



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-4-PREMIUM SCHEDULE

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended 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	For the quarter ended December 31, 2025	Up to the quarter ended December 31, 2025
	Gross Direct Premium	32,339	154,330	2,981	11,176	216	816	3,198	11,992	53,984	131,349	32,009	74,572	85,993	205,921	162,441	443,337	10,354	37,402	1,235	4,808	174,030	485,547	
Add: Premium on reinsurance accepted	3,480	9,552	75	193	(0)	(0)	(75)	193	(0)	(0)	(0)	(0)	(0)	(0)	10,210	27,501	(0)	(0)	(0)	(0)	(0)	10,210	27,501	
Less: Premium on reinsurance ceded	(32,307)	(146,846)	(538)	(1,827)	(215)	(795)	(2,622)	(42,707)	(104,792)	(4,406)	(10,473)	(47,112)	(115,266)	(100,768)	(217,959)	(7,043)	(19,293)	(785)	(982)	(108,597)	(238,933)			
Net Written Premium	3,512	17,036	2,519	9,542	1	21	2,519	9,563	11,278	26,577	64,099	38,881	90,656	71,883	252,879	3,311	17,409	449	3,826	75,643	274,115			
Add: Opening balance of UPR	45,840	45,330	4,733	3,146	22	11	4,755	3,157	11,038	21,997	39,347	48,516	56,385	70,513	233,492	244,307	32,109	35,164	1,718	1,099	287,319	280,569		
Less: Closing balance of UPR	(41,229)	(41,229)	(4,281)	(4,281)	(22)	(22)	(4,302)	(4,303)	(19,308)	(19,308)	(45,649)	(45,649)	(64,957)	(64,957)	(213,185)	(213,185)	(26,450)	(26,450)	(1,639)	(1,639)	(241,274)	(241,274)		
Net Earned Premium	8,123	22,137	2,971	8,407	1	10	2,972	8,417	9,007	29,246	21,300	66,966	30,308	96,212	92,189	284,001	8,971	26,123	528	3,286	101,688	313,410		
Gross Direct Premium																								
- In India	32,339	154,330	2,981	11,176	216	816	3,198	11,992	53,984	131,349	32,009	74,572	85,993	205,921	162,441	443,337	10,354	37,402	1,235	4,808	174,030	485,547		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

