

WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: Whole Account Level

Particulars	Accident Year Cohort										
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
AJ Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	694.768	38973.841	93662.824	141286.860	256493.359
BI Net Claims Provisions²	NA	NA	NA	NA	NA	NA	659.779	33503.716	71956.800	125058.417	191863.348
CJ Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	90.781	14651.516	18823.476	25322.379	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	107.516	22939.951	20403.568	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	111.404	24575.885	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	113.851	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0

DJ Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	803.219	37458.528	88857.855	135522.058	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	795.461	41378.402	87192.786	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	793.821	41836.725	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	795.081	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0

Favourable / (unfavorable) development³	NA	NA	NA	NA	NA	NA	-100.313	-2862.884	6470.038	5764.801	NA
Amount (A-D)											
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	14%	7%	-7%	-4%	NA

Note:-

- (a) Includes all other prior years
 (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
 (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
 (d) Orphan Claims are excluded from the above data set

Line of Business: Motor TP

Particulars	Accident Year Cohort										
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
AJ Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	511.146	20440.073	63028.514	102434.562	170159.451
BI Net Claims Provisions²	NA	NA	NA	NA	NA	NA	511.146	20357.881	62176.601	111328.163	165492.968
CJ Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	18.933	1209.936	-4833.635	-5920.349	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	33.858	2356.085	-3535.503	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	36.787	3464.831	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	36.859	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
DJ Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	723.040	20440.298	63607.478	102676.172	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	717.994	20454.709	61941.067	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	717.996	20456.662	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	717.972	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
Favourable / (unfavorable) development³	NA	NA	NA	NA	NA	NA	-206.826	-16.589	1087.446	-241.610	NA
Amount (A-D)											
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	40%	0%	-2%	0%	NA

Note:-

- (a) Includes all other prior years
 (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
 (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
 (d) Motor TP includes CPA and Third Party claim details for Private Car, Two-wheeler and Commercial Vehicles

WITHIN INDIA
Amount in Rs. Lakhs

Line of Business: Long-tailed Business (excluding Motor TP)

	Accident Year Cohort										
Particulars	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	6.431	107.054	473.688	3695.476	15310.046
B] Net Claims Provisions²	NA	NA	NA	NA	NA	NA	6.409	18.713	122.233	1623.460	9096.500
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	4.286	101.825	402.274	2667.105	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	4.286	101.825	411.590	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	4.286	101.904	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	4.286	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	4.286	105.360	427.447	2768.564	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	4.797	108.896	431.648	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	5.334	102.854	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	4.286	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
Favourable / (unfavorable) development³ Amount (A-D)	NA	NA	NA	NA	NA	NA	2.14	4.20	42.04	926.91	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	-33%	-4%	-9%	-25%	NA

Note:-

- (a) Includes all other prior years
 (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
 (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
 (d) Long-Tailed Business comprises of Workmen's Compensation and Liability Business.

Line of Business: Short-tailed Business

	Accident Year Cohort										
Particulars	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	NA	177.192	18426.714	30160.623	35156.822	71023.862
B] Net Claims Provisions ²	NA	NA	NA	NA	NA	NA	142.224	13127.121	9657.967	12106.794	17273.881
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	67.562	13339.754	23254.837	28575.623	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	69.372	20482.041	23527.481	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	70.331	21009.150	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	72.705	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	NA	75.893	16912.870	24822.930	30077.322	0
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	NA	72.670	20814.797	24820.071	0	0
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	NA	70.490	21277.210	0	0	0
four year later - 4th Diagonal	NA	NA	NA	NA	NA	NA	72.823	0	0	0	0
five year later - 5th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	0	0	0	0	0
Favourable / (unfavorable) development ³ Amount (A-D)	NA	NA	NA	NA	NA	NA	104.37	-2850.50	5340.55	6581.20	NA
In % [(A-D)/A]	NA	NA	NA	NA	NA	NA	-59%	15%	-18%	-19%	NA

Note:-

- (a) Includes all other prior years
 (b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
 (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
 (d) Short-Tailed Business includes all lines except for Motor TP, Workmen's Compensation and Liability. Orphan Claims are excluded from the above data set