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(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
1 Premiums earned (Net)	NL-4	8,123	22,137	9,277	26,303	2,972	8,417	3,276	9,603	161,501	480,550	232,842	680,096	172,596	511,104	245,394	716,002
2 Profit/Loss on sale/redemption of Investments		519	1,610	132	1,558	129	368	32	343	9,611	26,691	2,401	23,888	10,259	28,669	2,566	25,789
3 Interest, Dividend & Rent – Gross (Note 1)		2,087	7,108	2,440	7,507	448	1,421	490	1,480	33,529	103,133	34,588	103,183	36,063	111,662	37,518	112,170
4 (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Miscellaneous Income/Liabilities written back		17	21	13	15	6	8	5	6	367	487	356	403	390	516	374	424
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		5	25	1	34	1	2	0	3	52	147	30	228	58	174	30	265
(c) Others - Foreign exchange gain/(loss)		(5)	12	2	6	(0)	1	0	0	(12)	69	16	45	(17)	82	18	51
TOTAL (A)		10,746	30,913	11,865	35,423	3,556	10,217	3,804	11,435	205,047	611,077	270,232	807,843	219,349	652,207	285,901	854,701
6 Claims Incurred (Net)	NL-5	(3,828)	8,481	3,750	17,704	1,671	7,128	2,453	9,337	152,528	447,905	204,467	627,292	150,372	463,514	210,671	654,333
7 Commission	NL-6	(4,334)	(15,384)	(2,107)	(11,934)	312	1,273	304	1,028	(9,984)	(10,465)	24,894	40,912	(14,006)	(24,576)	23,090	30,006
8 Operating Expenses related to Insurance Business	NL-7	3,583	13,978	3,422	12,929	378	1,260	411	1,288	49,992	135,252	42,174	123,949	53,953	150,490	46,007	138,166
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		(4,578)	7,075	5,065	18,699	2,361	9,661	3,167	11,653	192,536	572,692	271,535	792,153	190,319	589,428	279,768	822,505
10 Operating Profit/(Loss) C = (A - B)		15,324	23,838	6,800	16,724	1,195	556	636	(218)	12,511	38,385	(1,303)	15,690	29,030	62,779	6,133	32,196
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		15,324	23,838	6,800	16,724	1,195	556	636	(218)	12,511	38,385	(1,303)	15,690	29,030	62,779	6,133	32,196
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		15,324	23,838	6,800	16,724	1,195	556	636	(218)	12,511	38,385	(1,303)	15,690	29,030	62,779	6,133	32,196

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
Interest, Dividend & Rent	1,807	6,346	2,229	6,908	456	1,450	501	1,519	34,141	105,222	35,396	105,910	36,404	113,018	38,127	114,337
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(32)	(126)	(51)	(178)	(8)	(29)	(11)	(39)	(612)	(2,089)	(808)	(2,727)	(651)	(2,244)	(870)	(2,943)
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	312	888	262	777	-	-	-	-	-	-	-	-	312	888	262	777
Interest, Dividend & Rent – Gross*	2,087	7,108	2,440	7,507	448	1,421	490	1,480	33,529	103,133	34,588	103,183	36,064	111,662	37,518	112,170

* 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 PERIOD ENDED DECEMBER 31, 2025

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		15,324	23,838	6,800	16,724
	(b) Marine Insurance		1,195	556	636	(218)
	(c) Miscellaneous Insurance		12,511	38,385	(1,303)	15,690
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		10,356	30,517	9,108	27,475
	(b) Profit on sale of investments		2,903	7,957	742	6,410
	(c) (Loss on sale/ redemption of investments)		(7)	(216)	(141)	(212)
	(d) Amortization of Premium / Discount on Investments		(187)	(606)	(208)	(707)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		42,096	100,431	15,634	65,162
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	(20)
	(b) For doubtful debts		3,942	3,974	39	109
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	1	25
	(c) Interest on subordinated debt		2,772	8,286	2,098	6,257
	(d) Expenses towards CSR activities		413	1,124	313	1,090
	(e) Penalties		-	50	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Towards Remuneration of MD/CEO/WTD/Other KMPs		58	174	30	265
	(i) Amalgamation Expenses		-	-	-	-
	(ii) Bad & Doubtful Investments written off		-	-	-	-
	(iii) Debenture issuance expenses		-	-	-	-
	(iv) Remuneration to directors and others		-	-	-	-
	TOTAL (B)		7,185	13,608	2,481	7,726
6	Profit/(Loss) Before Tax		34,910	86,823	13,153	57,436
7	Provision for Taxation					
	- Current Tax		9,500	22,162	3,365	14,423
	- Deferred Tax		(887)	(663)	(24)	103
8	Profit / (Loss) after tax		26,297	65,324	9,812	42,910
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		238,285	199,258	196,856	163,758
	Balance carried forward to Balance Sheet		264,582	264,582	206,668	206,668



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 DECEMBER 31, 2025

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As At December 31, 2025	As At December 31, 2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,583	72,369
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	45
RESERVES AND SURPLUS	NL-10	509,010	442,796
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		4,652	652
-Policyholders' Funds		16,177	2,645
BORROWINGS	NL-11	140,000	107,500
TOTAL		742,422	626,007
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	619,191	526,089
INVESTMENTS-Policyholders	NL-12A	2,153,128	2,135,743
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	50,047	48,920
DEFERRED TAX ASSET (Net)		3,432	3,995
CURRENT ASSETS			
Cash and Bank Balances	NL-15	14,623	16,766
Advances and Other Assets	NL-16	306,407	377,995
Sub-Total (A)		321,030	394,761
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES			
PROVISIONS	NL-17	2,012,354	2,020,777
	NL-18	392,052	462,724
Sub-Total (B)		2,404,406	2,483,501
NET CURRENT ASSETS (C) = (A - B)		(2,083,376)	(2,088,740)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		742,422	626,007

CONTINGENT LIABILITIES

Particulars	As At December 31, 2025	As At December 31, 2024
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	117,370	56,253
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	117,370	56,253

