



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED  
 Registration No. 146 and Date of Registration with the IRDAt 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 September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
	<b>Gross Direct Premium</b>	45,249	121,991	2,511	8,194	301	600	2,812	8,794	40,603	77,364	22,062	42,564	62,665	119,928	137,825	280,895	12,982	27,048	1,881	3,573	152,688	311,517	152,688
Add: Premium on reinsurance accepted	1,936	6,072	52	119	0	0	52	119	0	0	0	0	0	0	1,893	17,291	0	0	0	0	0	0	1,893	17,291
Less: Premium on reinsurance ceded	(42,291)	(114,539)	(578)	(1,289)	(283)	(580)	(860)	(1,869)	(34,578)	(62,086)	(4,422)	(6,068)	(39,000)	(68,154)	(66,389)	(117,190)	(6,480)	(12,590)	(116)	(196)	(72,985)	(130,336)	(72,985)	(130,336)
<b>Net Written Premium</b>	<b>4,895</b>	<b>13,524</b>	<b>1,985</b>	<b>7,024</b>	<b>19</b>	<b>20</b>	<b>2,004</b>	<b>7,044</b>	<b>6,026</b>	<b>15,278</b>	<b>17,640</b>	<b>36,496</b>	<b>23,666</b>	<b>51,774</b>	<b>180,996</b>	<b>14,098</b>	<b>6,502</b>	<b>14,098</b>	<b>1,766</b>	<b>3,377</b>	<b>81,597</b>	<b>198,472</b>	<b>81,597</b>	<b>198,472</b>
Add: Opening balance of UPR	48,509	46,330	5,445	3,146	11	11	5,456	3,157	19,904	21,997	43,507	48,516	63,411	70,513	255,937	244,307	34,683	35,164	1,099	1,099	292,055	280,569	292,055	280,569
Less: Closing balance of UPR	(45,840)	(45,840)	(4,733)	(4,733)	(22)	(22)	(4,755)	(4,755)	(17,038)	(17,038)	(39,347)	(39,347)	(56,384)	(56,385)	(233,492)	(233,492)	(32,109)	(32,109)	(1,718)	(1,718)	(267,319)	(267,319)	(267,319)	(267,319)
<b>Net Earned Premium</b>	<b>7,565</b>	<b>14,014</b>	<b>2,697</b>	<b>5,436</b>	<b>8</b>	<b>9</b>	<b>2,704</b>	<b>5,445</b>	<b>8,892</b>	<b>20,237</b>	<b>21,801</b>	<b>45,665</b>	<b>30,693</b>	<b>65,902</b>	<b>95,774</b>	<b>191,811</b>	<b>9,076</b>	<b>17,153</b>	<b>1,484</b>	<b>2,758</b>	<b>106,333</b>	<b>211,722</b>	<b>106,333</b>	<b>211,722</b>
<b>Gross Direct Premium</b>	45,249	121,991	2,511	8,194	301	600	2,812	8,794	40,603	77,364	22,062	42,564	62,665	119,928	137,825	280,895	12,982	27,048	1,881	3,573	152,688	311,517	152,688	311,517
- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- 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 September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	For the quarter ended September 30, 2025	Up to the quarter ended September 30, 2025	
	<b>Gross Direct Premium</b>	957	1,987	237	609	8,792	20,365	83	362	92,312	93,540	2,268	7,548	14,884	29,722	786	1,484	12,552	20,504	348,225	607,566	396,286	738,351
Add: Premium on reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Premium on reinsurance ceded	(155)	(472)	(208)	(561)	(6,670)	(16,598)	(83)	(361)	(63,686)	(63,686)	(2,034)	(7,154)	(12,482)	(24,993)	(959)	(1,845)	(6,944)	(14,193)	(203,485)	(328,353)	(246,636)	(444,761)	
<b>Net Written Premium</b>	<b>801</b>	<b>1,515</b>	<b>34</b>	<b>83</b>	<b>2,338</b>	<b>4,293</b>	<b>0</b>	<b>1</b>	<b>30,346</b>	<b>29,854</b>	<b>238</b>	<b>1,243</b>	<b>2,615</b>	<b>6,957</b>	<b>(173)</b>	<b>(361)</b>	<b>5,613</b>	<b>6,315</b>	<b>147,075</b>	<b>300,146</b>	<b>153,973</b>	<b>320,714</b>	
Add: Opening balance of UPR	1,328	1,325	65	44	3,877	3,322	0	0	178	2,486	1,222	747	5,440	3,837	9,758	10,828	13,717	12,506	390,694	391,178	444,659	440,664	
Less: Closing balance of UPR	(1,384)	(1,384)	(65)	(65)	(4,105)	(4,105)	(0)	(0)	(13,099)	(13,099)	(984)	(984)	(5,192)	(5,192)	(8,671)	(8,671)	(15,070)	(15,070)	(372,274)	(372,274)	(422,869)	(422,869)	
