ation No. 141 and Date of Registration with the IRDA-11th Decemi CIN No. U66030MH2007PLC173129 Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED





Form NL-38-Development of Losses (Annual Submission)

Reporting Period	FYE 31-Mar-2025			LOB	Short Tail - All	LOBs except Motor	TP and Liability			HIN INDIA
					Accident	year Cohort			Am	ount in Rs. Lakh
Particulars		FYE 31-Mar 2017 FY			FYE 31-Mar 2020	FYE 31-Mar 2021				
Jltimate Net Loss Cost - Original estimate Net Claims Provisions*	68	139 94	111 99			7,180 2,962	16,555 3,303	19,679 4,353	10,875 3,696	23,4
Cumulative Payment as of										
one year later	5	45	12			4,218	13,252	15,327	7,179	10,0
wo year later hree year later	23	54 56	21 21			6,286 6,316	14,669 14,715	17,150 17,356	8,732	
our year later	23	56	21	50	147	6,322	14,765			
ive year later six year later	23	57 57	21 33			6,324				
even year later	23	57	33	50						
eight year later nine year later	23 23	57 57	33							
en year later	23									
Ultimate Net Loss Cost - Re-estimated					1					
one year later wo year later	68 66	139 70	111 80			7,180 6,602	16,555 15,268	19,679 18,369	10,875 9,496	23,
hree year later	32	65 60	45	121	188	6,410	15,078	17,797	-,	
our year later ive year later	27 26	59	39 38	75	158	6,371 6,373	14,972			
ix year later	24	58	47							
ieven year later eight year later	23 23	57 57	46 47							
nine year later en year later	23	57								
				ı.	ı.				- 1	
avourable / (unfavourable) development (A-D) avourable / (unfavourable) development - in % (A-D)/A	45 66%	82 59%	64 57%	119	157 50%	807 11%	1,583 10%	1,883 10%	1,379 13%	
,	50%	****	2770	3070		22/0	2370			
Reporting Period	FYE 31-Mar-2025			LOB	MOT	OR TP				mount in Rs. La
					Accident	year Cohort				
Particulars Ultimate Net Loss Cost - Original estimate	FYE 31-Mar 2016 124	FYE 31-Mar 2017 FY 1,637	E 31-Mar 2018 3,663	FYE 31-Mar 2019 6,669	FYE 31-Mar 2020	FYE 31-Mar 2021 7,532	FYE 31-Mar 2022 7,523	FYE 31-Mar 2023 FY 9,964	E 31-Mar 2024 FYE 10,621	31-Mar-2025 18,6
Net Claims Provisions*	125	1,629	3,644			7,506	7,519	9,924	10,584	18,
Cumulative Payment as of										
one year later	-1	8	19			26	4	39	37	3
wo year later hree year later	1 23	120 207	454 768			349 810	405 920	800 1,735	748	
our year later	23	278	1,012	1,509	1,195	1,370	1,454	, , ,		
ive year later six year later	24 24	348 410	1,061 1,332	2,048 2,422		2,052				
seven year later	24 24	588 595	1,457 1,496	2,804						
eight year later nine year later	24	598	1,490							
en year later	24									
JItimate Net Loss Cost - Re-estimated										
one year later wo year later	124 79	1,637 1,652	3,663 3,518			7,532 7,777	7,523 8,242	9,964 10,509	10,621 9,327	18,
hree year later	117	1,264	3,303	6,599	7,801	8,292	7,952	9,893	5,62.	
