Periodic Disclosure

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

Form NL - 38	Development of Losses (Annual Submission)

WITHIN INDIA Amount in Rs. Lakhs



FUIIII NL - 30	Development of Losses (Annual Submission)
Name of the insurer	Royal Sundaram General Insurance Co. Ltd.

Reporting Period FYE 31-Mar-2022 LOB	Total

					Accident year Cohort						
Particulars	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net Loss Cost - Original estimate	2,31,816	71,531	91,332	92,447	1,05,520	1,33,619	1,47,367	1,79,699	1,97,493	1,71,920	2,00,127
B] Net Claims Provisions ²	6,103	4,408	7,299	8,946	12,141	22,684	39,156	59,855	73,308	78,084	1,15,037
C] Cumulative Payment as of											
one year later - 1st Diagonal	1,96,434	55,130	59,853	62,770	73,862	88,278	86,373	1,01,356	1,02,141	85,508	
two year later - 2nd Diagonal	2,05,461	59,393	64,939	68,958	80,672	95,634	95,881	1,05,597	1,12,814		
three year later - 3rd Diagonal	2,11,495	62,319	69,649	72,947	85,400	1,01,048	99,492	1,14,237			
four year later - 4th Diagonal	2,15,914	65,164	72,578	75,888	88,311	1,03,536	1,05,080				
five year later - 5th Diagonal	2,19,614	67,107	74,853	78,222	89,554	1,06,437					
six year later - 6th Diagonal	2,22,561	68,700	76,658	79,355	91,364						
seven year later - 7th Diagonal	2,25,282	69,828	77,651	80,735							
eight year later - 8th Diagonal	2,28,055	70,476	78,720								
nine year later - 9th Diagonal	2,29,780	71,012									
ten year later - 10th Diagonal	2,32,658										
D] Ultimate Net Loss Cost - Re-estimated											
one year later - 1st Diagonal	2,27,283	70,379	88,966	91,235	1,04,183	1,32,384	1,46,508	1,78,447	1,90,113	1,63,592	
two year later - 2nd Diagonal	2,28,233		87,385	90,492	1,04,490	1,33,591	1,43,603	1,77,705	1,86,122		
three year later - 3rd Diagonal	2,29,360	72,431	86,726	91,744	1,04,607	1,33,060	1,44,468	1,74,091			
four year later - 4th Diagonal	2,30,583	72,543	87,834	91,970	1,05,388	1,34,264	1,44,236				
five year later - 5th Diagonal	2,32,260	74,084	87,683	89,927	1,05,840	1,29,122					
six year later - 6th Diagonal	2,33,777		85,777	90,200	1,03,505						
seven year later - 7th Diagonal	2,34,458	74,949	86,009	89,681							
eight year later - 8th Diagonal	2,35,796	75,161	86,019								
nine year later - 9th Diagonal	2,36,749	75,420									
ten year later - 10th Diagonal	2,38,761										
		T	T	I	Ι		I	T	T		1
Favourable / (unfavorable) development ³ Amount											
(A-D)	-6,946	-3,890	5,314	2,766	2,015	4,497	3,131	5,608	11,371	8,328	
In %											
[(A-D)/A]	-3.0%	-5.4%	5.8%	3.0%	1.9%	3.4%	2.1%	3.1%	5.8%	4.8%	5

The above table is excluding erstwhile Indian Motor Third Party Insurance Pool (IMTPIP)

- 1 Includes all other prior years
- 2 Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE as at 31st March 2022
- 3 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 is compared with the latest diagonal

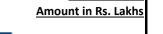
Periodic Disclosure

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

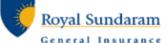
Form NL - 38 Development of Losses (Annual Submission)

Name of the insurer Royal Sundaram General Insurance Co. Ltd.