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 73,106 lakhs (December 31, 2024 ₹ 24,086 lakhs) towards service tax and goods and service tax (excluding interest & penalty). Appeals/replies against these demand orders/notices 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 ₹ 44,264 lakhs (December 31, 2024 ₹ 32,167 lakhs) towards income tax (excluding interest & penalty). Appeals against these demand orders are filed/ yet to be 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 December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025
Claims Paid (Direct)	21,378	67,221	2,287	8,708	2	34	2,289	8,743	32,380	102,372	44,522	103,399	76,902	205,771	107,774	334,428	6,709	21,879	198	503	114,681	356,809
Add :-Re-insurance accepted to direct claims	1,962	4,249	1	15	(0)	0	1	15	(0)	0	(0)	0	(0)	0	8,067	20,638	(0)	0	-	-	8,067	20,638
Less :-Re-insurance Ceded to claims paid	(19,138)	(57,157)	(69)	(814)	(1)	(33)	(70)	(847)	(22,092)	(68,395)	(2,754)	(113,099)	(24,846)	(181,494)	(44,927)	(128,636)	(1,186)	(5,520)	(8)	(70)	(46,121)	(134,176)
Net Claim Paid	4,201	14,313	2,220	7,909	0	1	2,220	7,910	10,288	33,977	(9,700)	52,056	24,277	70,913	226,430	5,523	16,359	190	483	76,627	243,271	
Add Claims Outstanding at the end of the year	45,119	45,119	16,748	16,748	102	102	16,850	16,850	14,939	14,939	892,184	892,184	907,123	907,123	101,226	101,226	28,295	28,295	3,276	3,276	132,797	132,797
Less Claims Outstanding at the beginning of the year	(53,148)	(50,951)	(17,299)	(17,536)	(100)	(96)	(17,632)	(21,792)	(26,606)	(89,539)	(793,694)	(912,331)	(820,300)	(98,904)	(71,901)	(26,352)	(23,607)	(3,135)	(2,192)	(128,391)	(97,699)	
Net Incurred Claims	(3,827)	8,481	1,669	7,121	3	7	1,671	7,128	3,435	22,310	43,414	88,790	46,849	111,100	73,236	255,755	7,465	21,047	331	1,567	81,033	278,369
Claims Paid (Direct)																						
-In India	21,377	67,221	2,258	8,375	0	26	2,259	8,401	32,380	102,372	44,522	103,399	76,902	205,771	107,774	334,428	6,709	21,879	198	502	114,681	356,808
-Outside India	0	0	29	333	1	8	30	342												1		1
Estimates of IBNR and IBNER at the end of the period (net)	21,674	21,674	9,110	9,110	86	86	9,196	9,196	13,046	13,046	491,312	491,312	504,358	504,358	86,392	86,392	22,563	22,563	1,851	1,851	110,805	110,805
Estimates of IBNR and IBNER at the beginning of the period (net)	28,641	25,326	11,560	11,659	84	80	11,644	11,740	19,313	21,414	467,252	411,079	486,564	432,492	85,102	60,233	22,713	20,412	2,270	2,153	110,085	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 December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025
Claims Paid (Direct)	330	1,244	0	97	5,963	14,263	0	70	32,147	222,187	531	2,726	4,235	13,152	61	278	6,180	16,575	241,036	833,174	264,703	909,137
Add :-Re-insurance accepted to direct claims	(0)	0	(0)	0	53	53	(2)	3	(18,938)	(121,238)	(313)	(1,469)	(2,511)	(13,861)	(0)	0	8,132	27,088	10,994	31,553		
Less :-Re-insurance Ceded to claims paid	(13)	(50)	(1)	(79)	(4,720)	(10,999)	(0)	(70)	(18,938)	(121,238)	(313)	(1,469)	(2,511)	(13,861)	(0)	(144)	(1,600)	(6,325)	(99,104)	(118,312)	(527,909)	
Net Claim Paid	316	1,194	(1)	18	1,293	3,317	(2)	3	13,209	100,949	225	1,257	1,724	5,885	21	135	4,580	10,250	150,064	390,557	156,485	412,780
Add Claims Outstanding at the end of the year	4,436	4,436	278	278	9,239	9,239	514	514	84,353	84,353	11,181	11,181	21,028	21,028	3,342	3,342	10,591	1,184,883	1,184,883	1,246,853	1,246,853	
Less Claims Outstanding at the beginning of the year	(4,241)	(3,955)	(305)	(313)	(3,017)	(8,146)	(512)	(515)	(84,198)	(155,686)	(11,230)	(11,909)	(16,577)	(15,787)	(3,002)	(2,398)	(12,627)	(10,847)	(1,182,421)	(1,127,535)	(1,252,968)	(1,196,118)
Net Incurred Claims	511	1,695	(27)	(12)	1,515	4,410	1	2	13,374	29,616	176	529	6,193	11,127	361	1,079	2,544	9,994	152,528	447,905	150,369	463,514
Claims Paid (Direct)																						
-In India	330	1,244	0	97	5,963	14,263	0	66	32,147	222,187	531	2,714	4,234	13,149	61	278	6,180	16,575	241,028	833,153	264,664	908,775
-Outside India	-	-	-	-	-	-	-	4	-	-	8	12	1	3	-	-	-	-	9	20	39	362
Estimates of IBNR and IBNER at the end of the period (net)	2,655	2,655	196	196	5,083	5,083	127	127	82,522	82,522	6,635	6,635	15,241	15,241	3,281	3,281	9,530	9,530	740,433	740,433	771,303	771,303
Estimates of IBNR and IBNER at the beginning of the period (net)	2,314	1,998	220	216	5,240	5,878	124	120	82,277	153,743	6,755	6,428	11,394	10,813	2,961	2,392	10,796	9,450	718,730	706,329	759,014	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 December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
Claims Paid (Direct)	22,900	46,990	3,035	11,532	2	21	3,036	11,553	55,244	159,228	32,298	87,284	87,542	246,512	107,704	319,794	4,382	14,748	174	974	112,259	335,516
Add :-Re-insurance accepted to direct claims	626	2,176	29	118	0	0	29	118	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less :-Re-insurance Ceded to claims paid	(17,630)	(36,917)	(154)	(3,878)	(1)	(18)	(155)	(3,889)	(15,015)	(29,597)	(2,400)	(85,803)	(18,315)	(115,400)	(32,542)	(98,451)	(1,377)	(4,336)	(7)	(110)	(33,826)	(102,897)
Net Claim Paid	5,896	12,249	2,909	7,771	0	3	2,910	7,774	39,329	129,631	29,898	1,481	69,227	131,112	75,161	221,343	3,004	10,423	167	864	78,333	232,600
Add Claims Outstanding at the end of the year	51,827	51,827	18,849	18,849	94	94	18,943	18,943	38,491	38,491	811,429	811,429	849,920	849,920	73,341	73,341	23,361	2,689	2,689	99,392	99,392	
Less Claims Outstanding at the beginning of the year	(53,973)	(46,372)	(19,320)	(17,307)	(80)	(73)	(19,400)	(47,153)	(39,728)	(804,832)	(689,447)	(851,985)	(729,175)	(66,634)	(50,113)	(23,445)	(22,426)	(2,457)	(2,044)	(92,536)	(74,583)	
Net Incurred Claims	3,750	17,704	2,438	9,313	15	24	2,453	9,337	30,666	128,394	36,496	123,643	67,162	251,857	81,869	244,571	2,921	11,358	399	1,509	85,189	257,439
Claims Paid (Direct)																						
-In India	22,900	46,990	2,967	11,202	0	19	2,967	11,221	55,244	159,228	32,298	87,174	87,542	246,402	107,704	319,794	4,382	14,748	166	874	112,251	335,416
-Outside India	-	-	68	331	1	1	69	332	-	-	-	110	-	110	-	-	-	-	8	100	8	100
Estimates of IBNR and IBNER at the end of the period (net)	26,509	26,509	12,789	12,789	77	77	12,867	12,867	29,219	29,219	405,774	405,774	434,994	434,994	54,101	54,101	20,031	20,031	2,599	2,599	76,731	76,731
Estimates of IBNR and IBNER at the beginning of the period (net)	28,721	23,439	12,356	10,699	54	47	12,410	10,745	34,259	27,864	398,676	367,221	433,135	395,085	44,324	37,977	19,164	19,796	2,394	2,022	65,882	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 December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
Claims Paid (Direct)	298	913	0	41	3,532	9,591	14	14	47,715	102,309	835	1,560	2,991	8,691	89	215	5,789	16,678	261,064	722,040	287,001	780,584
Add :-Re-insurance accepted to direct claims	0	0	0	0	5	47	(14)	(9)	0	0	900	900	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-7-OPERATING EXPENSES 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 December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025
1	Employees' remuneration & welfare benefits	2,064	7,553	222	726	14	44	236	770	5,062	13,941	3,026	8,080	8,088	22,021	14,180	40,028	929	2,609	98	421	15,208	43,058
2	Travel, conveyance and vehicle running expenses	31	154	4	13	0	1	5	14	150	357	93	217	243	575	418	1,072	25	67	3	11	446	1,150
3	Training expenses	23	72	2	5	0	0	2	5	29	59	17	33	46	92	94	214	6	17	1	2	101	233
4	Rents, rates & taxes	(39)	441	(2)	30	(0)	2	(2)	32	172	666	113	401	285	1,067	441	2,155	19	149	1	22	461	2,327
5	Repairs	42	209	7	17	0	1	8	18	128	367	78	220	206	587	372	1,153	23	76	2	12	397	1,241
6	Printing & stationery	8	26	(1)	(1)	(0)	(0)	(1)	(1)	15	41	11	35	26	76	52	140	4	10	0	1	56	151
7	Communication expenses	7	44	1	3	0	0	1	3	41	111	24	61	65	172	131	338	8	21	0	3	140	363
8	Legal & professional charges	177	808	32	89	2	6	34	95	514	932	361	529	875	1,461	1,484	4,039	83	296	11	42	1,578	4,377
9	Auditors' fees, expenses etc.	4	18	0	1	0	0	0	1	6	15	4	9	10	23	19	52	1	4	0	1	21	57
	(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	1	3	0	0	0	0	0	0	1	2	1	1	1	3	3	8	0	1	0	0	3	8
10	Advertisement and publicity	145	397	5	12	0	0	5	13	723	1,892	424	1,062	1,147	2,955	2,120	5,669	141	310	15	61	2,277	6,040
11	Interest & Bank Charges	65	217	5	14	0	1	5	15	83	285	50	161	133	447	267	945	20	65	1	10	288	1,020
12	Depreciation	399	1,616	34	113	3	9	36	122	564	1,320	332	747	896	2,067	1,810	4,681	112	370	13	48	1,936	5,099
13	Brand/Trade Mark usage fee/charges	74	256	6	18	0	1	6	19	95	205	56	116	151	321	311	734	20	58	2	7	334	800
14	Business Development and Sales Promotion Expenses	(9)	31	(0)	2	(0)	0	(0)	2	(4)	72	(1)	14	(5)	86	(18)	83	(2)	7	(0)	1	(21)	90
15	Information Technology Expenses	391	1,862	34	130	2	9	36	139	605	1,470	359	835	965	2,305	1,930	5,282	114	422	14	54	2,058	5,757
16	Goods and Services Tax (GST)	485	510	27	28	2	2	29	30	1,176	1,191	664	672	1,840	1,864	3,682	3,739	230	235	39	40	3,951	4,014
17	Others																						
	- Electricity expenses	9	49	1	5	0	0	1	5	46	134	30	84	76	218	133	411	8	26	1	4	143	441
	- Office expenses	1	5	0	0	0	0	0	0	6	17	15	38	22	55	9	28	1	2	0	0	10	30
	- Postage and courier	5	17	0	1	0	0	0	1	8	19	25	63	33	82	23	55	1	5	0	1	24	60
	- Miscellaneous expenses	(26)	(33)	(2)	(3)	(0)	(0)	(2)	(3)	14	62	8	26	22	88	27	112	0	3	0	1	27	116
	- Loss/(Profit) on sale of assets (net)	(275)	(277)	(19)	(19)	(1)	(1)	(20)	(21)	(221)	(222)	(125)	(125)	(346)	(347)	(791)	(795)	(63)	(63)	(8)	(8)	(862)	(866)
	TOTAL	3,583	13,978	355	1,184	23	76	378	1,260	9,212	22,936	5,565	13,279	14,778	36,215	26,697	70,143	1,681	4,690	195	734	28,575	75,568
	In India	3,583	13,978	355	1,184	23	76	378	1,260	9,212	22,936	5,565	13,279	14,778	36,215	26,697	70,143	1,681	4,690	195	734	28,575	75,568
	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 December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025	
1	Employees' remuneration & welfare benefits	45	129	5	26	478	1,414	14	30	1,007	3,988	132	397	941	2,851	115	255	381	1,105	26,414	75,275	28,715	83,597	
2	Travel, conveyance and vehicle running expenses	1	2	0	1	7	26	0	1	33	137	1	8	19	62	3	7	6	23	758	1,990	793	2,158	
3	Training expenses	1	1	0	0	5	13	0	0	18	53	2	5	8	20	1	1	5	13	187	432	212	509	
4	Rents, rates & taxes	(0)	7	(0)	2	(1)	76	0	2	(31)	364	(0)	29	(3)	121	5	13	2	77	719	4,084	678	4,557	
5	Repairs	1	4	0	1	12	37	0	1	19	136	3	12	26	70	3	7	8	34	676	2,130	725	2,357	
6	Printing & stationery	(0)	0	0	1	4	(0)	0	1	2	154	1	2	(2)	1	0	1	3	6	163	396	170	421	
7	Communication expenses	1	2	0	2	8	0	0	3	15	0	2	4	14	1	2	2	7	217	585	225	632		
8	Legal & professional charges	4	14	0	3	43	146	2	4	496	1,651	12	52	72	236	10	20	36	139	3,131	8,103	3,343	9,006	
9	Auditors' fees, expenses etc.	0	0	0	0	1	3	0	0	3	13	0	1	2	5	0	0	1	3	37	107	42	126	
	(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	0	0	0	0	2	0	0	0	1	0	0	0	0	5	15	6	18	
10	Advertisement and publicity	2	5	0	2	13	36	0	0	202	843	5	12	60	157	19	42	27	62	3,753	10,152	3,903	10,562	
11	Interest & Bank Charges	2	4	0	1	14	37	0	1	347	1,396	6	15	22	64	2	34	6	16	43	829	3,032	899	3,264
12	Depreciation	10	29	1	7	98	297	3	6	284	1,161	37	98	116	251	456	14	29	94	287	3,525	9,554	3,961	11,292
13	Brand/Trade Mark usage fee/charges	2	5	0	1	17	47	0	1	54	453	7	19	27	72	2	5	17	47	610	1,769	690	2,044	
14	Business Development and Sales Promotion Expenses	(0)	1	(0)	0	(1)	6	0	0	(1)	(9)	(0)	2	(1)	19	9	(0)	(1)	6	(31)	192	(40)	225	
15	Information Technology Expenses	11	34	1	8	101	341	3	7	283	1,561	39	136	185	554	16	32	98	335	3,759	11,071	4,186	13,072	
16	Goods and Services Tax (GST)	8	8	2	2	73	77	1	1	323	1,519	28	29	155	161	24	24	82	87	6,487	6,786	7,001	7,326	
17	Others																							
	- Electricity expenses	0	1	0	0	2	9	0	0	6	29	0	2	4	17	1	3	2	7	232	728	242	782	
	- Office expenses	0	0	0	0	0	0	0	0	2	8	0	1	0	2	0	0	1	35	97	2	36	110	
	- Post																							

