



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-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 June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
Claims Paid (Direct)	23,290	23,290	3,056	3,056	24	24	3,080	3,080	37,539	37,539	22,565	22,565	60,104	60,104	101,859	101,859	8,099	8,099	165	165	110,123	110,123
Add -Re-insurance accepted to direct claims	747	747	14	14	0	0	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less :Re-insurance Ceded to claims paid	(19,111)	(19,111)	(192)	(192)	(24)	(24)	(216)	(216)	(23,832)	(23,832)	(108,031)	(108,031)	(131,863)	(131,863)	(36,039)	(36,039)	(3,046)	(3,046)	(7)	(7)	(39,092)	(39,092)
Net Claim Paid	4,926	4,926	2,878	2,878	0	1	2,878	2,878	13,707	13,707	(85,466)	(85,466)	(71,759)	(71,759)	65,819	65,820	5,054	5,053	158	158	71,031	71,031
Add Claims Outstanding at the end of the year	51,750	51,750	17,473	17,473	104	104	17,577	17,577	23,540	23,540	902,854	902,854	926,394	926,394	94,917	94,917	26,695	26,695	2,599	2,599	124,211	124,211
Less Claims Outstanding at the beginning of the year	(50,951)	(50,951)	(17,536)	(17,536)	(96)	(96)	(17,632)	(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)
Net Incurred Claims	5,725	5,725	2,815	2,815	8	9	2,823	2,823	10,640	10,640	23,695	23,695	34,336	34,335	88,836	88,837	8,141	8,141	565	565	97,543	97,543
Claims Paid (Direct)																						
-In India	23,290	23,290	2,964	2,964	24	24	2,988	2,988	37,539	37,539	22,565	22,565	60,104	60,104	101,859	101,859	8,099	8,099	165	165	110,123	110,123
-Outside India	-	-	92	92	-	-	92	92	-	-	-	-	-	-	-	-	-	-	0	0	0	0
Estimates of IBNR and IBNER at the end of the period (net)	25,024	25,024	12,146	12,146	88	88	12,234	12,234	20,495	20,495	471,560	471,560	492,055	492,055	77,112	77,112	22,629	22,629	2,515	2,515	102,256	102,256
Estimates of IBNR and IBNER at the beginning 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

(₹ 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 June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025	For the quarter ended June 30, 2025	Up to the quarter ended June 30, 2025
Claims Paid (Direct)	493	493	75	75	4,840	4,840	1	1	85,853	85,853	1,172	1,172	4,578	4,578	80	80	5,275	5,275	272,593	272,593	298,963	298,963
Add -Re-insurance accepted to direct claims	0	0	0	0	1	1	1	1	0	0	0	0	3,181	3,181	0	0	0	0	3,183	3,183	3,944	3,944
Less :Re-insurance Ceded to claims paid	(20)	(20)	(57)	(57)	(3,992)	(3,992)	(1)	(1)	(46,447)	(46,447)	(614)	(614)	(5,877)	(5,877)	(29)	(29)	(2,307)	(2,307)	(230,300)	(230,300)	(249,627)	(249,627)
Net Claim Paid	473	473	18	18	849	849	1	1	39,406	39,406	557	558	1,881	1,881	51	51	2,968	2,968	45,476	45,476	53,280	53,280
Add Claims Outstanding at the end of the year	4,040	4,040	300	300	8,439	8,439	514	514	117,358	117,358	11,537	11,537	15,826	15,826	2,700	2,700	11,713	11,713	1,223,033	1,223,033	1,292,360	1,292,360
Less Claims Outstanding at the beginning 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)	(2,988)	(2,988)	(10,847)	(10,847)	(1,127,535)	(1,127,535)	(1,196,117)	(1,196,117)
Net Incurred Claims	578	578	5	5	1,078	1,078	0	0	1,078	1,078	185	186	1,921	1,920	354	354	3,834	3,834	140,974	140,974	149,522	149,522
Claims Paid (Direct)																						
-In India	493	493	75	75	4,840	4,840	(3)	(3)	85,853	85,853	1,168	1,168	4,578	4,578	80	80	5,275	5,275	272,586	272,586	298,864	298,864
-Outside India	-	-	-	-	-	-	3	3	-	-	4	4	-	-	-	-	-	-	7	7	99	99
Estimates of IBNR and IBNER at the end of the period (net)	2,208	2,208	218	218	5,652	5,652	125	125	115,442	115,442	6,707	6,707	10,823	10,823	2,694	2,694	10,554	10,554	748,733	748,733	785,991	785,991
Estimates of IBNR and IBNER at the beginning 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

(₹ 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 June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024
Claims Paid (Direct)	14,122	14,122	5,576	5,576	19	19	5,595	5,595	49,338	49,338	19,216	19,216	68,554	68,554	98,009	98,009	5,450	5,450	348	348	103,807	103,807
Add -Re-insurance accepted to direct claims	841	841	59	59	(0)	(0)	59	59	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	11	11	-	-	11	11
Less :Re-insurance Ceded to claims paid	(10,988)	(10,988)	(3,339)	(3,339)	(17)	(17)	(3,356)	(3,356)	(3,995)	(3,995)	(80,883)	(80,883)	(84,878)	(84,878)	(31,046)	(31,046)	(1,480)	(1,480)	(84)	(84)	(32,609)	(32,609)
Net Claim Paid	3,975	3,975	2,295	2,295	2	2	2,298	2,298	45,343	45,343	(61,667)	(61,667)	(16,324)	(16,324)	66,964	66,964	3,981	3,981	264	264	71,209	71,209
Add Claims Outstanding at the end of the year	50,268	50,268	18,303	18,303	75	75	18,378	18,378	45,582	45,582	800,910	800,910	846,492	846,492	65,079	65,079	23,522	23,522	2,398	2,398	90,998	90,998
Less Claims Outstanding at the beginning 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)
Net Incurred Claims	7,871	7,871	3,292	3,292	4	4	3,296	3,296	51,197	51,197	49,796	49,796	100,994	100,994	81,929	81,929	5,077	5,077	618	618	87,625	87,625
Claims Paid (Direct)																						
-In India	14,122	14,122	5,462	5,462	19	19	5,481	5,481	49,338	49,338	19,136	19,136	68,474	68,474	98,009	98,009	5,450	5,450	297	297	103,756	103,756
-Outside India	-	-	114	114	-	-	114	114	-	-	80	80	80	80	-	-	-	-	51	51	51	51
Estimates of IBNR and IBNER at the end of the period (net)	26,828	26,828	11,338	11,338	50	50	11,388	11,388	31,637	31,637	436,518	436,518	468,155	468,155	48,811	48,811	18,872	18,872	2,197	2,197	69,880	69,880
Estimates of IBNR and IBNER at the beginning 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

(₹ 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 June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024
Claims Paid (Direct)	228	228	0	0	1,834	1,834	(0)	(0)	26,825	26,825	21	21	2,428	2,428	38	38	5,066	5,066	208,802	208,802	228,519	228,519
Add -Re-insurance accepted to direct claims	(0)	(0)																				