



FY2024

Performance Review

Safe harbor:



Except for the historical information contained herein, statements in this release which contain words or phrases such as 'will' , 'would' , 'indicating' , 'expected to' etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, our growth and expansion in business, the impact of any acquisitions, technological implementation and changes, the actual growth in demand for insurance products and services, investment income, cash flow projections, our exposure to market risks, policies and actions of regulatory authorities; impact of competition; the impact of changes in capital, solvency or accounting standards, tax and other legislations and regulations in the jurisdictions as well as other risks detailed in the reports filed by ICICI Bank Limited, our holding company with the United States Securities and Exchange Commission. ICICI Bank and we undertake no obligation to update forward-looking statements to reflect events or circumstances after the date there

Agenda

- Company Strategy
- Financial Performance
- ESG Initiatives
- Industry Overview



Agenda

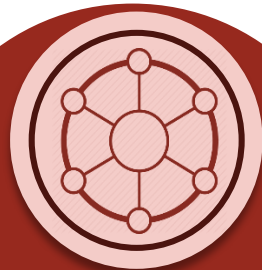
- **Company Strategy**
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Consistent Market Leadership and growth

- Leading private sector non-life insurer in India since FY2004 (GDPI basis)
- 16 years GDPI CAGR (FY2008 – FY2024) for IL: 13.4%
- Market share FY2024 (GDPI basis): 8.6%



Diverse products and multi-channel distribution

- Comprehensive and diverse product portfolio
- Individual Agents* 1,28,411
- Expanding distribution network to increase penetration in Tier 3 and Tier 4 cities
 - Number of Virtual Offices: 917



Excellence in Customer service and Technology

- Leveraging on Artificial Intelligence, Machine Learning, IoT etc. throughout the customer life cycle
- Dedicated “digital arm” to improve speed of delivery for D2C business



Risk Management

- Profitable growth using risk selection and data analytics
- Maintain robust reserves
- Prudent investment management



Capital Conservation

- Maintain high level of Solvency ratio as against regulatory minimum requirement of 1.50x
- Solvency ratio 2.62x as at March 31, 2024

*including POS

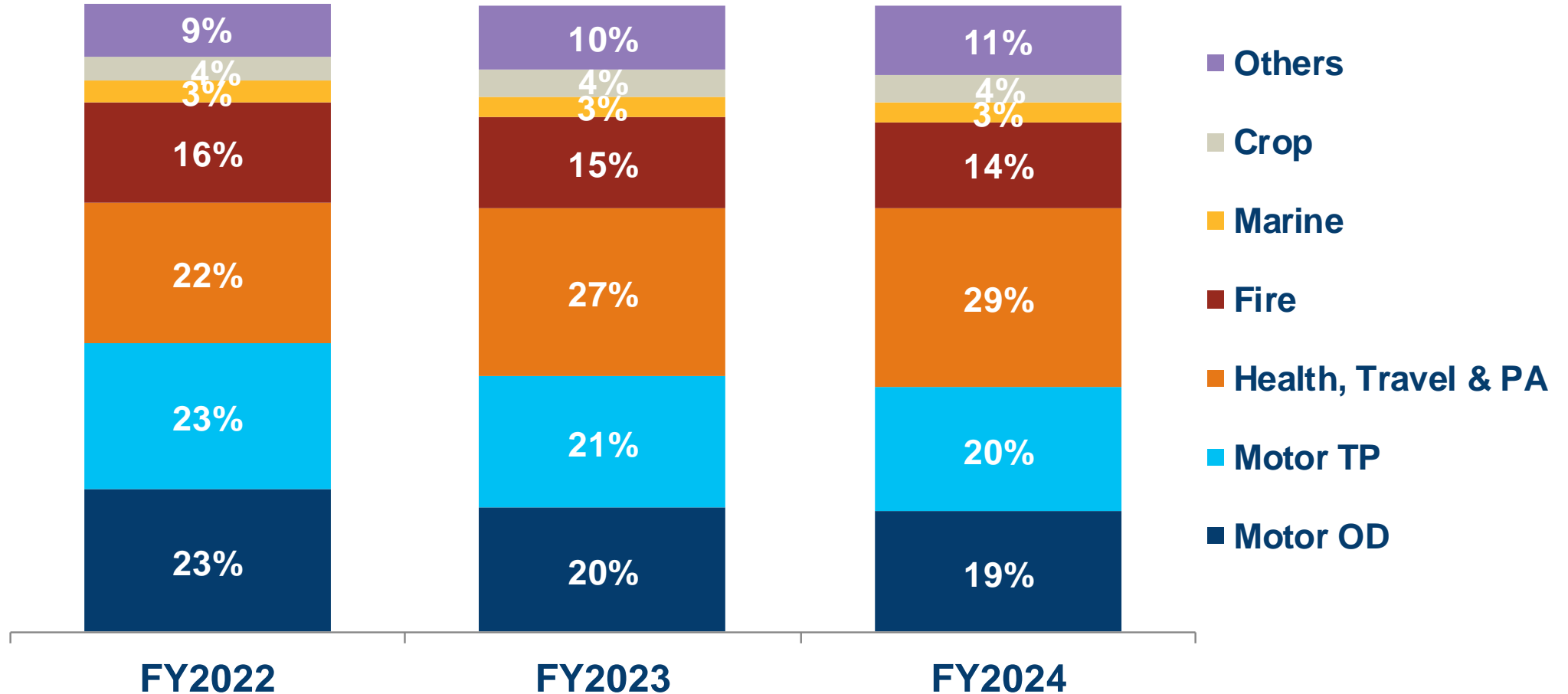
IoT – Internet of Things

Key Highlights

Particulars (₹ billion)	FY2022 Actual	FY2023 Actual	FY2024 Actual
Gross Written Premium	185.62	217.72	255.94
Gross Direct Premium Income (GDPI)	179.77	210.25	247.76
GDPI Growth	28.4%	17.0%	17.8%
Combined Ratio (CoR)	108.8%	104.5%	103.3%*
Profit after Tax	12.71	17.29	19.19
Return on Average Equity	14.7%	17.7%	17.2%
Solvency Ratio	2.46x	2.51x	2.62x
Book Value per Share	185.57	211.61	242.76
Basic Earnings per Share	25.91	35.21	39.03

