYE 31-Mar 2019 6,669	FYE 31-Mar 2020 7,885	FYE 31-Mar 2021	
Ultimate Net Loss Cost - Original estimate Net Claims Provisions*	60 54	57	125	38	124		3,663	6,619	7,863	7,532	7,523
Net claims Provisions		37	120	50	125	1,829	5,044	0,019	7,804	7,500	7,519
Cumulative Payment as of											
one year later	6	-	-0	0	-1	8	19	51	21	26	4
two year later	313	0	2	15	1		454	578		349	
three year later	314	12	11	15	23	207	768	926	539		
four year later	314	12	14	16	23	278	1,012	1,509			
five year later	314	12	14	17	24	348	1,061				
six year later	318	12	14	17	24						
seven year later	318	12	15	17	24						
eight year later	318	12	15	17							
nine year later	318	12	15								
ten year later	318	12									
Eleven year later	318				1		1		1	1	
Ultimate Net Loss Cost - Re-estimated											
one year later	60	57	125	38	124	1,637	3,663	6,669	7,885	7,532	7,523
two year later	313	28	40	38	124		3,518	6,738		7,532	1,523
three year later	339	32	34	42	117	1,052	3,303	6,599	7,799	,,,,,	
four year later	339	32	25	65	67		2,883	5,867	,,001	1	
five year later	340	22	65	33	59		2,585	5,007			
six year later	342	27	29	30	51						
seven year later	342	22	23	25	44						
eight year later	342	21	22	24							
nine year later	341	21	19								
ten year later	341	14									
Eleven year later	341										
Favourable / (unfavourable) development (A-D)	-281		106	15	80		1,077	803			-
Favourable / (unfavourable) development - in % (A-D)/A	-468%	76%	84%	39%	64%	41%	29%	12%	1%	-3%	0%
Pererting Davied	FYE 31-Mar-2022	1		LOB	TC	DTAL	1				
Reporting Period	FTE 51-IVIAI-2022	1		LOB	10	TAL	1				
											(₹lakhs)
Particulars						Accident	year Cohort				(₹lakhs)
Ultimate Net Loss Cost - Original estimate	FYE 31-Mar 2012	FYE 31-Mar 2013	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	Accident FYE 31-Mar 2017	year Cohort FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	
	395	987	1,459	838	821	FYE 31-Mar 2017 2,666	FYE 31-Mar 2018 4,849	8,354	9,996	17,129	FYE 31-Mar-2022 27,060
Net Claims Provisions*						FYE 31-Mar 2017 2,666	FYE 31-Mar 2018				FYE 31-Mar-2022
Net Claims Provisions*	395	987	1,459	838	821	FYE 31-Mar 2017 2,666	FYE 31-Mar 2018 4,849	8,354	9,996	17,129	FYE 31-Mar-2022 27,060
Net Claims Provisions* Cumulative Payment as of	395 321	987 762	1,459 845	838 739	821 809	FYE 31-Mar 2017 2,666 2,605	FYE 31-Mar 2018 4,849 4,763	8,354 8,265	9,996 9,904	17,129 12,603	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later	395 321 74	987 762 224	1,459 845 614	838 739 99	821 809 11	FYE 31-Mar 2017 2,666 2,605 61	FYE 31-Mar 2018 4,849 4,763 87	8,354 8,265 89	9,996 9,904 93	17,129 12,603 4,526	FYE 31-Mar-2022 27,060
Net Claims Provisions* Cumulative Payment as of one year later two year later	395 321 74 438	987 762 224 417	1,459 845 614 840	838 739 99 149	821 809 11 49	FYE 31-Mar 2017 2,666 2,605 61 257	FYE 31-Mar 2018 4,849 4,763 87 565	8,354 8,265 89 835	9,996 9,904 93 583	17,129 12,603	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of One year later two year later three year later	395 321 74 438 442	987 762 224 417 594	1,459 845 614 840 977	838 739 99 149 214	821 809 11 49 116	FYE 31-Mar 2017 2,666 2,605 61 257 417	FYE 31-Mar 2018 4,849 4,763 87 565 887	8,354 8,265 89 835 1,276	9,996 9,904 93	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of One year later three year later three year later four year later	395 321 74 438 442 442	987 762 224 417 594 594	1,459 845 614 840 977 984	838 739 99 149 214 213	821 809 11 49 116 167	FYE 31-Mar 2017 2,666 2,605 61 257 417 737	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later two year later three year later four year later four year later four year later	395 321 74 438 442 442 442	987 762 224 417 594 594 594	1,459 845 614 840 977 984 991	838 739 99 149 214 213 219	821 809 111 49 116 167 180	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897	FYE 31-Mar 2018 4,849 4,763 87 565 887	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later Unov year later three year later flow year later flow year later six year later	395 321 74 438 442 442 442 442 442	987 762 224 417 594 594 594 594	1,459 845 614 840 977 984 991 1,000	838 739 99 149 214 213 219 219	821 809 111 49 116 167 180 181	FYE 31-Mar 2017 2,666 2,605 61 257 417 737	