our year later ive year later	67 59	1,230 1,072	2,883 2,585	5,867 5,401	5,392 4,550	5,575 5,474	7,350			
ix year later	51	971	2,308	4,693	4,192					
even year later eight year later	44 35	851 748	1,906 1,946	4,559						
nine year later en year later	24 24	855								
en year later							ļ			
Favourable / (unfavourable) development (A-D) Favourable / (unfavourable) development - in % (A-D)/A	100 81%	782 48%	1,716 47%			2,058 27%	173 2%	71 1%	1,294	
avourable / (ulliavourable) development - III // (A-D// A	6176	40/0	47/0	32/6	4770	2770	270	170	12/0	
Reporting Period	FYE 31-Mar-2025			LOB	Lial	pility				
					Accident	year Cohort			Ar	mount in Rs. La
Particulars Ultimate Net Loss Cost - Original estimate	FYE 31-Mar 2016	FYE 31-Mar 2017 FY	E 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023 FY	E 31-Mar 2024 FYE	31-Mar-2025 2,5
Net Claims Provisions*	628 621	890 882	1,076 1,020			2,417 2,135	2,982 2,765	2,977 2,931	3,329 3,294	2,
									-	
Cumulative Payment as of one year later	7	8	56	21		282	217	46	35	
wo year later hree year later	25 69	83 155	90 98			676 808	445 693	496 591	251	
our year later	120	403	102	306	384	1,042	973	331		
īve year later six year later	133 134	493 525	103 108			1,081		+		
even year later	138	527	108	323						
eight year later nine year later	138 138	620 620	109							
en year later	141									
JItimate Net Loss Cost - Re-estimated										
one year later	628	891	1,076			2,417	2,982	2,977	3,329	2,
wo year later hree year later	614 437	980 980	1,088 754			2,325 1,885	2,815 2,092	2,932 1,646	2,575	
our year later	350	818	653 456	575	987	2,055	2,448			
īve year later iix year later	316 318	824 729	406	449	839	2,069				
seven year later eight year later	247 220	691 636	311 300							
nine year later	178	821	300							
en year later	273									
avourable / (unfavourable) development (A-D)	355	70	776	878	961	348	534	1,331	754	
avourable / (unfavourable) development - in % (A-D)/A	57%	8%	72%			14%	18%	45%	23%	

Reporting Period	FYE 31-Mar-2025		LO	В	Long Tailed	Business				
					Accident y	ar Cohort				Amo
Particulars	FYE 31-Mar 2016 FY	E 31-Mar 2017 FYE	31-Mar 2018 FYI	31-Mar 2019 F	YE 31-Mar 2020 F	E 31-Mar 2021	YE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FYE 31-
Ultimate Net Loss Cost - Original estimate	752	2,528	4,739	8,178	9,685	9,949	10,505	12,941	13,950	
Net Claims Provisions*	746	2,511	4,664	8,106	9,637	9,641	10,285	12,856	13,877	
Cumulative Payment as of										
one year later	6	17	75	72	48	308	221	85	72	
two year later	26	203	545	805	472	1,025	849	1,296	999	
three year later	93 144	362 681	866 1,114	1,226 1,815	921 1,579	1,618	1,613 2,427	2,326		
four year later five year later	156	841	1,114	2,354	2.066	2,411 3.133	2,421			
six year later	158	935	1,440	2,738	2,366	3,133				
seven year later	161	1.116	1.566	3.127	2,000					
eight year later	162	1,215	1,605							
nine year later	162	1,219								
ten year later	165									
Ultimate Net Loss Cost - Re-estimated										
one year later	752	2,528	4,739	8,178	9,685	9,949	10,505	12,941	13,950	
two year later	693	2,632	4,606	7,743	9,707	10,102	11,057	13,441	11,903	
three year later	554 417	2,245 2,047	4,056 3,536	7,346 6,442	8,934 6,378	10,178 7,630	10,045 9,798	11,539		
four year later five year later	375	1,896	3,536	5,913	5,203	7,543	9,/98			
six year later	369	1,700	2,715	5,142	5,030	,,,43				
seven year later	292	1,542	2,217	5,190	0,000					
eight year later	254	1,384	2,247							
