				PERIODIC D	ISCLOSURES						
					elopment of Losses						
			Registration No. 14	1 and Date of Regist		11th December 2008	1				
					1H2007PLC173129						
			Insurer: R	AHEJA QBE GENERAL		NYLIMITED					RAHEJA
Date: 31-03-2023				.							QBE
											WITHIN INDIA
Reporting Period F	FYE 31-Mar-2023]		LOB	Short Tail - All LO	Bs except Motor TP]				
											(₹ lakhs)
Particulars F	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	FYE 31-Mar-2023
Jltimate Net Loss Cost - Original estimate	929	1,334	799	696	1,029	1,187	1,685	2,112	9,597	19,537	22,65
Net Claims Provisions*	705	719	701	684	976	1,119	1,647	2,039	5,097	6,068	7,28
Cumulative Payment as of											
one year later	224	615	98	12	53	68	38	72	4,500	13,469	15,37
wo year later	416	838	134	48	138	111	257	478	6,962	15,114	
hree year later	582	965	199	93	211	119	349	506	7,124	, í	
our year later	582	971	198	144	458	123	356	531			
ive year later	582	977	202	156	549	124	356				
ix year later	582	987	202	158	582	141					
even year later	582	1,017	203	161	584						
eight year later	582	1,017	203	161							
nine year later	582	1.017	203								
en year later	582	1,036									
leven year later	582										
Ultimate Net Loss Cost - Re-estimated		4.724	700	505	4 020	4.407	4.505	2.442	0.507	40.527	22.05
one year later	929 623	1,334	799 498	696 680	1,029	1,187	1,685	2,112	9,597	19,537	22,65
wo year later		1,082			1,050	1,168	1,130	2,124	8,926	18,083	
hree year later	666 637	1,136	489	469	1,045	799	868	1,321	8,296		
our year later	637	1,154	365	3//	8/8	692	6/8	1,159			
īve year later			258	342	883		586				
ix year later	616	1,101				454					
even year later	595	1,105	209	271	748						
eight year later	582	1,099	209	243							
nine year later	582	1,109	209								
en year later	582	1,150									
leven year later	582										
					1				1		
avourable / (unfavourable) development (A-D) avourable / (unfavourable) development - in % (A-D)/A	348	183	590 74%		281	733	1,099	952	1,301	1,454	- 0'

Particulars	FTE 51-IVIAI 2015	FTE 51-IVIAI 2014	FTE SI-IVIAI 2015	FTE 51-IVIAI 2010	FTE 51-IVIAI 2017	FTE 51-IVIAI 2016	FTE 51-IVIAI 2019	FTE 51-IVIAI 2020	FTE 51-IVIAI 2021	FTE 51-IVIAI 2022	FTE 51-IVId1-2025
Ultimate Net Loss Cost - Original estimate	57	125	38	124	1,637	3,663	6,669	7,885	7,532	7,523	9,964
Net Claims Provisions*	57	126	38	125	1,629	3,644	6,619	7,864	7,506	7,519	9,924
Cumulative Payment as of											
one year later	-	-0	0	-1	8	19	51	21	26	4	39
two year later	0	2	15	1	120	454	578	104	349	405	
three year later	12	11	15	23	207	768	926	539	810		
four year later	12	14	16	23	278	1,012	1,509	1,195			
five year later	12	14	17	24	348	1,061	2,048				
six year later	12	14	17	24	410	1,332					
seven year later	12	15	17	24	588						
eight year later	12	15	17	24							
nine year later	12	15	17								
ten year later	12	15									
Eleven year later	12										
Ultimate Net Loss Cost - Re-estimated	57	125	38	124	1,637	3,663	6,669	7,885	7,532	7,523	9,964
one year later	28			124				7,885	7,532	7,523	9,964
two year later		40			1,652	3,518	6,738		,	8,242	
three year later	32	34	37	117	1,264	3,303	6,599	7,801	8,292		
four year later	32	25	65	67	1,230	2,883	5,867	5,392			
five year later							5,401				
six year later	27	29		51	971	2,308					
