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FORM NI-1-B-RA  
Name of the Insurer: HDFC ERGO General Insurance Company Limited  
Registration No.146 and Date of Registration with the IRDAI: July 09, 2010  
REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
1 Premiums earned (Net)	NI-4	7,244	33,547	8,373	31,073	3,162	12,765	3,885	15,417	176,598	856,695	230,027	910,868	187,003	903,007	242,284	957,358
2 Profit/Loss on sale/redemption of Investments		(131)	1,545	1,559	2,308	(131)	309	364	557	22,910	24,704	36,106	(5)	25,784	26,638	38,883	
3 Interest, Dividend & Rent – Gross (Note 1)		2,398	9,905	2,119	8,339	407	1,888	376	1,799	33,889	137,073	32,507	116,530	36,695	148,866	35,002	136,668
4 (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Miscellaneous Income/Liabilities written back		5	20	2	5	2	8	1	3	125	528	52	153	132	556	54	160
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Towards Remuneration of MD/CEO/VP/Other KMPs		15	49	37	88	1	4	4	8	136	364	359	733	153	417	400	829
(c) Others – Foreign exchange gain/(loss)		8	14	1	6	1	1	0	0	72	116	19	93	80	131	20	99
<b>TOTAL (A)</b>		<b>9,657</b>	<b>45,080</b>	<b>12,090</b>	<b>41,830</b>	<b>3,560</b>	<b>14,955</b>	<b>4,630</b>	<b>17,785</b>	<b>210,842</b>	<b>1,018,686</b>	<b>287,667</b>	<b>1,064,483</b>	<b>224,058</b>	<b>1,078,761</b>	<b>304,388</b>	<b>1,124,098</b>
6 Claims Incurred (Net)	NI-5	3,582	21,286	5,215	27,149	2,087	11,424	2,327	13,899	147,879	775,171	241,205	798,596	153,549	807,881	248,747	839,644
7 Commission	NI-6	2,441	(9,494)	2,599	(9,359)	174	1,202	348	2,028	20,862	61,775	31,853	98,862	23,477	53,483	34,800	91,531
8 Operating Expenses related to Insurance Business	NI-7	3,167	16,097	3,130	13,962	391	1,629	233	1,871	43,550	167,899	44,499	148,628	47,059	185,225	47,861	164,461
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>		<b>9,190</b>	<b>27,889</b>	<b>10,944</b>	<b>31,751</b>	<b>2,602</b>	<b>14,255</b>	<b>2,907</b>	<b>17,798</b>	<b>212,291</b>	<b>1,004,445</b>	<b>317,557</b>	<b>1,046,086</b>	<b>224,086</b>	<b>1,046,589</b>	<b>331,408</b>	<b>1,095,635</b>
10 <b>Operating Profit/(Loss) C = (A - B)</b>		<b>467</b>	<b>17,191</b>	<b>1,146</b>	<b>10,079</b>	<b>958</b>	<b>740</b>	<b>1,723</b>	<b>(13)</b>	<b>(1,449)</b>	<b>14,241</b>	<b>(29,890)</b>	<b>18,397</b>	<b>(28)</b>	<b>32,172</b>	<b>(27,020)</b>	<b>28,463</b>
11 <b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		467	17,191	1,146	10,079	958	740	1,723	(13)	(1,449)	14,241	(29,890)	18,397	(28)	32,172	(27,020)	28,463
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (C)</b>		<b>467</b>	<b>17,191</b>	<b>1,146</b>	<b>10,079</b>	<b>958</b>	<b>740</b>	<b>1,723</b>	<b>(13)</b>	<b>(1,449)</b>	<b>14,241</b>	<b>(29,890)</b>	<b>18,397</b>	<b>(28)</b>	<b>32,172</b>	<b>(27,020)</b>	<b>28,463</b>

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
Interest, Dividend & Rent	2,167	9,075	1,936	7,736	415	1,935	386	1,859	34,554	140,464	33,440	120,397	37,136	151,474	35,762	129,991
<b>Add/Less:</b>																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(41)	(219)	(53)	(248)	(8)	(47)	(10)	(60)	(664)	(3,391)	(933)	(3,867)	(713)	(3,657)	(996)	(4,174)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Income from Pool	272	1,049	236	852	-	-	-	-	-	-	-	-	272	1,049	236	852
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>2,398</b>	<b>9,905</b>	<b>2,119</b>	<b>8,339</b>	<b>407</b>	<b>1,888</b>	<b>376</b>	<b>1,799</b>	<b>33,889</b>	<b>137,073</b>	<b>32,507</b>	<b>116,530</b>	<b>36,695</b>	<b>148,866</b>	<b>35,002</b>	<b>126,668</b>

\* Term gross implies inclusive of TDS


**FORM NL-2-B-PL**

**Name of the Insurer: HDFC ERGO General Insurance Company Limited**  
**Registration No. 146 and Date of Registration with the IRDAI: July 9, 2010**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025**

**(₹ in Lakhs)**

Particulars	Schedule Ref. Form No.	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
<b>1 OPERATING PROFIT/(LOSS)</b>	NL-1				
(a) Fire Insurance		467	17,191	1,146	10,079
(b) Marine Insurance		958	740	1,723	(13)
(c) Miscellaneous Insurance		(1,449)	14,241	(29,890)	18,397
<b>2 INCOME FROM INVESTMENTS</b>					
(a) Interest, Dividend & Rent – Gross		9,430	36,904	6,498	30,359
(b) Profit on sale of investments		140	6,549	6,003	9,180
(c) (Loss on sale/ redemption of investments)		(55)	(267)	(28)	(76)
(d) Amortization of Premium / Discount on Investments		(184)	(891)	(170)	(975)
<b>3 OTHER INCOME</b>		-	-	-	-
<b>TOTAL (A)</b>		<b>9,307</b>	<b>74,467</b>	<b>(14,717)</b>	<b>66,951</b>
<b>4 PROVISIONS (Other than taxation)</b>					
(a) For diminution in the value of investments		(4,700)	(4,721)	-	(1,169)
(b) For doubtful debts		1,239	1,348	-	213
(c) Others		-	-	-	-
<b>5 OTHER EXPENSES</b>					
(a) Expenses other than those related to Insurance Business		-	-	-	-
(b) Bad debts written off		3	28	79	84
(c) Interest on subordinated debt		2,163	8,420	2,078	7,437
(d) Expenses towards CSR activities		284	1,374	212	1,529
(e) Penalties		-	-	-	-
(f) Contribution to Policyholders' A/c					
(i) Towards Excess Expenses of Management		-	-	-	-
(ii) Others					
(g) Towards Remuneration of MD/CEO/WTD/Other KMPs		153	417	400	829
(i) Amalgamation Expenses		-	-	-	-
(ii) Bad & Doubtful Investments written off		846	846	-	-
(iii) Debenture issuance expenses		91	91	-	50
(iv) Remuneration to directors and others		271	271	140	141
<b>TOTAL (B)</b>		<b>350</b>	<b>8,074</b>	<b>2,908</b>	<b>9,116</b>
<b>6 Profit/(Loss) Before Tax</b>		<b>8,957</b>	<b>66,393</b>	<b>(17,625)</b>	<b>57,835</b>
<b>7 Provision for Taxation</b>					
- Current Tax		624	15,047	(4,309)	12,935
- Deferred Tax		1,226	1,329	(63)	1,133
<b>8 Profit / (Loss) after tax</b>		<b>7,107</b>	<b>50,017</b>	<b>(13,253)</b>	<b>43,767</b>
<b>9 APPROPRIATIONS</b>					
(a) Interim dividends paid during the year		14,517	14,517	-	25,015
(b) Final dividend paid		-	-	-	-
(c) Transfer to any Reserves or Other Accounts		-	-	-	-
Balance of profit/ loss brought forward from last year		206,668	163,758	177,011	145,006
<b>Balance carried forward to Balance Sheet</b>		<b>199,258</b>	<b>199,258</b>	<b>163,758</b>	<b>163,758</b>

**FORM NL-3-B-BS**

**Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**

**Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010**

**BALANCE SHEET AS AT MARCH 31, 2025**



(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As At March 31, 2025	As At March 31, 2024
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	72,583	71,497
RESERVES AND SURPLUS	NL-10	443,686	343,735
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		785	5,610
-Policyholders' Funds		3,103	23,962
BORROWINGS	NL-11	140,000	107,500
<b>TOTAL</b>		<b>660,157</b>	<b>552,304</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	552,219	488,732
INVESTMENTS-Policyholders	NL-12A	2,185,124	2,087,455
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	52,545	45,153
DEFERRED TAX ASSET (Net)		2,769	4,098
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	18,018	28,860
Advances and Other Assets	NL-16	324,710	252,893
<b>Sub-Total (A)</b>		<b>342,728</b>	<b>281,753</b>
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	2,033,232	1,726,659
PROVISIONS	NL-18	441,996	628,228
<b>Sub-Total (B)</b>		<b>2,475,228</b>	<b>2,354,887</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,132,500)</b>	<b>(2,073,134)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
<b>TOTAL</b>		<b>660,157</b>	<b>552,304</b>

**CONTINGENT LIABILITIES**

Particulars	As At March 31, 2025	As At March 31, 2024
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	119,167	55,824
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
<b>TOTAL</b>	<b>119,167</b>	<b>55,824</b>

**Note:**

(1) The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 71,388 lakhs (March 31, 2024 ₹ 39,386 lakhs) towards service tax and goods and service tax (excluding interest & penalty). Appeals/replies against these demand orders/notices is filed / yet to be filed before the appropriate Authorities.

2. The Company has disputed the demand raised by Income Tax Authorities for various years amounting to ₹ 47,778 lakhs (March 31, 2024 ₹ 16,438 lakhs) towards income tax (excluding interest & penalty). Appeals against these demand orders are filed/ yet to be filed before the appropriate Authorities.

**FORM NL-4-PREMIUM SCHEDULE**

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health		
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	
	<b>Gross Direct Premium</b>	29,259	175,899	2,489	14,084	254	1,853	2,743	15,937	39,423	191,536	25,225	114,834	64,647	306,370	157,757	571,975	5,920	34,666	587	3,335	164,264	609,976	22,305	22,305
Add: Premium on reinsurance accepted	2,156	13,356	67	326	0	0	67	326	0	0	0	0	0	0	22,305	22,305	0	0	0	0	0	0	0	0	0
Less: Premium on reinsurance ceded	(28,478)	(162,840)	(559)	(2,350)	(253)	(1,842)	(813)	(4,192)	(29,487)	(143,370)	(3,342)	(14,578)	(32,829)	(157,948)	(86,734)	(253,338)	(2,145)	(13,814)	(27)	(1,187)	(88,906)	(267,339)	(2,145)	(2,145)	
<b>Net Written Premium</b>	<b>2,936</b>	<b>26,414</b>	<b>1,997</b>	<b>12,060</b>	<b>1</b>	<b>11</b>	<b>1,998</b>	<b>12,071</b>	<b>9,936</b>	<b>48,166</b>	<b>21,883</b>	<b>100,256</b>	<b>31,818</b>	<b>148,422</b>	<b>93,328</b>	<b>340,944</b>	<b>3,775</b>	<b>20,852</b>	<b>567</b>	<b>3,148</b>	<b>76,358</b>	<b>364,941</b>	<b>3,775</b>	<b>3,775</b>	
Add: Opening balance of UPR	50,637	53,462	4,310	3,837	1	14	4,321	3,851	32,865	114,340	52,381	69,574	85,245	214,915	235,667	259,598	38,466	44,154	1,163	1,072	275,296	304,825	1,163	1,163	
Less: Closing balance of UPR	(46,330)	(46,330)	(3,146)	(3,146)	(11)	(11)	(3,157)	(3,157)	(21,997)	(21,997)	(48,516)	(48,516)	(70,513)	(70,513)	(244,307)	(244,307)	(35,164)	(35,164)	(1,099)	(1,099)	(280,569)	(280,569)	(1,099)	(1,099)	
<b>Net Earned Premium</b>	<b>7,244</b>	<b>33,547</b>	<b>3,162</b>	<b>12,751</b>	<b>0</b>	<b>14</b>	<b>3,162</b>	<b>12,765</b>	<b>20,804</b>	<b>171,509</b>	<b>25,748</b>	<b>121,314</b>	<b>46,551</b>	<b>292,823</b>	<b>84,688</b>	<b>356,233</b>	<b>7,078</b>	<b>29,842</b>	<b>624</b>	<b>3,121</b>	<b>92,390</b>	<b>389,197</b>	<b>7,078</b>	<b>7,078</b>	
<b>Gross Direct Premium</b>																									
- In India	29,259	175,899	2,489	14,084	254	1,853	2,743	15,937	39,423	191,536	25,225	114,834	64,647	306,370	157,757	571,975	5,920	34,666	587	3,335	164,264	609,976	22,305	22,305	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total	
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	
	<b>Gross Direct Premium</b>	826	3,305	287	548	6,623	31,957	309	2,235	74,947	325,263	2,077	13,294	7,360	52,300	718	6,982	6,476	37,664	328,535	1,389,892	360,537	1,581,728
Add: Premium on reinsurance accepted	0	0	13	13	96	857	0	0	2	933	2	19	3,422	0	2	2	2	22,436	27,531	24,659	41,213		
Less: Premium on reinsurance ceded	(70)	(543)	(265)	(475)	(5,546)	(27,132)	(309)	(2,234)	(47,760)	(196,545)	(1,734)	(12,051)	(5,588)	(43,936)	(853)	(6,429)	(3,758)	(24,055)	(187,617)	(738,686)	(216,908)	(905,719)	
<b>Net Written Premium</b>	<b>757</b>	<b>2,762</b>	<b>35</b>	<b>86</b>	<b>1,174</b>	<b>5,682</b>	<b>0</b>	<b>27,186</b>	<b>128,179</b>	<b>345</b>	<b>2,177</b>	<b>1,791</b>	<b>11,785</b>	<b>(135)</b>	<b>552</b>	<b>2,720</b>	<b>13,611</b>	<b>163,354</b>	<b>678,737</b>	<b>168,288</b>	<b>177,222</b>		
Add: Opening balance of UPR	1,247	1,084	31	41	3,601	1	0	2,354	5,252	980	1,863	5,187	4,965	11,810	13,566	18,672	19,625	404,423	569,137	459,382	626,450		
Less: Closing balance of UPR	(1,325)	(1,325)	(44)	(44)	(3,322)	(3,322)	(0)	(0)	(2,486)	(2,486)	(747)	(3,837)	(3,837)	(10,828)	(10,828)	(17,506)	(391,178)	(391,178)	(440,664)	(440,664)			
<b>Net Earned Premium</b>	<b>679</b>	<b>2,521</b>	<b>22</b>	<b>83</b>	<b>1,452</b>	<b>5,361</b>	<b>0</b>	<b>1</b>	<b>27,054</b>	<b>131,484</b>	<b>578</b>	<b>3,292</b>	<b>3,141</b>	<b>12,914</b>	<b>847</b>	<b>3,290</b>	<b>17,698</b>	<b>15,729</b>	<b>176,598</b>	<b>856,695</b>	<b>187,005</b>	<b>903,007</b>	
<b>Gross Direct Premium</b>																							
- In India	826	3,305	287	548	6,623	31,957	309	2,235	74,947	325,263	2,077	13,294	7,360	52,300	718	6,982	6,476	37,664	328,535	1,389,892	360,537	1,581,728	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
	<b>Gross Direct Premium</b>	33,657	179,596	3,442	17,011	196	1,626	3,639	18,636	83,697	262,993	69,192	264,542	152,889	527,535	204,759	594,200	12,054	56,330	594	3,286	217,408	653,816	22,436
Add: Premium on reinsurance accepted	4,142	19,399	54	362	0	0	54	362	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Premium on reinsurance ceded	(29,464)	(161,507)	(599)	(2,628)	(196)	(1,612)	(795)	(4,240)	(4,041)	(11,748)	(36,240)	(137,296)	(40,281)	(149,045)	(75,128)	(224,462)	(5,063)	(21,921)	(29)	(159)	(80,220)	(246,542)	(2,145)	(2,145)
<b>Net Written Premium</b>	<b>8,334</b>	<b>37,488</b>	<b>2,898</b>	<b>14,744</b>	<b>0</b>	<b>14</b>	<b>2,898</b>	<b>14,758</b>	<b>7,656</b>	<b>251,244</b>	<b>32,952</b>	<b>112,608</b>	<b>117,608</b>	<b>178,490</b>	<b>129,632</b>	<b>369,738</b>	<b>6,991</b>	<b>34,409</b>	<b>566</b>	<b>3,126</b>	<b>137,180</b>	<b>407,273</b>	<b>6,991</b>	<b>6,991</b>
Add: Opening balance of UPR	53,500	47,048	4,823	4,492	15	18	4,838	4,510	123,878	107,633	68,236	69,845	192,114	177,478	213,455	230,855	46,881	49,609	1,078	877	261,414	281,341		
Less: Closing balance of UPR	(53,462)	(53,462)	(3,837)	(3,837)	(14)	(14)	(3,851)	(3,851)	(145,340)	(145,340)	(69,574)	(69,574)	(214,915)	(214,915)	(259,598)	(259,598)	(44,154)	(44,154)	(1,072)	(1,072)	(304,825)	(304,825)		
<b>Net Earned Premium</b>	<b>8,373</b>	<b>31,073</b>	<b>3,885</b>	<b>15,399</b>	<b>1</b>	<b>18</b>	<b>3,885</b>	<b>15,417</b>	<b>58,194</b>	<b>213,537</b>	<b>31,614</b>	<b>127,517</b>	<b>89,808</b>	<b>341,054</b>	<b>83,489</b>	<b>340,995</b>	<b>9,717</b>	<b>39,863</b>	<b>572</b>	<b>2,931</b>	<b>93,778</b>	<b>383,790</b>	<b>9,717</b>	<b>9,717</b>
<b>Gross Direct Premium</b>																								
- In India	33,657	179,596	3,442	17,011	196	1,626	3,639	18,636	83,697	262,993	69,192	264,542	152,889	527,535	204,759	594,200	12,054	56,330	594	3,286	217,408	653,816	22,436	22,436
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
	<b>Gross Direct Premium</b>	733	2,711	227	447	5,734	25,670	432	1,962	73,547	340,375	2,106	11,857	7,590	48,236	2,663	7,591	15,727	38,325	479,057	1,658,523	516,353
Add: Premium on reinsurance accepted	0	0	4	4	158	1,046	0	0	282	0	1	42	1,817	0	0	0	0	5	205	3,653	4,401	23,414
Less: Premium on reinsurance ceded	(64)	(465)	(206)	(357)	(4,825)	(22,154)	(432)	(1,962)	(40,112)	(188,887)	(1,641)	(7,799)	(5,501)	(37,454)	(416)	(1,420)	(3,658)	(14,467)	(670,562)	(207,614)	(836,310)	
<b>Net Written Premium</b>	<b>669</b>	<b>2,246</b>	<b>25</b>	<b>93</b>	<b>1,067</b>	<b>4,551</b>	<b>0</b>	<b>1</b>	<b>33,435</b>	<b>151,487</b>	<b>467</b>	<b>4,840</b>	<b>2,131</b>	<b>12,599</b>	<b>2,248</b>	<b>6,171</b>	<b>12,069</b>	<b>23,863</b>	<b>301,906</b>	<b>991,614</b>	<b>313,139</b>	<b>1,043,860</b>
Add: Opening balance of UPR	966	838	43	49	3,020	1,889	0	8,205	5,014	2,417	1,057	6,461	4,559	12,029	9,755	10,588	6,408	497,257	488,390	555,595	539,948	
Less: Closing balance of UPR	(1,084)	(1,084)	(41)																			

