					DISCLOSURES						
			Registration No. 141	FORM NL-38-Dev	elopment of Losses ration with the IRDA-	11th December 2008	1				(3)
			Registration no. 14.		4H2007PLC173129	11th December 2000	•				ø
			Insurer: R/		INSURANCE COMPA	NY LIMITED					RAHEJA
Date: 31-03-2024											QBE
Departies Deried	FYE 31-Mar-2024	1		LOB	Sheet Teil All LOS	s except Motor TP	1				WITHIN INDIA
Reporting Period	FTE 51-War-2024	1		108	SHOT THE AIL LOD	ss except Motor TP	1				(₹lakhs)
						Accident	year Cohort				
Particulars	FYE 31-Mar 2014				FYE 31-Mar 2018						FYE 31-Mar-2024
Ultimate Net Loss Cost - Original estimate Net Claims Provisions*	1,334 719	799 701	696 684	1,029 976	1,187 1,119	1,685 1,647	2,112 2,039	9,597 5,097	19,537 6,068	22,657 7,284	14,204 6,990
Net claims provisions+	/19	/01	684	976	1,119	1,647	2,039	5,097	6,068	7,284	6,990
Cumulative Payment as of											
one year later	615	98		53	68	38	72	4,500	13,469		7,214
two year later	838	134		138	111	257 349	478	6,962	15,114	17,645	
three year later four year later	965 971	199	93 144	211 458	119 123	349	506	7,124	15,408		
five year later	977	202	144	549	123	356	527	7,304			
six year later	987	202	158	582	141	365					
seven year later	1,017	203		584	141						
eight year later	1,017	203	161	677						+	
nine year later ten year later	1,017	203	161								
Eleven year later	1,058	203									
	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,										
Ultimate Net Loss Cost - Re-estimated		r		r		r				r	
one year later	1,334	799 498	696 680	1,029	1,187	1,685	2,112	9,597	19,537		14,204
two year later three year later	1,082	498	680 469	1,050	1,168 799	1,130 868	2,124 1,321	8,926 8,296	18,083 17,171		
four year later	1,150	365	377	878	692	678	1,159	8,427	1,1/1		
five year later	1,121	309	342	883	494	586	811				
six year later	1,101	258	342	787	454	507					
seven year later	1,105	209	271	748	357						
eight year later nine year later	1,099	209	243 201	693							
ten year later	1,105	203	201								
Eleven year later	1,135										
Favourable / (unfavourable) development (A-D)	198.29	592.80 74%	495.17	336.57	829.78	1,177.97	1,300.09	1,170.32	2,366.39		- 0%
Favourable / (unfavourable) development - in % (A-D)/A	15%	/470	71%	33%	70%	70%	62%	12%	12%	676	0%
Reporting Period	FYE 31-Mar-2024			LOB	MOT	OR TP	1				
		1									(₹lakhs)
			1	I	1		year Cohort	1	1	T	
Particulars Ultimate Net Loss Cost - Original estimate	FYE 31-Mar 2014 125	FYE 31-Mar 2015 38	FYE 31-Mar 2016 124	FYE 31-Mar 2017 1,637		FYE 31-Mar 2019	FYE 31-Mar 2020 7,885	FYE 31-Mar 2021 7,532	FYE 31-Mar 2022 7,523	FYE 31-Mar 2023 9,964	FYE 31-Mar-2024 10,621
Net Claims Provisions*	125	38		1,629	3,663 3,644	6,669 6,619	7,864	7,506	7,519		10,584
					0,0	0,010	.,	.,	.,	0,02.	
