

Name of the Insurer: HDFC ERGO General Insurance Company Limited
 Date: 31st March 2026
 Motor TP

Amount in Rs. Lakhs

Particulars	FYE 31-Mar 2016 and prior	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
A] Ultimate Gross loss Cost - Original Estimate	135,917	51,586	60,049	86,382	117,702	126,977	143,670	174,661	271,360	225,929	107,662
B] Gross Claims Provisions	33,039	12,378	20,905	26,614	45,585	58,575	83,165	136,517	212,318	196,078	105,088
C] Cumulative Payment as of											
one year later - 1st Diagonal	67,345	7,180	7,086	4,160	3,983	3,448	9,686	17,489	27,002	29,851	
two year later - 2nd Diagonal	86,167	13,901	11,505	10,214	13,060	17,257	29,577	47,512	59,042		
three year later - 3rd Diagonal	101,315	17,763	16,151	19,085	29,127	36,924	51,687	70,617			
four year later - 4th Diagonal	111,102	20,665	22,002	30,047	45,188	54,948	68,988				
five year later - 5th Diagonal	116,488	24,347	27,857	41,234	60,849	68,403					
six year later - 6th Diagonal	123,429	29,417	33,163	51,982	72,117						
seven year later - 7th Diagonal	132,869	33,693	37,914	59,767							
eight year later - 8th Diagonal	140,610	38,380	41,713								
nine year later - 9th Diagonal	148,560	41,997									
ten year later - 10th Diagonal	154,987										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											
D] Ultimate Gross Loss Cost re-estimated											
one year later - 1st Diagonal	162,504	53,364	62,380	85,591	116,931	119,780	143,669	200,461	271,360	225,929	
two year later - 2nd Diagonal	169,834	51,955	62,328	85,510	124,783	126,977	152,154	207,134	271,360		
three year later - 3rd Diagonal	171,323	51,803	62,389	85,703	117,702	126,978	152,154	207,134			
four year later - 4th Diagonal	171,486	51,955	62,597	86,381	117,701	126,978	152,154				
five year later - 5th Diagonal	173,457	51,994	62,630	86,381	117,702	126,978					
six year later - 6th Diagonal	174,117	52,166	62,618	86,381	117,702						
seven year later - 7th Diagonal	175,573	52,248	62,618	86,381							
eight year later - 8th Diagonal	176,427	54,231	62,618								
nine year later - 9th Diagonal	187,602	54,374									
ten year later - 10th Diagonal	188,026										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											
Favourable / (unfavorable) development Amount (A-D)	-52,109	-2,789	-2,569	0	-0	-1	-8,484	-32,473	0	-	
In % [(A-D)/A]	-38%	-5%	-4%	0%	0%	0%	-6%	-19%	0%	0%	

Note:-

Includes data from FYE 31-Mar 2010

Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

Pool claims wherein the Company's net retention are low have been excluded from Table above

HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) for Motor Business from AY 2018-19 is included as credible data was only available since then and to avoid any distortion in pattern.

Short Tail

Particulars	FYE 31-Mar 2016 and prior	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	FY 31-Mar 2025	FY 31-Mar 2026
A] Ultimate Net loss Cost - Original Estimate	441,002	128,996	156,249	223,766	256,511	422,827	542,108	580,878	714,787	690,752	550,385
B] Net Claims Provisions	2,276	554	516	703	2,512	3,443	6,276	12,491	33,950	83,748	215,565
C] Cumulative Payment as of											
one year later - 1st Diagonal	427,109	122,456	141,142	202,184	232,509	352,300	476,198	509,515	610,140	587,028	
two year later - 2nd Diagonal	428,124	128,935	145,496	210,980	239,329	360,942	490,503	520,837	640,720		
three year later - 3rd Diagonal	430,826	129,917	146,349	213,051	243,041	363,374	493,111	523,461			
four year later - 4th Diagonal	433,020	130,228	146,871	214,283	245,090	364,786	494,530				
five year later - 5th Diagonal	433,592	130,641	147,246	214,986	246,695	366,121					
six year later - 6th Diagonal	433,686	130,927	147,532	215,694	247,314						
seven year later - 7th Diagonal	434,316	131,517	147,985	216,206							
eight year later - 8th Diagonal	434,843	131,712	148,324								
nine year later - 9th Diagonal	436,278	131,854									
ten year later - 10th Diagonal	436,678										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	439,047	132,138	150,064	218,198	263,465	392,900	520,146	561,892	695,696	670,776	
two year later - 2nd Diagonal	436,150	132,044	148,321	219,589	254,133	384,832	508,095	544,171	674,670		
three year later - 3rd Diagonal	435,921	131,780	149,222	217,297	250,873	376,699	504,236	535,951			
four year later - 4th Diagonal	436,952	132,562	148,291	215,915	249,501	375,720	500,806				
five year later - 5th Diagonal	437,757	132,358	149,935	216,456	249,621	369,563					
six year later - 6th Diagonal	436,904	131,844	148,403	216,724	249,826						
seven year later - 7th Diagonal	437,349	131,827	148,705	216,909							
eight year later - 8th Diagonal	438,337	132,252	148,840								
nine year later - 9th Diagonal	438,982	132,407									
ten year later - 10th Diagonal	438,954										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
Favourable / (unfavorable) development Amount (A-D)	2,047	-3,412	7,409	6,857	6,685	53,264	41,302	44,926	40,117	19,976	
In % [(A-D)/A]	0%	-3%	5%	3%	3%	13%	8%	8%	6%	3%	