FORM NL-5 - CLAIMS SCHEDULE  
 (₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
Claims Paid (Direct)	21,345	68,334	3,618	15,150	3	24	3,621	15,174	44,923	204,151	59,545	146,829	104,468	350,980	119,115	438,908	8,745	23,493	343	1,316	128,202	463,718
Add -Re-insurance accepted to direct claims	1,598	3,775	104	223	(0)	(0)	104	223	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	11	-	-	(0)	(0)	11
Less -Re-insurance Ceded to claims paid	(18,485)	(55,402)	(323)	(4,203)	(4)	(22)	(4,224)	(20,390)	(49,987)	(8,225)	(94,028)	(28,615)	(144,015)	(52,178)	(150,629)	(1,539)	(5,875)	(14)	(124)	(53,731)	(156,628)	
<b>Net Claim Paid</b>	<b>4,458</b>	<b>16,707</b>	<b>3,399</b>	<b>11,170</b>	<b>(4)</b>	<b>2</b>	<b>3,399</b>	<b>11,172</b>	<b>24,533</b>	<b>154,164</b>	<b>51,320</b>	<b>52,801</b>	<b>75,853</b>	<b>206,965</b>	<b>66,936</b>	<b>288,279</b>	<b>7,205</b>	<b>17,629</b>	<b>329</b>	<b>1,193</b>	<b>74,471</b>	<b>307,102</b>
Add Claims Outstanding at the end of the year	50,951	50,951	17,536	17,536	96	96	17,632	26,606	26,606	793,694	793,694	820,300	820,300	71,901	71,901	23,607	23,607	2,192	2,192	97,699	97,699	
Less Claims Outstanding at the beginning of the year	(51,827)	(46,372)	(18,849)	(17,307)	(94)	(73)	(18,943)	(17,389)	(38,493)	(39,728)	(81,429)	(89,447)	(849,320)	(729,175)	(73,341)	(50,113)	(23,363)	(2,426)	(2,689)	(2,046)	(99,392)	(74,583)
<b>Net Incurred Claims</b>	<b>3,582</b>	<b>21,286</b>	<b>2,086</b>	<b>11,399</b>	<b>2</b>	<b>25</b>	<b>2,087</b>	<b>11,424</b>	<b>12,648</b>	<b>141,042</b>	<b>33,584</b>	<b>157,048</b>	<b>46,233</b>	<b>298,096</b>	<b>65,496</b>	<b>310,067</b>	<b>7,451</b>	<b>18,810</b>	<b>(168)</b>	<b>1,341</b>	<b>72,779</b>	<b>330,218</b>
<b>Claims Paid (Direct)</b>																						
-In India	21,345	68,334	3,472	14,742	2	23	3,474	14,765	44,923	204,151	59,489	146,663	104,412	350,814	119,115	438,908	8,745	23,493	332	1,213	128,191	463,615
-Outside India	-	-	146	408	1	1	147	410	-	-	56	166	56	166	-	-	-	-	11	103	11	103
Estimates of IBNR and IBNER at the end of the period (net)	25,326	25,326	11,659	11,659	80	80	11,740	11,740	21,414	21,414	411,079	411,079	432,492	432,492	60,233	60,233	20,412	20,412	2,153	2,153	82,798	82,798
Estimates of IBNR and IBNER at the beginning of the period (net)	26,509	23,439	12,789	10,699	77	47	12,867	10,745	29,219	27,864	405,724	367,221	434,994	395,085	54,101	37,977	20,031	19,796	2,599	2,022	76,731	59,796

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
Claims Paid (Direct)	585	1,498	39	80	3,864	13,455	4	18	57,587	159,897	205	1,766	3,172	11,863	86	301	5,265	21,942	303,477	1,025,517	328,444	1,109,026
Add -Re-insurance accepted to direct claims	(0)	(0)	(0)	(0)	55	102	1	(8)	(0)	(0)	(0)	900	7	7	(0)	(0)	(0)	9	63	1,021	1,767	5,018
Less -Re-insurance Ceded to claims paid	(24)	(61)	(38)	(78)	(2,599)	(9,236)	(4)	(18)	(29,205)	(89,601)	(104)	(1,118)	(1,861)	(6,615)	(40)	(72)	(1,951)	(8,306)	(118,173)	(415,748)	(136,985)	(475,375)
<b>Net Claim Paid</b>	<b>561</b>	<b>1,437</b>	<b>1</b>	<b>2</b>	<b>3,319</b>	<b>4,320</b>	<b>1</b>	<b>(8)</b>	<b>28,382</b>	<b>70,296</b>	<b>101</b>	<b>1,648</b>	<b>1,319</b>	<b>5,258</b>	<b>46</b>	<b>229</b>	<b>3,313</b>	<b>13,645</b>	<b>185,367</b>	<b>610,790</b>	<b>193,226</b>	<b>638,669</b>
Add Claims Outstanding at the end of the year	3,935	3,935	313	313	8,146	8,146	515	515	155,686	155,686	11,909	11,909	15,787	15,787	2,398	2,398	10,847	10,847	1,127,534	1,127,534	1,196,117	1,196,117
Less Claims Outstanding at the beginning of the year	(3,943)	(2,808)	(310)	(300)	(8,413)	(6,533)	(517)	(508)	(167,560)	(117,260)	(7,368)	(6,328)	(14,206)	(12,702)	(2,101)	(1,261)	(11,294)	(11,695)	(1,165,022)	(963,153)	(1,235,792)	(1,026,905)
<b>Net Incurred Claims</b>	<b>552</b>	<b>2,564</b>	<b>4</b>	<b>14</b>	<b>1,052</b>	<b>5,933</b>	<b>0</b>	<b>(1)</b>	<b>165,583</b>	<b>115,149</b>	<b>4,642</b>	<b>7,129</b>	<b>2,899</b>	<b>8,340</b>	<b>344</b>	<b>1,367</b>	<b>2,867</b>	<b>12,798</b>	<b>147,879</b>	<b>775,171</b>	<b>153,550</b>	<b>807,881</b>
<b>Claims Paid (Direct)</b>																						
-In India	585	1,498	39	80	3,778	13,369	4	18	57,587	159,897	177	1,738	3,172	11,863	86	301	5,265	21,942	303,296	1,025,134	328,116	1,108,234
-Outside India	-	-	-	-	86	86	-	-	-	-	28	28	-	-	-	-	-	9	63	1,021	1,767	5,018
Estimates of IBNR and IBNER at the end of the period (net)	1,998	1,998	216	216	5,878	5,878	120	120	153,743	153,743	6,428	6,428	10,813	10,813	2,392	2,392	9,450	9,450	706,329	706,329	743,394	743,394
Estimates of IBNR and IBNER at the beginning of the period (net)	1,911	2,060	265	224	5,850	3,898	120	96	165,583	115,149	6,134	5,038	10,311	9,115	2,059	1,189	9,901	9,682	713,858	601,330	753,234	635,515

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
Claims Paid (Direct)	20,875	54,591	3,675	18,157	5	2,633	3,680	20,791	50,916	177,919	41,649	106,589	92,564	284,508	109,727	400,485	6,476	24,096	327	788	116,530	425,369
Add -Re-insurance accepted to direct claims	1,066	3,527	54	259	0	0	54	259	0	0	0	0	0	0	0	0	0	1	1	0	0	1
Less -Re-insurance Ceded to claims paid	(17,822)	(45,246)	(227)	(4,638)	(6)	(2,633)	(231)	(7,271)	(3,751)	(12,901)	(4,504)	(74,303)	(8,255)	(83,204)	(33,416)	(114,716)	(1,473)	(4,320)	(14)	(32)	(34,903)	(120,805)
<b>Net Claim Paid</b>	<b>4,119</b>	<b>12,872</b>	<b>3,502</b>	<b>13,778</b>	<b>0</b>	<b>1</b>	<b>3,503</b>	<b>13,779</b>	<b>47,164</b>	<b>169,018</b>	<b>37,145</b>	<b>32,286</b>	<b>84,309</b>	<b>201,304</b>	<b>76,311</b>	<b>285,769</b>	<b>5,003</b>	<b>18,040</b>	<b>313</b>	<b>756</b>	<b>81,627</b>	<b>304,565</b>
Add Claims Outstanding at the end of the year	46,372	46,372	17,307	17,307	73	73	17,380	17,380	39,728	39,728	689,447	689,447	729,175	729,175	50,113	50,113	22,426	22,426	2,044	2,044	74,583	74,583
Less Claims Outstanding at the beginning of the year	(45,276)	(32,095)	(18,448)	(17,171)	(107)	(89)	(18,555)	(17,260)	(39,305)	(31,383)	(636,018)	(655,969)	(675,053)	(687,352)	(57,455)	(43,831)	(23,877)	(22,205)	(3,175)	(2,335)	(84,256)	(68,371)
<b>Net Incurred Claims</b>	<b>5,215</b>	<b>27,149</b>	<b>2,362</b>	<b>13,914</b>	<b>(34)</b>	<b>(15)</b>	<b>2,327</b>	<b>13,899</b>	<b>47,857</b>	<b>177,362</b>	<b>90,574</b>	<b>165,764</b>	<b>138,431</b>	<b>292,051</b>	<b>68,970</b>	<b>292,051</b>	<b>3,532</b>	<b>18,261</b>	<b>(817)</b>	<b>464</b>	<b>71,684</b>	<b>310,776</b>
<b>Claims Paid (Direct)</b>																						
-In India	20,875	54,591	3,420	17,177	3	2,631	3,423	19,808	50,916	177,919	41,649	106,589	92,564	284,508	109,727	400,485	6,476	24,096	327	746	116,530	425,327
-Outside India	-	-	255	980	2	2	257	982	-	-	-	-	-	-	-	-	-	-	-	-	42	42
Estimates of IBNR and IBNER at the end of the period (net)	23,439	23,439	10,699	10,699	47	47	10,745	10,745	27,864	27,864	367,221	367,221	395,085	395,085	37,977	37,977	19,796	19,796	2,022	2,022	59,796	59,796
Estimates of IBNR and IBNER at the beginning of the period (net)	23,793	16,276	11,979	9,418	81	61	12,060	9,479	26,336	20,015	295,772	336,625	322,108	356,640	39,681	31,808	19,604	19,912	3,097	2,324	62,382	54,044

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Weather / Crop Insurance		Other Liability		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
Claims Paid (Direct)	406	1,261	90	167	8,563	13,983	3	35	55,045	203,999	1,963	9,532	2,027	7,514	121	422	4,513	16,095	281,826	962,885	306,381	1,038,266
Add -																						





Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(₹ in Lakhs)

Particulars	FIRE				Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
	1 Employees' remuneration & welfare benefits	1,741	8,907	197	924	17	95	213	1,019	3,684	17,904	2,316	10,743	5,999	28,647	13,961	46,848	491	2,773	51	253	14,503	49,873	
2 Travel, conveyance and vehicle running expenses	50	279	4	20	0	2	5	22	136	537	84	317	219	854	466	1,457	17	87	2	8	486	1,552		
3 Training expenses	7	70	1	6	0	1	1	7	11	74	7	44	19	118	59	233	2	14	0	1	61	245		
4 Rents, rates & taxes	64	521	5	41	0	5	5	46	172	960	121	597	292	1,557	734	2,733	22	161	3	16	759	2,910		
5 Repairs	45	237	3	19	0	2	3	21	80	445	59	277	139	722	372	1,282	13	75	2	8	387	1,365		
6 Printing & stationery	5	41	0	3	0	0	3	15	77	11	48	26	125	51	202	1	12	0	1	53	215			
7 Communication expenses	10	112	1	9	0	1	1	10	35	177	22	104	57	281	143	521	5	31	0	3	148	555		
8 Legal & professional charges	153	899	24	105	3	13	26	118	164	969	35	296	199	1,265	1,177	4,175	34	242	4	23	1,215	4,441		
9 Auditors' fees, expenses etc.																								
(a) as auditor	2	10	0	1	0	0	1	2	10	1	6	4	16	10	30	0	2	0	0	10	32			
(b) as adviser or in any other capacity, in respect of																								
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) in any other capacity	0	9	0	1	(0)	0	0	1	0	9	0	5	1	14	5	27	0	2	0	0	5	29		
10 Advertisement and publicity	259	743	11	21	1	2	12	23	750	2,553	464	1,515	1,213	4,068	2,606	7,075	113	427	11	37	2,731	7,539		
11 Interest & Bank Charges	44	303	2	17	0	2	3	19	118	612	75	362	193	974	490	1,745	16	104	2	9	508	1,859		
12 Depreciation	311	1,353	25	105	3	14	28	119	365	1,378	229	824	593	2,202	1,502	4,249	57	248	6	24	1,565	4,521		
13 Brand/Trade Mark usage fee/charges	56	421	5	32	0	4	5	36	74	426	48	256	123	682	364	1,323	11	77	1	7	376	1,407		
14 Business Development and Sales Promotion Expenses	(6)	90	(0)	6	(0)	1	(0)	7	(14)	117	(7)	72	(21)	189	12	393	(3)	23	(0)	2	8	418		
15 Information Technology Expenses	367	1,932	29	147	3	19	32	166	448	1,962	284	1,176	732	3,139	1,958	6,080	69	355	7	34	2,033	6,469		
16 Goods and Services Tax (GST)	4	19	0	1	0	0	1	5	20	3	12	8	32	21	61	1	4	0	0	0	22	65		
17 Others																								
- Electricity expenses	10	91	1	6	0	1	7	42	180	29	120	70	300	165	553	6	33	1	4	172	590			
- Office expenses	0	7	0	1	(0)	0	1	(2)	9	15	53	12	62	28	56	(5)	33	0	0	23	88			
- Postage and courier	1	29	0	2	(0)	0	2	5	34	25	107	29	141	18	98	0	5	0	1	18	104			
- Miscellaneous expenses	28	(3)	2	(2)	0	(0)	2	(2)	28	91	17	54	45	145	97	250	4	15	1	1	102	267		
- Loss/(Profit) on sale of assets (net)	18	27	1	2	0	0	2	19	25	12	15	31	40	62	79	3	5	0	0	66	84			
<b>TOTAL</b>	<b>3,167</b>	<b>16,097</b>	<b>312</b>	<b>1,467</b>	<b>29</b>	<b>162</b>	<b>341</b>	<b>1,629</b>	<b>6,136</b>	<b>28,569</b>	<b>3,848</b>	<b>17,003</b>	<b>9,984</b>	<b>45,572</b>	<b>24,300</b>	<b>79,470</b>	<b>859</b>	<b>4,728</b>	<b>89</b>	<b>432</b>	<b>25,248</b>	<b>84,630</b>		
In India	3,167	16,097	312	1,467	29	162	341	1,629	6,136	28,569	3,848	17,003	9,984	45,572	24,300	79,470	859	4,728	89	432	25,248	84,630		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
	1 Employees' remuneration & welfare benefits	31	118	9	18	347	1,477	16	96	1,918	7,559	73	422	603	3,243	50	524	252	1,608	23,802	93,585	25,756
2 Travel, conveyance and vehicle running expenses	1	4	0	1	8	41	0	3	74	377	2	16	18	93	2	17	8	55	819	3,013	873	3,314
3 Training expenses	0	1	0	0	2	12	0	1	20	119	0	5	1	21	0	3	1	14	105	542	113	619
4 Rents, rates & taxes	1	7	1	1	12	85	0	5	148	760	3	31	14	157	2	31	12	106	1,244	5,650	1,313	6,217
5 Repairs	1	3	0	1	8	38	0	2	79	285	3	14	10	76	1	14	8	48	636	2,567	683	2,825
6 Printing & stationery	0	1	0	0	1	6	0	0	63	359	0	3	1	12	0	2	1	9	145	733	151	777
7 Communication expenses	0	2	0	0	3	19	0	1	(29)	65	0	7	2	33	1	6	2	23	185	993	196	1,115
8 Legal & professional charges	4	16	1	3	33	158	3	16	641	2,402	10	67	37	281	3	34	31	180	2,179	8,862	2,358	9,879
9 Auditors' fees, expenses etc.																						
(a) as auditor	0	0	0	0	0	2	0	0	4	16	0	1	0	3	0	0	0	2	18	72	20	83
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	0	2	(0)	0	1	15	(0)	1	(0)	3	(0)	0	0	2	7	65	7	75
10 Advertisement and publicity	3	7	1	1	30	63	2	3	467	2,023	10	21	81	244	19	94	46	176	4,601	14,239	4,873	15,005
11 Interest & Bank Charges	1	4	0	1	7	42	0	3	511	2,469	2	17	12	93	2	22	8	65	1,245	5,548	1,292	5,870
12 Depreciation	7	23	2	4	63	237	3	16	648	2,241	21	100	80	400	8	49	62	266	3,053	10,058	3,392	11,530
13 Brand/Trade Mark usage fee/charges	2	8	1	1	13	73	0	5	145	724	4	32	12	124	1	16	12	84	687	3,155	748	3,612
14 Business Development and Sales Promotion Expenses	0	2	0	0	0	15	(0)	1	6	138	(0)	6	(3)	27	(1)	4	(2)	18	(12)	819	(19)	916
15 Information Technology Expenses	9	34	3	6	76	334	4	23	838	3,317	25	145	90	569	9	72	75	385	3,894	14,491	4,293	16,589
16 Goods and Services Tax (GST)	0	1	0	0	1	3	0	0	204	694	0	1	1	6	0	1	4	237	805	241	825	
17 Others																						
- Electricity expenses	0	1	0	0	2	13	0	1	10	115	0	5	4	27	1	6	2	19	260	1,078	272	1,176
- Office expenses	0	0	0	0	1	(0)	0	1	7	22	(0)	0	0	2	0	1	0	2	42	178	42	186
- Postage and courier	0	1	0	0	5	0	0	0	6	60	0	2	(0)	9	(0)	1	0	6	54	328	55	359
- Miscellaneous expenses	0	(0)	0	(0)	4	(4)	0	(0)	35	114	2	(2)	9	1	1	3</						





**Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010**

**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ in Lakhs)

	<b>Particulars</b>	<b>As at March 31, 2025</b>	<b>As at March 31, 2024</b>
1	Authorised Capital		
	2000,000,000 Equity Shares of ₹ 10/- each (Previous period: 2000,000,000 Equity Shares of ₹ 10/- each)	200,000	200,000
2	Issued Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each)	72,583	71,497
3	Subscribed Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each)	72,583	71,497
4	Called-up Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each)	72,583	71,497
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
5	Paid-up Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each)	72,583	71,497



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

**PATTERN OF SHAREHOLDING**  
**[As certified by the Management]**

Shareholder	As at March 31, 2025		As at March 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
· Indian: HDFC Bank Limited	365,332,706	50.33%	360,912,647	50.48%
· Foreign: ERGO International AG	358,837,003	49.44%	350,941,790	49.08%
<b>Investors</b>				
· Indian	-	-	-	-
· Foreign	-	-	-	-
<b>Others</b>	1,659,297	0.23%	3,113,827	0.44%
<b>TOTAL</b>	<b>725,829,006</b>	<b>100%</b>	<b>714,968,264</b>	<b>100%</b>

**DETAILS OF EQUITY HOLDING OF INSURERS**

**PART A:**

**PARTICULARS OF THE SHAREHOLDING PATTERN OF HDFC ERGO GENERAL INSURANCE COMPANY, AS AT QUARTER ENDED MARCH 31, 2025**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i)HDFC Bank Limited**	1	365,332,706	50.33	36,533	-	-	360,912,647	98.79
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: ERGO International AG	1	358,837,003	49.44	35,884	-	-	55,733,532	15.53
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	<b>Institutions</b>								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs*	101.00	273,952.00	0.04	27.40	17,163.00	6.27	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs*	15.00	1,385,345.00	0.19	138.54	34,200.00	2.47	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	<b>Others:</b>								
-	Trusts	-	-	-	-	-	-	-	-
-	Non Resident Indian	-	-	-	-	-	-	-	-
-	Clearing Members	-	-	-	-	-	-	-	-
-	Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
-	Bodies Corporate	-	-	-	-	-	-	-	-
-	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Employees	-	-	-	-	-	-	-	-
<b>Total</b>		<b>118</b>	<b>725,829,006</b>	<b>100.00</b>	<b>72,583</b>	<b>51,363</b>	<b>0.007</b>	<b>416,646,179</b>	<b>57.40</b>

\* Shares allotted by the Company under Employees Stock Option Plan - 2009 (ESOP - 2009).

\*\*Pursuant to scheme of amalgamation of HDFC Limited with and into HDFC Bank (Bank), the Bank becomes the holding company of the Company w.e.f July 1, 2023.

