FORM NL-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 PERIOD ENDED SEPTEMBER 30, 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	Premiums earned (Net)	NL-4	4,663	10,406	7,565	14,014	3,128	6,119	2,704	5,445	185,323	349,130	165,495	319,050	193,114	365,655	175,764	338,509
2	Profit/ Loss on sale/redemption of Investments		215	539	296	1,090	47	130	62	239	4,193	10,394	4,479	17,080	4,456	11,063	4,837	18,409
3	Interest, Dividend & Rent – Gross (Note 1)		2,163	4,283	2,551	5,022	420	884	488	973	35,897	70,740	34,992	69,604	38,481	75,907	38,031	75,599
4	(a) Other Income																	
	(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii)Miscellaneous Income/Liabilities written back		65	66	3	4	40	41	1	2	2,299	2,352	90	120	2,404	2,459	95	126
	(b) Contribution from the Shareholders' Account																	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii)Towards Remuneration of MD/CEO/WTD/Other KMPs		(4)	2	7	20	(0)	0	0	1	(16)	14	51	95	(20)	16	58	116
	(c) Others - Foreign exchange gain/(loss)		4	16	8	17	1	2	0	1	66	124	50	81	71	141	58	99
	TOTAL (A)		**7,106**	**15,312**	**10,431**	**20,167**	**3,636**	**7,176**	**3,255**	**6,662**	**227,763**	**432,754**	**205,157**	**406,030**	**238,506**	**455,242**	**218,843**	**432,858**
6	Claims Incurred (Net)	NL-5	5,893	11,378	6,583	12,308	2,425	5,414	2,634	5,457	166,322	308,832	154,402	295,376	174,639	325,624	163,618	313,141
7	Commission	NL-6	(4,224)	(13,552)	(4,839)	(11,050)	418	1,139	326	961	(7,602)	(11,151)	(6,059)	(481)	(11,409)	(23,564)	(10,572)	(10,570)
8	Operating Expenses related to Insurance Business	NL-7	3,178	8,389	3,838	10,396	430	1,096	320	883	59,330	110,055	45,272	85,261	62,939	119,540	49,430	96,540
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		**4,847**	**6,215**	**5,581**	**11,654**	**3,273**	**7,649**	**3,280**	**7,301**	**218,050**	**407,736**	**193,615**	**380,156**	**226,169**	**421,600**	**202,476**	**399,111**
10	**Operating Profit/(Loss) C= (A - B)**		**2,259**	**9,097**	**4,850**	**8,513**	**364**	**(473)**	**(25)**	**(640)**	**9,713**	**25,018**	**11,542**	**25,874**	**12,337**	**33,642**	**16,367**	**33,747**
11	**APPROPRIATIONS**																	
	Transfer to Shareholders' Account		2,259	9,097	4,850	8,513	364	(473)	(25)	(640)	9,713	25,018	11,542	25,874	12,337	33,642	16,367	33,747
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		**2,259**	**9,097**	**4,850**	**8,513**	**364**	**(473)**	**(25)**	**(640)**	**9,713**	**25,018**	**11,542**	**25,874**	**12,337**	**33,642**	**16,367**	**33,747**

Note - 1

	Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
		For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
	Interest, Dividend & Rent	1,885	3,749	2,311	4,539	429	903	499	994	36,602	72,295	35,747	71,081	38,916	76,947	38,557	76,614
	Add/Less:-																
	Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Amortisation of Premium/ Discount on Investments	(36)	(81)	(49)	(94)	(8)	(19)	(11)	(21)	(705)	(1.555)	(755)	(1.477)	(749)	(1.655)	(815)	(1.592)
	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	314	615	289	577	-	-	-	-	-	-	-	-	314	615	289	577
	Interest, Dividend & Rent – Gross*	**2,163**	**4,283**	**2,551**	**5,022**	**420**	**884**	**488**	**973**	**35,897**	**70,740**	**34,992**	**69,604**	**38,480**	**75,907**	**38,031**	**75,599**

*** Term gross implies inclusive of TDS**