

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)

₹ in Lakhs)	Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		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	For the quarter ended September 30, 2026	Up to the quarter ended September 30, 2026
1 Employees' remuneration & welfare benefits	1,630	4,444	241	635	4	20	245	655	4,649	9,714	2,692	5,969	7,341	15,683	15,292	29,782	764	1,888	147	337	16,202	32,007		
2 Travel, conveyance and vehicle running expenses	60	118	8	14	0	0	8	14	160	275	98	177	258	452	514	870	28	56	5	10	548	936		
3 Training expenses	11	27	1	3	0	0	1	3	15	28	9	17	24	45	60	108	3	8	1	1	64	117		
4 Rents, rates & taxes	83	186	9	21	0	1	9	22	207	414	130	268	336	683	738	1,369	39	89	7	16	784	1,473		
5 Repairs	39	92	6	15	0	0	6	15	118	238	73	149	190	387	395	741	20	46	4	8	419	795		
6 Printing & stationery	3	12	(0)	0	0	0	(0)	0	11	24	11	20	22	44	44	87	2	6	0	1	47	94		
7 Communication expenses	14	28	2	3	0	0	2	3	35	71	19	41	53	112	121	226	7	14	1	3	129	243		
8 Legal & professional charges	77	321	32	58	1	2	33	60	337	1,041	168	422	505	1,462	1,484	3,134	68	207	15	36	1,567	3,377		
9 Auditors' fees, expenses etc.	2	10	0	1	0	0	0	1	5	11	3	6	8	17	18	40	1	3	0	0	19	43		
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(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	1	0	0	0	0	0	0	1	2	0	1	1	2	3	6	0	0	0	0	3	6		
10 Advertisement and publicity	141	271	7	10	0	1	7	11	737	1,587	421	952	1,158	2,539	2,657	5,135	137	280	22	58	2,817	5,473		
11 Interest & Bank Charges	32	148	3	16	0	1	3	17	80	180	46	110	126	290	300	662	12	48	3	8	315	717		
12 Depreciation	250	890	28	98	0	4	29	102	467	1,010	269	611	735	1,622	1,768	3,719	81	275	19	42	1,868	4,036		
13 Brand/Trade Mark usage fee/charges	45	150	5	17	0	1	5	17	81	168	47	102	128	270	309	625	15	46	3	7	327	678		
14 Business Development and Sales Promotion Expenses	32	47	6	8	0	0	6	8	46	49	27	29	73	78	165	184	11	14	2	2	178	200		
15 Information Technology Expenses	245	866	28	96	0	4	28	99	456	973	270	597	725	1,570	1,685	3,556	77	264	18	41	1,781	3,861		
16 Goods and Services Tax (GST)	369	599	28	43	1	1	29	44	1,243	2,184	724	1,313	1,967	3,497	4,487	7,302	247	422	43	82	4,777	7,806		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
- Electricity expenses	9	15	1	2	0	0	1	2	39	85	25	59	64	144	138	271	7	15	1	3	146	289		
- Office expenses	4	3	1	1	0	0	1	1	7	12	12	25	19	32	2	5	0	0	0	0	2	5		
- Postage and courier	5	11	1	1	0	0	1	1	8	14	1	28	61	36	74	21	42	1	3	61	23	46		
- Miscellaneous expenses	127	148	16	18	1	1	16	19	192	267	20	32	212	299	198	272	22	29	2	3	222	305		
- Loss/(Profit) on sale of assets (net)	1	2	0	0	0	0	0	0	1	2	1	1	2	3	5	9	0	1	0	0	5	9		
TOTAL	3,178	8,389	423	1,060	8	35	431	1,096	8,891	18,344	5,093	10,963	13,984	29,307	30,403	58,144	1,543	3,714	295	659	32,241	62,516		