Cumulative Payment as of		r		r		r				r	
one year later	-0	0		8	19	51	21	26	4		37
two year later	2	15	23	120	454	578 926	104	349 810	405		
three year later four year later	11	15		207	1,012	1,509	1,195	1,370	920	1	
five year later	14	10		348	1,012	2,048	1,195	1,370			
six year later	14	17	24	410	1,332	2,422					
seven year later	15	17	24	588	1,457						
eight year later	15	17		595							
nine year later ten year later	15	17	24							1	
Eleven year later	15	1/									
Ultimate Net Loss Cost - Re-estimated			1		1		1	1	1	1	
one year later	125	38		1,637	3,663	6,669	7,885	7,532	7,523	9,964	10,621
two year later three year later	40	42	79	1,652	3,518 3,303	6,738	7,799 7,801	7,777 8,292	8,242 7,952		
four year later	25	65		1,284	2,883	5,867	5,392	5,575	7,932		
five year later	65	33	59	1,072	2,585	5,401	4,550				
six year later	29	30	51	971	2,308	4,693					
seven year later	23	25		851	1,906						
eight year later	22	24		748						+	
nine year later ten year later	19	17									
Eleven year later	16									1	
Favourable / (unfavourable) development (A-D) Favourable / (unfavourable) development - in % (A-D)/A	109.52	21.18	100.23	889.64	1,756.25	1,976.41	3,335	1,957	-429		-
	87%	55%	81%	54%	48%	30%	42%	26%	-6%	-5%	0%

Reporting Period	FYE 31-Mar-2023]		LOB	Long Taile	ed Business					
											(₹lakhs
Deat feed and	5W5 24 14 2014	5V5 24 14 - 2045	EVE 24 14 - 2046	FWF 24 14 2047	FWF 24 34		year Cohort	EVE 24 14	FWF 24 44 - 2022	EVE 24 84 - 2022	EVE 24 14
Particulars Ultimate Net Loss Cost - Original estimate	FYE 31-Mar 2014 125	38 31-Mar 2015	FYE 31-Mar 2016 124	FYE 31-Mar 2017 1,637	3,663	FYE 31-Mar 2019 6.669	7,885	7,532			FYE 31-Mar-2024 10,62
Net Claims Provisions*	125			1,629	3,644		7,863	7,506			
Net Claims Provisions	120	30	125	1,025	3,044	0,015	7,804	7,500	7,515	5,324	10,38
Cumulative Payment as of											
one year later	-0	0	-1		19		21	26	4		37
two year later	2				454	578	104	349			
three year later	11	15			768		539	810		1	
four year later	14	16	23		1,012	1,509	1,195	1,370			
five year later	14	17	24		1,061	2,048	1,681				
six year later	14	17	24		1,332	2,422					
seven year later	15	17			1,457						
eight year later	15	17									
nine year later	15	17									
ten year later	15										
Eleven year later	15								1		
Ultimate Net Loss Cost - Re-estimated											
one year later	125	38	124	1,637	3,663	6,669	7,885	7,532	7,523	9,964	10,621
two year later	40	42		1,652	3,518		7,799	7,777			0,000
three year later	34	37	117	1,264	3,303	6,599	7,801	8,292	7,952		
four year later	25	65	67		2,883	5,867	5,392	5,575			
five year later	65	33	59		2,585	5,401	4,550				
six year later	29	30			2,308	4,693					
seven year later	23	25			1,906						
eight year later	22	24									
nine year later	19	22	24								
ten year later	19	17									
Eleven year later	16										
	Т	1			r					1	
	109.52 87%	21	100	890 54%	1,756 48%	1,976 30%	3,335 42%	1,957 26%			
Favourable / (unfavourable) development (A-D) Favourable / (unfavourable) development - in % (A-D)/A Reporting Period			81%		48%						. 09
Favourable / (unfavourable) development - in % (A-D)/A	87%		81%	54%	48%	30%	42%				
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period	87%	55%	81%	54%	48%	30%)TAL Accident 1	42%	25%	-6%	6 -5%	0%
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars	87%	55%	81%	54% LOB FYE 31-Mar 2017	48% TC FYE 31-Mar 2018	30% TAL Accident 1 FYE 31-Mar 2019	42% /ear Cohort FYE 31-Mar 2020	26%	-6%	6 -5%	(र lakhs) FYE 31-Mar-2024
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate	87% FYE 31-Mar-2022 FYE 31-Mar 2014 1,459	55%	81% FYE 31-Mar 2016 821	54% LOB FYE 31-Mar 2017 2,666	48% TC FYE 31-Mar 2018 4,849	30% TAL FYE 31-Mar 2019 8,354	42% year Cohort FYE 31-Mar 2020 9,996	26%	-6% FYE 31-Mar 2022 27,060	6 .5% FYE 31-Mar 2023 32,621	(₹lakhs) FYE 31-Mar-2024 24,825