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		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024
1 Employees' remuneration & welfare benefits	1,989	7,167	234	727	28	78	262	805	4,756	14,221	3,170	8,427	7,926	22,648	11,150	32,887	647	2,282	60	202	11,858	35,370
2 Travel, conveyance and vehicle running expenses	48	229	4	16	1	2	5	18	110	401	75	334	185	635	263	991	14	69	2	7	279	1,066
3 Training expenses	15	63	1	5	0	1	2	6	22	63	15	37	37	100	58	174	3	12	0	1	62	187
4 Rents, rates & taxes	92	457	9	37	1	4	11	41	252	1,999	178	477	430	1,265	642	1,999	37	139	3	13	682	2,151
5 Repairs	26	193	2	16	0	2	2	18	81	365	67	218	147	583	228	910	12	62	1	6	241	978
6 Printing & stationery	(3)	36	(0)	2	(0)	0	(0)	3	15	62	11	37	26	99	31	151	1	11	0	1	33	463
7 Communication expenses	16	101	2	7	0	1	2	8	47	141	31	83	79	224	122	378	7	26	1	2	130	463
8 Legal & professional charges	253	746	31	81	4	11	36	92	251	805	70	261	321	1,066	979	2,998	57	208	6	20	1,041	3,226
9 Auditors' fees, expenses etc.																						
(a) as auditor	2	8	0	1	0	0	0	1	2	7	2	5	4	12	7	21	0	1	0	0	7	22
(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	2	9	0	1	0	0	0	1	3	8	2	5	5	13	8	23	0	2	0	0	8	24
10 Advertisement and publicity	194	484	6	10	1	1	7	11	752	1,803	488	1,052	1,241	2,855	1,909	4,469	118	314	10	26	2,037	4,809
11 Interest & Bank Charges	54	259	4	15	1	2	4	17	152	494	105	287	257	781	392	1,255	22	88	2	8	417	1,350
12 Depreciation	292	1,042	27	80	4	11	31	91	360	1,013	245	595	605	1,608	965	2,747	57	191	5	18	1,028	2,956
13 Brand/Trade Mark usage fee/charges	98	365	9	27	1	4	10	31	122	352	84	207	206	559	328	958	19	67	2	6	349	1,031
14 Business Development and Sales Promotion Expenses	14	96	2	7	0	1	2	7	16	131	15	79	31	210	57	381	2	27	0	2	59	410
15 Information Technology Expenses	328	1,565	33	117	5	16	37	133	447	1,515	318	892	765	2,407	1,198	4,122	68	286	6	27	1,272	4,436
16 Goods and Services Tax (GST)	7	15	1	1	0	0	1	1	8	15	5	8	13	23	22	40	1	3	0	0	23	43
17 Others																						
- Electricity expenses	12	81	1	5	0	1	1	5	50	139	39	91	89	230	145	389	9	27	1	2	155	418
- Office expenses	0	7	0	0	0	0	0	0	(4)	12	13	38	9	50	(16)	28	38	37	(0)	0	23	66
- Postage and courier	0	28	0	2	0	0	0	3	7	29	23	82	26	111	3	80	0	5	0	1	10	86
- Miscellaneous expenses	(27)	(31)	(3)	(4)	(0)	(1)	(3)	(5)	15	63	11	37	25	100	34	153	2	11	0	1	36	165
- Loss/(Profit) on sale of assets (net)	9	9	1	1	0	0	1	1	8	6	5	4	13	10	22	17	2	1	0	0	24	19
TOTAL	3,422	12,929	365	1,154	46	134	411	1,288	7,472	22,433	4,971	13,156	12,442	35,589	18,555	55,171	1,117	3,869	101	343	19,774	59,383
In India	3,422	12,929	365	1,154	46	134	411	1,288	7,472	22,433	4,971	13,156	12,442	35,589	18,555	55,171	1,117	3,869	101	343	19,774	59,383
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 December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024		
1 Employees' remuneration & welfare benefits	35	87	3	9	445	1,129	43	80	2,091	5,640	134	349	961	2,640	82	473	341	1,356	23,919	69,782	26,170	77,754
2 Travel, conveyance and vehicle running expenses	1	3	0	0	12	33	1	2	110	302	5	14	24	75	1	15	9	47	627	2,193	680	2,440
3 Training expenses	0	1	0	0	4	10	0	1	33	99	2	5	7	19	0	3	3	12	149	437	165	506
4 Rents, rates & taxes	2	6	0	1	23	72	2	5	156	612	8	28	46	143	4	29	19	95	1,374	4,406	1,477	4,904
5 Repairs	1	3	0	0	7	30	1	2	57	206	3	11	14	66	1	13	5	39	477	1,932	505	2,143
6 Printing & stationery	0	1	0	0	0	5	0	0	112	296	(0)	2	1	11	0	2	(0)	8	171	587	168	627
7 Communication expenses	0	2	0	0	4	16	1	1	(16)	94	2	7	9	31	1	5	4	21	212	808	230	918
8 Legal & professional charges	6	12	1	1	58	124	8	13	793	1,761	26	56	101	244	4	31	48	148	2,406	6,683	2,695	7,521
9 Auditors' fees, expenses etc.																						
(a) as auditor	0	0	0	0	1	2	0	0	5	13	0	1	1	2	0	0	0	2	19	54	21	62
(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	1	1	0	0	5	14	0	1	1	3	0	0	2	1	20	58	23	68
10 Advertisement and publicity	2	4	0	1	21	34	1	1	478	1,555	7	10	79	163	21	75	42	130	3,929	9,638	4,131	10,133
11 Interest & Bank Charges	1	3	0	0	12	34	1	2	759	1,958	5	15	27	81	3	20	11	57	1,492	4,303	1,550	4,579
12 Depreciation	7	16	1	2	68	174	7	13	603	1,593	30	79	123	320	8	41	59	203	2,538	7,005	2,862	8,138
13 Brand/Trade Mark usage fee/charges	2	6	0	0	23	60	3	5	214	579	10	28	42	112	3	14	20	72	873	2,468	981	2,864
14 Business Development and Sales Promotion Expenses	0	1	0	0	5	15	1	1	12	132	2	7	30	30	(0)	5	2	20	121	831	137	935
15 Information Technology Expenses	9	25	1	3	86	258	10	19	792	2,479	39	120	156	479	8	62	69	309	3,205	10,597	3,571	12,296
16 Goods and Services Tax (GST)	0	0	0	0	1	3	0	0	112	490	1	1	3	5	0	1	3	155	568	163	584	
17 Others																						
- Electricity expenses	0	1	0	0	3	11	0	1	20	105	1	5	6	23	1	6	3	17	279	818	291	904
- Office expenses	0	0	0	0	0	1	0	0	3	15	0	0	1	2	0	1	0	2	36	136	37	144
- Postage and courier	0	0	0	0	1	5	0	0	11	53	0	2	1	9	(0)	1	0	6	53	274	54	305
- Miscellaneous expenses	(1)	(1)	(0)	(0)	(6)	(8)	(1)	(1)	(20)	(79)	(3)	(4)	(8)	(8)	0	3	(5)	(4)	58	321	28	285
- Loss/(Profit) on sale of assets (net)	0	0	0	0	1	2	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-8-SHARE CAPITAL SCHEDULE

(₹ in Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
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: 723,687,333 Equity Shares of ₹ 10/- each)	72,583	72,369
3	Subscribed Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 723,687,333 Equity Shares of ₹ 10/- each)	72,583	72,369
4	Called-up Capital		
	725,829,006 Equity Shares of ₹ 10/- each (Previous year: 723,687,333 Equity Shares of ₹ 10/- each)	72,583	72,369
	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: 723,687,333 Equity Shares of ₹ 10/- each)	72,583	72,369



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 December 31, 2025		As at December 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian: HDFC Bank Limited	365,332,706	50.33%	365,332,706	50.48%
· Foreign: ERGO International AG	358,964,540	49.46%	355,239,737	49.09%
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	1,531,760	0.21%	3,114,890	0.43%
TOTAL	725,829,006	100%	723,687,333	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF HDFC ERGO GENERAL INSURANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 2025

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	734	3,553,051,263	23.09	35,530.51	-	-	-	-
ii)	Foreign Portfolio Investors Category I	2,503	6,024,863,895	39.16	60,248.64	-	-	-	-
iii)	Foreign Portfolio Investors Category II	244	327,822,707	2.13	3,278.23	-	-	-	-
iv)	Foreign Portfolio Investors Category III	-	-	-	-	-	-	-	-
v)	Banks	38	260,178	-	2.60	-	-	-	-
vi)	Insurance Companies	216	957,593,645	6.22	9,575.94	-	-	-	-
vii)	FII belonging to Foreign promoter*	-	-	-	-	-	-	-	-
viii)	Foreign Institutional Investor	4	1,059,023	0.01	10.59	-	-	-	-
ix)	Foreign Bank	6	24,270	-	0.24	-	-	-	-
x)	FII belonging to Foreign promoter of indian Promoter#	-	-	-	-	-	-	-	-
xi)	Provident Fund/Pension Fund	70	338,752,067	2.20	3,387.52	-	-	-	-
xii)	Alternative Investment Fund	145	81,899,100	0.53	818.99	-	-	-	-
xiii)	Sovereign Wealth Fund	4	23,965,236	0.16	239.65	-	-	-	-
x)	NBFC Registered with RBI	31	1,173,655	0.01	11.74	-	-	-	-
x)	Any other (Other Financial Institutions)	2	31,930	-	0.32	-	-	-	-
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	2	100,802	-	1.01	-	-	-	-
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	3,539,368	1,254,791,640	8.16	12,547.92	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1,134	353,022,883	2.29	3,530.23	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	161	5,512,625	0.04	55.13	-	-	-	-
-	- Non Resident Indian	33,669	42,758,676	0.28	427.59	-	-	-	-
-	- Foreign Nationals	9	16,429	-	0.16	-	-	-	-
-	- Foreign Companies	1	540	-	0.01	-	-	-	-
-	- Clearing Members	12	691,965	-	6.92	-	-	-	-
-	- Bodies Corporate	11,492	215,982,813	1.40	2,159.83	-	-	-	-
-	- Bodies Corporate-Ltd Liability Partnership	-	-	-	-	-	-	-	-
-	-Investor Education and Protection Fund (IEPF)	1	21,898,119	0.14	218.98	-	-	-	-
-	- Foreign Corporate Bodies (FDIs)	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
vi)	Associate Companies/ Subsidiaries								
-	Associate Companies/ Subsidiaries	1	57,878,670	0.38	578.79	-	-	-	-
-	- Directors & Relatives (Excluding independent director & Nominee director)	45	25,989,240	0.17	259.89	-	-	-	-
-	- Key Managerial Personnel	4	298,926	-	2.99	-	-	-	-
-	- Hindu Undivided Families	60,175	23,452,829	0.15	234.53	-	-	-	-
-	- Independent Director & Their Relatives	-	-	-	-	-	-	-	-
-	- Unclaimed Shares	1	1,127,608	0.01	11.28	-	-	-	-
-	- Fraction Shares	-	-	-	-	-	-	-	-
-	- Escrow Demat A/C	2	5,506,875	0.04	55.07	-	-	-	-
-	- Physical Shares	1	8,142,282	0.05	81.42	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	2,056,682,564	13.37	20,566.83	-	-	-	-
2.2)	Employee Benefit Trust	4	69,617	-	0.70	-	-	-	-
2.3)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	Total	3,650,087	15,384,577,216	100.00	153,845.77	-	-	-	-

* Non of this instituion 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 DECEMBER 31, 2025



Sr. No.	Name of the Shareholders	No of Shares	% to Capital
1	SBI-ETF NIFTY 50	969,749,843	6.3
2	Life Insurance Corporation of India	635,741,433	4.13
3	ICICI Prudential Large Cap Fund	460,111,336	2.99
4	HDFC Trustee Company Ltd - HDFC Flexi Cap Fund	383,022,680	2.49
5	Government of Singapore	303,117,360	1.97
6	UTI - Nifty 50 Exchange Traded Fund	295,266,588	1.92
7	NPS Trust-A/C HDFC Pension Management Company Ltd Scheme E-Tier I	338,752,067	2.2
8	NIPPON Life India Trustee Ltd - A/C NIPPON India ETF Nifty 50 BEES	285,749,331	1.86
9	Vanguard Total International Stock Index Fund	165,718,771	1.08
	Total	3,837,229,409	24.94



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 December 31, 2025		As at December 31, 2024	
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	56,151	202,533
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	65,324		42,910	
	Less: Transfer to Debenture Redemption Reserve	-	264,582	-	206,668
	TOTAL		509,010		442,796

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 December 31, 2025	As at December 31, 2024
1	Debentures/ Bonds	140,000	107,500
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	140,000	107,500

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 December 31, 2025	As at December 31, 2024
		As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	152,137	139,502	529,033	566,333	681,170	705,835
2	Other Approved Securities	126,548	97,244	440,049	394,776	566,597	492,020
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	74,925	45,954	260,538	186,560	335,463	232,514
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	61,696	55,549	214,536	225,509	276,232	281,058
	(e) Other Securities (Alternative Investment Fund)	246	206	855	835	1,101	1,041
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	172,565	144,175	600,064	585,303	772,629	729,478
5	Other than Approved Investments*^	2,220	1,071	7,719	4,347	9,939	5,418
	TOTAL	590,337	483,701	2,052,794	1,963,663	2,643,131	2,447,364
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,141	1,390	3,969	5,641	5,110	7,031
2	Other Approved Securities	-	46	-	188	-	234
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	-	789	-	3,202	-	3,991
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	588	556	2,042	2,258	2,630	2,814
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,023	10,275	20,945	41,715	26,968	51,990
	(e) Other Securities (Alternative Investment Fund)	19,010	22,205	66,103	90,144	85,113	112,349
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,092	7,127	7,275	28,932	9,367	36,059
5	Other than Approved Investments*^	-	-	-	-	-	-
	TOTAL	28,854	42,388	100,334	172,080	129,188	214,468
	GRNAD TOTAL	619,191	526,089	2,153,128	2,135,743	2,772,319	2,661,832