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later two year later three year later four year later four year later four year later	395 321 74 438 442 442 442	987 762 224 417 594 594 594	1,459 845 614 840 977 984 991	838 739 99 149 214 213 219	821 809 111 49 116 167 180	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of One year later three year later four year later five year later five year later six year later six year later six year later	395 321 74 438 442 442 442 442 446 446 446 446	987 762 224 417 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032	838 739 99 149 214 213 219 219 220	821 809 111 49 116 167 180 181	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later three year later four year later five year later five year later six year later six year later seven year later eight year later	395 321 74 438 442 442 442 442 446 446 446 446	987 762 224 417 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,031	838 739 99 149 214 213 219 219 220	821 809 111 49 116 167 180 181	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of One year later three year later four year later four year later five year later seven year later gix year later seven year later eight year later inie year later	395 321 74 438 442 442 442 442 446 446 446 446	987 762 224 417 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,031	838 739 99 149 214 213 219 219 220	821 809 111 49 116 167 180 181	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later twoe year later four year later four year later five year later seven year later eight year later ten year later ten year later Eleven year later Eleven year later	395 321 74 438 442 442 442 442 446 446 446 446	987 762 224 417 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,031	838 739 99 149 214 213 219 219 220	821 809 111 49 116 167 180 181	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	8,354 8,265 89 835 1,276	9,996 9,904 93 583	17,129 12,603 4,526	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of one year later three year later four year later five year later is year later eight year later nine year later leter leter leter Ultimate Net Loss Cost - Re-estimated	395 321 74 438 442 442 442 442 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,032	838 739 99 149 214 213 219 219 220 220	821 809 111 49 116 116 116 116 181 185	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 992 992	FYE 31-Mar 2018 4,849 4,763 877 565 887 1,135 1,185	8.354 8.265 8.99 8.353 1.276 1.865	9,996 9,904 93 583 1,046	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of one year later three year later four year later five year later seven year later eight year later tine year later tine year later Eleven year later Uttimate Net Loss Cost - Re-estimated one year later	395 321 74 438 442 442 446 446 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,031 1,032 1,031	838 739 99 149 214 213 219 229 220 220	821 809 111 49 116 167 180 181 185 80 185	FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897 992 992	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 4,849 4,849	8,354 8,265 899 835 1,276 1,865	9,996 9,904 93 583 1,046	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588
Net Claims Provisions* Cumulative Payment as of Gone year later Uno year later three year later five year later five year later gight year later inine year later leven year later Eleven year later Utimate Net Loss Cost - Re-estimated One year later Utow year later	395 321 74 438 442 442 442 446 446 446 446 446 446 545 511	987 762 224 417 594 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,032 1,032	838 739 99 214 213 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 167 180 181 185 821 821 759	FYE 31-Mar 2017 66 2,605 61 257 417 737 897 992 92 2,666 2,702	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,135 1,185 4,849 4,889 4,686	8,354 8,265 89 83 31,276 1,865 1,865 8,354 7,868	9,996 9,904 93 583 1,046 9,996 9,9996	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of One year later three year later four year later four year later six year later six year later eight year later eight year later eight year later Eleven year later Ultimate Net Loss Cost - Re-estimated One year later two year later	395 321 74 442 442 442 446 