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE**

**PART B:**

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	<b>Institutions</b>								
i)	Mutual Funds	668	1,671,116,837	21.84	16,711.17	-	-	-	-
ii)	Foreign Portfolio Investors Category I	2,453	3,019,287,166	39.46	30,192.87	-	-	-	-
iii)	Foreign Portfolio Investors Category II	234	178,705,533	2.34	1,787.06	-	-	-	-
iv)	Foreign Portfolio Investors Category III	-	-	-	-	-	-	-	-
v)	Banks	31	106,635	-	1.07	-	-	-	-
vi)	Insurance Companies	208	529,489,898	6.92	5,294.90	-	-	-	-
vii)	FII belonging to Foreign promoter*	-	-	-	-	-	-	-	-
viii)	Foreign Institutional Investor	4	1,148,078	0.02	11.48	-	-	-	-
ix)	Foreign Bank	3	12,135	-	0.12	-	-	-	-
x)	FII belonging to Foreign promoter of Indian Promoter#	-	-	-	-	-	-	-	-
xi)	Provident Fund/Pension Fund	51	115,748,627	1.51	1,157.49	-	-	-	-
xii)	Alternative Investment Fund	128	44,119,253	0.57	441.19	-	-	-	-
xiii)	Sovereign Wealth Fund	4	11,982,618	0.16	119.83	-	-	-	-
x)	NBFC Registered with RBI	35	2,696,028	0.04	26.96	-	-	-	-
x)	Any other (Other Financial Institutions)	1	1,040	-	0.01	-	-	-	-
1.2)	<b>Central Government/ State Government(s)/ President of India</b>	5	75,364	-	0.75	-	-	-	-
ii)	State Government/Governor	1	50,400	-	0.50	-	-	-	-
iii)	Shareholding by companies or bodies corporate where Central/State Government is a promoter	1	3,000	-	0.03	-	-	-	-
1.3)	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	3,706,868	702,247,895	9.18	7,022.48	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	442	118,675,245	1.55	1,186.75	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	<b>Others:</b>								
-	Trusts	155	2,843,940	0.04	28.44	-	-	-	-
-	Non Resident Indian	33,126	19,944,646	0.26	199.45	-	-	-	-
-	Foreign Nationals	8	6,832	-	0.07	-	-	-	-
-	Foreign Companies	2	16,769,560	0.22	167.70	-	-	-	-
-	Clearing Members	20	670,942	0.01	6.71	-	-	-	-
-	Bodies Corporate	11,698	118,379,412	1.55	1,183.79	-	-	-	-
-	Bodies Corporate-Ltd Liability Partnership	-	-	-	-	-	-	-	-
-	Investor Education and Protection Fund (IEPF)	1	10,421,723	0.14	104.22	-	-	-	-
-	Foreign Corporate Bodies (FDIs)	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
vi)	<b>Associate Companies/ Subsidiaries</b>	1	28,265,725	0.36	282.66	-	-	-	-
-	Directors & Relatives (Excluding independent director & Nominee director)	40	13,182,911	0.17	131.83	-	-	-	-
-	Key Managerial Personnel	4	141,313	-	1.41	-	-	-	-
-	Hindu Undivided Families	72,946	12,071,774	0.15	120.72	-	-	-	-
-	Independent Director & Their Relatives	-	-	-	-	-	-	-	-
-	Unclaimed Shares	1	9,660	-	0.10	-	-	-	-
-	Fraction Shares	-	-	-	-	-	-	-	-
-	Escrow Demat A/C	1	830,944	0.01	8.31	-	-	-	-
-	Physical Shares	1	4,788,262	0.06	47.88	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	2	1,028,411,209	13.44	10,284.11	-	-	-	-
2.2)	Employee Benefit Trust	3	17,069	-	0.17	-	-	-	-
2.3)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>3,829,146</b>	<b>7,652,221,674</b>	<b>100.00</b>	<b>76,522.22</b>				

\* Non of this instituon belongs to foreign promoter

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

**List of Shareholders holding 1% and above of the total capital as on MARCH 31, 2025**



<b>Sr. No.</b>	<b>Name of the Shareholders</b>	<b>No of Shares</b>	<b>% to Capital</b>
1	SBI-ETF NIFTY 50	485,935,660	6.35
2	Life Insurance Corporation of India	360,773,905	4.71
3	ICICI Prudential Bluechip Fund	214,966,956	2.81
4	HDFC Trustee Company Ltd - HDFC Flexi Cap Fund	175,918,810	2.3
5	Government of Singapore	175,908,308	2.3
6	UTI - Nifty 50 Exchange Traded Fund	137,531,862	1.8
7	NIPPON Life India Trustee Ltd - A/C NIPPON India ETF Nifty 50 BEES	129,711,189	1.7
8	NPS Trust-A/C HDFC Pension Management Company Ltd Scheme E-Tier I	115,748,627	1.51
9	Government Pension fund Global	95,058,803	1.24
10	Vanguard Total International Stock Index Fund	79,763,956	1.04
	<b>Total</b>	<b>1,971,318,086</b>	<b>25.76</b>



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2025		As at March 31, 2024	
1	Capital Reserve		-		-
2	Capital Redemption Reserve		-		-
3	Share Premium				
	Balance Brought forward from Previous Year	146,382		141,659	
	Add: Addition during the period	64,451	210,833	4,723	146,382
4	General Reserves				
	Less: Amount utilized for Buy-back	-		-	
	Less: Amount utilized for issue of Bonus shares	-	-	-	-
5	Catastrophe Reserve				
6	Other Reserves (to be specified)				
	(a) Debenture Redemption Reserve				
	Balance Brought forward from Previous Year	3,565		3,565	
	Add: Addition during the period	-	3,565	-	3,565
	(b) Reserve on Amalgamation (Note 1)		30,030		30,030
7	Balance of Profit in Profit & Loss Account				
	Balance Brought forward from Previous Year	163,758		145,006	
	Add: Profit during the period	35,500		18,752	
	Less: Transfer to Debenture Redemption Reserve	-	199,258	-	163,758
	<b>TOTAL</b>		<b>443,686</b>		<b>343,735</b>

**Notes:**

1. Reserves on Amalgamation created on the merger of erstwhile HDFC ERGO Health Insurance Limited (formerly Apollo Munich Health Insurance Company Limited) with the Company.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-11-BORROWINGS SCHEDULE**

(₹ in Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 2024
1	Debentures/ Bonds	140,000	107,500
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>140,000</b>	<b>107,500</b>

**DISCLOSURE FOR SECURED BORROWINGS**

(₹ in Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
			Nil	

**FORM NL-12 & 12A - INVESTMENT SCHEDULE**

(₹ in Lakhs)

	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders		As at March 31, 2025	As at March 31, 2024
		As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024		
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	138,326	125,035	547,352	534,047	685,678	659,082
2	Other Approved Securities	100,086	98,432	396,040	420,419	496,126	518,851
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	50,600	47,803	200,222	204,176	250,822	251,980
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	53,172	46,785	210,399	199,828	263,571	246,613
	(e) Other Securities (Alternative Investment Fund)	210	103	831	438	1,041	541
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	163,130	123,638	645,506	528,080	808,636	651,719
5	Other than Approved Investments*^	1,777	1,150	7,032	4,912	8,809	6,062
	<b>TOTAL</b>	<b>507,301</b>	<b>442,947</b>	<b>2,007,382</b>	<b>1,891,900</b>	<b>2,514,683</b>	<b>2,334,848</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	1,416	1,235	5,604	5,274	7,020	6,509
2	Other Approved Securities	849	1,065	3,361	4,548	4,210	5,612
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	805	-	3,187	-	3,992	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	542	97	2,144	413	2,686	510
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	13,609	13,150	53,849	56,167	67,458	69,317
	(e) Other Securities (Alternative Investment Fund)	21,203	15,610	83,901	66,673	105,104	82,284
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	6,494	14,546	25,696	62,128	32,190	76,674
5	Other than Approved Investments*^	-	82	-	352	-	434
	<b>TOTAL</b>	<b>44,918</b>	<b>45,785</b>	<b>177,742</b>	<b>195,555</b>	<b>222,660</b>	<b>241,340</b>
	<b>GRNAD TOTAL</b>	<b>552,219</b>	<b>488,732</b>	<b>2,185,124</b>	<b>2,087,455</b>	<b>2,737,343</b>	<b>2,576,188</b>

**For NL - 12**

\*The above is net-off Provision for Diminution in value of Investments (March 31, 2025 : ₹ 16,254 Lakhs & March 31, 2024 : ₹ 20,975 Lakhs)

**For NL - 12 & 12A**

^ Other than Approved Investments includes AIF Securities, Unlisted Equity shares and Listed Equity which do not continue to satisfy dividend pay-out criteria as per Actuarial, Finance and Investment Functions of Insurers Regulations, 2024 and Master Circular thereon dated May 17, 2024.

**A) Aggregate value of the Investments other than Equity Shares and Mutual Funds**

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
<b>Long Term Investments--</b>						
Book Value	455,497	393,490	1,802,394	1,440,829	2,257,891	1,834,319
Market Value	463,965	388,040	1,835,902	1,420,873	2,299,867	1,808,913
<b>Short Term Investments--</b>						
Book Value	43,571	43,407	172,411	158,943	215,982	202,350
Market Value	43,509	43,274	172,165	158,454	215,675	201,728



FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	- Nil -	
	Doubtful		
	Loss		
	<b>Total</b>		

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at March 31, 2025	As at March 31, 2024
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	40,318	16,080	91	56,307	28,344	6,619	90	34,873	21,434	11,974
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,543	261	814	1,990	1,471	175	814	832	1,158	1,072
Buildings	15,161	-	(0)	15,161	2,351	256	0	2,607	12,554	12,809
Furniture & Fittings	5,014	206	785	4,435	2,623	380	562	2,441	1,995	2,391
Information Technology Equipment	17,853	2,284	194	19,943	11,989	2,800	187	14,602	5,341	5,864
Vehicles	4,104	752	642	4,214	1,301	827	423	1,705	2,509	2,803
Office Equipment	4,175	383	611	3,947	2,839	472	554	2,757	1,190	1,336
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>89,168</b>	<b>19,966</b>	<b>3,137</b>	<b>105,997</b>	<b>50,918</b>	<b>11,529</b>	<b>2,630</b>	<b>59,817</b>	<b>46,180</b>	<b>38,250</b>
Work in progress	6,903	16,085	16,623	6,365	-	-	-	-	6,365	6,903
<b>Grand Total</b>	<b>96,071</b>	<b>36,051</b>	<b>19,760</b>	<b>112,363</b>	<b>50,918</b>	<b>11,529</b>	<b>2,630</b>	<b>59,817</b>	<b>52,545</b>	<b>45,153</b>
<b>PREVIOUS YEAR</b>	<b>80,827</b>	<b>28,690</b>	<b>13,446</b>	<b>96,072</b>	<b>44,417</b>	<b>8,471</b>	<b>1,970</b>	<b>50,918</b>	<b>45,153</b>	



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(₹ in Lakhs)

	<b>Particulars</b>	<b>As at March 31, 2025</b>	<b>As at March 31, 2024</b>
1	Cash (including cheques, drafts and stamps)	2,593	2,385
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	473	254
	(bb) Others	26	141
	(b) Current Accounts	14,926	26,079
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	0	-
	<b>TOTAL</b>	<b>18,018</b>	<b>28,860</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>	<b>18,018</b>	<b>28,860</b>
	In India	18,018	28,860
	Outside India	-	-

(₹ in Lakhs)

<b>Particulars</b>	<b>As at March 31, 2025</b>	<b>As at March 31, 2024</b>
Cheques on hand	2,530	2,326



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2025		As at March 31, 2024	
	<b>ADVANCES</b>				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		-		-
3	Prepayments		3,788		5,859
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		11,339		10,220
6	Goods and Service tax Credit		40,034		5,582
7	Others				
	(i) Advances to employees		42		32
	(ii) Advances to suppliers	17,914		11,750	
	Less : Provisions for doubtful debts	(2,291)	15,623	(2,291)	9,459
	<b>TOTAL (A)</b>		<b>70,826</b>		<b>31,152</b>
	<b>OTHER ASSETS</b>				
1	Income accrued on investments		64,022		54,940
2	Outstanding Premiums	159,084		147,117	
	Less : Provisions for doubtful debts	(1,564)	157,520	(216)	146,901
3	Agents' Balances		317		420
4	Foreign Agencies Balances		-		-
5	Due from other entities carrying on insurance business (including reinsurers)		28,472		16,196
6	Due from subsidiaries/ holding		29		-
7	Investments held for Unclaimed Amount of Policyholders		1,873		1,301
8	Interest Income on Unclaimed amount of Policyholders Investment		466		501
9	Others				
	(i) Deposits for premises		1,182		1,479
	(ii) Stock of Salvaged Cars		3		3
	<b>TOTAL (B)</b>		<b>253,884</b>		<b>221,741</b>
	<b>TOTAL (A+B)</b>		<b>324,710</b>		<b>252,893</b>



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ in Lakhs)			
	Particulars	As at March 31, 2025	As at March 31, 2024
1	Agents' Balances	17,607	19,624
2	Balances due to other insurance companies	446,055	414,280
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	179,530	90,502
	(b) for Other Policies	5,762	5,245
5	Unallocated Premium	100,674	84,665
6	Sundry creditors	64,401	65,570
7	Due to subsidiaries/ holding company	7,405	523
8	Claims Outstanding	1,196,117	1,026,905
9	Due to Officers/ Directors	243	126
10	Unclaimed Amount of policyholders	1,848	2,005
11	Income accrued on Unclaimed amounts	466	501
12	Interest payable on debentures	3,033	2,946
13	GST Liabilities	6,729	6,666
14	Others (to be specified)		
	Tax deducted at source	2,764	6,467
	Other statutory dues	598	634
	Unclaimed Dividend Payable	0	-
	<b>TOTAL</b>	<b>2,033,232</b>	<b>1,726,659</b>

Note :

(a) Long term policies are policies with more than one year tenure



**Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010**

**FORM NL-18-PROVISIONS SCHEDULE**

**(₹ in Lakhs)**

	<b>Particulars</b>	<b>As at March 31, 2025</b>	<b>As at March 31, 2024</b>
1	Reserve for Unexpired Risk	440,664	626,450
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	313	791
4	For Employee Benefits	1,019	987
4	Others	-	-
	<b>TOTAL</b>	<b>441,996</b>	<b>628,228</b>



**Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010**

**FORM NL-19 MISC EXPENDITURE SCHEDULE**  
**(To the extent not written off or adjusted)**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at March 31, 2025</b>	<b>As at March 31, 2024</b>
1	Discount Allowed on issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
1	Gross Direct Premium Growth Rate**	-30.18%	-14.81%	9.80%	11.61%
2	Gross Direct Premium to Net worth Ratio	0.74	3.25	1.34	4.82
3	Growth rate of Net Worth	26.23%	26.23%	6.53%	6.53%
4	Net Retention Ratio**	43.69%	44.19%	60.13%	55.52%
5	Net Commission Ratio**	13.95%	7.46%	11.11%	8.77%
6	Expense of Management to Gross Direct Premium Ratio**	30.71%	27.86%	24.30%	23.08%
7	Expense of Management to Net Written Premium Ratio**	41.91%	33.28%	26.40%	24.52%
8	Net Incurred Claims to Net Earned Premium**	82.11%	89.47%	102.67%	87.70%
9	Claims paid to claims provisions**	10.44%	18.47%	12.84%	17.61%
10	Combined Ratio**	124.02%	122.75%	129.07%	112.23%
11	Investment income ratio	1.72%	8.20%	1.75%	8.83%
12	Technical Reserves to net premium ratio **	9.73	2.28	5.28	1.58
13	Underwriting balance ratio	(0.20)	(0.16)	(0.37)	(0.14)
14	Operating Profit Ratio	-0.01%	3.56%	-11.15%	2.97%
15	Liquid Assets to liabilities ratio	0.11	0.11	0.13	0.13
16	Net earning ratio	4.22%	6.97%	0.05%	4.19%
17	Return on net worth ratio	1.46%	10.29%	0.04%	11.36%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.00	2.00	1.68	1.68
19	NPA Ratio				
	Gross NPA Ratio	0.59%	0.59%	0.82%	0.82%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio	0.29	0.29	0.28	0.28
21	Debt Service Coverage Ratio	5.14	8.89	(7.48)	8.78
22	Interest Service Coverage Ratio	5.14	8.89	(7.48)	8.78
23	Earnings per share	6.94	6.94	6.12	6.12
		Basic		6.11	6.11
		Diluted		6.11	6.11
24	Book value per share	66.99	66.99	53.88	53.88

\*\* Segmental Reporting up to the quarter



Segments Upto the quarter ended on March 31, 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	-2.06%	13.96%	-35.94%	25.23%	25.00%	63.45%	19.85%	88.45%	3.68	0.17
Previous Period	5.03%	18.84%	-24.97%	19.32%	12.28%	87.37%	17.60%	99.65%	2.66	(0.02)
Marine Cargo										
Current Period	-17.20%	83.69%	10.32%	20.51%	22.48%	89.40%	23.46%	111.88%	1.71	(0.11)
Previous Period	-14.99%	84.87%	14.02%	23.79%	25.91%	90.36%	29.97%	116.27%	1.43	(0.15)
Marine Hull										
Current Period	13.99%	0.61%	-376.26%	9.50%	1068.75%	177.39%	2.37%	1246.13%	9.58	(9.33)
Previous Period	-17.65%	0.86%	-284.39%	7.67%	556.52%	-84.54%	0.63%	471.98%	6.23	(2.49)
Total Marine										
Current Period	-14.48%	74.22%	9.96%	19.23%	23.45%	89.50%	23.37%	112.95%	1.72	(0.12)
Previous Period	-15.23%	77.68%	13.74%	22.39%	26.42%	90.15%	29.82%	116.57%	1.44	(0.15)
Motor OD										
Current Period	-27.17%	25.15%	40.96%	41.85%	100.27%	82.24%	62.42%	182.51%	1.01	(0.10)
Previous Period	25.86%	95.53%	30.31%	40.70%	41.81%	83.06%	66.35%	124.87%	0.74	(0.32)
Motor TP										
Current Period	-56.59%	87.31%	33.53%	21.10%	50.49%	129.46%	0.16%	179.94%	8.40	(0.71)
Previous Period	3.55%	48.10%	8.69%	27.27%	30.86%	129.99%	-0.91%	160.86%	5.97	(0.61)
Total Motor										
Current Period	-41.92%	48.45%	35.94%	34.07%	66.64%	101.80%	3.56%	168.44%	6.00	(0.36)
Previous Period	13.59%	71.75%	23.04%	33.97%	38.13%	100.61%	2.69%	138.74%	2.49	(0.43)
Health										
Current Period	-3.74%	57.37%	6.26%	36.41%	29.57%	87.04%	61.78%	116.61%	0.93	(0.15)
Previous Period	16.73%	62.22%	6.20%	25.01%	22.00%	85.65%	74.60%	107.65%	0.83	(0.10)
Personal Accident										
Current Period	-38.46%	60.15%	28.74%	62.11%	51.41%	63.03%	35.17%	114.44%	2.82	0.01
Previous Period	-5.52%	61.08%	0.23%	28.02%	16.83%	45.81%	35.13%	62.64%	1.93	0.40
Travel Insurance										
Current Period	1.49%	94.40%	24.22%	36.72%	37.95%	42.95%	29.53%	80.90%	1.22	0.19
Previous Period	9.80%	95.16%	15.02%	24.58%	25.20%	15.83%	7.33%	41.03%	1.36	0.57
Total Health										
Current Period	-6.71%	57.72%	7.70%	37.87%	30.89%	84.85%	52.90%	115.73%	1.04	(0.14)
Previous Period	14.37%	62.29%	5.77%	25.27%	21.59%	80.98%	59.49%	102.57%	0.93	(0.04)
Workmen's Compensation										
Current Period	21.90%	83.57%	19.46%	25.96%	27.87%	101.71%	16.71%	129.57%	1.90	(0.32)
Previous Period	27.37%	82.85%	18.83%	26.48%	28.67%	81.45%	24.12%	110.12%	1.73	(0.14)
Public/ Product Liability										
Current Period	22.59%	15.27%	-20.96%	18.48%	23.18%	17.50%	0.30%	40.68%	4.17	0.59
Previous Period	23.44%	20.66%	2.43%	21.08%	55.43%	124.75%	0.76%	180.18%	3.67	(0.76)
Engineering										
Current Period	24.49%	17.32%	-24.16%	21.86%	22.06%	110.67%	14.24%	132.73%	2.02	(0.34)
Previous Period	28.24%	17.04%	-35.26%	19.77%	3.36%	120.17%	14.36%	123.54%	2.10	(0.25)
Aviation										
Current Period	13.90%	0.05%	-6829.65%	12.67%	10609.21%	-98.62%	-1.83%	10510.59%	511.99	(127.86)
Previous Period	6.32%	0.03%	-9547.54%	11.81%	14341.43%	80.82%	0.75%	14422.26%	941.22	(120.58)
Crop Insurance										
Current Period	-4.44%	39.57%	-11.08%	7.41%	7.51%	82.69%	19.88%	90.19%	1.23	0.10
Previous Period	1.44%	44.51%	-8.63%	5.19%	2.60%	76.71%	27.97%	79.31%	0.81	0.21
Other Liability										
Current Period	12.12%	15.30%	-19.55%	21.32%	21.57%	216.55%	22.59%	238.11%	5.81	(1.31)
Previous Period	24.02%	38.29%	4.68%	20.47%	18.15%	61.28%	10.79%	79.42%	1.69	0.17
Total Miscellaneous										
Current Period	-16.20%	47.89%	9.10%	28.29%	33.78%	90.48%	19.91%	124.26%	2.24	(0.17)
Previous Period	12.78%	59.66%	9.97%	23.49%	24.96%	87.67%	25.85%	112.63%	1.55	(0.15)
Total-Current Period	<b>-14.81%</b>	<b>44.19%</b>	<b>7.46%</b>	<b>27.86%</b>	<b>33.28%</b>	<b>89.47%</b>	<b>10.76%</b>	<b>122.75%</b>	<b>2.28</b>	<b>(0.16)</b>
Total-Previous Period	<b>11.61%</b>	<b>55.52%</b>	<b>8.77%</b>	<b>23.08%</b>	<b>24.52%</b>	<b>87.70%</b>	<b>11.74%</b>	<b>112.23%</b>	<b>1.58</b>	<b>(0.14)</b>