Comprehensive Product Portfolio

Product Mix

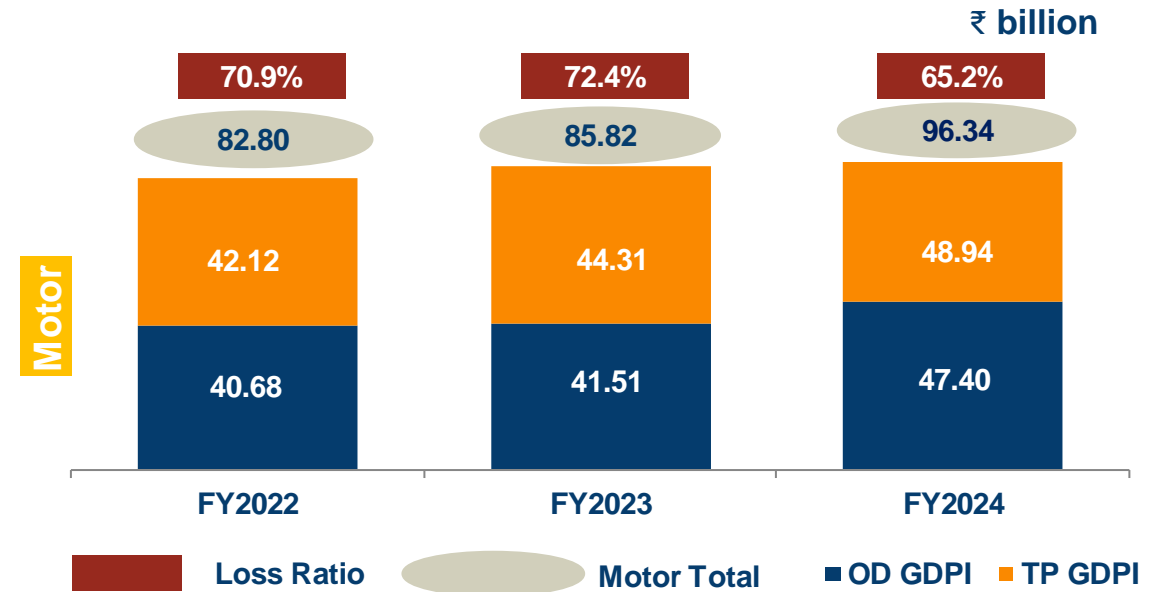


- Diversified product mix– motor, health, travel & personal accident, fire, marine, crop and others

Comprehensive Product Portfolio: Motor

Motor GDPI Mix

Type	FY2023	FY2024
Private car	49.9%	51.4%
Two Wheeler	27.8%	26.7%
Commercial Vehicle	22.3%	21.9%



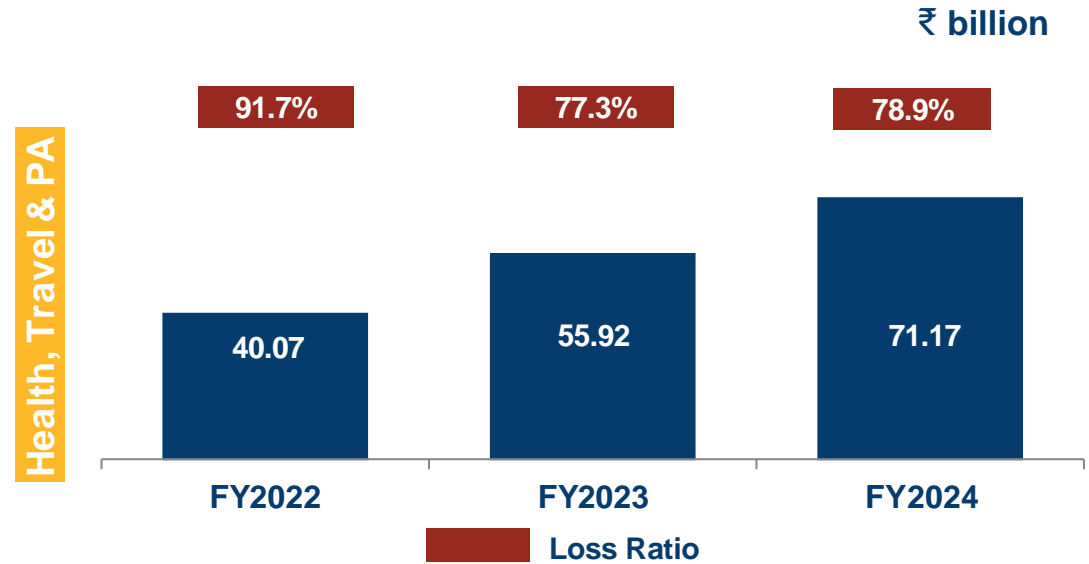
- Loss cost driven micro-segmentation
- Industry leading position in FY2024
- No Motor TP rate hike has been announced for FY2025 as yet
- Advance premium at March 31, 2024 : ₹ 33.30 billion (₹ 33.04 billion at December 31, 2023)
- 70% of Agency and Direct claims serviced through PPN in Q42024 (54% for Q42023)

Comprehensive Product Portfolio: Health, Travel & PA



Health, Travel & PA GDPI Mix

Type	FY2023	FY2024
Individual	20.0%	18.8%
Group – Others	30.5%	30.6%
Group Employer-Employee	49.4%	50.6%
Mass	0.1%	0.0%



- Investments made towards accelerating growth in areas of health distribution
 - Retail health agency vertical grew by 22.8% for FY2024
- Bancassurance and Key Relationship Groups grew at 20.2% in FY2024
 - ICICI Group distribution grew by 22.5%