nine year later	202	1,676								
ten year later	297									
Favourable / (unfavourable) development (A-D)	455	852	2,492	2,988	4,655	2,406	707	1,403	2,047	
Favourable / (unfavourable) development - in % (A-D)/A	60%	2.407	53%					440/	450/	
		34%		37% B	48%	24%	7%	11%	15%	
Reporting Period	FYE 31-Mar-2025	34%	53%	_	48% TOTA		7%	11%	15%	Amou
Reporting Period	FYE 31-Mar-2025	·	ю	В	TOTA Accident y	L ear Cohort				
Reporting Period Particulars	FYE 31-Mar-2025	E 31-Mar 2017 FYE:	LO:	B E 31-Mar 2019	Accident y	L ear Cohort /E 31-Mar 2021	YE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	
Reporting Period	FYE 31-Mar-2025	·	ю	В	TOTA Accident y	L ear Cohort				
Reporting Period Particulurs Ultimate Net Loss Cost - Original estimate Net Claims Provisions*	FYE 31-Mar-2025 FYE 31-Mar 2016 FYE 821	E 31-Mar 2017 FYE : 2,666	11-Mar 2018 FYI 4,849	B	TOTA Accident y FYE 31-Mar 2020 F	L ear Cohort /E 31-Mar 2021	FYE 31-Mar 2022 27,060	FYE 31-Mar 2023 32,621	FYE 31-Mar 2024 24,825	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate	FYE 31-Mar-2025 FYE 31-Mar 2016 FYE 31-Mar 2016 FYE 309	E 31-Mar 2017 FYE: 2,666 2,605	31-Mar 2018 FYI 4,849 4,763	B E 31-Mar 2019 F 8,354 8,265	Accident y *YE 31-Mar 2020 F 9,996 9,904	L ear Cohort /E 31-Mar 2021	EYE 31-Mar 2022 27,060 13,588	FYE 31-Mar 2023 32,621 17,208	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later	FYE 31-Mar-2025 FYE 31-Mar 2016 FYE 31-Mar 2	E 31-Mar 2017 FYE: 2,666 2,605 61 257	31-Mar 2018 FYI 4,849 4,763 87 565	B 8.354 8,265 89 835	Accident y, YE 31-Mar 2020 F 9,996 9,904	L Par Cohort (F 31-Mar 2021 17,129 12,603 4,526 7,311	EYE 31-Mar 2022 27,060 13,588 13,473 15,519	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later two year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116	E 31-Mar 2017 FYE: 2,666 2,605 61 257 417	31-Mar 2018 FYI 4,849 4,763 87 565 887	B 31-Mar 2019 8 8,354 8,265 89 835 1,276	Accident y. Accident y. 9.996 9,904 93 583 1,046	ear Cohort (E 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,329	FYE 31-Mar 2023 32,621 17,208	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later three year later three year later	FYE 31-Mar-2025 FYE 31-Mar-2026 FYE 31-Mar-2026 821 809 11 49 116 167	E31-Mar 2017 FVE 2,666 2,605 61 257 417 737 737	87 555 887 1,135	8 3354 8,265 89 835 1,276 1,865	Accident y, Accident y, 9,996 9,904 93 583 1,046 1,726	Lear Cohort (E 31-Mar 2021 17,129 12,603 4,526 7,311 7,934 8,733	EYE 31-Mar 2022 27,060 13,588 13,473 15,519	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later four year later four year later four year later from year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 116 1167 1180	E 31-Mar 2017 FYE: 2,666 2,605 61 257 417 737 897	87	B 31-Mar 2019 F 8,354 8,265 89 835 1,276 1,865 2,404	Accident yr YE 31-Mar 2020 F 9.996 9.904 9.904 9.004 9.004 1,726 1,726 1,726	ear Cohort (E 31-Mar 2021 17,129 12,603 4,526 7,311 7,934	FYE 31-Mar 2022 27,060 13,588 13,473 15,519 16,329	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ullimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later three year later flour year later flow year later flow year later	FYE 31-Mar-2025 FYE 31-Mar-2026 FYE 31-Mar-2026 821 809 11 49 116 167 180 181	E31-Mar 2017 FYE: 2,666 2,605 61 257 417 737 897 992	87 4,849 4,763 87 1,135 1,185 1,1473 1,4	8 31-Mar 2019 8 8,354 8,265 89 835 1,276 1,865 2,404 2,788	Accident y, Accident y, 9,996 9,904 93 583 1,046 1,726	Lear Cohort (E 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	