Table 5	**Reserve Adequacy**	
Name of the insurer	**Generali Central Insurance Company Ltd.**	
Reporting Period	**FYE 31-Mar 26**	
LOB	Third Party	

	Acident year Cohort																		
Particulars	**FYE 31-Mar 2008****	**FYE 31-Mar 2009****	**FYE 31-Mar 2010****	**FYE 31-Mar 2011****	**FYE 31-Mar 2012****	**FYE 31-Mar 2013****	**FYE 31-Mar 2014**	**FYE 31-Mar 2015**	**FYE 31-Mar 2016**	**FYE 31-Mar 2017**	**FYE 31-Mar 2018**	**FYE 31-Mar 2019**	**FYE 31-Mar 2020**	**FYE 31-Mar 2021**	**FYE 31-Mar 2022**	**FYE 31-Mar 2023**	**FYE 31-Mar 2024**	**FYE 31-Mar 2025**	**FYE 31-Mar 2026**
Ultimate Net Loss Cost - Original estimate	-	1,605	3,981	7,874	7,984	19,521	12,400	25,045	24,460	27,375	39,507	45,488	49,796	48,649	59,727	68,780	73,405	71,966	56,208
Net Claims Provisions*	-	208	656	868	1,087	14,329	11,020	24,213	21,938	27,737	39,342	44,712	49,249	48,273	57,887	66,311	67,385	66,727	50,872
Cumulative Payment as of																			
Zero year later	-	1	122	628	505	1,212	1,380	832	2,522	(362)	164	775	547	375	1,840	2,468	6,019	5,239	5,336
one year later	-	313	1,381	2,891	3,640	5,193	4,786	4,500	5,385	1,123	4,049	4,359	2,932	6,527	13,017	14,468	18,175	17,462	-
two year later	-	1,267	2,456	5,098	6,897	9,093	6,990	6,591	7,182	5,461	7,508	6,332	8,384	12,225	19,399	22,939	23,489	-	-
three year later	-	1,283	2,686	7,007	10,609	10,975	8,391	8,095	10,157	7,451	9,359	10,397	11,382	15,230	23,486	26,827	-	-	-
four year later	-	1,279	3,325	8,521	11,958	12,509	9,231	10,026	11,683	8,581	13,304	12,326	13,273	17,050	26,126	-	-	-	-
five year later	-	1,397	3,957	9,469	12,911	13,610	10,608	11,803	12,215	10,897	15,120	13,746	14,791	18,608	-	-	-	-	-
six year later	-	1,536	4,437	10,288	13,837	14,862	11,526	12,423	14,041	12,324	16,769	14,804	15,892	-	-	-	-	-	-
seven year later	-	1,619	4,799	10,904	15,378	16,165	11,867	13,646	15,403	13,181	17,844	15,454	-	-	-	-	-	-	-
eight year later	-	1,703	4,992	11,930	16,368	16,711	12,692	14,416	16,065	13,788	18,400	-	-	-	-	-	-	-	-
nine year later	-	1,705	5,395	12,447	16,671	17,843	13,044	14,994	16,656	14,411	-	-	-	-	-	-	-	-	-
ten year later	-	1,754	5,596	12,703	17,798	18,343	13,563	15,405	17,060	-	-	-	-	-	-	-	-	-	-
eleven year later	-	1,772	5,814	13,393	18,341	18,647	13,953	15,757	-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	1,775	6,103	13,648	18,719	18,796	14,090	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	-	1,824	6,170	13,917	17,083	18,846	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	1,832	6,282	14,612	17,145	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	1,862	7,252	14,615	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	-	1,878	7,270	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	-	1,878	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	12,400	25,045	24,460	27,375	39,507	45,488	49,796	48,649	59,727	68,780	73,405	71,966	56,208
one year later	-	-	-	-	-	19,521	25,705	22,715	25,819	27,169	36,899	40,341	49,900	49,765	62,450	69,100	72,922	73,959	-