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE  
For the Quarter Ending March 31, 2025

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
1	HDFC Bank Limited	Holding Company	Interest on Fixed Deposit	53	201	36	140
			Interest on Investments (NCDs)	2,302	8,902	1,822	5,425
			Premium from Direct Business written-Net of GST	2,620	19,664	2,422	16,261
			Claims	1,530	9,874	5,303	15,733
			Commission	17,760	86,184	17,292	31,274
			Bank Charges	217	1,171	384	1,192
			Rent, Rates and Taxes	153	636	161	484
			Electricity expenses	-	-	3	4
			Repairs & Maintenance	99	116	13	21
			Name Usage Fees	374	1,806	485	1,515
			Interim Dividend Paid	7,307	7,307	-	12,632
			Other Expenses	47	47	-	-
			Investment Purchased (Transaction during the period)	42,550	101,317	28,021	70,581
			Investments Sold / Redeemed	-	5,253	3,000	3,000
Sale of Assets to Holding Company	29	29	-	-			
2	Munich Re	Investing Party's group company	Reinsurance Commission	23,417	100,682	14,546	58,945
			Reinsurance Claims recovery	49,915	190,971	26,832	124,532
			Premium on Re Insurance Ceded	86,634	360,847	71,118	267,038
			Interest on Debentures	-	-	-	-
3	ERGO International AG	Investing Party	Name Usage Fees	374	1,806	485	1,774
			Interim Dividend Paid	7,105	7,105	-	12,198
			Interest on Debentures	193	780	195	403
4	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	49	-	45
5	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	295	(266)	1
6	HDFC Education and Development Services Private Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	-	(0)	6
7	HDFC Life Insurance Company Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	5	69	48	144
			Interest on Debentures	1	131	-	134
			Claims	-	44	6	30
			Others	(4)	312	6	318
8	HDFC Sales Private Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	186	883	212	958
			Claims	(0)	1	(1)	10
			Commission	3,648	12,662	1,576	9,468
9	HDB Financials Limited	Fellow Subsidiary	Interest on Investments (NCDs)	43	220	76	310
			Premium from Direct Business written-Net of GST	2	23	7	34
			Claims	-	-	-	-
			Commission	172	804	589	1,176
10	HDFC Securities Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	2	17	4	12
			Claims	-	-	-	0
			Commission	21	71	23	42
11	Key Management Persons (including Relatives )	Key Management Persons (including Relatives )	Premium from Direct Business written-Net of GST	1	5	1	4
			Claims	-	1	-	1
			Remuneration expenses	370	1,294	736	1,976

PART-B

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹ in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	HDFC Bank Limited	Holding Company	143,928	Receivable	No	No	Nil	Nil
			7,620	Payable	No	No	Nil	Nil
2	HDFC Education and Development Services Private Limited	Fellow Subsidiary	-	Payable	No	No	Nil	Nil
3	HDFC Life Insurance Company Limited	Fellow Subsidiary	37	Receivable	No	No	Nil	Nil
			2	Payable	No	No	Nil	Nil
4	HDFC Sales Private Limited	Fellow Subsidiary	1,627	Payable	No	No	Nil	Nil
5	Munich Re	Investing Party's group company	238,668	Payable	No	No	Nil	Nil
6	HDB Financials Limited	Fellow Subsidiary	2,122	Receivable	No	No	Nil	Nil
			72	Payable	No	No	Nil	Nil
7	HDFC Securities Limited	Fellow Subsidiary	13	Payable	No	No	Nil	Nil
8	ERGO International AG	Investing Party	10,337	Payable	No	No	Nil	Nil
9	HDFC Pension Management	Fellow Subsidiary	0	Payable	No	No	Nil	Nil

**FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)**  
**PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements**

	(Amount in Rs. Lakhs)	
	As at March 31, 2025	As at March 31, 2024
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	1,943,677	2,146,096
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(301,060)	(364,017)
Payments to co-insurers, net of claims recovery	(1,670)	(6,429)
Payments of claims	(1,147,221)	(1,067,763)
Payments of commission and brokerage	(291,445)	(270,860)
Payments of other operating expenses	(184,190)	(177,306)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(6,500)	(2,564)
Income taxes paid (Net)	(16,645)	(20,744)
Good & Service tax paid	(85,569)	(90,777)
Other payments	-	-
<b>Cash flows before extraordinary items</b>	<b>(90,623)</b>	<b>145,635</b>
Cash flow from extraordinary operations	-	-
<b>Net cash generated from / (used in) operating activities (A)</b>	<b>(90,623)</b>	<b>145,635</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(19,471)	(17,493)
Proceeds from sale of fixed assets	284	224
Purchases of investments	(1,438,052)	(1,395,453)
Loans disbursed	-	-
Sales of investments	1,183,821	1,149,655
Repayments received	-	-
Rents/Interests/ Dividends received	181,567	150,072
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	96,514	(33,004)
Expenses related to investments	-	-
<b>Net cash flow from investing activities (B)</b>	<b>4,663</b>	<b>(146,000)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital/Application money(Including share premium)	65,537	4,854
Repayments of borrowing	-	(7,400)
Proceeds from issuance of borrowing	32,500	32,000
Interest/Dividends Paid	(8,386)	(6,777)
Dividend paid (Including dividend distribution tax)	(14,517)	(25,015)
<b>Net cash flow from financing activities (C)</b>	<b>75,134</b>	<b>(2,338)</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net (D)</b>	<b>(16)</b>	<b>(11)</b>
<b>Net (decrease)/increase in cash and cash equivalents (A + B + C + D)</b>	<b>(10,842)</b>	<b>(2,713)</b>
Cash and cash equivalents at the beginning of the year	28,712	31,425
Cash and cash equivalents at the end of the year	17,870	28,712
<b>Net (decrease)/increase in cash and cash equivalents</b>	<b>(10,842)</b>	<b>(2,713)</b>
<b>Reconciliation of Cash and cash equivalents with the Balance Sheet:</b>		
Cash and Bank balances	18,018	28,860
Less: Deposit Accounts not considered as Cash and cash equivalents as defined in AS-3 "Cash Flow Statements"	(148)	(147)
<b>Cash and cash equivalents at the end of the year</b>	<b>17,870</b>	<b>28,712</b>



**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

**STATEMENT OF ADMISSIBLE ASSETS :  
AS AT MARCH 31, 2025**

Name of Insurer: HDFC ERGO General Insurance Company Limited  
Registration Number: 146  
Date of Registration: July 9, 2010  
Classification: Business within India / Total Business

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	552,220	552,220
	Policyholders as per NL-12 A of BS	2,185,124	-	2,185,124
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>2,185,124</b>	<b>552,220</b>	<b>2,737,343</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	52,544	52,544
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	7,827	7,827
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS*	760	17,258	18,018
(F)	Advances and Other assets as per BS	186,021	141,450	327,471
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>186,781</b>	<b>158,707</b>	<b>345,489</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	41,112	41,112
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3,103	784	3,887
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>2,371,905</b>	<b>763,471</b>	<b>3,135,376</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,103	49,723	52,826
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>2,368,802</b>	<b>713,748</b>	<b>3,082,550</b>

\* Transferred to policyholder's funds to the extent of shortfall in policyholder's funds on account of Fair Value disallowance (Item No. (J) above)

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Software	-	4,466	4,466
	(b) Furniture and Fittings	-	1,995	1,995
	(c) Leased Property	-	1,158	1,158
	(d) Capital Advance (Software & FA)	-	208	208
	.....			
	Cash and Bank balances	-	10,937	10,937
	Inadmissible current assets			
	(a) Deferred Tax Assets	-	2,077	2,077
	(b) Other Advances	-	254	254
	(c) Advances	-	291	291
	(d) Reinsurance recoverable	-	24,686	24,686
	(e) Advance service tax	-	529	529
	(f) Unclaimed amount of Policyholders	-	2,339	2,339
	Fair value change account subject to minimum of zero	3,103	784	3,887
	<b>Total</b>	<b>3,103</b>	<b>49,723</b>	<b>52,826</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :  
AS AT MARCH 31, 2025

(₹ in Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	936,663	440,664
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	936,663	440,664
(d)	Outstanding Claim Reserve (other than IBNR reserve)	733,046	452,723
(e)	IBNR reserve	1,398,936	743,394
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>3,068,645</b>	<b>1,636,781</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON MARCH 31, 2025****(₹ in Lakhs)**

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	189,254	26,414	107,433	21,447	18,925	16,115	18,925
2	Marine Cargo	14,410	12,060	17,892	15,682	2,412	4,705	4,705
3	Marine - Other than Marine Cargo	1,853	11	2,125	25	185	319	319
4	Motor	306,370	148,422	457,353	298,090	45,955	102,904	102,904
5	Engineering	32,814	5,682	23,906	5,932	3,281	3,586	3,586
6	Aviation	2,235	1	2,205	(1)	223	331	331
7	Liability	73,814	16,809	67,282	18,046	11,072	15,138	15,138
8	Health	632,280	364,941	500,187	330,218	94,842	112,542	112,542
9	Miscellaneous	44,647	14,163	27,271	14,164	6,251	5,727	6,251
10	Crop	325,263	128,719	270,626	108,721	32,526	40,594	40,594
	<b>Total</b>	<b>1,622,941</b>	<b>717,222</b>	<b>1,476,280</b>	<b>812,325</b>	<b>215,674</b>	<b>301,961</b>	<b>305,295</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT 31st MARCH 2025**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT (₹ in Lakhs)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,368,802
	Deduct:	
(B)	Current Liabilities as per BS	1,636,781
(C)	Provisions as per BS	-
(D)	Other Liabilities	732,021
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>-</b>
	Shareholder's FUNDS	
(F)	Available Assets	713,748
	Deduct:	
(G)	Other Liabilities	104,103
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>609,645</b>
(I)	Total ASM (E+H)	<b>609,645</b>
(J)	Total RSM	<b>305,295</b>
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.997</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-27- PRODUCTS INFORMATION

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the quarter ended March 31, 2025</i>						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Sarv Suraksha Plus (Group)	Main Product	HDFHLGP25043V042425	Health	Group	23-Jan-25
6	HDFC ERGO Side A D&O Policy	Main Product	IRDAN146CPLB0002V01202425	Speciality	Commercial	27-Dec-24
2	Limitless	Add-on	HDFHLIA25045V012425	Health	Individual	12-Feb-25
4	Parenthood	Add-on	HDFHLIA25046V012425	Health	Individual	12-Feb-25
5	Object Insurance	Main Product	IRDAN125RP0034V02202223	Miscellaneous	Retail	14-Feb-25
3	ABCD Chronic Care	Add-on	HDFHLIA25044V012425	Health	Individual	12-Feb-25

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Statement as on: March 31, 2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)  
*(Business within India)*

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I	No	PARTICULARS	SCH ++	AMOUNT
	1	Investments (Shareholders)	8	552,219
		Investments (Policyholders)	8A	2,185,124
	2	Loans	9	-
	3	Fixed Assets	10	52,545
	4	Current Assets		
		a. Cash & Bank Balance	11	18,018
		b. Advances & Other Assets	12	327,479
	5	Current Liabilities		
		a. Current Liabilities	13	2,033,232
		b. Provisions	14	441,996
		c. Misc. Exp not Written Off	15	-
		d. Debit Balance of P&L A/c		-
		<b>Application of Funds as per Balance Sheet (A)</b>		<b>660,157</b>
		<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
	1	Loans (if any)	9	-
	2	Fixed Assets (if any)	10	52,545
	3	Cash & Bank Balance (if any)	11	18,017
	4	Advances & Other Assets (if any)	12	327,479
	5	Current Liabilities	13	2,033,232
	6	Provisions	14	441,996
	7	Misc. Exp not Written Off	15	-
	8	Investments held outside India		-
	9	Debit Balance of P&L A/c		-
		<b>Total (B)</b>		<b>(2,077,187)</b>
		<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>2,737,344</b>

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM <sup>+</sup>						
				(a)	(b)						
	1	Central Govt. Securities	Not less than 20%	-	131,073	518,655	649,729	24%	-	649,729	664,164
	2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	240,677	952,356	1,193,034	44%	-	1,193,034	1,216,885
	3	<b>Investment subject to Exposure Norms</b>									
		a. Housing / Infra & Loans to SG for Housing and FFE									
		1. Approved Investments	Not less than 15%	-	172,457	682,412	854,869	31%	(1,339)	853,531	862,171
		2. Other Investments		-	363	1,437	1,800	0%	(62)	1,738	1,738
		b. Approved Investments	Not exceeding 55%	2,682	135,954	537,967	676,603	25%	5,367	681,970	687,499
		c. Other Investments		500	1,342	5,310	7,152	0%	(80)	7,072	7,072
		<b>Investment Assets</b>	<b>100%</b>	<b>3,182</b>	<b>550,794</b>	<b>2,179,481</b>	<b>2,733,457</b>	<b>100%</b>	<b>3,887</b>	<b>2,737,344</b>	<b>2,775,364</b>

Name of the Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Statement as on: March 31, 2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		669,867	25.2%	(20,138)	-26.9%	649,729	23.8%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,205,120	45.3%	(12,086)	-16.1%	1,193,034	43.6%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		184,679	6.9%	60,904	81.3%	245,583	9.0%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		593,886	22.3%	15,400	20.6%	609,286	22.3%
	2. Other Investments		-	-	1,800	0	1,800	0
	c. Approved Investments		669,311	25.2%	7,292	9.7%	676,603	24.8%
	d. Other Investments (not exceeding 15%)		5,540	0.2%	1,612	2.2%	7,152	0.3%
	<b>Total</b>		<b>2,658,535</b>	<b>100%</b>	<b>74,922</b>	<b>100%</b>	<b>2,733,457</b>	<b>100%</b>



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-29-DETAIL REGARDING DEBT SECURITIES  
Statement as on March 31, 2025

(₹ in Lakhs)

	MARKET VALUE				Book Value			
	As at March 31, 2025	as % of total for this class	As at March 31, 2024	as % of total for this class	As at March 31, 2025	as % of total for this class	As at March 31, 2024	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,405,504	54.0%	1,199,692	50.0%	1,391,014	54.3%	1,208,678	50.2%
AA or better	184,222	7.1%	201,282	8.4%	179,606	7.0%	198,435	8.2%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,014,309	39.0%	998,168	41.6%	992,085	38.7%	999,583	41.5%
<b>Total (A)</b>	<b>2,604,035</b>	<b>100%</b>	<b>2,399,142</b>	<b>100%</b>	<b>2,562,706</b>	<b>100%</b>	<b>2,406,696</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	256,952	9.9%	285,183	11.9%	257,417	10.0%	286,747	11.9%
more than 1 year and upto 3years	397,868	15.3%	405,776	16.9%	397,502	15.5%	410,784	17.1%
More than 3years and up to 7years	913,424	35.1%	756,695	31.5%	905,747	35.3%	762,540	31.7%
More than 7 years and up to 10 years	501,436	19.3%	470,902	19.6%	487,024	19.0%	474,720	19.7%
above 10 years	534,355	20.5%	480,587	20.0%	515,016	20.1%	471,906	19.6%
<b>Total (B)</b>	<b>2,604,035</b>	<b>100%</b>	<b>2,399,142</b>	<b>100%</b>	<b>2,562,706</b>	<b>100%</b>	<b>2,406,696</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	678,670	26.1%	749,806	31.3%	664,222	25.9%	749,867	31.2%
b. State Government	335,639	12.9%	248,363	10.4%	327,863	12.8%	249,716	10.4%
c. Corporate Securities	1,589,726	61.0%	1,400,974	58.4%	1,570,620	61.3%	1,407,113	58.5%
<b>Total (C)</b>	<b>2,604,035</b>	<b>100%</b>	<b>2,399,142</b>	<b>100%</b>	<b>2,562,706</b>	<b>100%</b>	<b>2,406,696</b>	<b>100%</b>





**FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

Statement as on: **March 31, 2025**  
Statement of Investment and Income on Investment  
Periodicity of Submission: **Quarterly**