446 446 446 446 446 511 511	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,031 1,032 1,459 1,122	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 116 167 180 181 185 821 821 759 586	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 992 2,666 2,702 2,310	FYE 31-Mar 2018 4,849 4,763 87 555 887 1,135 1,135 1,135 1,185 4,849 4,849 4,849 4,849	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of one year later Unov year later four year later five year later five year later eight year later eight year later Utimate Net Loss Cost - Re-estimated One year later three year later three year later Eleven year later Eleven year later Utimate Net Loss Cost - Re-estimated One year later three year later	395 321 74 438 442 442 442 446 446 446 446 446 446 546 511 516 511 516 494	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,031 1,032 1,032 1,122 1,170 1,179	838 739 99 214 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 16 167 180 181 181 185 80 181 185 80 821 825 866 844	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 992 2,666 2,702 2,310 2,108	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 89 83 31,276 1,865 1,865 8,354 7,868	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of One year later three year later five year later five year later Six year later seven year later left of year later Eleven year later Eleven year later Utimate Net Loss Cost - Re-estimated One year later two year later four year later four year later four year later four year later five year later four year later fou	395 321 74 442 442 442 444 446 446 446 446 446 511 511 511 511 514 488	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 991 1,000 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,120 1,120 1,170 1,179	838 739 99 214 213 219 220 220 220 220 220 220 220 220 322 320 333 343 343 343 343 343 343 343 343 34	821 809 111 116 167 180 181 185 821 759 586 444 401	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 992 2,666 2,702 2,310 2,310 2,108	FYE 31-Mar 2018 4,849 4,763 87 555 887 1,135 1,135 1,135 1,185 4,849 4,849 4,849 4,849	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Psyment as of one year later thore year later four year later five year later six year later eight year later eight year later ten year later Utimate Net Loss Cost - Re-estimated one year later three year later three year later four year later four year later Eleven year later Eleven year later four year later for year later four year later four year later three year later	395 321 74 438 442 442 442 446 446 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 840 977 1,032 1,032 1,032 1,032 1,032 1,032 1,122 1,170 1,127 1,130	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 16 167 180 181 181 185 821 759 586 6444 441 401 393	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of One year later three year later five year later five year later six year later six year later eight year later Eleven year later Utimate Net Loss Cost - Re-estimated One year later three year later three year later three year later three year later Sov open later three year later Sov open later Sov op	395 321 74 438 442 442 444 446 446 446 446 446 446 446	987 762 224 594 594 594 594 594 594 594 594 594 59	1,459 845 614 840 977 984 991 1,032 1,032 1,032 1,032 1,032 1,032 1,132 1,122 1,170 1,179 1,187 1,130	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 116 167 180 181 185 821 759 586 444 401	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of one year later three year later four year later five year later six year later gight year later eight year later three year later Utimate Net Loss Cost - Re-estimated one year later three year later	395 321 74 438 442 442 442 446 446 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 840 977 1,032 1,032 1,032 1,032 1,032 1,032 1,122 1,170 1,127 1,130	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 16 167 180 181 181 185 821 759 586 6444 441 401 393	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of One year later three year later four year later isix year later six year later eight year later Eleven year later Ultimate Net Loss Cost - Re-estimated One year later three year later three year later isix year later Seven year