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars	87%	55%	81%	54% LOB FYE 31-Mar 2017	48% TC FYE 31-Mar 2018	30% TAL Accident 1 FYE 31-Mar 2019	42% /ear Cohort FYE 31-Mar 2020	26%	-6% FYE 31-Mar 2022 27,060	6 .5% FYE 31-Mar 2023 32,621	(₹lakhs) FYE 31-Mar-2024 24,825
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions*	87% FYE 31-Mar-2022 FYE 31-Mar 2014 1,459	55%	81% FYE 31-Mar 2016 821	54% LOB FYE 31-Mar 2017 2,666	48% TC FYE 31-Mar 2018 4,849	30% TAL FYE 31-Mar 2019 8,354	42% year Cohort FYE 31-Mar 2020 9,996	26%	-6% FYE 31-Mar 2022 27,060	6 .5% FYE 31-Mar 2023 32,621	(र lakhs) FYE 31-Mar-2024
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of	87%	55%	81%	54% LOB FYE 31-Mar 2017 2,665 2,605	48%	30% TAL FYE 31-Mar 2019 8,354 8,265	42% rear Cohort FYE 31-Mar 2020 9,996 9,904	26% FYE 31-Mar 2021 17,129 12,603	-6%	6 -5% FYE 31-Mar 2023 32,621 17,208	(₹lakhs) FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later	FYE 31-Mar-2022 FYE 31-Mar-2024 FYE 31-Mar 2014 1,459 845	55% FYE 31-Mar 2015 838 739 99	81% FYE 31-Mar 2016 821 809	54%	48% TC FYE 31-Mar 2018 4,849 4,763 87	30% DTAL FYE 31-Mar 2019 8,354 8,265	42% rear Cohort FYE 31-Mar 2020 9,996 9,904	26% FYE 31-Mar 2021 17,129 12,603 4,526	FYE 31-Mar 2022 27,060 13,588	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412	(₹lakhs) FYE 31-Mar-2024 24,825
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Vet Claims Provisions* Cumulative Payment as of one year later	87%	55% FYE 31-Mar 2015 838 739 99 149	81% FYE 31-Mar 2016 821 809 111 49	54% LOB FYE 31-Mar 2017 2,666 2,605 61 257	48%	30% TAL FYE 31-Mar 2019 8,354 8,265 89 835	42% rear Cohort FYE 31-Mar 2020 9,906 9,904 933 583	26% FYE 31-Mar 2021 17/129 12,603 4,526 7,311	-6% FYE 31-Mar 2022 27,060 13,588 13,473 15,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs) FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Ultimate Net Loss Cost - Original estimate Cumulative Payment as of one year later two year later two eyear later	FYE 31-Mar-2022 FYE 31-Mar-2024 1,459 845 614 845 977	55% FYE 31-Mar 2015 838 739 99 149 214	81% FYE 31-Mar 2016 821 809 11 49 116	54% LOB FYE 31-Mar 2017 2,666 2,605 61 257 417	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887	30% TAL FYE 31-Mar 2019 8,354 8,265 89 835 1,275	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 93 583 1,046	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs) FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Vet Claims Provisions* Cumulative Payment as of one year later three year later three year later	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 977 984	55% FYE 31-Mar 2015 838 739 99 149 214 214	81% FYE 31-Mar 2016 821 809 809 111 49 116 167	54%	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 835 1,276 1,865	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17/129 12,603 4,526 7,311	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs) FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Ultimate Net Loss Scost - Original estimate Net Claims Provisions* Comundative Payment as of comulative Payment as of Comulative Payment as of Comulative Inter Tore year later Tore year later Tore year later Tore year later	87% FYE 31-Mar-2022 FYE 31-Mar-2024 1,459 845 614 845 951 951	55% FYE 31-Mar 2015 838 739 99 94 214 214 213 219	FYE 31-Mar 2016 821 809 111 499 116 167 180	54% LOB FYE 31-Mar 2017 2,666 2,665 2,665 2,605 417 417 737 897	48% FYE 31-Mar 2018 4,849 4,763 87 565 887 1,185 1,185	30% TAL FYE 31-Mar 2019 8.354 8.265 8.265 8.265 8.355 1.276 1.265 2.404	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 93 583 1,046	