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(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1 Premiums earned (Net)	NL-4	6,210	28,846	7,244	33,547	3,068	11,486	3,162	12,765	164,904	645,454	176,598	856,695	174,682	685,786	187,004	903,007
2 Profit/Loss on sale/redemption of Investments		153	1,762	(13)	1,545	27	394	(13)	329	3,657	30,348	22	23,910	3,837	32,504	(5)	25,784
3 Interest, Dividend & Rent – Gross (Note 1)		2,120	9,228	2,398	9,905	382	1,803	408	1,888	35,613	138,746	33,889	137,073	38,114	149,777	36,695	148,866
4 (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Miscellaneous Income/Liabilities written back		6	27	5	20	3	11	2	8	142	629	125	528	151	667	132	556
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		57	82	15	49	4	6	1	4	442	589	136	364	503	677	152	417
(c) Others - Foreign exchange gain/(loss)		1	13	8	14	0	1	1	1	33	102	72	116	34	116	81	131
TOTAL (A)		9,047	39,958	9,657	45,080	3,484	13,701	3,561	14,995	204,791	815,868	210,842	1,018,686	217,322	869,527	224,059	1,078,761
6 Claims Incurred (Net)	NL-5	5,225	13,706	3,582	21,286	2,740	9,869	2,087	11,424	142,097	590,002	147,879	775,171	150,062	613,577	153,549	807,881
7 Commission	NL-6	(1,832)	(17,216)	2,441	(9,494)	265	1,538	174	1,202	(11,593)	(22,058)	20,862	61,775	(13,160)	(37,736)	23,477	53,483
8 Operating Expenses related to Insurance Business	NL-7	3,329	17,307	3,167	16,097	334	1,594	341	1,629	59,520	194,772	43,550	167,499	63,183	213,673	47,059	185,225
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		6,722	13,797	9,190	27,889	3,339	13,001	2,602	14,255	190,024	762,716	212,292	1,004,445	200,085	789,514	224,085	1,046,589
10 Operating Profit/(Loss) C= (A - B)		2,325	26,161	467	17,191	145	700	958	740	14,767	53,152	(1,450)	14,241	17,237	80,013	(26)	32,172
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		2,325	26,161	467	17,191	145	700	958	740	14,767	53,152	(1,450)	14,241	17,237	80,013	(26)	32,172
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		2,325	26,161	467	17,191	145	700	958	740	14,767	53,152	(1,450)	14,241	17,237	80,013	(26)	32,172

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
Interest, Dividend & Rent	1,874	8,220	2,167	9,075	389	1,839	415	1,935	36,321	141,544	34,554	140,464	38,585	151,603	37,136	151,474
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(36)	(162)	(41)	(219)	(8)	(36)	(8)	(47)	(709)	(2,798)	(664)	(3,391)	(753)	(2,996)	(713)	(3,657)
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	282	1,170	272	1,049	-	-	-	-	-	-	-	-	282	1,170	272	1,049
Interest, Dividend & Rent – Gross*	2,120	9,228	2,398	9,905	382	1,803	408	1,888	35,613	138,746	33,889	137,073	38,114	149,777	36,695	148,866

* Term gross implies inclusive of TDS


FORM NL-2-B-PL

Name of the Insurer: **HDFC ERGO General Insurance Company Limited**
Registration No. 146 and Date of Registration with the IRDAI: July 9, 2010
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		2,325	26,161	467	17,191
	(b) Marine Insurance		145	700	958	740
	(c) Miscellaneous Insurance		14,767	53,152	(1,450)	14,241
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		7,174	37,691	9,430	36,904
	(b) Profit on sale of investments		533	8,490	140	6,549
	(c) (Loss on sale/ redemption of investments)		(193)	(409)	(55)	(267)
	(d) Amortization of Premium / Discount on Investments		(139)	(745)	(184)	(891)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		24,612	125,040	9,306	74,467
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(297)	(297)	(4,700)	(4,721)
	(b) For doubtful debts		(4,102)	(129)	1,239	1,348
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		4,140	4,140	3	28
	(c) Interest on subordinated debt		2,712	10,998	2,163	8,420
	(d) Expenses towards CSR activities		244	1,368	283	1,374
	(e) Penalties		1	51	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Towards Remuneration of MD/CEO/WTD/Other KMPs		503	677	153	417
	(i) Amalgamation Expenses		-	-	-	-
	(ii) Bad & Doubtful Investments written off		-	-	846	846
	(iii) Debenture issuance expenses		-	-	91	91
	(iv) Remuneration to directors and others		270	270	271	271
	TOTAL (B)		3,471	17,078	349	8,074
6	Profit/(Loss) Before Tax		21,141	107,962	8,958	66,393
7	Provision for Taxation					
	- Current Tax		4,177	26,339	624	15,047
	- Deferred Tax		974	311	1,226	1,329
8	Profit / (Loss) after tax		15,990	81,312	7,108	50,017
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		21,775	21,775	14,517	14,517
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts					
	Transfer to Debenture Redemption Reserve		185	185	-	-
	Balance of profit/ loss brought forward from last year		264,580	199,258	206,666	163,758
	Balance carried forward to Balance Sheet		258,610	258,610	199,258	199,258



FORM NL-3-B-BS

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED

Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

BALANCE SHEET AS AT MARCH 31, 2026

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As At March 31, 2026	As At March 31, 2025
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,583	72,583
SHARE APPLICATION MONEY PENDING ALLOTMENT		199	0
RESERVES AND SURPLUS	NL-10	503,223	443,686
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(2,804)	785
-Policyholders' Funds		(11,465)	3,103
BORROWINGS	NL-11	140,000	140,000
TOTAL		701,736	660,157
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	548,278	552,219
INVESTMENTS-Policyholders	NL-12A	2,241,319	2,185,124
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	49,151	52,545
DEFERRED TAX ASSET (Net)		2,458	2,769
CURRENT ASSETS			
Cash and Bank Balances	NL-15	51,894	18,018
Advances and Other Assets	NL-16	303,879	324,710
Sub-Total (A)		355,773	342,728
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES			
PROVISIONS	NL-17	2,086,178	2,033,232
	NL-18	409,065	441,996
Sub-Total (B)		2,495,243	2,475,228
NET CURRENT ASSETS (C) = (A - B)		(2,139,470)	(2,132,500)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		701,736	660,157

CONTINGENT LIABILITIES

Particulars	As At March 31, 2026	As At March 31, 2025
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	128,496	119,167
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	128,496	119,167

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 73,095 lakhs (March 31, 2025 ₹ 71,388 lakhs) towards base goods and service tax (excluding interest & penalty). Appeals against these demand orders is filed / yet to be filed before the appropriate Authorities.

2. The Company has disputed the demand raised by Income Tax Authorities for various years amounting to ₹ 55,401 lakhs (March 31, 2025 ₹ 47,778 lakhs) towards base income tax (excluding interest & penalty). Appeals against these demand orders are filed before the appropriate Authorities.

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 March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
Claims Paid (Direct)	28,280	95,501	4,099	12,807	33	67	4,131	12,874	31,672	134,044	45,228	148,627	76,899	282,670	131,751	466,179	6,615	28,494	337	840	138,704	495,513
Add :-Re-insurance accepted to direct claims	820	5,068	3	18	(0)	(0)	3	18	(0)	(0)	(0)	(0)	(0)	(0)	20,638	(0)	(0)	(0)	(0)	(0)	(0)	20,638
Less :-Re-insurance Ceded to claims paid	(23,273)	(80,430)	(550)	(1,364)	(32)	(65)	(582)	(1,429)	(23,546)	(91,941)	(2,433)	(115,532)	(25,979)	(207,473)	(64,761)	(193,397)	(3,305)	(8,825)	(40)	(60)	(68,107)	(202,283)
Net Claim Paid	5,826	20,139	3,552	11,461	1	2	3,553	11,463	8,126	42,103	42,795	33,095	50,921	75,198	66,990	293,420	3,310	19,669	297	780	70,597	313,869
Add Claims Outstanding at the end of the year	44,518	44,518	15,338	15,938	100	100	16,038	16,038	12,889	12,889	881,897	881,897	894,786	894,786	125,409	125,409	21,262	21,262	2,425	2,425	149,096	149,096
Less Claims Outstanding at the beginning of the year	(45,119)	(50,951)	(16,748)	(17,536)	(102)	(96)	(16,850)	(17,632)	(14,339)	(26,606)	(892,184)	(793,694)	(907,123)	(820,300)	(101,226)	(71,901)	(28,295)	(23,607)	(3,276)	(2,192)	(132,797)	(97,699)
Net Incurred Claims	5,225	13,706	2,742	9,863	(2)	6	2,740	9,869	6,076	28,386	32,508	121,298	38,583	149,684	91,173	346,928	(3,723)	17,324	(554)	1,013	86,896	365,266
Claims Paid (Direct)	28,280	95,500	4,027	12,402	33	59	4,060	12,461	31,672	134,044	45,228	148,627	76,899	282,670	131,751	466,179	6,615	28,494	337	839	138,704	495,512
-In India	28,280	95,500	4,027	12,402	33	59	4,060	12,461	31,672	134,044	45,228	148,627	76,899	282,670	131,751	466,179	6,615	28,494	337	839	138,704	495,512
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	22,266	22,266	8,319	8,319	84	84	8,404	8,404	10,991	10,991	507,147	507,147	518,138	518,138	112,020	112,020	18,540	18,540	2,369	2,369	132,930	132,930
Estimates of IBNR and IBNER at the beginning of the period (net)	21,674	25,326	9,110	11,659	86	80	9,196	11,740	13,046	21,414	491,312	411,079	504,358	432,492	86,392	60,233	22,563	20,412	1,851	2,153	110,805	82,798

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 March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
Claims Paid (Direct)	463	1,707	3	99	5,487	19,751	159	229	37,955	260,141	1,701	4,427	6,346	19,497	71	349	5,467	22,043	273,255	1,106,427	305,666	1,214,802
Add :-Re-insurance accepted to direct claims	0	0	(0)	0	34	88	0	0	0	0	(0)	0	(15)	6,579	0	19	38	27,327	0	38	34	32,413
Less :-Re-insurance Ceded to claims paid	(19)	(69)	(1)	(80)	(3,780)	(14,780)	(153)	(223)	(23,478)	(144,716)	(1,032)	(2,501)	(4,398)	(18,258)	(49)	(192)	(3,641)	(9,966)	(130,635)	(600,541)	(154,490)	(682,400)
Net Claim Paid	444	1,638	1	19	1,741	5,059	6	9	14,477	115,425	669	1,926	1,933	7,818	22	157	1,845	12,095	142,658	533,213	152,037	564,815
Add Claims Outstanding at the end of the year	4,350	4,350	283	283	7,877	7,877	509	509	79,675	79,675	11,977	11,977	22,461	22,461	3,527	9,783	1,184,324	1,184,324	1,244,879	1,244,879	1,244,880	1,244,880
Less Claims Outstanding at the beginning of the year	(4,436)	(3,935)	(278)	(313)	(9,239)	(8,146)	(514)	(515)	(88,353)	(155,686)	(11,181)	(11,309)	(21,028)	(15,787)	(3,242)	(2,398)	(10,591)	(10,847)	(1,127,534)	(1,246,853)	(1,196,118)	(1,196,118)
Net Incurred Claims	358	2,053	6	(11)	380	4,790	1	3	9,800	39,414	1,465	1,994	3,366	14,493	207	1,285	11,031	142,097	590,002	150,064	613,577	
Claims Paid (Direct)	463	1,707	3	99	5,487	19,751	(6)	60	37,955	260,141	1,701	4,415	6,346	19,494	71	349	5,467	22,043	273,089	1,106,242	305,429	1,214,203
-In India	463	1,707	3	99	5,487	19,751	(6)	60	37,955	260,141	1,701	4,415	6,346	19,494	71	349	5,467	22,043	273,089	1,106,242	305,429	1,214,203
-Outside India	-	-	-	-	-	-	165	170	-	-	12	-	-	3	-	-	-	165	185	237	599	
Estimates of IBNR and IBNER at the end of the period (net)	2,781	2,781	200	200	4,414	4,414	74	74	77,927	77,927	6,676	6,676	17,228	17,228	3,487	3,487	8,843	8,843	772,698	772,698	803,368	803,368
Estimates of IBNR and IBNER at the beginning of the period (net)	2,655	1,998	196	216	5,083	5,878	127	120	82,522	153,743	6,635	6,428	15,241	10,813	3,281	2,392	9,530	9,450	740,433	706,329	771,303	743,394

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 March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
Claims Paid (Direct)	21,345	68,334	3,618	15,150	3	24	3,621	15,174	44,923	204,151	59,545	146,829	104,468	350,980	119,115	438,908	8,745	23,493	343	1,316	128,202	463,718
Add :-Re-insurance accepted to direct claims	1,598	3,775	104	223	(0)	(0)	104	223	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Less :-Re-insurance Ceded to claims paid	(18,489)	(56,402)	(323)	(4,200)	(4)	(22)	(327)	(4,226)	(20,396)	(49,887)	(8,225)	(94,028)	(28,619)	(144,019)	(52,178)	(150,629)	(1,539)	(5,875)	(14)	(124)	(53,731)	(156,626)
Net Claim Paid	4,458	16,707	3,399	11,170	(1)	2	3,399	11,172	24,533	154,164	51,320	82,801	75,853	206,965	66,936	288,279	7,205	17,629	329	1,193	74,471	307,102
Add Claims Outstanding at the end of the year	50,951	50,951	17,636	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
Less Claims Outstanding at the beginning of the year	(51,827)	(46,372)	(18,849)	(17,307)	(94)	(73)	(18,943)	(17,389)	(39,728)	(81,429)	(689,447)	(849,320)	(729,175)	(73,341)	(50,113)	(23,361)	(22,426)	(2,689)	(2,044)	(99,392)	(74,583)	
Net Incurred Claims	3,582	21,286	2,086	11,399	2	26	2,087	11,424	12,649	141,042	33,585	157,048	46,233	298,900	65,496	310,067	7,451	18,809	(168)	1,341	72,779	330,218
Claims Paid (Direct)	21,345	68,334	3,472	14,742	2	23	3,474	14,765	44,923	204,151	59,489	146,663	104,412	350,814	119,115	438,908	8,745	23,493	332	1,213	128,191	463,615
-In India	21,345	68,334	3,472	14,742	2	23	3,474	14,765	44,923	204,151	59,489	146,663	104,412	350,814	119,115	438,908	8,745	23,493	332	1,213	128,191	463,615
-Outside India	-	-	-	-	-	-	-	-	-	-	56	166	56	166	-	-						

FORM NL-7-OPERATING EXPENSES SCHEDULE
 (₹ 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 March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
	1 Employees' remuneration & welfare benefits	1,632	9,185	207	933	8	52	214	985	4,461	18,401	3,217	11,298	7,678	29,699	17,590	57,619	772	3,381	48	468	18,410
2 Travel, conveyance and vehicle running expenses	46	201	5	18	0	1	5	19	132	489	92	310	224	799	490	1,562	22	89	1	13	514	1,664
3 Training expenses	4	76	1	6	0	0	1	6	16	75	12	46	28	121	83	296	3	20	0	2	86	318
4 Rents, rates & taxes	54	495	1	30	(0)	2	1	32	225	891	172	573	398	1,464	968	3,123	40	190	3	25	1,012	3,238
5 Repairs	24	233	4	21	0	1	4	22	126	493	99	319	225	812	516	1,668	21	98	2	14	539	1,780
6 Printing & stationery	(7)	19	(4)	(5)	(0)	(0)	(4)	(5)	12	54	12	47	24	101	65	205	3	12	0	2	68	219
7 Communication expenses	7	51	1	4	0	0	1	4	35	146	24	84	59	230	136	475	6	27	0	4	143	506
8 Legal & professional charges	198	1,006	13	101	0	6	13	108	378	1,310	268	797	646	2,107	2,028	6,068	86	382	7	49	2,121	6,498
9 Auditors' fees, expenses etc.	(0)	18	0	1	(0)	0	0	1	3	18	2	11	5	28	16	69	0	5	0	1	16	74
(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	3	0	0	0	0	0	0	1	3	0	2	1	4	2	9	0	1	0	0	2	10
10 Advertisement and publicity	241	637	10	22	1	1	11	24	852	2,744	588	1,651	1,440	4,395	3,345	9,014	167	477	15	76	3,526	9,567
11 Interest & Bank Charges	41	257	3	3	1	4	18	87	373	773	65	226	152	599	414	1,360	18	83	1	11	434	1,454
12 Depreciation	242	1,858	23	137	0	9	23	145	505	1,824	360	1,107	864	2,931	2,360	7,041	97	467	8	55	2,464	7,563
13 Brand/Trade Mark usage fee/charges	44	299	4	22	0	1	4	23	85	290	60	177	145	466	395	1,129	17	75	1	9	414	1,213
14 Business Development and Sales Promotion Expenses	16	48	1	4	0	0	1	4	17	89	10	23	27	113	74	156	6	13	0	1	80	170
15 Information Technology Expenses	284	2,146	26	156	1	10	27	166	588	2,058	420	1,255	1,008	3,313	2,759	8,041	114	536	9	63	2,883	8,640
16 Goods and Services Tax (GST)	420	931	23	51	1	3	24	54	1,227	2,418	790	1,463	2,018	3,881	4,629	8,368	240	475	30	69	4,898	8,912
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Electricity expenses	0	50	(0)	4	(0)	0	(0)	5	35	169	30	114	65	283	146	557	6	31	0	5	151	593
- Office expenses	2	7	0	1	0	0	1	2	(8)	9	14	53	6	61	18	47	1	14	3	0	7	49
- Postage and courier	5	27	0	2	0	0	5	2	28	27	90	36	118	38	93	5	1	18	39	0	1	99
- Miscellaneous expenses	23	(10)	1	(1)	0	(0)	2	(2)	23	85	16	42	39	127	94	205	7	9	1	2	101	217
- Loss/(Profit) on sale of assets (net)	52	(225)	3	(16)	0	(1)	3	(17)	4	(218)	(7)	(133)	(4)	(351)	(55)	(850)	7	(57)	1	(7)	(47)	(913)
TOTAL	3,329	17,307	323	1,508	10	86	334	1,594	8,812	31,749	6,274	19,555	15,088	51,304	36,112	106,255	1,633	6,322	129	863	37,874	113,440
In India	3,329	17,307	323	1,508	10	86	334	1,594	8,812	31,749	6,274	19,555	15,088	51,304	36,112	106,255	1,633	6,322	129	863	37,874	113,440
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 March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	
	1 Employees' remuneration & welfare benefits	44	173	10	36	389	1,803	12	42	1,028	5,016	68	465	753	3,604	108	363	315	1,420	28,814	104,089	30,661	114,259
2 Travel, conveyance and vehicle running expenses	1	3	0	1	9	35	0	1	48	185	2	10	16	78	3	10	9	31	827	2,817	877	3,036	
3 Training expenses	0	2	0	0	1	15	0	0	7	60	0	5	1	22	0	2	15	127	560	132	642		
4 Rents, rates & taxes	1	9	0	2	10	86	0	2	71	435	3	33	3	124	6	19	19	97	1,524	5,609	1,578	6,136	
5 Repairs	1	5	0	1	6	44	0	1	24	160	0	13	12	81	3	10	3	39	815	2,946	844	3,201	
6 Printing & stationery	(0)	(0)	0	(4)	(1)	(0)	(0)	(3)	34	188	0	2	(12)	(10)	0	1	1	8	111	508	101	522	
7 Communication expenses	(1)	1	0	0	2	9	0	0	(4)	11	0	3	3	17	1	3	1	9	204	789	211	844	
8 Legal & professional charges	5	19	1	5	42	189	1	5	524	2,175	9	61	47	283	10	30	42	181	3,450	11,554	3,661	12,667	
9 Auditors' fees, expenses etc.	0	0	0	0	0	3	0	0	1	14	(0)	1	0	5	0	0	0	4	23	131	23	150	
(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	1	0	0	0	2	0	0	0	1	0	0	0	1	4	0	20	23	
10 Advertisement and publicity	4	9	0	2	29	65	1	4	1	247	1,090	10	21	83	239	24	66	36	98	5,400	15,553	5,652	16,213
11 Interest & Bank Charges	1	5	0	1	9	46	0	1	373	1,768	3	17	12	76	3	9	12	55	999	4,031	1,044	4,306	
12 Depreciation	9	38	2	10	61	358	2	8	258	1,419	16	133	73	529	14	43	80	367	3,845	13,399	4,111	15,402	
13 Brand/Trade Mark usage fee/charges	2	6	0	2	11	57	0	1	46	500	3	22	13	85	2	7	14	61	650	2,421	698	2,743	
14 Business Development and Sales Promotion Expenses	0	1	0	0	4	9	0	0	10	0	1	4	5	13	0	1	4	10	131	320	149	372	
15 Information Technology Expenses	11	45	3	11	71	411	2	9	308	1,868	20	156	86	641	17	49	95	430	4,503	15,572	4,815	17,886	
16 Goods and Services Tax (GST)	8	16	2	4	62	139	1	3	313	831	21	51	139	300	32	56	78	165	7,572	14,358	8,017	15,343	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Electricity expenses	(0)	1	0	0	(0)	9	(0)	0	3	32	(0)	2	(1)	16	1	3	(0)	7	218	946	218	1,000	
- Office expenses	0	0	0	0	0	1	0	0	3	10	0	0	0	2	0	0	1	1	30	126	32	134	
- Postage and courier	0	0	0	0	1	4	0	0	14	35	0	2	2	6	0	1	1	5	93	271			