EVE 21 May 2022



WITHIN INDIA



Reporting Period	FYE 31-Mar-2022			LOB	Mot	or-TP					yai Sundaram
	•	_					_			Ge	neral Insurance
				Accide	nt year Cohort						
Particulars	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net Loss Cost - Original estimate	29,533	16,830	32,495	31,816	36,755	51,397	65,988	82,164	86,082	79,725	96,849
B] Net Claims Provisions ²	5,935	4,356	7,215	8,770	11,962	22,330	38,633	58,880	71,236	71,994	95,902
C] Cumulative Payment as of											
one year later - 1st Diagonal	8,862	4,052	5,953	6,139	7,720	10,001	9,915	8,468	2,671	4,847	
two year later - 2nd Diagonal	15,467	7,682	10,563	11,952	13,858	16,572	18,651	11,720	10,914		
three year later - 3rd Diagonal	20,842	10,512	15,130	15,604	18,335	21,711	21,959	19,786			
four year later - 4th Diagonal	24,801	13,298	17,859	18,442	21,098	24,051	27,403				
five year later - 5th Diagonal	28,255	15,093	20,070	20,647	22,280	26,882					
six year later - 6th Diagonal	30,933	16,664	21,808	21,752	23,688						
seven year later - 7th Diagonal	33,481	17,776	22,790	23,111							
eight year later - 8th Diagonal	36,092	18,423	23,832								
nine year later - 9th Diagonal	37,705	18,954									
ten year later - 10th Diagonal	40,313										
D] Ultimate Net Loss Cost - Re-estimated	1 24 204	17.540	1 22.240	1 22.052	20.005	T 52.000		I 03.545	05.455	76.044	T
one year later - 1st Diagonal	31,284	17,648			36,605			82,515	85,455	76,841	
two year later - 2nd Diagonal	33,764	19,368			37,037	53,865		82,078	82,150		
three year later - 3rd Diagonal	35,696	20,353			37,274			78,666			
four year later - 4th Diagonal	37,462	20,542			38,002	ł	<u> </u>				
five year later - 5th Diagonal	39,362	21,920			38,384	49,212					
six year later - 6th Diagonal	41,163	22,305			35,649						
seven year later - 7th Diagonal	42,041	22,843									
eight year later - 8th Diagoanl	43,365	23,042									
nine year later - 9th Diagonal	44,300	23,310									
ten year later - 10th Diagonal	46,248										
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	T	T	<u> </u>	Ī	T	T	Ī
Favourable / (unfavorable) development ³ Amount											
(A-D)	-16,715	-6,480	1,448	-65	1,106	2,185	-48	3,498	3,933	2,884	
In %											
[(A-D)/A]	-56.6%	-38.5%	4.5%	-0.2%	3.0%	4.3%	-0.1%	4.3%	4.6%	3.6%	1

The above table is excluding erstwhile Indian Motor Third Party Insurance Pool (IMTPIP)

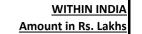
- 1 Includes all other prior years
- 2 Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE as at 31st March 2022
- 3 Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost Original is compared with the latest diagonal

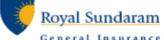
Periodic Disclosure

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

Form NL - 38 Development of Losses (Annual Submission)

