

Particulars	Accident Year Cohort											
	31st Mar 2014	31st Mar 2015	31st Mar 2016	31st Mar 2017	31st Mar 2018	31st Mar 2019	31st Mar 2020	31st Mar 2021	31st Mar 2022	31st Mar 2023	31st Mar 2024	
A] Ultimate Net loss Cost - Original Estimate	32,102	35,309	40,809	51,404	66,472	95,815	98,595	1,31,220	1,31,672	1,81,715	1,77,290	
B] Net Claims Provisions²	18,890	17,477	17,261	26,108	36,771	46,121	55,679	75,703	53,924	69,312	80,696	
C] Cumulative Payment as of												
one year later - 1st Diagonal	19,426	24,286	30,562	38,668	38,397	67,794	56,779	79,528	1,05,832	1,42,072	-	
two year later - 2nd Diagonal	22,690	26,372	32,027	41,064	41,697	70,532	61,985	86,726	1,10,488	-	-	
three year later - 3rd Diagonal	25,036	27,890	33,318	40,861	42,940	73,799	68,819	93,232	-	-	-	
four year later - 4th Diagonal	26,736	28,806	34,563	41,738	45,005	78,436	76,915	-	-	-	-	
five year later - 5th Diagonal	27,875	29,746	35,175	43,432	48,055	82,948	-	-	-	-	-	
six year later - 6th Diagonal	28,920	30,104	36,296	44,882	50,397	-	-	-	-	-	-	
seven year later - 7th Diagonal	29,487	30,367	37,299	46,293	-	-	-	-	-	-	-	
eight year later - 8th Diagonal	29,784	30,751	38,363	-	-	-	-	-	-	-	-	
nine year later - 9th Diagonal	30,316	31,339	-	-	-	-	-	-	-	-	-	
ten year later - 10th Diagonal	31,198	-	-	-	-	-	-	-	-	-	-	
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-	
D] Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	30,931	33,504	38,271	49,641	55,020	93,622	1,00,571	1,21,645	1,30,336	1,76,999	-	
two year later - 2nd Diagonal	30,499	32,034	38,232	50,130	55,852	94,469	95,686	1,15,946	1,32,777	-	-	
three year later - 3rd Diagonal	30,959	32,306	38,600	48,376	56,136	94,618	92,354	1,16,495	-	-	-	
four year later - 4th Diagonal	32,022	32,840	38,924	48,352	56,284	91,863	95,177	-	-	-	-	
five year later - 5th Diagonal	32,575	32,942	38,836	48,772	54,729	91,421	-	-	-	-	-	
six year later - 6th Diagonal	32,636	32,851	39,335	48,187	54,781	-	-	-	-	-	-	
seven year later - 7th Diagonal	32,556	32,859	39,377	48,675	-	-	-	-	-	-	-	
eight year later - 8th Diagonal	32,538	32,312	39,908	-	-	-	-	-	-	-	-	
nine year later - 9th Diagonal	32,899	32,475	-	-	-	-	-	-	-	-	-	
ten year later - 10th Diagonal	33,302	-	-	-	-	-	-	-	-	-	-	
eleven year later - 11th Diagonal	-	-	-	-	-	-	-	-	-	-	-	
Favourable / (unfavourable) development³ Amount	(1,200)	2,834	901	2,729	11,691	4,394	3,418	14,726	(1,105)	4,717		
In %												
[(A-D)/A]	-4%	8%	2%	5%	18%	5%	3%	11%	-1%	3%		

Note:-

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