For NL - 12

*The above is net-off Provision for Diminution in value of Investments (December 31, 2025 : ₹ 16,254 Lakhs & December 31, 2024 : ₹ 20,954 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 December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024
Long Term Investments--						
Book Value	513,827	437,138	1,786,742	1,774,632	2,300,569	2,211,771
Market Value	515,688	440,890	1,793,215	1,789,863	2,308,903	2,230,753
Short Term Investments--						
Book Value	28,266	41,043	98,291	166,620	126,557	207,663
Market Value	28,316	40,890	98,464	165,998	126,780	206,888



FORM NL-13-LOANS SCHEDULE

(₹ in Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
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 December 31, 2025	As at December 31, 2024
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	56,307	14,318	0	70,625	34,873	7,562	(0)	42,435	28,190	17,081
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,990	115	46	2,059	832	133	46	919	1,140	1,120
Buildings	15,161	-	7,561	7,600	2,607	173	925	1,855	5,745	12,616
Furniture & Fittings	4,435	573	105	4,903	2,441	292	86	2,647	2,256	2,215
Information Technology Equipment	19,943	2,950	2,753	20,140	14,602	2,163	2,750	14,015	6,125	5,302
Vehicles	4,214	451	406	4,259	1,705	638	221	2,122	2,137	2,639
Office Equipment	3,947	204	308	3,843	2,757	331	286	2,802	1,041	1,301
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	105,997	18,611	11,179	113,429	59,817	11,292	4,314	66,795	46,634	42,274
Work in progress	6,365	14,209	17,161	3,413	-	-	-	-	3,413	6,646
Grand Total	112,362	32,820	28,340	116,842	59,817	11,292	4,314	66,795	50,047	48,920
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 December 31, 2025	As at December 31, 2024
1	Cash (including cheques, drafts and stamps)	1,495	1,714
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	256	345
	(bb) Others	118	28
	(b) Current Accounts	12,754	14,679
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	14,623	16,766
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	14,623	16,766
	In India	14,623	16,766
	Outside India	-	-

(₹ in Lakhs)

Particulars	As at December 31, 2025	As at December 31, 2024
Cheques on hand	1,400	1,633



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 December 31, 2025		As at December 31, 2024	
	ADVANCES				
1	Reserve deposits with ceding companies		-		-
2	Application money for investments		-		-
3	Prepayments		5,343		5,089
4	Advances to Directors/Officers		-		-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		11,416		10,635
6	Goods and Service tax Credit		63,350		25,875
7	Others				
	(i) Advances to employees		52		98
	(ii) Advances to suppliers	33,654		18,518	
	Less : Provisions for doubtful debts	(2,291)	31,363	(2,291)	16,227
	TOTAL (A)		111,524		57,924
	OTHER ASSETS				
1	Income accrued on investments		71,986		69,084
2	Outstanding Premiums	93,586		205,512	
	Less : Provisions for doubtful debts	(14,985)	78,601	(326)	205,186
3	Agents' Balances		210		331
4	Foreign Agencies Balances		-		-
5	Due from other entities carrying on insurance business (including reinsurers)		40,007		41,801
6	Due from subsidiaries/ holding		-		-
7	Investments held for Unclaimed Amount of Policyholders		1,958		1,946
8	Interest Income on Unclaimed amount of Policyholders Investment		520		519
9	Others				
	(i) Deposits for premises		1,601		1,201
	(ii) Stock of Salvaged Cars		-		3
	TOTAL (B)		194,883		320,071
	TOTAL (A+B)		306,407		377,995



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 December 31, 2025	As at December 31, 2024
1	Agents' Balances	17,159	14,281
2	Balances due to other insurance companies	230,564	502,798
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	337,587	123,523
	(b) for Other Policies	10,310	7,082
5	Unallocated Premium	57,334	51,705
6	Sundry creditors	75,351	64,816
7	Due to subsidiaries/ holding company	7,316	6,233
8	Claims Outstanding	1,246,852	1,235,792
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,916	1,929
11	Income accrued on Unclaimed amounts	521	519
12	Interest payable on debentures	5,483	3,366
13	GST Liabilities	16,724	3,392
14	Others (to be specified)		
	Tax deducted at source	4,520	4,723
	Other statutory dues	717	618
	Unclaimed Dividend Payable	-	-
	TOTAL	2,012,354	2,020,777

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 December 31, 2025	As at December 31, 2024
1	Reserve for Unexpired Risk	386,652	459,382
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,874	2,019
4	For Employee Benefits	3,526	1,323
4	Others	-	-
	TOTAL	392,052	462,724



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 December 31, 2025	As at December 31, 2024
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 December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
1	Gross Direct Premium Growth Rate**	7.99%	-10.09%	-28.87%	-8.89%
2	Gross Direct Premium to Net worth Ratio	0.65	1.99	0.69	2.52
3	Growth rate of Net Worth	13.68%	13.68%	21.77%	21.77%
4	Net Retention Ratio**	36.50%	40.13%	43.53%	44.35%
5	Net Commission Ratio**	-10.27%	-5.38%	15.82%	5.47%
6	Expense of Management to Gross Direct Premium Ratio**	34.73%	31.28%	32.29%	27.01%
7	Expense of Management to Net Written Premium Ratio**	29.29%	27.55%	47.33%	30.64%
8	Net Incurred Claims to Net Earned Premium**	87.12%	90.69%	85.85%	91.39%
9	Claims paid to claims provisions**	8.46%	12.34%	9.61%	10.76%
10	Combined Ratio**	116.41%	118.24%	133.18%	122.02%
11	Investment income ratio	2.15%	6.40%	1.86%	6.48%
12	Technical Reserves to net premium ratio **	11.98	3.57	11.61	3.09
13	Underwriting balance ratio	(0.10)	(0.15)	(0.14)	(0.15)
14	Operating Profit Ratio	16.82%	12.28%	2.50%	4.50%
15	Liquid Assets to liabilities ratio	0.07	0.07	0.11	0.11
16	Net earning ratio	19.28%	14.29%	6.72%	7.82%
17	Return on net worth ratio	4.77%	11.84%	2.02%	8.84%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.19	2.19	1.75	1.75
19	NPA Ratio				
	Gross NPA Ratio	0.59%	0.59%	0.78%	0.78%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio	0.25	0.25	0.22	0.22
21	Debt Service Coverage Ratio	11.68	11.48	7.27	10.18
22	Interest Service Coverage Ratio	11.68	11.48	7.27	10.18
23	Earnings per share	9.00	9.00	5.97	5.97
	Basic				
	Diluted	8.98	8.98	5.95	5.95
24	Book value per share	75.99	75.99	67.04	67.04

Segments Upto the quarter ended on December 31, 2025	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	5.24%	10.40%	-90.30%	23.39%	-8.25%	38.31%	17.85%	30.06%	5.07	0.68
Previous Period	0.48%	14.87%	-50.83%	23.27%	4.24%	67.31%	19.85%	71.55%	4.36	0.29
Marine Cargo										
Current Period	-3.62%	83.93%	13.60%	23.48%	26.01%	84.71%	22.30%	110.72%	2.20	(0.14)
Previous Period	-14.54%	84.89%	10.50%	20.03%	21.98%	97.13%	23.46%	119.10%	2.30	(0.20)
Marine Hull										
Current Period	-48.96%	2.60%	-118.20%	9.07%	242.13%	69.25%	0.42%	311.39%	5.86	(4.60)
Previous Period	11.89%	0.67%	-271.51%	8.89%	982.24%	173.53%	2.37%	1155.77%	9.85	(8.35)
Total Marine										
Current Period	-9.11%	78.48%	13.31%	22.50%	26.49%	84.69%	22.18%	111.18%	2.21	(0.15)
Previous Period	-12.02%	74.88%	10.20%	18.68%	22.99%	97.24%	23.37%	120.23%	2.31	(0.21)
Motor OD										
Current Period	-13.65%	20.22%	36.86%	44.26%	123.23%	76.28%	39.44%	199.51%	1.29	(0.88)
Previous Period	-15.16%	25.13%	45.86%	42.73%	104.53%	85.20%	62.42%	189.73%	1.87	(0.12)
Motor TP										
Current Period	-16.78%	85.96%	4.92%	24.12%	25.63%	132.59%	-2.41%	158.22%	14.63	(0.57)
Previous Period	-54.13%	87.46%	24.13%	21.54%	40.91%	129.19%	0.16%	170.10%	11.02	(0.63)
Total Motor										
Current Period	-14.81%	44.02%	14.27%	36.97%	54.22%	115.48%	-1.05%	169.70%	10.72	(0.67)
Previous Period	-35.48%	48.24%	31.25%	34.88%	61.77%	102.27%	3.56%	164.04%	8.02	(0.32)
Health										
Current Period	7.03%	53.71%	-2.69%	37.09%	25.05%	90.05%	55.39%	115.10%	1.24	(0.12)
Previous Period	6.36%	59.78%	5.71%	35.28%	27.99%	90.07%	61.78%	118.06%	1.25	(0.16)
Personal Accident										
Current Period	30.11%	46.55%	-21.78%	60.87%	5.15%	80.57%	15.44%	85.72%	3.14	0.16
Previous Period	-35.08%	59.41%	28.13%	57.35%	50.78%	49.89%	35.17%	100.67%	3.62	0.12
Travel Insurance										
Current Period	74.99%	79.58%	36.84%	45.17%	56.01%	47.68%	4.55%	103.68%	1.28	(0.13)
Previous Period	2.10%	94.18%	23.41%	35.15%	36.68%	60.43%	29.53%	97.11%	1.49	0.02
Total Health										
Current Period	8.94%	53.43%	-3.35%	39.00%	24.22%	88.82%	44.60%	113.04%	1.36	(0.10)
Previous Period	2.13%	59.97%	7.31%	36.70%	29.53%	86.74%	52.90%	116.27%	1.40	(0.13)
Workmen's Compensation										
Current Period	20.41%	80.84%	19.69%	26.35%	29.65%	76.24%	21.25%	105.89%	2.47	(0.08)
Previous Period	25.27%	80.91%	19.24%	25.17%	27.70%	109.24%	16.71%	136.94%	2.59	(0.39)
Public/ Product Liability										
Current Period	170.11%	13.74%	-32.75%	24.25%	19.55%	-17.34%	5.94%	2.21%	3.21	0.96
Previous Period	18.90%	19.51%	-4.02%	24.22%	31.19%	17.23%	0.30%	48.42%	6.68	0.57
Engineering										
Current Period	15.80%	17.25%	-40.47%	21.01%	8.34%	89.82%	13.98%	98.16%	2.48	0.01
Previous Period	27.08%	17.28%	-26.50%	21.26%	18.12%	124.86%	14.24%	142.97%	2.66	(0.46)
Aviation										
Current Period	-67.48%	0.49%	-872.38%	9.03%	872.06%	80.00%	0.51%	952.06%	169.33	(13.04)
Previous Period	25.88%	0.04%	-6081.31%	13.01%	11011.11%	-61.90%	-1.83%	10949.21%	606.14	(132.91)
Crop Insurance										
Current Period	-52.26%	32.08%	-14.76%	10.32%	17.37%	77.30%	57.32%	94.68%	2.27	0.05
Previous Period	-6.19%	40.56%	-10.27%	7.29%	7.55%	88.30%	19.88%	95.85%	1.67	0.04
Other Liability										
Current Period	-1.23%	13.46%	-14.79%	20.46%	36.23%	35.12%	10.35%	71.36%	7.49	0.26
Previous Period	15.04%	15.08%	-17.50%	21.15%	22.82%	91.60%	22.59%	114.42%	4.56	(0.07)
Total Miscellaneous										
Current Period	-12.22%	44.70%	-2.43%	32.70%	28.99%	93.21%	47.44%	122.19%	3.54	(0.19)
Previous Period	-10.01%	48.33%	7.94%	27.63%	31.99%	92.24%	19.91%	124.22%	3.05	(0.16)
Total-Current Period	-10.09%	40.13%	-5.38%	31.28%	27.55%	90.69%	12.34%	118.24%	3.57	(0.15)
Total-Previous Period	-8.89%	44.35%	5.47%	27.01%	30.64%	91.39%	10.76%	122.02%	3.09	(0.15)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
For the Quarter Ending December 31, 2025