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 March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025
	1 Employees' remuneration & welfare benefits	1,741	8,907	197	924	17	95	213	1,019	3,684	17,904	2,316	10,743	5,999	28,647	13,961	46,848	491	2,773	51	253	14,503	49,873	
2 Travel, conveyance and vehicle running expenses	50	279	4	20	0	2	5	22	136	537	84	317	219	854	466	1,457	17	87	2	8	486	1,552		
3 Training expenses	7	70	1	6	0	1	1	6	11	74	7	44	19	118	59	233	2	14	0	1	61	248		
4 Rents, rates & taxes	64	521	5	41	0	5	5	46	172	960	121	597	292	1,557	734	2,733	22	161	3	16	759	2,910		
5 Repairs	45	237	3	19	0	2	3	21	80	445	59	277	139	722	372	1,282	13	75	2	8	387	1,365		
6 Printing & stationery	5	41	0	3	0	0	0	3	15	77	11	48	26	125	51	202	1	12	0	1	53	215		
7 Communication expenses	10	112	1	9	0	1	1	10	35	177	22	104	57	281	143	521	5	31	0	3	148	555		
8 Local & professional charges	153	899	24	105	3	13	26	118	164	969	35	296	199	1,265	1,177	4,175	34	242	4	23	1,215	4,441		
9 Auditors' fees, expenses etc.	2	10	0	1	0	0	0	1	2	10	1	6	4	16	10	30	0	2	0	0	10	32		
(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	9	0	1	(0)	0	0	1	0	9	0	5	1	14	5	27	0	2	0	0	5	29		
10 Advertisement and publicity	259	743	11	21	1	2	12	23	750	2,553	464	1,515	1,213	4,068	2,606	7,075	113	317	11	37	2,731	7,539		
11 Interest & Bank Charges	44	303	2	17	0	2	3	19	118	612	75	362	193	974	490	1,745	16	104	2	9	508	1,859		
12 Depreciation	311	1,353	25	105	3	14	28	119	365	1,378	229	824	593	2,202	1,502	4,249	57	248	6	24	1,565	4,521		
13 Brand/Trade Mark usage fee/charges	56	421	5	32	0	4	5	36	74	426	48	256	123	682	364	1,323	11	77	1	7	376	1,407		
14 Business Development and Sales Promotion Expenses	(6)	90	(0)	6	(0)	1	(0)	7	(14)	117	(7)	72	(0)	189	12	393	(3)	23	(0)	2	8	418		
15 Information Technology Expenses	367	1,932	29	147	3	19	32	166	448	1,962	284	1,176	732	3,139	1,958	6,080	69	355	7	34	2,033	6,469		
16 Goods and Services Tax (GST)	4	19	0	1	0	0	0	2	5	20	3	12	8	31	21	61	1	4	0	0	22	65		
17 Others	10	91	1	6	0	1	1	6	42	180	29	120	70	300	165	553	6	33	1	4	172	590		
- Electricity expenses	0	7	0	1	(0)	0	0	1	(2)	9	15	53	12	62	28	56	(5)	33	0	0	23	88		
- Office expenses	1	29	0	2	(0)	0	0	3	5	34	25	107	29	140	18	98	0	5	0	1	18	104		
- Postage and courier	28	(3)	2	(2)	0	(0)	2	(2)	28	91	17	54	45	145	97	250	4	15	1	1	102	267		
- Miscellaneous expenses	18	27	1	2	0	0	2	2	19	25	12	15	31	40	62	79	3	5	0	0	66	84		
- Loss/(Profit) on sale of assets (net)																								
TOTAL	3,167	16,097	312	1,467	28	162	341	1,629	6,136	28,569	3,848	17,003	9,983	45,573	24,300	79,471	858	4,727	90	434	25,248	84,631		
In India	3,167	16,097	312	1,467	28	162	341	1,629	6,136	28,569	3,848	17,003	9,983	45,573	24,300	79,471	858	4,727	90	434	25,248	84,631		
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 March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Upto the quarter ended March 31, 2025
	1 Employees' remuneration & welfare benefits	31	118	9	18	347	1,477	16	96	1,918	7,559	73	422	603	3,243	50	524	252	1,608	23,802	93,584	25,756
2 Travel, conveyance and vehicle running expenses	1	4	0	1	8	41	0	3	74	377	2	16	18	93	2	17	8	55	819	3,012	873	3,313
3 Training expenses	0	1	0	0	2	12	0	1	20	119	0	5	1	21	0	3	1	14	105	542	113	619
4 Rents, rates & taxes	1	7	1	1	12	85	0	5	148	760	3	31	14	157	2	31	12	106	1,244	5,650	1,313	6,218
5 Repairs	1	3	0	1	8	38	0	2	79	285	3	14	10	76	1	14	8	48	636	2,568	683	2,826
6 Printing & stationery	0	1	0	0	1	6	0	0	63	359	0	3	1	12	0	2	1	9	145	733	151	777
7 Communication expenses	0	2	0	0	3	19	0	1	(29)	65	0	7	2	33	1	6	2	23	185	993	196	1,114
8 Local & professional charges	4	16	1	3	33	158	3	16	641	2,402	10	67	37	281	3	34	31	180	2,178	8,861	2,357	9,878
9 Auditors' fees, expenses etc.	0	0	0	0	0	2	0	0	4	16	0	1	0	3	0	0	2	18	72	20	83	
(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	2	(0)	0	1	15	(0)	1	(0)	3	(0)	0	0	2	7	65	7	75	
10 Advertisement and publicity	3	7	1	1	30	63	2	3	467	2,023	10	21	81	244	19	94	46	176	4,601	14,239	4,873	15,005
11 Interest & Bank Charges	1	4	0	1	7	42	0	3	511	2,469	2	17	12	93	8	21	65	1,245	5,548	1,292	5,871	
12 Depreciation	7	23	2	4	63	237	3	16	648	2,241	21	100	80	490	62	266	3,053	10,058	3,392	11,530		
13 Brand/Trade Mark usage fee/charges	2	8	1	1	13	73	0	5	145	724	4	32	12	124	1	16	12	84	687	3,155	748	3,612
14 Business Development and Sales Promotion Expenses	0	2	0	0	15	(0)	1	6	138	(0)	6	2	27	(1)	4	(2)	18	(12)	819	(19)	916	
15 Information Technology Expenses	9	34	3	6	76	334	4	23	838	3,317	25	145	90	569	9	72	75	385	3,894	14,491	4,293	16,588
16 Goods and Services Tax (GST)	0	0	0	0	1	3	0	0	204	694	0	1	1	6	0	1	4	238	805	242	826	
17 Others	0	1	0	0	2	13	0	1	10	115	0	5	4	27	1	6	2	19	260	1,078	272	1,176
- Electricity expenses	0	0	0	0	0	1	(0)	0	7	22	(0)	0	0	2	0	1	0	2	42	178	42	186
- Office expenses	0	1	0	0	5	0	0	0	6	60	0	2	(0)	9	(0)	1	0	6	54	328	55	360
- Postage and courier	0	(0)	0	(0)	4	(4)	0	(0)	35	114	2	(2)	9	1	1	3	5	1	203	524	233	519
- Miscellaneous expenses	0	(0)	0	3	5	0	0	33	47	1	2	5	8	1								



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-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Authorised Capital		
	2000,000,000 Equity Shares of ₹ 10/- each (Previous period: 2000,000,000 Equity Shares of ₹ 10/- each)	200,000	200,000
2	Issued Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,583	72,583
3	Subscribed Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,583	72,583
4	Called-up Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,583	72,583
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
5	Paid-up Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 725,829,006 Equity Shares of ₹ 10/- each)	72,583	72,583



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-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at March 31, 2026		As at March 31, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian: HDFC Bank Limited	365,332,706	50.33%	365,332,706	50.33%
· Foreign: ERGO International AG	358,964,540	49.46%	358,837,003	49.44%
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	1,531,760	0.21%	1,659,297	0.23%
TOTAL	725,829,006	100%	725,829,006	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF HDFC ERGO GENERAL INSURANCE COMPANY, AS AT QUARTER ENDED MARCH 31, 2026

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i)HDFC Bank Limited**	1	365,332,706	50.33	36,533	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: ERGO International AG	1	358,964,540	49.46	35,896	-	-	55,733,532	15.53
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs*	76.00	220,991.00	0.03	22.10	8,675.00	3.93	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs*	15.00	1,310,769.00	0.18	131.08	34,200.00	2.61	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Employees	-	-	-	-	-	-	-	-
Total		93	725,829,006	100.00	72,583	42,875	0.006	55,733,532	7.68

* Shares allotted by the Company under Employees Stock Option Plan - 2009 (ESOP - 2009).

**Pursuant to scheme of amalgamation of HDFC Limited with and into HDFC Bank (Bank), the Bank becomes the holding company of the Company w.e.f July 1, 2023.

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE
PART B:

 Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)* 100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)* 100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	763	3,939,657,096	25.59	39,396.57	-	-	-	-
ii)	Foreign Portfolio Investors Category I	2,300	5,557,274,291	36.10	55,572.74	-	-	-	-
iii)	Foreign Portfolio Investors Category II	221	316,041,230	2.05	3,160.41	-	-	-	-
iv)	Foreign Portfolio Investors Category III	-	-	-	-	-	-	-	-
v)	Banks	38	374,374	-	3.74	-	-	-	-
vi)	Insurance Companies	220	961,092,312	6.24	9,610.92	-	-	-	-
vii)	FII belonging to Foreign promoter*	-	-	-	-	-	-	-	-
viii)	Foreign Institutional Investor	4	977,348	0.01	9.77	-	-	-	-
ix)	Foreign Bank	3	24,270	-	0.24	-	-	-	-
x)	FII belonging to Foreign promoter of indian Promoter#	-	-	-	-	-	-	-	-
xi)	Provident Fund/Pension Fund	84	369,340,663	2.40	3,693.41	-	-	-	-
xii)	Alternative Investment Fund	142	81,289,612	0.53	812.90	-	-	-	-
xiii)	Sovereign Wealth Fund	4	23,965,236	0.16	239.65	-	-	-	-
x)	NBFC Registered with RBI	32	1,014,790	0.01	10.15	-	-	-	-
x)	Any other (Other Financial Institutions)	1	2,080	-	0.02	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
i)	Central Government/ State Government(s)/ President of India	6	149,144	-	1.49	-	-	-	-
ii)	State Government/Governor	3	151,202	-	1.51	-	-	-	-
iii)	Shareholding by companies or bodies corporate where Central/State Government is a promoter	1	6,000	-	0.06	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,109,908	1,316,453,192	8.55	13,164.53	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,122	351,367,067	2.28	3,513.67	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	169	6,010,260	0.04	60.10	-	-	-	-
-	- Non Resident Indian	37,139	43,355,398	0.28	433.55	-	-	-	-
-	- Foreign Nationals	10	16,629	-	0.17	-	-	-	-
-	- Foreign Companies	1	540	-	0.01	-	-	-	-
-	- Clearing Members	11	883,380	0.01	8.83	-	-	-	-
-	- Bodies Corporate	12,474	223,460,340	1.45	2,234.60	-	-	-	-
-	- Bodies Corporate-Ltd Liability Partnership	-	-	-	-	-	-	-	-
-	-Investor Education and Protection Fund (IEPF)	1	21,579,819	0.14	215.80	-	-	-	-
-	- Foreign Corporate Bodies (FDIs)	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
vi)	Associate Companies/ Subsidiaries								
-	Associate Companies/ Subsidiaries	1	57,970,970	0.38	579.71	-	-	-	-
-	- Directors & Relatives (Excluding independent director & Nominee director)	45	26,086,074	0.17	260.86	-	-	-	-
-	- Key Managerial Personnel	5	327,426	-	3.27	-	-	-	-
-	- Hindu Undivided Families	65,708	23,972,120	0.16	239.72	-	-	-	-
-	- Independent Director & Their Relatives	-	-	-	-	-	-	-	-
-	- Unclaimed Shares	1	1,098,628	0.01	10.99	-	-	-	-
-	- Fraction Shares	-	-	-	-	-	-	-	-
-	- Escrow Demat A/C	2	5,171,665	0.03	51.72	-	-	-	-
-	- Physical Shares	1	7,560,162	0.05	75.60	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	2,056,587,444	13.36	20,565.87	-	-	-	-
2.2)	Employee Benefit Trust	4	107,566	-	1.08	-	-	-	-
2.3)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	Total	4,230,425	15,393,368,328	100.00	153,933.68	-	-	-	-

* Non of this instituon belongs to foreign pramotor

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

List of Shareholders holding 1% and above of the total capital as on MARCH 31, 2026



Sr. No.	Name of the Shareholders	No of Shares	% to Capital
1	SBI-ETF NIFTY 50	993,613,386	6.45
2	Life Insurance Corporation of India	622,498,390	4.04
3	ICICI Prudential Large Cap Fund	570,646,284	3.71
4	HDFC Trustee Company Ltd - HDFC Flexi Cap Fund	396,846,630	2.58
5	Government of Singapore	318,766,804	2.07
6	UTI - Nifty 50 Exchange Traded Fund	311,104,494	2.02
7	NPS Trust-A/C HDFC Pension Fund Management Ltd Scheme E-Tier I	369,340,663	2.4
8	NIPPON Life India Trustee Ltd - A/C NIPPON India ETF Nifty 50 BEES	333,242,858	2.16
9	Government Pension Fund Global	177,290,295	1.15
	Total	4,093,349,804	26.59



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-10-RESERVE AND SURPLUS SCHEDULE

		(₹ in Lakhs)			
	Particulars	As at March 31, 2026		As at March 31, 2025	
1	Capital Reserve		-		-
2	Capital Redemption Reserve		-		-
3	Share Premium				
	Balance Brought forward from Previous Year	210,833		146,382	
	Add: Addition during the period	-	210,833	64,451	210,833
4	General Reserves				
	Less: Amount utilized for Buy-back	-		-	
	Less: Amount utilized for issue of Bonus shares	-	-	-	-
5	Catastrophe Reserve				
6	Other Reserves (to be specified)				
	(a) Debenture Redemption Reserve				
	Balance Brought forward from Previous Year	3,565		3,565	
	Add: Addition during the period	-	3,565	-	3,565
	(b) Reserve on Amalgamation (Note 1)		30,030		30,030
7	Balance of Profit in Profit & Loss Account				
	Balance Brought forward from Previous Year	199,258		163,758	
	Add: Profit during the period	59,537		35,500	
	Less: Transfer to Debenture Redemption Reserve	-	258,795	-	199,258
	TOTAL		503,223		443,686

Notes:

1. Reserves on Amalgamation created on the merger of erstwhile HDFC ERGO Health Insurance Limited (formerly Apollo Munich Health Insurance Company Limited) with the Company.



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-11-BORROWINGS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Debentures/ Bonds	140,000	140,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	140,000	140,000

DISCLOSURE FOR SECURED BORROWINGS

(₹ in Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
		Nil		

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(₹ in Lakhs)

	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders		As at March 31, 2026	As at March 31, 2025
		As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	125,026	138,326	511,096	547,352	636,122	685,678
2	Other Approved Securities	90,385	100,086	369,487	396,040	459,872	496,126
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	69,696	50,600	284,911	200,222	354,607	250,822
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	57,816	53,172	236,345	210,399	294,161	263,571
	(e) Other Securities (Alternative Investment Fund)	216	210	885	831	1,101	1,041
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	163,297	163,130	667,547	645,506	830,844	808,636
5	Other than Approved Investments*^	2,121	1,777	8,671	7,032	10,792	8,809
	TOTAL	508,557	507,301	2,078,941	2,007,382	2,587,499	2,514,683
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,964	1,416	12,116	5,604	15,080	7,020
2	Other Approved Securities	1,499	849	6,127	3,361	7,626	4,210
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	-	805	-	3,187	-	3,992
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	117	542	477	2,144	594	2,686
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,070	13,609	28,903	53,849	35,974	67,458
	(e) Other Securities (Alternative Investment Fund)	23,952	21,203	97,916	83,901	121,868	105,104
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,119	6,494	16,838	25,696	20,957	32,190
5	Other than Approved Investments*^	-	-	-	-	-	-
	TOTAL	39,721	44,919	162,378	177,742	202,099	222,660
	GRNAD TOTAL	548,278	552,219	2,241,319	2,185,124	2,789,598	2,737,343

For NL - 12

*The above is net-off Provision for Diminution in value of Investments (March 31, 2026 : ₹ 15,957 Lakhs & March 31, 2025 : ₹ 16,254 Lakhs)

For NL - 12 & 12A

^ Other than Approved Investments includes AIF Securities, Unlisted Equity shares and Listed Equity which do not continue to satisfy dividend pay-out criteria as per Actuarial, Finance and Investment Functions of Insurers Regulations, 2024 and Master Circular thereon dated May 17, 2024.

