

FORM NL-1-B-RA  
Name of the Insurer: HDFC ERGO General Insurance Company Limited  
Registration No.146 and Date of Realisation with the IRDA: Julv 09, 2010  
REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

(₹ 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	6,710	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	384	(13)	329	3,657	30,348	22	23,910	3,837	32,504	(5)	25,794
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
<b>TOTAL (A)</b>		<b>9,047</b>	<b>39,958</b>	<b>9,657</b>	<b>45,080</b>	<b>3,484</b>	<b>13,701</b>	<b>3,561</b>	<b>14,995</b>	<b>204,791</b>	<b>815,868</b>	<b>210,842</b>	<b>1,018,686</b>	<b>217,322</b>	<b>869,527</b>	<b>224,059</b>	<b>1,078,761</b>
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)	(37,236)	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>6,722</b>	<b>13,797</b>	<b>9,190</b>	<b>27,889</b>	<b>3,339</b>	<b>13,001</b>	<b>2,602</b>	<b>14,255</b>	<b>190,024</b>	<b>762,716</b>	<b>212,292</b>	<b>1,004,445</b>	<b>200,085</b>	<b>789,514</b>	<b>224,085</b>	<b>1,046,589</b>
10 <b>Operating Profit/(Loss) C = (A - B)</b>		<b>2,325</b>	<b>26,161</b>	<b>467</b>	<b>17,191</b>	<b>145</b>	<b>700</b>	<b>958</b>	<b>740</b>	<b>14,767</b>	<b>53,152</b>	<b>(1,450)</b>	<b>14,241</b>	<b>17,237</b>	<b>80,013</b>	<b>(26)</b>	<b>32,172</b>
11 <b>APPROPRIATIONS</b>																	
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>2,325</b>	<b>26,161</b>	<b>467</b>	<b>17,191</b>	<b>145</b>	<b>700</b>	<b>958</b>	<b>740</b>	<b>14,767</b>	<b>53,152</b>	<b>(1,450)</b>	<b>14,241</b>	<b>17,237</b>	<b>80,013</b>	<b>(26)</b>	<b>32,172</b>

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
<b>Add/Less:-</b>																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(36)	(162)	(41)	(219)	(8)	(36)	(47)	(709)	(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
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>2,120</b>	<b>9,228</b>	<b>2,398</b>	<b>9,905</b>	<b>382</b>	<b>1,803</b>	<b>408</b>	<b>1,888</b>	<b>35,613</b>	<b>138,746</b>	<b>33,889</b>	<b>137,073</b>	<b>38,114</b>	<b>149,777</b>	<b>36,695</b>	<b>148,866</b>

\* Term gross implies inclusive of TDS