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 December 31, 2025	Up to the quarter ended December 31, 2025	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
1	HDFC Bank Limited	Holding Company	Interest on Fixed Deposit	49	148	54	148
			Interest on Investments (NCDs)	1,831	6,673	2,378	6,600
			Premium from Direct Business written-Net of GST	6,745	32,771	9,750	17,044
			Claims	2,755	5,373	2,351	8,344
			Commission	21,193	55,383	17,396	48,424
			Bank Charges	301	698	247	954
			Rent, Rates and Taxes	-	-	161	484
			Electricity expenses	-	-	-	-
			Repairs & Maintenance	-	-	-	16
			Name Usage Fees	345	1,022	491	1,432
			Interim Dividend Paid	-	-	-	-
			Other Expenses	-	8	-	-
			Investment Purchased (Transaction during the period)	7,503	52,528	23,819	58,767
Investments Sold / Redeemed	29,723	65,643	-	5,253			
2	Munich Re	Investing Party's group company	Reinsurance Commission	67,662	129,106	19,041	77,265
			Reinsurance Claims recovery	43,841	227,326	39,682	141,955
			Premium on Re Insurance Ceded	137,142	281,884	79,193	274,213
			Interest on Debentures	-	-	-	-
3	ERGO International AG	Investing Party	Name Usage Fees	345	1,022	491	1,432
			Interim Dividend Paid	-	-	-	-
			Interest on Debentures	197	589	197	587
4	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	0	67	0	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	66	75	49	64
			Interest on Debentures	-	-	42	131
			Claims	-	29	2	44
			Others	(1)	18	103	316
7	HDFC Sales Private Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	46	761	53	696
			Claims	-	1	1	1
			Commission	2,631	7,381	2,903	9,014
8	HDB Financials Limited	Fellow Subsidiary	Interest on Investments (NCDs)	44	132	45	177
			Premium from Direct Business written-Net of GST	0	11	16	21
			Claims	-	-	-	-
			Commission	840	1,420	138	632
			NCD Redeemed	-	-	5,000	5,000
9	HDFC Securities Limited	Fellow Subsidiary	Premium from Direct Business written-Net of GST	2	11	2	16
			Claims	-	-	-	-
			Commission	23	64	14	50
10	Key Management Persons	Key Management Persons (including Relatives)	Premium from Direct Business written-Net of GST	1	2	0	4
			Claims	-	-	1	1
			Remuneration expenses	336	977	217	925

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	111,617	Receivable	No	No	Nil	Nil
			7,598	Payable	No	No	Nil	Nil
2	HDFC Life Insurance Company Limited	Fellow Subsidiary	26	Receivable	No	No	Nil	Nil
			0	Payable	No	No	Nil	Nil
3	HDFC Sales Private Limited	Fellow Subsidiary	1,014	Payable	No	No	Nil	Nil
4	Munich Re	Investing Party's group company	115,269	Payable	No	No	Nil	Nil
5	HDB Financials Limited	Fellow Subsidiary	2,079	Receivable	No	No	Nil	Nil
			254	Payable	No	No	Nil	Nil
6	HDFC Securities Limited	Fellow Subsidiary	17	Payable	No	No	Nil	Nil
7	ERGO International AG	Investing Party	10,119	Payable	No	No	Nil	Nil



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

**STATEMENT OF ADMISSIBLE ASSETS :
AS AT DECEMBER 31, 2025**

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	-	619,191	619,191
	Policyholders as per NL-12 A of BS	2,153,128	-	2,153,128
(A)	Total Investments as per BS	2,153,128	619,191	2,772,319
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	50,046	50,046
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	9,410	9,410
	Current Assets:			
(E)	Cash & Bank Balances as per BS*	13,740	883	14,623
(F)	Advances and Other assets as per BS	118,609	191,231	309,839
(G)	Total Current Assets as per BS...(E)+(F)	132,348	192,114	324,462
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	55,746	55,746
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	16,177	4,652	20,828
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,285,476	861,350	3,146,827
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	16,177	69,809	85,985
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,269,300	791,541	3,060,841

* 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	-	6,008	6,008
(b)	Furniture and Fittings	-	2,257	2,257
(c)	Leased Property	-	1,140	1,140
(d)	Capital Advance (Software & FA)	-	5	5
			
	Cash and Bank balances	-	21,864	21,864
	Inadmissible current assets			
(a)	Deferred Tax Assets	-	2,574	2,574
(b)	Other Advances	-	51	51
(c)	Advances	-	219	219
(d)	Reinsurance recoverable	-	27,746	27,746
(e)	Advance service tax	-	814	814
(f)	Unclaimed amount of Policyholders	-	2,478	2,478
	Fair value change account subject to minimum of zero	16,177	4,652	20,828
	Total	16,177	69,809	85,985

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 DECEMBER 31, 2025

(₹ in Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	902,685	386,652
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	902,685	386,652
(d)	Outstanding Claim Reserve (other than IBNR reserve)	715,617	475,550
(e)	IBNR reserve	1,282,694	771,303
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,900,996	1,633,504

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 DECEMBER 31, 2025

(₹ 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	195,296	19,970	96,674	20,249	19,530	14,501	19,530
2	Marine Cargo	13,926	11,539	14,413	13,089	2,308	3,927	3,927
3	Marine - Other than Marine Cargo	1,070	22	(394)	10	107	3	107
4	Motor	270,568	122,474	401,496	271,479	40,585	90,337	90,337
5	Engineering	36,680	6,342	21,554	5,462	3,668	3,233	3,668
6	Aviation	936	3	1,948	2	94	292	292
7	Liability	72,335	16,442	71,938	21,430	10,850	16,186	16,186
8	Health	699,616	371,778	571,605	351,148	104,942	128,611	128,611
9	Miscellaneous	39,471	11,286	26,581	14,283	5,526	5,582	5,582
10	Crop	194,460	65,522	214,128	92,442	19,446	32,119	32,119
	Total	1,524,358	625,379	1,419,943	789,595	207,056	294,791	300,359

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 DECEMBER 2025

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT (₹ in Lakhs)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,269,300
	Deduct:	
(B)	Current Liabilities as per BS	1,633,504
(C)	Provisions as per BS	-
(D)	Other Liabilities	635,795
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	791,541
	Deduct:	
(G)	Other Liabilities	132,669
(H)	Excess in Shareholder's funds (F-G)	658,873
(I)	Total ASM (E+H)	658,873
(J)	Total RSM	300,359
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.19

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						
<i>List below the products and/or add-ons introduced during the quarter ended December 31, 2025</i>						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Home Insurance (revision)- Multi year policy	Main Product	IRDAN146RPM50072V01202526	Miscellaneous	Retail	2-May-25
2	Home Credit Assure Shakti	Main Product	HDFHLP26053V012526	Package	Group	28-Nov-25

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

PART - A

Statement as on: December 31, 2025

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	619,191
	Investments (Policyholders)	8A	2,153,128
2	Loans	9	-
3	Fixed Assets	10	50,047
4	Current Assets		
	a. Cash & Bank Balance	11	14,623
	b. Advances & Other Assets	12	309,839
5	Current Liabilities		
	a. Current Liabilities	13	2,012,354
	b. Provisions	14	392,052
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		742,422
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	50,047
3	Cash & Bank Balance (if any)	11	14,623
4	Advances & Other Assets (if any)	12	309,839
5	Current Liabilities	13	2,012,354
6	Provisions	14	392,052
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(2,029,897)
	'Investment Assets'	(A-B)	2,772,319

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%	-	143,700	499,692	643,392	23%	-	643,392	639,735
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	279,827	973,050	1,252,877	46%	-	1,252,877	1,249,443
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SG for Housing and FFE									
		1. Approved Investments	Not less than 15%	-	178,053	619,149	797,203	29%	580	797,783	804,081
		2. Other Investments		-	389	1,353	1,742	0%	(650)	1,093	1,093
		b. Approved Investments	Not exceeding 55%	2,525	153,608	534,144	690,277	25%	21,441	711,719	716,414
		c. Other Investments		500	1,986	6,905	9,390	0%	(544)	8,847	8,847
		Investment Assets	100%	3,025	613,863	2,134,602	2,751,490	100%	20,828	2,772,319	2,779,878

Name of the Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Statement as on: December 31, 2025

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		643,122	23.3%	270	-3.5%	643,392	23.4%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,252,690	45.4%	188	-2.4%	1,252,877	45.5%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		213,711	7.7%	(15,664)	202.9%	198,047	7.2%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		588,133	21.3%	11,023	-142.8%	599,156	21.8%
	2. Other Investments		1,742	(0)	-	-	1,742	0
	c. Approved Investments		694,963	25.2%	(4,685)	60.7%	690,277	25.1%
	d. Other Investments (not exceeding 15%)		7,974	0.3%	1,417	-18.3%	9,390	0.3%
	Total		2,759,212	77%	(7,722)	100%	2,751,490	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 December 31, 2025

(₹ in Lakhs)

	MARKET VALUE				Book Value			
	As at December 31, 2025	as % of total for this class	As at December 31, 2024	as % of total for this class	As at December 31, 2025	as % of total for this class	As at December 31, 2024	as % of total for this class
Detail Regarding debt securities								
Break down by credit rating								
AAA rated	1,346,045	53.4%	1,327,666	52.6%	1,334,094	53.1%	1,325,128	52.8%
AA or better	135,280	5.4%	182,641	7.2%	131,119	5.2%	179,626	7.2%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	1,041,221	41.3%	1,015,188	40.2%	1,046,599	41.7%	1,004,076	40.0%
Total (A)	2,522,547	100%	2,525,495	100%	2,511,812	100%	2,508,831	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	130,510	5.2%	273,584	10.8%	130,184	5.2%	274,752	11.0%
more than 1 year and upto 3years	323,172	12.8%	333,457	13.2%	320,451	12.8%	335,019	13.4%
More than 3years and up to 7years	1,140,362	45.2%	889,372	35.2%	1,137,344	45.3%	891,044	35.5%
More than 7 years and up to 10 years	564,929	22.4%	455,813	18.0%	562,130	22.4%	447,743	17.8%
above 10 years	363,573	14.4%	573,269	22.7%	361,702	14.4%	560,272	22.3%
Total (B)	2,522,547	100%	2,525,495	100%	2,511,812	100%	2,508,831	100%
Breakdown by type of the issuer								
a. Central Government	650,033	25.8%	698,243	27.6%	653,580	26.0%	691,374	27.6%
b. State Government	391,188	15.5%	316,945	12.5%	393,019	15.6%	312,702	12.5%
c. Corporate Securities	1,481,326	58.7%	1,510,307	59.8%	1,465,213	58.3%	1,504,755	60.0%
Total (C)	2,522,547	100%	2,525,495	100%	2,511,812	100%	2,508,831	100%