two year later	-	-	-	-	7,984	21,170	19,579	23,822	26,680	25,962	30,461	33,481	46,843	47,786	60,196	68,441	71,583	-	-
three year later	-	-	-	7,874	16,290	22,195	19,661	24,049	25,763	22,543	30,858	27,338	29,016	31,940	48,508	60,078	-	-	-
four year later	-	-	3,981	13,046	19,963	22,285	19,306	23,094	23,448	22,389	26,704	23,759	25,123	30,448	47,118	-	-	-	-
five year later	-	1,605	6,290	15,768	19,848	22,260	19,177	21,672	24,006	20,485	25,705	21,653	24,426	29,421	-	-	-	-	-
six year later	-	2,063	7,150	16,325	19,813	22,192	18,186	22,410	22,441	19,646	24,272	21,303	24,141	-	-	-	-	-	-
seven year later	-	2,214	7,072	15,992	20,321	22,475	18,656	20,757	21,675	18,411	23,640	21,291	-	-	-	-	-	-	-
eight year later	-	2,296	6,775	16,264	21,356	23,308	17,612	20,222	20,711	18,632	23,325	-	-	-	-	-	-	-	-
nine year later	-	2,232	6,944	16,797	21,807	23,052	16,993	19,419	20,631	18,580	-	-	-	-	-	-	-	-	-
ten year later	-	2,233	7,241	17,079	23,453	22,801	16,730	19,016	20,565	-	-	-	-	-	-	-	-	-	-
eleven year later	-	2,179	7,371	16,169	23,099	22,465	16,570	18,944	-	-	-	-	-	-	-	-	-	-	-
twelve years later	-	2,256	6,937	16,176	23,038	22,479	16,651	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	-	2,144	6,976	16,272	21,242	22,416	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	-	2,128	7,021	16,929	21,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	-	2,151	7,969	17,021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	-	2,171	8,029	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	-	2,176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development	-	(571)	(4,048)	(9,147)	(13,038)	(2,895)	(4,251)	6,101	3,895	8,795	16,182	24,197	25,655	19,227	12,610	8,702	1,822	(1,993)	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Table 5	**Reserve Adequacy**		
Name of the insurer	**Generali Central Insurance Company Ltd.**		
Reporting Period	**FYE 31-Mar 26**	**LOB**	Long Tail

	Acident year Cohort																		
Particulars	**FYE 31-Mar 2008****	**FYE 31-Mar 2009****	**FYE 31-Mar 2010****	**FYE 31-Mar 2011****	**FYE 31-Mar 2012****	**FYE 31-Mar 2013****	**FYE 31-Mar 2014**	**FYE 31-Mar 2015**	**FYE 31-Mar 2016**	**FYE 31-Mar 2017**	**FYE 31-Mar 2018**	**FYE 31-Mar 2019**	**FYE 31-Mar 2020**	**FYE 31-Mar 2021**	**FYE 31-Mar 2022**	**FYE 31-Mar 2023**	**FYE 31-Mar 2024**	**FYE 31-Mar 2025**	**FYE 31-Mar 2026**
Ultimate Net Loss Cost - Original estimate	0	43	184	265	800	1,017	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990	4,003	4,147	4,747	3,106	4,289
Net Claims Provisions*	-	1	7	25	47	275	989	1,186	1,228	1,677	1,280	1,448	1,595	2,221	3,001	2,608	3,637	2,292	3,408
Cumulative Payment as of																			
Zero year later	0	20	80	100	461	401	526	550	476	741	565	634	617	769	1,002	1,539	1,111	814	881
one year later	0	34	138	219	687	742	918	1,060	967	1,280	1,058	1,266	1,154	2,054	2,440	3,029	2,917	1,686	-
two year later	0	35	158	232	754	825	1,023	1,184	1,040	1,331	1,168	1,353	1,310	2,515	2,757	3,183	3,176	-	-