A) Aggregate value of the Investments other than Equity Shares and Mutual Funds

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Long Term Investments--						
Book Value	437,298	455,497	1,787,641	1,802,394	2,224,939	2,257,891
Market Value	428,080	463,965	1,749,959	1,835,902	2,178,039	2,299,867
Short Term Investments--						
Book Value	39,604	43,571	161,900	172,411	201,504	215,982
Market Value	39,634	43,509	162,020	172,165	201,654	215,675



FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (₹ in Lakhs)	Provision (₹ in Lakhs)
	Sub-standard	- Nil -	
	Doubtful		
	Loss		
	Total		

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-14-FIXED ASSETS SCHEDULE

(₹ in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at March 31, 2026	As at March 31, 2025
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	56,307	18,482	405	74,384	34,873	10,410	331	44,952	29,432	21,434
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,990	186	54	2,122	832	180	54	958	1,164	1,158
Buildings	15,161	-	7,561	7,600	2,607	205	925	1,887	5,713	12,554
Furniture & Fittings	4,435	633	133	4,935	2,441	392	111	2,723	2,213	1,994
Information Technology Equipment	19,943	3,588	3,296	20,235	14,602	2,931	3,293	14,240	5,995	5,341
Vehicles	4,214	544	548	4,210	1,705	847	315	2,237	1,973	2,509
Office Equipment	3,947	256	331	3,872	2,757	437	308	2,886	986	1,190
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	105,997	23,689	12,327	117,358	59,817	15,403	5,337	69,882	47,476	46,180
Work in progress	6,365	16,433	21,123	1,675	-	-	-	-	1,675	6,365
Grand Total	112,362	40,123	33,451	119,033	59,817	15,403	5,337	69,882	49,151	52,545
PREVIOUS YEAR	96,071	22,281	11,944	106,408	50,918	8,137	1,567	57,488	48,920	

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-15-CASH AND BANK BALANCE SCHEDULE

(₹ in Lakhs)			
	Particulars	As at March 31, 2026	As at March 31, 2025
1	Cash (including cheques, drafts and stamps)	1,603	2,593
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	20,183	473
	(bb) Others	120	26
	(b) Current Accounts	29,988	14,926
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	0
	TOTAL	51,894	18,018
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	51,894	18,018
	In India	51,894	18,018
	Outside India	-	-

(₹ in Lakhs)		
Particulars	As at March 31, 2026	As at March 31, 2025
Cheques on hand	1,442	2,530



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-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2026		As at March 31, 2025	
	ADVANCES				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		-		-
3	Prepayments		3,482		3,788
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		15,270		11,339
6	Goods and Service tax Credit		55,245		40,034
7	Others				
	(i) Advances to employees		17		42
	(ii) Advances to suppliers	26,092		17,914	
	Less : Provisions for doubtful debts	(2,291)	23,801	(2,291)	15,623
	TOTAL (A)		97,815		70,826
	OTHER ASSETS				
1	Income accrued on investments		64,407		64,022
2	Outstanding Premiums	58,864		159,084	
	Less : Provisions for doubtful debts	(1,398)	57,466	(1,564)	157,520
3	Agents' Balances		178		317
4	Foreign Agencies Balances				
5	Due from other entities carrying on insurance business (including reinsurers)	80,119		28,472	
	Less : Provisions for doubtful debts	(38)	80,081	-	28,472
6	Due from subsidiaries/ holding		-		29
7	Investments held for Unclaimed Amount of Policyholders		1,898		1,873
8	Interest Income on Unclaimed amount of Policyholders Investment		451		466
9	Others				
	(i) Deposits for premises		1,583		1,182
	(ii) Stock of Salvaged Cars		-		3
	TOTAL (B)		206,064		253,884
	TOTAL (A+B)		303,879		324,710



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-17-CURRENT LIABILITIES SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Agents' Balances	16,645	17,607
2	Balances due to other insurance companies	226,668	446,055
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	402,377	179,530
	(b) for Other Policies	8,607	5,762
5	Unallocated Premium	88,549	100,674
6	Sundry creditors	69,664	64,401
7	Due to subsidiaries/ holding company	4,146	7,405
8	Claims Outstanding	1,244,880	1,196,117
9	Due to Officers/ Directors	243	243
10	Unclaimed Amount of policyholders	1,861	1,848
11	Income accrued on Unclaimed amounts	451	466
12	Interest payable on debentures	3,033	3,033
13	GST Liabilities	16,710	6,729
14	Others (to be specified)		
	Tax deducted at source	1,606	2,764
	Other statutory dues	738	598
	Unclaimed Dividend Payable	-	0
	TOTAL	2,086,178	2,033,232

Note :

(a) Long term policies are policies with more than one year tenure



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-18-PROVISIONS SCHEDULE

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Reserve for Unexpired Risk	405,473	440,664
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	581	313
4	For Employee Benefits	3,011	1,019
4	Others	-	-
	TOTAL	409,065	441,996



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-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Discount Allowed on issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Sl.No.	Particular	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2024
1	Gross Direct Premium Growth Rate**	12.19%	-5.01%	-30.18%	-14.81%
2	Gross Direct Premium to Net worth Ratio	0.74	2.75	0.74	3.25
3	Growth rate of Net Worth	12.29%	12.29%	26.23%	26.23%
4	Net Retention Ratio**	44.21%	41.26%	43.69%	44.19%
5	Net Commission Ratio**	-6.80%	-5.80%	13.95%	7.46%
6	Expense of Management to Gross Direct Premium Ratio**	33.61%	31.91%	30.71%	27.86%
7	Expense of Management to Net Written Premium Ratio**	25.85%	27.04%	41.91%	33.28%
8	Net Incurred Claims to Net Earned Premium**	85.91%	89.47%	82.11%	89.47%
9	Claims paid to claims provisions**	7.91%	16.99%	10.44%	18.47%
10	Combined Ratio**	111.76%	116.51%	124.02%	122.75%
11	Investment income ratio	1.76%	8.16%	1.72%	8.20%
12	Technical Reserves to net premium ratio **	8.53	2.54	9.73	2.28
13	Underwriting balance ratio	(0.15)	(0.15)	(0.20)	(0.16)
14	Operating Profit Ratio	9.87%	11.67%	-0.01%	3.56%
15	Liquid Assets to liabilities ratio	0.11	0.11	0.11	0.11
16	Net earning ratio	8.26%	12.50%	4.22%	6.97%
17	Return on net worth ratio	2.93%	14.89%	1.46%	10.29%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.07	2.07	2.00	2.00
19	NPA Ratio				
	Gross NPA Ratio	0.57%	0.57%	0.59%	0.59%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio	0.26	0.26	0.29	0.29
21	Debt Service Coverage Ratio	8.79	10.82	5.14	8.89
22	Interest Service Coverage Ratio	8.79	10.82	5.14	8.89
23	Earnings per share				
	Basic	11.20	11.20	6.94	6.94
	Diluted	11.18	11.18	6.93	6.93
24	Book value per share	75.22	75.22	66.99	66.99

Segments Upto the quarter ended on March 31, 2026	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	1.79%	9.94%	-90.82%	24.46%	0.48%	47.51%	24.09%	47.99%	4.27	0.52
Previous Period	-2.06%	13.96%	-35.94%	25.23%	25.00%	63.45%	23.83%	88.45%	3.68	0.17
Marine Cargo										
Current Period	-3.78%	82.26%	13.84%	24.22%	27.13%	85.96%	26.08%	113.09%	1.67	(0.13)
Previous Period	-17.20%	83.69%	10.32%	20.51%	22.48%	89.40%	27.83%	111.88%	1.71	(0.11)
Marine Hull										
Current Period	-50.81%	2.38%	-147.61%	9.43%	251.09%	51.71%	0.42%	302.80%	5.62	(4.45)
Previous Period	13.99%	0.61%	-376.26%	9.50%	1068.75%	180.95%	2.48%	1249.70%	9.58	(9.37)
Total Marine										
Current Period	-9.25%	77.31%	13.53%	23.29%	27.55%	85.93%	25.94%	113.48%	1.68	(0.13)
Previous Period	-14.48%	74.22%	9.96%	19.23%	23.45%	89.50%	27.72%	112.95%	1.72	(0.12)
Motor OD										
Current Period	-3.57%	20.84%	45.32%	46.09%	127.79%	73.78%	44.04%	201.58%	0.91	(1.02)
Previous Period	-27.17%	25.15%	40.96%	41.85%	100.27%	82.24%	64.34%	182.51%	1.01	(0.10)
Motor TP										
Current Period	-2.06%	87.30%	10.25%	28.64%	30.17%	135.42%	2.84%	165.58%	9.56	(0.68)
Previous Period	-56.59%	87.31%	33.53%	21.10%	50.49%	129.46%	7.34%	179.94%	8.40	(0.71)
Total Motor										
Current Period	-3.00%	46.00%	20.13%	39.49%	57.66%	116.90%	4.18%	174.56%	7.13	(0.78)
Previous Period	-41.92%	48.45%	35.94%	34.07%	66.64%	101.80%	10.45%	168.44%	6.00	(0.36)
Health										
Current Period	15.67%	53.12%	-5.44%	35.38%	22.34%	88.42%	56.00%	110.76%	0.94	(0.10)
Previous Period	-3.74%	57.37%	6.26%	36.41%	29.57%	87.04%	64.10%	116.61%	0.93	(0.15)
Personal Accident										
Current Period	38.15%	30.70%	-66.30%	58.68%	-23.30%	59.18%	20.46%	35.88%	2.85	0.53
Previous Period	-38.46%	60.15%	28.74%	62.11%	51.41%	63.03%	41.19%	114.44%	2.82	0.01
Travel Insurance										
Current Period	69.96%	94.91%	32.35%	46.70%	48.39%	20.42%	9.45%	68.81%	0.73	0.27
Previous Period	1.49%	94.40%	24.22%	36.72%	37.95%	42.95%	37.24%	80.90%	1.22	0.19
Total Health										
Current Period	17.24%	52.04%	-7.16%	37.03%	21.02%	85.63%	46.37%	106.65%	1.01	(0.05)
Previous Period	-6.71%	57.72%	7.70%	37.87%	30.89%	84.85%	56.47%	115.73%	1.04	(0.14)
Workmen's Compensation										
Current Period	20.70%	83.95%	20.44%	27.38%	30.25%	67.47%	25.00%	97.72%	1.79	(0.01)
Previous Period	21.90%	83.57%	19.46%	25.96%	27.87%	101.71%	19.50%	129.57%	1.90	(0.32)
Public/ Product Liability										
Current Period	77.48%	11.83%	-38.76%	21.44%	23.40%	-8.36%	5.94%	15.03%	2.67	0.86
Previous Period	22.59%	15.27%	-20.96%	18.48%	23.18%	17.50%	0.58%	40.68%	4.17	0.59
Engineering										
Current Period	11.71%	17.26%	-37.25%	21.78%	14.13%	74.00%	17.83%	88.13%	1.75	0.12
Previous Period	24.49%	17.32%	-24.16%	21.86%	22.06%	110.67%	20.72%	132.73%	2.02	(0.34)
Aviation										
Current Period	-62.74%	0.58%	-719.77%	9.33%	801.65%	90.31%	1.76%	891.96%	105.88	(13.19)
Previous Period	13.90%	0.05%	-6829.65%	12.67%	10609.21%	-98.62%	-1.56%	10510.59%	511.99	(127.86)
Crop Insurance										
Current Period	-54.48%	32.81%	-15.79%	10.59%	16.44%	80.39%	60.48%	96.83%	1.68	0.03
Previous Period	-4.44%	39.57%	-11.08%	7.41%	7.51%	82.69%	39.19%	90.19%	1.23	0.10
Other Liability										
Current Period	-2.67%	13.11%	-10.73%	21.82%	43.61%	100.87%	15.81%	144.47%	6.95	(0.41)
Previous Period	12.12%	15.30%	-19.55%	21.32%	21.57%	216.55%	23.92%	238.11%	5.81	(1.31)
Total Miscellaneous										
Current Period	-5.82%	45.22%	-3.56%	33.02%	27.84%	91.41%	50.89%	119.25%	2.50	(0.18)
Previous Period	-16.20%	47.89%	9.10%	28.29%	33.78%	90.48%	34.76%	124.26%	2.24	(0.17)
Total-Current Period	-5.01%	41.26%	-5.80%	31.91%	27.04%	89.47%	16.99%	116.51%	2.54	(0.15)
Total-Previous Period	-14.81%	44.19%	7.46%	27.86%	33.28%	89.47%	18.47%	122.75%	2.28	(0.16)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
For the Quarter Ending March 31, 2026

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	HDFC Bank Limited	Holding Company	Interest on Fixed Deposit	50	198	53	201
			Interest on Investments (NCDs)	1,719	8,392	2,302	8,902
			Premium from Direct Business written-Net of GST	1,773	34,544	2,620	19,664
			Claims	2,424	7,797	1,530	9,874
			Commission	10,400	65,784	17,760	66,184
			Bank Charges	311	1,009	217	1,171
			Rent, Rates and Taxes	-	-	153	636
			Electricity expenses	-	-	-	-
			Repairs & Maintenance	54	54	99	116
			Name Usage Fees	349	1,372	374	1,806
			Interim Dividend Paid	10,960	10,960	7,307	7,307
			Other Expenses	(8)	-	47	47
			Investment Purchased (Transaction during the period)	5,005	57,533	42,550	101,317
			Investments Sold / Redeemed	11,034	76,677	-	5,253
2	Munich Re	Investing Party's group company	Reinsurance Commission	16,446	145,552	23,417	100,682
			Reinsurance Claims recovery	18,130	245,456	48,915	190,871
			Premium on Re Insurance Ceded	35,741	317,625	86,634	360,847
			Interest on Debentures	-	-	-	-
3	ERGO International AG	Investing Party	Name Usage Fees	349	1,372	374	1,806
			Interim Dividend Paid	10,769	10,769	7,105	7,105
			Interest on Debentures	193	782	193	780
4	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	67	-	49
5	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	-	266	-	295
6	HDFC Life Insurance Company Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	4	79	5	69
			Interest on Debentures	-	-	1	131
			Claims	128	158	-	44
			Others	303	321	(4)	312
			Investment sold	3,759	3,759	-	-
7	HDFC Sales Private Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	129	890	186	883
			Claims	3	4	(0)	1
			Commission	3,374	10,754	3,648	12,662
8	HDB Financials Limited	Fellow Subsidiary	Interest on Investments (NCDs)	43	176	43	220
			Premium from Direct Business written-Net of GST	1	11	2	23
			Claims	-	-	-	-
			Commission	544	1,963	172	804
			NCD Redeemed	-	-	-	5,000
9	HDFC Securities Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	2	13	2	17
			Claims	-	-	-	-
			Commission	24	88	21	71
10	Key Management Persons (including Relatives)	Key Management Persons (including Relatives)	Premium from Direct Business written-Net of GST	0	2	1	5
			Claims	0	0	-	1
			Remuneration expenses	867	1,844	370	1,294

PART-B

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹ in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (₹ in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (₹ in Lakhs)
1	HDFC Bank Limited	Holding Company	146,667	Receivable	No	No	Nil	Nil
			4,344	Payable	No	No	Nil	Nil
2	HDFC Life Insurance Company Limited	Fellow Subsidiary	57	Receivable	No	No	Nil	Nil
			0	Payable	No	No	Nil	Nil
3	HDFC Sales Private Limited	Fellow Subsidiary	1,235	Payable	No	No	Nil	Nil
4	Munich Re	Investing Party's group company	114,761	Payable	No	No	Nil	Nil
5	HDB Financials Limited	Fellow Subsidiary	2,122	Receivable	No	No	Nil	Nil
			285	Payable	No	No	Nil	Nil
6	HDFC Securities Limited	Fellow Subsidiary	18	Payable	No	No	Nil	Nil
7	ERGO International AG	Investing Party	10,275	Payable	No	No	Nil	Nil
8	HDFC Asset Management Company Limited	Fellow Subsidiary	282	Payable	No	No	Nil	Nil
9	HDFC Pension Fund Management Company Limited	Fellow Subsidiary	0	Payable	No	No	Nil	Nil
10	Key Management Persons (including Relatives)	Key Management Persons (including Relatives)	380	Payable	No	No	Nil	Nil

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)
PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements

	(Amount in Rs. Lakhs)	
	As at March 31, 2026	As at March 31, 2025
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	2,115,019	1,943,677
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(311,227)	(301,060)
Payments to co-insurers, net of claims recovery	14,237	(1,670)
Payments of claims	(1,264,957)	(1,147,221)
Payments of commission and brokerage	(307,589)	(291,445)
Payments of other operating expenses	(204,184)	(184,190)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(8,682)	(6,500)
Income taxes paid (Net)	(30,001)	(16,645)
Good & Service tax paid	(81,640)	(85,569)
Other payments	-	-
Cash flows before extraordinary items	(79,024)	(90,623)
Cash flow from extraordinary operations	-	-
Net cash generated from / (used in) operating activities (A)	(79,024)	-90,623
Cash flows from investing activities:		
Purchase of fixed assets	(19,009)	(19,471)
Proceeds from sale of fixed assets	8,853	284
Purchases of investments	(2,192,129)	(1,438,052)
Loans disbursed	-	-
Sales of investments	2,041,370	1,183,821
Repayments received	-	-
Rents/Interests/ Dividends received	228,490	181,567
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	77,911	96,514
Expenses related to investments	-	-
Net cash flow from investing activities (B)	145,486	4,663
Cash flows from financing activities:		
Proceeds from issuance of share capital/Application money(Including share premium)	199	65,537
Repayments of borrowing	-	-
Proceeds from issuance of borrowing	-	32,500
Interest/Dividends Paid	(10,998)	(8,386)
Dividend paid (Including dividend distribution tax)	(21,775)	(14,517)
Net cash flow from financing activities (C)	(32,574)	75,134
Effect of foreign exchange rates on cash and cash equivalents, net (D)	(17)	(16)
Net (decrease)/increase in cash and cash equivalents (A + B + C + D)	33,871	(10,842)
Cash and cash equivalents at the beginning of the year	17,870	28,712
Cash and cash equivalents at the end of the year	51,741	17,870
Net (decrease)/increase in cash and cash equivalents	33,871	(10,842)
Reconciliation of Cash and cash equivalents with the Balance Sheet:		
Cash and Bank balances	51,894	18,018
Less: Deposit Accounts not considered as Cash and cash equivalents as defined in AS-3 "Cash Flow Statements"	(153)	(148)
Cash and cash equivalents at the end of the year	51,741	17,870



FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

**STATEMENT OF ADMISSIBLE ASSETS :
AS AT MARCH 31, 2026**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	548,278	548,278
	Policyholders as per NL-12 A of BS	2,241,319	-	2,241,319
(A)	Total Investments as per BS	2,241,319	548,278	2,789,597
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	49,151	49,151
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	10,081	10,081
	Current Assets:			
(E)	Cash & Bank Balances as per BS*	-	51,895	51,895
(F)	Advances and Other assets as per BS	138,605	168,789	307,394
(G)	Total Current Assets as per BS...(E)+(F)	138,605	220,684	359,289
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	63,072	63,072
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,379,924	818,113	3,198,037
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	73,153	73,153
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,379,924	744,960	3,124,884

* Transferred to policyholder's funds to the extent of shortfall in policyholder's funds on account of Fair Value disallowance (Item No. (J) above)

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Software	-	6,686	6,686
	(b) Furniture and Fittings	-	2,213	2,213
	(c) Leased Property	-	1,164	1,164
	(d) Capital Advance (Software & FA)	-	18	18
			
	Cash and Bank balances	-	29,026	29,026
	Inadmissible current assets			
	(a) Deferred Tax Assets	-	1,844	1,844
	(b) Other Advances	-	39	39
	(c) Advances	-	180	180
	(d) Reinsurance recoverable	-	28,337	28,337
	(e) Advance service tax	-	1,299	1,299
	(f) Unclaimed amount of Policyholders	-	2,349	2,349
	Fair value change account subject to minimum of zero	-	-	-
	Total	-	73,153	73,153

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



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-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :
AS AT MARCH 31, 2026

(₹ in Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	920,010	405,473
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	920,010	405,473
(d)	Outstanding Claim Reserve (other than IBNR reserve)	699,643	441,511
(e)	IBNR reserve	1,350,898	803,368
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,970,551	1,650,353

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: HDFC ERGO General Insurance Company Limited
 Registration Number: 146
 Date of Registration: July 9, 2010
 Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON MARCH 31, 2026

(₹ in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	190,630	18,958	102,358	20,714	19,063	15,354	19,063
2	Marine Cargo	13,792	11,345	12,827	11,726	2,269	3,518	3,518
3	Marine - Other than Marine Cargo	912	22	619	6	91	93	93
4	Motor	297,177	136,688	397,908	263,634	44,576	89,529	89,529
5	Engineering	36,491	6,300	19,110	4,952	3,649	2,867	3,649
6	Aviation	833	5	2,060	2	83	309	309
7	Liability	72,849	16,548	54,776	18,529	10,927	12,324	12,324
8	Health	773,607	402,571	624,134	365,266	116,041	140,430	140,430
9	Miscellaneous	42,515	9,575	23,820	12,798	5,952	5,002	5,952
10	Crop	148,071	48,583	195,291	88,054	14,807	29,294	29,294
	Total	1,576,877	650,594	1,432,903	785,678	217,460	298,720	304,161

