

FORM NL-1-B-RA
Name of the Insurer: HDFC ERGO General Insurance Company Limited
Registration No.146 and Date of Registration with the IRDAI: July 09, 2010
REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2025

(₹ 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	25,799
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	-	5	6	367	487	356	403	390	516	374	424
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		5	25	1	34	1	2	0	3	52	147	30	228	58	174	30	265
(ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		(5)	12	2	6	(0)	1	0	2	(12)	69	16	45	(17)	82	18	51
(c) Others - Foreign exchange gain/(loss)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	3,983	13,978	3,422	12,929	378	1,288	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