three year later	0	41	166	240	788	841	1,044	1,277	1,048	1,361	1,176	1,413	1,382	2,633	2,841	3,336	-	-	-
four year later	0	42	176	244	803	858	1,053	1,324	1,063	1,363	1,247	1,434	1,423	2,664	2,879	-	-	-	-
five year later	0	42	178	255	811	871	1,053	1,353	1,065	1,385	1,255	1,446	1,446	2,656	-	-	-	-	-
six year later	0	37	181	259	808	881	1,105	1,362	1,081	1,410	1,280	1,464	1,449	-	-	-	-	-	-
seven year later	4	38	185	259	814	881	1,123	1,371	1,110	1,577	1,295	1,465	-	-	-	-	-	-	-
eight year later	4	38	185	259	815	885	1,124	1,375	1,122	1,577	1,318	-	-	-	-	-	-	-	-
nine year later	4	38	185	260	832	885	1,134	1,376	1,079	1,578	-	-	-	-	-	-	-	-	-
ten year later	4	38	186	260	832	913	1,141	1,394	1,104	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	186	260	832	962	1,141	1,394	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	186	260	832	962	1,141	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	4	38	186	260	837	963	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38	186	260	837	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	38	186	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	4	38	186	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	1,515	1,735	1,703	2,418	1,845	2,082	2,212	2,990	4,003	4,147	4,747	3,106	4,289
one year later	-	-	-	-	-	1,017	1,211	1,427	1,367	1,629	1,407	1,755	1,777	3,009	3,498	3,408	3,705	3,047	-
two year later	-	-	-	-	800	991	1,242	1,363	1,245	1,570	1,443	1,539	1,749	3,137	3,586	3,517	3,745	-	-
three year later	-	-	-	265	858	1,016	1,227	1,387	1,242	1,597	1,390	1,547	2,143	3,166	3,571	3,510	-	-	-
four year later	-	-	184	271	873	943	1,169	1,409	1,229	1,550	1,357	1,587	2,149	3,156	3,542	-	-	-	-
five year later	-	43	184	273	862	926	1,169	1,439	1,225	1,568	1,362	1,538	1,991	3,106	-	-	-	-	-
six year later	0	37	189	263	852	926	1,227	1,440	1,243	1,606	1,355	1,523	1,969	-	-	-	-	-	-
seven year later	4	38	192	262	836	935	1,244	1,450	1,238	1,721	1,336	1,529	-	-	-	-	-	-	-
eight year later	4	38	192	262	848	931	1,257	1,475	1,240	1,678	1,391	-	-	-	-	-	-	-	-
nine year later	4	38	192	266	860	941	1,206	1,448	1,185	1,681	-	-	-	-	-	-	-	-	-
ten year later	4	38	194	265	854	962	1,204	1,449	1,177	-	-	-	-	-	-	-	-	-	-
eleven year later	4	38	193	261	846	987	1,191	1,449	-	-	-	-	-	-	-	-	-	-	-
twelve years later	4	38	193	261	860	994	1,192	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	4	38	193	261	867	982	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	4	38	193	261	870	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	4	38	188	260	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	4	38	188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	4	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development	(3)	4	(5)	5	(70)	35	322	286	526	737	453	554	243	(116)	461	637	1,003	59	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Table 5	Reserve Adequacy
Name of the insurer	Generali Central Insurance Company Ltd.