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT 31st MARCH 2026

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT (₹ in Lakhs)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,379,924
	Deduct:	
(B)	Current Liabilities as per BS	1,650,353
(C)	Provisions as per BS	-
(D)	Other Liabilities	727,259
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	2,313
	Shareholder's FUNDS	
(F)	Available Assets	744,960
	Deduct:	
(G)	Other Liabilities	116,377
(H)	Excess in Shareholder's funds (F-G)	628,583
(I)	Total ASM (E+H)	630,895
(J)	Total RSM	304,161
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.07

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



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-27- PRODUCTS INFORMATION

Products Information						
List below the products and/or add-ons introduced during the quarter ended March 31, 2026						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Optima Restore	Main Product	HDFHLIP26055V102526	Health	Retail	20-Feb-26
2	Easy Health	Main Product	HDFHLIP26054V102526	Health	Retail	20-Feb-26
3	Beyond Borders	Main Product	HDFTGOP26056V022526	Travel	Group	24-Mar-26
4	Business Secure Vyaapar Suraksha	Main Product	IRDAN146RPM0085V01202526	Miscellaneous	Retail	13-Mar-26
5	Pay As You Drive- Mileage Based- Motor Insurance- Pricing Revision- Private Cars	Add-on	IRDAN125RP0001V02201415/A0078V01202526	Motor	Retail	11-Nov-25
6	Pay As You Drive- Mileage Based- Private Car Policy – Bundled	Add-on	IRDAN146RPMT0041V01202425/A0079V01202526	Motor	Retail	11-Nov-25
7	Pay As You Drive- Mileage Based- Standalone Motor Own Damage Cover – Private Cars	Add-on	IRDAN125RP0001V02201920/A0080V01202526	Motor	Retail	11-Nov-25
8	Mediserve Professional Indemnity Insurance	Main Product	IRDAN146RPLB0084V01202526	Liability	Retail	11-Nov-25
9	Standalone Motor Own Damage Cover - Private Cars	Main Product	IRDAN125RP0001V02201920	Motor	Retail	29-Nov-24
10	No Claim Bonus Protection - Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0003V01201920	Motor	Retail	29-Nov-24
11	Zero Depreciation Claim- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0014V01201920	Motor	Retail	29-Nov-24
12	Emergency Assistance Cover- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0013V01201920	Motor	Retail	29-Nov-24
13	EMI Protector- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0012V01201920	Motor	Retail	29-Nov-24
14	Loss of Use – Downtime Protection- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0009V01201920	Motor	Retail	29-Nov-24
15	Higher Protection and Removal Costs- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0008V01201920	Motor	Retail	29-Nov-24
16	Cost of Consumable Items- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0007V01201920	Motor	Retail	29-Nov-24
17	Engine and Gear box Protector- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0006V01201920	Motor	Retail	29-Nov-24
18	Voluntary Deductible- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0005V01201920	Motor	Retail	29-Nov-24
19	Multi Vehicle Discount- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0004V01201920	Motor	Retail	29-Nov-24
20	Loss of Personal Belongings- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0025V01202122	Motor	Retail	29-Nov-24
21	Tyre Secure- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0001V01202223	Motor	Retail	29-Nov-24
22	Pay As You Drive - Kilometer Benefit- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0032V01202223	Motor	Retail	29-Nov-24
23	Battery, Charger and Accessories Cover- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0030V01202324	Motor	Retail	29-Nov-24
24	Electric Motor Cover- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0031V01202324	Motor	Retail	29-Nov-24
25	Zero Depreciation Claim for Battery, Charger and Accessories Cover- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0040V01202324	Motor	Retail	29-Nov-24
26	EMI Protector Plus - Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0004V01202324	Motor	Retail	29-Nov-24
27	Return to Invoice - Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0010V02202324	Motor	Retail	29-Nov-24
28	Enhanced Roadside Assistance Cover- Standalone Motor Own Damage Cover - Private Cars	Add-on	IRDAN125RP0001V02201920/A0075V01202526	Motor	Retail	29-Nov-24
29	Standalone Motor Own Damage Cover – Private Cars - Consumables Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0021V01202425	Motor	Retail	29-Nov-24
30	Standalone Motor Own Damage Cover – Private Cars - Nil Depreciation Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0022V01202425	Motor	Retail	29-Nov-24
31	Standalone Motor Own Damage Cover – Private Cars - Engine Protect (Toyota)	Add-on	IRDAN125RP0001V02201920/A0023V01202425	Motor	Retail	29-Nov-24
32	Standalone Motor Own Damage Cover – Private Cars - Key Protect (Toyota)	Add-on	IRDAN125RP0001V02201920/A0024V01202425	Motor	Retail	29-Nov-24
33	Standalone Motor Own Damage Cover – Private Cars - Return to Invoice Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0025V01202425	Motor	Retail	29-Nov-24
34	Standalone Motor Own Damage Cover – Private Cars - Tyre and Alloy Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0026V01202425	Motor	Retail	29-Nov-24
35	Standalone Motor Own Damage Cover – Private Cars - Personal Belongings Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0027V01202425	Motor	Retail	29-Nov-24
36	Standalone Motor Own Damage Cover – Private Cars - Inconvenience Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0028V01202425	Motor	Retail	29-Nov-24
37	Standalone Motor Own Damage Cover – Private Cars - EMI Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0029V01202425	Motor	Retail	29-Nov-24
38	Standalone Motor Own Damage Cover – Private Cars - Battery Cover (Toyota)	Add-on	IRDAN125RP0001V02201920/A0030V01202425	Motor	Retail	29-Nov-24
39	Emergency Medical Expenses - Motor Insurance- Pricing Revision- Private Cars	Add-on	IRDAN125RP0001V02201415/A0081V01202526	Motor	Retail	13-Feb-26
40	Emergency Medical Expenses - Private Car Policy – Bundled	Add-on	IRDAN146RPMT0041V01202425/A0082V01202526	Motor	Retail	13-Feb-26
41	Emergency Medical Expenses - Standalone Motor Own Damage Cover – Private Cars	Add-on	IRDAN125RP0001V02201920/A0083V01202526	Motor	Retail	13-Feb-26

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-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Statement as on: March 31, 2026

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	548,278
	Investments (Policyholders)	8A	2,241,319
2	Loans	9	-
3	Fixed Assets	10	49,151
4	Current Assets		
	a. Cash & Bank Balance	11	51,894
	b. Advances & Other Assets	12	306,336
5	Current Liabilities		
	a. Current Liabilities	13	2,086,178
	b. Provisions	14	409,065
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		701,736
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	49,151
3	Cash & Bank Balance (if any)	11	50,094
4	Advances & Other Assets (if any)	12	306,336
5	Current Liabilities	13	2,086,178
6	Provisions	14	409,065
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(2,089,662)
	'Investment Assets'	(A-B)	2,791,399

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM ⁺						
				(a)	(b)						
	1	Central Govt. Securities	Not less than 20%	-	119,567	488,779	608,346	22%	-	608,346	587,166
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	219,874	898,827	1,118,700	40%	-	1,118,700	1,085,771
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SG for Housing and FFE									
		1. Approved Investments	Not less than 15%	-	171,146	699,630	870,775	31%	(1,539)	869,236	856,015
		2. Other Investments		-	342	1,400	1,742	0%	(626)	1,116	1,116
		b. Approved Investments	Not exceeding 55%	593	157,941	645,649	804,182	29%	(11,513)	792,669	791,096
		c. Other Investments		500	1,920	7,848	10,267	0%	(591)	9,677	9,677
		Investment Assets	100%	1,093	551,222	2,253,352	2,805,667	100%	(14,269)	2,791,398	2,743,675

Name of the Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Statement as on: March 31, 2026

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		643,392	23.4%	(35,046)	-64.7%	608,346	21.7%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,252,877	45.5%	(134,177)	-247.7%	1,118,700	39.9%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		198,047	7.2%	(51)	-0.1%	197,996	7.1%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		599,156	21.8%	73,623	135.9%	672,779	24.0%
	2. Other Investments		1,742	0.1%	-	-	1,742	0.1%
	c. Approved Investments		690,277	25.1%	113,905	210.2%	804,182	28.7%
	d. Other Investments (not exceeding 15%)		9,390	0.3%	877	1.6%	10,267	0.4%
	Total		2,751,490	100%	54,177	100%	2,805,667	100%



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-29-DETAIL REGARDING DEBT SECURITIES
Statement as on March 31, 2026

(₹ in Lakhs)

	MARKET VALUE				Book Value			
	As at March 31, 2026	as % of total for this class	As at March 31, 2025	as % of total for this class	As at March 31, 2026	as % of total for this class	As at March 31, 2025	as % of total for this class
Break down by credit rating								
AAA rated	1,431,709	58.2%	1,405,504	54.0%	1,449,498	57.8%	1,391,014	54.3%
AA or better	131,784	5.4%	184,222	7.1%	131,119	5.2%	179,606	7.0%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	898,216	36.5%	1,014,309	39.0%	928,580	37.0%	992,085	38.7%
Total (A)	2,461,709	100%	2,604,035	100%	2,509,197	100%	2,562,706	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	203,348	8.3%	256,952	9.9%	203,198	8.1%	257,417	10.0%
more than 1 year and upto 3years	500,843	20.3%	397,868	15.3%	502,845	20.0%	397,502	15.5%
More than 3years and up to 7years	966,332	39.3%	913,424	35.1%	988,074	39.4%	905,747	35.3%
More than 7 years and up to 10 years	477,788	19.4%	501,436	19.3%	489,583	19.5%	487,024	19.0%
above 10 years	313,398	12.7%	534,355	20.5%	325,496	13.0%	515,016	20.1%
Total (B)	2,461,709	100%	2,604,035	100%	2,509,197	100%	2,562,706	100%
Breakdown by type of the issuer								
a. Central Government	584,858	23.8%	678,670	26.1%	605,971	24.1%	664,222	25.9%
b. State Government	313,359	12.7%	335,639	12.9%	322,610	12.9%	327,863	12.8%
c. Corporate Securities	1,563,493	63.5%	1,589,726	61.0%	1,580,617	63.0%	1,570,620	61.3%
Total (C)	2,461,709	100%	2,604,035	100%	2,509,197	100%	2,562,706	100%

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-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: **March 31, 2026**
 Statement of Investment and Income on Investment
 Periodicity of Submission: **Quarterly**

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹						
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²			
A	G-Sec																
A01	CENTRAL GOVT. BONDS	CGSB	627,492.8	10,236.6	1.6%	1.6%	619,963.2	55,746.8	9.0%	9.0%	665,677.8	49,068.6	7.4%	7.4%			
A02	TREASURY BILLS	CTRB	-	-	0.0%	0.0%	12,874.2	719.8	5.6%	5.6%	-	-	0.0%	0.0%			
A03	SOVERIGN GREEN BONDS	CSGB	2,222.2	181.3	8.2%	8.2%	8,054.8	912.0	11.3%	11.3%	10,287.7	748.2	7.3%	7.3%			
B	G. Sec or Other Approved Sec/Guaranteed Sec																
B01	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	42,873.5	805.3	1.9%	1.9%	42,913.7	3,283.1	7.7%	7.7%	43,130.5	3,301.5	7.7%	7.7%			
B02	STATE GOVERNMENT BONDS	SGGB	335,668.4	6,591.9	2.0%	2.0%	342,959.4	29,364.2	8.6%	8.6%	313,051.3	22,603.9	7.2%	7.2%			
B03	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-			
B04	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS)	SGOA	157,174.8	3,404.3	2.2%	2.2%	170,577.8	13,478.6	7.9%	7.9%	201,262.9	13,871.1	6.9%	6.9%			
B05	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	-			
C	Investments subject to Exposure Norms																
	(a) Housing & Loans to State Govt for Housing / FFE																
C01	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-			
C02	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	-			
C03	TERM LOAN - HUDCO/NHB/INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-			
C04	TERM LOAN TO INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	3,814.1	293.8	7.7%	7.7%			
C05	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	-	-			
C06	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	24,633.3	431.3	1.8%	1.8%	32,402.5	2,417.6	7.5%	7.5%	46,700.8	3,310.9	7.1%	7.1%			
C07	LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING	HLBH	-	-	-	-	-	-	-	-	-	-	-	-			
C07A	Equity Shares in Housing Finance Companies	HAEQ	-	-	-	-	275.1	321.6	1.2	1.2	729.2	8.1	0.0	0.0			
	TAXABLE BONDS																
C08	BONDS/DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-			
C09	BONDS / DEBENTURES ISSUED BY NHB/INSTITUTIONS ACCREDITED BY NHB	HTDN	173,401.0	3,169.4	1.8%	1.8%	191,655.8	15,658.2	8.2%	8.2%	136,414.2	10,524.3	7.7%	7.7%			
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-			
	TAX FREE BONDS																
C11	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-			
C12	BONDS / DEBENTURES ISSUED BY NHB	HFND	-	-	-	-	-	-	-	-	-	-	-	-			
C13	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY C	HFDA	-	-	-	-	-	-	-	-	-	-	-	-			
	(b) Other Investments (Housing)																
C14	DEBENTURES/BONDS/CPS/LOANS	HODS	-	-	-	-	-	-	-	-	-	-	-	-			
C15	HOUSING - SECURITISED ASSETS	HOMB	-	-	-	-	-	-	-	-	-	-	-	-			
C16	DEBENTURES/BONDS/CPS/LOANS PROMOTER GROUP	HOPG	-	-	-	-	-	-	-	-	-	-	-	-			
C17	LONG TERM BANK BONDS OTHER INVESTMENT - AFFORDABLE HOUSING	HOLB	-	-	-	-	-	-	-	-	-	-	-	-			
C18	RECLASSIFIED INVESTMENT DEBT	HORD	-	-	-	-	-	-	-	-	-	-	-	-			
C18A	Equity Shares in Housing Finance Companies	HOEQ	-	-	-	-	-	-	-	-	-	-	-	-			
	(c) Infrastructure Investments																
C19	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	-	-	-	-	-	-	2,061.5	160.3	0.1	0.1			
C20	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%			
C21	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	16,663.1	16.7	0.1%	0.1%	14,585.8	116.5	0.8%	0.8%	7,643.7	1.8	0.0%	0.0%			
C22	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-			
C23	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	-	-	-	-	-	-	-	-	-	-			
C24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	9,997.0	192.4	1.9%	1.9%	10,817.7	835.1	7.7%	7.7%	12,019.9	910.6	7.6%	7.6%			
C25	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPEMENT FUND (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-			
C26	ON SHORE RUPEE BONDS ISSUED BY ADB & IFC (INFRASTRUCTURE APPROVED)	IORB	-	-	-	-	-	-	-	-	-	-	-	-			
C27	INFRASTRUCTURE - LONG TERM BANK BONDS	ILBI	82,430.2	1,476.8	1.8%	1.8%	80,706.4	5,913.2	7.3%	7.3%	84,469.6	6,150.0	7.3%	7.3%			
C44	INFRASTRUCTURE INVESTMENT RATED NOT LESS THAN 'A' ALONGWITH RATING 'EL1'	IELB	-	-	-	-	-	-	-	-	-	-	-	-			
C46	DEBT INSTRUMENTS OF Invts - APPROVED INVESTMENT	IDIT	-	-	-	-	-	-	-	-	-	-	-	-			
	TAXABLE BONDS																
C28	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	524,006.6	10,207.9	1.9%	1.9%	522,019.4	41,294.9	7.9%	7.9%	477,788.3	35,032.1	7.3%	7.3%			
C29	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	-	-	-	-	-	-	82.2	5.7	0.1	0.1			
C30	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BON	ICTD	3,999.3	78.1	2.0%	2.0%	5,570.4	486.7	8.7%	8.7%	7,501.1	611.3	8.1%	8.1%			
C31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	219.0	15.0	0.1	0.1			
C32	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-			
C33	INFRASTRUCTURE / SOCIAL SECTOR - PSU - DEBENTURES / BONDS	IPFD	-	-	-	-	-	-	-	-	-	-	-	-			
C34	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED INVESTMENTS) - DEBENTURES / BO	ICFD	-	-	-	-	-	-	-	-	-	-	-	-			
	(d) Infrastructure - OTHER INVESTMENTS																
C35	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-			
C36	INFRASTRUCTURE - DEBENTURES/BONDS/CPS/LOANS	IODS	-	-	-	-	-	-	-	-	-	-	-	-			
C37	INFRASTRUCTURE- SECURITISED ASSETS	IOSA	-	-	-	-	-	-	-	-	-	-	-	-			
C38	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-			
C39	INFRASTRUCTURE- DEBENTURES/BONDS/CPS/LOANS(PROMOTER GROUP)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-			
C40	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC(INFRASTRUCTURE OTHERS)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-			
C41	LONG TERM BANK BONDS OTHER INVESTMENT - INFRASTRUCTURE	IOLB	-	-	-	-	-	-	-	-	-	-	-	-			
C42	RECLASSIFIED APPROVED INVESTMENT DEBT (Point 6 under Note for regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-			
C43	RECLASSIFIED APPROVED INVESTMENT EQUITY (Point 6 under Note for regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-			
C45	INFRASTRUCTURE INVESTMENT BELOW 'A' OR 'EL1'	IOEL	-	-	-	-	-	-	-	-	-	-	-	-			
C47	DEBT INSTRUMENTS OF Invts - OTHER INVESTMENTS	IOIT	-	-	-	-	-	-	-	-	-	-	-	-			

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: **March 31, 2026**
Statement of Investment and Income on Investment
Periodicity of Submission: **Quarterly**

(₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²						
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²			
D	Approved Investments																
D01	PSU - EQUITY SHARES - QUOTED	EAEQ	42,745.2	1,122.3	2.6%	2.6%	33,070.6	2,363.5	7.1%	7.1%	16,632.2	5,678.8	34.1%	34.1%			
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	192,387.7	992.1	0.5%	0.5%	158,284.2	13,012.5	8.2%	8.2%	102,094.2	24,372.6	23.9%	23.9%			
D03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D04	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D05	CORPORATE SECURITIES - DEBENTURES (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D06	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D07	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D09	CORPORATE SECURITIES - DEBENTURES	ECOS	247,894.9	4,699.2	1.9%	1.9%	248,666.1	19,892.8	8.0%	8.0%	257,278.1	19,828.1	7.7%	7.7%			
D10	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	59,965.9	1,444.0	2.4%	2.4%	68,340.2	6,408.0	9.4%	9.4%	60,624.3	4,715.2	7.8%	7.8%			
D11	MUNICIPAL BONDS - RATED	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D16	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, F I s (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL RBI	ECDB	2,183.5	3.7	0.2%	0.2%	1,730.3	16.1	0.9%	0.9%	1,634.2	11.7	0.7%	0.7%			
D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	63,311.3	990.4	1.6%	1.6%	28,647.7	1,831.2	6.4%	6.4%	34,071.6	2,552.6	7.5%	7.5%			
D18	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	57,498.0	729.9	1.3%	1.3%	58,318.6	3,172.8	5.4%	5.4%	49,932.5	3,256.7	6.5%	6.5%			
D19	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D20	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCL - CBLO	ECBO	8,043.5	108.0	1.3%	1.3%	5,733.8	321.4	5.6%	5.6%	7,603.7	497.4	6.5%	6.5%			
D22	COMMERCIAL PAPERS	ECCP	-	-	0.0%	0.0%	1,639.6	106.7	6.5%	6.5%	1,635.8	113.4	6.9%	6.9%			
D23	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D24	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D25	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D26	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY PSU	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D27	PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY NON	EPSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	1,789.8	130.5	7.3%	7.3%	2,416.5	153.9	6.4%	6.4%	1,673.4	118.8	7.1%	7.1%			
D30	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D31	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D32	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D33	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D34	ON SHORE RUPEE BONDS ISSUED BY ADB & IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D35	DEBT CAPITAL INSTRUMENTS (DCI-BASEL III)	EDCI	10,000.0	194.3	0.0	0.0	10,000.0	788.0	0.1	0.1	5,589.0	437.7	0.1	0.1			
D36	REDEEMABLE NON CUMULATIVE PREF SHRES (RNCPS-BASEL III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D37	REDEEMABLE CUMULATIVE PREF SHRES (RNCPS-BASEL III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D38	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS	EAPS	85,000.0	1,705.3	2.0%	2.0%	86,761.9	7,062.2	8.1%	8.1%	88,989.0	7,219.0	8.1%	8.1%			
D39	ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%			
D40	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D41	UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITs)	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D42	DEBT ETFs -APPROVED INVESTMENTS*	EDTF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D43	DEBT INSTRUMENTS OF REITS -APPROVED INVESTMENT	EDRT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other Investments																
E01	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E02	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E03	EQUITY SHARES (INCL. PSU & UNLISTED)	OESH	500.0	-	-	-	500.0	-	-	-	997.5	372.0	37.3%	37.3%			
E04	EQUITY SHARES (PSUs AND UNLISTED)	OEPJ	2,339.3	-	-	-	2,339.3	18.0	0.0	0.0	2,339.3	18.0	0.0	0.0			
E05	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E06	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E07	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E08	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E09	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E10	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	251.4	64.0	-25.4%	-25.4%			
E12	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	7,009.5	132.1	0.0	0.0	5,660.9	340.3	0.1	0.1	2,084.3	151.8	0.1	0.1			
E13	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	MUTUAL FUNDS -DEBT /INCOME/SERIAL PLANS/LIQUID SCHEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E20	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	DEBT CAPITAL INSTRUMENTS (DCI - BASEL III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	REDEEMABLE NON CUMULATIVE PREF SHARES(RNCPS-BASELIII)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	REDEEMABLE CUMULATIVE PREF SHARES(RNCPS-BASELIII)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	RECLASSIFIED APPROVED INVESTMENT -DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%			
E26	RECLASSIFIED APPROVED INVESTMENT - EQUITY	ORAE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%			
E27	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	UNITS OF REAL ESTATE INVESTMENT TRUST (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITs)	OIIT	1,742.2	-	-	-	1,752.5	102.4	0.1	0.1	1,800.0	-	-	-	-	-	-
E31	DEBT ETFs -"OTHER INVESTMENTS"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	DEBT INSTRUMENTS OF REITS -OTHER INVESTMENT	ODRT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			2,782,973.1	49,043.7	1.8%	1.8%	2,769,238.3	226,139.1	8.2%	8.2%	2,648,084.1	215,897.1	8.2%	8.2%			

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-32-STATEMENT OF DOWN GRADED INVESTMENTS

Statement as on: March 31, 2026
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹	-	-	-	-	-	-	-	
B.	As on Date ²								
1	8.25% INR IDFC FIRST BANK LTD NCD 24-08-2027	ECOS	2,639	13-Mar-19	ICRA	AAA	AA+	21-May-19	
2	IL&FS TRANSPORTATION NETWORKS LTD CP 12-Nov-2018	IODS	3,337	15-Mar-18	ICRA	A2+	D	10-Sep-18	
3	7.75% ILFS FINANCIAL SERVICES NCD 1-Sep-2022	ORAD	78	29-Nov-17	ICRA	AAA	D	17-Sep-18	
4	7.80% ILFS FINANCIAL SERVICES NCD 1-Sep-2024	ORAD	257	29-Nov-17	ICRA	AAA	D	17-Sep-18	
5	8.22% ILFS FINANCIAL SERVICES NCD 28-Sep-2021	ORAD	1,298	1-Sep-17	ICRA	AAA	D	17-Sep-18	
6	8.70% ILFS FINANCIAL SERVICES NCD 3-May-2025	ORAD	263	9-May-18	ICRA	AAA	D	17-Sep-18	
7	8.12% ILFS NCD 22-Sep-2023	IODS	1,991	23-Sep-16	ICRA	AAA	D	17-Sep-18	
8	8.75% ILFS NCD 29-Jul-2020	IODS	802	29-Jul-15	ICRA	AAA	D	17-Sep-18	
9	9.10% ILFS NCD 21-Jan-2020	IODS	798	21-Jan-13	ICRA	AAA	D	17-Sep-18	
10	9.40% ILFS NCD 19-Dec-2022	IODS	398	19-Dec-12	ICRA	AAA	D	17-Sep-18	
11	9.50% ILFS NCD 28-Jul-2024	IODS	831	24-Dec-14	ICRA	AAA	D	17-Sep-18	
12	9.95% ILFS NCD 4-Feb-2019	IODS	401	4-Feb-14	ICRA	AAA	D	17-Sep-18	
13	9.98% ILFS NCD 5-Dec-2018	IODS	397	5-Dec-11	ICRA	AAA	D	17-Sep-18	
14	11.00% DHFL NCD 12-Sep-2019	ORAD	38	15-Oct-15	CARE	AAA	D	5-Jun-19	
15	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	ORAD	924	3-Jan-17	ICRA	AAA	D	17-Sep-18	
16	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	ORAD	2,771	2-Mar-17	ICRA	AAA	D	17-Sep-18	
17	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	ORAD	547	22-Jun-17	ICRA	AAA	D	17-Sep-18	
18	7.70% IL&FS LTD DB 26-07-2024	ORAD	801	26-Jul-17	ICRA	AAA	D	17-Sep-18	
19	9.30% DHFL DB 28-04-2020	ORAD	13	28-Apr-15	CARE	AAA	D	5-Jun-19	
20	9.50% DHFL DB 16-07-2020	ORAD	13	16-Jul-15	CARE	AAA	D	5-Jun-19	

Amount shown against IL& FS Group securities, DHFL NCDs is fully provided as on March 31, 2026.



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-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Statement as on March 31, 2026

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.0%
2	No. of Reinsurers with rating AA but less than AAA	100	16,189	1,291	15,689	3.6%
3	No. of Reinsurers with rating A but less than AA	63	32,230	2,242	7,725	4.6%
4	No. of Reinsurers with rating BBB but less than A	6	19	(0)	27	0.0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.0%
6	No. of Indian Reinsures other than GIC	1	28	-	7,760	0.8%
	Total (A)	170	48,467	3,533	31,201	8.98%
	With In India					
1	Indian Insurance Companies	21	-	-	88,693	9.58%
2	FRBs	9	550,463	8,984	24,948	63.09%
3	GIC Re	1	161,055	3,537	4,798	18.29%
4	Other (to be Specified)	3	-	-	602	0.07%
	Total (B)	34	711,519	12,521	119,042	91.02%
	Grand Total (C)= (A)+(B)	204	759,985	16,054	150,243	100.00%



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-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

For the quarter ended March 31, 2026

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous					Total Miscellaneous	Total		
												Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance			Other segments	
STATES																				
1	Andhra Pradesh	852	53	49	102	1,325	1,096	2,420	5,803	259	32	6,094	10	5	250	-	-	292	9,071	10,025
2	Arunachal Pradesh	2	-	0	0	64	40	104	93	8	0	101	0	0	0	-	-	100	305	307
3	Assam	174	-	3	3	709	938	1,647	3,280	113	4	3,397	2	3	62	7	-	70	5,190	5,366
4	Bihar	149	-	2	2	623	499	1,122	2,550	198	4	2,751	8	0	77	-	-	71	4,029	4,181
5	Chhattisgarh	119	-	9	9	466	313	779	1,500	113	3	1,616	34	3	48	-	4,955	47	7,482	7,610
6	Goa	20	-	5	5	272	177	449	345	24	6	375	1	0	43	-	-	36	905	930
7	Gujarat	2,052	34	341	376	6,534	4,752	11,286	22,282	1,433	124	23,839	281	16	1,050	23	-	1,974	38,471	40,898
8	Haryana	959	-	141	141	141	3,848	2,021	5,869	10,947	488	11,476	45	10	448	-	6,534	1,229	25,611	26,711
9	Himachal Pradesh	76	-	6	6	539	786	1,325	346	29	2	378	0	2	0	-	-	24	1,729	1,811
10	Jharkhand	79	-	13	13	804	500	1,304	1,177	90	5	1,272	5	0	66	-	(1,564)	58	1,142	1,234
11	Karnataka	2,244	-	309	309	3,063	2,401	5,463	13,900	717	96	14,714	53	176	1,433	38	-	1,786	23,663	26,216
12	Kerala	245	-	40	40	1,377	682	2,060	4,903	322	48	5,272	14	4	16	5	-	236	7,607	7,891
13	Madhya Pradesh	396	-	30	30	1,514	656	2,170	5,768	429	19	6,215	25	1	216	-	4,894	159	13,680	14,106
14	Maharashtra	7,664	1	592	592	9,940	9,068	19,008	49,861	2,094	108	52,063	325	23	1,522	73	34	8,447	81,494	89,750
15	Manipur	6	-	0	0	11	64	75	59	8	0	67	-	0	0	-	-	2	144	151
16	Mizhalaya	6	-	0	0	37	29	66	83	9	0	92	-	0	1	-	-	85	243	249
17	Mizoram	4	-	0	0	5	12	17	15	4	1	19	-	0	0	-	-	2	41	45
18	Nagaland	1	-	-	-	36	19	56	48	5	0	53	-	0	0	-	-	31	139	140
19	Odisha (100)	8	76	84	84	1,177	755	1,932	3,102	187	6	3,294	6	1	138	-	1	178	5,551	5,535
20	Punjab	469	-	31	31	2,136	1,034	3,170	4,373	263	46	4,682	2	1	35	-	-	136	8,027	8,526
21	Rajasthan	434	-	103	103	1,450	919	2,369	5,960	636	23	6,619	17	2	135	7	0	230	9,378	9,915
22	Sikkim	3	-	-	-	27	18	45	147	6	0	153	0	0	3	-	-	6	208	211
23	Tamil Nadu	1,897	-	155	155	3,007	2,101	5,108	10,725	717	74	11,516	51	12	224	-	7,759	1,473	26,142	28,194
24	Telangana	392	-	169	169	3,081	1,572	4,652	15,574	561	52	16,188	18	2	85	-	-	749	21,694	22,255
25	Tripura	13	-	0	0	11	33	43	281	11	0	292	-	0	7	-	-	9	350	363
26	Uttarakhand	297	-	3	3	701	664	1,365	1,068	57	5	1,130	5	0	13	-	-	63	2,577	2,876
27	Uttar Pradesh	886	-	132	132	4,388	2,394	6,782	20,067	900	41	21,008	51	3	161	-	5,944	761	34,711	35,729
28	West Bengal	1,117	-	86	86	1,558	1,485	3,043	13,962	328	38	14,328	15	(0)	178	-	-	499	18,062	19,265
	TOTAL (A)	20,453	95	2,294	2,389	48,703	35,027	83,730	198,217	10,009	778	209,004	969	263	6,214	154	28,558	18,755	347,646	370,489
UNION TERRITORIES																				
1	Andaman and Nicobar Islands	4	-	-	-	3	1	5	24	1	0	25	-	0	2	-	-	1	32	36
2	Chandigarh	29	-	0	0	477	125	601	623	20	4	647	0	0	4	-	-	13	1,266	1,295
3	Dadra and Nagar Haveli	22	-	12	12	230	90	320	1,436	14	0	1,451	8	0	8	-	-	10	1,797	1,831
4	Daman & Diu	0	-	-	-	0	0	0	1	-	-	1	-	-	-	-	-	0	1	2
5	Govt. of NCT of Delhi	3,755	-	66	66	3,458	2,378	5,836	17,378	407	71	17,856	27	3	117	53	-	1,103	24,995	28,816
6	Jammu & Kashmir	67	-	0	0	342	228	574	413	24	4	441	0	1	15	-	-	18	1,046	1,113
7	Ladakh	-	-	-	-	2	-	2	4	-	-	4	-	-	-	-	-	-	6	6
8	Lakshadweep	-	-	-	-	0	0	0	2	0	-	2	-	-	-	-	-	0	3	3
9	Puducherry	506	-	5	5	140	50	191	171	14	2	187	0	0	2	-	-	18	397	908
	TOTAL (B)	4,383	-	83	83	4,653	2,873	7,526	20,052	482	81	20,615	35	4	147	53	-	1,163	29,544	34,010
Outside India																				
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	24,836	95	2,377	2,472	53,356	37,900	91,256	218,269	10,491	859	229,619	1,005	267	6,361	207	28,558	19,918	377,190	404,499



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-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
 Upto the quarter ended March 31, 2026

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous					Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
												Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Public/ Product Liability					
STATES																					
1	Andhra Pradesh	4,873	116	248	365	4,875	3,302	8,177	16,911	967	132	18,010	41	14	730	-	-	1,191	28,162	33,399	
2	Arunachal Pradesh	13	-	0	0	276	165	441	273	26	0	299	0	0	4	-	-	116	859	872	
3	Assam	505	-	18	18	2,608	3,279	5,887	8,775	353	21	9,149	11	24	829	14	-	-	16,166	16,689	
4	Bihar	560	26	25	51	2,278	2,133	4,411	7,209	598	22	7,828	27	1	426	-	-	486	13,179	13,791	
5	Chhattisgarh	581	-	106	106	1,896	1,118	3,015	3,885	360	18	4,264	129	8	371	-	42,573	357	50,716	51,403	
6	Goa	144	-	8	8	923	593	1,516	971	78	28	1,077	3	1	71	-	-	125	2,794	2,946	
7	Gujarat	19,362	108	1,675	1,783	22,740	13,207	35,947	61,597	4,651	646	66,895	984	135	6,377	41	13	6,213	117,106	138,491	
8	Haryana	3,327	-	1,064	1,064	12,854	4,985	17,839	37,174	1,633	285	39,091	163	39	4,249	-	36,049	7,889	105,319	109,710	
9	Himachal Pradesh	445	-	30	30	1,977	1,843	3,821	1,094	94	13	1,201	3	5	108	-	3	65	5,206	5,681	
10	Jharkhand	297	-	40	40	2,511	2,017	4,528	3,566	288	20	3,874	17	1	223	-	5,393	229	14,265	14,601	
11	Karnataka	14,363	-	1,445	1,445	11,713	9,086	20,799	43,573	2,393	494	46,460	605	222	3,451	115	18,153	13,007	102,811	118,620	
12	Kerala	766	-	55	55	5,591	2,639	8,229	12,074	1,058	217	13,349	35	9	78	11	-	867	22,579	23,399	
13	Madhya Pradesh	1,595	-	139	139	4,892	2,047	6,939	14,527	1,244	77	15,848	121	47	862	-	21,298	2,627	47,742	49,477	
14	Maharashtra	56,190	476	3,770	4,245	32,941	23,677	56,618	144,606	15,155	1,752	161,514	980	231	11,091	376	(39)	44,455	275,226	335,661	
15	Manipur	18	-	0	0	40	216	255	171	28	1	199	-	0	4	-	-	8	467	485	
16	Mizhalaya	32	-	0	0	123	88	211	239	28	3	269	0	0	3	-	-	98	582	614	
17	Mizoram	26	-	0	0	12	25	37	58	14	1	73	-	1	0	-	-	8	121	147	
18	Nagaland	11	-	0	0	137	70	208	130	14	1	145	-	2	-	-	-	38	392	403	
19	Odisha	418	31	242	273	4,183	2,567	6,750	8,337	561	30	8,928	29	10	541	-	12	533	16,803	17,494	
20	Punjab	3,368	-	195	195	6,575	2,808	9,383	13,963	865	213	15,042	10	13	152	-	-	1,246	25,846	29,410	
21	Rajasthan	1,808	-	1,089	1,089	5,413	2,732	8,144	16,163	1,884	116	18,164	59	6	876	14	(15)	1,174	28,421	31,318	
22	Sikkim	17	-	-	-	74	64	137	257	17	1	275	-	0	17	-	-	28	458	475	
23	Tamil Nadu	12,545	154	1,064	1,218	11,380	6,302	17,683	29,605	2,264	377	32,246	260	68	955	1	8,247	8,564	68,023	81,786	
24	Telangana	2,847	-	445	445	11,274	5,542	16,817	44,712	8,126	286	53,124	138	44	459	18	-	4,169	74,768	78,060	
25	Tripura	31	-	0	0	32	55	87	689	29	1	718	0	0	31	-	(1)	28	865	896	
26	Uttarakhand	610	-	51	51	2,369	1,825	4,195	2,963	167	31	3,161	18	2	125	-	-	259	7,760	8,421	
27	Uttar Pradesh	3,269	-	946	946	14,501	7,771	22,273	61,288	2,602	218	64,109	177	20	886	38	16,347	5,692	109,541	113,757	
28	West Bengal	5,704	-	236	236	5,373	4,903	10,276	37,898	1,030	204	39,132	44	25	913	-	-	2,067	52,456	58,397	
TOTAL (A)		133,925	912	12,893	13,805	169,560	105,061	274,621	572,708	46,527	5,207	624,442	3,859	923	33,837	628	148,034	102,289	1,188,633	1,336,363	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	4	-	-	-	8	4	12	66	2	2	69	-	0	2	-	-	1	85	89	
2	Chandigarh	291	-	1	1	1,556	432	1,989	1,694	56	25	1,774	1	1	45	-	-	213	4,023	4,315	
3	Dadra and Nagar Haveli	56	-	51	51	749	259	1,008	31,609	45	3	31,656	42	1	83	-	-	67	32,856	32,963	
4	Daman & Diu	3	-	-	-	1	1	2	9	0	-	9	2	-	-	-	-	0	13	17	
5	Govt. of NCT of Delhi	44,004	-	493	493	11,181	5,793	16,974	54,073	1,159	408	55,640	83	45	1,608	204	-	4,390	78,944	123,441	
6	Jammu & Kashmir	237	-	3	3	1,073	732	1,806	1,043	64	18	1,124	2	2	119	-	37	91	3,181	3,422	
7	Ladakh	1	-	0	0	15	0	16	13	1	0	14	-	1	-	-	-	9	31	32	
8	Lakshadweep	0	-	-	-	0	1	1	7	0	0	7	-	0	-	-	-	0	8	8	
9	Puducherry	533	-	112	112	560	188	748	386	38	6	430	1	0	4	-	-	45	1,227	1,872	
TOTAL (B)		45,129	-	659	659	15,144	7,411	22,555	88,898	1,366	461	90,724	130	49	1,861	204	37	4,807	120,369	166,157	
Outside India																					
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		179,055	912	13,553	14,464	184,704	112,472	297,177	661,606	47,893	5,667	715,166	3,989	972	35,698	833	148,071	107,096	1,309,002	1,502,520	



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-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Sl.No.	Line of Business	For the quarter ended Mar 31, 2026		For the quarter ended Mar 31, 2025		Upto the quarter ended Mar 31, 2026		Upto the quarter ended Mar 31, 2025	
		Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies
1	Fire	24,836	279,304	29,258	138,330	179,055	818,265	175,898	479,700
2	Marine Cargo	2,377	50,192	2,489	44,251	13,553	195,994	14,084	171,210
3	Marine Other than Cargo	95	3	254	6	912	18	1,853	23
4	Motor OD	53,356	1,335,938	39,423	1,394,624	184,704	4,916,625	191,536	6,147,085
5	Motor TP	37,900		25,225		112,472		114,834	
6	Health	218,269	2,542,983	157,757	1,484,086	661,606	7,581,770	571,975	5,542,212
7	Personal Accident	10,491	1,578,426	5,920	333,529	47,893	10,441,344	34,666	1,968,415
8	Travel	859	40,722	587	44,941	5,667	249,279	3,335	245,979
9	Workmen's Compensation	1,005	3,827	826	2,874	3,989	13,263	3,305	10,085
10	Public/ Product Liability	267	412	287	392	972	1,648	548	1,617
11	Engineering	6,361	40,041	6,623	51,069	35,698	561,184	31,957	514,045
12	Aviation	207	1	309	7	833	16	2,235	26
13	Crop/Weather Insurance	28,558	4,880,129	74,947	4,911,392	148,071	12,776,567	325,263	14,344,043
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	19,918	2,203,978	16,631	1,041,253	107,096	5,490,022	110,239	4,420,306
	Total	404,499	12,955,956	360,537	9,446,754	1,502,520	43,045,995	1,581,728	33,844,746