In India	3,178	8,389	423	1,060	8	35	431	1,096	8,891	18,344	5,093	10,963	13,984	29,307	30,403	58,144	1,543	3,714	295	659	32,241	62,516		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

₹ in Lakhs)	Particulars	Miscellaneous																				Grand Total	Grand Total
		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous			
		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		
1	Employees' remuneration & welfare benefits	42	97	6	17	391	912	9	27	3,036	3,557	67	294	880	1,908	106	220	459	756	28,538	55,478	30,412	60,577
2	Travel, conveyance and vehicle running expenses	2	3	0	1	13	23	0	1	114	142	4	9	29	48	4	6	16	23	987	1,642	1,054	1,776
3	Training expenses	0	1	0	0	3	5	0	0	37	37	1	3	5	9	0	1	4	6	137	224	149	254
4	Rents, rates & taxes	2	5	0	1	17	33	0	1	225	248	6	15	29	58	5	10	26	38	1,432	2,565	1,524	2,773
5	Repairs	1	1	0	0	9	22	0	0	27	42	1	4	26	63	3	5	8	13	684	1,333	729	1,439
6	Printing & stationery	0	0	0	0	(0)	1	0	0	28	30	1	2	(5)	(4)	0	1	3	4	95	173	98	185
7	Communication expenses	0	1	0	0	3	5	0	0	(47)	(82)	1	2	5	10	1	2	5	6	151	299	167	330
8	Legal & professional charges	2	7	0	2	20	58	2	3	668	981	3	27	40	107	8	19	35	69	2,851	6,112	2,961	6,494
9	Auditors' fees, expenses etc.	0	0	0	0	1	2	0	0	13	13	0	1	1	3	0	0	1	2	44	82	46	93
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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	0	0	0	2	2	0	0	0	0	0	0	0	0	7	12	7	14
10	Advertisement and publicity	2	4	0	1	13	20	0	0	747	757	5	8	42	90	21	44	23	36	4,829	8,973	4,978	9,254
11	Interest & Bank Charges	1	4	0	1	10	29	0	1	1,260	1,336	2	15	17	49	2	5	20	35	1,754	2,483	1,789	2,648
12	Depreciation	9	23	1	5	72	179	1	6	1,177	1,202	17	88	119	292	13	27	130	210	4,143	7,689	4,421	8,681
13	Brand/Trade Mark usage fee/charges	2	4	0	1	13	30	0	1	203	207	3	15	21	49	2	5	23	36	722	1,296	773	1,463
14	Business Development and Sales Promotion Expenses	1	1	0	0	7	10	0	0	53	61	3	5	12	15	1	1	9	11	337	383	375	439
15	Information Technology Expenses	9	23	1	5	71	173	1	6	1,177	1,197	18	87	118	286	12	26	129	207	4,042	7,441	4,316	8,406
16	Goods and Services Tax (GST)	8	12	1	2	57	79	2	2	552	595	24	38	123	197	35	60	83	109	7,629	12,399	8,028	13,042
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Electricity expenses	0	0	0	0	1	2	0	0	(3)	2	0	0	3	6	1	2	1	1	215	447	226	464
	- Office expenses	0	0	0	0	1	1	0	0	3	6	0	0	2	2	0	0	1	1	27	47	31	51
	- Postage and courier	0	0	0	0	1	2	0	0	19	29	0	1	2	4	0	0	2	3	83	159	88	171
	- Miscellaneous expenses	4	4	1	1	29	32	1	1	53	55	14	17	43	49	1	1	35	38	613	800	755	967
	- Loss/(Profit) on sale of assets (net)	0	0	0	0	0	0	0	0	3	3	0	0	0	1	0	0	0	0	11	17	12	19
	TOTAL	86	190	13	37	731	1,621	18	51	9,347	10,418	171	632	1,513	3,242	217	436	1,011	1,604	59,331	110,055	62,940	119,540
	In India	86	190	13	37	731	1,621	18	51	9,347	10,418	171	632	1,513	3,242	217	436	1,011	1,604	59,331	110,055	62,940	119,540
