

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 JUNE 30, 2025

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total				
		For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	
		1	Premiums earned (Net)	NL-4	6,449	6,449	7,779	7,779	2,741	2,741	3,121	3,121	153,554	153,554	202,619	202,619	162,744	162,744
2	Profit/ Loss on sale/redemption of Investments		795	795	1,249	1,249	176	176	270	270	12,601	12,601	18,660	18,660	13,572	13,572	20,179	20,179
3	Interest, Dividend & Rent – Gross (Note 1)		2,470	2,470	2,565	2,565	484	484	497	497	34,612	34,612	34,347	34,347	37,566	37,566	37,409	37,409
4	(a) Other Income																	
	(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Miscellaneous Income/Liabilities written back		1	1	0	0	1	1	0	0	30	30	10	10	32	32	10	10
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		13	13	46	46	1	1	3	3	44	44	156	156	58	58	205	205
	(ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		9	9	(6)	(6)	1	1	(0)	(0)	32	32	(18)	(18)	42	42	(24)	(24)
	(c) Others – Foreign exchange gain/loss		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>		<b>9,737</b>	<b>9,737</b>	<b>11,633</b>	<b>11,633</b>	<b>3,404</b>	<b>3,404</b>	<b>3,891</b>	<b>3,891</b>	<b>200,873</b>	<b>200,873</b>	<b>255,774</b>	<b>255,774</b>	<b>214,014</b>	<b>214,014</b>	<b>271,298</b>	<b>271,298</b>
6	Claims Incurred (Net)	NL-5	5,725	5,725	7,871	7,871	2,823	2,823	3,296	3,296	140,974	140,974	202,908	202,908	149,522	149,522	214,075	214,075
7	Commission	NL-6	(6,210)	(6,210)	(6,369)	(6,369)	634	634	551	551	5,578	5,578	10,669	10,669	2	2	4,851	4,851
8	Operating Expenses related to Insurance Business	NL-7	6,557	6,557	6,124	6,124	563	563	508	508	39,989	39,989	37,970	37,970	47,109	47,109	44,602	44,602
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>6,072</b>	<b>6,072</b>	<b>7,626</b>	<b>7,626</b>	<b>4,020</b>	<b>4,020</b>	<b>4,355</b>	<b>4,355</b>	<b>186,541</b>	<b>186,541</b>	<b>251,547</b>	<b>251,547</b>	<b>196,633</b>	<b>196,633</b>	<b>263,528</b>	<b>263,528</b>
10	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>3,665</b>	<b>3,665</b>	<b>4,007</b>	<b>4,007</b>	<b>(616)</b>	<b>(616)</b>	<b>(464)</b>	<b>(464)</b>	<b>14,332</b>	<b>14,332</b>	<b>4,227</b>	<b>4,227</b>	<b>17,381</b>	<b>17,381</b>	<b>7,770</b>	<b>7,770</b>
11	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		3,665	3,665	4,007	4,007	(616)	(616)	(464)	(464)	14,332	14,332	4,227	4,227	17,381	17,381	7,770	7,770
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>3,665</b>	<b>3,665</b>	<b>4,007</b>	<b>4,007</b>	<b>(616)</b>	<b>(616)</b>	<b>(464)</b>	<b>(464)</b>	<b>14,332</b>	<b>14,332</b>	<b>4,227</b>	<b>4,227</b>	<b>17,381</b>	<b>17,381</b>	<b>7,770</b>	<b>7,770</b>

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total			
	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024
Interest, Dividend & Rent	2,228	2,228	2,372	2,372	494	494	513	513	35,335	35,335	35,446	35,446	38,057	38,057	38,331	38,331
<b>Add/Less:-</b>																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premiums/ Discount on Investments	(46)	(46)	(74)	(74)	(10)	(10)	(16)	(16)	(723)	(723)	(1,099)	(1,099)	(779)	(779)	(1,189)	(1,189)
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	288	288	267	267	-	-	-	-	-	-	-	-	288	288	267	267
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>2,470</b>	<b>2,470</b>	<b>2,565</b>	<b>2,565</b>	<b>484</b>	<b>484</b>	<b>497</b>	<b>497</b>	<b>34,612</b>	<b>34,612</b>	<b>34,347</b>	<b>34,347</b>	<b>37,566</b>	<b>37,566</b>	<b>37,409</b>	<b>37,409</b>

\* Term cross inlines inclusive of TDS