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

Statement as on: December 31, 2025
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	37,352.2	745.2	2.0%	2.0%	29,904.4	1,241.2	4.2%	4.2%	15,380.9	5,621.3	36.5%	36.5%
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	162,799.2	3,042.9	1.9%	1.9%	147,123.1	12,020.3	8.2%	8.2%	96,070.6	24,146.9	25.1%	25.1%
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	240,620.5	5,343.2	2.2%	2.2%	248,918.5	15,193.7	6.1%	6.1%	258,351.5	15,002.9	5.8%	5.8%
D10	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	61,269.5	1,929.1	3.1%	3.1%	71,080.9	4,964.0	7.0%	7.0%	58,225.8	3,403.7	5.8%	5.8%
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	1,499.5	3.8	0.3%	0.3%	1,582.0	12.4	0.8%	0.8%	1,714.9	7.7	0.4%	0.4%
D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	17,924.0	291.6	1.6%	1.6%	17,303.2	840.8	4.9%	4.9%	39,266.4	2,216.9	5.6%	5.6%
D18	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	52,697.1	719.6	1.4%	1.4%	58,587.2	2,442.9	4.2%	4.2%	45,806.5	2,262.1	4.9%	4.9%
D19	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	4,175.3	56.7	1.4%	1.4%	4,977.9	213.4	4.3%	4.3%	7,865.8	386.2	4.9%	4.9%
D22	COMMERCIAL PAPERS	ECCP	-	-	0.0%	0.0%	2,176.2	106.7	4.9%	4.9%	1,299.2	67.3	0.0%	0.0%
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	2,564.1	20.4	0.8%	0.8%	2,621.5	23.4	0.9%	0.9%	1,323.3	4.7	0.4%	0.4%
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	198.6	0.0	0.0	10,000.0	593.7	0.1	0.1	4,145.5	243.4	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	1,743.2	2.1%	2.1%	87,338.5	5,356.9	6.1%	6.1%	88,988.9	5,437.3	6.1%	6.1%
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	-	-	-	1,263.9	372.0	29.4%	29.4%
E04	EQUITY SHARES (PSUs AND UNLISTED)	OEPJ	2,339.3	18.0	0.0	0.0	2,339.3	18.0	0.0	0.0	2,339.3	-	-	-
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)	OAFB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	333.7	64.0	-19.2%	-19.2%
E12	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	6,245.5	94.6	0.0	0.0	5,219.6	208.2	0.0	0.0	1,601.1	77.9	0.0	0.0
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	-	-	-	-	-	-	-	-	-	-	-	-
E31	DEBT ETFs -"OTHER INVESTMENTS"	ODTF	1,742.2	-	-	-	1,755.9	102.4	0.1	0.1	-	-	-	-
E32	DEBT INSTRUMENTS OF REITS -OTHER INVESTMENT	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
Total			2,744,204.9	59,077.2	2.2%	2.2%	2,764,743.3	177,095.4	6.4%	6.4%	2,636,591.6	170,147.0	6.5%	6.5%

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: December 31, 2025
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	2,631	13-Mar-19	ICRA	AAA	AA+	21-May-19	
2	IL&FS TRANSPORTATION NETWORKS LTD CP 12-Nov-2018	IODS	3,634	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 December 31,2025.



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 December 31, 2025

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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	80	8,693	397	12,638	3.19%
3	No. of Reinsurers with rating A but less than AA	73	29,953	2,589	8,991	6.09%
4	No. of Reinsurers with rating BBB but less than A	5	16	-	1	0.00%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
	Total (A)	158	38,662	2,986	21,630	9.28%
	With In India					
1	Indian Insurance Companies	-	-	-	65,782	0.00%
2	FRBs	21	397,421	7,278	20,541	9.64%
3	GIC Re	11	119,567	3,094	4,564	62.35%
4	Other (to be Specified)	1	-	-	547	18.65%
	Total (B)	33	516,988	10,372	91,434	90.64%
	Grand Total (C)= (A)+(B)	191	555,650	13,358	113,064	99.92%



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 December 31, 2025

(₹ 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		Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
												Total Health	Workmen's Compensation								
STATES																					
1	Andhra Pradesh	1,105	21	58	80	1,406	894	2,300	4,726	271	26	5,022	11	1	149	-	-	-	231	7,714	8,899
2	Arunachal Pradesh	3	-	0	0	81	47	128	63	9	0	73	0	-	3	-	-	-	5	210	213
3	Assam	101	-	1	1	847	1,009	1,856	1,980	122	5	2,107	2	0	188	7	-	-	60	4,221	4,323
4	Bihar	132	-	11	11	702	676	1,378	1,788	221	4	2,013	4	0	122	-	-	-	129	3,646	3,789
5	Chhattisgarh	75	-	4	4	529	343	871	964	117	6	1,086	35	1	94	-	-	337	41	2,465	2,544
6	Goa	69	-	1	1	301	178	479	233	28	4	266	1	1	13	-	-	-	31	790	860
7	Gujarat	6,053	17	342	360	6,553	3,873	10,425	13,542	1,494	118	15,064	254	14	1,817	15	-	-	1,402	28,992	35,405
8	Haryana	725	-	300	300	3,870	1,311	5,181	7,550	442	48	8,040	43	(0)	926	-	-	5,881	2,246	22,316	23,340
9	Himachal Pradesh	43	-	10	10	658	614	1,273	244	32	4	280	1	0	42	-	-	-	16	1,612	1,665
10	Jharkhand	56	-	4	4	774	559	1,334	821	96	3	919	3	0	57	-	-	6,739	79	9,131	9,190
11	Karnataka	2,405	-	396	396	3,118	2,478	5,596	9,597	687	101	10,386	136	8	530	33	-	5,991	4,979	27,659	30,460
12	Kerala	202	-	4	4	1,366	666	2,031	2,874	318	44	3,236	5	3	26	5	-	-	192	5,499	5,705
13	Madhya Pradesh	401	-	40	40	1,354	552	1,906	3,321	401	13	3,735	35	2	222	-	-	3,303	793	9,995	10,436
14	Maharashtra	9,300	166	1,012	1,178	9,196	6,804	16,000	29,348	2,286	470	32,104	250	32	3,194	145	-	12	9,735	61,472	71,950
15	Manipur	6	-	0	0	12	73	85	39	11	0	50	-	0	1	-	-	-	4	141	146
16	Mizhalaya	6	-	0	0	33	23	56	54	12	1	66	-	0	0	-	-	-	6	129	135
17	Mizoram	6	-	0	0	3	5	9	18	6	0	24	0	0	1	-	-	-	2	35	41
18	Nagaland	2	-	-	-	52	20	72	26	0	0	32	-	0	0	-	-	-	3	107	109
19	Odisha	134	8	40	47	1,235	698	1,933	1,896	183	6	2,085	8	1	83	-	-	4	125	4,239	4,420
20	Punjab	515	-	24	24	2,239	804	3,043	3,050	254	41	3,345	1	5	34	-	-	-	193	6,620	7,159
21	Rajasthan	509	-	51	51	1,504	682	2,187	4,013	586	27	4,626	19	2	249	7	-	-	395	7,483	8,043
22	Sikkim	1	-	-	-	15	17	32	33	6	0	40	0	0	0	-	-	-	9	82	83
23	Tamil Nadu	2,206	4	133	137	3,098	1,586	4,683	6,737	717	67	7,521	94	9	257	-	-	168	3,454	16,187	18,530
24	Telangana	344	-	74	74	3,540	1,730	5,270	10,676	519	55	11,250	36	5	56	-	-	-	1,050	17,668	18,086
25	Tripura	2	-	0	0	11	10	21	159	9	0	168	-	0	10	-	-	-	4	203	205
26	Uttarakhand	92	-	2	2	776	703	1,479	788	61	7	856	2	0	14	-	-	-	63	2,415	2,509
27	Uttar Pradesh	832	-	180	180	4,641	2,225	6,866	15,312	826	46	16,184	27	4	208	8	-	3,539	995	27,830	28,842
28	West Bengal	766	-	41	41	1,476	1,439	2,915	8,548	309	45	8,901	2	5	111	-	-	-	537	12,471	13,277
TOTAL (A)		26,091	216	2,727	2,943	49,389	30,021	79,410	128,401	9,938	1,141	139,481	966	94	8,408	221	25,973	26,779	281,332	310,365	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	0	-	-	-	3	1	4	15	1	1	16	-	0	0	-	-	-	0	20	21
2	Chandigarh	29	-	0	0	483	135	618	388	16	3	408	1	1	1	-	-	-	25	1,054	1,083
3	Dadra and Nagar Haveli	9	-	6	6	237	69	307	20,565	16	1	20,582	6	0	0	-	-	-	24	20,919	20,934
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	6,050	-	240	240	3,388	1,530	4,917	12,760	352	85	13,197	24	1	542	43	-	-	1,067	19,793	26,083
6	Jammu & Kashmir	43	-	1	1	313	202	515	222	17	3	242	0	0	20	-	-	-	15	792	836
7	Ladakh	0	-	-	-	1	0	1	2	0	-	3	-	-	-	-	-	-	0	4	4
8	Lakshadweep	0	-	-	-	0	0	0	2	0	-	2	-	0	-	-	-	-	0	2	2
9	Puducherry	5	-	7	7	169	51	220	85	13	1	99	0	0	1	-	-	-	9	329	341
TOTAL (B)		6,137	-	254	254	4,595	1,988	6,583	34,040	415	94	34,549	31	3	564	43	-	1,140	42,913	49,304	
Outside India																					
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		32,227	216	2,981	3,197	53,984	32,009	85,993	162,441	10,354	1,235	174,030	997	96	8,972	264	25,973	27,919	324,245	359,670	