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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)

₹ in Lakhs)	Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025
1 Employees' remuneration & welfare benefits	2,267	5,489	204	504	17	31	221	535	4,566	8,878	2,502	5,055	7,068	13,933	13,024	25,848	881	1,680	154	322	14,058	27,850		
2 Travel, conveyance and vehicle running expenses	24	124	1	8	0	1	1	9	144	207	81	125	226	332	390	653	22	43	5	9	417	704		
3 Training expenses	(3)	49	(1)	3	0	0	(0)	3	6	30	3	16	10	47	15	119	2	11	0	1	17	131		
4 Rents, rates & taxes	11	480	(2)	32	0	2	(1)	34	173	494	98	287	272	781	482	1,714	34	130	7	21	523	1,865		
5 Repairs	40	167	1	10	0	1	1	11	102	240	61	142	162	381	333	781	23	53	4	10	360	844		
6 Printing & stationery	8	18	(0)	0	0	0	(0)	1	13	26	15	24	28	50	40	88	3	6	0	1	44	95		
7 Communication expenses	18	38	1	2	0	0	1	3	35	70	19	37	54	107	107	208	7	13	1	2	115	223		
8 Legal & professional charges	237	630	24	57	2	4	26	61	217	418	91	167	308	586	1,318	2,555	111	213	17	31	1,446	2,799		
9 Auditors' fees, expenses etc.																								
(a) as auditor	5	14	0	1	0	0	0	1	4	9	2	5	7	13	15	33	1	3	0	0	16	36		
(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	1	2	0	0	0	0	0	0	1	1	0	1	2	2	5	0	0	0	0	0	2	5		
10 Advertisement and publicity	154	251	5	7	0	0	5	7	606	1,169	326	638	932	1,808	1,898	3,549	97	169	21	46	2,016	3,764		
11 Interest & Bank Charges	51	152	3	9	0	0	3	9	60	203	32	111	92	314	209	678	17	45	2	9	228	732		
12 Depreciation	448	1,217	25	80	3	6	28	86	396	756	214	414	610	1,170	1,344	2,871	124	258	18	34	1,486	3,163		
13 Brand/Trade Mark usage fee/charges	37	182	2	12	0	1	2	13	44	110	24	60	68	170	140	423	13	38	2	5	156	466		
14 Business Development and Sales Promotion Expenses	16	41	1	3	0	0	1	3	64	77	8	15	72	91	50	101	4	9	1	1	55	111		
15 Information Technology Expenses	504	1,471	27	96	3	7	31	103	430	865	234	476	664	1,341	1,471	3,352	140	308	20	40	1,631	3,699		
16 Goods and Services Tax (GST)	13	25	1	2	0	0	1	2	10	15	5	8	15	23	34	57	3	5	0	1	38	63		
17 Others																								
- Electricity expenses	6	40	1	4	0	0	1	4	47	88	28	54	75	142	138	278	8	17	2	3	147	299		
- Office expenses	1	3	0	0	0	0	0	0	5	10	11	23	17	34	8	19	0	1	0	0	9	21		
- Postage and courier	2	12	0	1	0	0	0	1	4	11	28	38	32	49	11	32	2	4	0	0	13	36		
- Miscellaneous expenses	(1)	(7)	(0)	(1)	(0)	(0)	(0)	(1)	31	48	8	19	39	66	44	85	2	2	0	1	46	89		
- Loss/(Profit) on sale of assets (net)	(0)	(2)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(1)	(1)	(3)	(0)	(0)	(0)	(0)	(1)	(4)		
TOTAL	3,838	10,396	293	830	27	53	320	883	6,960	13,724	3,790	7,715	10,750	21,439	21,071	43,446	1,495	3,008	254	537	22,822	46,993		