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs) FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Vet Claims Provisions* Cumulative Payment as of one year later three year later three year later five year late	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 977 984	55% FYE 31-Mar 2015 838 739 99 149 214 214	81% FYE 31-Mar 2016 821 809 809 111 49 116 167	54%	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 8,354 8,265 8,354 8,265 1,276 1,865 2,200 2,2788	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs, FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Ultimate Net Loss Scost - Original estimate Net Claims Provisions* Comundative Payment as of comulative Payment as of Comulative Payment as of Comulative Inter Tore year later Tore year later Tore year later Tore year later	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 977 984 991 1,000	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 219 219	81% FYE 31-Mar 2016 821 809 111 499 116 167 180 181	54% LDB FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897 992	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 8,354 8,265 8,354 8,265 1,276 1,865 2,200 2,2788	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs) FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later Two year later Two year later Two year later Two year later Two year later Two year later Six year later	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 840 980 981 1,000 1,032 1,031 1,032	55% FYE 31-Mar 2015 838 739 99 149 214 214 213 219 220 220 220	81% FYE 31-Mar 2016 821 899 111 16 167 180 180 1815	54% LO8 FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897 992 1,172 1,272	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 8,354 8,265 8,354 8,265 1,276 1,865 2,200 2,2788	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs FYE 31-Mar-2024 24,825 17,575
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Utilimate Net Claims Provisions* Cumulative Payment as of one year later One year later Three year later Three year later Sie year l	FYE 31-Mar-2022 FYE 31-Mar-2014 FYE 31-Mar-2014 845 614 840 991 1,000 1,032 1,031 1,032 1,050	55% FYE 31-Mar 2015 FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220	81% FYE 31-Mar 2016 821 809 111 167 167 180 181 185 185	54% LO8 FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897 992 1,172 1,272	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 8,354 8,265 8,354 8,265 1,276 1,865 2,200 2,2788	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs, FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later Nore year later four year later four year later intre year later inte year later	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 840 980 981 1,000 1,032 1,031 1,032	55% FYE 31-Mar 2015 FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220	81% FYE 31-Mar 2016 821 809 111 167 167 180 181 185 185	54% LO8 FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897 992 1,172 1,272	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 8,354 8,265 8,354 8,265 1,276 1,865 2,200 2,2788	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs FYE 31-Mar-2024 24,825 17,575
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later Our year later Three year later Three year later Seven year later Seven year later Din	FYE 31-Mar-2022 FYE 31-Mar-2014 FYE 31-Mar-2014 845 614 840 991 1,000 1,032 1,031 1,032 1,050	55% FYE 31-Mar 2015 FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220	81% FYE 31-Mar 2016 821 809 111 167 167 180 181 185 185	54% LO8 FYE 31-Mar 2017 2,666 2,605 61 257 417 737 897 992 1,172 1,272	48% TC FYE 31-Mar 2018 4,849 4,763 87 565 887 1,135 1,185 1,135	30% TAL FYE 31-Mar 2019 8,354 8,265 8,354 8,265 8,354 8,265 1,276 