Comprehensive Product Portfolio: P & C

₹ billion

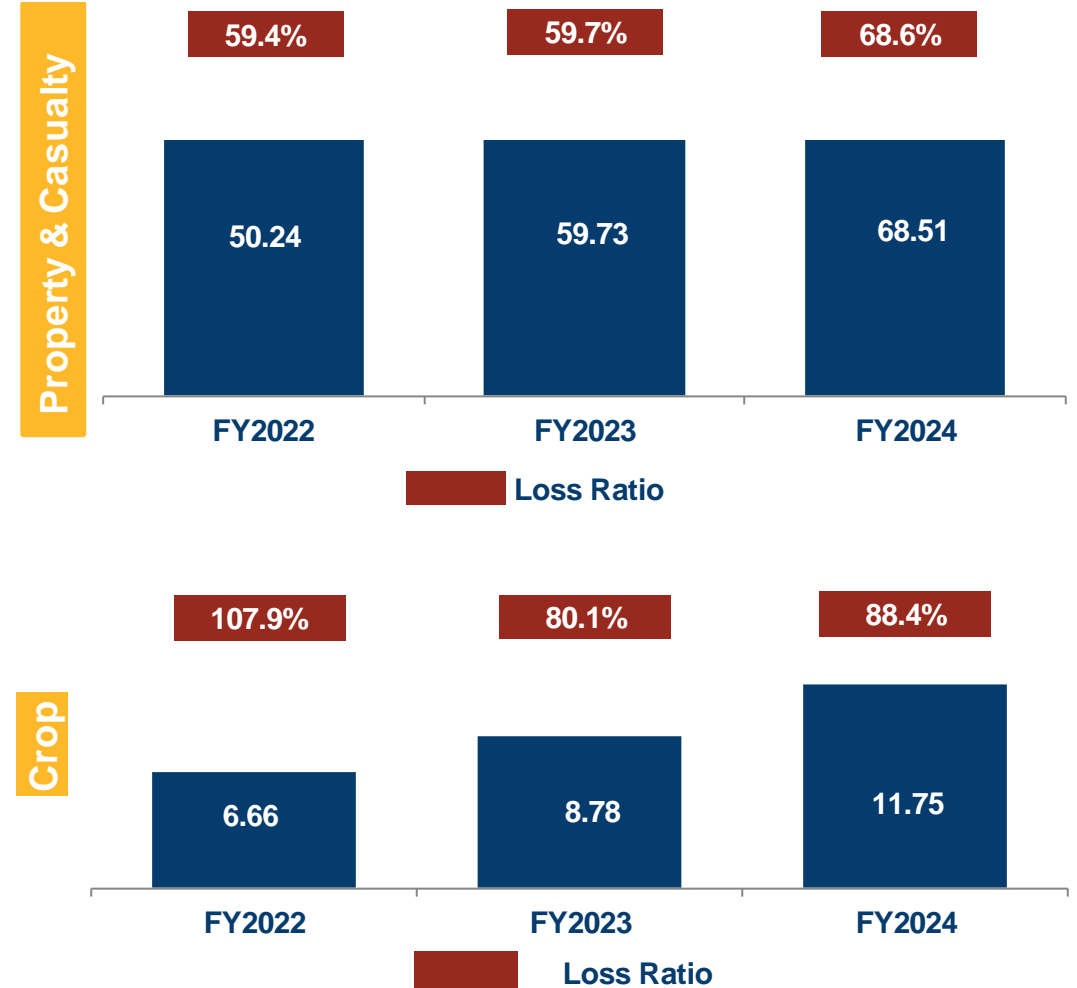
- Market share accretion across commercial lines

Property & Casualty (P&C) Market Share

Product	FY2023	FY2024
Fire	12.8%	13.1%
Engineering	15.4%	16.6%
Marine Cargo	17.8%	18.9%
Liability	16.6%	18.8%

Crop

- Crop constitutes 4.7% of the GDPI
- Won 1 cluster in Maharashtra comprising of 3 districts in Rabi & Kharif season for FY2024
- Conservative reserving philosophy



Service Excellence



Policy Issuance

36.2 Mn Policies sourced

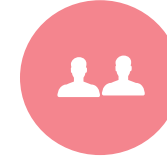
99.3% issued electronically
(96.7% in FY2023)



Claims & Servicing

2.9 Mn Claims honored

70 Claims NPS in Q32024
(64 in Q22024)



ILTakeCare App

9.3 Mn+ ILTakeCare
user downloads (4.6 Mn
at March 31, 2023)

Automation and Scale



AI and ML Solutions

61.8% cashless
authorization through AI for
GHI in March 2024 (61.9% in
March 2023)



DIY Servicing

2X increase in DIY
transactions in Q42024 (YoY)



Dynamic Workforce

13.2% 16 year
Productivity CAGR
(FY2008 to FY2024)

End-to-end digital
enablement for hybrid and
part-time working

Underwriting

- Predictive ultimate loss model to improve risk selection
- Diversified exposure across geographies and products
- Historically lower proportion of losses from catastrophic events than overall market share

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Reinsurance

- Spread of risk across panel of quality re-insurers
- Conservative level of catastrophe (CAT) protection

Investments

- Tighter internal exposure norms as against regulatory limits
- High proportion of Debt portfolio in sovereign or AAA rated securities* (93.9%)
 - All Debt securities are rated AA & above
 - Zero instance of default on the IL's debt portfolio since inception

* domestic credit rating

Reserving

- IBNR utilization improving trend indicates robustness of reserves
- First Company in Industry to disclose reserving triangles in Annual report since FY2016

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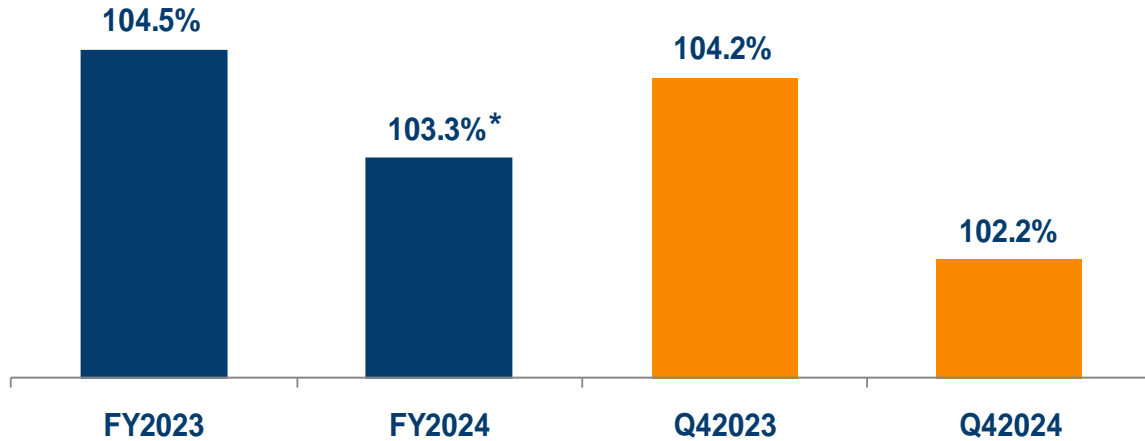
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- **Financial Performance**
- ESG Initiatives
- Industry Overview

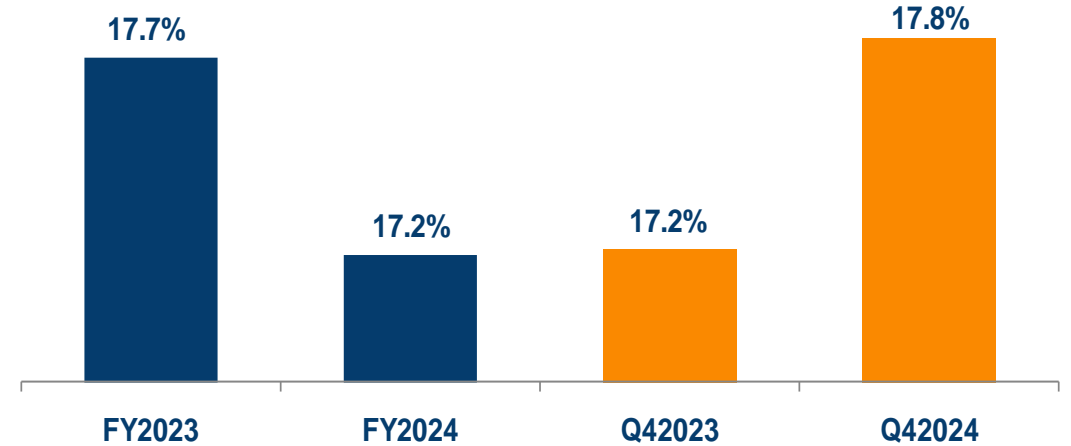


Financial Performance

Combined ratio (CoR) (%)