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	
	Gross Direct Premium	997	2,984	96	705	8,972	29,337	264	626	25,973	119,513	3,530	11,079	13,996	43,718	1,415	2,899	8,867	29,371	324,133	931,699	359,670	1,098,021
Add: Premium on reinsurance accepted	(0)	(0)	4	39	98	624	(0)	(0)	(0)	(0)	2	851	148	2,376	(0)	(0)	2	6	10,463	31,396	14,018	41,141	
Less: Premium on reinsurance ceded	(100)	(572)	(81)	(642)	(8,194)	(24,793)	(262)	(623)	(17,491)	(81,177)	(3,170)	(10,324)	(11,705)	(36,699)	(1,416)	(3,261)	(6,121)	(20,314)	(204,249)	(532,603)	(237,309)	(682,071)	
Net Written Premium	897	2,412	19	102	8,775	5,168	3	3	8,482	38,336	362	1,605	2,439	9,395	(1)	(362)	2,748	9,063	130,347	430,492	136,378	457,991	
Add: Opening balance of UPR	1,384	1,325	65	44	4,105	3,322	0	0	13,099	2,486	984	5,192	3,837	8,671	10,828	17,506	372,274	391,178	422,869	440,665			
Less: Closing balance of UPR	(1,514)	(1,514)	(51)	(51)	(3,580)	(3,580)	(1)	(1)	(2,511)	(2,511)	(848)	(848)	(4,468)	(4,468)	(7,768)	(7,768)	(14,148)	(14,148)	(341,120)	(341,120)	(386,651)	(386,652)	
Net Earned Premium	767	2,223	34	95	1,400	4,910	1	2	19,069	38,311	498	1,505	3,162	4,768	902	2,698	3,671	12,421	161,501	480,550	172,596	513,104	
Gross Direct Premium																							
- In India	997	2,984	96	705	8,972	29,337	264	626	25,973	119,513	3,530	11,079	13,996	43,718	1,415	2,899	8,867	29,371	324,133	931,699	359,670	1,098,021	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Health		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended 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	For the quarter ended December 31, 2024	Up to the quarter ended December 31, 2024
	Gross Direct Premium	27,932	146,640	2,963	11,595	455	1,599	3,418	13,194	41,897	152,113	30,298	89,609	72,194	241,723	112,092	414,218	6,170	28,746	578	2,748	118,841	445,712	
Add: Premium on reinsurance accepted	1,837	11,200	99	258	(0)	(0)	99	258	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Less: Premium on reinsurance ceded	(26,012)	(134,362)	(526)	(1,791)	(454)	(1,588)	(980)	(3,380)	(31,278)	(113,883)	(4,454)	(11,236)	(35,732)	(125,119)	(45,161)	(166,604)	(2,341)	(11,669)	(26)	(160)	(47,528)	(178,433)		
Net Written Premium	3,757	23,478	2,536	10,062	1	11	2,537	10,073	10,619	38,230	25,844	78,373	36,462	116,603	66,931	247,613	3,830	17,077	52	2,588	71,313	267,278		
Add: Opening balance of UPR	56,158	53,462	5,050	3,837	10	14	5,060	3,851	60,810	145,340	56,590	69,574	117,400	214,915	262,097	259,598	41,552	44,154	1,375	1,072	305,024	304,825		
Less: Closing balance of UPR	(50,637)	(50,637)	(4,310)	(4,310)	(11)	(11)	(4,321)	(4,321)	(32,865)	(32,865)	(52,381)	(52,381)	(85,245)	(85,245)	(235,667)	(235,667)	(38,466)	(38,466)	(1,163)	(1,163)	(275,296)	(275,296)		
Net Earned Premium	9,277	26,303	3,276	9,589	1	14	3,276	9,603	38,564	150,706	30,053	95,567	68,617	246,273	93,361	271,545	6,915	22,765	765	2,497	101,041	296,807		
Gross Direct Premium																								
- In India	27,932	146,640	2,963	11,595	455	1,599	3,418	13,194	41,897	152,113	30,298	89,609	72,194	241,723	112,092	414,218	6,170	28,746	578	2,748	118,841	445,712		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		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	
	Gross Direct Premium	836	2,478	76	261	8,099	25,334	990	1,926	75,492	250,316	3,706	11,217	14,587	44,939	624	6,264	6,265	31,188	301,711	1,061,357	333,061	1,221,191
Add: Premium on reinsurance accepted	(0)	(0)	(0)	(0)	165	760	(0)	(0)	(0)	(0)	(0)	(0)	931	232	3,403	(0)	(0)	(0)	0	391	5,095	2,326	16,554
Less: Premium on reinsurance ceded	(102)	(473)	(61)	(210)	(6,829)	(21,586)	(990)	(1,925)	(50,140)	(148,794)	(3,324)	(10,317)	(12,077)	(38,349)	(756)	(5,576)	(4,847)	(20,297)	(162,395)	(551,069)	(189,387)	(688,811)	
Net Written Premium	734	2,005	15	51	1,435	4,508	1	1	25,353	101,532	376	1,832	2,743	9,994	(142)	687	1,418	10,890	139,707	515,383	146,000	548,934	
Add: Opening balance of UPR	1,170	1,084	35	41	3,544	3,001	0	0	29,046	5,252	1,284	1,863	6,306	4,965	12,806	13,566	20,942	19,625	497,558	569,137	558,275	626,450	
Less: Closing balance of UPR	(1,247)	(1,247)	(31)	(31)	(3,601)	(3,601)	(0)	(0)	(2,354)	(2,354)	(980)	(980)	(5,187)	(5,187)	(11,810)	(11,810)	(18,672)	(18,672)	(404,423)	(404,423)	(459,382)	(459,382)	
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