



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	0	20,638	(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	15,938	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)	(95)	(16,850)	(17,632)	(14,339)	(26,606)	(892,184)	(793,694)	(907,123)	(820,300)	(101,236)	(71,901)	(28,295)	(2,607)	(2,607)	(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)																						
-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	-	0	72	405	-	8	72	413	-	-	-	-	-	-	-	-	-	-	-	1	-	1
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	3	(0)	0	(0)	0	(15)	6,579	(0)	19	19	38	27,327	861	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)	(3,611)	(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	3,527	3,527	9,783	9,783	1,184,324	1,184,324	1,244,879	1,244,880	
Less Claims Outstanding at the beginning of the year	(4,436)	(3,935)	(278)	(313)	(9,239)	(8,146)	(514)	(515)	(84,353)	(155,686)	(11,181)	(11,909)	(21,028)	(15,787)	(3,342)	(2,398)	(10,591)	(10,847)	(1,184,883)	(1,127,534)	(1,246,853)	(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	1,037	11,031	142,097	590,002	150,064	613,572
Claims Paid (Direct)																						
-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)	11	11	(0)	(0)	11
Less -Re-insurance Ceded to claims paid	(18,485)	(55,402)	(323)	(4,203)	(4)	(22)	(4,228)	(4,228)	(20,360)	(49,987)	(8,225)	(94,028)	(28,615)	(144,015)	(52,178)	(150,629)	(1,539)	(5,875)	(14)	(124)	(156,828)	
Net Claim Paid	4,458	16,707	3,399	11,170	(0)	(2)	3,399	11,172	24,533	154,164	51,320	52,801	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	17,536	17,536	96	96	17,632	17,632	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)	(17,380)	(38,491)	(39,728)	(811,429)	(689,447)	(849,920)	(729,175)	(73,341)	(50,113)	(23,361)	(22,426)	(2,689)	(2,044)	(99,392)	(74,583)
Net Incurred Claims	3,822	21,286	2,086	11,399	2	23	2,087	11,424	12,649	141,024	33,585	157,048	46,233	295,085	65,496	310,067	7,451	18,809	(168)	1,341	72,779	330,218
Claims Paid (Direct)																						
-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	-	-	146	408	1	1	147	410	-	-	56	166	56	166	-	-	-	-	11	103	11	103
Estimates of IBNR and IBNER at the end of the period (net)	25,326	25,326	11,659	11,659	80	80	11,740	11,740	21,414	21,414	411,079	411,079	432,492	432,492	60,233	60,233	20,412	20,412	2,153	2,153	82,798	82,798
Estimates of IBNR and IBNER at the beginning of the period (net)	26,509	23,439	12,789	10,699	77	47	12,867	10,745	29,219	27,864	405,774	367,221	434,994	395,065	54,101	37,977	20,031	19,796	2,599	2,022	76,731	59,796

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, 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)	585	1,498	39	80	3,864	13,455	4	18	57,587	159,897	205	1,766	3,172	11,863	86	301	5,265	21,942	303,477	1,025,517	328,444	1,109,027
Add -Re-insurance accepted to direct claims	(0)	(0																				