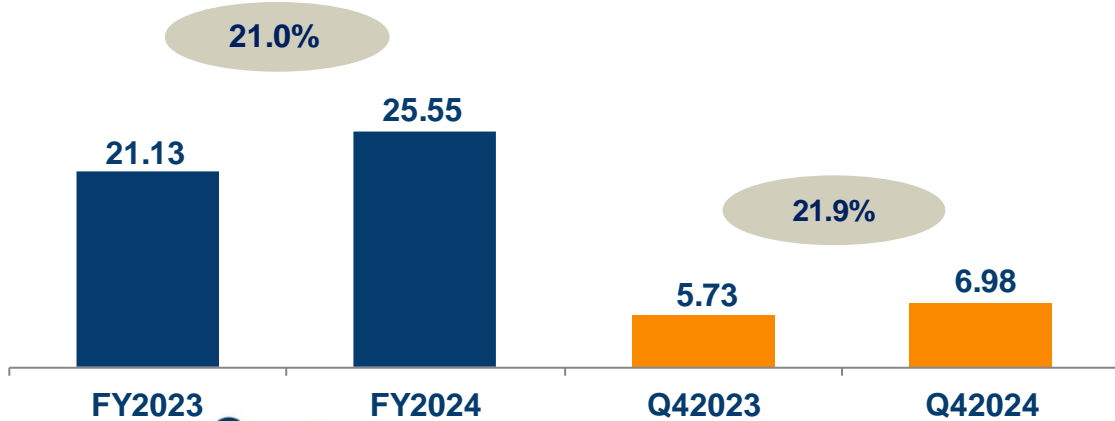


Return on average Equity (ROAE) (%)



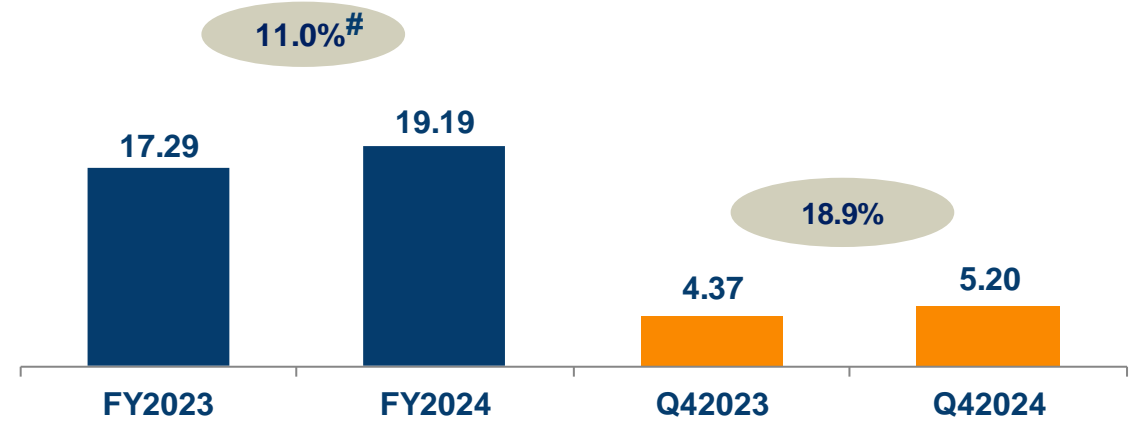
Profit before Tax (PBT)

Growth



Profit after Tax (PAT)

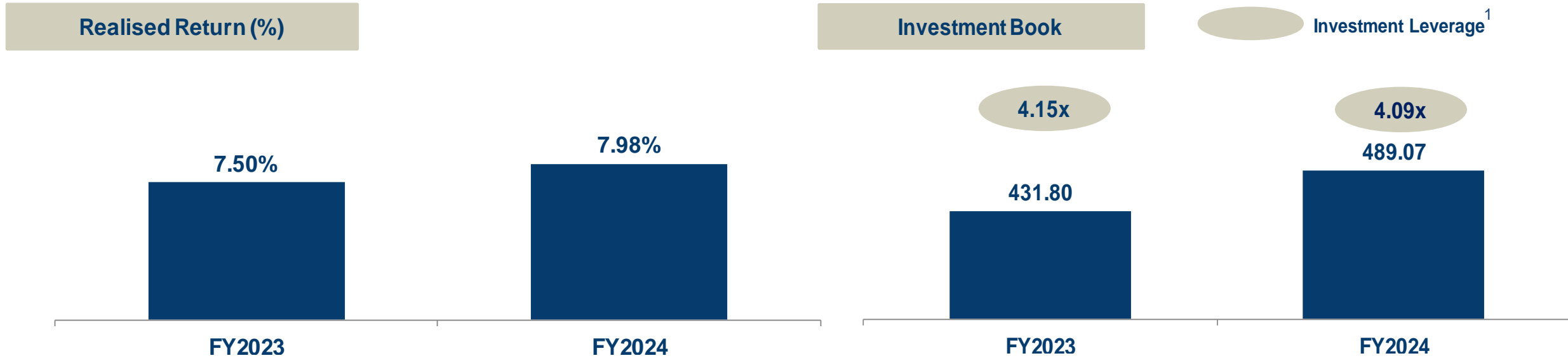
Growth



* Excluding the impact of CAT losses of ₹ 1.37 billion in FY2024 the CoR was 102.5% in FY2024

Excluding the reversal of tax provision in Q22023, PAT grew by 19.8% in FY2024

Robust Investment Performance



- Investment portfolio mix² for FY2024 : Corporate bonds 41.3%, G-Sec 42.0% and equity 11.4%
- Strong investment leverage
- Unrealised gain of ₹ 12.17 billion as on March 31, 2024
 - Unrealised gain on equity³ portfolio at ₹ 9.38 billion
 - Unrealised gain on other than equity³ portfolio at ₹ 2.79 billion

¹ Total investment assets (net of borrowings) / net worth

² Investment portfolio mix at cost

³ Equity includes units of mutual funds, Equity ETF, REIT and InvIT

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Safeguarding Environment



- Measuring, Monitoring and reporting GHG footprint*
- Deployment of Renewable Energy and use of energy efficient lighting fixtures in key offices
- Providing end-to-end digital solutions; that promotes reduction in use of paper
- Creating capacities and developing innovative risk solutions that aids its transition towards low carbon economy
- Investing in technologies like virtual inspection for reducing environmental footprint
- Safe disposal of e-waste
- Migrating operations to Cloud native that uses data centers that have energy efficient technologies and runs on green energy