1,865 2,200 2,2788	42% rear Cohort FYE 31-Mar 2020 9,904 9,904 9,904 9,303 1,046 1,726	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	-69 FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,519	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs, FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Vet Claims Provisions* Comulative Payment as of one year later Thore year later Thore year later Thore year later Seven year later Ultimate Net Loss Cost - Re-estimated	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 845 984 984 991 1,000 1,032 1,031 1,032 1,050 1,077	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 219 219 220 220 220 220	81% FYE 31-Mar 2016 821 10 116 167 167 167 185 185 185 185	54% LOB FYE 31-Mar 2017 2,666 2,605 417 733 897 992 1,172 1,272	48% TC FYE 31-Mar 2018 4,849 4,763 565 887 1,135 1,135 1,135 1,1473 1,598	30% TAL FYE 31-Mar 2019 8.354 8.355 1.276 1.865 2.404 2.788	42% vear Cohort FYE 31-Mar 2020 9,906 9,904 1,046 1,726 2,207	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934 8,733	FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,329	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs, FYE 31-Mar-2024 24,825 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later Three year later Three year later Seven year later Seven year later Seven year later Eleven year later Ultimate Net Loss Cost - Re-estimated one year later	87% FYE 31-Mar 2022 FYE 31-Mar 2014 1,459 845 614 840 991 1,030 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 838	81% FYE 31-Mar 2016 821 809 111 49 116 167 180 185 185 185 185 821	54% LOB FYE 31-Mar 2017 2,666 2,665 2,665 417 737 897 992 1,172 1,272 1,272 2,666	48% TC FYE 31-Mar 2018 4.849 4.763 87 565 887 1.135 1.135 1.135 1.135 1.135 1.1598	30% TAL Accident FYE 31-Mar 2019 8,354 8,265 1,276 1,865 2,404 2,788 4,27888 4,27888 4,278	42% rear Cohort FYE 31-Mar 2020 9,904 33 1,046 1,726 2,207 9,996	26% FYE 31-Mar 2021 17,129 12,603 4,526 7,311 7,934 8,733	FYE 31-Mar 2022 27,060 13,568 13,579 16,329 27,060	65% FYE 31-Mar 2023 32,621 17,208 15,412 18,445	(₹lakhs, FYE 31-Mar-2024 24,825 17,573
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Not Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later Net year later Tory year later Tory year later Seven year later Ultimate Net Loss Cost - Re-estimated one year later Ultimate Net Loss Cost - Re-estimated One year later Ultimate Net Loss Cost - Re-estimated One year later Net year later	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1.459 845 1.050 1.000 1.000 1.000 1.001 1.002 1.003 1.003 1.005 1.057 1.459 1	55% FYE 31-Mar 2015 838 739 99 149 214 214 219 219 220 220 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 821 111 49 116 167 185 185 185 185 185 185 185 185 185 185	54% LOB FYE 31-Mar 2017 2,666 2,605 417 737 992 1,172 1,272 1,272 2,666 2,702	48% TC FYE 31-Mar 2018 4,849 4,763 565 887 1,135 1,135 1,135 1,135 1,135 1,135 1,135 1,1598 4,849 4,686	30% TAL FYE 31-Mar 2019 8.354 8.354 8.354 1.276 1.285 2.404 2.788 	42% wear Cohort FYE 31-Mar 2020 9.996 9.904 1.046 1.726 2.207 9.996 9.994 9.996 9.994 9.996 9.9952	26% FYE 31-Mar 2021 17,129 12,603 8,733 8,733 17,129 17,129 15,704	FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,329 27,060 227,060	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lakhs, FYE 31-Mar-2024 24,825 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Utilimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later One year later One year later Seven year later Seven year later Seven year later Eleven year later Utime year later Deven year later Utime year later Utime year later Deven year later Deven year later Utime year later Utime year later Deven year later Deven