

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

FORM NI-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 September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	21,600	37,624	4,178	6,932	35	39	4,213	6,971	45,696	80,247	34,906	67,032	80,602	147,279	152,872	281,979	6,200	12,992	701	1,048	159,773	296,019
Add :-Re-insurance accepted to direct claims	1,526	1,959	39	50	0	0	39	50	0	0	0	0	0	0	2,933	3,724	0	0	-	-	(293)	3,724
Less :-Re-insurance Ceded to claims paid	(19,534)	(32,496)	(238)	(320)	(32)	(36)	(270)	(357)	(30,795)	(64,854)	(2,049)	(3,886)	(32,844)	(68,740)	(61,512)	(114,071)	(3,409)	(9,061)	(160)	(184)	(65,081)	(123,316)
Net Claim Paid	3,592	7,087	3,980	6,662	3	3	3,983	6,665	14,901	15,393	32,857	63,146	47,758	78,539	91,067	171,632	2,791	3,931	541	864	94,399	176,428
Add Claims Outstanding at the end of the year	48,809	48,809	14,674	14,674	113	113	14,788	14,787	17,943	17,943	875,478	875,478	893,421	893,421	144,432	144,432	24,525	24,525	3,279	3,279	172,236	172,236
Less Claims Outstanding at the beginning of the year	(46,508)	(44,518)	(16,245)	(15,938)	(101)	(100)	(16,346)	(16,038)	(19,385)	(18,897)	(876,167)	(881,897)	(895,552)	(894,786)	(140,311)	(125,409)	(21,262)	(21,262)	(3,011)	(2,425)	(166,298)	(149,096)
Net Incurred Claims	5,893	11,378	2,409	5,398	15	16	2,425	5,414	13,459	20,447	32,168	56,727	45,627	77,174	95,189	190,655	4,340	7,194	809	1,718	100,337	199,567
Claims Paid (Direct)																						
-In India	21,600	37,624	4,016	6,697	25	25	4,041	6,722	45,696	80,247	34,906	67,032	80,602	147,279	152,872	281,979	6,200	12,992	701	1,048	159,773	296,019
-Outside India			163	235	10	14	172	249														
Estimates of IBNR and IBNER at the end of the period (net)	25,300	25,300	7,377	7,377	105	105	7,482	7,482	15,113	15,113	517,506	517,506	532,620	532,620	123,574	123,574	20,839	20,839	3,092	3,092	147,505	147,505
Estimates of IBNR and IBNER at the beginning of the period (net)	24,658	22,266	7,370	8,319	85	84	7,455	8,404	16,842	10,991	509,670	507,147	526,512	518,138	120,165	112,020	18,784	18,540	2,901	2,369	141,850	132,930

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 September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
Claims Paid (Direct)	629	1,137	15	52	3,781	7,994	34	209	25,455	51,306	551	1,287	9,299	18,283	101	176	5,276	9,518	285,516	533,260	311,329	577,854
Add :-Re-insurance accepted to direct claims	1,540	2,287	0	14	0	0	0	14	0	0	0	0	125	1,387	0	0	0	0	5,247	1,451	0	2,256
Less :-Re-insurance Ceded to claims paid	(26)	(47)	(11)	(47)	(2,893)	(6,294)	(34)	(202)	(15,451)	(31,957)	(301)	(694)	(7,652)	(16,407)	(63)	(121)	(2,467)	(4,358)	(126,826)	(252,183)	(146,629)	(285,035)
Net Claim Paid	603	1,090	4	5	941	1,860	0	3	10,003	19,349	250	594	1,771	3,243	38	55	2,809	5,160	158,576	286,324	166,151	300,075
Add Claims Outstanding at the end of the year	4,606	4,606	273	273	8,767	8,767	510	510	75,949	75,949	11,908	11,908	22,629	22,629	4,081	4,081	12,452	12,452	1,206,832	1,206,832	1,270,429	1,270,428
Less Claims Outstanding at the beginning of the year	(4,563)	(4,350)	(256)	(283)	(8,661)	(7,877)	(507)	(509)	(73,056)	(79,675)	(11,910)	(11,977)	(22,968)	(22,461)	(3,888)	(3,527)	(11,508)	(9,783)	(1,199,086)	(1,184,324)	(1,261,940)	(1,244,880)
Net Incurred Claims	647	1,346	21	(9)	1,047	2,750	3	4	12,897	15,623	248	525	1,432	3,410	311	610	7,828	166,322	308,832	308,832	174,639	325,624
Claims Paid (Direct)																						
-In India	629	1,137	15	52	3,781	7,994	34	209	25,455	51,306	551	1,287	9,298	18,283	101	176	5,276	9,518	285,516	533,260	311,156	577,605
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0	0	173	249
Estimates of IBNR and IBNER at the end of the period (net)	2,502	2,502	169	169	4,941	4,941	74	74	74,482	74,482	6,780	6,780	15,941	15,941	4,074	4,074	11,852	11,852	800,941	800,941	833,722	833,722
Estimates of IBNR and IBNER at the beginning of the period (net)	2,652	2,781	125	200	4,936	4,414	72	74	71,452	77,927	6,868	6,676	18,177	17,228	3,769	3,487	9,864	8,843	786,277	772,698	818,391	803,368