*(Scope 1+2+3**)

**Scope 3 emissions include: Category 1 (Purchased Goods & Services), Category 3 (Fuel and energy-related activities), Category 5 (Waste generated in operations), Category 6 (Business travel) and Category 7 (Employee commuting)



Impacting Environment Positively

No. of branches^ with LED lighting
310

Litres of rain water harvested
10.3 Mn

No. of water purifiers installed
1,010

Solar panels installed in underprivileged schools
221

No. Customers engaged through Risk Management & VAS for Commercial line segment
898



^284 Branches with 100% LED lighting. Overall 98.4% of area LEDfied



Contributing the Social Way



- Enabling community well-being in areas of skill development, sustainable livelihood, health care, road safety and wellness
- Building gender diversity and an enabling environment to perform and grow
- Product & services enabling inclusiveness across SME, MSME, rural community, retail amongst others
- Fairness in engaging with customers and suppliers
- IL TakeCare app influencing behaviour to reduce health care and other cost in longer term
- Structured grievance redressal mechanism
- Supplier Code of Conduct to embrace ethical and sustainable business practices
 - Training to stakeholders on Supplier Code of Conduct

Promoting inclusive Development

Lives covered	Lives covered in Social sector	Lives covered in Rural	No. of transacting RAP/VLE**
24.7 Mn	6.0 Mn	12.1 Mn	20,240

Enhancing employee wellbeing, Enabling Gender Diversity

Hours of training provided	Female Employees
3,85,000+	24.0%

Fairness in engaging with customers and suppliers

Customer Grievances closed within 15 days	Policy cancellation rate*	Saved by preventing 55 hijacks
99.9%	0.05%	₹ 420.0 Mn



*Policy Cancellation rate = (Policy cancelled/ Total no of policies issued)

**RAP/VLE - Rural authorised person/ Village level entrepreneur



Strong Governance

- A comprehensive ESG Policy addressing material ESG issues
- Climate Risk Management Framework covering core focus areas of the Company towards climate change management
- Independent board with diverse skills and expertise
- Performance evaluation of Board, Committees, Chairperson, Individual Directors
- Robust ERM framework* with integrated ESG risk
- Adopted leading practices in Cloud Security** and expanded the ambit of Information Security** certification
- Dedicated Information Security Committee
- CSR & Sustainability Board Committee oversight to drive ESG
- Zero tolerance culture for unethical and fraudulent practices
- Voluntary disclosures - ESG disclosures since FY2020; BRSR for FY2022
- Applicability, assurance readiness and reporting of BRSR (Core) for FY2024
- Strengthened Responsible investment framework with thrust on ESG integration

Board committees headed by Independent Directors including chairperson of the Board

100%

Governance Policies

The governance policies can be accessed at www.icicilombard.com > Investor Relations > Information to Shareholder > Policies of the Company



*ISO 31000:2018 compliance certification by the British Standards Institution (BSI) for effective ERM framework

**ISO 27001:2013 for Information Security & ISO 27017:2015 for Cloud Security by Bureau Veritas Quality International

For more information on our ESG performance, please visit www.icicilombard.com > Investor Relations > Environmental , Social, Governance

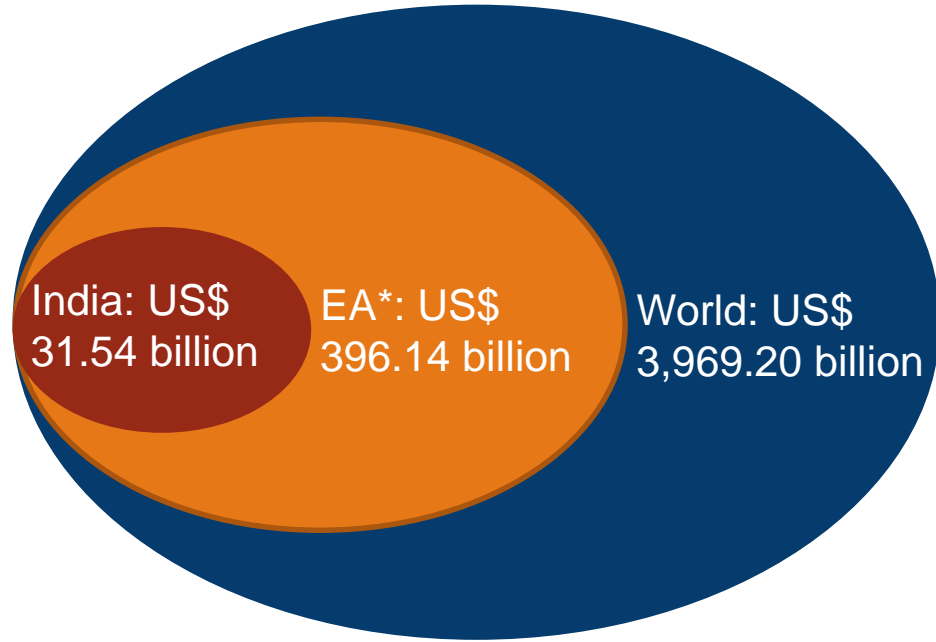


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Non - life Insurance Market Large Addressable Market

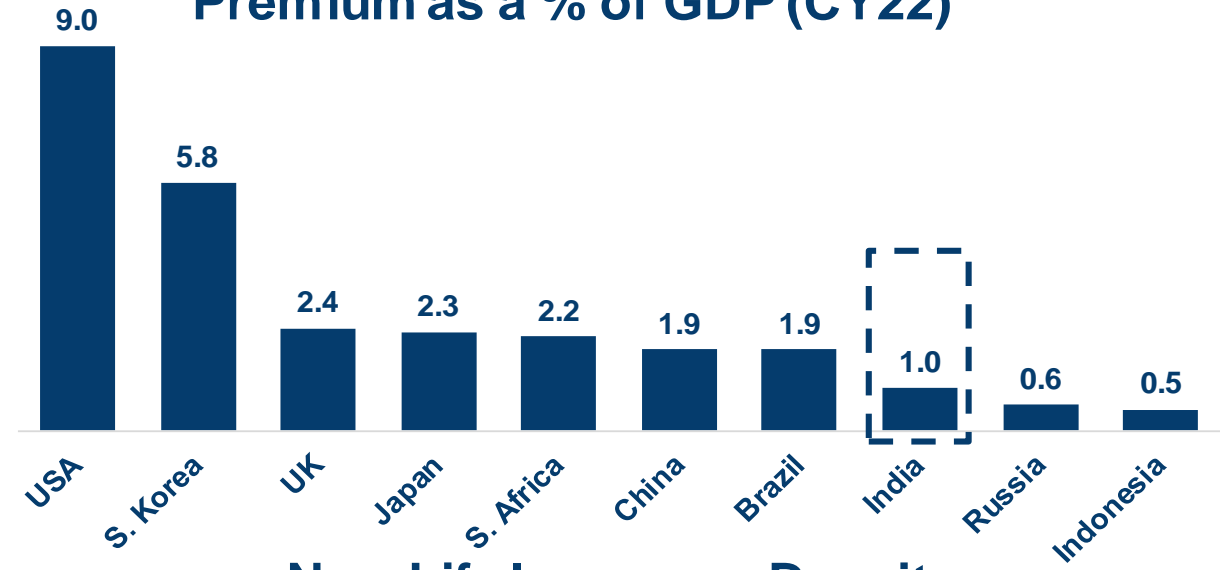


- 4th largest non-life insurance market in Asia and 15th largest globally in 2022
- Non-life Insurance penetration in India was around 1/4th of Global Average in 2022
- Operates under a “cash before cover” model