later	395 321 74 438 442 442 444 446 446 446 446 446 446 446	987 762 224 354 354 354 354 354 354 354 354 354 35	1,459 845 614 840 977 984 991 1,000 1,032 1,032 1,032 1,032 1,032 1,132 1,122 1,170 1,179 1,180 1,128 1,128	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 16 167 180 181 181 185 821 759 586 6444 441 401 393	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of one year later two year later two year later five year later five year later seven year later eight year later leven year later Utimate Net Loss Cost - Re-estimated one year later Utimate Net Loss Cost - Re-estimated low year later five year later Seven year later Seven year later Seven year later Utimate Net Loss Cost - Re-estimated infer year later Seven year later Seven year later Seven year later Utimate Net Loss Cost - Re-estimated Seven year later Seven year	395 321 74 438 442 442 446 446 446 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 840 977 984 991 1,000 1,032 1,032 1,032 1,032 1,032 1,132 1,122 1,170 1,179 1,180 1,128 1,128	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 16 167 180 181 181 185 821 759 586 6444 441 401 393	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 1,276 1,865 8,354 7,865 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of One year later three year later three year later five year later six year later six year later eight year later liter leven year later Ultimate Net Loss Cost - Re-estimated One year later three year later three year later five year later three year later three year later five year later eight year later five year later five year later five year later five year later eight year later five year l	395 321 74 438 442 442 444 446 446 446 446 446 446 446	987 762 224 354 354 354 354 354 354 354 354 354 35	1,459 845 614 840 977 984 991 1,000 1,032 1,032 1,032 1,032 1,032 1,132 1,122 1,170 1,179 1,180 1,128 1,128	838 739 99 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 16 167 180 181 181 185 821 759 586 6444 441 401 393	FYE 31-Mar 2017 2,665 2,605 61 257 417 737 897 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,185 4,849 4,686 4,101 3,575	8,354 8,265 9,89 8,354 1,276 1,865 8,354 8,354 7,868 7,467	9,996 9,904 33 1,046 9,996 9,922 9,922 9,122	17,129 12,603 4,526 7,311	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of Gone year later three year later three year later five year later five year later is year later is year later is year later inne year later ten year later Eleven year later Ultimate Net Loss Cost - Re-estimated One year later three year later three year later five year later five year later Eleven year later three year later three year later three year later Eleven year later Eleven year later three year later three year later three year later Eleven year later three year later Eleven year later Favourable / (unfavourable) development (A-D)	395 321 74 438 442 442 442 444 446 446 446 446 446 516 511 516 516 404 448 448 448 448 448 448 448 448 449 449	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 800 977 984 991 1,032 1,031 1,032 1,122 1,122	838 739 99 214 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 116 167 180 181 185 821 759 586 444 401 393 315	FYE 31-Mar 2017 2,666 2,605 61 257 417 733 897 992 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,135 1,135 1,185 4,849 4,686 4,101 3,575 3,079	8,354 8,265 1,276 1,285 1,285 1,285 1,865 1,865 7,467 7,467 5,545	9,996 9,904 33 1,046 9,996 9,922 9,122	17,129 12,603 4,526 7,311 17,129 16,704 425	FYE 31-Mar-2022 27,060 13,588 13,473 27,060 27,060
Net Claims Provisions* Cumulative Payment as of one year later two year later two year later is year later is year later is year later is year later inite year later ten year later ten year later Utimate Net Loss Cost - Re-estimated one year later Utimate Net Loss Cost - Re-estimated one year later two year later is year l	395 321 74 438 442 442 444 446 446 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 800 977 984 991 1,032 1,031 1,032 1,122 1,122	838 739 99 214 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 49 116 180 181 185 821 759 586 444 401 303 315	FYE 31-Mar 2017 2,666 2,605 61 257 417 733 897 992 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 4,185 4,185 4,185 4,185 4,185 4,185 3,575 3,079	8,354 8,265 1,276 1,285 1,285 1,285 1,865 1,865 7,467 7,467 5,545	9,996 9,904 33 1,046 9,996 9,922 9,122	17,129 12,603 4,526 7,311 17,129 16,704 425	FYE 31-Mar-2022 27,060 13,588 13,473
