

Particulars	Accident Year Cohort										
	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	31st Mar 2026
A] Ultimate Net loss Cost - Original Estimate	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	1,87,745
B] Net Claims Provisions²	17,261	26,108	36,771	46,121	55,679	75,703	53,924	69,312	80,696	90,492	80,840
C] Cumulative Payment as of											
one year later - 1st Diagonal	30,562	38,668	38,397	67,794	56,779	79,528	1,05,832	1,42,072	1,42,325	1,50,649	
two year later - 2nd Diagonal	32,027	41,064	41,697	70,532	61,985	86,726	1,10,488	1,50,548	1,52,297		
three year later - 3rd Diagonal	33,318	40,861	42,940	73,799	68,819	93,232	1,16,659	1,57,296			
four year later - 4th Diagonal	34,563	41,738	45,005	78,436	76,915	98,654	1,19,700				
five year later - 5th Diagonal	35,175	43,432	48,055	82,948	81,371	1,02,296					
six year later - 6th Diagonal	36,296	44,882	50,397	86,228	84,201						
seven year later - 7th Diagonal	37,299	46,293	51,339	87,928							
eight year later - 8th Diagonal	38,363	47,086	52,332								
nine year later - 9th Diagonal	38,839	47,410									
ten year later - 10th Diagonal	39,092										
eleven year later - 11th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	38,271	49,641	55,020	93,622	1,00,571	1,21,645	1,30,336	1,76,999	1,81,649	1,92,738	
two year later - 2nd Diagonal	38,232	50,130	55,852	94,469	95,686	1,15,946	1,32,777	1,81,937	1,86,049		
three year later - 3rd Diagonal	38,600	48,376	56,136	94,618	92,354	1,16,495	1,32,289	1,80,915			
four year later - 4th Diagonal	38,924	48,352	56,284	91,863	95,177	1,12,529	1,29,308				
five year later - 5th Diagonal	38,836	48,772	54,729	91,421	91,395	1,09,905					
six year later - 6th Diagonal	39,335	48,187	54,781	89,931	88,774						
seven year later - 7th Diagonal	39,377	48,675	53,372	90,486							
eight year later - 8th Diagonal	39,908	48,494	53,539								
nine year later - 9th Diagonal	39,937	48,215									
ten year later - 10th Diagonal	39,646										
eleven year later - 11th Diagonal											
Favourable / (unfavourable) development³ Amount	1,163	3,188	12,933	5,329	9,821	21,316	2,364	800	(8,759)	(7,691)	
(A-D) In %	3%	6%	19%	6%	10%	16%	2%	0%	-5%	-4%	
I[(A-D)/A]											

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