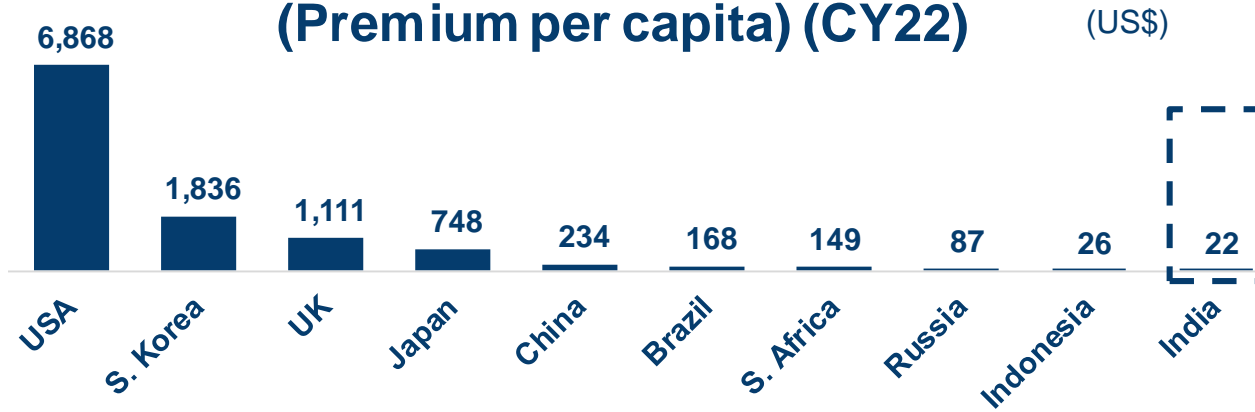


*EA – Emerging Asia Market

Significantly underpenetrated
Premium as a % of GDP (CY22)

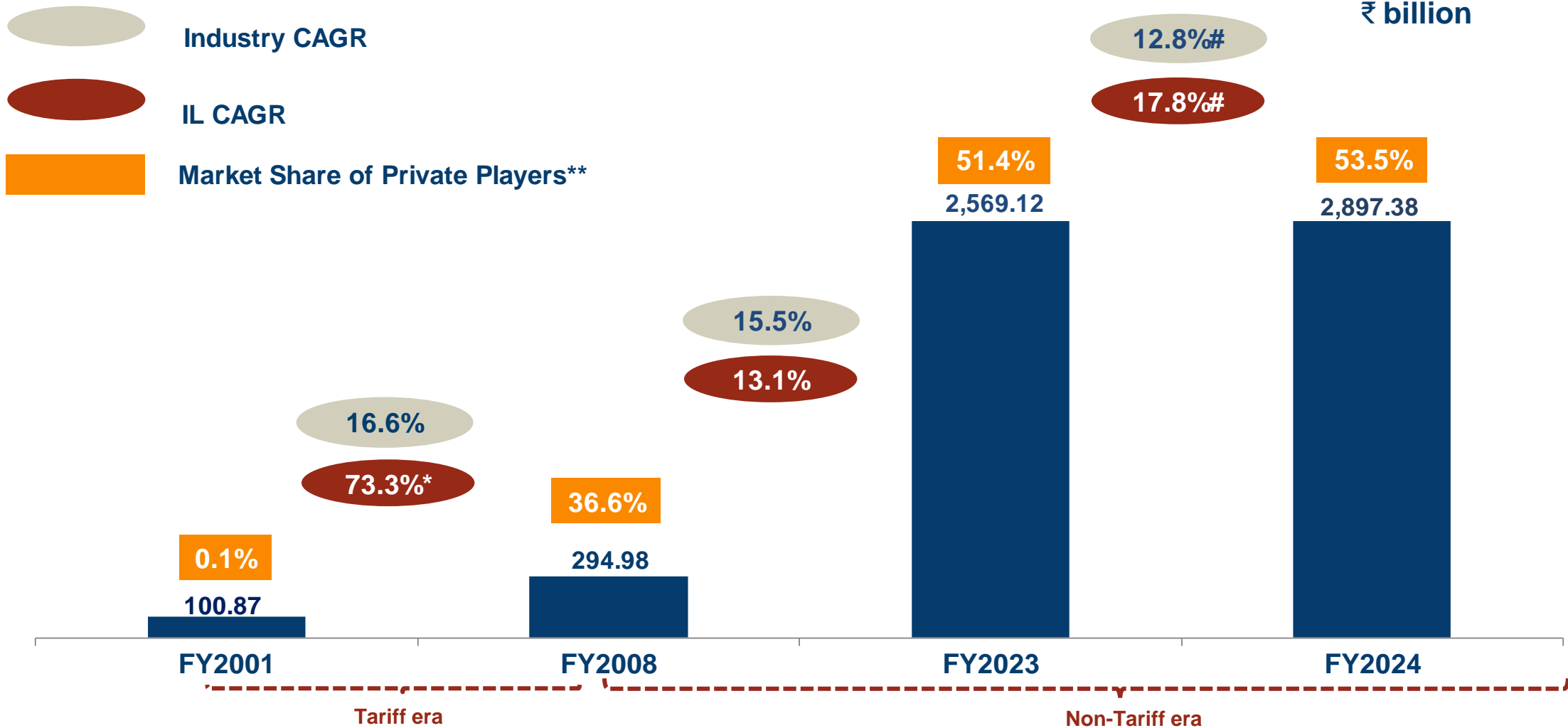


Non-Life Insurance Density
(Premium per capita) (CY22)



Source: Sigma 3/2023 Swiss Re

Industry has witnessed steady growth



*IL CAGR FY2003 – FY2008

**Excluding Standalone Health Insurers

#Growth



■ Industry GDPI

16 year Industry CAGR (FY2008 to FY2024) - GDPI 15.3%; PAT : Industry made losses in FY2023

