

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)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous 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
1 Employees' remuneration & welfare benefits	3,222	3,222	300	300	14	14	314	314	4,312	4,312	2,553	2,553	6,865	6,865	12,824	12,824	800	800	168	168	13,792	13,792
2 Travel, conveyance and vehicle running expenses	100	100	7	7	0	0	8	8	63	63	43	43	106	106	264	264	20	20	4	4	288	288
3 Training expenses	51	51	4	4	0	0	4	4	24	24	13	13	37	37	104	104	9	9	1	1	114	114
4 Rents, rates & taxes	468	468	34	34	2	2	35	35	321	321	189	189	510	510	1,232	1,232	96	96	14	14	1,343	1,343
5 Repairs	127	127	9	9	0	0	10	10	138	138	81	81	219	219	448	448	30	30	6	6	484	484
6 Printing & stationery	10	10	1	1	0	0	1	1	14	14	8	8	22	22	47	47	3	3	1	1	51	51
7 Communication expenses	20	20	1	1	0	0	1	1	35	35	18	18	53	53	101	101	6	6	1	1	108	108
8 Legal & professional charges	393	393	33	33	2	2	34	34	201	201	77	77	278	278	1,237	1,237	102	102	14	14	1,353	1,353
9 Auditors' fees, expenses etc.																						
(a) as auditor	9	9	1	1	0	0	1	1	4	4	2	2	7	7	18	18	2	2	0	0	20	20
(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	1	0	0	0	0	0	0	1	1	0	0	1	1	3	3	0	0	0	0	3	3
10 Advertisement and publicity	97	97	2	2	0	0	2	2	563	563	313	313	875	875	1,651	1,651	72	72	25	25	1,747	1,747
11 Interest & Bank Charges	101	101	6	6	0	0	7	7	142	142	79	79	222	222	470	470	28	28	6	6	504	504
12 Depreciation	769	769	55	55	3	3	58	58	360	360	201	201	561	561	1,527	1,527	134	134	16	16	1,678	1,678
13 Brand/Trade Mark usage fee/charges	144	144	10	10	1	1	11	11	66	66	37	37	102	102	283	283	25	25	3	3	311	311
14 Business Development and Sales Promotion Expenses	25	25	2	2	0	0	2	2	12	12	7	7	19	19	51	51	4	4	1	1	56	56
15 Information Technology Expenses	968	968	68	68	4	4	72	72	434	434	242	242	677	677	1,880	1,880	168	168	20	20	2,068	2,068
16 Goods and Services Tax (GST)	12	12	1	1	0	0	1	1	5	5	3	3	8	8	23	23	2	2	0	0	25	25
17 Others																						
- Electricity expenses	35	35	3	3	0	0	3	3	41	41	25	25	67	67	140	140	9	9	2	2	151	151
- Office expenses	2	2	0	0	0	0	0	0	5	5	12	12	17	17	11	11	1	1	0	0	12	12
- Postage and courier	10	10	1	1	0	0	1	1	7	7	11	11	18	18	21	21	2	2	0	0	23	23
- Miscellaneous expenses	(6)	(6)	(1)	(1)	(0)	(0)	(1)	(1)	17	17	11	11	27	27	41	41	1	1	1	1	42	42
- Loss/(Profit) on sale of assets (net)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(1)	(1)	(2)	(2)	(0)	(0)	(0)	(0)	(3)	(3)
<b>TOTAL</b>	<b>6,557</b>	<b>6,557</b>	<b>537</b>	<b>537</b>	<b>26</b>	<b>26</b>	<b>563</b>	<b>563</b>	<b>6,764</b>	<b>6,764</b>	<b>3,925</b>	<b>3,925</b>	<b>10,689</b>	<b>10,689</b>	<b>22,374</b>	<b>22,374</b>	<b>1,514</b>	<b>1,514</b>	<b>283</b>	<b>283</b>	<b>24,171</b>	<b>24,171</b>
In India	6,557	6,557	537	537	26	26	563	563	6,764	6,764	3,925	3,925	10,689	10,689	22,374	22,374	1,514	1,514	283	283	24,171	24,171
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		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		
1 Employees' remuneration & welfare benefits	43	43	13	13	506	506	11	11	405	405	188	188	957	957	70	70	310	310	23,160	23,160	26,696	26,696