Reporting Period	FYE 31-Mar 26
LOB	Short Tail

	Acident year Cohort																		
Particulars	FYE 31-Mar 2008**	FYE 31-Mar 2009**	FYE 31-Mar 2010**	FYE 31-Mar 2011**	FYE 31-Mar 2012**	FYE 31-Mar 2013**	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FYE 31-Mar 2025	FYE 31-Mar 2026
Ultimate Net Loss Cost - Original estimate	18	4,614	12,093	19,009	27,586	34,385	43,887	55,813	59,166	52,282	57,894	72,220	86,818	1,00,404	1,33,189	1,37,245	1,99,066	2,38,257	2,38,182
Net Claims Provisions*	-	52	180	323	749	2,183	12,889	16,497	16,497	15,158	18,922	25,675	28,916	31,418	37,347	36,857	39,598	57,100	90,665
Cumulative Payment as of																			
Zero year later	26	3,177	9,097	13,142	20,279	25,135	30,999	39,316	42,670	37,124	38,972	46,545	57,902	68,986	95,841	1,00,388	1,59,467	1,81,157	1,47,517
one year later	36	4,418	11,852	17,857	26,224	32,202	39,432	53,722	53,242	47,661	47,710	63,237	75,031	89,482	1,20,703	1,27,260	1,90,543	2,17,178	-
two year later	36	4,642	11,808	18,476	26,837	35,610	40,610	55,346	54,695	48,828	48,315	66,750	76,642	91,852	1,23,121	1,29,577	1,93,340	-	-
three year later	36	4,577	11,809	18,686	26,575	36,269	41,076	56,521	55,062	49,116	48,577	67,317	77,359	93,181	1,23,809	1,30,123	-	-	-
four year later	19	4,563	11,913	17,554	26,743	36,878	41,326	56,901	55,309	49,254	48,701	67,900	77,580	93,392	1,24,072	-	-	-	-
five year later	18	4,563	10,880	17,604	26,956	36,939	41,496	57,070	55,331	49,522	49,327	68,119	77,741	93,646	-	-	-	-	-
six year later	18	4,972	10,891	17,637	26,967	37,020	41,551	57,104	55,203	49,631	49,390	68,204	77,887	-	-	-	-	-	-
seven year later	13	4,968	10,896	17,656	27,082	37,091	41,660	57,230	55,243	49,714	49,453	68,264	-	-	-	-	-	-	-
eight year later	13	4,969	10,907	17,671	27,205	37,138	41,774	57,305	55,435	49,744	49,484	-	-	-	-	-	-	-	-
nine year later	13	4,966	10,951	17,767	27,216	37,262	41,804	57,387	55,583	49,794	-	-	-	-	-	-	-	-	-
ten year later	13	4,966	10,965	17,783	27,230	37,344	41,858	57,450	55,614	-	-	-	-	-	-	-	-	-	-
eleven year later	13	4,969	10,985	17,795	27,275	37,356	41,901	57,484	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,969	10,985	17,796	27,404	37,385	41,980	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	13	4,969	10,993	17,806	27,412	37,398	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,969	10,991	17,813	27,444	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	4,969	10,992	17,813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	13	4,969	10,992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	13	4,969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	43,887	55,813	59,166	52,282	57,894	72,220	86,818	1,00,404	1,33,189	1,37,245	1,99,066	2,38,257	2,38,182
one year later	-	-	-	-	-	34,385	41,571	57,314	58,282	51,223	52,989	70,679	83,516	96,006	1,30,160	1,33,068	2,02,683	2,41,019	-
two year later	-	-	-	-	27,586	37,005	42,228	57,439	57,368	50,765	51,294	70,352	79,704	94,989	1,28,305	1,32,536	2,00,155	-	-
three year later	-	-	-	19,009	27,358	37,522	42,487	58,143	56,653	50,693	51,045	69,477	79,723	95,239	1,27,249	1,32,837	-	-	-
four year later	-	-	12,093	17,943	27,435	37,625	42,562	58,093	56,718	50,713	51,123	69,303	79,108	94,193	1,27,429	-	-	-	-
five year later	-	4,614	11,072	17,999	27,459	37,648	42,615	58,068	57,054	50,619	50,863	69,135	78,897	94,287	-	-	-	-	-
