

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 SEPTEMBER 30, 2025

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024
1 Premiums earned (Net)	NL-4	7,565	14,014	9,247	17,026	2,704	5,445	3,205	6,326	165,496	319,050	244,635	447,255	175,764	338,509	257,087	470,607
2 Profit/Loss on sale/redemption of Investments		296	1,090	177	1,926	62	229	40	310	4,479	17,080	2,827	21,487	4,837	18,409	3,044	23,222
3 Interest, Dividend & Rent – Gross (Note 1)		2,551	5,022	2,502	5,067	488	973	494	990	34,992	69,604	34,248	68,595	38,031	75,599	37,243	74,652
4 (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Miscellaneous Income/Liabilities written back		3	4	1	2	1	2	1	1	90	120	37	47	95	126	39	50
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		7	20	(12)	33	0	1	(1)	3	51	95	43	199	58	116	30	235
(ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		8	17	10	4	0	1	1	0	50	81	47	29	58	99	58	33
(c) Others - Foreign exchange gain/(loss)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>10,431</b>	<b>20,167</b>	<b>11,925</b>	<b>23,558</b>	<b>3,255</b>	<b>6,661</b>	<b>3,739</b>	<b>7,630</b>	<b>205,157</b>	<b>406,030</b>	<b>281,837</b>	<b>537,612</b>	<b>218,843</b>	<b>432,858</b>	<b>297,501</b>	<b>568,800</b>
6 Claims Incurred (Net)	NL-5	6,582	12,308	6,083	13,954	2,634	5,457	3,588	6,884	154,402	295,376	219,917	422,825	163,618	313,141	229,588	443,663
7 Commission	NL-6	(4,839)	(11,050)	(3,458)	(9,827)	326	960	173	724	(6,059)	(481)	5,349	16,018	(10,572)	(10,570)	2,063	6,915
8 Operating Expenses related to Insurance Business	NL-7	3,838	10,396	3,382	9,508	320	883	369	877	45,272	85,261	43,805	81,774	49,431	96,540	47,558	92,159
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>5,581</b>	<b>11,654</b>	<b>6,008</b>	<b>13,635</b>	<b>3,280</b>	<b>7,301</b>	<b>4,130</b>	<b>8,485</b>	<b>193,615</b>	<b>380,156</b>	<b>269,070</b>	<b>520,617</b>	<b>202,476</b>	<b>399,111</b>	<b>279,208</b>	<b>542,737</b>
10 <b>Operating Profit/(Loss) C= (A - B)</b>		<b>4,850</b>	<b>8,513</b>	<b>5,916</b>	<b>9,923</b>	<b>(25)</b>	<b>(640)</b>	<b>(390)</b>	<b>(855)</b>	<b>11,542</b>	<b>25,874</b>	<b>12,767</b>	<b>16,995</b>	<b>16,367</b>	<b>33,747</b>	<b>18,293</b>	<b>26,063</b>
11 <b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		4,850	8,513	5,916	9,923	(25)	(640)	(390)	(855)	11,542	25,874	12,767	16,995	16,367	33,747	18,293	26,063
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>4,850</b>	<b>8,513</b>	<b>5,916</b>	<b>9,923</b>	<b>(25)</b>	<b>(640)</b>	<b>(390)</b>	<b>(855)</b>	<b>11,542</b>	<b>25,874</b>	<b>12,767</b>	<b>16,995</b>	<b>16,367</b>	<b>33,747</b>	<b>18,293</b>	<b>26,063</b>

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024
Interest, Dividend & Rent	2,311	4,539	2,307	4,678	499	994	505	1,018	35,747	71,081	35,067	70,514	38,557	76,614	37,879	76,210
<b>Add/Less:-</b>																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(49)	(94)	(54)	(127)	(11)	(21)	(12)	(28)	(755)	(1,477)	(819)	(1,919)	(815)	(1,592)	(885)	(2,073)
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	289	577	249	516	-	-	-	-	-	-	-	-	289	577	249	516
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>2,551</b>	<b>5,022</b>	<b>2,502</b>	<b>5,067</b>	<b>488</b>	<b>973</b>	<b>494</b>	<b>990</b>	<b>34,992</b>	<b>69,604</b>	<b>34,248</b>	<b>68,595</b>	<b>38,031</b>	<b>75,599</b>	<b>37,243</b>	<b>74,652</b>

\* Term gross implies inclusive of TDS