<b>Net Earned Premium</b>	<b>745</b>	<b>1,456</b>	<b>34</b>	<b>62</b>	<b>2,110</b>	<b>3,510</b>	<b>0</b>	<b>1</b>	<b>17,070</b>	<b>19,241</b>	<b>476</b>	<b>1,007</b>	<b>1,984</b>	<b>5,602</b>	<b>913</b>	<b>1,796</b>	<b>4,259</b>	<b>8,751</b>	<b>165,496</b>	<b>319,050</b>	<b>172,764</b>	<b>338,509</b>	
<b>Gross Direct Premium</b>	957	1,987	237	609	8,792	20,365	83	362	92,312	93,540	2,268	7,548	14,884	29,722	786	1,484	12,552	20,504	348,225	607,566	396,286	738,351	
- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- 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 September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024
	<b>Gross Direct Premium</b>	41,262	118,708	2,837	8,632	872	1,144	3,709	9,776	51,278	110,217	28,013	59,311	79,291	169,528	156,712	302,126	11,390	22,576	1,198	2,169	169,300	326,871	169,300
Add: Premium on reinsurance accepted	1,413	9,364	44	159	0	0	44	159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Premium on reinsurance ceded	(37,723)	(108,350)	(533)	(1,265)	(865)	(1,134)	(1,397)	(2,400)	(38,376)	(82,605)	(3,425)	(6,782)	(41,800)	(89,387)	(68,574)	(121,444)	(4,699)	(9,328)	(58)	(134)	(73,331)	(130,906)	(73,331)	(130,906)
<b>Net Written Premium</b>	<b>4,952</b>	<b>19,722</b>	<b>2,348</b>	<b>7,526</b>	<b>8</b>	<b>10</b>	<b>2,356</b>	<b>7,536</b>	<b>12,902</b>	<b>27,612</b>	<b>24,588</b>	<b>52,529</b>	<b>37,491</b>	<b>80,141</b>	<b>88,138</b>	<b>180,682</b>	<b>6,691</b>	<b>13,248</b>	<b>2,035</b>	<b>956</b>	<b>95,969</b>	<b>195,965</b>	<b>95,969</b>	<b>195,965</b>
Add: Opening balance of UPR	60,452	53,462	5,898	3,837	10	13	5,908	3,850	100,491	145,340	64,966	69,575	165,457	214,915	264,823	259,598	42,382	44,154	1,115	1,072	308,320	304,825		
Less: Closing balance of UPR	(56,158)	(56,158)	(5,050)	(5,050)	(10)	(10)	(5,060)	(5,060)	(60,810)	(60,810)	(56,590)	(56,590)	(117,400)	(117,400)	(262,097)	(262,097)	(41,552)	(41,552)	(1,375)	(1,375)	(305,024)	(305,024)		
<b>Net Earned Premium</b>	<b>9,247</b>	<b>17,026</b>	<b>3,197</b>	<b>6,313</b>	<b>8</b>	<b>13</b>	<b>3,205</b>	<b>6,326</b>	<b>52,583</b>	<b>112,142</b>	<b>32,965</b>	<b>65,514</b>	<b>85,547</b>	<b>177,656</b>	<b>90,863</b>	<b>178,183</b>	<b>7,522</b>	<b>15,850</b>	<b>879</b>	<b>1,732</b>	<b>99,264</b>	<b>195,766</b>		
<b>Gross Direct Premium</b>	41,262	118,708	2,837	8,632	872	1,144	3,709	9,776	51,278	110,217	28,013	59,311	79,291	169,528	156,712	302,126	11,390	22,576	1,198	2,169	169,300	326,871		
- In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- 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 September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Up to the quarter ended September 30, 2024	
	<b>Gross Direct Premium</b>	809	1,643	117	185	8,558	17,235	475	935	176,280	174,824	1,913	7,511	15,304	30,352	3,079	5,639	12,860	24,923	467,985	759,645	512,956	888,129
Add: Premium on reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Premium on reinsurance ceded	(108)	(371)	(96)	(149)	(7,645)	(14,757)	(475)	(935)	(99,003)	(98,645)	(1,638)	(6,993)	(12,422)	(26,272)	(3,992)	(4,810)	(5,873)	(12,463)	(24,923)	(388,674)	(385,502)	(499,424)	
<b>Net Written Premium</b>	<b>702</b>	<b>1,272</b>	<b>21</b>	<b>36</b>	<b>1,107</b>	<b>3,073</b>	<b>0</b>	<b>0</b>	<b>77,277</b>	<b>76,180</b>	<b>344</b>	<b>1,456</b>	<b>3,281</b>	<b>7,252</b>	<b>(914)</b>	<b>829</b>	<b>6,988</b>	<b>9,473</b>	<b>222,265</b>	<b>375,675</b>	<b>229,575</b>	<b>402,932</b>	
Add: Opening balance of UPR	1,083	1,084	33	41	3,883	3,001	0	0	406	5,252	1,954	4,965	14,586	13,566	17,987	19,625	519,927	569,137	586,288	626,444			
Less: Closing balance of UPR	(1,170)	(1,170)	(35)	(35)	(3,544)	(3,544)	(0)	(0)															