

Particulars	Accident Year Cohort										
	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	31st Mar 2025
A] Ultimate Net loss Cost - Original Estimate	35,309	40,809	51,404	66,472	95,815	98,595	1,31,220	1,31,672	1,81,715	1,77,290	1,85,047
B] Net Claims Provisions²	17,477	17,261	26,108	36,771	46,121	55,679	75,703	53,924	69,312	80,696	90,492
C] Cumulative Payment as of											
one year later - 1st Diagonal	24,286	30,562	38,668	38,397	67,794	56,779	79,528	1,05,832	1,42,072	1,42,325	
two year later - 2nd Diagonal	26,372	32,027	41,064	41,697	70,532	61,985	86,726	1,10,488	1,50,548		
three year later - 3rd Diagonal	27,890	33,318	40,861	42,940	73,799	68,819	93,232	1,16,659			
four year later - 4th Diagonal	28,806	34,563	41,738	45,005	78,436	76,915	98,654				
five year later - 5th Diagonal	29,746	35,175	43,432	48,055	82,948	81,371					
six year later - 6th Diagonal	30,104	36,296	44,882	50,397	86,228						
seven year later - 7th Diagonal	30,367	37,299	46,293	51,339							
eight year later - 8th Diagonal	30,751	38,363	47,086								
nine year later - 9th Diagonal	31,339	38,839									
ten year later - 10th Diagonal	31,810										
eleven year later - 11th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	33,504	38,271	49,641	55,020	93,622	1,00,571	1,21,645	1,30,336	1,76,999	1,81,649	
two year later - 2nd Diagonal	32,034	38,232	50,130	55,852	94,469	95,686	1,15,946	1,32,777	1,81,937		
three year later - 3rd Diagonal	32,306	38,600	48,376	56,136	94,618	92,354	1,16,495	1,32,289			
four year later - 4th Diagonal	32,840	38,924	48,352	56,284	91,863	95,177	1,12,529				
five year later - 5th Diagonal	32,942	38,836	48,772	54,729	91,421	91,395					
six year later - 6th Diagonal	32,851	39,335	48,187	54,781	89,931						
seven year later - 7th Diagonal	32,859	39,377	48,675	53,372							
eight year later - 8th Diagonal	32,312	39,908	48,494								
nine year later - 9th Diagonal	32,475	39,937									
ten year later - 10th Diagonal	32,605										
eleven year later - 11th Diagonal											
Favourable / (unfavorable) development³ Amount	2,704	871	2,910	13,100	5,884	7,200	18,691	(617)	(222)	(4,359)	
(A-D)											
In %											
[(A-D)/A]	8%	2%	6%	20%	6%	7%	14%	0%	0%	-2%	

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