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>1</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
<b>D</b>	<b>Approved Investments</b>													
D01	PSU - EQUITY SHARES - QUOTED	EAEQ	20,455.7	57.5	0.3%	0.3%	16,632.2	5,678.8	34.1%	34.1%	26,569.6	11,681.4	44.0%	44.0%
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	-	-	-	-	-	-	-	-	-	-	-	-
D03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	120,499.6	225.7	0.2%	0.2%	102,094.2	24,372.6	23.9%	23.9%	138,364.7	25,797.5	18.6%	18.6%
D04	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	CORPORATE SECURITIES - DEBENTURES (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	CORPORATE SECURITIES - PREFERENCE SHARES	EPNO	-	-	-	-	-	-	-	-	-	-	-	-
D08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
D09	CORPORATE SECURITIES - DEBENTURES	ECOS	253,998.1	4,825.2	1.9%	1.9%	257,278.1	19,828.1	7.7%	7.7%	255,790.9	19,284.2	7.5%	7.5%
D10	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS (LOAN - (PROMOTER GROUP))	EDPG	67,953.0	1,311.5	1.9%	1.9%	60,624.3	4,715.2	7.8%	7.8%	33,996.2	2,583.6	7.6%	7.6%
D11	MUNICIPAL BONDS - RATED	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	-	-	-	-	-	-	-	-	-	-
D13	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS/ FIs (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL RBI	ECDB	1,387.5	4.1	0.3%	0.3%	1,634.2	11.7	0.7%	0.7%	760.3	5.4	0.7%	0.7%
D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	18,198.7	335.7	1.8%	1.8%	34,071.6	2,552.6	7.5%	7.5%	25,931.8	1,826.7	7.0%	7.0%
D18	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	62,539.6	994.6	1.6%	1.6%	49,932.5	3,256.7	6.5%	6.5%	44,193.3	2,975.8	6.7%	6.7%
D19	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBL0	ECBO	6,802.6	111.2	1.6%	1.6%	7,603.7	497.4	6.5%	6.5%	4,484.1	301.1	6.7%	6.7%
D22	COMMERCIAL PAPERS	ECPC	2,664.5	46.2	0.0%	0.0%	1,636.8	113.4	0.0%	0.0%	9,166.6	646.0	7.0%	7.0%
D23	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANK	EPDP	-	-	-	-	-	-	-	-	-	-	-	-
D26	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY PSU	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
D27	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY NON	EPSP	-	-	-	-	-	-	-	-	-	-	-	-
D28	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D29	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	2,743.1	114.1	4.2%	4.2%	1,673.4	118.8	7.1%	7.1%	919.8	67.7	7.4%	7.4%
D30	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	ON SHORE RUPEE BONDS ISSUED BY ADB & IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	DEBT CAPITAL INSTRUMENTS (DCI - BASEL III)	EDCI	10,000.0	194.3	0.0	0.0	5,589.0	437.7	0.1	0.1	-	-	-	-
D36	REDEEMABLE NON CUMULATIVE PREF SHRES (RNCPS - BASEL III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	REDEEMABLE CUMULATIVE PREF SHRES (RNCPS - BASEL III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS	EAPS	88,989.5	1,781.7	2.0%	2.0%	88,989.0	7,219.0	8.1%	8.1%	68,449.1	5,548.8	8.1%	8.1%
D39	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2,382.4	204.0	8.6%	8.6%
D40	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
D41	UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITs)	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D42	DEBT ETFS - APPROVED INVESTMENTS	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	DEBT INSTRUMENTS OF REITs - APPROVED INVESTMENT	EDRT	-	-	-	-	-	-	-	-	-	-	-	-
<b>E</b>	<b>Other Investments</b>													
E01	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	EQUITY SHARES (INCL. PSU & UNLISTED)	OESH	183.3	-	-	-	997.5	372.0	0.4	0.4	1,512.6	861.0	56.9%	56.9%
E04	EQUITY SHARES (PSUS AND UNLISTED)	OEUU	2,339.3	18.0	0.0	0.0	2,339.3	18.0	0.0	0.0	3,223.3	28.8	0.0	0.0
E05	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
E07	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I)	OAFI	-	-	0.0%	0.0%	251.4	64.0	-25.4%	-25.4%	1,003.2	136.0	13.6%	13.6%
E12	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	3,560.9	73.8	0.0	0.0	2,084.3	151.8	0.1	0.1	360.6	270.1	0.7	0.7
E13	SHORT TERM LOANS / UNSECURED DEPOSITS	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SCHEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
E20	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	DEBT CAPITAL INSTRUMENTS (DCI - BASEL III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	REDEEMABLE NON CUMULATIVE PREF SHRES (RNCPS - BASEL III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	REDEEMABLE CUMULATIVE PREF SHRES (RNCPS - BASEL III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	RECLASSIFIED APPROVED INVESTMENT - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	519.1	49.3	9.5%	9.5%
E26	RECLASSIFIED APPROVED INVESTMENT - EQUITY	ORAE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	5,061.4	4,178.6	82.6%	82.6%
E27	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITs)	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	DEBT ETFS - OTHER INVESTMENTS	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	DEBT INSTRUMENTS OF REITs - OTHER INVESTMENT	ODRT	1,800.0	-	-	-	1,800.0	-	-	-	-	-	-	-
<b>Total</b>			<b>2,677,700.1</b>	<b>45,750.1</b>	<b>1.7%</b>	<b>1.7%</b>	<b>2,648,084.1</b>	<b>215,897.1</b>	<b>8.2%</b>	<b>8.2%</b>	<b>2,313,119.3</b>	<b>203,288.3</b>	<b>8.8%</b>	<b>8.8%</b>

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

Statement as on: March 31, 2025  
Statement of Down Graded Investments  
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
		-	-	-	-	-	-	-	
<b>B. As on Date <sup>2</sup></b>									
1	8.25% INR IDFC FIRST BANK LTD NCD 24-08-2027	ECOS	2,607	13-Mar-19	ICRA	AAA	AA+	21-May-19	
2	IL&FS TRANSPORTATION NETWORKS LTD CP 12-Nov-2018	IODS	3,634	15-Mar-18	ICRA	A2+	D	10-Sep-18	
3	7.75% ILFS FINANCIAL SERVICES NCD 1-Sep-2022	ORAD	78	29-Nov-17	ICRA	AAA	D	17-Sep-18	
4	7.80% ILFS FINANCIAL SERVICES NCD 1-Sep-2024	ORAD	257	29-Nov-17	ICRA	AAA	D	17-Sep-18	
5	8.22% ILFS FINANCIAL SERVICES NCD 28-Sep-2021	ORAD	1,298	1-Sep-17	ICRA	AAA	D	17-Sep-18	
6	8.70% ILFS FINANCIAL SERVICES NCD 3-May-2025	ORAD	263	9-May-18	ICRA	AAA	D	17-Sep-18	
7	8.12% ILFS NCD 22-Sep-2023	IODS	1,991	23-Sep-16	ICRA	AAA	D	17-Sep-18	
8	8.75% ILFS NCD 29-Jul-2020	IODS	802	29-Jul-15	ICRA	AAA	D	17-Sep-18	
9	9.10% ILFS NCD 21-Jan-2020	IODS	798	21-Jan-13	ICRA	AAA	D	17-Sep-18	
10	9.40% ILFS NCD 19-Dec-2022	IODS	398	19-Dec-12	ICRA	AAA	D	17-Sep-18	
11	9.50% ILFS NCD 28-Jul-2024	IODS	831	24-Dec-14	ICRA	AAA	D	17-Sep-18	
12	9.95% ILFS NCD 4-Feb-2019	IODS	401	4-Feb-14	ICRA	AAA	D	17-Sep-18	
13	9.98% ILFS NCD 5-Dec-2018	IODS	397	5-Dec-11	ICRA	AAA	D	17-Sep-18	
14	11.00% DHFL NCD 12-Sep-2019	ORAD	38	15-Oct-15	CARE	AAA	D	5-Jun-19	
15	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	ORAD	924	3-Jan-17	ICRA	AAA	D	17-Sep-18	
16	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	ORAD	2,771	2-Mar-17	ICRA	AAA	D	17-Sep-18	
17	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	ORAD	547	22-Jun-17	ICRA	AAA	D	17-Sep-18	
18	7.70% IL&FS LTD DB 26-07-2024	ORAD	801	26-Jul-17	ICRA	AAA	D	17-Sep-18	
19	9.30% DHFL DB 28-04-2020	ORAD	13	28-Apr-15	CARE	AAA	D	5-Jun-19	
20	9.50% DHFL DB 16-07-2020	ORAD	13	16-Jul-15	CARE	AAA	D	5-Jun-19	

Amount shown against IL & FS Group securities, DHFL NCDs is fully provided as on March 31, 2025. Investment in Reliance Capital NCDs ( Rs 20 cr ) not included above on account of CIRP settlement



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

Statement as on March 31, 2025

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	85	29,887	1,208	10,047	4.54%
3	No. of Reinsurers with rating A but less than AA	76	60,267	2,864	18,234	8.98%
4	No. of Reinsurers with rating BBB but less than A	6	29	-	269	0.03%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	<b>Total (A)</b>	<b>167</b>	<b>90,183</b>	<b>4,072</b>	<b>28,551</b>	<b>13.56%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	20	-	-	62,987	6.95%
2	FRBs	9	515,062	10,522	13,434	59.51%
3	GIC Re	1	172,684	4,152	3,660	19.93%
4	Other (to be Specified)	1	-	-	413	0.05%
	<b>Total (B)</b>	<b>31</b>	<b>687,746</b>	<b>14,674</b>	<b>80,493</b>	<b>86.44%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>198</b>	<b>777,929</b>	<b>18,746</b>	<b>109,044</b>	<b>100.00%</b>

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN  
 For the quarter ended March 31, 2025

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
<b>STATES</b>																				
1	Andhra Pradesh	812	56	30	86	1,063	638	1,700	3,187	121	15	3,323	5	0	183	-	-	201	5,413	6,311
2	Arunchal Pradesh	2	-	-	-	39	30	69	98	3	0	101	-	0	1	-	-	31	175	177
3	Assam	126	-	7	7	491	816	1,307	2,290	59	2	2,351	0	0	67	-	(51)	47	3,721	3,854
4	Bihar	166	-	0	0	451	456	906	1,872	84	2	1,958	1	0	94	-	-	60	3,020	3,186
5	Chhattisgarh	238	-	11	11	442	260	702	1,022	54	2	1,078	31	0	40	-	4,358	25	6,233	6,483
6	Goa	28	-	13	13	173	131	304	249	14	3	266	1	0	15	-	-	33	618	659
7	Gujarat	1,821	25	258	283	5,014	2,695	7,709	16,813	856	81	17,750	244	46	924	134	-	786	27,604	29,717
8	Haryana	952	-	114	114	2,789	967	3,756	10,388	266	25	10,678	29	3	337	-	3,973	1,280	20,657	21,123
9	Himachal Pradesh	102	-	1	1	321	210	531	295	15	3	313	1	0	8	-	-	24	876	979
10	Jharkhand	78	-	10	10	421	440	861	973	40	7	1,014	5	0	38	-	29,378	107	31,403	31,403
11	Karnataka	2,672	-	155	155	2,909	2,508	5,417	9,468	281	40	9,890	47	164	1,200	22	(402)	1,599	18,435	21,262
12	Kerala	287	-	3	3	1,134	676	1,810	2,569	243	28	2,840	10	3	9	-	163	4,857	5,147	
13	Madhya Pradesh	376	-	15	15	1,386	818	2,204	3,727	222	8	3,957	18	1	208	-	4,753	74	11,215	11,606
14	Maharashtra	9,901	126	667	794	7,144	4,798	11,942	35,191	1,291	140	36,622	265	34	1,920	39	22,673	8,213	81,708	92,403
15	Manipur	6	-	0	0	12	81	93	46	5	0	52	-	-	2	-	-	1	147	153
16	Meghalaya	8	-	-	-	33	19	52	58	4	0	62	-	0	0	-	-	6	120	127
17	Mizoram	4	-	-	-	2	4	6	11	2	0	13	-	0	0	-	-	1	20	24
18	Nagaland	2	-	-	-	24	16	40	30	2	0	32	-	0	0	-	-	2	75	77
19	Odisha	392	13	39	52	906	601	1,507	2,036	81	3	2,120	4	0	203	-	-	107	3,941	4,384
20	Punjab	746	-	19	19	1,146	536	1,682	3,541	136	19	3,696	2	1	22	-	-	93	5,495	6,260
21	Rajasthan	424	-	14	14	1,388	682	2,070	4,315	356	18	4,689	10	1	118	-	3	218	7,110	7,548
22	Sikkim	4	-	-	-	20	15	34	47	3	0	50	-	-	1	-	-	4	90	93
23	Tamil Nadu	2,016	33	190	224	2,587	1,781	4,368	6,933	334	40	7,306	75	24	212	1	4,263	1,251	17,499	19,738
24	Telangana	445	-	90	90	2,188	1,205	3,392	9,920	343	40	10,303	12	1	104	-	-	446	14,259	14,794
25	Tripura	11	-	-	-	4	11	15	176	5	0	181	-	-	0	-	38	14	248	259
26	Uttarakhand	157	-	4	4	426	220	646	684	28	3	714	4	0	13	-	-	62	1,440	1,600
27	Uttar Pradesh	888	-	148	148	2,532	1,840	4,372	14,162	471	28	14,661	37	2	112	31	5,963	602	25,781	26,817
28	West Bengal	1,178	-	65	65	1,255	1,201	2,456	10,503	195	33	10,730	6	2	100	-	-	457	13,750	14,993
<b>TOTAL (A)</b>		<b>23,850</b>	<b>254</b>	<b>1,854</b>	<b>2,108</b>	<b>36,300</b>	<b>23,654</b>	<b>59,954</b>	<b>140,601</b>	<b>5,615</b>	<b>535</b>	<b>146,751</b>	<b>806</b>	<b>285</b>	<b>6,440</b>	<b>249</b>	<b>74,947</b>	<b>15,877</b>	<b>305,310</b>	<b>331,267</b>
<b>UNION TERRITORIES</b>																				
1	Andaman and Nicobar Islands	1	-	-	-	1	1	2	15	0	1	16	-	-	2	-	-	0	21	22
2	Chandigarh	20	-	-	-	266	91	357	490	12	2	504	0	0	2	-	-	6	869	889
3	Delhi	17	-	5	5	161	63	225	106	9	0	115	10	0	5	-	-	6	361	383
4	Daman & Diu	1	-	-	-	0	0	0	5	0	-	5	-	-	-	-	-	0	6	7
5	Govt. of NCT of Delhi	5,291	-	578	578	2,359	1,199	3,558	16,167	264	48	16,479	9	1	130	60	-	723	20,961	26,829
6	Jammu & Kashmir	76	-	0	0	193	160	353	290	13	2	305	0	0	43	-	-	11	713	788
7	Ladakh	-	-	-	-	0	1	1	0	0	-	1	-	-	0	-	-	0	1	1
8	Lakshadweep	-	-	-	-	0	1	1	0	0	-	1	-	-	0	-	-	0	1	1
9	Puducherry	4	-	52	52	142	55	197	81	6	1	88	0	0	1	-	-	7	293	350
<b>TOTAL (B)</b>		<b>5,409</b>	<b>-</b>	<b>635</b>	<b>635</b>	<b>3,123</b>	<b>1,570</b>	<b>4,693</b>	<b>17,156</b>	<b>305</b>	<b>52</b>	<b>17,513</b>	<b>20</b>	<b>2</b>	<b>183</b>	<b>60</b>	<b>-</b>	<b>754</b>	<b>23,226</b>	<b>29,270</b>
<b>Outside India</b>																				
<b>TOTAL (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total (A)+(B)+(C)</b>		<b>29,258</b>	<b>254</b>	<b>2,489</b>	<b>2,743</b>	<b>39,423</b>	<b>25,225</b>	<b>64,647</b>	<b>157,757</b>	<b>5,920</b>	<b>587</b>	<b>164,264</b>	<b>826</b>	<b>287</b>	<b>6,623</b>	<b>309</b>	<b>74,947</b>	<b>16,631</b>	<b>328,535</b>	<b>360,537</b>

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN  
 Up to the quarter ended March 31, 2025

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous	Workmen's Compensation/Emolover's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
												Total Health								
<b>STATES</b>																				
1	Andhra Pradesh	4,774	131	125	256	4,614	2,895	7,509	14,025	1,013	82	15,121	57	6	847	-	(11,756)	778	12,562	17,592
2	Arunchal Pradesh	15	-	1	1	200	160	359	294	31	0	225	0	0	6	-	-	12	702	718
3	Assam	481	-	101	101	2,471	3,425	5,896	7,906	455	10	8,372	13	0	212	66	6,986	270	21,815	22,396
4	Bihar	567	-	6	6	2,640	2,637	5,277	7,221	596	10	7,826	30	1	324	-	-	212	13,669	14,242
5	Chhattisgarh	819	-	113	113	2,410	1,547	3,957	3,921	359	9	4,289	76	2	309	-	40,296	86	49,015	49,947
6	Goa	116	-	17	17	765	575	1,339	900	85	15	2,000	2	1	45	10	-	84	2,482	2,615
7	Gujarat	17,702	862	1,728	2,590	24,167	12,602	36,769	60,974	4,634	347	65,955	814	85	4,246	563	8	6,110	114,549	134,841
8	Haryana	4,962	170	1,168	1,338	13,330	4,616	17,946	39,635	1,610	180	41,425	113	11	3,162	-	34,820	7,253	104,731	111,030
9	Himachal Pradesh	363	-	24	24	1,881	1,174	3,055	1,021	93	8	1,123	3	2	114	-	3	70	4,370	4,756
10	Jharkhand	276	-	44	44	2,426	2,544	4,970	3,504	354	9	3,868	21	0	168	-	43,601	366	52,994	53,314
11	Karnataka	13,912	-	1,279	1,279	13,272	10,478	23,750	39,954	2,760	292	43,006	501	205	3,574	150	12,992	12,881	97,059	112,250
12	Kerala	1,368	-	38	38	7,394	3,235	10,619	10,121	1,378	98	11,597	26	99	92	-	-	836	23,277	24,684
13	Madhya Pradesh	1,318	-	89	89	5,647	3,652	9,298	12,886	1,048	37	13,971	89	6	881	-	20,898	396	45,540	46,946
14	Maharashtra	61,032	516	4,044	4,560	32,339	20,331	52,670	122,740	6,814	1,075	130,629	855	104	10,738	734	155,669	59,058	410,457	476,048
15	Manipur	14	-	0	0	43	263	306	158	11	1	170	-	-	3	-	-	3	482	495
16	Meghalaya	23	-	0	0	104	87	190	238	38	1	277	-	0	1	-	-	16	484	507
17	Mizoram	23	-	0	0	9	21	30	63	19	0	82	0	0	0	-	-	4	115	139
18	Nagaland	9	-	-	-	106	82	188	122	18	0	141	0	0	10	-	-	9	349	358
19	Odisha	1,154	27	105	133	4,711	2,925	7,636	7,640	575	15	8,230	16	5	536	-	40	439	16,902	18,188
20	Punjab	4,430	-	187	187	5,729	2,569	8,298	13,918	804	136	14,859	8	2	106	-	-	611	23,884	28,501
21	Rajasthan	2,338	-	796	796	2,262	4,695	11,958	15,525	1,723	67	17,365	40	5	933	63	29	988	31,380	34,514
22	Sikkim	12	-	2	2	121	89	210	175	21	1	196	0	0	(1)	-	-	16	422	436
23	Tamil Nadu	11,910	100	1,383	1,483	11,770	6,995	18,765	27,868	2,561	210	30,640	272	42	1,100	7	4,738	7,250	62,814	76,207
24	Telangana	2,449	-	293	293	10,056	5,365	15,421	38,244	1,755	173	40,173	121	4	679	41	8	3,623	60,871	62,813
25	Tripura	29	-	1	1	24	48	72	582	31	1	614	0	0	7	-	245	46	984	1,014
26	Uttarakhand	707	-	53	53	2,173	1,154	3,327	2,738	196	12	2,946	15	1	254	50	102	746	6,942	7,701
27	Uttar Pradesh	4,633	-	854	854	13,507	8,389	21,896	51,601	3,234	125	54,900	122	7	999	162	16,575	3,240	97,961	103,449
28	West Bengal	4,882	46	306	352	5,906	5,148	11,053	33,510	938	137	34,585	26	8	712	-	-	1,429	47,814	53,048
<b>TOTAL (A)</b>		<b>140,319</b>	<b>1,853</b>	<b>12,756</b>	<b>14,609</b>	<b>175,067</b>	<b>107,698</b>	<b>282,765</b>	<b>517,484</b>	<b>33,204</b>	<b>3,054</b>	<b>553,742</b>	<b>3,220</b>	<b>508</b>	<b>30,065</b>	<b>1,938</b>	<b>325,253</b>	<b>106,332</b>	<b>1,303,823</b>	<b>1,458,751</b>
<b>UNION TERRITORIES</b>																				
1	Andaman and Nicobar Islands	1	-	-	-	6	7	12	53	3	1	57	-	-	2	-	-	1	72	73
2	Chandigarh	258	-	0	0	1,452	432	1,884	1,656	65	15	1,737	0	0	67	-	-	209	3,897	4,155
3	Dadra and Nagar Haveli	99	-	42	42	898	305	1,163	460	59	1	519	32	0	86	-	-	102	1,902	2,043
4	Daman & Diu	8	-	-	-	4	2	6	25	0	-	25	1	-	-	-	-	-	33	41
5	Govt. of NCT of Delhi	34,894	-	1,146	1,146	12,186	5,154	17,341	51,059	1,241	251	52,551	48	38	1,666	297	-	3,499	75,439	111,478
6	Jammu & Kashmir	271	-	8	8	1,314	1,000	2,314	906	54	10	970	3	1	68	-	10	68	3,434	3,712
7	Ladakh	1	-	0	0	11	2	12	11	2	0	14	-	-	0	-	-	0	26	27
8	Lakshadweep	0	-	-	-	1	2	2	5	0	-	6	-	-	0	-	-	0	8	8
9	Puducherry	46	-	133	133	638	233	871	315	38	3	356	1	0	3	-	-	29	1,259	1,439
<b>TOTAL (B)</b>		<b>35,579</b>	<b>-</b>	<b>1,329</b>	<b>1,329</b>	<b>16,469</b>	<b>7,136</b>	<b>23,605</b>	<b>54,491</b>	<b>1,462</b>	<b>280</b>	<b>56,233</b>	<b>85</b>	<b>-</b>	<b>1,892</b>	<b>297</b>	<b>10</b>	<b>3,907</b>	<b>86,069</b>	<b>122,977</b>
<b>Outside India</b>																				
<b>TOTAL (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total (A)+(B)+(C)</b>		<b>175,898</b>	<b>1,853</b>	<b>14,084</b>	<b>15,937</b>	<b>191,536</b>	<b>114,834</b>	<b>306,370</b>	<b>571,975</b>	<b>34,666</b>	<b>3,335</b>	<b>609,976</b>	<b>3,305</b>	<b>548</b>	<b>31,957</b>	<b>2,235</b>	<b>325,263</b>	<b>110,239</b>	<b>1,389,892</b>	<b>1,581,728</b>