In India	3,838	10,396	293	830	27	53	320	883	6,960	13,724	3,790	7,715	10,750	21,439	21,071	43,446	1,495	3,008	254	537	22,822	46,993		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars		Miscellaneous																				Grand Total	Grand Total
		Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous			
		For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Upto the quarter ended September 30, 2025
1	Employees' remuneration & welfare benefits	41	84	8	21	431	936	5	17	2,576	2,981	77	265	953	1,910	70	140	413	723	25,701	48,860	28,190	54,884
2	Travel, conveyance and vehicle running expenses	0	2	0	0	4	19	(0)	0	82	104	(1)	6	20	43	2	3	6	17	757	1,231	781	1,364
3	Training expenses	0	1	(0)	0	0	8	(0)	0	35	35	(1)	3	1	12	0	1	3	8	65	245	61	297
4	Rents, rates & taxes	1	7	0	3	8	77	(0)	1	355	394	(5)	29	21	124	3	9	27	75	1,206	3,365	1,216	3,879
5	Repairs	1	2	0	1	7	25	(0)	0	110	117	1	10	13	44	2	4	13	26	669	1,454	710	1,632
6	Printing & stationery	0	0	0	0	1	2	0	0	51	77	0	1	1	4	0	0	1	3	127	233	134	251
7	Communication expenses	0	1	0	0	3	6	0	0	10	11	1	2	6	11	1	3	6	192	368	210	408	
8	Legal & professional charges	5	10	1	3	44	103	1	2	750	1,155	11	40	73	164	5	10	40	103	2,686	4,974	2,950	5,665
9	Auditors' fees, expenses etc.	0	0	0	0	1	2	0	0	10	10	0	1	2	4	0	0	1	2	36	69	41	84
	(a) as auditor																						
	(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	0	0	0	1	1	0	0	0	1	0	0	0	0	5	10	6	12
10	Advertisement and publicity	2	3	1	2	14	23	0	0	601	641	5	6	55	97	12	22	21	34	3,660	6,400	3,819	6,658
11	Interest & Bank Charges	1	2	0	1	9	23	0	0	1,026	1,049	2	9	16	42	1	4	16	27	1,392	2,203	1,445	2,364
12	Depreciation	9	19	2	6	86	200	1	4	861	877	21	79	144	305	8	14	118	193	3,345	6,030	3,922	7,233
13	Brand/Trade Mark usage fee/charges	1	3	0	1	8	30	0	1	398	400	1	12	15	45	1	2	16	30	664	1,160	703	1,355
14	Business Development and Sales Promotion Expenses	0	0	0	0	3	7	0	0	63	(8)	1	3	3	10	0	1	8	6	209	223	226	267
15	Information Technology Expenses	11	23	3	7	98	240	1	4	1,263	1,278	23	97	166	369	8	17	141	237	4,008	7,311	4,542	8,885
16	Goods and Services Tax (GST)	0	0	0	0	2	4	0	0	56	195	1	2	2	6	0	0	(5)	5	109	298	123	325
17	Others																						
	- Electricity expenses	0	1	(0)	0	2	7	0	0	22	24	(0)	2	5	13	1	1	2	6	251	494	258	538
	- Office expenses	0	0	0	0	1	0	0	0	5	6	0	0	1	0	0	0	0	1	31	62	32	65
	- Postage and courier	0	0	0	0	1	2	0	0	13	15	0	1	1	3	0	0	1	2	61	108	63	121
	- Miscellaneous expenses	(0)	(0)	(0)	(0)	(1)	(2)	(0)	(0)	17	18	(0)	(1)	0	(0)	0	1	(1)	(1)	103	169	102	161
	- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(3)	(6)	(3)	(8)
TOTAL		73	159	17	45	723	1,713	7	29	8,301	9,379	138	567	1,503	3,206	115	231	826	1,502	45,272	85,261	49,433	96,540
In India		73	159	17	45	723	1,713	7	29	8,301	9,379	138	567	1,503	3,206	115	231	826	1,502	45,272	85,261	49,433	96,540
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-