16 year IL CAGR (FY2008 to FY2024) - GDPI: 13.4% ; PAT: 20.1%

Source : IRDAI and GI Council



Thank you

Annexure



Loss Ratio

Particulars	FY2023	FY2024	Q42023	Q42024
Motor OD	72.6%	63.5%	69.4%	58.4%
Motor TP	72.2%	66.8%	86.5%	73.4%
Health, Travel & PA	77.3%	78.9%	75.5%	75.4%
Crop	80.1%	88.4%	-196.8%	46.9%
Fire	49.3%	62.2%	50.3%	41.0%
Marine	72.4%	73.4%	65.1%	67.2%
Engineering	55.1%	63.8%	11.6%	23.1%
Other	63.0%	72.2%	72.9%	88.7%
Total	72.4%	70.8%	74.2%	68.6%

Abbreviations & Glossary:

AI - Artificial Intelligence

App- Application

AY – Accident Year

BAGI – Bharti Axa General Insurance

BRSR – Business Responsibility and Sustainability Reporting

BSI – British Standards Institution

CAGR – Compounded Annual Growth Rate

CAT – Catastrophic

CIA – Confidentiality, Integrity, Availability

CoR – Combined Ratio

CSR – Corporate Social Responsibility

CY – Calendar Year

D2C – Direct to Consumers

DEI - Diversity, Equity & Inclusion

DIY – Do It Yourself

EA – Emerging Asia Markets

ERM – Enterprise Risk Management

ESG – Environmental, Social and Governance

ETF – Exchange-traded Fund

E-Waste – Electronic Waste

Excl - Excluding

FY – Financial Year

G-Sec – Government Securities

GDP – Gross Direct Product

GDPI – Gross Direct Premium Income

GHG – Green house Gas

GHI – Group Health Insurance

GI Council – General Insurance Council

IBNR – Incurred But Not Reported

IL – ICICI Lombard General Insurance Company Limited



ISO – International Organization for Standardization

IMTPIP – Indian Third Party Insurance Pool

InvIT- Infrastructure Investment Trust

IoT – Internet of Things

IRDAI – Insurance Regulatory and Development Authority of India

J&K – Jammu & Kashmir

ML- Machine Learning

LED- Light-emitting diode

Motor TP – Motor Third Party

Mn – Million

MSME – Micro, Small and Medium Enterprises

NPS – Net Promoter Score

OD – Own Damage

OEM – Original Equipment Manufacturer

PA – Personal Accident

PAT – Profit After Tax

PBT – Profit Before Tax

P&C – Property & Casualty

POS – Point of Sales

PPN – Preferred Partner Network

REIT- Real Estate Investment Trust

ROAE – Return on Average Equity

SEBI – Securities Exchange Board of India

SME – Small and Medium Enterprises

w.e.f. – With effect from

₹ - Indian Rupees

US\$ - United State's dollar

UT – Union Territory

VAS – Value Added Services

“x” - times

- For calculation of CAGR merged entity figures are considered for FY2023

Impact of catastrophic events: Historical snapshot

Catastrophic Event	Year	Economic Losses	Insured losses*	Our Share of Insured losses
Cyclone Michaung	2023	120.00*	25.00	7.73%*
North India Floods	2023	150.00*	12.00	7.84%*
Cyclone Biparjoy ¹	2023	60.00-80.00	15.00	5.17%*
Cyclone Tauktae*	2021	150.00	15.00	8.36%**
Cyclone Yaas*	2021	200.00	7.00	0.15%**
Cyclone Amphan*	2020	1,000.00	15.00	7.98%**
Western and Southern India Floods	2019	709.70**	20.00	3.22%
Cyclone Fani	2019	120.00	12.25	2.24%
Kerala floods	2018	300.00	25.00	2.66%
Chennai floods	2015	150.00	49.40	6.17%
Cyclone Hudhud	2014	715.00	41.60	2.01%
J&K floods	2014	388.05	15.60	2.54%
North-east floods	2014	393.30	15.60	***

1 Cyclone Biparjoy insured losses is an indicative number based on estimates received from surveying firms; economic losses estimates are still awaited

*estimates based on market sources

**Combined for IL and BAGI

***There was no separate reporting of losses resulting from these floods since this did not rise to the level of a catastrophic event for us

Other sources : Google search & estimates

Reserving Triangle Disclosure: Total¹

Incurring Losses and Allocated Expenses (Ultimate Movement)

₹ billion

As at March 31, 2024	Prior*	AY 15	AY 16	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24
End of First Year	183.44	44.37	49.39	59.24	62.46	77.00	87.33	83.76	101.17	114.84	130.33
One year later	182.28	44.19	48.63	59.29	60.42	75.64	85.21	81.82	98.11	113.10	
Two years later	182.69	43.83	48.11	58.81	59.34	75.33	84.76	81.75	97.22		
Three years later	183.10	43.17	47.72	58.47	58.53	74.73	83.71	81.47			
Four years later	182.59	42.96	47.21	58.00	57.62	73.42	81.09				
Five years later	182.52	42.35	47.04	57.78	56.65	71.49					
Six years later	182.03	42.36	47.01	57.21	55.10						
Seven Years later	182.40	42.19	46.68	56.37							
Eight Years later	182.42	42.04	46.08								
Nine Years later	182.31	41.76									
Ten Years later	182.05										
Deficiency/ (Redundancy) (%)	-0.8%	-5.9%	-6.7%	-4.8%	-11.8%	-7.2%	-7.1%	-2.7%	-3.9%	-1.5%	

Unpaid losses and Loss Adjustment Expenses

As at March 31, 2024	Prior*	AY 15	AY 16	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24
End of First Year	37.16	21.88	25.43	31.33	38.29	43.57	45.95	43.02	47.54	55.35	63.62
One year later	25.81	14.89	17.36	20.28	21.59	31.09	32.75	27.64	30.68	37.75	
Two years later	21.85	12.53	14.47	15.90	17.93	22.85	28.82	23.89	25.24		
Three years later	19.12	10.20	12.20	13.04	15.79	20.41	25.02	20.49			
Four years later	15.93	8.76	9.99	11.59	13.83	17.40	19.65				
Five years later	13.77	7.07	9.09	10.45	11.80	13.52					
Six years later	11.40	6.60	8.38	9.05	9.18						
Seven Years later	10.88	5.97	7.27	7.28							
Eight Years later	10.12	5.23	5.90								
Nine Years later	8.96	4.32									
Ten Years later	7.73										

Reserving Triangle Disclosure: IMTPIP

₹ billion



Incurred Losses and Allocated Expenses (Ultimates movement)