year later Utime year later Deven	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 991 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,032 1,031 1,032 1,032 1,031 1,032 1,032 1,031	55% FYE 31-Mar 2015 FYE 31-Mar 2015 33 39 149 214 214 219 220 220 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 221 809 116 167 180 185 185 185 185 185 185 285 285 285 285 285 285 285 285 285 2	LOB FYE 31-Mar 2017 2,666 2,605 4,17 737 897 992 1,172 1,272 1,272 2,666 2,702 2,310	48% TC FYE 31-Mar 2018 4.849 4.763 37 565 565 1.135 1.135 1.135 1.135 1.135 1.135 1.135 1.1598 4.849 4.849	30% TAL Accident FYE 31-Mar 2019 8.354 8.265 1.276 1.865 2.404 2.788 	42% rear Cohort FYE 31-Mar 2020 9,996 33 1,046 1,726 2,207 9,992 9,922 9,922 9,122	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lakhs, FYE 31-Mar-2024 24,825 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later Net years later Tory year later Tory year later Seven year later Seven year later Seven year later Ultimate Net Loss Cost - Re-estimated one year later Ultimate Net Loss Cost - Re-estimated one year later three year later Ultimate Net Loss Cost - Re-estimated one year later three year later Net year later Net year later Ultimate Net Loss Cost - Re-estimated One year later three year later three year later three year later Ultimate Net Loss Cost - Re-estimated One year later three year later	FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 954 1,000 1,002 1,031 1,000 1,032 1,031 1,030 1,077 1,459 1,122 1,170	55% FYE 31-Mar 2015 838 739 99 149 224 241 229 220 220 220 220 220 220 220 220 220	81% FYE 31-Mar 2016 821 821 111 49 116 167 180 185 185 185 185 185 185 185 185 185 185	54% LOB FYE 31-Mar 2017 2,665 2,605 2,605 2,702 1,172 1,272 1,172 1,272 2,2666 2,702 2,300 2,310	48% TC FYE 31-Mar 2018 4,849 4,763 87 1,135 1,135 1,135 1,135 1,135 1,135 1,135 1,135 1,135 1,135 1,473 1,598 4,849 4,686 4,101 3,575	30% TAL FYE 31-Mar 2019 8.354 8.354 1.276 1.285 2.404 2.788 	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.046 1.726 2.207 9.996 9.9996 9.922 9.922 9.922 6.551	26% FYE 31-Mar 2021 17,129 12,603 8,733 8,733 17,129 17,129 15,704	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokħs FYE 31-Mar-2024 24,822 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later two year later two year later ten year later two year later two year later ten year later ten year later ten year later ten year later two year later two year later ten year later ten year later two year la	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 991 1,032 1,032 1,032 1,032 1,032 1,032 1,032 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,031 1,032 1,032 1,035 1,127	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 809 111 49 116 167 180 181 185 185 185 185 185 185 185 185 185	LOB FYE 31-Mar 2017 2,666 2,605 4,17 4,17 737 902 1,172 1,272 1,272 2,666 2,702 2,310 2,310 1,955	48% TC FYE 31-Mar 2018 4,849 4,763 565 887 1,135 1,473 1,598 4,846 4,846 4,101 3,575 3,079	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% rear Cohort FYE 31-Mar 2020 9,996 33 1,046 1,726 2,207 9,992 9,922 9,922 9,122	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokħs FYE 31-Mar-2024 24,822 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate RL Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later three year later Three year later Three year later Six year later Six year later Ultimate Net Loss Cost - Re-estimated One year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Three year later Three year later Three year later Six year later Three year later	FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 977 984 984 1,000 1,032 1,052 1,052 1,052 1,052 1,052 1,057 1,122 1,170 1,122	55% FYE 31-Mar 2015 838 739 99 149 220 220 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 821 10 80 83 821 85 85 85 85 85 85 85 85 85 85 85 85 85	LOB FYE 31-Mar 2017 2,665 2,605 2,707 417 737 9922 1,172 1,272 2,666 2,702 2,310 2,108 1,955 1,758	48% TC FYE 31-Mar 2018 4,849 4,763 877 1,135 1,237 1,237 1,237 1,276	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.046 1.726 2.207 9.996 9.9996 9.922 9.922 9.922 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokhs FYE 31-Mar-2024 24,922 17,57; 7,25;