2 Travel, conveyance and vehicle running expenses	1	1	0	0	15	15	0	0	22	22	7	7	22	22	1	1	11	11	474	474	581	581
3 Training expenses	1	1	0	0	8	8	0	0	1	1	4	4	11	11	0	0	5	5	181	181	236	236
4 Rents, rates & taxes	6	6	2	2	69	69	2	2	39	39	34	34	102	102	6	6	48	48	2,160	2,160	2,664	2,664
5 Repairs	2	2	1	1	18	18	0	0	8	8	9	9	30	30	2	2	13	13	785	785	922	922
6 Printing & stationery	0	0	0	0	1	1	0	0	26	26	1	1	2	2	0	0	3	3	106	106	117	117
7 Communication expenses	0	0	0	0	3	3	0	0	1	1	1	1	5	5	1	1	2	2	174	174	195	195
8 Legal & professional charges	5	5	2	2	59	59	2	2	405	405	29	29	91	91	4	4	62	62	2,291	2,291	2,719	2,719
9 Auditors' fees, expenses etc.																						
(a) as auditor	0	0	0	0	1	1	0	0	0	0	1	1	2	2	0	0	1	1	31	31	41	41
(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	0	0	0	0	0	0	0	0	0	0	5	5	6	6
10 Advertisement and publicity	1	1	0	0	9	9	0	0	40	40	2	2	42	42	11	11	14	14	2,742	2,742	2,841	2,841
11 Interest & Bank Charges	1	1	0	0	14	14	0	0	23	23	7	7	25	25	3	3	11	11	809	809	916	916
12 Depreciation	10	10	4	4	114	114	3	3	16	16	58	58	161	161	7	7	75	75	2,685	2,685	3,513	3,513
13 Brand/Trade Mark usage fee/charges	2	2	1	1	21	21	0	0	2	2	11	11	30	30	1	1	14	14	496	496	651	651
14 Business Development and Sales Promotion Expenses	0	0	0	0	4	4	0	0	(71)	(71)	2	2	4	4	0	0	(2)	(2)	13	13	40	40
15 Information Technology Expenses	12	12	5	5	142	142	3	3	15	15	73	73	203	203	8	8	95	95	3,300	3,300	4,340	4,340
16 Goods and Services Tax (GST)	0	0	0	0	2	2	0	0	140	140	1	1	4	4	0	0	9	9	189	189	202	202
17 Others																						
- Electricity expenses	0	0	0	0	5	5	0	0	2	2	2	2	9	9	1	1	3	3	239	239	277	277
- Office expenses	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	31	31	33	33
- Postage and courier	0	0	0	0	1	1	0	0	3	3	1	1	2	2	0	0	1	1	49	49	60	60
- Miscellaneous expenses	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	1	1	(1)	(1)	(0)	(0)	0	0	(0)	(0)	70	70	63	63
- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(3)	(3)	(4)	(4)
<b>TOTAL</b>	<b>84</b>	<b>84</b>	<b>28</b>	<b>28</b>	<b>991</b>	<b>991</b>	<b>21</b>															

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FORM NL-7-OPERATING EXPENSES SCHEDULE  
 (₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024
1 Employees' remuneration & welfare benefits	3,100	3,100	286	286	11	11	297	297	5,118	5,118	2,902	2,902	8,020	8,020	10,760	10,760	907	907	81	81	11,747	11,747
2 Travel, conveyance and vehicle running expenses	114	114	6	6	0	0	6	6	164	164	87	87	251	251	351	351	27	27	2	2	380	380
3 Training expenses	53	53	4	4	0	0	4	4	36	36	19	19	55	55	93	93	7	7	1	1	101	101
4 Rents, rates & taxes	314	314	24	24	1	1	24	24	334	334	183	183	517	517	765	765	63	63	6	6	834	834
5 Repairs	135	135	10	10	0	0	10	10	177	177	99	99	276	276	397	397	32	32	3	3	433	433
6 Printing & stationery	20	20	1	1	0	0	1	1	20	20	13	13	33	33	53	53	7	7	1	1	60	60
7 Communication expenses	63	63	3	3	0	0	3	3	47	47	35	35	82	82	151	151	28	28	2	2	181	181
8 Legal & professional charges	315	315	27	27	1	1	29	29	328	328	93	93	420	420	1,136	1,136	90	90	8	8	1,233	1,233
9 Auditors' fees, expenses etc.	8	8	1	1	0	0	1	1	6	6	3	3	9	9	14	14	1	1	0	0	15	15
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	132	132	0	0	(0)	(0)	0	0	656	656	345	345	1,001	1,001	1,346	1,346	105	105	10	10	1,461	1,461
11 Interest & Bank Charges	151	151	9	9	0	0	9	9	195	195	103	103	298	298	437	437	34	34	3	3	474	474
12 Depreciation	527	527	37	37	2	2	39	39	371	371	197	197	567	567	912	912	71	71	6	6	989	989
13 Brand/Trade Mark usage fee/charges	188	188	13	13	1	1	14	14	130	130	69	69	199	199	321	321	25	25	2	2	347	347