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Sl.No.	Line of Business	For the quarter ended Mar 31, 2025		For the quarter ended Mar 31, 2024		Upto the quarter ended Mar 31, 2025		Upto the quarter ended Mar 31, 2024	
		Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies
1	Fire	29,258	138,330	33,657	99,174	175,898	479,700	179,596	321,458
2	Marine Cargo	2,489	44,251	3,442	4,842	14,084	171,210	17,011	18,732
3	Marine Other than Cargo	254	6	196	5	1,853	23	1,626	19
4	Motor OD	39,423	1,394,624	83,697	2,428,636	191,536	6,147,085	262,993	9,012,611
5	Motor TP	25,225		69,192		114,834		264,542	
6	Health	157,757	1,484,086	204,759	604,940	571,975	5,542,212	594,200	1,891,285
7	Personal Accident	5,920	333,529	12,054	74,060	34,666	1,968,415	56,330	236,247
8	Travel	587	44,941	594	14,961	3,335	245,979	3,286	73,860
9	Workmen's Compensation	826	2,874	733	2,270	3,305	10,085	2,711	7,716
10	Public/ Product Liability	287	392	227	365	548	1,617	447	1,568
11	Engineering	6,623	51,069	5,734	1,540	31,957	514,045	25,670	5,717
12	Aviation	309	7	432	8	2,235	26	1,962	31
13	Crop/Weather Insurance	74,947	4,911,392	73,547	430	325,263	14,344,043	340,375	950
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	16,631	1,041,253	28,087	5,226	110,239	4,420,306	106,009	19,400
	<b>Total</b>	<b>360,537</b>	<b>9,446,754</b>	<b>516,353</b>	<b>3,236,457</b>	<b>1,581,728</b>	<b>33,844,746</b>	<b>1,856,756</b>	<b>11,589,594</b>



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-36- BUSINESS -CHANNELS WISE

Sl.No.	Channels	For the quarter ended Mar 31, 2025		Upto the quarter ended Mar 31, 2025		For the quarter ended Mar 31, 2024		Upto the quarter ended Mar 31, 2024	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	431,161	103,130	1,444,809	347,785	487,545	112,805	1,622,374	356,960
2	Corporate Agents-Banks	1,331,244	35,055	6,083,486	175,425	207,757	65,099	676,428	194,826
3	Corporate Agents -Others	216,603	6,959	671,386	56,710	74,248	26,915	254,630	89,163
4	Brokers	1,426,567	97,055	7,351,043	496,699	1,635,551	180,096	5,824,264	627,672
5	Micro Agents	-	-	-	-	-	-	-	-
6	<b>Direct Business</b>								
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	84,612	14,148	351,246	49,141	162,602	16,804	552,787	51,906
	-Others	5,586,338	96,034	16,395,657	421,225	97,773	93,473	326,844	455,783
7	Common Service Centres(CSC)	22,698	867	102,847	3,799	66,278	2,217	287,511	8,136
8	Insurance Marketing Firm	2,887	835	10,137	2,709	3,310	867	11,831	3,002
9	Point of sales person (Direct)	50,120	3,143	208,289	14,102	119,078	12,126	424,577	46,025
10	MISP (Direct)	293,881	3,245	1,220,564	13,796	379,917	5,834	1,597,175	22,783
11	Web Aggregators	643	66	5,282	334	2,398	118	11,173	501
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>9,446,754</b>	<b>360,537</b>	<b>33,844,746</b>	<b>1,581,728</b>	<b>3,236,457</b>	<b>516,353</b>	<b>11,589,594</b>	<b>1,856,756</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>9,446,754</b>	<b>360,537</b>	<b>33,844,746</b>	<b>1,581,728</b>	<b>3,236,457</b>	<b>516,353</b>	<b>11,589,594</b>	<b>1,856,756</b>

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-37-CLAIMS DATA**

Upto to the quarter ending March 31, 2025

**No. of claims only**

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	609	831	18	849	21,165	48,789	69,954	28,574	636	42	29,252	376	17	408	34	44,719	-	1,193	147,411
2	Claims reported during the period	3,423	17,219	26	17,245	605,348	17,258	622,606	1,067,035	110,038	1,335	1,178,408	1,384	6	22,091	6	1,352,458	-	50,299	3,247,926
	(a) Booked During the period	3,386	17,168	26	17,194	604,226	16,126	620,352	1,023,804	108,664	1,179	1,133,647	1,351	6	22,072	6	1,344,057	-	50,261	3,192,332
	(b) Reopened during the Period	37	51	-	51	1,122	1,132	2,254	43,231	1,374	156	44,761	33	-	19	-	8,401	-	38	55,594
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	2,724	16,332	-	16,332	563,079	15,220	578,299	1,042,906	106,804	1,203	1,150,913	756	1	21,653	1	1,359,452	-	44,786	3,174,917
	(a) paid during the period	2,724	16,332	-	16,332	563,079	15,220	578,299	1,042,906	106,804	1,203	1,150,913	756	1	21,653	1	1,359,452	-	44,786	3,174,917
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Reputed during the period	434	367	14	381	17,456	2,671	20,127	27,029	2,892	146	30,067	-	-	166	-	-	-	2,827	54,002
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	261	657	4	661	26,888	650	27,538	-	-	-	-	362	7	248	1	-	-	2,534	31,612
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	4	1	-	1	1,760	486	2,246	660	92	4	756	11	-	12	-	2,032	-	44	5,106
6	Claims O/S at End of the period	613	694	26	720	19,090	47,506	66,596	25,674	978	28	26,680	642	15	432	38	37,725	-	1,345	134,806
	Less than 3 months	244	365	16	381	18,198	3,674	21,872	25,453	955	28	26,436	282	-	197	-	857	-	448	50,717
	3 months to 6 months	138	99	1	100	728	3,999	4,727	221	23	-	244	175	2	120	2	2,467	-	158	8,133
	6 months to 1 year	163	90	7	97	164	7,021	7,185	-	-	-	-	143	2	69	3	3,684	-	131	11,477
	1year and above	68	140	2	142	-	32,812	32,812	-	-	-	-	42	11	46	33	30,717	-	608	64,479

**(₹ in Lakhs)**

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	127,744	13,002	740	13,742	12,377	380,164	392,541	18,305	3,268	23	21,595	782	517	30,812	5,041	11,247	-	21,389	625,412
2	Claims reported during the period	103,700	13,062	20	13,082	222,957	231,228	454,185	546,678	54,095	3,451	604,224	3,315	246	10,223	3	159,475	-	64,732	1,413,187
	(a) Booked During the period	102,978	12,453	14	12,467	219,457	225,996	445,453	509,377	44,337	2,703	556,417	3,185	246	9,960	10	159,444	-	64,437	1,354,597
	(b) Reopened during the Period	723	608	6	614	3,500	5,233	8,732	37,301	9,757	748	47,807	131	-	263	(7)	31	-	295	58,590
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	72,110	15,373	24	15,397	204,151	146,829	350,980	438,908	23,504	1,316	463,729	1,498	80	13,557	10	159,897	-	36,788	1,114,046
	(a) paid during the period	72,110	15,373	24	15,397	204,151	146,829	350,980	438,908	23,504	1,316	463,729	1,498	80	13,557	10	159,897	-	36,788	1,114,046
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Reputed during the period	3,446	499	5	504	6,140	12,010	18,149	49,368	19,051	1,862	70,280	-	-	487	-	-	-	2,905	95,770
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	4,094	1,167	28	1,195	14,333	3,761	18,094	56,727	10,555	254	67,537	577	139	1,346	31	-	-	2,746	95,759
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	3	0	-	0	336	628	964	67	16	1	84	44	-	19	-	141	-	19	1,274
6	Claims O/S at End of the period	151,794	9,026	703	9,729	10,710	448,793	459,503	19,980	4,252	41	24,274	2,022	544	25,646	5,004	10,826	-	43,682	733,024
	Less than 3 months	36,300	1,726	0	1,726	8,393	29,556	37,950	19,352	3,862	41	23,255	578	-	1,076	0	202	-	3,717	104,804
	3 months to 6 months	23,668	676	0	676	1,574	33,180	34,754	629	390	-	1,019	379	230	3,183	8	46	-	1,517	65,480
	6 months to 1 year	26,588	1,069	2	1,071	743	67,339	68,082	-	-	-	-	695	12	2,834	12	56	-	13,856	113,206
	1year and above	65,238	5,555	701	6,256	-	318,717	318,717	-	-	-	-	371	302	18,553	4,983	10,521	-	24,592	449,534

Particulars	FYE 31-Mar 2012 and Prior	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
<b>A] Ultimate Gross loss Cost - Original Estimate</b>	9,023	12,301	28,407	47,122	39,064	51,586	60,049	86,382	117,702	126,977	143,670	174,661	271,360	225,929
<b>B] Gross Claims Provisions</b>	3,997	4,508	8,099	10,616	11,822	15,851	24,704	34,399	56,853	72,029	100,467	159,623	244,358	221,956
<b>C] Cumulative Payment as of</b>														
one year later - 1st Diagonal	4,155	3,832	7,038	8,391	7,633	7,180	7,086	4,160	3,983	3,448	9,686	17,489	27,002	
two year later - 2nd Diagonal	7,081	7,077	14,473	15,601	13,815	13,901	11,505	10,214	13,060	17,257	29,577	47,512		
three year later - 3rd Diagonal	8,996	9,992	20,138	21,678	19,249	17,763	16,151	19,085	29,127	36,924	51,687			
four year later - 4th Diagonal	10,850	11,843	24,040	26,851	22,700	20,665	22,002	30,047	45,188	54,948				
five year later - 5th Diagonal	12,130	13,613	27,061	29,831	24,455	24,347	27,857	41,234	60,849					
six year later - 6th Diagonal	13,021	14,565	29,393	31,307	27,047	29,417	33,163	51,982						
seven year later - 7th Diagonal	13,589	14,841	30,691	33,342	30,505	33,693	37,914							
eight year later - 8th Diagonal	14,338	15,358	32,090	36,062	33,541	38,380								
nine year later - 9th Diagonal	14,677	15,913	34,253	38,499	36,089									
ten year later - 10th Diagonal	15,037	16,365	35,617	41,151										
eleven year later - 11th Diagonal	15,685	16,916	37,019											
twelve year later - 12th Diagonal	16,036	17,540												
thirteen year later - 13th Diagonal	16,761													
fourteen year later - 14th Diagonal														
<b>D] Ultimate Gross Loss Cost re-estimated</b>														
one year later - 1st Diagonal	18,308	22,310	37,560	41,045	42,278	53,364	62,380	85,591	116,931	119,780	143,669	200,461	271,360	
two year later - 2nd Diagonal	18,392	18,236	39,000	41,893	45,248	51,955	62,328	85,510	124,783	126,977	152,154	207,134		
three year later - 3rd Diagonal	13,731	24,729	38,898	46,121	43,963	51,803	62,389	85,703	117,702	126,978	152,154			
four year later - 4th Diagonal	17,370	21,090	41,655	46,784	44,112	51,955	62,597	86,381	117,701	126,978				
five year later - 5th Diagonal	18,345	19,155	42,283	46,992	44,070	51,994	62,630	86,381	117,702					
six year later - 6th Diagonal	17,655	19,777	42,396	46,976	44,121	52,166	62,618	86,381						
seven year later - 7th Diagonal	18,516	19,403	42,460	47,155	44,121	52,248	62,618							
eight year later - 8th Diagonal	18,584	20,589	42,839	48,019	44,078	54,231								
nine year later - 9th Diagonal	19,362	20,801	43,238	48,017	47,910									
ten year later - 10th Diagonal	19,201	21,000	43,741	51,768										
eleven year later - 11th Diagonal	19,195	21,144	45,118											
twelve year later - 12th Diagonal	19,447	22,048												
thirteen year later - 13th Diagonal	20,757													
fourteen year later - 14th Diagonal														
<b>Favourable / (unfavorable) development Amount (A-D)</b>	-11,734	-9,747	-16,712	-4,645	-8,846	-2,645	-2,569	0	-0	-1	-8,485	-32,474	0	
<b>In % [(A-D)/A]</b>	<b>-130%</b>	<b>-79%</b>	<b>-59%</b>	<b>-10%</b>	<b>-23%</b>	<b>-5%</b>	<b>-4%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>-6%</b>	<b>-19%</b>	<b>0%</b>	

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

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. The claims development pertaining to HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) has been excluded to avoid any distortion in pattern

Short Tail

Particulars	FYE 31-Mar 2012 and Prior	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
<b>A] Ultimate Net loss Cost - Original Estimate</b>	109,949	55,797	92,505	93,512	89,238	128,996	156,249	223,766	256,511	422,827	542,108	580,878	714,787	690,752
<b>B] Net Claims Provisions</b>	84	80	1,285	364	891	540	719	1,031	2,927	10,934	11,125	23,334	85,556	262,614
<b>C] Cumulative Payment as of</b>														
one year later - 1st Diagonal	109,717	55,716	90,555	88,182	82,939	122,456	141,142	202,184	232,509	352,300	476,198	509,515	610,140	
two year later - 2nd Diagonal	109,808	55,847	89,981	88,039	84,449	128,935	145,496	210,980	239,329	360,942	490,503	520,837		
three year later - 3rd Diagonal	109,922	55,948	90,405	88,379	86,173	129,917	146,349	213,051	243,041	363,374	493,111			
four year later - 4th Diagonal	110,188	56,026	90,581	88,628	87,597	130,228	146,871	214,283	245,090	364,786				
five year later - 5th Diagonal	110,243	56,028	90,749	88,841	87,731	130,641	147,246	214,986	246,695					
six year later - 6th Diagonal	110,277	56,108	90,859	89,026	87,416	130,927	147,532	215,694						
seven year later - 7th Diagonal	110,295	56,133	90,960	89,209	87,718	131,517	147,985							
eight year later - 8th Diagonal	110,370	56,198	91,021	89,388	87,865	131,712								
nine year later - 9th Diagonal	110,458	56,251	91,898	89,463	88,208									
ten year later - 10th Diagonal														
eleven year later - 11th Diagonal														
twelve year later - 12th Diagonal														
<b>D] Ultimate Net Loss Cost re-estimated</b>														
one year later - 1st Diagonal	110,153	56,054	92,694	90,540	89,606	132,138	150,064	218,198	263,465	392,900	520,146	561,892	695,696	
two year later - 2nd Diagonal	110,231	56,130	91,871	89,539	88,379	132,044	148,321	219,589	254,133	384,832	508,095	544,170,9667		
three year later - 3rd Diagonal	110,199	56,166	91,988	89,225	88,343	131,780	149,222	217,297	250,873	376,699	504,236			
four year later - 4th Diagonal	110,482	56,161	92,073	89,381	88,855	132,562	148,291	215,915	249,501	375,720				
five year later - 5th Diagonal	110,469	56,146	92,270	89,659	89,211	132,358	149,935	216,456	249,621					
six year later - 6th Diagonal	110,433	56,134	92,112	89,537	88,687	131,844	148,403	216,724						
seven year later - 7th Diagonal	110,455	57,248	91,164	89,608	88,874	131,827	148,705							
eight year later - 8th Diagonal	110,490	56,251	92,912	89,762	88,922	132,252								
nine year later - 9th Diagonal	110,542	56,331	93,183	89,827	89,099									
ten year later - 10th Diagonal														
eleven year later - 11th Diagonal														
twelve year later - 12th Diagonal														
<b>Favourable / (unfavorable) development Amount (A-D)</b>	-593	-534	-678	3,685	139	-3,256	7,544	7,041	6,890	47,107	37,872	36,707	19,091	
<b>In % [(A-D)/A]</b>	<b>-1%</b>	<b>-1%</b>	<b>-1%</b>	<b>4%</b>	<b>0%</b>	<b>-3%</b>	<b>5%</b>	<b>3%</b>	<b>3%</b>	<b>11%</b>	<b>7%</b>	<b>6%</b>	<b>3%</b>	

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, Accidental 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. The claims development pertaining to HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) has been excluded to avoid any distortion in pattern

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

Particulars	FYE 31-Mar 2012 and Prior	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
<b>A] Ultimate Gross loss Cost - Original Estimate</b>	194,827	106,473	217,785	263,597	292,275	500,668	556,047	704,899	823,617	909,877	1,068,077	1,175,863	1,460,295	1,522,644
<b>B] Gross Claims Provisions</b>	8,752	4,971	17,124	11,340	15,442	20,825	38,081	38,534	75,108	123,119	142,838	250,916	484,803	871,124
<b>C] Cumulative Payment as of</b>														
one year later - 1st Diagonal	170,276	83,986	180,098	202,006	238,736	371,719	418,551	531,015	556,118	569,212	746,832	778,692	937487	
two year later - 2nd Diagonal	179,798	90,345	192,768	218,614	257,291	413,603	436,391	590,320	585,669	613,645	816,858	841320		
three year later - 3rd Diagonal	183,666	94,806	200,037	226,411	268,212	421,101	446,905	606,915	612,904	642,629	845,598			
four year later - 4th Diagonal	187,452	97,340	204,329	232,748	274,860	427,144	455,061	621,598	634,087	666,924				
five year later - 5th Diagonal	189,724	99,331	208,194	236,883	276,916	432,051	469,124	637,364	655,761					
six year later - 6th Diagonal	191,778	100,497	210,960	238,644	279,926	437,730	475,751	649,317						
seven year later - 7th Diagonal	193,549	104,203	212,495	241,317	283,752	443,781	482,305							
eight year later - 8th Diagonal	195,239	104,747	214,055	244,464	286,991	448,744								
nine year later - 9th Diagonal	195,798	105,459	216,338	247,716	289,852									
ten year later - 10th Diagonal	196,356	105,954	217,799	250,468										
eleven year later - 11th Diagonal	197,038	106,609	220,745											
twelve year later - 12th Diagonal	197,568	107,307												
thirteen year later - 13th Diagonal	198,493													
fourteen year later - 14th Diagonal														

**D] Ultimate Gross Loss Cost re-estimated**

one year later - 1st Diagonal	204,661	110,346	232,296	254,744	297,996	455,248	527,575	695,080	766,082	814,667	1,013,846	1113686	1422290	
two year later - 2nd Diagonal	204,007	104,955	229,347	253,484	299,810	466,025	522,503	698,086	758,808	807,455	1,004,996	1092236.166		
three year later - 3rd Diagonal	199,322	111,620	228,948	257,852	301,710	464,777	523,069	696,594	740,063	793,506	988,436			
four year later - 4th Diagonal	202,953	108,028	231,560	257,843	301,408	465,597	523,694	688,271	733,115	790,043				
five year later - 5th Diagonal	203,920	109,297	232,311	256,216	302,796	465,597	512,385	687,540	730,869					
six year later - 6th Diagonal	204,048	109,762	232,665	256,600	300,663	466,941	517,152	687,851						
seven year later - 7th Diagonal	204,916	109,387	233,358	256,705	300,512	466,561	520,386							
eight year later - 8th Diagonal	205,497	110,626	233,524	257,463	300,671	469,569								
nine year later - 9th Diagonal	206,058	110,777	233,889	258,660	305,294									
ten year later - 10th Diagonal	205,860	110,786	235,469	261,808										
eleven year later - 11th Diagonal	205,994	111,263	237,869											
twelve year later - 12th Diagonal	206,070	112,277												
thirteen year later - 13th Diagonal	207,245													
fourteen year later - 14th Diagonal														

<b>Favourable / (unfavorable) development Amount (A-D)</b>	-12,418	-5,804	-20,084	1,790	-13,019	31,100	35,661	17,048	92,748	119,834	79,641	83,627	38,005	
<b>In % [(A-D)/A]</b>	-6%	-5%	-9%	1%	-4%	6%	6%	2%	11%	13%	7%	7%	3%	