seven year later	22	23		44	851						
eight year later	21	22	24	35							
nine year later	21	19									
ten year later	14	19									
Eleven year later	14										
			1			1					
Eleven year later Favourable / (unfavourable) development (A-D) Favourable / (unfavourable) development - in % (A-D)/A	44	107	16	90		1,354	1,268	2,493	-760	-719	- 0%

Insurer: RAHEJA OBE GENERAL INSURANCE COMPANY LIM	FYE 31-Mar-2023	1		LOB	Long Taile	ed Business	1					
		1									(₹lakhs)	
		Accident year Cohort										
Particulars	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	FYE 31-Mar-2023	
Ultimate Net Loss Cost - Original estimate	57	125	38	124	1,637	3,663	6,669	7,885	7,532	7,523	9,964	
Net Claims Provisions*	57	126	38	125	1,629	3,644	6,619	7,864	7,506	7,519	9,924	
Cumulative Payment as of												
one year later	-	-0	0	-1	8	19	51	21	26	4	39	
two year later	0	2	15	1	120	454	578	104	349	405		
three year later	12	11	15	23	207	768	926	539	810			
four year later	12	14	16	23	278	1,012	1,509	1,195				
five year later	12	14	17	24	348	1,061	2,048					
six year later	12	14	17	24	410	1,332						
seven year later	12	15	17	24	588							
eight year later	12	15	17	24								
nine year later	12	15	17									
ten year later	12	15										
Eleven year later	12											
Ultimate Net Loss Cost - Re-estimated												
one year later	57	125	38	124	1,637	3.663	6,669	7.885	7,532	7.523	9.964	
two year later	28	40	42	79	1,652	3,518	6,738	7,799	7,777	8.242	5,504	
three year later	32	34	37	117	1.264	3,303	6,599	7,801	8.292	.,		
four year later	32	25	65	67	1,230	2.883	5.867	5,392	0,232			
five year later	22	65	33	59	1,072	2,585	5,401	0,002				
six year later	27	29	30	51	971	2.308	., .					
seven year later	22	23	25	44	851							
eight year later	21	22	24	35								
nine year later	21	19	22									
ten year later	14	19										
Eleven year later	14											
Favourable / (unfavourable) development (A-D)	44	107	16	90	787	1,354	1,268	2,493	-760	-719	-	
Favourable / (unfavourable) development - in % (A-D)/A	76%	85%	42%	72%	48%	37%	19%	32%	-10%	-10%	0%	

Ultimate Net Loss Cort - Original estimate 987 1,459 888 921 2,666 4,849 8,354 9.996 17,129 77,060 32,65 Net Claims Provisions* 762 845 739 809 2,605 4,763 8,265 9,904 12,603 13,588 17,20 Canulatic Provisions* 224 614 99 11 61 87 8,265 8,93 4,526 13,473 15,419 Way yar later 534 994 411 400 449 49 255 835 583 7,311 15,519 1467 Way yar later 534 994 213 167 737 1,135 1,665 1,726 144 145 143 143 15,419 145 1456 1,726 145 145 1454 15,419 15,419 145 1454 145,419 145,419 145,419 145,419 145,419 145,419 145,419 145,419 145,419 145,419 14	Reporting Period	FYE 31-Mar-2022	1		LOB	TC	TAL	1				
Particular PF 31Mar 201 PF 31Mar 201 PF 31Mar 201 PF 31Mar 202 PF 31Mar								•				(₹ lakhs)
Ultimate Net Loss Cort - Original estimate 987 1,459 888 921 2,666 4,849 8,354 9.996 17,129 77,060 32,65 Net Claims Provisions* 762 845 739 809 2,605 4,763 8,265 9,904 12,603 13,588 17,20 Canulatic Provisions* 224 614 99 11 61 87 8,265 8,93 4,526 13,473 15,419 Way yar later 534 994 411 400 449 49 255 835 583 7,311 15,519 1467 Way yar later 534 994 213 167 737 1,135 1,665 1,726 144 145 143 143 15,419 145 1456 1,726 145 145 1454 15,419 15,419 145 1454 145,419 145,419 145,419 145,419 145,419 145,419 145,419 145,419 145,419 145,419 14								year Cohort				