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 December 31, 2025

(₹ 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/Emplower's	Public/ Product Liability	Engineering	Aviation					
STATES																					
1	Andhra Pradesh	4,021	64	199	263	3,550	2,207	5,757	11,109	707	100	11,916	31	9	479	-	-	899	19,091	23,375	
2	Arunachal Pradesh	11	-	0	0	212	125	337	180	18	0	198	0	0	4	-	-	16	554	565	
3	Assam	330	-	16	16	1,899	2,341	4,240	5,495	239	17	5,751	9	21	767	7	-	181	10,976	11,323	
4	Bihar	411	26	23	49	1,655	1,634	3,289	4,660	400	18	5,077	19	0	349	-	-	415	9,150	9,610	
5	Chhattisgarh	461	-	97	97	1,430	806	2,236	2,386	247	15	2,648	94	5	323	-	37,618	310	43,234	43,793	
6	Goa	124	-	2	2	651	416	1,067	626	55	22	703	2	1	28	-	-	88	1,889	2,016	
7	Gujarat	17,510	73	1,334	1,407	16,206	8,455	24,661	39,315	3,218	522	43,095	703	119	5,327	18	13	4,739	78,635	97,553	
8	Haryana	2,367	-	923	923	9,007	2,964	11,971	26,227	1,144	244	27,615	118	29	3,801	-	29,515	6,660	79,708	82,999	
9	Himachal Pradesh	369	-	24	24	1,438	1,058	2,496	748	64	11	823	3	3	107	-	3	41	3,476	3,870	
10	Jharkhand	218	-	27	27	1,707	1,517	3,224	2,389	197	15	2,602	12	0	156	-	6,957	171	13,123	13,367	
11	Karnataka	12,119	-	1,136	1,136	8,650	6,685	15,336	29,673	1,676	398	31,746	553	46	2,018	77	18,153	11,221	79,148	92,404	
12	Kerala	521	-	15	15	4,213	1,956	6,170	7,172	736	169	8,078	21	5	62	5	-	630	14,972	15,508	
13	Madhya Pradesh	1,199	-	110	110	3,378	1,391	4,769	8,759	815	58	9,632	96	46	646	-	16,404	2,468	34,062	35,371	
14	Maharashtra	48,526	475	3,178	3,653	23,000	14,609	37,610	94,746	13,061	1,644	109,451	656	208	9,569	304	(73)	36,008	193,732	245,911	
15	Manipur	12	-	0	0	29	152	180	112	20	1	132	-	0	4	-	-	6	323	335	
16	Mizhalaya	27	-	0	0	85	60	145	156	19	2	178	-	0	2	-	-	13	339	365	
17	Mizoram	22	-	0	0	7	13	20	43	0	0	53	-	0	0	-	-	5	80	102	
18	Nagaland	9	-	0	0	101	51	152	81	10	0	92	-	0	2	-	-	7	253	263	
19	Odisha	519	23	166	189	3,006	1,812	4,818	5,235	374	24	5,633	23	9	403	-	11	354	11,252	11,959	
20	Punjab	2,900	-	164	164	4,439	1,774	6,213	9,590	602	167	10,360	8	12	117	-	-	1,110	17,819	20,884	
21	Rajasthan	1,374	-	986	986	3,962	1,813	5,775	10,203	1,248	93	11,545	42	5	741	7	(15)	944	19,043	21,403	
22	Sikkim	14	-	-	-	46	46	92	110	11	1	122	-	0	14	-	-	22	250	264	
23	Tamil Nadu	10,648	154	909	1,063	8,373	4,202	12,575	18,880	1,548	302	20,730	209	56	731	1	488	7,091	41,880	53,592	
24	Telangana	2,455	-	276	276	8,194	3,971	12,164	29,138	7,565	233	36,936	120	42	373	18	-	3,419	53,073	55,805	
25	Tripura	19	-	0	0	21	23	44	407	18	1	426	-	0	24	-	(1)	20	514	533	
26	Uttarakhand	314	-	48	48	1,668	1,161	2,829	1,895	111	25	2,031	-	2	111	-	-	196	5,183	5,544	
27	Uttar Pradesh	2,383	-	814	814	10,114	5,377	15,491	41,221	1,702	177	43,100	126	17	725	38	10,402	4,931	74,831	78,028	
28	West Bengal	4,588	-	150	150	3,815	3,418	7,233	23,936	701	167	24,804	29	25	735	-	-	1,568	34,394	39,132	
TOTAL (A)		113,472	816	10,600	11,416	120,857	70,034	190,892	374,491	36,518	4,429	415,438	2,890	660	27,623	474	119,476	83,534	840,986	965,874	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	0	-	-	-	5	3	8	42	1	1	45	-	0	0	-	-	1	53	54	
2	Chandigarh	262	-	1	1	1,080	308	1,387	1,070	36	21	1,127	1	1	41	-	-	199	2,757	3,019	
3	Dadra and Nagar Haveli	33	-	39	39	519	169	688	30,173	31	2	30,205	34	1	75	-	-	57	31,059	31,132	
4	Daman & Diu	3	-	-	-	1	1	2	8	0	-	8	-	2	-	-	-	0	12	15	
5	Govt. of NCT of Delhi	40,250	-	426	426	7,723	3,415	11,138	36,695	752	336	37,783	56	42	1,491	152	-	3,287	53,948	94,624	
6	Jammu & Kashmir	171	-	3	3	735	504	1,239	631	40	14	685	-	2	104	-	37	73	2,141	2,315	
7	Ladakh	1	-	0	0	9	0	9	8	1	0	9	-	0	1	-	-	0	19	20	
8	Lakshadweep	0	-	-	-	0	0	0	4	0	0	4	-	0	-	-	-	0	5	5	
9	Puducherry	27	-	107	107	419	138	557	215	24	5	243	-	0	2	-	27	830	964		
TOTAL (B)		40,746	-	576	576	10,491	4,538	15,029	68,846	884	379	70,109	94	45	1,714	152	37	3,644	90,825	132,148	
Outside India																					
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		154,218	816	11,176	11,992	131,349	74,572	205,921	443,337	37,402	4,808	485,547	2,984	705	29,337	626	119,513	87,178	931,811	1,098,022	



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 Dec 31, 2025		For the quarter ended Dec 31, 2024		Upto the quarter ended Dec 31, 2025		Upto the quarter ended Dec 31, 2024	
		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	32,227	265,821	27,932	159,628	154,218	538,961	146,640	341,370
2	Marine Cargo	2,981	48,069	2,963	117,418	11,176	145,802	11,595	126,959
3	Marine Other than Cargo	216	4	455	4	816	15	1,599	17
4	Motor OD	53,984	1,433,177	41,897	1,737,099	131,349	3,580,687	152,113	4,752,461
5	Motor TP	32,009		30,298		74,572		89,609	
6	Health	162,441	2,415,714	112,092	3,095,531	443,337	5,038,787	414,218	4,058,126
7	Personal Accident	10,354	8,173,299	6,171	1,425,966	37,402	8,862,918	28,746	1,634,886
8	Travel	1,235	56,461	578	157,270	4,808	208,557	2,748	201,038
9	Workmen's Compensation	997	3,496	836	2,598	2,984	9,436	2,478	7,211
10	Public/ Product Liability	96	363	76	385	705	1,236	261	1,225
11	Engineering	8,972	113,668	8,099	459,838	29,337	521,143	25,334	462,976
12	Aviation	264	11	990	10	626	15	1,925	19
13	Crop/Weather Insurance	25,973	1,439,128	75,492	9,432,117	119,513	7,896,438	250,316	9,432,651
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	27,919	1,068,567	25,182	3,364,154	87,178	3,286,044	93,608	3,379,053
	Total	359,670	15,017,778	333,062	19,952,018	1,098,022	30,090,039	1,221,191	24,397,992



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 Dec 31, 2025		Upto the quarter ended Dec 31, 2025		For the quarter ended Dec 31, 2024		Upto the quarter ended Dec 31, 2024	
		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	404,821	97,821	1,062,513	261,976	358,862	79,325	1,013,648	244,655
2	Corporate Agents-Banks	9,844,081	47,192	12,285,900	112,963	4,205,896	33,280	4,752,242	140,370
3	Corporate Agents -Others	813,316	14,508	1,368,486	27,475	325,215	5,876	454,783	49,751
4	Brokers	1,414,176	133,229	4,225,521	425,029	3,843,598	104,815	5,924,476	399,643
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	80,689	12,425	228,967	35,322	76,638	10,895	266,634	34,994
	-Others	2,094,498	45,907	10,005,306	213,815	10,671,505	89,978	10,809,319	325,191
7	Common Service Centres(CSC)	17,547	661	51,056	1,922	24,950	858	80,149	2,933
8	Insurance Marketing Firm	3,495	1,035	9,225	2,516	2,329	621	7,250	1,874
9	Point of sales person (Direct)	48,279	3,382	117,920	8,176	54,857	3,362	158,169	10,959
10	MISP (Direct)	296,450	3,449	733,782	8,630	386,763	3,976	926,683	10,552
11	Web Aggregators	426	61	1,363	195	1,405	75	4,639	268
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	15,017,778	359,670	30,090,039	1,098,022	19,952,018	333,062	24,397,992	1,221,191
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	15,017,778	359,670	30,090,039	1,098,022	19,952,018	333,062	24,397,992	1,221,191

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 December 31, 2025

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	2,841	14,822	24	14,846	255,928	9,271	265,199	637,545	247,974	1,473	886,992	1,137	5	26,385	1	3,484,393	-	43,175	4,724,974
	(a) Booked During the period	2,790	14,769	22	14,791	255,037	8,167	263,204	621,642	247,474	1,469	870,585	1,118	5	26,347	1	3,448,655	-	43,107	4,670,603
	(b) Reopened during the Period	51	53	2	55	891	1,104	1,995	15,903	500	4	16,407	19	-	38	-	35,738	-	68	54,371
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	2,205	14,025	1	14,026	242,442	9,763	252,205	612,633	246,059	715	859,407	544	-	25,660	1	3,447,758	-	39,793	4,641,599
	(a) paid during the period	2,205	14,025	1	14,026	242,442	9,763	252,205	612,633	246,059	715	859,407	544	-	25,660	1	3,447,758	-	39,793	4,641,599
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	314	326	5	331	9,174	1,852	11,026	14,981	804	446	16,231	26	1	173	-	-	-	2,150	30,252
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	254	478	8	486	12,202	465	12,667	-	-	-	-	444	2	331	-	43,027	-	1,138	58,349
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	3	1	-	1	1,747	531	2,278	671	92	3	766	11	-	11	-	2,033	-	45	5,148
6	Claims O/S at End of the period	681	687	36	723	11,200	44,697	55,897	35,605	2,089	340	38,034	765	17	653	38	31,333	-	1,439	129,580
	Less than 3 months	298	388	4	392	11,048	2,490	13,538	35,329	1,927	316	37,572	390	1	337	-	354	-	479	53,361
	3 months to 6 months	163	99	7	106	106	2,604	2,710	264	155	24	443	164	-	154	1	97	-	156	3,994
	6 months to 1 year	136	55	18	73	46	5,689	5,735	12	7	-	19	138	4	100	-	1,205	-	236	7,646
	1year and above	84	145	7	152	-	33,914	33,914	-	-	-	-	73	12	62	37	29,677	-	568	64,579

(₹ 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	71,286	11,753	63	11,816	107,332	96,531	203,863	390,427	30,642	4,143	425,212	2,085	24	15,549	105	223,585	-	44,534	998,059
	(a) Booked During the period	70,144	11,501	36	11,538	104,407	93,054	197,461	376,325	27,234	4,119	407,679	2,067	24	15,323	105	224,445	-	39,533	968,320
	(b) Reopened during the Period	1,142	252	27	278	2,924	3,477	6,402	14,102	3,407	24	17,533	18	-	225	(0)	(860)	-	5,001	29,739
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	71,470	8,723	34	8,758	102,372	103,399	205,771	355,066	21,879	503	377,447	1,244	97	14,317	73	222,187	-	39,326	940,689
	(a) paid during the period	71,470	8,723	34	8,758	102,372	103,399	205,771	355,066	21,879	503	377,447	1,244	97	14,317	73	222,187	-	39,326	940,689
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	1,399	395	0	395	3,285	11,015	14,301	12,518	4,456	82	17,055	26	4	463	-	-	-	2,402	36,045
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Claim closed without payment	3,304	1,040	5	1,045	5,751	3,027	8,778	17,732	9	-	17,741	977	6	2,478	4	1,877	-	2,540	38,751
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	0	-	0	314	726	1,040	78	16	1	96	44	-	13	-	141	-	34	1,371
6	Claims O/S at End of the period	146,909	10,620	727	11,347	6,633	427,883	434,516	25,092	8,551	3,600	37,242	1,860	461	23,937	5,032	10,347	-	43,948	715,599
	Less than 3 months	11,019	2,888	29	2,917	5,659	19,978	25,637	24,837	7,559	3,418	35,813	749	5	4,611	1	42	-	2,323	83,119
	3 months to 6 months	18,245	1,419	0	1,419	581	22,398	22,979	241	972	182	1,395	310	-	5,313	109	6	-	6,129	55,905
	6 months to 1 year	43,067	1,553	0	1,553	393	52,392	52,785	14	20	-	34	295	12	5,754	0	210	-	9,191	112,901
	1year and above	74,577	4,760	698	5,458	-	333,115	333,115	-	-	-	-	506	444	8,259	4,923	10,088	-	26,305	463,674



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 December 31, 2025

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	463	108	52	46	28	1	-	1,698	3,897	3,154	9,232	5,247	110	1	698	23,339
2	Marine Cargo	4,523	188	48	12	8	-	1,229	371	320	291	75	1	-	4,780	2,288	
3	Marine Other than Cargo	-	-	-	-	-	-	-	3	-	-	-	(1)	-	-	-	2
4	Motor OD	71,843	1,570	376	90	31	-	26,223	3,708	2,123	526	(201)	-	-	73,910	32,380	
5	Motor TP	116	134	355	705	1,839	669	490	476	730	2,384	5,941	19,971	8,026	6,994	4,308	44,522
6	Health	178,939	7,582	244	2	-	-	-	109,592	5,605	635	8	-	-	-	186,767	115,841
7	Personal Accident	80,224	719	98	6	-	-	-	4,491	1,665	536	16	-	-	81,047	6,709	
8	Travel	129	84	15	-	-	-	-	137	46	16	-	-	-	228	198	
9	Workmen's Compensation	28	59	42	16	11	-	-	68	89	99	44	30	-	156	330	
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	10,755	189	58	23	11	4	-	1,553	331	474	531	2,331	790	4	11,040	6,014
12	Aviation	-	-	-	-	-	-	-	(2)	-	-	-	-	-	-	-	(2)
13	Crop Insurance	441,039	-	7,269	25,363	989	1	2	33,381	-	(408)	(934)	92	14	1	474,663	32,147
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	16,818	245	60	9	14	3	-	7,039	3,021	52	13	902	2	0	17,149	11,030