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later Three year later Three year later Three year later Six y	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 991 1,032 1,056 1,077 984 1,050 1,077 1,122 1,170 1,172 1,187 1,128	55% FYE 31-Mar 2015 838 739 99 149 214 214 213 219 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 809 111 49 149 16 167 180 181 185 185 185 185 185 185 185 185 185	LOB FYE 31-Mar 2017 2,666 2,605 417 257 417 737 902 1,172 1,272 1,272 2,2666 2,702 2,310 2,310 2,1085 1,758 1,758	48% TC FYE 31-Mar 2018 4,849 4,763 565 887 1,135 1,473 1,598 4,846 4,846 4,101 3,575 3,079	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.046 1.726 2.207 9.996 9.9996 9.922 9.922 9.922 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokhs FYE 31-Mar-2024 24,922 17,57; 7,25;
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later three year later Three year later Three year later Seven year later Seven year later Leiven year later Ultimate Net Loss Cost - Re-estimated one year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Three year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Seven year la	FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 977 984 993 1,020 1,031 1,032 1,050 1,032 1,050 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,035 1,125 1,12	FYE 31-Mar 2015 838 739 99 149 220 220 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 821 11 49 116 167 180 185 185 185 185 185 185 185 185 185 185	LOB FYE 31-Mar 2017 2,665 2,605 2,707 417 737 9922 1,172 1,272 2,666 2,702 2,310 2,108 1,955 1,758	48% TC FYE 31-Mar 2018 4,849 4,763 877 1,135 1,237 1,237 1,237 1,276	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.026 1.726 1.726 9.996 9.9996 9.9996 9.922 9.922 9.122 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokhs FYE 31-Mar-2024 24,922 17,57; 7,25;
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later New year later four year later four year later four year later inter year later eight year later Eleven year later Eleven year later Ultimate Net Loss Cost - Re-estimated one year later four year later four year later Ultimate Net Loss Cost - Re-estimated inter year later four year later four year later ifter year later Ultimate Net Loss Cost - Re-estimated one year later four year later ifter year later ift	87% FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 614 840 980 981 1,032 1,032 1,035 1,050 1,079 1,179 1,179 1,179 1,179 1,187 1,138 1,211	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 809 111 49 149 16 167 180 181 185 185 185 185 185 185 185 185 185	LOB FYE 31-Mar 2017 2,666 2,605 417 257 417 737 902 1,172 1,272 1,272 2,2666 2,702 2,310 2,310 2,1085 1,758 1,758	48% TC FYE 31-Mar 2018 4,849 4,763 877 1,135 1,237 1,237 1,237 1,276	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.026 1.726 1.726 9.996 9.9996 9.9996 9.922 9.922 9.122 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokhs FYE 31-Mar-2024 24,922 17,57; 7,25;