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-36- BUSINESS -CHANNELS WISE

Sl.No.	Channels	For the quarter ended Mar 31, 2026		Upto the quarter ended Mar 31, 2026		For the quarter ended Mar 31, 2025		Upto the quarter ended Mar 31, 2025	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	531,687	130,646	1,594,200	392,622	431,161	103,130	1,444,809	347,785
2	Corporate Agents-Banks	3,242,340	48,972	15,528,240	161,935	1,331,244	35,055	6,083,486	175,425
3	Corporate Agents -Others	866,400	15,565	2,234,886	43,040	216,603	6,959	671,386	56,710
4	Brokers	1,439,207	127,351	5,664,728	552,380	1,426,567	97,055	7,351,043	496,699
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	90,232	15,318	319,199	50,640	84,612	14,148	351,246	49,141
	-Others	6,488,597	57,300	16,493,903	271,115	5,586,338	96,034	16,395,657	421,225
7	Common Service Centres(CSC)	18,767	708	69,823	2,630	22,698	867	102,847	3,799
8	Insurance Marketing Firm	9,269	1,629	18,494	4,146	2,887	835	10,137	2,709
9	Point of sales person (Direct)	52,449	3,885	170,369	12,062	50,120	3,143	208,289	14,102
10	MISP (Direct)	216,585	3,059	950,367	11,689	293,881	3,245	1,220,564	13,796
11	Web Aggregators	423	66	1,786	261	643	66	5,282	334
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	12,955,956	404,499	43,045,995	1,502,520	9,446,754	360,537	33,844,746	1,581,728
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	12,955,956	404,499	43,045,995	1,502,520	9,446,754	360,537	33,844,746	1,581,728

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-37-CLAIMS DATA

Upto to the quarter ending March 31, 2026

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	613	694	26	720	19,090	47,506	66,596	25,674	978	28	26,680	642	15	432	38	37,725	-	1,345	134,806
2	Claims reported during the period	3,562	20,636	25	20,661	337,400	11,532	348,932	853,917	253,773	1,386	1,109,076	1,502	7	38,691	1	6,147,287	-	54,186	7,723,905
	(a) Booked During the period	3,504	20,567	23	20,590	336,344	10,164	346,508	833,374	253,108	1,377	1,087,859	1,482	7	38,645	1	6,147,287	-	54,145	7,700,028
	(b) Reopened during the Period	58	69	2	71	1,056	1,368	2,424	20,543	665	9	21,217	20	-	46	-	-	-	41	23,877
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	2,830	19,604	1	19,605	316,027	14,209	330,236	832,624	252,183	1,027	1,085,834	830	1	37,971	1	6,092,152	-	50,057	7,619,517
	(a) paid during the period	2,830	19,604	1	19,605	316,027	14,209	330,236	832,624	252,183	1,027	1,085,834	830	1	37,971	1	6,092,152	-	50,057	7,619,517
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	408	457	7	464	11,258	2,545	13,803	18,753	971	283	20,007	37	1	273	-	-	-	2,772	37,765
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	349	669	19	688	15,475	607	16,082	-	-	-	-	648	2	416	-	43,330	-	1,434	62,949
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	3	2	-	2	1,471	529	2,000	608	81	-	689	9	-	11	-	1,980	-	45	4,739
6	Claims O/S at End of the period	588	600	24	624	13,730	41,677	55,407	28,214	1,597	104	29,915	629	18	463	38	49,530	-	1,268	138,480
	Less than 3 months	243	301	1	302	13,665	2,288	15,953	28,024	1,466	104	29,594	341	1	176	-	18,422	-	341	65,373
	3 months to 6 months	133	86	3	89	50	2,147	2,197	169	100	-	269	163	1	116	-	165	-	103	3,236
	6 months to 1 year	131	61	13	74	15	4,714	4,729	21	31	-	52	58	4	112	1	1,253	-	200	6,614
	1year and above	81	152	7	159	-	32,528	32,528	-	-	-	-	67	12	59	37	29,690	-	624	63,257

(₹ in Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	151,794	9,026	703	9,729	10,710	448,793	459,503	19,980	4,252	41	24,274	2,022	544	25,646	5,004	10,826	-	43,682	733,024
2	Claims reported during the period	121,231	16,149	67	16,215	141,711	119,100	260,811	527,608	35,718	978	564,304	2,743	31	19,031	1,435	262,474	-	58,913	1,307,189
	(a) Booked During the period	120,039	15,765	38	15,803	137,830	114,245	252,076	508,874	31,819	897	541,590	2,717	31	18,763	1,435	262,474	-	58,416	1,273,344
	(b) Reopened during the Period	1,192	384	29	413	3,880	4,855	8,735	18,734	3,899	81	22,715	26	-	267	(0)	-	-	496	33,844
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	100,569	12,825	67	12,892	134,044	148,627	282,670	486,817	28,494	840	516,151	1,707	100	19,838	232	260,141	-	52,914	1,247,215
	(a) paid during the period	100,569	12,825	67	12,892	134,044	148,627	282,670	486,817	28,494	840	516,151	1,707	100	19,838	232	260,141	-	52,914	1,247,215
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	2,964	524	0	524	4,009	14,920	18,929	15,639	5,076	121	20,836	39	4	804	-	-	-	2,959	47,059
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	4,153	1,281	80	1,361	7,159	3,844	11,003	19,461	-	-	19,461	1,380	6	2,726	16	3,015	-	3,191	46,312
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	0	-	0	279	781	1,060	78	15	-	94	43	-	13	-	140	-	20	1,372
6	Claims O/S at End of the period	165,339	10,545	623	11,167	7,209	400,503	407,712	25,670	6,401	58	32,129	1,639	466	21,309	6,191	10,144	-	43,530	699,627
	Less than 3 months	43,674	1,885	0	1,885	6,694	18,892	25,585	24,676	5,498	58	30,232	632	5	1,697	0	5	-	5,026	108,742
	3 months to 6 months	11,317	1,527	0	1,527	334	18,183	18,517	763	705	-	1,468	397	5	3,738	1	19	-	1,929	38,917
	6 months to 1 year	25,960	2,142	0	2,143	181	44,065	44,246	231	198	-	429	161	12	8,328	109	28	-	9,183	90,597
	1year and above	84,388	4,991	623	5,613	-	319,364	319,364	-	-	-	-	449	444	7,545	6,082	10,092	-	27,392	461,370

Name of the Insurer: HDFC ERGO General Insurance Company Limited
Date: 31st March 2026
Motor TP

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	FYE 31-Mar 2016 and prior	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FYE 31-Mar 2025	FYE 31-Mar 2026
A] Ultimate Gross loss Cost - Original Estimate	135,917	51,586	60,049	86,382	117,702	126,977	143,670	174,661	271,360	225,929	107,662
B] Gross Claims Provisions	33,039	12,378	20,905	26,614	45,585	58,575	83,165	136,517	212,318	196,078	105,088
C] Cumulative Payment as of											
one year later - 1st Diagonal	67,345	7,180	7,086	4,160	3,983	3,448	9,686	17,489	27,002	29,851	
two year later - 2nd Diagonal	86,167	13,901	11,505	10,214	13,060	17,257	29,577	47,512	59,042		
three year later - 3rd Diagonal	101,315	17,763	16,151	19,085	29,127	36,924	51,687	70,617			
four year later - 4th Diagonal	111,102	20,665	22,002	30,047	45,188	54,948	68,988				
five year later - 5th Diagonal	116,488	24,347	27,857	41,234	60,849	68,403					
six year later - 6th Diagonal	123,429	29,417	33,163	51,982	72,117						
seven year later - 7th Diagonal	132,869	33,693	37,914	59,767							
eight year later - 8th Diagonal	140,610	38,380	41,713								
nine year later - 9th Diagonal	148,560	41,997									
ten year later - 10th Diagonal	154,987										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											
D] Ultimate Gross Loss Cost re-estimated											
one year later - 1st Diagonal	162,504	53,364	62,380	85,591	116,931	119,780	143,669	200,461	271,360	225,929	
two year later - 2nd Diagonal	169,834	51,955	62,328	85,510	124,783	126,977	152,154	207,134	271,360		
three year later - 3rd Diagonal	171,323	51,803	62,389	85,703	117,702	126,978	152,154	207,134			
four year later - 4th Diagonal	171,486	51,955	62,597	86,381	117,701	126,978	152,154				
five year later - 5th Diagonal	173,457	51,994	62,630	86,381	117,702	126,978					
six year later - 6th Diagonal	174,117	52,166	62,618	86,381	117,702						
seven year later - 7th Diagonal	175,573	52,248	62,618	86,381							
eight year later - 8th Diagonal	176,427	54,231	62,618								
nine year later - 9th Diagonal	187,602	54,374									
ten year later - 10th Diagonal	188,026										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											
Favourable / (unfavourable) development Amount (A-D)	-52,109	-2,789	-2,569	0	-0	-1	-8,484	-32,473	0	-	
In % [(A-D)/A]	-38%	-5%	-4%	0%	0%	0%	-6%	-19%	0%	0%	

Note:-

Includes data from FYE 31-Mar 2010

Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

Pool claims wherein the Company's net retention are low have been excluded from Table above

HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) for Motor Business from AY 2018-19 is included as credible data was only available since then and to avoid any distortion in pattern.

Short Tail

Particulars	FYE 31-Mar 2016 and prior	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FYE 31-Mar 2025	FYE 31-Mar 2026
A] Ultimate Net loss Cost - Original Estimate	441,002	128,996	156,249	223,766	256,511	422,827	542,108	580,878	714,787	690,752	550,385
B] Net Claims Provisions	2,276	554	516	703	2,512	3,443	6,276	12,491	33,950	83,748	215,565
C] Cumulative Payment as of											
one year later - 1st Diagonal	427,109	122,456	141,142	202,184	232,509	352,300	476,198	509,515	610,140	587,028	
two year later - 2nd Diagonal	428,124	128,935	145,496	210,980	239,329	360,942	490,503	520,837	640,720		
three year later - 3rd Diagonal	430,826	129,917	146,349	213,051	243,041	363,374	493,111	523,461			
four year later - 4th Diagonal	433,020	130,228	146,871	214,283	245,090	364,786	494,530				
five year later - 5th Diagonal	433,592	130,641	147,246	214,986	246,695	366,121					
six year later - 6th Diagonal	433,686	130,927	147,532	215,694	247,314						
seven year later - 7th Diagonal	434,316	131,517	147,985	216,206							
eight year later - 8th Diagonal	434,843	131,712	148,324								
nine year later - 9th Diagonal	436,278	131,854									
ten year later - 10th Diagonal	436,678										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	439,047	132,138	150,064	218,198	263,465	392,900	520,146	561,892	695,696	670,776	
two year later - 2nd Diagonal	436,150	132,044	148,321	219,589	254,133	384,832	508,095	544,171	674,670		
three year later - 3rd Diagonal	435,921	131,780	149,222	217,297	250,873	376,699	504,236	535,951			
four year later - 4th Diagonal	436,952	132,562	148,291	215,915	249,501	375,720	500,806				
five year later - 5th Diagonal	437,757	132,358	149,935	216,456	249,621	369,563					
six year later - 6th Diagonal	436,904	131,844	148,403	216,724	249,826						
seven year later - 7th Diagonal	437,349	131,827	148,705	216,909							
eight year later - 8th Diagonal	438,337	132,252	148,840								
nine year later - 9th Diagonal	438,982	132,407									
ten year later - 10th Diagonal	438,954										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
Favourable / (unfavourable) development Amount (A-D)	2,047	-3,412	7,409	6,857	6,685	53,264	41,302	44,926	40,117	19,976	
In % [(A-D)/A]	0%	-3%	5%	3%	3%	13%	8%	8%	6%	3%	

Note:-

(a) Includes data from FYE 31-Mar 2010

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

(d) For Crop and Weather Insurance class of business, Accident Year corresponds to the year in which Premium is written.

(e) Table includes claims development pertaining to acquired entity i.e. HDFC ERGO Health Insurance (formerly Apollo Munich Health Insurance Limited) is included from AY 2013-14. HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) for Non-Motor is included from AY 2017-18 as credible data was only available since then and to avoid any distortion in pattern.

Form NL-38-Development of Losses (Annual Submission)

Company basis

Particulars	FYE 31-Mar 2016 and prior	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024	FY 31-Mar 2025	FY 31-Mar 2026
A] Ultimate Gross loss Cost - Original Estimate	1,074,957	500,668	556,047	704,899	823,617	909,877	1,068,077	1,175,863	1,460,295	1,522,644	1,356,574
B] Gross Claims Provisions	49,386	17,367	33,346	29,763	60,864	73,993	107,859	185,551	309,476	461,902	694,002
C] Cumulative Payment as of											
one year later - 1st Diagonal	944,452	371,719	418,551	531,015	556,118	569,212	746,832	778,692	937,487	1,015,910	
two year later - 2nd Diagonal	979,141	413,603	436,391	590,320	585,669	613,645	816,858	841,320	1,049,070		
three year later - 3rd Diagonal	1,003,201	421,101	446,905	606,915	612,904	642,629	845,598	872,793			
four year later - 4th Diagonal	1,022,145	427,144	455,061	621,598	634,087	666,924	866,032				
five year later - 5th Diagonal	1,028,600	432,051	469,124	637,364	655,761	683,475					
six year later - 6th Diagonal	1,037,113	437,730	475,751	649,317	669,359						
seven year later - 7th Diagonal	1,047,546	443,781	482,305	658,005							
eight year later - 8th Diagonal	1,056,684	448,744	488,067								
nine year later - 9th Diagonal	1,066,865	452,432									
ten year later - 10th Diagonal	1,073,882										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											

D] Ultimate Gross Loss Cost re-estimated

one year later - 1st Diagonal	1,092,376	455,248	527,575	695,080	766,082	814,667	1,013,846	1,113,686	1,422,290	1,477,812	
two year later - 2nd Diagonal	1,102,567	466,025	522,503	698,086	758,808	807,455	1,004,996	1,092,236	1,358,546		
three year later - 3rd Diagonal	1,106,542	464,777	523,069	696,594	740,063	793,506	988,436	1,058,344			
four year later - 4th Diagonal	1,105,173	465,597	523,694	688,271	733,115	790,043	973,890				
five year later - 5th Diagonal	1,109,438	465,597	512,385	687,540	730,869	757,468					
six year later - 6th Diagonal	1,107,529	466,941	517,152	687,851	730,224						
seven year later - 7th Diagonal	1,108,644	466,561	520,386	687,768							
eight year later - 8th Diagonal	1,112,133	469,569	521,414								
nine year later - 9th Diagonal	1,124,493	469,799									
ten year later - 10th Diagonal	1,123,268										
eleven year later - 11th Diagonal											
twelve year later - 12th Diagonal											
thirteen year later - 13th Diagonal											
fourteen year later - 14th Diagonal											
fifteen year later - 15th Diagonal											

Favourable / (unfavourable) development Amount (A-D)	-48,312	30,870	34,634	17,131	93,393	152,409	94,186	117,520	101,749	44,832	
In % [(A-D)/A]	-4%	6%	6%	2%	11%	17%	9%	10%	7%	3%	

Note:-

(a) Includes data from FYE 31-Mar 2010

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

(d) For Crop and Weather Insurance class of business, Accident Year corresponds to the year in which Premium is written.

(e) Table includes claims development pertaining to acquired entity i.e. HDFC ERGO Health Insurance (formerly Apollo Munich Health Insurance Limited) is included from AY 2013-14. HDFC General Insurance Limited (formerly L&T General Insurance Company Limited) for Non-Motor is included from AY 2017-18 and for Motor Business from AY 2018-19 as credible data was only available since then and to avoid any distortion in pattern.

(f) Pool claims wherein the Company's net retention are low have been excluded from Table above



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-39- AGEING OF CLAIMS

For the quarter ending March 31, 2026

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid						Amount of claims paid (₹ in Lakhs)						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)		
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years			> 3 years and <= 5 years	> 5 years
1	Fire	358	90	82	73	28	1	-	2,527	1,197	3,910	9,269	11,776	214	206	632	29,099
2	Marine Cargo	5,244	252	90	21	7	-	1,848	888	858	330	174	4	0	5,615	4,102	
3	Marine Other than Cargo	-	-	-	-	-	-	-	33	-	-	(0)	-	-	-	33	
4	Motor OD	71,950	1,332	352	47	4	-	26,423	2,548	2,177	523	0	-	-	73,685	31,672	
5	Motor TP	132	156	318	736	1,921	761	578	711	772	1,952	5,905	19,954	9,497	6,436	4,602	45,228
6	Health	211,997	8,031	519	59	-	-	122,775	7,892	1,040	44	-	-	-	220,606	131,751	
7	Personal Accident	3,386	2,283	334	140	-	-	2,547	2,759	997	313	-	-	-	6,143	6,615	
8	Travel	190	107	16	-	-	-	216	92	29	-	-	-	-	313	337	
9	Workmen's Compensation	16	46	107	91	27	-	34	41	137	150	101	-	-	287	463	
10	Public/ Product Liability	-	1	-	-	-	-	-	3	-	-	-	-	-	1	3	
11	Engineering	12,069	112	77	46	11	1	2,284	180	966	795	1,280	16	1	12,316	5,522	
12	Aviation	-	-	-	-	-	-	0	-	-	-	-	-	159	-	159	
13	Crop Insurance	2,643,583	2,504	3,915	21,081	1,706	2	38,902	(67)	(136)	(686)	(69)	0	10	2,672,792	37,955	
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Miscellaneous	10,197	102	38	37	12	2	6,521	654	737	3,550	1,964	130	32	10,389	13,589	

Upto the Quarter ending March 31, 2026

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid						Amount of claims paid (₹ in Lakhs)						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)		
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years			> 3 years and <= 5 years	> 5 years
1	Fire	1,860	399	225	215	129	2	-	9,127	3,989	15,380	34,470	35,544	1,729	331	2,830	100,569
2	Marine Cargo	18,223	941	318	94	22	1	5	5,492	2,429	2,061	1,519	934	9	381	19,604	12,825
3	Marine Other than Cargo	-	1	-	-	-	-	-	6	52	-	4	5	-	-	1	67
4	Motor OD	306,537	7,159	1,915	372	44	-	-	108,588	13,397	9,651	2,623	(216)	-	-	316,027	134,044
5	Motor TP	580	397	956	2,395	5,798	2,295	1,788	5,895	2,543	6,669	20,150	62,214	28,643	22,514	14,209	148,627
6	Health	803,443	27,389	1,661	131	-	-	-	459,581	24,268	2,816	152	-	-	-	832,624	486,817
7	Personal Accident	247,217	4,264	539	163	-	-	-	18,438	7,441	2,149	466	-	-	-	252,183	28,494
8	Travel	696	284	44	3	-	-	-	576	206	56	3	-	-	-	1,027	840
9	Workmen's Compensation/ Employer's liability	81	210	289	204	44	-	2	146	257	464	606	204	-	30	830	1,707
10	Public/ Product Liability	-	1	-	-	-	-	-	-	3	76	-	-	-	21	1	100
11	Engineering	36,273	609	820	220	42	6	1	6,294	924	2,975	2,041	5,586	828	1,189	37,971	19,838
12	Aviation	-	-	-	-	-	1	-	5	0	-	0	66	160	1	232	
13	Crop Insurance	2,897,950	3,150,276	25,771	15,126	3,003	14	12	61,205	200,093	(561)	(660)	29	15	19	6,092,152	260,141
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	41,116	8,694	133	64	46	3	1	21,848	9,987	1,121	3,941	14,948	1,037	33	50,057	52,914