Net Claims Provisions* 762 865 739 809 2.605 4.763 8.265 9.904 12,603 13,588 17,20 Comulative Pyrnet as of more year later U Comulative Pyrnet as of more year later U 0 224 11 6.1 N3 4,526 13,673 15,619 Note year later Sol 33 4,526 13,673 15,619 Comulative Pyrneta of Note year later 594 997 214 116 417 880 7,311 15,519 Colspan="4">13,673 12,66 3,83 7,311 15,619 Sol 13,673 13,673 13,673 13,673 13,673 13,673 13,673 13,673 13,673 13,673 13,673 14,56 14,56 14,56 <	Particulars	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	FYE 31-Mar-2023
Combable Pyment as of	Ultimate Net Loss Cost - Original estimate		1,459		821		4,849	8,354	9,996	17,129	27,060	32,621
one yan later 224 614 99 11 61 87 89 93 4,26 13,73 15,41 byo yar later 417 400 149 49 27 565 385 538 7,311 15,51 brue yar later 594 977 214 116 417 887 1,265 1,065 7,331 1,551 brue yar later 594 984 213 167 737 1,135 1,865 1,726 584 1,000 219 181 992 1,473	Net Claims Provisions*	762	845	739	809	2,605	4,763	8,265	9,904	12,603	13,588	17,208
vovo yar later 447 440 149 449 257 565 835 533 7,31 15,59 four yar later 554 497 214 116 417 887 1.26 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 7,394 1.06 1.06 1.06 1.06 1.06 1.06 1.06 1.06 1.07 <td>Cumulative Payment as of</td> <td></td>	Cumulative Payment as of											
three year later 594 977 214 116 417 887 1.226 1.066 7.934 for year later 594 984 213 167 737 1.135 1.865 1.726 for year later 594 991 219 180 897 1.185 2.044 <td>one year later</td> <td>224</td> <td>614</td> <td>99</td> <td>11</td> <td>61</td> <td>87</td> <td>89</td> <td>93</td> <td>4,526</td> <td>13,473</td> <td>15,41</td>	one year later	224	614	99	11	61	87	89	93	4,526	13,473	15,41
four yariter 594 984 213 167 777 1,135 1,865 1,726 is year later 554 491 219 180 897 1,135 2,004 .	two year later	417	840	149	49	257	565	835	583	7,311	15,519	
fire gara later 594 991 219 120 897 1.185 2.404	three year later	594	977	214	116	417	887	1,276	1,046	7,934		
six year later 594 1,000 219 131 992 1,073 - Image: Constraint of the second of the secon	four year later	594	984	213	167	737	1,135	1,865	1,726			
seven year later 594 1.032 220 185 1,172 1000	five year later	594	991		180		1,185	2,404				
eight variater 594 1.031 220 185 1 1 100 <t< td=""><td>six year later</td><td>594</td><td>1,000</td><td>219</td><td>181</td><td>992</td><td>1,473</td><td></td><td></td><td></td><td></td><td></td></t<>	six year later	594	1,000	219	181	992	1,473					
mine yarilater 594 1,032 220 <th<< td=""><td>seven year later</td><td></td><td>1,032</td><td></td><td></td><td>1,172</td><td></td><td></td><td></td><td></td><td></td><td></td></th<<>	seven year later		1,032			1,172						
ten year later 554 1,050 <td>eight year later</td> <td>594</td> <td>1,031</td> <td>220</td> <td>185</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	eight year later	594	1,031	220	185							
Eleven year later 594 594 6 6 6 6 7 8 7	nine year later	594	1,032	220								
Ultimate Net Loss Cot - Re-estimated 987 1,459 838 821 2,666 4,849 8,354 9,969 17,129 27,060 32,661 treo year later 651 1,122 540 759 2,702 4,885 7,888 9,992 16,704 26,306 4,601 7,667 9,122 16,508 2,021 4,885 7,888 9,992 16,704 26,326 1,050 26,326 26,326 1,050 <td>ten year later</td> <td></td> <td>1,050</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	ten year later		1,050									