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later three year later Three year later Three year later Seven year later Seven year later Leiven year later Ultimate Net Loss Cost - Re-estimated one year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Three year later Three year later Ultimate Net Loss Cost - Re-estimated One year later Three year later Seven year la	FYE 31-Mar-2022 FYE 31-Mar-2014 1,459 845 614 840 977 984 993 1,020 1,031 1,032 1,050 1,032 1,050 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,050 1,031 1,032 1,035 1,125 1,12	FYE 31-Mar 2015 838 739 99 149 220 220 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 821 11 49 116 167 180 185 185 185 185 185 185 185 185 185 185	LOB FYE 31-Mar 2017 2,666 2,605 417 257 417 737 902 1,172 1,272 1,272 2,2666 2,702 2,310 2,310 2,1085 1,758 1,758	48% TC FYE 31-Mar 2018 4,849 4,763 877 1,135 1,237 1,237 1,237 1,276	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.026 1.726 1.726 9.996 9.9996 9.9996 9.922 9.922 9.122 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokħs FYE 31-Mar-2024 24,822 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Vet Claims Provisions* Cumulative Payment as of one year later Our year later Three year later Three year later Seven year later Seven year later Ultimate Nots Cost - Re-estimated Ultimate Nots Cost - Re-estimated Three year later Two year	FYE 31-Mar-2022 FYE 31-Mar-2024 FYE 31-Mar-2014 614 840 991 1.020 1.032 1.033 1.032 1.050 1.027 1.127 1.127 1.128 1.122 1.129 1.128 1.128 1.128	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 821 11 49 116 167 180 185 185 185 185 185 185 185 185 185 185	LOB FYE 31-Mar 2017 2,666 2,605 417 257 417 737 902 1,172 1,272 1,272 2,2666 2,702 2,310 2,310 2,1085 1,758 1,758	48% TC FYE 31-Mar 2018 4,849 4,763 877 1,135 1,237 1,237 1,237 1,276	30% TAL FYE 31-Mar 2019 8.354 8.95 1.276 1.865 2.404 2.788 8.354 7.868 7.467 5.587	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.026 1.726 1.726 9.996 9.9996 9.9996 9.922 9.922 9.122 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,589 16,329 16,329 27,060 26,326 25,123	6 -5% FYE 31-Mar 2023 32,621 17,208 15,412 18,445 	(₹lokħs FYE 31-Mar-2024 24,822 17,573 7,251
Favourable / (unfavourable) development - in % (A-D)/A Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Vet Claims Provisions* Cumulative Payment as of one year later Our year later Three year later Three year later Seven year later Seven year later Ultimate Nots Cost - Re-estimated Ultimate Nots Cost - Re-estimated Three year later Two year	FYE 31-Mar-2022 FYE 31-Mar-2024 FYE 31-Mar-2014 614 840 991 1.020 1.032 1.033 1.032 1.050 1.027 1.127 1.127 1.128 1.122 1.129 1.128 1.128 1.128	55% FYE 31-Mar 2015 838 739 99 149 214 213 219 220 220 220 220 220 220 220 22	81% FYE 31-Mar 2016 821 11 49 116 16 167 180 180 185 185 185 185 185 185 185 185 185 185	54% LOB FYE 31-Mar 2017 2,666 2,605 61 257 417 733 807 922 1,172 1,272 2,266 2,702 2,310 2,108 1,955 1,758 1,559 1,55 1,55	48% TC FYE 31-Mar 2018 4,849 4,763 877 1,135 1,237 1,237 1,237 1,276	30% TAL FYE 31-Mar 2019 8.354 8.99 835 1.276 1.865 2.404 2.788 7.467 6.545 5.987 6.545 5.987 5.200	42% xear Cohort FYE 31-Mar 2020 9.996 9.904 1.026 1.726 1.726 9.996 9.9996 9.9996 9.922 9.922 9.122 6.551	26% FYE 31-Mar 2021 17,129 11,603 4,526 7,311 7,934 8,733 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 8,733 1,734 1,735 1,755 1,	FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,329 26,326 26,326 25,123	6 - 5%	(₹lakhs, FYE 31-Mar-2024 24,825 17,573 7,251 24,825 24,825 24,825

Protect

(a) Should include all other prior years

(b) Claims Provide including of Latendra and years

(c) Claims Provide including Outstanding dams, IBNR / IBNR & ALAE

(c) Claims Provide including Outstanding dams, IBNR / IBNR & ALAE

(c) Favourable development occurs if Utimate Net Loss Cost - Original should be compared with the latest diagonal

(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