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 September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
Claims Paid (Direct)	22,554	45,844	3,365	6,421	8	33	3,374	6,454	32,453	69,992	36,311	58,877	68,765	128,869	124,795	226,654	7,071	15,170	139	304	132,005	242,128
Add :-Re-insurance accepted to direct claims	1,540	2,287	0	14	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	12,571	12,571	12,571
Less :-Re-insurance Ceded to claims paid	(18,909)	(38,020)	(554)	(746)	(8)	(32)	(562)	(777)	(22,421)	(46,309)	(2,314)	(110,345)	(24,795)	(156,648)	(67,669)	(83,708)	(1,289)	(4,334)	(6)	(12)	(48,363)	(89,055)
Net Claim Paid	5,185	10,111	2,811	5,689	1	2	2,812	5,690	9,983	23,689	33,997	43,980	43,980	(27,779)	89,697	155,517	5,782	10,835	134	292	95,613	166,644
Add Claims Outstanding at the end of the year	53,148	53,148	17,299	17,299	100	100	17,399	17,399	21,792	21,792	890,539	890,539	912,330	912,330	98,904	98,904	26,352	26,352	3,135	3,135	128,391	128,391
Less Claims Outstanding at the beginning of the year	(51,750)	(50,951)	(17,473)	(17,536)	(104)	(96)	(17,571)	(17,632)	(23,540)	(26,606)	(902,854)	(793,694)	(926,394)	(820,300)	(94,917)	(71,901)	(26,695)	(23,607)	(2,599)	(2,192)	(124,211)	(97,699)
Net Incurred Claims	6,583	12,308	2,637	5,452	(3)	6	2,633	5,457	8,234	18,874	21,682	45,377	29,916	64,251	93,683	182,521	5,440	13,580	670	1,236	99,793	197,337
Claims Paid (Direct)																						
-In India	22,554	45,844	3,153	6,117	1	25	3,154	6,142	32,453	69,992	36,311	58,877	68,765	128,869	124,795	226,654	7,071	15,170	139	303	132,004	242,127
-Outside India	-	-	212	304	7	7	219	312	-	-	-	-	-	-	-	-	-	-	-	1	1	1
Estimates of IBNR and IBNER at the end of the period (net)	28,641	28,641	11,560	11,560	84	84	11,644	11,644	19,313	19,313	467,252	467,252	486,564	486,564	85,102	85,102	22,713	22,713	2,270	2,270	110,085	110,085
Estimates of IBNR and IBNER at the beginning of the period (net)	25,024	25,326	12,146	11,659	88	80	12,234	11,740	20,495	21,414	471,560	411,079	492,055	432,482	77,112	60,233	22,629	20,412	2,515	2,153	102,256	82,798

₹ 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 September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
Claims Paid (Direct)	421	914	21	97	3,460	8,300	69	70	104,188	190,040	1,016	2,187	4,340	8,917	137	217	5,121	10,396	319,543	592,136	345,471	644,434
Add :-Re-insurance accepted to direct claims	0	0	0	0	2	3	3	4	0	0	0	0	3,398	6,578	0	0	0	0	15,974	19,157	17,514	21,457
Less :-Re-insurance Ceded to claims paid	(17)	(37)	(21)	(78)	(2,287)	(6,279)	(69)	(70)	(55,854)	(102,301)	(542)	(1,156)	(5,472)	(11,350)	(74)	(103)	(2,419)	(4,726)	(140,503)	(370,803)	(159,973)	(409,600)
Net Claim Paid	404	877	0	19	1,176	2,024	3	4	48,334	87,740	474	1,031	2,265	4,146	63	114	2,703	5,670	195,014	220,490	203,012	256,290
Add Claims Outstanding at the end of the year	4,241	4,241	305	305	9,017	9,017	512	512	84,188	84,188	11,230	11,230	16,577	16,577	3,002	3,002	12,627	12,627	1,882,420	1,882,420	1,252,966	1,252,966
Less Claims Outstanding at the beginning of the year	(0,404)	(3,935)	(300)	(313)	(8,439)	(8,146)	(514)	(515)	(117,358)	(155,686)	(11,537)	(11,909)	(15,826)	(15,787)	(2,700)	(2,398)	(11,713)	(10,847)	(1,223,033)	(1,127,534)	(1,292,360)	(1,196,117)
Net Incurred Claims	606	1,183	6	11	1,753	2,896	0	1	15,164	16,242	352	352	3,017	4,936	364	718	3,616	7,450	154,400	259,376	163,619	313,141
Claims Paid (Direct)																						
-In India	421	914	21	97	3,460	8,300	68	66	104,188	190,040	1,016	2,184	4,337	8,915	137	217	5,121	10,396	319,539	592,125	345,247	644,112
-Outside India	-	-	-	-	-	-	1	4	-	-	-	4	3	3	-	-	-	-	4	11	224	323
Estimates of IBNR and IBNER at the end of the period (net)	2,314	2,314	220	220	5,240	5,240	124	124	82,277	82,277	6,755	6,755	11,394	11,394	2,961	2,961	10,796	10,796	718,730	718,730	759,014	759,014
Estimates of IBNR and IBNER at the beginning of the period (net)	2,208	1,998	218	216	5,652	5,878	125	120	115,442	153,743	6,705	6,428	10,823	10,813	2,694	2,392	10,554	9,450	748,733	706,329	785,991	743,394