Upto the Quarter ending December 31, 2025

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	1,514	314	137	145	94	1	-	6,851	8,948	12,907	24,585	16,586	1,468	124	2,205	71,470
2	Marine Cargo	13,097	687	149	69	18	1	4	3,776	1,574	1,302	1,045	640	5	380	14,025	8,723
3	Marine Other than Cargo	-	1	-	-	-	-	-	8	19	-	2	5	-	-	1	34
4	Motor OD	234,893	5,602	1,576	329	42	-	-	82,128	10,809	7,545	2,098	(208)	-	-	242,442	102,372
5	Motor TP	389	253	667	1,704	3,948	1,565	1,237	3,833	1,598	4,678	14,349	42,970	19,510	16,461	9,763	103,399
6	Health	592,600	18,815	1,162	56	-	-	-	337,272	15,981	1,752	62	-	-	-	612,633	355,066
7	Personal Accident	243,706	2,116	225	12	-	-	-	15,886	4,618	1,259	116	-	-	-	246,059	21,879
8	Travel	530	162	23	-	-	-	-	359	118	25	-	-	-	-	715	503
9	Workmen's Compensation/ Employer's liability	65	167	180	113	17	-	2	112	243	319	439	101	-	30	544	1,244
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	76	-	-	-	21	-	97
11	Engineering	24,912	485	152	75	30	5	1	4,230	803	1,843	1,202	4,237	812	1,188	25,660	14,317
12	Aviation	-	-	-	-	-	1	-	4	0	-	-	0	68	0	1	73
13	Crop Insurance	3,410,505	2	25,771	10,160	1,297	12	11	223,058	1	(561)	(434)	98	15	9	3,447,758	222,187
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	39,261	375	96	23	34	4	-	20,408	4,422	347	403	12,850	896	0	39,793	39,326



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 December 31, 2025

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	15
6	No of branches at the end of the year	299
7	No. of branches approved but not opened	-
8	No. of rural branches	1
9	No. of urban branches	298
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:	11,110
	(b) Off-roll:	492
	(c) Total	11,602
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	77,142
	(b) Corporate Agents-Banks	19
	(c) Corporate Agents-Others	179
	(d) Insurance Brokers	758
	(e) Web Aggregators	16
	(f) Insurance Marketing Firm	227
	(g) Motor Insurance Service Providers (DIRECT)	899
	(h) Point of Sales persons (DIRECT)	59,062
	(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	11,597	132,560
Recruitments during the quarter	727	6,529
Attrition during the quarter	722	786
Number at the end of the quarter	11,602	138,303



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 December 31, 2025

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	Mr. Sanjib Chaudhuri	Independent Director	Non - Executive Director	Ceased to be an Independent Director w.e.f. close of business hours on December 13,2025
10	Dr. Rajgopal Thirumalai	Independent Director	Non - Executive Director	
11	Mr. Vinay Sanghi	Independent Director	Non - Executive Director	
12	Mr. Subodh Kumar Jaiswal	Independent Director	Non - Executive Director	Appointed as an Independent Director w.e.f. December 14, 2025
13	Mr. Samir H. Shah	Executive Director & CFO	Executive Director & CFO	
14	Mr. Anuj Tyagi	Managing Director & CEO	Managing Director & CEO	
15	Mr. Parthanil Ghosh	Executive Director	Executive Director	Elevated to the position of Executive Director w.e.f. May 1, 2025.
16	Mr. Ankur Bahorey	Director & Chief Business Officer	Director & Chief Business Officer	
17	Ms. Sudakshina Bhattacharya	President & Chief Human Resources Officer	Human Resources	
18	Mr. Sriram Naganathan	President & Chief Technology Officer	Information Technology	
19	Mr. Anshul Mittal	Appointed Actuary	Actuarial	
20	Mr. Sanjay Kulshrestha	Chief Investment Officer	Investment	
21	Mr. Chirag Sheth	Chief Risk Officer	Risk Management	
22	Ms. Vyoma Manek	Chief Compliance Officer	Compliance	Ceased to be the Company Secretary w.e.f. close of business hours on July 12, 2025.
23	Mr. Shubhradip Bose	Company Secretary	Secretarial	Appointed as Company Secretary w.e.f July 13, 2025.

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 December 31, 2025

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	78,692	13,131	13,630,024
		Social	-	-	-
2	MARINE CARGO	Rural	14,198	660	4,672,725
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	1	45	255
		Social	-	-	-
4	MOTOR OD	Rural	756,290	20,945	1,394,334
		Social	-	-	-
5	MOTOR TP	Rural	771,697	10,499	68,490
		Social	-	-	-
6	HEALTH	Rural	966,508	23,969	2,143,815
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	294,479	2,748	3,858,367
		Social	7,425,622	1,484	15,241,951
8	TRAVEL	Rural	3,990	182	10,168
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	1,123	352	255,823
		Social	-	-	-
10	Public/ Product Liability	Rural	73	45	153,466
		Social	-	-	-
11	Engineering	Rural	998	2,870	2,258,420
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Weather / Crop	Rural	7,893,322	119,400	835,529
		Social	7,874,658	149,501	1,177,102
14	Miscellaneous	Rural	252,563	2,413	2,704,403
		Social	-	-	-
Total		Rural	10,277,644	197,258	31,985,819
		Social	15,300,280	150,985	16,419,053

**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 December 31, 2025

Items	(₹ in Lakhs)	
	For the quarter ended December 31, 2025	Upto the quarter ended December 31, 2025
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 December 31, 2025

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	-	28	12	-	16	-	80
b)	Claims Related	8	916	236	103	581	4	2,792
c)	Policy Related	3	406	212	-	194	3	1,008
d)	Premium Related	-	72	25	-	47	-	244
e)	Refund Related	3	81	49	-	35	-	196
f)	Coverage Related	-	22	7	1	14	-	53
g)	Cover Note Related	-	-	-	-	-	-	3
h)	Product Related	-	42	11	-	30	1	117
i)	Others	3	184	85	4	97	1	432
	Total	17	1,751	637	108	1,014	9	4,925
2	Total No. of policies during previous year:	24,397,992						
3**	Total No. of claims during previous year:	2,187,241						
4	Total No. of policies during current year:	30,090,039						
5**	Total No. of claims during current year:	4,724,974						
6#	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.57						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	5.91						

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	9	100%	-	0%	9	100%
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	9	100%	-	0%	9	100%

For the Quarter ending: December 31, 2025

Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended December 31, 2025

Sr. No.	Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Investee Company	Recommendation of Proxy Advisors	Recommendation of Proxy Advisors	Vote (For / Against / Abstain)	Reason for the Vote Decision
1	05/10/2025	Ashok Leyland Limited	Postal Ballot (PB)	Shareholders	Appoint Ms. Geeta Mathur (DIN: 02139552) as Independent Director for five years from 25 August 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint Sridharan Kesavan (DIN: 00051976) as Independent Director for three years from 25 August 2025	Yes	Against	Against	Against	We agree with IIAS' view that the long association of the candidate with the Hinduja group renders him non-independent, thus violating the spirit of the relevant regulation. Hence we recommend voting against the resolution.
2	14/10/2025	Endurance Technologies Limited	Postal Ballot (PB)	Shareholders	Appoint Shyamak Ramyar Tata (DIN: 07297729) as Independent Director for five years from 1 November 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
3	29/10/2025	HCL Technologies Ltd.	Postal Ballot (PB)	Shareholders	Appoint Amitabh Kant (DIN: 00222708) as Independent Director for five years from 8 September 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
4	04/11/2025	Infosys Ltd	Postal Ballot (PB)	Shareholders	Approve buyback through tender offer of upto 100.0 mn equity shares at Rs. 1,800.0 per share (face value Rs. 5.0) for an aggregate consideration not exceeding Rs. 180.0 bn.	Yes	For	Against	For	The proposed buyback is in line with Infosys Limited's capital allocation policy of returning approximately 85% of free cash flow to shareholders through a combination of dividends and/or buybacks.
5	21/12/2025	Samvardhana Motherson International Ltd	Postal Ballot (PB)	Shareholders	Appoint Dinesh Kumar Khara (DIN: 06737041) as Independent Director for five years from 25 September 2025.	Yes	For	For	For	The appointment is in line with statutory requirements.
					Revise remuneration of Pankaj Mital (DIN: 00194931) as Whole Time Director from 1 April 2025 till end of his tenure on 30 September 2026 and fix it as minimum remuneration.	Yes	For	For	For	The revise remuneration is commensurate with the size and complexity of business and is comparable to peers
6	25/12/2025	AU Small Finance Bank Limited	Postal Ballot (PB)	Shareholders	Appoint Narasinganallore Venkatesh Srinivasan (DIN: 01893686) as Independent Director for three years from 25 November 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint Satyajit Dwivedi (DIN: 08118455) as Independent Director for three years from 25 November 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Reappoint Ms. Malini Thadani (DIN: 01516555) as Independent Director for three years from 25 November 2025	Yes	For	Against	For	The Reappointment is in line with statutory requirements.
					Approve remuneration payable to Sanjay Agarwal (DIN: 00009526), Managing Director & CEO for FY26	Yes	For	For	For	The proposed pay is in line with peers and commensurate with the size and complexities of the bank's operations.
					Approve remuneration payable to Uttam Tibrewal (DIN: 01024940), Whole-time Director and Deputy CEO for FY26	Yes	For	For	For	The proposed pay is in line with peers and commensurate with the size and complexities of the bank's operations.
7	26/12/2025	Kotak Mahindra Bank Limited	Postal Ballot (PB)	Shareholders	Approve sub-division of equity shares from one equity share of face value Rs. 5.0 each into five equity shares of face value Re. 1.0 each.	Yes	For	For	For	The sub-division of shares is likely to improve liquidity for the stock and make the equity shares affordable to small investors.
					Approve alteration to the Capital Clause of the Memorandum of Association (MoA).	Yes	For	For	For	The proposed alteration are in the ordinary course of business.
					Approve revision in fixed remuneration payable to C S Rajan (DIN: 00126063) as Non-Executive Part-Time Chairperson (Independent Director) upto Rs. 5.5 mn per annum from 1 January 2026 till end of his current tenure on 21 October 2027.	Yes	For	For	For	The proposed pay is in line with peers and commensurate with the size and complexities of the bank's operations.
8	28/12/2025	Tata Motors Passenger Vehicles Limited	Postal Ballot (PB)	Shareholders	Appoint Ms. Sudha Krishnan (DIN: 02885630) as Independent Director for five years from 1 October 2025	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint Pathamadai Balachandran Balaji (DIN: 02762983) as Non-Executive Non-Independent Director from 17 November 2025, liable to retire by rotation	Yes	For	For	For	The appointment is in line with statutory requirements.
					Appoint Shailesh Chandra (DIN: 07593905) as Director from 1 October 2025, liable to retire by rotation	Yes	For	For	For	The appointment is in line with statutory requirements.

					Appoint Shailesh Chandra (DIN: 07593905) as Managing Director and CEO for three years from 1 October 2025 and fix his remuneration.	Yes	Against	For	For	Please note that IAS has recommended voting against the said resolution – however, we feel that we can go with the company Board’s decision on what the appropriate compensation package should be for the professional leadership, which meets the need for sufficient incentivisation and retention of key personnel. Hence we have recommended voting in favour of the resolution as well.
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