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later four year later four year later five year later six year later six year after	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 32.1 809 11 49 116 167 180 181	E 31-Mar 2017 FYE: 2,666 2,605 61	31-Mar 2018 FYI 4,849 4,763 87 565 887 1,135 1,185 1,185 1,598	B 31-Mar 2019 F 8,354 8,265 89 835 1,276 1,865 2,404	Accident yr YE 31-Mar 2020 F 9.996 9.904 9.904 9.004 9.004 1,726 1,726 1,726	Lear Cohort (E 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	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later three year later five year later five year later seven year later	FYE 31-Mar-2025 FYE 31-Mar-2026 FYE 32-1 809 11 49 116 167 180 181 185	E 31-Mar 2017 FYE: 2,666 2,605 61 257 417 737 897 992 1,172 1,272	87 4,849 4,763 87 1,135 1,185 1,1473 1,4	8 31-Mar 2019 8 8,354 8,265 89 835 1,276 1,865 2,404 2,788	Accident yr YE 31-Mar 2020 F 9.996 9.904 9.904 9.004 9.004 1,726 1,726 1,726	Lear Cohort (E 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	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later four year later four year later five year later six year later six year after	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 32.1 809 11 49 116 167 180 181	E 31-Mar 2017 FYE: 2,666 2,605 61	31-Mar 2018 FYI 4,849 4,763 87 565 887 1,135 1,185 1,185 1,598	8 31-Mar 2019 8 8,354 8,265 89 835 1,276 1,865 2,404 2,788	Accident yr YE 31-Mar 2020 F 9.996 9.904 9.904 9.004 9.004 1,726 1,726 1,726	Lear Cohort (E 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	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Los Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later flour year later flour year later five year later six year later six year later six year later sine year later ten year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 167 180 181 185 185	E 31-Mar 2017 FYE: 2,666 2,605 61 257 417 737 897 992 1,172 1,272	31-Mar 2018 FYI 4,849 4,763 87 565 887 1,135 1,185 1,185 1,598	8 31-Mar 2019 8 8,354 8,265 89 835 1,276 1,865 2,404 2,788	Accident yr YE 31-Mar 2020 F 9.996 9.904 9.904 9.004 9.004 1,726 1,726 1,726	Lear Cohort (E 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	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later four year later four year later five year later six year siter eight year later eight year later ine year later mine year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 167 180 181 185 185	E 31-Mar 2017 FYE: 2,666 2,605 61 257 417 737 897 992 1,172 1,272	31-Mar 2018 FYI 4,849 4,763 87 565 887 1,135 1,185 1,185 1,598	8 31-Mar 2019 8 8,354 8,265 89 835 1,276 1,865 2,404 2,788	Accident yr YE 31-Mar 2020 F 9.996 9.904 9.904 9.004 9.004 1,726 1,726 1,726	Lear Cohort (E 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	FYE 31-Mar 2023 32,621 17,208 15,412 18,445	FYE 31-Mar 2024 24,825 17,573	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one years later two year later flow year later flow year later flow year later flow year later seven year later seven year later unity of the loss	FYE 31-Mar-2025 FYE 31-Mar-2036 FYE 31-Mar-20	E31-Mar 2017 PVE: 2,666 2,665 61 257 417 737 897 992 1,172 1,276 2,666 2,702	87 87 1.135 1.135 1.135 1.135 1.135 1.135 1.135 1.135 1.135 1.135 1.135 1.473 1.458 1.468 4.886	8 231-Mar 2019 8 .354 8 .354 8 .354 1 .276 2 .278 3 .3176	Accident vs. Accid	L sar Cohort VE 31-May 2021 17,129 12,603 4,526 7,311 7,934 8,733 9,457	27,660 27,660 5,519 13,473 15,519 16,329 17,193	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	Amou