14 Business Development and Sales Promotion Expenses	57	57	4	4	0	0	4	4	65	65	37	37	103	103	176	176	14	14	1	1	191	191
15 Information Technology Expenses	890	890	62	62	3	3	65	65	603	603	320	320	923	923	1,492	1,492	115	115	10	10	1,617	1,617
16 Goods and Services Tax (GST)	3	3	0	0	0	0	0	0	2	2	1	1	4	4	6	6	1	1	0	0	6	6
17 Others																						
- Electricity expenses	56	56	4	4	0	0	4	4	51	51	28	28	79	79	122	122	11	11	1	1	133	133
- Office expenses	4	4	0	0	(0)	(0)	0	0	8	8	15	15	23	23	29	29	1	1	0	0	30	30
- Postage and courier	20	20	1	1	0	0	1	1	6	6	29	29	35	35	45	45	10	10	1	1	56	56
- Miscellaneous expenses	(29)	(29)	(3)	(3)	(0)	(0)	(3)	(3)	29	29	16	16	45	45	55	55	5	5	0	0	60	60
- Loss/(Profit) on sale of assets (net)	2	2	0	0	0	0	0	0	1	1	1	1	2	2	3	3	0	0	0	0	3	3
<b>TOTAL</b>	<b>6,124</b>	<b>6,124</b>	<b>489</b>	<b>489</b>	<b>19</b>	<b>19</b>	<b>508</b>	<b>508</b>	<b>8,347</b>	<b>8,347</b>	<b>4,595</b>	<b>4,595</b>	<b>12,942</b>	<b>12,942</b>	<b>18,665</b>	<b>18,665</b>	<b>1,552</b>	<b>1,552</b>	<b>138</b>	<b>138</b>	<b>20,355</b>	<b>20,355</b>
In India	6,124	6,124	489	489	19	19	508	508	8,347	8,347	4,595	4,595	12,942	12,942	18,665	18,665	1,552	1,552	138	138	20,355	20,355
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Upto the quarter ended June 30, 2024		
1 Employees' remuneration & welfare benefits	27	27	5	5	319	319	15	15	339	339	148	148	855	855	189	189	516	516	22,180	22,180	25,577	25,577
2 Travel, conveyance and vehicle running expenses	1	1	0	0	11	11	0	0	2	2	7	7	25	25	7	7	20	20	704	704	825	825
3 Training expenses	1	1	0	0	6	6	0	0	(1)	(1)	4	4	11	11	2	2	7	7	186	186	243	243
4 Rents, rates & taxes	3	3	0	0	33	33	2	2	52	52	21	21	68	68	13	13	48	48	1,591	1,591	1,930	1,930
5 Repairs	1	1	0	0	13	13	1	1	3	3	8	8	30	30	7	7	22	22	796	796	941	941
6 Printing & stationery	0	0	0	0	2	2	0	0	11	11	1	1	3	3	1	1	2	2	114	114	135	135
7 Communication expenses	1	1	1	1	4	4	0	0	2	2	2	2	6	6	2	2	5	5	286	286	351	351
8 Legal & professional charges	3	3	0	0	32	32	2	2	165	165	22	22	71	71	14	14	50	50	2,013	2,013	2,357	2,357
9 Auditors' fees, expenses etc.	0	0	0	0	1	1	0	0	(0)	(0)	1	1	2	2	0	0	1	1	29	29	38	38
(b) 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	1	1	0	0	4	4	(0)	(0)	30	30	0	0	45	45	29	29	53	53	2,622	2,622	2,755	2,755
11 Interest & Bank Charges	1	1	0	0	14	14	1	1	68	68	10	10	34	34	9	9	27	27	936	936	1,096	1,096
12 Depreciation	5	5	0	0	57	57	3	3	(4)	(4)	39	39	111	111	16	16	74	74	1,858	1,858	2,424	2,424
13 Brand/Trade Mark usage fee/charges	2	2	0	0	20	20	1	1	(3)	(3)	14	14	39	39	6	6	27	27	652	652	854	854
14 Business Development and Sales Promotion Expenses	1	1	0	0	6	6	0	0	5	5	4	4	13	13	3	3	10	10	334	334	395	395
15 Information Technology Expenses	9	9	1	1	95	95	5	5	(15)	(15)	68	68	185	185	26	26	125	125	3,038	3,038	3,993	3,993
16 Goods and Services Tax (GST)	0	0	0	0	0	0	0	0	117	117	0	0	1	1	0	0	0	0	129	129	132	132
17 Others																						
- Electricity expenses	1	1	0	0	6	6	0	0	(0)	(0)	4	4	12	12	2	2	8	8	244	244	304	304
- Office expenses	0	0	0	0	0	0	(0)	(0)	1	1	(0)	(0)	0	0	0	0	0	0	55	55	59	59
- Postage and courier	0	0	0	0	1	1	0	0	1	1	1	1	1	1	1	1	1	1	97	97	118	118
- Miscellaneous expenses	(0)	(0)	(0)	(0)	(4)	(4)	(0)	(0)	3	3	(3)	(3)	(5)	(5)	1	1	(1)	(1)	95	95	63	63
- Loss/(Profit) on sale of assets (net)	0	0	0	0	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	5	5	7	7
<b>TOTAL</b>	<b>57</b>	<b>57</b>	<b>7</b>	<b>7</b>	<b>620</b>	<b>620</b>	<b>30</b>	<b>30</b>	<b>776</b>	<b>776</b>	<b>350&lt;/</b>											