As at March 31, 2024	AY 08	AY 09	AY 10	AY 11	AY 12	AY 13
End of First Year						2.71
One year later					3.85	2.72
Two years later				4.49	3.85	3.54
Three years later			5.81	4.49	5.52	3.61
Four years later		6.16	5.81	5.79	5.72	3.68
Five years later	2.61	6.16	6.16	5.88	6.17	4.13
Six years later	2.61	6.46	6.28	6.29	6.86	4.16
Seven Years later	2.86	6.55	6.39	6.74	6.85	4.15
Eight Years later	2.95	6.69	6.89	6.73	6.85	4.21
Nine Years later	3.00	6.98	6.89	6.74	6.86	4.33
Ten Years later	3.09	6.98	6.89	6.93	6.99	4.26
Eleven Years later	3.09	6.98	6.97	7.10	6.97	4.10
Twelve Years later	3.09	7.19	7.16	7.11	6.85	
Thirteen Years later	3.09	7.40	7.21	7.05		
Fourteen Years later	3.16	7.44	7.25			
Fifteenth Years later	3.14	7.60				
Sixteenth Years later	3.29					
Deficiency/ (Redundancy) (%)	14.9%	17.5%	17.6%	21.9%	24.1%	15.8%

Unpaid losses and Loss Adjustment Expenses

As at March 31, 2024	AY 08	AY 09	AY 10	AY 11	AY 12	AY 13
End of First Year						2.67
One year later					3.41	2.30
Two years later				3.14	2.57	2.47
Three years later			3.17	2.38	2.89	1.92
Four years later		2.67	2.51	2.41	2.28	1.50
Five years later	0.86	2.05	2.17	1.83	2.04	1.57
Six years later	0.63	1.89	1.70	1.70	2.29	1.29
Seven Years later	0.72	1.50	1.41	1.74	1.83	1.01
Eight Years later	0.65	1.23	1.52	1.40	1.43	0.94
Nine Years later	0.55	1.19	1.18	1.10	1.29	0.91
Ten Years later	0.52	0.89	0.89	1.11	1.21	0.73
Eleven Years later	0.43	0.63	0.85	1.05	0.98	0.45
Twelve Years later	0.32	0.69	0.91	0.87	0.70	
Thirteen Years later	0.28	0.75	0.71	0.61		
Fourteen Years later	0.27	0.59	0.59			
Fifteenth Years later	0.17	0.56				
Sixteenth Years later	0.26					

Merged Entity numbers are presented from March 31, 2015.

For consistent representation, Deficiency/(Redundancy) (%) is calculated by comparing numbers as on March 31, 2024 with March 31, 2015

AY: Accident Year

Reserving Triangle Disclosure: Motor-TP (excl. IMTPIP)

₹ billion



Incurring Losses and Allocated Expenses (Ultimate Movement)

As at March 31, 2024	Prior*	AY 15	AY 16	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24
End of First Year	28.60	12.63	15.97	17.05	19.98	24.41	31.55	25.15	28.07	35.39	38.07
One year later	29.18	12.76	16.01	17.18	19.89	24.45	31.23	25.15	28.07	35.39	
Two years later	29.82	12.99	16.11	17.13	19.65	24.14	31.23	25.15	28.07		
Three years later	30.61	12.93	16.10	16.94	18.94	23.87	30.35	25.15			
Four years later	31.20	12.95	15.88	16.56	18.20	22.59	27.76				
Five years later	31.55	12.65	15.76	16.45	17.27	20.68					
Six years later	31.50	12.62	15.75	15.95	15.80						
Seven Years later	32.05	12.48	15.47	15.15							
Eight Years later	32.13	12.35	14.93								
Nine Years later	32.13	12.10									
Ten Years later	31.90										
Deficiency/ (Redundancy) (%)	11.5%	-4.2%	-6.5%	-11.1%	-20.9%	-15.3%	-12.0%	0.0%	0.0%	0.0%	

Unpaid losses and Loss Adjustment Expenses

As at March 31, 2024	Prior*	AY 15	AY 16	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24
End of First Year	20.72	12.51	15.79	16.83	19.82	24.22	30.88	24.78	27.51	34.83	37.25
One year later	18.39	11.55	14.32	15.39	18.17	21.93	28.52	22.39	24.85	31.15	
Two years later	15.85	10.23	12.40	13.33	15.88	20.07	25.95	19.77	21.34		
Three years later	13.96	8.73	10.71	11.36	14.15	18.30	22.70	17.10			
Four years later	12.22	7.64	8.97	10.15	12.48	15.48	17.74				
Five years later	10.71	6.26	8.24	9.24	10.61	11.97					
Six years later	8.93	5.82	7.61	7.93	8.14						
Seven Years later	8.74	5.26	6.61	6.30							
Eight Years later	8.11	4.56	5.35								
Nine Years later	7.14	3.71									
Ten Years later	6.04										



Merged entity numbers are presented for all financial years
AY: Accident Year

Reserving Triangle Disclosure: Total (excl. Motor-TP)

Incurring Losses and Allocated Expenses (Ultimate Movement)

₹ billion

As at March 31, 2024	Prior*	AY 15	AY 16	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24
End of First Year	154.85	31.74	33.42	42.19	42.48	52.58	55.78	58.61	73.11	79.46	92.26
One year later	153.10	31.43	32.62	42.11	40.54	51.19	53.98	56.67	70.05	77.71	
Two years later	152.87	30.84	32.00	41.68	39.69	51.18	53.53	56.59	69.15		
Three years later	152.49	30.25	31.62	41.53	39.59	50.86	53.36	56.32			
Four years later	151.39	30.00	31.33	41.43	39.42	50.83	53.33				
Five years later	150.97	29.70	31.28	41.33	39.38	50.82					
Six years later	150.53	29.74	31.26	41.26	39.30						
Seven Years later	150.35	29.71	31.21	41.22							
Eight Years later	150.29	29.69	31.15								
Nine Years later	150.17	29.66									
Ten Years later	150.15										
Deficiency/ (Redundancy) (%)	-3.0%	-6.6%	-6.8%	-2.3%	-7.5%	-3.4%	-4.4%	-3.9%	-5.4%	-2.2%	

Unpaid losses and Loss Adjustment Expenses

As at March 31, 2024	Prior*	AY 15	AY 16	AY 17	AY 18	AY 19	AY 20	AY 21	AY 22	AY 23	AY 24
End of First Year	16.43	9.37	9.64	14.50	18.48	19.34	15.08	18.24	20.04	20.52	26.38
One year later	7.41	3.34	3.04	4.89	3.43	9.16	4.23	5.25	5.83	6.60	
Two years later	6.00	2.29	2.07	2.57	2.05	2.78	2.86	4.12	3.90		
Three years later	5.15	1.47	1.49	1.68	1.64	2.12	2.32	3.39			
Four years later	3.71	1.12	1.01	1.44	1.35	1.93	1.92				
Five years later	3.05	0.81	0.85	1.21	1.19	1.55					
Six years later	2.47	0.78	0.77	1.12	1.04						
Seven Years later	2.13	0.71	0.66	0.99							
Eight Years later	2.01	0.67	0.55								
Nine Years later	1.82	0.61									
Ten Years later	1.68										