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later frour year later frour year later frour year later gist year later eight year later eight year later ten year later ten year later ten year later year later eight year later eight year later how year later ten year later how year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 116 116 1180 1181 1185 1185 1185 1185 1185 1185	E 31-Mar 2017 FYE 2,666 2,605	87 4,849 4,763 87 1,135 1,1473 1,598 1,637 4,849 4,866 4,101 4,866 4,101	8 8.35-48 8,265 8.265 8.89 835 1.276 1,365 2,404 2,788 3,176 8,354 7,868 7,868	TOTA Accident v. YE 31-Mar 2020 F 9-904 9-904 93 583 1,046 1,726 2,207 2,508 9,996 9,922 9,122	L sar Cohort #5 31-May 2021 17.129 17.229 17.234 8.733 9.457 17.129 17.129 17.134 17	PYE 31-Mar 2022 27,060 13,588 13,473 15,519 17,193 27,060 26,326 55,123	PYE 31-Mar 2023 32,621 17,208 15,412 19,682 32,621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later thou year later thou year later thou year later flow year later flow year later flow year later flow year later gray the payment of the year later seven year later seven year later unit year later thou year later three year later thou year later thou year later three year later	FYE 31-Mar-2025 FYE 31-Mar-2036 FYE 31-Mar-20	E31-Mar 2017 FVE: 2.666 2.605 61 257 417 737 897 992 1,172 1,276 2,666 2,702 2,310 2,108	87 4,849 4,849 4,449 4,686 4,101 3,575	8 231-Mar 2019 8,354 6,255 8,354 8,354 1,276	Accident y Accident y 9.996 9.904 93 583 1.046 1.726 2.207 2.508 9.996 9.922 9.122 6.551	L sar Cohort VE 31-May 2021. 17,129 12,603 4,526 7,311 7,934 8,733 9,457 17,129 16,704 16,588 14,002	27,660 27,660 5,519 13,473 15,519 16,329 17,193	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later frou year later frou year later frou year later gipt year later gipt year later gipt year later en year later ten year later ten year later ten year later year later ten year later don' year later ten year later ten year later ten year later frou year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 116 116 1180 1181 1185 1185 1185 1185 1185 1185	61 2505 61 250	87 4,849 4,763 87 1,135 1,1473 1,598 1,637 4,849 4,861 4,101 3,575 3,079 1	8 33-Mar 2019 1 8,35-4 8,265 89 835 1.276 1,365 2,264 7,786 7,765 5,587 5,587 5,587	TOTA Accident y. YE 31-Mar 2020 F F 9.904 9.904 9.904 9.3 583 1.046 1.726 2.207 2.508 9.996 9.922 9.122 6.551 5.361	L sar Cohort #5 31-May 2021 17.129 17.229 17.234 8.733 9.457 17.129 17.129 17.134 17	PYE 31-Mar 2022 27,060 13,588 13,473 15,519 17,193 27,060 26,326 55,123	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	
Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later thore year later thore year later flow year later flow year later flow year later flow year later seven year later flow year later up the pay later seven year later up year later thore year later thore year later thore year later thore year later flow year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 31-Mar-2026 FYE 31-Mar-20	E31-Mar 2017 FVE: 2.666 2.605 61 257 417 737 897 992 1,172 1,276 2,666 2,702 2,310 2,108 1,955 1,758	87 4,849 4,686 4,101 3,575 3,079 2,762	8	Accident y Accident y 9.996 9.904 93 583 1.046 1.726 2.207 2.508 9.996 9.922 9.122 6.551	L sar Cohort VE 31-May 2021. 17,129 12,603 4,526 7,311 7,934 8,733 9,457 17,129 16,704 16,588 14,002	PYE 31-Mar 2022 27,060 13,588 13,473 15,519 17,193 27,060 26,326 55,123	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	