Note:-

(a) Includes data from FYE 31-Mar 2010

(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) For Crop and Weather Insurance class of business, Accident Year corresponds to the year in which Premium is written.

(e) Table includes claims development pertaining to acquired entity i.e. HDFC ERGO Health Insurance (formerly Apollo Munich Health Insurance Limited) is included from AY 2013-14. HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) for Non-Motor is included from AY 2017-18 as credible data was only available since then and to avoid any distortion in pattern.

Company basis

Particulars	FYE 31-Mar 2016 and prior	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	FY 31-Mar 2025	FY 31-Mar 2026
A] Ultimate Gross loss Cost - Original Estimate	1,074,957	500,668	556,047	704,899	823,617	909,877	1,068,077	1,175,863	1,460,295	1,522,644	1,356,574
B] Gross Claims Provisions	49,386	17,367	33,346	29,763	60,864	73,993	107,859	185,551	309,476	461,902	694,002
C] Cumulative Payment as of											
one year later - 1st Diagonal	944,452	371,719	418,551	531,015	556,118	569,212	746,832	778,692	937,487	1,015,910	
two year later - 2nd Diagonal	979,141	413,603	436,391	590,320	585,669	613,645	816,858	841,320	1,049,070		
three year later - 3rd Diagonal	1,003,201	421,101	446,905	606,915	612,904	642,629	845,598	872,793			
four year later - 4th Diagonal	1,022,145	427,144	455,061	621,598	634,087	666,924	866,032				
five year later - 5th Diagonal	1,028,600	432,051	469,124	637,364	655,761	683,475					
six year later - 6th Diagonal	1,037,113	437,730	475,751	649,317	669,359						
seven year later - 7th Diagonal	1,047,546	443,781	482,305	658,005							
eight year later - 8th Diagonal	1,056,684	448,744	488,067								
nine year later - 9th Diagonal	1,066,865	452,432									
ten year later - 10th Diagonal	1,073,882										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											

D] Ultimate Gross Loss Cost re-estimated

one year later - 1st Diagonal	1,092,376	455,248	527,575	695,080	766,082	814,667	1,013,846	1,113,686	1,422,290	1,477,812	
two year later - 2nd Diagonal	1,102,567	466,025	522,503	698,086	758,808	807,455	1,004,996	1,092,236	1,358,546		
three year later - 3rd Diagonal	1,106,542	464,777	523,069	696,594	740,063	793,506	988,436	1,058,344			
four year later - 4th Diagonal	1,105,173	465,597	523,694	688,271	733,115	790,043	973,890				
five year later - 5th Diagonal	1,109,438	465,597	512,385	687,540	730,869	757,468					
six year later - 6th Diagonal	1,107,529	466,941	517,152	687,851	730,224						
seven year later - 7th Diagonal	1,108,644	466,561	520,386	687,768							
eight year later - 8th Diagonal	1,112,133	469,569	521,414								
nine year later - 9th Diagonal	1,124,493	469,799									
ten year later - 10th Diagonal	1,123,268										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											

Favourable / (unfavourable) development Amount (A-D)	-48,312	30,870	34,634	17,131	93,393	152,409	94,186	117,520	101,749	44,832	
In % [(A-D)/A]	-4%	6%	6%	2%	11%	17%	9%	10%	7%	3%	

Note:-

- (a) Includes data from FYE 31-Mar 2010
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