Net Claims Provisions* Cumulative Payment as of one year later three year later five year later five year later five year later five year later inter geht year later inter year later Ultimate Net Loss Cost - Re-estimated One year later Ultimate Net Loss Cost - Re-estimated One year later five year later Eleven year later five year later five year later Eleven year later Eleven year later five year later Eleven year later Five year later Eleven year later Five yea	395 321 74 438 442 442 442 444 446 446 446 446 446 516 511 516 516 404 448 448 448 448 448 448 448 448 449 449	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 800 977 984 991 1,032 1,031 1,032 1,122 1,122	838 739 99 214 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 116 167 180 181 185 821 759 586 444 401 393 315	FYE 31-Mar 2017 2,666 2,605 61 257 417 733 897 992 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,135 1,135 1,185 4,849 4,686 4,101 3,575 3,079	8,354 8,265 1,276 1,285 1,285 1,285 1,865 1,865 7,467 7,467 5,545	9,996 9,904 33 1,046 9,996 9,922 9,122	17,129 12,603 4,526 7,311 17,129 16,704 425	FYE 31-Mar-2022 27,060 13,588 13,473 27,060 27,060
Net Claims Provisions* Cumulative Payment as of one year later two year later two year later is year later is year later gift year later is year later inine year later inine year later Utimate Net Loss Cost - Re-estimated one year later Utimate Net Loss Cost - Re-estimated one year later Utimate Net Loss Cost - Re-estimated inone year later invo year later Eleven year later invo year later invo year later invo year later invo year later Eleven year later invo year later Eleven year later (on flow of Mosourable) development (A-D) Favourable / (unfavourable) development (A-D) Note:- (o) Shoud Indude al other prior years	395 321 74 442 442 442 444 446 446 446 446 446 44	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 614 800 977 984 991 1,032 1,031 1,032 1,122 1,122	838 739 99 214 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 116 167 180 181 185 821 759 586 444 401 393 315	FYE 31-Mar 2017 2,666 2,605 61 257 417 733 897 992 992 2,666 2,702 2,310 2,108 1,955 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,135 1,135 1,185 4,849 4,686 4,101 3,575 3,079	8,354 8,265 1,276 1,285 1,285 1,285 1,865 1,865 7,467 7,467 5,545	9,996 9,904 33 1,046 9,996 9,922 9,122	17,129 12,603 4,526 7,311 17,129 16,704 425	FYE 31-Mar-2022 27,060 13,588 13,473 27,060 27,060
Net Claims Provisions* Cumulative Payment as of one year later three year later five year later five year later five year later five year later inter geht year later inter year later Ultimate Net Loss Cost - Re-estimated One year later Ultimate Net Loss Cost - Re-estimated One year later five year later Eleven year later five year later five year later Eleven year later Eleven year later five year later Eleven year later Five year later Eleven year later Five yea	395 321 448 448 442 442 446 446 446 446 446 446 446 446	987 762 224 417 594 594 594 594 594 594 594 594 594 594	1,459 845 977 984 991 1,030 1,032 1,031 1,032 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,132 1,	838 739 99 214 214 213 219 220 220 220 220 220 220 220 220 220 22	821 809 111 49 116 181 185 821 759 586 444 401 393 315 315 505 62%	FYE 31-Mar 2017 2,666 2,605 417 737 897 992 992 2,666 2,666 2,702 2,310 2,108 1,955 1,758 1,758 9,758 1,758	FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 4,849 4,849 4,686 4,101 3,575 3,079 4,771 3,7%	8,354 8,265 99 835 1,276 1,865 	9,996 9,904 33 1,046 9,996 9,922 9,122	17,129 12,603 4,526 7,311 17,129 16,704 425	FYE 31-Mar-2022 27,060 13,588 13,473 27,060 27,060

(d) Separate Formats to be disclosed for Motor-TP, Long Tail, Short tail Business and Gross Company basis

Motor TP is the only LOB shown in Longtailed business. The LOBs for which the duration of the liabilities is less than 2.5 years has been considered as short tailed. Since all lines of business except Motor TP have duration below 2.5 years, only Motor TP forms a part of Long tailed business