six year later	18	5,036	11,045	17,870	27,474	37,605	42,672	58,245	56,430	50,627	50,144	68,977	78,662	-	-	-	-	-	-
seven year later	13	5,020	11,029	17,894	27,489	37,763	42,729	58,032	56,353	50,465	50,166	68,764	-	-	-	-	-	-	-
eight year later	13	5,045	11,051	17,916	27,627	37,702	42,679	57,948	56,312	50,314	50,231	-	-	-	-	-	-	-	-
nine year later	13	5,046	11,039	17,989	27,627	37,684	42,630	57,744	56,381	50,314	-	-	-	-	-	-	-	-	-
ten year later	13	5,081	11,074	17,995	27,611	37,689	42,377	57,799	56,337	-	-	-	-	-	-	-	-	-	-
eleven year later	13	5,072	11,038	17,908	27,644	37,532	42,343	57,859	-	-	-	-	-	-	-	-	-	-	-
twelve years later	13	4,995	11,035	17,868	27,615	37,524	42,370	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	13	4,979	10,990	17,854	27,612	37,554	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	13	4,965	11,024	17,850	27,642	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	13	4,972	11,027	17,853	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	13	4,973	11,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	13	4,973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development	5	(359)	1,063	1,156	(56)	(3,169)	1,518	(2,046)	2,829	1,969	7,664	3,456	8,156	6,117	5,759	4,408	(1,090)	(2,762)	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Table 5	**Reserve Adequacy**

Name of the insurer	**Generali Central Insurance Company Ltd.**	

Reporting Period	**FYE 31-Mar 26**	**LOB**	Total

	Acident year Cohort																		
Particulars	**FYE 31-Mar 2008****	**FYE 31-Mar 2009****	**FYE 31-Mar 2010****	**FYE 31-Mar 2011****	**FYE 31-Mar 2012****	**FYE 31-Mar 2013****	**FYE 31-Mar 2014**	**FYE 31-Mar 2015**	**FYE 31-Mar 2016**	**FYE 31-Mar 2017**	**FYE 31-Mar 2018**	**FYE 31-Mar 2019**	**FYE 31-Mar 2020**	**FYE 31-Mar 2021**	**FYE 31-Mar 2022**	**FYE 31-Mar 2023**	**FYE 31-Mar 2024**	**FYE 31-Mar 2025**	**FYE 31-Mar 2026**
Ultimate Net Loss Cost - Origina	19	6,262	16,257	27,148	36,370	54,923	57,802	82,593	85,329	82,076	99,246	1,19,790	1,38,826	1,52,042	1,96,919	2,10,172	2,77,218	3,13,329	2,98,679
Net Claims Provisions*	-	260	843	1,215	1,883	16,787	24,897	41,895	39,662	44,573	59,544	71,836	79,759	81,912	98,236	1,05,777	1,10,620	1,26,119	1,44,946
	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail	Short Tail
Cumulative Payment as of	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Zero year later	26	3,198	9,298	13,871	21,244	26,748	32,905	40,698	45,667	37,503	39,702	47,955	59,066	70,131	98,683	1,04,395	1,66,598	1,87,210	1,53,734
one year later	36	4,766	13,372	20,967	30,551	38,136	45,136	59,283	59,593	50,065	52,817	68,862	79,116	98,063	1,36,159	1,44,757	2,11,635	2,36,326	-
two year later	37	5,944	14,422	23,806	34,487	45,527	48,623	63,121	62,916	55,620	56,991	74,435	86,336	1,06,591	1,45,277	1,55,698	2,20,005	-	-
three year later	37	5,901	14,661	25,933	37,973	48,085	50,510	65,893	66,268	57,927	59,112	79,127	90,123	1,11,044	1,50,136	1,60,287	-	-	-
four year later	19	5,883	15,415	26,319	39,503	50,245	51,609	68,252	68,056	59,198	63,252	81,660	92,276	1,13,106	1,53,077	-	-	-	-
five year later	19	6,002	15,015	27,328	40,678	51,420	53,157	70,225	68,610	61,804	65,702	83,311	93,978	1,14,910	-	-	-	-	-
six year later	19	6,545	15,510	28,183	41,612	52,763	54,182	70,889	70,325	63,365	67,440	84,471	95,227	-	-	-	-	-	-