Royal Sundaram General Insurance Co. Ltd. Name of the insurer





		7			T .		7			Ro	yal Sundaram
Reporting Period	FYE 31-Mar-2022]		LOB	Short 1	ail Lines					neral Insurance
				Assida	ent year Cohort					GE	ierar insuranc
Particulars	YE 31-Mar-2012 ¹	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A] Ultimate Net Loss Cost - Original estimate	2,02,283	54,701	58,837		68,764	82,222				92,195	1,03,27
B] Net Claims Provisions ²	168										
B) NET CIAIMS ProvisionS	168	53	84	176	179	355	523	975	2,072	6,090	19,13
C] Cumulative Payment as of											
one year later - 1st Diagonal	1,87,571	51,078	53,899	56,632	66,142	78,277	76,457	92,888	99,470	80,661	
two year later - 2nd Diagonal	1,89,994	51,711	54,376		66,814	79,061	•			·	
three year later - 3rd Diagonal	1,90,653	51,807	54,519		67,065	79,338	<u> </u>	<u> </u>			
four year later - 4th Diagonal	1,91,113	51,866	54,719		67,214	79,485	•				
five year later - 5th Diagonal	1,91,358	52,014	54,783	57,575	67,274	79,555					
six year later - 6th Diagonal	1,91,628	52,036	54,850	57,604	67,677						
seven year later - 7th Diagonal	1,91,801	52,052	54,860	57,624							
eight year later - 8th Diagonal	1,91,963	52,054	54,888								
nine year later - 9th Diagonal	1,92,075	52,058									
ten year later - 10th Diagonal	1,92,345										
D] Ultimate Net Loss Cost - Re-estimated		T	T .		1	1	T	T		1	T
one year later - 1st Diagonal	1,95,999	52,731	55,647		67,579					86,751	
two year later - 2nd Diagonal	1,94,469	52,294	55,041	57,781	67,453	79,726		95,626			
three year later - 3rd Diagonal	1,93,664	52,077	54,853		67,332	79,817	•	95,425			
four year later - 4th Diagonal	1,93,122	52,001	54,975		67,386	79,882		 			
five year later - 5th Diagonal	1,92,899	52,163	54,989		67,455	79,910	1	 			
six year later - 6th Diagonal	1,92,613	52,136	54,931		67,856		1	 			
seven year later - 7th Diagonal	1,92,417	52,106	54,946					<u> </u>			
eight year later - 8th Diagoanl	1,92,431	52,118	54,972					<u> </u>			
nine year later - 9th Diagonal	1,92,449	52,111						<u> </u>			
ten year later - 10th Diagonal	1,92,514				1						
Favourable / (unfavorable) development ³ Amount											
(A-D)	9,769	2,591	3,865	2,831	909	2,312	3,179	2,109	7,439	5,444	
In %	4.8%			4.7%		2.8%	3.9%		6.7%	5.9%	
[(A-D)/A]		4.7%	6.6%		1.3%			2.2%			

Note:

- 1 Includes all other prior years
- 2 Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE as at 31st March 2022
- 3 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 is compared with the latest diagonal

Periodic Disclosure Form - NL 38 - Development of Losses (Annual Submission) Form NL - 38 Development of Losses (Annual Submission) WITHIN INDIA Amount in Rs. Lakhs Name of the insurer Royal Sundaram General Insurance Co. Ltd. **Royal Sundaram** Reporting Period FYE 31-Mar-2022 LOB Long Tail Lines General Insurance **Accident year Cohort** YE 31-Mar-2012¹ YE 31-Mar-2013 YE 31-Mar-2014 YE 31-Mar-2015 YE 31-Mar-2016 YE 31-Mar-2017 YE 31-Mar-2018 YE 31-Mar-2019 YE 31-Mar-2020 YE 31-Mar-2021 YE 31-Mar-2022 Particulars A] Ultimate Net Loss Cost - Original estimate B] Net Claims Provisions2 C] Cumulative Payment as of one year later - 1st Diagonal two year later - 2nd Diagonal three year later - 3rd Diagonal four year later - 4th Diagonal five year later - 5th Diagonal six year later - 6th Diagonal seven year later - 7th Diagonal eight year later - 8th Diagonal nine year later - 9th Diagonal ten year later - 10th Diagonal D] Ultimate Net Loss Cost - Re-estimated one year later - 1st Diagonal two year later - 2nd Diagonal three year later - 3rd Diagonal four year later - 4th Diagonal five year later - 5th Diagonal six year later - 6th Diagonal seven year later - 7th Diagonal eight year later - 8th Diagoanl nine year later - 9th Diagonal ten year later - 10th Diagonal Favourable / (unfavorable) development³ Amount (A-D) In %

Note:

[(A-D)/A]

No other line of business other than Motor-TP is classified as long-tailed business by the Company. Motor-TP is already disclosed separately as per the disclosure requirements

- 1 Includes all other prior years
- 2 Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE as at 31st March 2022
- 3 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 is compared with the latest diagonal