

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended 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	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	61,468		
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	3,338		
5 Repairs	24	233	4	21	0	1	4	22	126	493	99	319	225	812	516	1,668	21	98	2	14	529	1,780		
6 Printing & stationery	(7)	19	(6)	(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	1	4	35	146	24	84	59	230	136	475	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	0	0	0	1	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	17	0	1	4	18	87	373	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	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	11	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	0	50	(0)	4	(0)	0	(0)	5	35	169	30	114	65	283	146	557	6	31	0	5	151	593		
- Electricity expenses	2	7	0	1	0	0	1	8	1	8	14	52	6	61	18	47	1	1	0	0	19	49		
- Office expenses	5	22	0	2	0	1	2	9	28	27	90	36	118	38	93	1	6	0	1	39	99			
- Postage and courier	23	(10)	1	(1)	0	(0)	2	(2)	23	85	16	42	39	127	94	205	7	9	1	2	101	217		
- Miscellaneous expenses	52	(225)	3	(16)	0	(1)	3	(17)	4	(218)	(7)	(133)	(4)	(351)	(95)	(850)	7	(57)	1	(7)	(47)	(913)		
- Loss/(Profit) on sale of assets (net)																								
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ in Lakhs)

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		
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	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	5	39	816	2,946	844	3,201
6 Printing & stationery	(0)	(0)	0	0	(0)	(1)	(0)	1	34	188	0	2	(12)	(10)	0	1	1	8	111	598	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	20	4	23
10 Advertisement and publicity	4	9	0	2	29	65	1	1	247	1,090	10	31	83	239	24	66	36	98	5,400	15,632	5,652	16,213
11 Interest & Bank Charges	1	5	0	1	9	46	0	1	273	1,268	3	17	12	76	3	12	9	55	999	4,031	1,044	4,206
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	9	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	15,573	4,815	17,886
16 Goods and Services Tax (GST)	8	16	2	4	62	139	1	3	113	831	21	51	139	300	32	56	78	165	7,572	14,358	8,017	15,343
17 Others	(0)	1	0	0	(0)	1	(0)	0	3	32	(0)	2	(1)	16	1	3	(0)	7	218	945	218	1,080
- Electricity expenses	0	0	0	0	0	1	0	0	3	10	0	2	0	1	2	0	0	1	30	126	1	134
- Office expenses	0	0	0	0	1	4	0	0	14	35	0	2	2	6	0	1	1	5	93	271	99	295
- Postage and courier	0	(0)	0	(0)	4	(4)	(0)	(0)	13	37	2	(2)	7	(1)	1	2	3					

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		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
	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
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	90	445	59	277	139	722	372	1,282	13	75	2	8	387	1,365
6 Printing & stationery	5	41	0	3	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 Legal & 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	2	10	0	1	0	0	0	1	2	10	1	6	4	16	10	30	0	2	0	0	10	32
(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	12	23	750	2,553	464	1,515	1,213	4,058	2,606	7,075	113	427	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	(5)	7	(14)	117	(7)	72	(21)	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Electricity expenses	10	91	1	6	0	1	1	6	42	180	29	120	70	300	165	553	6	33	1	4	172	590
- Office expenses	0	7	0	1	(0)	0	0	1	(2)	9	15	53	12	62	28	56	(5)	33	0	0	23	88
- Postage and courier	1	29	0	2	(0)	0	0	1	5	34	25	107	29	140	18	98	0	5	0	1	18	104
- Miscellaneous expenses	28	(3)	2	(2)	0	(0)	2	(2)	28	91	17	54	45	145	97	250	4	15	1	1	102	267
- Loss/(Profit) on sale of assets (net)	18	27	1	2	0	0	2	19	25	12	15	31	40	62	29	79	3	5	0	0	66	84
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	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
	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 Legal & 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	0	2	18	72	20	83
(a) as auditor	0	0	0	0	0	2	0	0	4	16	0	1	0	3	0	0	0	2	18	72	20	83
(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)	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	51	2,469	2	17	12	93	2	22	8	65	1,245	5,548	1,292	5,871
12 Depreciation	7	23	2	4	63	227	3	16	648	2,241	21	100	70	490	8	49	62	266	3,053	10,958	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	3,611
14 Business Development and Sales Promotion Expenses	0	2	0	0	0	15	(0)	1	6	138	(0)	6	(3)	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	1	4	238	805	242	826
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Electricity expenses	0	1	0	0	2	13	0	1	10	115	0	5	4	27	1	6	2	19	260	1,078	272	1,176
- Office expenses	0	0	0	0	0	1	(0)	0	7	22	(0)	0	0	2	0	1	0	2	178	(0)	42	186
- Postage and courier	0	1	0	0	0	5	0	0	6	60	0	2	(0)	9	0	1	0	54	328	55	350	
- Miscellaneous expenses	0	(0)																				