**Notes:-**

- (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. The claims development pertaining to HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) has been excluded to avoid any distortion in pattern
- (f) Pool claims wherein the Company's net retention are low have been excluded from Table above



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-39- AGEING OF CLAIMS

For the quarter ending March 31, 2025

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid (₹ in Lakhs)							Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	559	177	97	87	33	2	-	2,432	3,356	4,765	4,326	6,255	1,551	259	955	22,944	
2	Marine Cargo	4,106	179	75	33	13	1	-	1,585	696	482	552	406	1	0	4,407	3,722	
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	1	0	-	3	-	-	-	4	
4	Motor OD	105,424	5,594	1,339	300	60	-	-	30,954	7,643	5,024	1,328	(27)	-	-	112,717	44,923	
5	Motor TP	226	188	484	1,251	2,839	794	761	2,177	908	3,090	9,893	26,529	8,704	8,244	6,543	59,545	
6	Health	265,624	10,772	716	60	-	-	-	109,075	8,771	1,151	117	-	-	-	277,172	119,115	
7	Personal Accident	101,218	659	51	2	-	-	-	6,857	1,755	104	29	-	-	-	101,930	8,745	
8	Travel	239	30	8	2	-	-	-	291	36	14	2	-	-	-	279	343	
9	Workmen's Compensation	26	61	65	47	6	-	-	62	57	158	277	21	-	9	207	585	
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	39	-	39	
11	Engineering	4,798	114	71	47	22	-	-	1,095	125	635	560	1,489	1	14	5,052	3,918	
12	Aviation	-	-	-	1	-	-	-	(0)	0	-	1	2	3	0	1	5	
13	Crop Insurance	516,850	138	12	16	90	56	-	57,558	21	1	1	4	3	-	517,162	57,587	
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	12,903	165	48	22	22	1	-	6,333	513	101	637	1,150	0	1	13,161	8,736	

Upto the Quarter ending March 31, 2025

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid (₹ in Lakhs)							Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	1,573	508	292	233	115	3	-	11,601	6,021	11,799	15,634	21,344	5,406	306	7,274	72,110	
2	Marine Cargo	15,034	830	302	118	44	3	1	5,043	2,316	2,255	1,556	1,043	3,172	(11)	16,332	15,373	
3	Marine Other than Cargo	-	-	-	-	-	-	-	0	1	0	0	17	(0)	6	-	24	
4	Motor OD	538,268	19,056	4,899	784	72	-	-	161,353	23,501	15,831	3,618	(152)	-	-	563,079	204,151	
5	Motor TP	533	358	883	2,571	6,693	2,174	2,008	6,707	2,591	6,276	19,238	64,592	25,221	22,204	15,220	146,829	
6	Health	1,007,734	33,240	1,807	125	-	-	-	408,862	26,840	3,001	205	-	-	-	1,042,906	438,908	
7	Personal Accident	104,809	1,857	131	7	-	-	-	15,974	6,460	982	88	-	-	-	106,804	23,504	
8	Travel	1,065	121	12	5	-	-	-	998	248	59	12	-	-	-	1,203	1,316	
9	Workmen's Compensation/ Employer's liability	97	302	253	87	15	1	1	165	290	547	432	69	(5)	2	756	1,498	
10	Public/ Product Liability	-	1	-	-	-	-	-	0	0	0	-	-	-	80	1	80	
11	Engineering	18,923	1,725	851	109	44	1	-	4,392	741	1,366	1,354	5,400	290	15	21,653	13,557	
12	Aviation	-	-	-	1	-	-	-	(7)	0	1	1	3	7	6	1	10	
13	Crop Insurance	1,346,412	1,591	3,574	1,493	5,805	577	-	159,028	153	145	73	386	112	-	1,359,452	159,897	
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	43,902	596	145	87	50	3	3	24,693	2,526	1,488	1,996	4,901	626	559	44,786	36,788	



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-41 OFFICES INFORMATION**  
**Statement as on March 31, 2025**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	266
2	No. of branches approved during the year	-
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	4
6	No of branches at the end of the year	299
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	299
10	No. of Directors:-	
	(a) Independent Director	7
	(b) Executive Director	2
	(c) Non-Executive Director	4
	(d) Women Director (Non-Executive)	1
11	No. of Employees	
	(a) On-roll:	10,345
	(b) Off-roll:	566
	<b>(c) Total</b>	<b>10,911</b>
	No. of Insurance Agents and Intermediaries	
12	(a) Individual Agents,	66,134
	(b) Corporate Agents-Banks	18
	(c) Corporate Agents-Others	159
	(d) Insurance Brokers	701
	(e) Web Aggregators	19
	(f) Insurance Marketing Firm	170
	(g) Motor Insurance Service Providers (DIRECT)	995
	(h) Point of Sales persons (DIRECT)	56,377
	(i) Other as allowed by IRDAI	
	- Common Service Centres	1

**Employees and Insurance Agents and Intermediaries - Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11,110	122,287
Recruitments during the quarter	542	3,109
Attrition during the quarter	741	822
<b>Number at the end of the quarter</b>	<b>10,911</b>	<b>124,574</b>



Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**  
Statement as on March 31, 2025

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role /Category</b>	<b>Details of change in the period, if any</b>
1	Mr. Keki M. Mistry	Non - Executive- Chairman	Non - Executive Director	
2	Ms. Renu S. Karnad	Non - Executive Director	Non - Executive Director	
3	Mr. Theodoros Kokkalas	Non - Executive Director	Non - Executive Director	
4	Mr. Edward Ler	Non - Executive Director	Non - Executive Director	
5	Mr. Bernhard Steinruecke	Independent Director	Non - Executive Director	
6	Mr. Mehernosh B. Kapadia	Independent Director	Non - Executive Director	
7	Mr. Arvind Mahajan	Independent Director	Non - Executive Director	
8	Mr. Ameet P. Hariani	Independent Director	Non - Executive Director	
9	Mr. Sanjib Chaudhuri	Independent Director	Non - Executive Director	
10	Dr. Rajgopal Thirumalai	Independent Director	Non - Executive Director	
11	Mr. Vinay Sanghi	Independent Director	Non - Executive Director	
12	Mr. Samir H. Shah	Executive Director & CFO	Executive Director & CFO	
13	Mr. Anuj Tyagi	Managing Director & CEO	Managing Director & CEO	Appointed as the Managing Director & CEO with effect from July 1, 2024
14	Mr. Parthanil Ghosh	Director & Chief Business Officer	Director & Chief Business Officer	
15	Mr. Ankur Bahorey	Director & Chief Operating Officer	Director & Chief Operating Officer	
16	Ms. Sudakshina Bhattacharya	President & Chief Human Resources Officer	Human Resources	
17	Mr. Sriram Naganathan	President & Chief Technology Officer	Information Technology	
18	Mr. Anshul Mittal	Appointed Actuary	Actuarial	
19	Mr. Sanjay Kulshrestha	Chief Investment Officer	Investment	
20	Mr. Chirag Sheth	Chief Risk Officer	Risk Management	
21	Ms. Vyoma Manek	Company Secretary and Chief Compliance Officer	Compliance	

Notes:-

(a) "Key Management Person" as defined under IRDAI (Corporate Governance for insurers) Regulations, 2024 read with IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**

Upto the Quarter ending March 31, 2025

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ in Lakhs)	Sum Assured (₹ in Lakhs)
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Weather / Crop	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
<b>Total</b>		<b>Rural</b>	-	-	-
		<b>Social</b>	-	-	-

Note: The requirement in terms of the Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024 are being discussed and yet to be concluded. Accordingly, the information would be updated on conclusion of the same.



**FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)**

- (i) Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
- (ii) Registration No.146 and Date of Registration with the IRDAI:09/07/2010
- (iii) Gross Direct Premium Income during immediate preceding FY 2024: ₹1,856,756 Lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY 2024: ₹264,542 Lakhs
- (v) Obligation of the Insurer to be met in a financial year 2024-25 is \_\_\_\_\_ Lakhs

**Statement Period: Quarter ending March 31, 2025**

Items	₹ in Lakhs	
	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
Total Gross Direct Premium Income	-	-

Notes: With reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-45-GREIVANCE DISPOSAL

Statement as on March 31, 2025

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	21	7	1	13	-	81
b)	Claims Related	18	1,206	426	81	717	-	4,780
c)	Policy Related	3	290	145	1	147	-	1,017
d)	Premium Related	-	111	15	-	96	-	353
e)	Refund Related	2	94	57	-	39	-	198
f)	Coverage Related	-	12	3	3	6	-	53
g)	Cover Note Related	-	2	1	-	1	-	4
h)	Product Related	-	69	33	1	35	-	152
i)	Others	-	88	43	1	44	-	636
	<b>Total</b>	<b>23</b>	<b>1,893</b>	<b>730</b>	<b>88</b>	<b>1,098</b>	-	<b>7,274</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	11,589,594						
<b>3**</b>	<b>Total No. of claims during previous year:</b>	5,315,867						
<b>4</b>	<b>Total No. of policies during current year:</b>	33,844,746						
<b>5**</b>	<b>Total No. of claims during current year:</b>	3,247,926						
<b>6#</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.55						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	14.72						

# Total number of policy complaints includes all complaints other than those reported under "Claims" and "Others"

\*\* Total number of claims have been considered as intimated claims

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	-	0%	-	0%	-	0%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	<b>Total Number of Complaints</b>	-	0%	-	0%	-	0%

For the Quarter ending: March 31, 2025

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended March 31, 2025										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF) - IAS	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
1	20/01/2025	Sun Pharmaceutical Industries Limited	NCLT Convened Meeting (NCM)	Shareholders	Approve composite scheme of arrangement involving amalgamation of five wholly owned subsidiaries with Sun Pharmaceutical Industries Limited and reclassification of general reserves to retained earnings	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
2	26/01/2025	Bharti Airtel Limited	Postal Ballot (PB)	Shareholders	Appoint Rajan Bharti Mittal (DIN: 00028016) as Non-Executive Non-Independent Director from 28 October 2024, liable to retire by rotation	Yes	For	For	For	The reappointment is in line with statutory requirements.
3	05/02/2025	SBI Life Insurance Company Limited	Postal Ballot (PB)	Shareholders	Appoint Challa Sreenivasulu Setty (DIN: 08335249) as Chairperson and SBI Nominee Director from 12 November 2024, not liable to retire by rotation	Yes	For	For	For	The reappointment is in line with statutory requirements.
4	20/02/2025	Kotak Mahindra Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Jaideep Hansraj (DIN: 02234625) as Whole-time Director designated as Executive Director for three years from the date of RBI approval, liable to retire by rotation and for his remuneration	Yes	For	For	For	The reappointment is in line with statutory requirements.
					Approve revision in remuneration of Ms. Shanti Ekambaram (DIN: 00004889) as Whole-time Director designated as Deputy Managing Director from 1 April 2024 till 31 October 2025	Yes	For	For	For	The estimated remuneration commensurates with the size and complexity of the business.
					Approve issuance of unsecured, redeemable, non-convertible debentures/ bonds/ other debt securities on a private placement basis up to Rs. 100.0 bn during FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve Kotak Mahindra Performance Linked Restricted Stock Unit Scheme 2025 (PRSU Scheme) under which upto 9.0 mn PRSUs can be granted	Yes	For	For	For	A professionally run company is well within its rights to design its RSU plan in a manner.
					Approve extension of Kotak Mahindra Performance Linked Restricted Stock Unit Scheme 2025 (PRSU Scheme) to the eligible employees of present or future wholly-owned subsidiaries in India or abroad	Yes	For	For	For	We believe that a professionally run company is well within its rights to design its RSU plan in a manner that it thinks will help it keep its key employees sufficiently incentivised to achieve its business targets.
					Approve revision in the pool size of Kotak Mahindra Equity Option Scheme 2023 (ESOP 2023) from 20.0 mn options to 11.0 mn options	Yes	For	For	For	The sub-division of shares is likely to improve liquidity for the stock and make the equity shares affordable and attractive to investors.
5	06/03/2025	Divi's Laboratories Limited	Postal Ballot (PB)	Shareholders	Reappoint Dr. Kiran S. Divi (DIN: 00006503) as Whole-time Director and CEO for five years from 1 April 2025 and fix his remuneration	Yes	Against	Against	Against	We recommend voting against this resolution. We do believe that every company has a right to determine the remuneration of key personnel to keep them sufficiently motivated and incentivised. In case of Divi's we understand that several promoter family members are a part of the company's key personnel and we also acknowledge that the promoters have been significantly responsible for the company's strong growth and profitability. However, we feel it would be more prudent for the Board to ensure that the remuneration to any of the promoter directors is within reasonable limits as compared to similar or larger firms in the industry. The remuneration to promoters-directors in this case is significantly higher than the equivalent role in much larger firms, and hence we recommend voting against the resolution.
6	10/03/2025	Larsen & Toubro Limited	Postal Ballot (PB)	Shareholders	Approve material related party transactions up to Rs. 68.0 bn with L&T-MHI Power Boilers Private Limited (LMB)	Yes	For	Against	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions up to Rs. 26.0 bn with L&T-MHI Power Turbine Generators Private Limited (LMTG)	Yes	For	Against	For	The proposed transactions are in the ordinary course of business and at arm's length price.
7	16/03/2025	Bharti Airtel Limited	Postal Ballot (PB)	Shareholders	Approve related party transactions with Indus towers Limited (Indus Towers), a subsidiary, for transfer of the passive infrastructure business undertaking, on a slump sale basis for a consideration not exceeding Rs. 21,746 mn	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
8	21/03/2025	Maruti Suzuki India Limited	Postal Ballot (PB)	Shareholders	Reappoint Hisashi Takeuchi (DIN: 07806180) as Managing Director and CEO (Chief Executive Officer) for three years from 1 April 2025 and fix his remuneration	Yes	For	For	For	The reappointment is in line with statutory requirements.
					Reappoint Maheswar Sahu (DIN: 00034051) as Independent Director for five years from 14 May 2025	Yes	For	For	For	The reappointment is in line with statutory requirements.
					Approve related party transactions with Suzuki Motor Corporation: Holding Company for purchase of goods and availing services for an aggregate value of Rs. 77.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Suzuki Motor Corporation: Holding Company for sale of goods and rendering of services for an aggregate value of Rs. 404.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with FMI Automotive Components Private Limited (FMI), associate company, for the purchase and sale of goods and services for an aggregate value of Rs. 21.0 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with SKH Metals Limited (SKH) for the purchase and sale of goods and services aggregating Rs. 26.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Jay Bharat Maruti Limited (JBML) for purchase and sale of goods and services for an aggregate value of Rs. 24.0 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Krishna Maruti Limited (Krishna Maruti): associate company for the purchase and sale of goods and services for an aggregate value of Rs. 40.0 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Bharat Seats Limited (Bharat Seats): An associate entity for the purchase and sale of goods and services aggregating Rs. 24.0 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with TDS Lithium-Ion Battery Gujarat Private Limited (TDS Gujarat): a fellow subsidiary for the purchase and sale of goods and services for an aggregate value of Rs. 26.5 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Suzuki Motorcycle India Private Limited (Suzuki Motorcycles): a fellow subsidiary, for the sale and purchase of goods and services aggregating Rs. 30.0 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Bellsonica Auto Component India Private Limited (Bellsonica): an associate company, for the purchase and sale of goods and services aggregating Rs. 14.0 bn per annum for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: March 31, 2025

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended March 31, 2025										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company Management Recommendation	Recommendation of Proxy Advisory Firm (PAF) - IIAS	Recommendation of Proxy Advisory Firm (PAF) - SeS	Vote (For / Against / Abstain)	Reason for the Vote Decision
					Approve related party transactions with Mark Exhaust Systems Limited (Mark Exhaust); an associate company, for the purchase and sale of goods and services aggregating Rs. 11.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with Marelli Powertrain India Private Limited (Marelli Powertrain); joint venture, for the purchase and sale of goods and services aggregating Rs. 13.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and Suzuki Motor Corporation, Japan (holding company) not exceeding Rs. 295.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and Krishna Maruti Limited (associate company) not exceeding Rs. 32.5 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and Jay Bharat Maruti Limited (associate company) not exceeding Rs. 12.5 bn for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and TDS Lithium-Ion Battery Gujarat Private Limited (fellow subsidiary) not exceeding Rs. 12.0 bn per annum, for three years from FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
9	22/03/2025	Ashok Leyland Limited	Postal Ballot (PB)	Shareholders	Ratify material related party transactions with AML Motors Private Limited (AML) for Rs. 14.9 bn for FY24	Yes	For	Against	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transaction with AML Motors Private Limited (AML) for Rs. 15.0 bn for FY25	Yes	For	Against	For	The proposed transactions are in the ordinary course of business and at arm's length price.
10	22/03/2025	Bajaj Finance Limited	Postal Ballot (PB)	Shareholders	Appoint Ajay Kumar Choudhary (DIN: 09498098) as Independent Director for five years from 1 February 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
11	25/03/2025	Sun Pharmaceutical Industries Limited	Postal Ballot (PB)	Shareholders	Approve material related party transactions aggregating USD 890.0 mn (~Rs. 76.8 bn) between Taro Pharmaceutical Inc., Canada, a 99.99% subsidiary, and Sun Pharmaceutical Industries Inc., a wholly owned subsidiary, during FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions aggregating USD 180.0 mn (~Rs. 15.5 bn) between Taro Pharmaceutical Industries Ltd., Israel, a 99.99% subsidiary, and Sun Pharmaceutical Industries Inc., a wholly owned subsidiary, during FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions aggregating USD 225.0 mn (~Rs. 19.4 bn) between Taro Pharmaceuticals U.S.A., Inc., a 99.99% subsidiary, and Sun Pharmaceutical Industries Inc., a wholly owned subsidiary, during FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
12	31/03/2025	SBI Life Insurance Company Limited	Postal Ballot (PB)	Shareholders	Appoint Venugopal Nayar (DIN: 02638597) as Independent Director for three years from 28 February 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Approve related party transactions with State Bank of India (SBI), SBI DFHI Limited (SBI DFHI), SBI Capital Markets Ltd (SBI Capital) and Yes Bank Limited (Yes Bank) aggregating Rs. 300.0 bn with each entity individually for FY26 - Rs. 150.0 bn each for purchase and sale of investments	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve related party transactions with State Bank of India for FY26	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FROM NL - 47  
 Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-25.