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Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comunitative Payment as of one year later two year later two year later frow year later seven year later gript year later gript year later gript year later gript year later under year later under year later from year later seven year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 31-Mar-20	E31-Mar 2017 FVE: 2,666 2,605 61 257 417 737 897 992 1,172 1,276 2,666 2,702 2,310 2,108 1,955 1,758 1,599 1,440	87 4,849 4,686 4,101 3,575 3,079 2,762	8	TOTA Accident y. YE 31-Mar 2020 F F 9.904 9.904 9.904 9.3 583 1.046 1.726 2.207 2.508 9.996 9.922 9.122 6.551 5.361	L sar Cohort VE 31-May 2021. 17,129 12,603 4,526 7,311 7,934 8,733 9,457 17,129 16,704 16,588 14,002	PYE 31-Mar 2022 27,060 13,588 13,473 15,519 17,193 27,060 26,326 55,123	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Cumulative Payment as of one year later two year later frour year later frour year later frou year later frou year later gist year later gist year later eight year later eight year later ten year later frour year later gist year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 116 1167 1180 1181 1185 1185 1185 1185 1485 1486 1440 159 159 1586 1586 1589 1589 1589 1589 1589 1589 1589 1589	E 31-Mar 2017 FYE: 2,666 2,605 61 257 417 737 897 992 1,172 1,276 2,666 2,702 2,310 2,108 1,955 1,758	87 4,849 4,763 87 1,135 1,1473 1,598 1,637 4,849 4,861 4,101 3,575 3,079 2,762 2,263	8	TOTA Accident y. YE 31-Mar 2020 F F 9.904 9.904 9.904 9.3 583 1.046 1.726 2.207 2.508 9.996 9.922 9.122 6.551 5.361	L sar Cohort VE 31-May 2021. 17,129 12,603 4,526 7,311 7,934 8,733 9,457 17,129 16,704 16,588 14,002	PYE 31-Mar 2022 27,060 13,588 13,473 15,519 17,193 27,060 26,326 55,123	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	
Reporting Period Particulars Ultimate Net Loss Cost - Original estimate Net Claims Provisions* Comulative Payment as of one year later two year later frour year later frour year later frour year later frour year later gipt year later gipt year later eight year later eight year later frour year later frour year later frour year later gipt year later eight year later frour year later give year later gipt year later	FYE 31-Mar-2025 FYE 31-Mar-2016 FYE 321 809 11 49 116 116 1180 1181 1185 1185 1185 1185 1485 1486 444 401 393 315 278	E31-Mar 2017 FVE: 2,666 2,605 61 257 417 737 897 992 1,172 1,276 2,666 2,702 2,310 2,108 1,955 1,758 1,599 1,440	87 4,849 4,763 87 1,135 1,1473 1,598 1,637 4,849 4,861 4,101 3,575 3,079 2,762 2,263	8	TOTA Accident y. YE 31-Mar 2020 F F 9.904 9.904 9.904 9.3 583 1.046 1.726 2.207 2.508 9.996 9.922 9.122 6.551 5.361	L sar Cohort VE 31-May 2021. 17,129 12,603 4,526 7,311 7,934 8,733 9,457 17,129 16,704 16,588 14,002	PYE 31-Mar 2022 27,060 13,588 13,473 15,519 17,193 27,060 26,326 55,123	PFE 31-Mar 2023 32-621 17-208 15-412 18-445 19-682 32-621 33-621 33-621	FYE 31-Mar 2024 24,825 17,573 7,251 9,731	

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 and Liability have duration below 2.5 years, only Motor TP and Liability forms a part of Long tailed business.

⁽g) Claims Provision is including Outstanding claims, IRIN/ IRINER & ALAE

(g) Evaluate development cours Efficient Net Loss Cost e- Original should be compared with the latest diagonal

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