seven year later	16	6,625	15,880	28,819	43,274	54,137	54,650	72,247	71,756	64,471	68,591	85,183	-	-	-	-	-	-	-
eight year later	16	6,709	16,084	29,859	44,388	54,734	55,589	73,096	72,622	65,110	69,201	-	-	-	-	-	-	-	-
nine year later	16	6,709	16,530	30,474	44,719	55,990	55,983	73,758	73,319	65,783	-	-	-	-	-	-	-	-	-
ten year later	16	6,759	16,747	30,746	45,861	56,600	56,562	74,249	73,777	-	-	-	-	-	-	-	-	-	-
eleven year later	16	6,779	16,985	31,448	46,449	56,965	56,995	74,635	-	-	-	-	-	-	-	-	-	-	-
twelve years later	16	6,782	17,273	31,705	46,955	57,143	57,211	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	16	6,831	17,349	31,983	45,333	57,207	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	16	6,840	17,458	32,686	45,426	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	16	6,869	18,429	32,690	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	16	6,885	18,447	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	16	6,885	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated																			
zero year later	-	-	-	-	-	-	57,802	82,593	85,329	82,076	99,246	1,19,790	1,38,826	1,52,042	1,96,919	2,10,172	2,77,218	3,13,329	2,98,679
one year later	-	-	-	-	-	54,923	68,487	81,456	85,468	80,021	91,295	1,12,774	1,35,193	1,48,780	1,96,108	2,05,576	2,79,310	3,18,024	-
two year later	-	-	-	-	36,370	59,166	63,049	82,624	85,294	78,296	83,198	1,05,372	1,28,296	1,45,912	1,92,087	2,04,493	2,75,483	-	-
three year later	-	-	-	27,148	44,506	60,733	63,375	83,579	83,658	74,834	83,293	98,362	1,10,882	1,30,345	1,79,327	1,96,424	-	-	-
four year later	-	-	16,257	31,260	48,270	60,853	63,037	82,596	81,395	74,652	79,185	94,649	1,06,380	1,27,796	1,78,089	-	-	-	-
five year later	-	6,262	17,547	34,040	48,169	60,833	62,962	81,179	82,285	72,672	77,930	92,326	1,05,314	1,26,814	-	-	-	-	-
six year later	19	7,137	18,384	34,459	48,139	60,723	62,086	82,095	80,114	71,879	75,771	91,804	1,04,772	-	-	-	-	-	-
seven year later	16	7,271	18,292	34,147	48,646	61,174	62,629	80,239	79,265	70,597	75,142	91,584	-	-	-	-	-	-	-
eight year later	16	7,379	18,018	34,442	49,832	61,942	61,547	79,645	78,262	70,623	74,947	-	-	-	-	-	-	-	-
nine year later	16	7,316	18,175	35,052	50,294	61,677	60,829	78,610	78,197	70,575	-	-	-	-	-	-	-	-	-
ten year later	16	7,353	18,509	35,339	51,918	61,452	60,310	78,264	78,080	-	-	-	-	-	-	-	-	-	-
eleven year later	16	7,289	18,602	34,338	51,590	60,984	60,104	78,252	-	-	-	-	-	-	-	-	-	-	-
twelve years later	16	7,289	18,165	34,305	51,513	60,997	60,213	-	-	-	-	-	-	-	-	-	-	-	-
thrirteen years later	16	7,162	18,159	34,387	49,721	60,952	-	-	-	-	-	-	-	-	-	-	-	-	-
fourteen years later	16	7,131	18,237	35,039	49,534	-	-	-	-	-	-	-	-	-	-	-	-	-	-
fifteen years later	16	7,162	19,185	35,134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
sixteen years later	16	7,181	19,248	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
seventeen years later	16	7,187	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
eighteen years later	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) de	2	(925)	(2,990)	(7,986)	(13,163)	(6,029)	(2,411)	4,341	7,250	11,501	24,299	28,207	34,054	25,229	18,830	13,748	1,735	(4,695)	-

* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

** Ultimates and Provision refer to as at 31st March 2014 position

Classification | Internal