one year later 997 1,459 838 821 2,666 4,849 8,334 9,996 17,129 27,660 32,65 brue year later 661 1,122 540 750 2,722 4,848 7,888 9,992 16,704 22,666 32,67 brue year later 668 1,170 556 586 2,310 4,101 7,467 9,322 16,588 2,630 four year later 667 1,179 420 444 2,108 3,575 6,545 6,551 4,801 3,575 6,545 6,551 4,801 3,875 6,545 6,551 4,801 3,875 6,545 6,551 4,801 3,875 6,545 6,551	Eleven year later	594										
one year later 997 1,459 838 821 2,666 4,849 8,334 9,996 17,129 27,660 32,65 brue year later 661 1,122 540 750 2,722 4,848 7,888 9,992 16,704 22,666 32,67 brue year later 668 1,170 556 586 2,310 4,101 7,467 9,322 16,588 2,630 four year later 667 1,179 420 444 2,108 3,575 6,545 6,551 4,801 3,575 6,545 6,551 4,801 3,875 6,545 6,551 4,801 3,875 6,545 6,551 4,801 3,875 6,545 6,551	Ultimate Nat Loss Cost Do estimated											
two year later 651 1,122 540 759 2,702 4,688 7,888 9,922 16,704 26,326 three year later 668 1,170 526 586 2,310 4,101 7,467 9,122 16,588 fory year later 667 1,173 420 444 2,08 3,575 6,545 6,551 five year later 667 1,187 342 401 1,955 3,079 5,987		987	1.459	838	821	2 666	4 849	8 354	9 996	17 129	27.060	32.62
three year later 668 1,170 556 586 2,310 4,101 7,467 9,122 16,588 1 four year later 670 1,179 430 444 2.08 3,575 6,545 6,551												52,02.
four year later 670 1,179 430 444 2,108 3,575 6,545 6,551 five year later 667 1,187 342 401 1,955 3,079 5,987 sween year later 663 1,100 288 393 1,758 2,762											20,520	
five yaar later 667 1,187 342 401 1,955 3,079 5,987 sive yaar later 663 1,130 288 393 1,788 2,762												
six year leter 643 1,130 288 393 1,758 2,762 seven year later 617 1,128 234 315 1,599 gitty war later 602 1,121 233 278 nine year later 603 1,129 231 278		657		342	401	1.955	3.079					
eight year later 6602 1,121 233 278 N N Image of the state	six year later	643	1,130	288	393	1,758	2,762					
eight year later 602 1,121 233 278 Image year later Image year later <th< td=""><td>seven year later</td><td>617</td><td>1,128</td><td>234</td><td>315</td><td>1,599</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	seven year later	617	1,128	234	315	1,599						
tervear later 595 1,169 Image: Constraint of the second secon	eight year later	602	1,121	233	278							
Eleven year later 595 500 543 1,068 2,087 2,367 3,446 541 735 -	nine year later	603	1,129	231								
Favourable / (unfavourable) development (A-D) 391 290 607 543 1,068 2,087 2,367 3,446 541 735 -	ten year later	595	1,169									
	Eleven year later	595										
	Four-working ((unfour-working) double-stream ont (A, D)	201	200	607	543	1.058	2 097	2.267	2.446	541	725	
	Favourable / (unfavourable) development (A-D) Favourable / (unfavourable) development - in % (A-D)/A							2,367	3,446			

[Favourable / funfavourable] development - in % (A-D)/A 40% 20% FA.R WORT - WOR

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. All lines of business have duration below 2.5 years. Considering the long tail nature of Motor TP business, Motor TP has been shown as a part of Long tailed business.