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-41 OFFICES INFORMATION
Statement as on March 31, 2026

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	299
2	No. of branches approved during the year	-
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	58
6	No of branches at the end of the year	256
7	No. of branches approved but not opened	-
8	No. of rural branches	1
9	No. of urban branches	255
10	No. of Directors:-	
	(a) Independent Director	7
	(b) Executive Director	3
	(c) Non-Executive Director	4
	(d) Women Director (Non-Executive)	1
11	No. of Employees	
	(a) On-roll:	11,067
	(b) Off-roll:	486
	(c) Total	11,553
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	81,563
	(b) Corporate Agents-Banks	19
	(c) Corporate Agents-Others	190
	(d) Insurance Brokers	775
	(e) Web Aggregators	17
	(f) Insurance Marketing Firm	246
	(g) Motor Insurance Service Providers (DIRECT)	890
	(h) Point of Sales persons (DIRECT)	60,649
	(i) Other as allowed by IRDAI	
	- Common Service Centres	1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11,602	138,303
Recruitments during the quarter	642	6,738
Attrition during the quarter	691	691
Number at the end of the quarter	11,553	144,350



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-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS
Statement as on March 31, 2026

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Keki M. Mistry	Non - Executive- Chairman	Non - Executive Director	
2	Ms. Renu S. Karnad	Non - Executive Director	Non - Executive Director	
3	Mr. Theodoros Kokkalas	Non - Executive Director	Non - Executive Director	
4	Mr. Edward Ler	Non - Executive Director	Non - Executive Director	
5	Mr. Bernhard Steinruecke	Independent Director	Non - Executive Director	
6	Mr. Mehernosh B. Kapadia	Independent Director	Non - Executive Director	
7	Mr. Arvind Mahajan	Independent Director	Non - Executive Director	
8	Mr. Ameet P. Hariani	Independent Director	Non - Executive Director	
9	Dr. Rajgopal Thirumalai	Independent Director	Non - Executive Director	
10	Mr. Vinay Sanghi	Independent Director	Non - Executive Director	
11	Mr. Subodh Kumar Jaiswal	Independent Director	Non - Executive Director	Appointed as an Independent Director w.e.f. December 14, 2025
12	Mr. Samir H. Shah	Executive Director & CFO	Executive Director & CFO	
13	Mr. Anuj Tyagi	Managing Director & CEO	Managing Director & CEO	Demitted office as the Managing Director & CEO with effect from close of business hours of April 15, 2026.
14	Mr. Parthanil Ghosh	Executive Director	Executive Director	Elevated to the position of Managing Director & CEO with effect from April 16, 2026, subject to approval of IRDAI and Shareholders.
15	Mr. Ankur Bahorey	Director & Chief Business Officer	Director & Chief Business Officer	
16	Ms. Sudakshina Bhattacharya	President & Chief Human Resources Officer	Human Resources	
17	Mr. Sriram Naganathan	President & Chief Technology Officer	Information Technology	
18	Mr. Anshul Mittal	Appointed Actuary	Actuarial	
19	Mr. Sanjay Kulshrestha	Chief Investment Officer	Investment	
20	Mr. Chirag Sheth	Chief Risk Officer	Risk Management	
21	Ms. Vyoma Manek	Chief Compliance Officer	Compliance	
22	Mr. Shubhradip Bose	Company Secretary	Secretarial	

Notes:-

- (a) "Key Management Person" as defined under IRDAI (Corporate Governance for insurers) Regulations, 2024 read with IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024
- (b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



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-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Upto the Quarter ending March 31, 2026

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ in Lakhs)	Sum Assured (₹ in Lakhs)
1	FIRE	Rural	118,400	15,911	17,112,336
		Social	0	0	0
2	MARINE CARGO	Rural	18,921	846	5,825,259
		Social	0	0	0
3	MARINE OTHER THAN CARGO	Rural	1	45	255
		Social	0	0	0
4	MOTOR OD	Rural	1,008,732	28,042	2,012,073
		Social	0	0	0
5	MOTOR TP	Rural	1,795,615	17,393	78,270
		Social	0	0	0
6	HEALTH	Rural	1,420,885	37,348	3,212,849
		Social	0	0	0
7	PERSONAL ACCIDENT	Rural	425,260	4,020	6,090,255
		Social	8,469,430	1,693	17,330,162
8	TRAVEL	Rural	5,046	228	12,917
		Social	0	0	0
9	Workmen's Compensation/ Employer's liability	Rural	1,604	454	315,357
		Social	0	0	0
10	Public/ Product Liability	Rural	89	47	162,589
		Social	0	0	0
11	Engineering	Rural	1,316	3,396	2,728,273
		Social	0	0	0
12	Aviation	Rural	0	0	0
		Social	0	0	0
13	Weather / Crop	Rural	12,773,415	147,958	1,315,002
		Social	12,681,112	178,058	1,656,575
14	Miscellaneous	Rural	401,224	3,263	4,002,028
		Social	0	0	0
Total		Rural	16,961,776	258,952	42,867,463
		Social	21,150,542	179,751	18,986,737

**FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)**

- (i) Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
(ii) Registration No.146 and Date of Registration with the IRDAI:09/07/2010
(iii) Gross Direct Premium Income during immediate preceding FY 2025: ₹1,581,728 Lakhs
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY 2025: ₹114,834 Lakhs
(v) Obligation of the Insurer to be met in a financial year 2025-26 is _____ Lakhs

Statement Period: Quarter ending March 31, 2026

Items	₹ in Lakhs	
	For the quarter ended March 31, 2026	Upto the quarter ended March 31, 2026
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
Total Gross Direct Premium Income	-	-

Notes: With reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same.



FORM NL-45-GREIVANCE DISPOSAL

Statement as on March 31, 2026

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	36	19	-	17	-	116
b)	Claims Related	4	1,061	322	96	647	-	3,853
c)	Policy Related	3	451	229	8	217	-	1,459
d)	Premium Related	-	66	31	2	33	-	310
e)	Refund Related	-	81	51	1	29	-	277
f)	Coverage Related	-	17	4	1	12	-	70
g)	Cover Note Related	-	-	-	-	-	-	3
h)	Product Related	1	48	14	1	34	-	165
i)	Others	1	227	95	3	130	-	659
	Total	9	1,987	765	112	1,119	-	6,912
2	Total No. of policies during previous year:	33,844,746						
3**	Total No. of claims during previous year:	3,247,926						
4	Total No. of policies during current year:	43,045,995						
5**	Total No. of claims during current year:	7,723,905						
6#	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.56						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	4.99						

Total number of policy complaints includes all complaints other than those reported under "Claims" and "Others"

** Total number of claims have been considered as intimated claims

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	-	0%	-	0%	-	0%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	-	0%	-	0%	-	0%

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-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE										
For the Quarter ending: March 31, 2026										
Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended March 31, 2026										
Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company	Recommendation of	Recommendation of	Vote (For / Against)	Reason for the Vote Decision
1	06/01/2026	Hindustan Unilever Ltd	Postal Ballot (PB)	Shareholders	Appoint Niranjan Gupta (DIN: 07806792) as Whole-time Director designated as Executive Director, Finance and Chief Financial Officer for five years from 1 November 2025 and fix his remuneration	Yes	For	For	For	His appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
					Appoint Bobby Parikh (DIN: 00019437) as Independent Director for five years from 1 December 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
2	18/01/2026	L&T Technology Services Limited	Postal Ballot (PB)	Shareholders	Approve amendments to L&T Technology Services Limited Employee Stock Option Scheme 2016 (LTTS ESOP Scheme – 2016)	Yes	Against	Against	For	Please note that IAS has recommended voting against the resolution. We however feel that the Board should be in a position to approve an ESOP scheme that it deems suitable for keeping the high performers sufficiently incentivised.
3	18/01/2026	Larsen & Toubro Limited	Postal Ballot (PB)	Shareholders	Appoint Amitabh Kant (DIN: 00222708) as Independent Director for five years from 29 October 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint B. Santhanam (DIN: 00494806) as Independent Director for five years from 29 October 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Reappoint Ms. Preetha Reddy (DIN: 00001871) as Independent Director for five years from 1 March 2026	Yes	Against	Against	Against	We agree with IAS' view that the appointment cannot be made as an Independent Director due to a business relationship between L&T and Apollo Hospitals, whose promoter group the candidate is apart of.
					Approve material related party transactions up to Rs. 114.0 bn with L&T-MHI Power Boilers Private Limited (LMB), a 51% subsidiary	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions up to Rs. 40.0 bn with L&T-MHI Power Turbine Generators Private Limited (LMTG), a 51% subsidiary	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions up to Rs. 140.0 bn with Larsen Toubro Arabia LLC, a 75% subsidiary	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
4	18/01/2026	Axis Bank Ltd	Postal Ballot (PB)	Shareholders	Appoint Neeraj Gambhir (DIN: 00257375) as Director and Whole Time Director designated as Executive Director for three years from 20 October 2025, liable to retire by rotation	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint Ms. Malavika R. Harita (DIN: 09005600) as Independent Director for four years from 18 December 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
5	01/02/2026	Bharti Airtel Limited	Postal Ballot (PB)	Shareholders	Appoint Shashwat Sharma (DIN: 08360840) as Managing Director & CEO (Airtel India) for five years from 1 January 2026, liable to retire by rotation	Yes	For	For	For	The appointment is in line with statutory requirements.
					Approve remuneration payable to Shashwat Sharma (DIN: 08360840) as Managing Director & CEO of Airtel India for five years from 1 January 2026 to 31 December 2030	Yes	For	For	For	The estimated remuneration commensurates with the size and complexity of the business.
					Appoint Gopal Vittal (DIN: 02291778) as Executive Vice Chairperson for five years from 1 January 2026, liable to retire by rotation	Yes	For	For	For	The appointment is in line with statutory requirements.
					Approve remuneration payable to Gopal Vittal (DIN: 02291778) as Executive Vice Chairperson for five years from 1 January 2026 to 31 December 2030 as minimum remuneration	Yes	For	For	For	The estimated remuneration commensurates with the size and complexity of the business.
					Appoint Dinesh Kumar Khara (DIN: 06737041) as Independent Director for five years from 3 November 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Approve amendments to the Object Clause of the Memorandum of Association (MoA)	Yes	For	For	For	The proposed amendments are in the ordinary course of business.
Approve amendments to the Articles of Association (AoA)	Yes	For	For	For	The proposed amendments are in the ordinary course of business.					

6	06/02/2026	SBI Cards and Payments Services Limited	Postal Ballot (PB)	Shareholders	Appoint Ms. Anuradha Rao (DIN: 07597195) as Independent Director for three years from 13 November 2025	Yes	For	Against	For	The appointment is in line with statutory requirements.
					Appoint Ms. Parvathy Vairava Sundaram (DIN: 07005574) as Independent Director for three years from 9 December 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
7	25/02/2026	ICI Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Ms. Vijayalakshmi Iyer (DIN: 05242960) as Independent Director from 1 December 2025 till 31 May 2030	Yes	Against	Against	Against	We agree with the IAS assertion that the proposed appointment is not in line with the spirit of the regulations governing appointment of Independent Directors. This is due to the candidate's long association with the group companies rendering her unsuitable for appointment as an Independent Director.
8	27/02/2026	ABB India Limited	Postal Ballot (PB)	Shareholders	Approve material related party transaction with ABB Robotics India Private Limited (INRBT) for slump sale of its robotics business for a consideration of Rs. 15.68 bn	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
9	28/02/2026	AU Small Finance Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Phani Shankar (DIN: 09663183) as Independent Director for three years from 20 January 2026	Yes	For	For	For	The appointment is in line with statutory requirements.
					Approve amendments to AU Employees Stock Option Scheme 2023 (AU ESOS 2023).	Yes	For	For	For	The proposed amendments are in the ordinary course of business.
10	04/03/2026	Kotak Mahindra Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Anup Kumar Saha (DIN: 07640220) as Whole-Time Director designated as Whole-Time Director (Executive Director) for three years from the date of RBI approval, liable to retire by rotation and fix his remuneration	Yes	For	For	For	The appointment is in line with statutory requirements.
					Approve issuance of unsecured, redeemable, non-convertible debentures/ bonds/ other debt securities on a private placement basis up to Rs. 150.0 bn during FY27.	Yes	For	For	For	The proposed issuance of Bonds are in the ordinary course of business.
11	13/03/2026	LTIMindtree Ltd	Postal Ballot (PB)	Shareholders	Approve change of name of the company to 'LTM Limited' from 'LTMindtree Limited' and consequent alteration in the Memorandum of Association (MoA) and Articles of Association of the Company (AoA)	Yes	For	For	For	The proposed change of name and alteration are in the ordinary course of business.
12	13/03/2026	Nestlé India Limited	Postal Ballot (PB)	Shareholders	Appoint Mandeep Singh Chhatwal (DIN: 11387157) as Non-Executive Non-Independent Director from 1 January 2026, liable to retire by rotation	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint Edouard Mac Nab (DIN: 11511070) as Whole time Director designated as Executive Director - Finance & Control and Chief Financial Officer for five years from 1 March 2026 and fix his remuneration.	Yes	For	For	For	His appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
					Appoint Jagdeep Singh Marahar (DIN: 09121056) as Whole time Director designated as Executive Director (Technical) for five years from 1 June 2026 and fix his remuneration	Yes	For	For	For	His appointment is in line with statutory requirements and the estimated remuneration commensurates with the size and complexity of the business.
13	14/03/2026	Crompton Greaves Consumer Electricals Limited	Postal Ballot (PB)	Shareholders	Re-appoint P R Ramesh (DIN: 01915274) as Independent Director from 21 May 2026 to 16 January 2030	Yes	For	For	For	The Re-appointment is in line with statutory requirements.
14	14/03/2026	Transport Corporation of India Limited	Postal Ballot (PB)	Shareholders	Approve material related party transaction between TCI-CONCOR Multimodal Solutions Pvt. Ltd. (TCI-CONCOR), subsidiary of the Company, and Container Corporation of India Ltd. (CCIL), upto Rs. 5 bn in FY26	Yes	For	Against	For	The proposed transactions are in the ordinary course of business and at arm's length price.

15	26/03/2026	State Bank of India	Extraordinary General Meeting (EGM)	Shareholders	Approve material related party transactions with SBI Life Insurance Company Limited, a subsidiary, aggregating Rs. 170.3 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with SBI Cards and Payments Services Limited, a subsidiary, aggregating Rs. 368.7 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with SBI Payment Services Private Limited, a subsidiary, aggregating Rs. 82.7 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with SBI DFHI Limited, a subsidiary, aggregating Rs. 889.3 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with SBI (Mauritius) Limited, a subsidiary, aggregating Rs. 2,805.0 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with PT Bank SBI Indonesia, a subsidiary, aggregating Rs. 125.0 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with Nepal SBI Bank Limited, a subsidiary, aggregating Rs. 270.0 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions with Yes Bank Limited, an associate, aggregating Rs. 616.1 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions between SBI Capital Markets Limited, a wholly owned subsidiary, and SBI General Insurance Company Limited, a subsidiary, aggregating Rs. 55.2 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
					Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Yes Bank Limited, an associate, aggregating Rs. 99.0 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.
Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Rajasthan Gramin Bank, an associate, aggregating Rs. 85.0 bn for FY27	Yes	For	For	For	The proposed transactions are in the ordinary course of business and at arm's length price.					
16	27/03/2026	UTKARSH COREINVEST LIMITED	Postal Ballot (PB)	Shareholders	Approval of scheme of amalgamation of Utkarsh CoreInvest Limited with Utkarsh Small Finance Bank Limited subsequent to NCLT order dated February 11, 2026	Yes	-	-	For	The proposed scheme of amalgamation are in the ordinary course of business.
17	27/03/2026	IndusInd Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Arijit Basu (DIN: 06907779) as Part-Time Chairperson and Independent Director for three years from 31 January 2026	Yes	For	For	For	The appointment is in line with statutory requirements.
18	30/03/2026	SBI Life Insurance Company Limited	Postal Ballot (PB)	Shareholders	Approve related party transactions with State Bank of India (SBI), promoter and holding company, aggregating Rs. 409.0 bn for FY27	Yes	Against	For	Against	We agree with the IIAS assertion that a shareholder approval must be sought for all Related Party Transactions with the counterparty, once the aggregate transactions are above the regulatory threshold. In each of the resolutions, some of the related party transactions have been ignored for shareholder approval and hence we recommend voting against the resolutions.
					Approve related party transactions with SBI DFHI Limited, fellow subsidiary, aggregating Rs. 300.0 bn for FY27	Yes	Against	For	Against	We agree with the IIAS assertion that a shareholder approval must be sought for all Related Party Transactions with the counterparty, once the aggregate transactions are above the regulatory threshold. In each of the resolutions, some of the related party transactions have been ignored for shareholder approval and hence we recommend voting against the resolutions.
					Approve related party transactions with SBI Capital Markets Limited, fellow subsidiary, aggregating Rs. 300.0 bn for FY27	Yes	Against	For	Against	We agree with the IIAS assertion that a shareholder approval must be sought for all Related Party Transactions with the counterparty, once the aggregate transactions are above the regulatory threshold. In each of the resolutions, some of the related party transactions have been ignored for shareholder approval and hence we recommend voting against the resolutions.
					Approve related party transactions with Yes Bank Limited, promoter group company, aggregating Rs. 300.0 bn for FY27	Yes	Against	For	Against	We agree with the IIAS assertion that a shareholder approval must be sought for all Related Party Transactions with the counterparty, once the aggregate transactions are above the regulatory threshold. In each of the resolutions, some of the related party transactions have been ignored for shareholder approval and hence we recommend voting against the resolutions.



FROM NL-47
 Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2025-26.