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. of policies due for renewal*	Age-wise distribution of Policies (Classification of policies based on the age of the policy)					Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and less than 3 years	No of Policies completed 3 years not less than 5 years	No of Policies completed 5 years or more than 5 years	No of Policies completed 10 years and more than 10 years	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=i+m+n+o+p	
1	101Y115V05	Click 2 Protect Health	28,471	21-05-2020	67%	155%	90%	7%	37	37	68%	938	4,301	5,149	1,440	13	11,841
2	101Y112V03	Click 2 Protect Optima Secure	25,104	19-10-2023	33%	125%	70%	24%	32	32	59%	4,880	6,384	20	38	11,329	
3	HDHFLGP1001V032122	Home Credit Assure Package Insurance	166,882	01-04-2021	16%	322%	61%	22%	25	25	0%	13	51	4	-	68	
4	HDHFLGP2504V042425	Sarv Suraksha Plus (Group) (Health)	425,114	30-01-2025	36%	100%	86%	10%	6	6	0%	79	18	8	7	112	
5	HDHFLGP21116V012021	HDFC Group Health Insurance	17,243	23-09-2020	46%	97%	81%	16%	46	46	0%	50	19	1	-	70	
6	HDHFLGP2146V012021	Group Mediclaim Insurance	182	25-03-2021	24%	78%	100%	0%	1	1	0%	19	-	-	-	19	
7	HDHFLGP21552V012021	Aroqya Santeevani Policy, HDFC ERGO (Group)	4,949	12-05-2021	110%	158%	78%	17%	20	20	0%	11	1	1	-	13	
8	HDHFLGP22022V032122	Mosquito Disease Protection Policy - Group	369,417	28-10-2021	22%	78%	53%	42%	4	4	0%	39	4	-	1	44	
9	HDHFLGP22143V032122	my.credit Comprehensive Suraksha	4,532,487	04-01-2022	41%	120%	95%	2%	2	2	0%	9	8	-	-	17	
10	HDHFLGP22214V012122	HDFC ERGO Group Protect	1,513,635	13-05-2022	33%	147%	75%	15%	8	8	0%	157	25	-	2	184	
11	HDHFLGP23112V012223	Chomp	9	24-03-2023	18%	79%	9%	0%	-	-	0%	6	-	-	-	6	
12	HDHFLGP24095V032425	HDFC ERGO Group Health Insurance	4,230,083	30-10-2024	89%	109%	99%	1%	187	187	0%	2,234	2,076	704	4	5,018	
13	HDHFLIP2007V011920	Sampoorna Suraksha (Health)	-	29-11-2019	62%	0%	100%	0%	-	-	0%	-	-	-	-	-	
14	HDHFLIP2017V011920	Aroqya Santeevani Policy, HDFC ERGO	5,979	10-07-2021	97%	181%	76%	19%	13	13	53%	894	956	627	17	2,494	
15	HDHFLIP2111V012021	my:health Koli Suraksha (Health)	462	01-10-2020	24%	48%	70%	7%	2	2	73%	2	31	-	-	186	
16	HDHFLIP2146V022021	Critical Illness Insurance	9,233	01-10-2020	41%	134%	63%	29%	2	2	62%	1,371	2,813	534	1,470	2,926	
17	HDHFLIP21467V022021	Health Suraksha - Top-Up	1,405	01-10-2020	67%	200%	89%	8%	-	-	0%	1	62	7	7	73	
18	HDHFLIP2407V022324	my: health Suraksha	251,184	30-11-2023	78%	117%	93%	3%	284	284	27%	3,188	54,226	14,795	24,944	112,354	
19	HDHFLIP2149V022021	HDFC ERGO Hospital Cash Insurance	1,223	01-10-2020	217%	292%	91%	7%	7	7	27%	698	175	29	93	1,060	
20	HDHFLIP22021V042122	my:health Medisure Super - Top Up Insurance	349,735	23-11-2021	62%	123%	84%	10%	27	27	75%	13,669	58,944	30,627	40,640	5,952	
21	HDHFLIP22143V022122	my: health Women Suraksha	2,716	28-10-2021	22%	19%	100%	0%	-	-	0%	1	1,330	7	-	2,753	
22	HDHFLIP23192V012223	HDFC ERGO EquiCover Health	4	05-04-2023	-1%	35%	0%	0%	-	-	0%	4	-	-	-	4	
23	HDHFLIP2500V082425	Easy Health	134,923	18-07-2024	110%	138%	96%	1%	61	61	6.00%	32	6,600	2,512	20,197	32,316	
24	HDHFLIP25012V082425	Optima Restore	1,443,040	30-07-2024	100%	136%	95%	2%	675	675	92%	7,530	116,732	129,496	242,979	88,904	
25	HDHFLIP2504V082425	my: Optima Secure	2,051,622	19-12-2024	66%	104%	90%	6%	1,259	1,259	87%	244,926	357,476	89,242	110,423	53,701	
26	HDHHLIP21343V022021	Group Assurance Health Plan	2	01-10-2020	284946%	284946%	88%	12%	-	-	0%	-	-	-	-	-	
27	HDHHLIP21318V022021	Day2Day care	6	01-10-2020	-17%	65%	100%	0%	-	-	100%	1	1	2	-	4	
28	HDHHLIP21319V022021	Dengue Care	2,175	01-10-2020	13%	73%	72%	25%	-	-	75%	-	1	600	517	1,118	
29	HDHHLIP21320V022021	Health On	497	01-10-2020	340%	-53629%	96%	4%	2	2	0%	-	177	-	-	177	
30	HDHHLIP21321V022021	Kan	16,639	01-10-2020	53%	85%	92%	3%	1	1	85%	2,000	2,277	4,171	5,863	14,312	
31	HDHHLIP21336V022021	Optima Plus	1,661	01-10-2020	147%	188%	2%	2%	-	-	85%	12	228	12	100	685	
32	HDHHLIP21337V022021	Health Wallet	21,276	01-10-2020	105%	114%	96%	1%	9	9	90%	142	340	861	6,823	311	
33	HDHHLIP21338V022021	Maxima	97	01-10-2020	126%	139%	89%	0%	-	-	89%	-	1	2	69	74	
34	HDHHLIP21339V022021	Optima Cash	660	01-10-2020	18%	110%	94%	0%	-	-	79%	-	119	11	171	136	
35	HDHHLIP21340V022021	Optima Super	7,709	01-10-2020	40%	90%	87%	6%	-	-	80%	61	527	1,114	1,580	267	
36	HDHHLIP21341V022021	Optima Vital	3,237	01-10-2020	17%	75%	85%	10%	2	2	71%	-	747	926	671	76	
37	HDHHLIP21345V042021	Energ	32,822	01-10-2020	88%	141%	91%	4%	60	60	86%	5,843	12,407	7,249	7,092	842	
38	HDHHLIP21379V022021	Optima Senior	2,201	01-10-2020	75%	106%	94%	1%	1	1	89%	12	179	241	1,471	242	
39	IRDA/NL-HLT/AMH/P-HV.I/107/13-14	Easy Health Group Insurance	(48)	02-07-2013	312%	350%	100%	0%	-	-	0%	-	-	-	-	-	
40	IRDA/NL-HLT/HDFC-ERGOGI/P-HV.II/116/13-14	Group Mediclaim Insurance Policy	(5)	06-08-2013	4887637%	4887653%	100%	0%	-	-	0%	-	-	-	-	-	
41	IRDA/NL-HLT/HDFC-ERGOGI/P-HV.II/158/13-14	Health Suraksha- Revision	356	06-03-2014	50530%	50579%	95%	3%	83	83	99%	-	2	96	42	140	
42	IRDA/NL-HLT/L&TG/P-HV.I/329/13-14	My: health Group Medisure Insurance	15	30-09-2013	204%	218%	91%	9%	-	-	9%	-	-	-	-	-	
43	IRDA/NL-HLT/L&TG/P-HV.I/249/13-14	my:health Medisure Classic Insurance	1	12-09-2012	0%	0%	90%	5%	-	-	0%	-	-	-	-	-	
44	IRDA/NL-HLT/HDFC-ERGOGI/P-HV.II/169/2016-17	Group Critical Illness Insurance	-	04-05-2017	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	
45	HDHHLIP21317V032021	Total Health Plan	49	01-10-2020	8%	0%	100%	0%	-	-	0%	-	30	-	-	30	
46	HDHHLIP21099V012021	Corona Kavach, HDFC Ergo Health Policy	-	10-07-2020	0%	0%	100%	0%	-	-	0%	-	-	-	-	-	
47	HDHFLIP21078V012021	Corona Kavach Policy,HDFC ERGO	-	10-07-2020	0%	0%	100%	0%	-	-	0%	-	-	-	-	-	
48	AOPGPI082V011719	Aone, Saigne Surakshit	412	31-08-2017	-60%	-46%	100%	0%	-	-	0%	-	-	-	-	-	
49	HDE-OT-P11-07-V01-10-11	Card Sure Package Insurance	(2)	03-06-2015	-66%	-7%	0%	0%	-	-	0%	-	-	-	-	-	
50	HDHFLGP2504V042425	Sarv Suraksha Plus (Group) (PA)	9,137,114	20-08-2019	86%	142%	98%	2%	100	100	0%	1,415	644	480	12	2,551	
51	HDHFLIP2007V011920	Sampoorna Suraksha (PA)	-	29-11-2019	-1%	0%	0%	0%	-	-	0%	-	-	-	-	-	
52	HDHFLIP2113V012021	my:health Koli Suraksha (PA)	280,116	01-10-2020	53%	111%	74%	15%	55	55	44%	60,370	144,165	4,682	11,265	16,144	
53	HDHFLGP0125V011819	my: Credit - Personal Accident - Group	49,112	20-08-2019	62%	174%	72%	11%	-	-	0%	2	1	-	-	4	
54	HDHFLGP23110V012223	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	4,652,325	03-01-2023	61%	86%	74%	4%	-	-	50%	2	1	-	-	3	
55	HDHFLGP21269V022021	TravelX	1,511	01-10-2020	137%	153%	100%	0%	-	-	2%	3	17	11	-	31	
56	HDHHLIP21346V042021	Individual Personal Accident	94,388	01-10-2020	50%	86%	87%	5%	7	7	73%	7,186	18,074	4,696	38,138	10,434	
57	IRDA/NL-HLT/AMH/P-HV.I/109/13-14	Group Personal Accident Insurance	(3)	02-07-2013	3613%	3655%	91%	0%	-	-	0%	-	-	-	-	-	
58	IRDA/NL-HLT/HDFC-ERGOGI/P-HV.I/256/13-14	Sarv Suraksha Policy	700,572	30-09-2013	30%	29%	62%	26%	-	-	0%	-	11,758	-	4	-	
59	IRDA/NL-HLT/HDFC-ERGOGI/P-HV.I/125/13-14	Group Hospital Cash Insurance	8	06-08-2013	0%	0%	100%	0%	-	-	0%	-	-	-	-	-	
60	HDFTGOP2205V022122	Group Travel Insurance	155,128	10-12-2021	48%	68%	93%	3%	-	-	93%	2,582	146,881	4,825	7,779	4,639	
61	HDFTIOP2205V022122	Student Suraksha-Student Overseas Travel	1,634	01-09-2021	16%	56%	92%	5%	-	-	0%	1,498	306	-	-	1,804	
62	HDFTIOP2205V022122	Travel Insurance	31,105	01-09-2021	71%	131%	82%	16%	-	-	1%	23,514	304	3	3	23,824	
63	HDFTIOP24042V022425	HDFC ERGO Explorer	87,325	31-12-2024	25%	59%	0%	0%	1	1	0%	53,938	11	-	-	53,949	

Note:  
 \*The above includes the policies due for renewal in a particular month but may have been renewed by the insurer in a subsequent month.

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - MEDI ASSIST INSURANCE TPA PVT. LTD.

Validity of agreement with the TPA: from 26/07/2022 to 25/07/2025

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	88	-
Number of lives serviced	-	207,569	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ANDHRA PRADESH	Visakhapatnam
BIHAR	Patna
DELHI	Delhi
GUJARAT	Ahmedabad
HARYANA	Gurgaon
KARNATAKA	Bengaluru
KERALA	Kochi
MAHARASHTRA	Mumbai
ODISHA	Sambalpur
PUNJAB	Mohali
TAMIL NADU	Chennai
TELANGANA	K.V.Rangareddy
UTTAR PRADESH	Gautam Buddha Nagar
WEST BENGAL	Kolkata

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	3,995
ii.	Number of claims received during the year	297,542
iii.	Number of claims paid during the year	300,064 (100%)
iv.	Number of claims repudiated during the year	1,388 (0%)
v.	Number of claims outstanding at the end of the year	85

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	95%	83%
2	Within 1-2 hours	0%	0%	4%	13%
3	Within 2-6 hours	0%	0%	1%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	299,843	99%	-	0%	299,843	99%
Between 1-3 months	-	0%	1,547	1%	-	0%	1,547	1%
Between 3 to 6 months	-	0%	50	0%	-	0%	50	0%
More than 6 months	-	0%	12	0%	-	0%	12	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>301,452</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>301,452</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	4
3	Grievances resolved during the year	4
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

**Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.**

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Raksha Health Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 26/07/2022 to 25/07/2025

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	72,959	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ODISHA	Bhubaneswar
UTTAR PRADESH	Gautam Buddha Nagar

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	151
ii.	Number of claims received during the year	3,548
iii.	Number of claims paid during the year	3,687 (100%)
iv.	Number of claims repudiated during the year	11 (0%)
v.	Number of claims outstanding at the end of the year	1

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	93%	73%
2	Within 1-2 hours	0%	0%	6%	20%
3	Within 2-6 hours	0%	0%	1%	6%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	3,685	100%	-	0%	3,685	100%
Between 1-3 months	-	0%	12	0%	-	0%	12	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	1	0%	-	0%	1	0%
<b>Total</b>	-	<b>0%</b>	<b>3,698</b>	<b>100%</b>	-	<b>0%</b>	<b>3,698</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Safeway Insurance Tpa Pvt. Ltd

Validity of agreement with the TPA: from 01/08/2024 to 31/07/2027

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	5	-
Number of lives serviced	-	2,271	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
DELHI	Delhi
HARYANA	Gurgaon
KARNATAKA	Bengaluru

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	95
iii.	Number of claims paid during the year	95 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	-

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	95	100%	-	0%	95	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>95</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>95</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Vidal Health TPA

Validity of agreement with the TPA: from 26/07/2022 to 25/07/2025

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	61	-
Number of lives serviced	-	53,608	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
Tamil Nadu	Chennai
Delhi	Delhi
Haryana	Gurgaon
Gujarat	Ahmedabad
ANDHRA PRADESH	Vijayawada
KARNATAKA	Bengaluru
KERALA	Kochi
ODISHA	Bhubaneswar
RAJASTHAN	Jaipur
UTTAR PRADESH	Gautam Buddha Nagar
WEST BENGAL	Kolkata

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	10
ii.	Number of claims received during the year	4,978
iii.	Number of claims paid during the year	4,977 (100%)
iv.	Number of claims repudiated during the year	11 (0%)
v.	Number of claims outstanding at the end of the year	0

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	92%	84%
2	Within 1-2 hours	0%	0%	6%	11%
3	Within 2-6 hours	0%	0%	3%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	4,980	100%	-	0%	4,980	100%
Between 1-3 months	-	0%	8	0%	-	0%	8	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>4,988</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>4,988</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Paramount Health Services and Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 01/04/2024 to 31/03/2027

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	117	-
Number of lives serviced	-	140,669	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ANDHRA PRADESH	Vijayawada
BIHAR	Darbhanga
DELHI	Delhi
GUJARAT	Ahmedabad
HARYANA	Gurgaon
HIMACHAL PRADESH	Shimla
JAMMU & KASHMIR	Jammu
JHARKHAND	Jamshedpur
KARNATAKA	Bengaluru
MAHARASHTRA	Mumbai
ODISHA	Bhubaneswar
PUNJAB	Mohali
RAJASTHAN	Jaipur
TAMIL NADU	Chennai
TELANGANA	K.V.Rangareddy
UTTAR PRADESH	Gautam Buddha Nagar
WEST BENGAL	Kolkata

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	446
ii.	Number of claims received during the year	17,260
iii.	Number of claims paid during the year	17,442 (99%)
iv.	Number of claims repudiated during the year	264 (1%)
v.	Number of claims outstanding at the end of the year	0

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	92%	57%
2	Within 1-2 hours	0%	0%	6%	34%
3	Within 2-6 hours	0%	0%	1%	9%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	17,685	100%	-	0%	17,685	100%
Between 1-3 months	-	0%	21	0%	-	0%	21	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>17,706</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>17,706</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Health India Tpa Services Pvt. Ltd.

Validity of agreement with the TPA: from 01/01/2023 to 31/12/2025

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	7	-
Number of lives serviced	-	36,818	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ANDHRA PRADESH	Visakhapatnam
GUJARAT	Ahmedabad
HARYANA	Gurgaon
KARNATAKA	Bengaluru
MAHARASHTRA	Mumbai
TAMIL NADU	Coimbatore
WEST BENGAL	Kolkata

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	40
ii.	Number of claims received during the year	2752
iii.	Number of claims paid during the year	2,790 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	2

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	77%	52%
2	Within 1-2 hours	0%	0%	18%	33%
3	Within 2-6 hours	0%	0%	5%	15%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	2,790	100%	-	0%	2,790	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>2,790</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>2,790</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 24/11/2023 to 23/11/2026

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	50	-
Number of lives serviced	-	65,098	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ANDHRA PRADESH	Vijayawada
CHHATTISGARH	Bilaspur
DELHI	Delhi
GUJARAT	Ahmedabad
HARYANA	Gurgaon
KARNATAKA	Bengaluru
MAHARASHTRA	Pune
ODISHA	Khordha
TAMIL NADU	Tiruvallur
TELANGANA	Hyderabad
UTTAR PRADESH	Gautam Buddha Nagar

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	89
ii.	Number of claims received during the year	6,749
iii.	Number of claims paid during the year	6,776 (99%)
iv.	Number of claims repudiated during the year	51 (1%)
v.	Number of claims outstanding at the end of the year	11

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	83%	58%
2	Within 1-2 hours	0%	0%	10%	26%
3	Within 2-6 hours	0%	0%	6%	14%
4	Within 6-12 hours	0%	0%	1%	1%
5	Within 12-24 hours	0%	0%	1%	1%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	6,801	100%	-	0%	6,801	100%
Between 1-3 months	-	0%	25	0%	-	0%	25	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	1	0%	-	0%	1	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>6,827</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>6,827</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Volo Health Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 01/04/2022 to 31/03/2025

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	14	-
Number of lives serviced	-	12,061	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ANDHRA PRADESH	Vijayawada
GUJARAT	Ahmedabad
KARNATAKA	Nelamangala
TAMIL NADU	Chennai
TELANGANA	Hyderabad

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	2
ii.	Number of claims received during the year	295
iii.	Number of claims paid during the year	297 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	0

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	97%	60%
2	Within 1-2 hours	0%	0%	1%	35%
3	Within 2-6 hours	0%	0%	1%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	297	100%	-	0%	297	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>297</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>297</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time



FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA - Link-K Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 24/12/2024 to 23/12/2027

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	2	-
Number of lives serviced	-	803	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
MAHARASHTRA	Mumbai
TAMIL NADU	Hyderabad

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	6
iii.	Number of claims paid during the year (specify % also in brackets)	5 (83%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	0 (0%)
v.	Number of claims outstanding at the end of the year	1

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	5	100%	-	0%	5	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
<b>Total</b>	<b>-</b>	<b>0%</b>	<b>5</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>5</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA -MDINDIA HEALTHCARE SERVICES (TPA) PVT. LTD.

Validity of agreement with the TPA: 01/07/2022 to 30/06/2025

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	9	-
Number of lives serviced	-	5,286	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
HARYANA	Gurgaon
KARNATAKA	Bengaluru
MAHARASHTRA	Mumbai
TELANGANA	Hyderabad

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	-
iii.	Number of claims paid during the year (specify % also in brackets)	-
iv.	Number of claims repudiated during the year (specify % also in brackets)	-
v.	Number of claims outstanding at the end of the year	-

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage						
Within 1 month	0	0%	0	0%	0	0%	0	0%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>-</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2025

**A. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Name of the TPA -NIL

Validity of agreement with the TPA: NIL

**B. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	1,871,676	5,189	-
Number of lives serviced	4,394,372	10,662,928	-

**C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
ANDAMAN & NICOBAR IS.	
ANDHRA PRADESH	
ARUNACHAL PRADESH	
ASSAM	
BIHAR	
CHANDIGARH	
CHHATTISGARH	
Dadra & Nagar Haveli	
DAMAN & DIU	
DELHI	
GOA	
GUJARAT	
HARYANA	
HIMACHAL PRADESH	
JAMMU & KASHMIR	
JHARKHAND	
KARNATAKA	
KERALA	
LADAKH	
LAKSHADWEEP	
MADHYA PRADESH	
MAHARASHTRA	
MANIPUR	
MEGHALAYA	
MIZORAM	
NAGALAND	
ORISSA	
PUDUCHERRY	
PUNJAB	
RAJASTHAN	
SIKKIM	
TAMIL NADU	
TELANGANA	
TRIPURA	
UTTAR PRADESH	
UTTARAKHAND	
WEST BENGAL	

**D. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	23,841
ii.	Number of claims received during the year	733,810
iii.	Number of claims paid during the year (specify % also in brackets)	706,773 (93%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	25,304 (3%)
v.	Number of claims outstanding at the end of the year	25,574

**E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	96%	72%	96%	71%
2	Within 1-2 hours	4%	25%	4%	26%
3	Within 2-6 hours	1%	3%	1%	3%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**F. Turn Around Time in case of payment / repudiation of claims:**

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	514,896	95%	182,036	96%	-	0%	696,932	95%
Between 1-3 months	26,532	5%	6,699	4%	-	0%	33,231	5%
Between 3 to 6 months	1,441	0%	336	0%	-	0%	1,777	0%
More than 6 months	107	0%	30	0%	-	0%	137	0%
<b>Total</b>	<b>542,976</b>	<b>100%</b>	<b>189,101</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>732,077</b>	<b>100%</b>

**G. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	2,850
3	Grievances resolved during the year	2,850
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time