S.N	UTN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Reputed (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal ¹	Age-wise distribution of Policies (classification of policies based on the age of the policy)					Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years	No of Policies completed 3 years not more than 3 years	No of Policies completed 5 years or more than 5 years	No of Policies completed 10 years and more than 10 years	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=i+m+n+o+p	
1	10Y115V05	Click 2 Protect Health	21,202	21-05-2020	76%	-77%	93%	4%	9	9	72%	122	1,577	4,009	3,119	9	8,836
2	10Y1122V05	Click 2 Protect Optima Secure	26,521	19-04-2022	44%	-45%	85%	9%	13	13	63%	6,067	5,205	1,330	44	29	12,675
4	HDFHLP21001V032122	Home Credit Assure Packare Insurance	391,969	01-04-2021	10%	-48%	49%	32%	2	2	0%	-	-	-	-	-	60
5	HDFHLP21116V012021	HDFC Group Health Insurance	5,665	22-07-2020	96%	130%	87%	9%	9	9	0%	-	-	-	104	-	104
6	HDFHLP21461V012021	Group Mediclaim Insurance	426	06-08-2013	72%	110%	83%	4%	2	2	0%	-	-	-	-	14	14
7	HDFHLP21552V012021	Arogya Sanjeevani Policy, HDFC ERGO (Group)	3,273	12-11-2020	135%	159%	87%	7%	8	8	0%	-	-	-	-	14	14
8	HDFHLP22022V032122	Mosaito Disease Protection Policy - Group	397,472	02-12-2019	41%	83%	28%	44%	3	3	0%	-	-	-	-	90	90
9	HDFHLP22143V032122	My Credit Comprehensive Suraksha	3,777,451	14-06-2019	56%	-75%	96%	1%	3	3	0%	-	-	-	48	-	48
10	HDFHLP22214V012122	HDFC ERGO GROUP PROTECT	2,620,823	25-02-2022	47%	-74%	82%	11%	23	23	0%	-	-	-	542	-	542
11	HDFHLP22311V012223	Chomp	2	27-09-2022	42%	78%	0%	0%	-	-	0%	-	-	-	2	-	2
12	HDFHLP22409V032425	HDFC ERGO Group Health Insurance	6,031,510	20-10-2020	97%	101%	96%	1%	229	229	0%	-	-	-	5,544	-	5,544
13	HDFHLP22504V03042425	Sarv Suraksha Plus Group	1,056,237	01-04-2021	46%	-85%	20%	47%	17	17	0%	-	-	-	-	461	461
15	HDFHLP20175V011920	ArogyaSanjeevani Policy, HDFC ERGO General Insu	6,593	28-09-2020	96%	155%	85%	9%	12	12	64%	1,126	803	765	120	12	2,826
16	HDFHLP21078V012021	Corona Kavach Policy, HDFC ERGO	6	09-07-2020	0%	0%	100%	0%	1	1	0%	-	-	-	-	-	-
17	HDFHLP21131V012021	My:health Koti Suraksha	3,75	30-07-2020	61%	-38%	98%	0%	1	1	81%	-	-	-	16	-	169
19	HDFHLP21464V022021	Critical Illness Insurance	7,802	06-08-2013	49%	86%	59%	22%	1	1	65%	1,656	3	578	1,260	3,672	7,851
20	HDFHLP21467V022021	Health Suraksha Top-Up	958	06-08-2013	26%	59%	74%	19%	-	-	73%	-	9	53	187	262	511
21	HDFHLP21472V032023	my:health Suraksha	27,993	19-08-2019	10%	278%	96%	3%	52	52	0%	-	1	-	13,284	-	13,290
22	HDFHLP21494V022021	HDFC ERGO Hospital Cash Insurance	391	06-08-2013	182%	169%	85%	13%	4	4	28%	10	125	57	28%	57	316
23	HDFHLP22021V042122	my:health Medisure Super Top Up Insurance	295,409	08-08-2014	60%	42%	84%	10%	27	27	76%	10,831	21,907	26,506	60,589	11,156	130,969
24	HDFHLP22142V032122	My Health Women Suraksha	5,771	06-04-2019	235%	206%	25%	0%	-	-	5%	5,414	46	43	36	-	5,539
25	HDFHLP23192V012223	HDFC ERGO Equicover Health	5	05-04-2023	-8%	27%	0%	0%	-	-	75%	10	3	-	-	-	13
26	HDFHLP25041V062425	my: Optima Secure	3,283,941	17-10-2022	67%	50%	93%	3%	1,074	1,074	74%	583,649	243,688	159,825	234,260	149,791	1,371,213
27	HDFHLP26048V052526	Energov	31,377	21-09-2020	97%	82%	93%	2%	52	52	85%	1,980	9,711	9,416	9,275	1,338	31,720
28	HDFHLP26059V022526	Easy Health	101,844	22-09-2020	111%	120%	96%	1%	54	54	75%	788	321	3,268	2,744	41,144	48,265
29	HDFHLP26055V0102526	Optima Restore	1,361,040	21-09-2020	100%	112%	96%	1%	535	535	83%	5,437	20,477	68,332	316,157	151,508	561,911
37	HDFHLP221343V022021	Group Assurance Health Plan	12	21-09-2020	153022%	153032%	96%	0%	-	-	0%	-	-	-	-	-	-
38	HDFHLP21099V012021	Corona Kavach Policy, HDFC ERGO Health	2	10-07-2020	0%	0%	100%	0%	-	-	100%	-	-	-	-	-	-
39	HDFHLP21318V022021	Day2Day Care	4	21-09-2020	-14%	32%	100%	0%	-	-	125%	-	1	4	1	-	6
40	HDFHLP21319V022021	Denque Care	1,723	21-09-2020	6%	-26%	100%	0%	-	-	76%	-	-	5	60	870	
41	HDFHLP21320V022021	Health On	-	21-09-2020	95513%	0%	100%	0%	-	-	0%	-	-	-	-	-	-
42	HDFHLP21321V022021	Ican	17,163	21-09-2020	26%	41%	88%	4%	-	-	84%	2,265	2,289	2,106	8,058	39	14,757
43	HDFHLP21330V022021	Optima Plus	1,376	21-09-2020	191%	149%	94%	1%	-	-	83%	1	30	42	688	851	
44	HDFHLP21337V022021	Health Wallet	19,629	21-09-2020	114%	80%	96%	2%	12	12	85%	90	207	203	6,900	489	7,889
45	HDFHLP21338V022021	Maxima	94	21-09-2020	125%	65%	93%	1%	-	-	87%	-	-	-	2	65	67
46	HDFHLP21339V022021	Optima Cash	461	21-09-2020	101%	80%	100%	0%	-	-	73%	5	6	34	100	174	319
47	HDFHLP21340V022021	Optima Super	6,236	21-09-2020	46%	-706%	94%	1%	1	1	80%	17	156	207	2,007	568	2,955
48	HDFHLP21341V022021	Optima Vital 1 Year	2,206	21-09-2020	13%	-20%	77%	13%	2	2	75%	36	26	50	1,493	169	1,774
50	HDFHLP21379V022021	Optima Senior	1,962	22-09-2020	89%	43%	95%	1%	-	-	82%	27	33	86	1,407	326	1,879
51	IRDA/NL-HLT/AMHI/P-H/V.I/107/13-14	Easy Health Group Insurance	-	24-12-2007	3218%	0%	100%	0%	39	39	0%	-	-	-	-	-	-
52	IRDA/NL-HLT/HDFC-ERGO/GI/P-H/V.I/116/13-14	Group Mediclaim Insurance Policy	-	06-08-2013	-148%	-147%	100%	0%	-	-	0%	-	-	-	-	-	-
56	IRDA/NL-HLT/HDFC-ERGO/GI/P-H/V.I/158/13-14	Health Suraksha- Revision	29	26-07-2017	23586%	23580%	96%	3%	31	31	6%	-	-	-	40	-	40
57	IRDA/NL-HLT/L&TGI/P-H/V.I/329/13-14	My: health Group Medisure Insurance	-	30-09-2013	262%	0%	100%	0%	-	-	0%	-	-	-	-	-	-
58	IRDA/NL-HLT/L&TGI/P-H/V.I/249/13-14	my:health Medisure Classic Insurance	3	30-09-2013	0%	0%	100%	0%	-	-	0%	-	-	-	-	-	-
59	IRDA/NL-HLT/L&TGI/P-H/V.I/250/13-14	my:health Medisure Prime Insurance	-	30-09-2013	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	-
60	HDFHLP26053V012526	Home Credit Assure Shakti	13,364	28-11-2025	-5%	-1575%	0%	0%	13	13	0%	-	-	-	8	-	8
61	IRDA/NL-HLT/L&TGI/P-H/V.I/242/13-14	my:assess Loan Protect Total Relief Policy	-	28-03-2014	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	-
3	ADFPAGP18032V011718	Aone, Sange Surakshit	90	17-05-2018	126%	0%	100%	0%	-	-	0%	-	-	-	-	-	3
14	HDFHLP25043V042425	Sarv Suraksha Plus Group (PA)	23,934,046	01-04-2021	100%	741%	99%	0%	58	58	0%	-	-	-	-	3,407	3,407
18	HDFHLP21131V012021	My:health Koti Suraksha (PA)	219,467	30-07-2020	12%	1007%	77%	9%	43	43	47%	120,625	31,044	17,631	13,762	17,858	200,920
30	HDFPAGP19125V011819	My:health Personal Accident (Group)	45,817	20-02-2019	115%	404%	66%	6%	-	-	0%	-	-	-	365	-	365
31	HDFPAGP23110V012223	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	8,469,430	22-09-2022	27%	284%	97%	1%	-	-	67%	-	-	-	6	-	6
32	HDFTGBP21269V022021	TravelX	-	17-09-2020	-9%	251%	0%	0%	-	-	13%	-	-	-	4	-	4
49	HDFHLP21346V042021	Individual Personal Accident	72,823	30-09-2013	32%	1084%	81%	6%	12	12	67%	11,053	3,222	3,390	27,713	13,211	58,589
53	IRDA/NL-HLT/HDFC-ERGO/GI/P-H/V.I/122/13-14	Group Personal Accident Insurance	-	06-08-2013	32739%	0%	84%	5%	9	9	0%	-	-	-	-	-	-
54	IRDA/NL-HLT/HDFC-ERGO/GI/P-H/V.I/256/13-14	Sarv Suraksha Policy	502,346	30-09-2013	-36%	606%	50%	22%	11	11	0%	1,056	-	-	46	-	1,102
55	HDF-OT-P11-07-V01-10-11	Individual Personal Accident	-	06-08-2013	0%	0%	100%	0%	-	-	0%	-	-	-	-	-	-
33	HDFTGOP22054V022122	Group Travel Insurance	227,824	06-08-2013	-22%	98%	88%	0%	-	-	73%	38,965	22,592	25,958	36,270	14,860	138,645
34	HDFTIOP22052V022122	Student Suraksha-Student Overseas Travel	1,596	06-08-2013	54%	200%	78%	22%	-	-	0%	1,746	2	-	-	-	1,748
35	HDFTIOP22056V022122	Travel Insurance	1,930	06-08-2013	163%	231%	83%	15%	2	2	5%	1,547	163	24	-	-	1,734
36	HDFTIOP2404V022425	Travel Explorer	163,963	31-12-2024	24%	175%	68%	25%	7	7	0%	105,876	14	-	-	-	105,890
62	HDFTGOP26056V022526	Beyond Borders	697	24-03-2026	-49%	205%	0%	0%	-	-	0%	-	-	-	1,379	-	1,379
63	HDFTGOP22054V022122	Beyond Border Travel	-	06-08-2013	0%	0%	88%	0%	-	-	0%	-	-	-	-	-	-

Note:
¹The above includes the policies due for renewal in a particular month but may have been renewed by the insurer in a subsequent month.

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - MEDI ASSIST INSURANCE TPA PVT. LTD.

Validity of agreement with the TPA: from 26/07/2025 to 25/07/2028

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	143	-
Number of lives serviced	-	337,382	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
ANDHRA PRADESH	Visakhapatnam
BIHAR	Patna
DELHI	Delhi
GUJARAT	Ahmedabad
HARYANA	Gurgaon
KARNATAKA	Bengaluru
KERALA	Kochi
MAHARASHTRA	Mumbai
ODISHA	Sambalpur
PUNJAB	Mohali
TAMIL NADU	Chennai
TELANGANA	K.V.Rangareddy
UTTAR PRADESH	Gautam Buddha Nagar
WEST BENGAL	Kolkata

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	86
ii.	Number of claims received during the year	56,132
iii.	Number of claims paid during the year	56,077 (100%)
iv.	Number of claims repudiated during the year	134 (0%)
v.	Number of claims outstanding at the end of the year	7

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	98%	68%
2	Within 1-2 hours	0%	0%	2%	28%
3	Within 2-6 hours	0%	0%	0%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	56,095	100%	-	0%	56,095	100%
Between 1-3 months	-	0%	104	0%	-	0%	104	0%
Between 3 to 6 months	-	0%	8	0%	-	0%	8	0%
More than 6 months	-	0%	4	0%	-	0%	4	0%
Total	-	0%	56,211	100%	-	0%	56,211	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	6
3	Grievances resolved during the year	6
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - ERICSON INSURANCE TPA PVT. LTD.

Validity of agreement with the TPA: from 01/11/2025 to 31/10/2028

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	3	-
Number of lives serviced	-	1,846	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	New Delhi
Telangana	Hyderabad

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	92
iii.	Number of claims paid during the year	92 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	-

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	95%
2	Within 1-2 hours	0%	0%	0%	5%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	91	99%	-	0%	91	99%
Between 1-3 months	-	0%	1	1%	-	0%	1	1%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	92	100%	-	0%	92	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - Health Assist Insurance TPA Pvt. Ltd (Formely Known Safeway Insurance Tpa Pvt. Ltd)

Validity of agreement with the TPA: from 01/08/2024 to 31/07/2027

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	1,227	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	New Delhi

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	117
iii.	Number of claims paid during the year	117 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	-

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	116	99%	-	0%	116	99%
Between 1-3 months	-	0%	1	1%	-	0%	1	1%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	117	100%	-	0%	117	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - Volo Health Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: from 01/09/2025 to 31/08/2028

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	18	-
Number of lives serviced	-	22,212	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	New Delhi
Karnataka	Bangalore
Gujarat	Ahmedabad
Telangana	Hyderabad
Tamil Nadu	Chennai
Maharashtra	Mumbai
Maharashtra	Pune
West Bengal	Kolkata

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	1,854
iii.	Number of claims paid during the year	1,846 (100%)
iv.	Number of claims repudiated during the year	8 (0%)
v.	Number of claims outstanding at the end of the year	0

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	97%	60%
2	Within 1-2 hours	0%	0%	1%	35%
3	Within 2-6 hours	0%	0%	1%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	1,841	99%	-	0%	1,841	99%
Between 1-3 months	-	0%	11	1%	-	0%	11	1%
Between 3 to 6 months	-	0%	2	0%	-	0%	2	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	1,854	100%	-	0%	1,854	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - Vidal Health Insurance TPA PVT. LTD.

Validity of agreement with the TPA: from 26/07/2025 to 25/07/2028

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	51	-
Number of lives serviced	-	263,461	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Tamil Nadu	Chennai
Haryana	Faridabad
Haryana	Gurgaon
Gujarat	Ahmedabad
Maharastra	Mumbai
West Bengal	Kolkata

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	11,680
iii.	Number of claims paid during the year	11,592 (99%)
iv.	Number of claims repudiated during the year	88 (1%)
v.	Number of claims outstanding at the end of the year	0

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	97%	95%
2	Within 1-2 hours	0%	0%	2%	4%
3	Within 2-6 hours	0%	0%	1%	1%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	11,613	99%	-	0%	11,613	99%
Between 1-3 months	-	0%	61	1%	-	0%	61	1%
Between 3 to 6 months	-	0%	6	0%	-	0%	6	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	11,680	100%	-	0%	11,680	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - Health India Tpa Services Pvt. Ltd.

Validity of agreement with the TPA: from 01/01/2026 to 31/12/2028

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	38,731	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
ASSAM	Khordha
GUJARAT	Ahmedabad
HARYANA	Gurgaon
KARNATAKA	Bengaluru
MAHARASHTRA	Mumbai
TAMIL NADU	Coimbatore
WEST BENGAL	Kolkata

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2
ii.	Number of claims received during the year	1923
iii.	Number of claims paid during the year	1,925 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	0

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	93%	57%
2	Within 1-2 hours	0%	0%	5%	28%
3	Within 2-6 hours	0%	0%	2%	15%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	1,912	99%	-	0%	1,912	99%
Between 1-3 months	-	0%	9	0%	-	0%	9	0%
Between 3 to 6 months	-	0%	4	0%	-	0%	4	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	1,925	100%	-	0%	1,925	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 24/11/2023 to 23/11/2026

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	60	-
Number of lives serviced	-	62,539	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
CHHATTISGARH	Bilaspur
DELHI	Delhi
GUJARAT	Ahmedabad
HARYANA	Gurgaon
KARNATAKA	Bengaluru
MAHARASHTRA	Pune
ODISHA	Khordha
TAMIL NADU	Chennai
TELANGANA	Hyderabad
UTTAR PRADESH	Gautam Buddha Nagar

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	11
ii.	Number of claims received during the year	6,167
iii.	Number of claims paid during the year	6,147 (99%)
iv.	Number of claims repudiated during the year	31 (1%)
v.	Number of claims outstanding at the end of the year	-

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	94%	67%
2	Within 1-2 hours	0%	0%	5%	28%
3	Within 2-6 hours	0%	0%	1%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	6,151	100%	-	0%	6,151	100%
Between 1-3 months	-	0%	19	0%	-	0%	19	0%
Between 3 to 6 months	-	0%	7	0%	-	0%	7	0%
More than 6 months	-	0%	1	0%	-	0%	1	0%
Total	-	0%	6,178	100%	-	0%	6,178	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA - Link-K Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 24/12/2024 to 23/12/2027

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	-	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
MAHARASHTRA	Mumbai
TAMIL NADU	Hyderabad

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1
ii.	Number of claims received during the year	22
iii.	Number of claims paid during the year	23 (100%)
iv.	Number of claims repudiated during the year	0 (0%)
v.	Number of claims outstanding at the end of the year	0

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100%	80%
2	Within 1-2 hours	0%	0%	0%	13%
3	Within 2-6 hours	0%	0%	0%	7%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	21	91%	-	0%	21	91%
Between 1-3 months	-	0%	2	9%	-	0%	2	9%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	23	100%	-	0%	23	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA -MDINDIA HEALTHCARE SERVICES (TPA) PVT. LTD.

Validity of agreement with the TPA: 01/07/2025 to 30/06/2028

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	16	-
Number of lives serviced	-	582,664	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
MAHARASHTRA	Mumbai
TAMIL NADU	Hyderabad

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	3,551
iii.	Number of claims paid during the year (specify % also in brackets)	3,533 (99%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	18 (1%)
v.	Number of claims outstanding at the end of the year	0

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	85%	63%
2	Within 1-2 hours	0%	0%	11%	20%
3	Within 2-6 hours	0%	0%	3%	17%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	3,545	100%	0	0%	3,545	100%
Between 1-3 months	0	0%	5	0%	0	0%	5	0%
Between 3 to 6 months	0	0%	1	0%	0	0%	1	0%
More than 6 months	0	0%	-	0%	0	0%	-	0%
Total	0	0%	3,551	0%	-	0%	3,551	0%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company :-HDFC ERGO General Insurance Co.Ltd.

Information as at :- 31/03/2026

A. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA -NIL

Validity of agreement with the TPA: NIL

B. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	2,227,511	6,604	-
Number of lives serviced	5,221,528	12,988,230	-

C. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
ANDAMAN & NICOBAR IS.	
ANDHRA PRADESH	
ARUNACHAL PRADESH	
ASSAM	
BIHAR	
CHANDIGARH	
CHHATTISGARH	
Dadra & Nagar Haveli	
DAMAN & DIU	
DELHI	
GOA	
GUJARAT	
HARYANA	
HIMACHAL PRADESH	
JAMMU & KASHMIR	
JHARKHAND	
KARNATAKA	
KERALA	
LADAKH	
LAKSHADWEEP	
MADHYA PRADESH	
MAHARASHTRA	
MANIPUR	
MEGHALAYA	
MIZORAM	
NAGALAND	
ORISSA	
PUDUCHERRY	
PUNJAB	
RAJASTHAN	
SIKKIM	
TAMIL NADU	
TELANGANA	
TRIPURA	
UTTAR PRADESH	
UTTARAKHAND	
WEST BENGAL	

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	25,574
ii.	Number of claims received during the year	772,379
iii.	Number of claims paid during the year (specify % also in brackets)	7,51,272 (94%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	18,474 (2%)
v.	Number of claims outstanding at the end of the year	28,207

E. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	94%	61%	94%	59%
2	Within 1-2 hours	5%	31%	5%	32%
3	Within 2-6 hours	1%	8%	1%	9%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

F. Turn Around Time in case of payment / repudiation of claims:

Description (Reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	586,048	100%	181,876	100%	-	0%	767,924	100%
Between 1-3 months	450	0%	779	0%	-	0%	1,229	0%
Between 3 to 6 months	481	0%	100	0%	-	0%	581	0%
More than 6 months	9	0%	3	0%	-	0%	12	0%
Total	586,988	100%	182,758	100%	-	0%	769,746	100%

G. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	2,222
3	Grievances resolved during the year	2,222
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time