



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)	1	15	(0)	15	(0)	(0)	(0)	(0)	0	8,067	20,638	(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)	(20)	(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	41,768	(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	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)	(17,399)	(17,632)	(21,792)	(890,539)	(793,694)	(912,331)	(820,300)	(98,804)	(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	111,106	73,236	255,755	7,465	21,947	331	1,567	81,033	278,399
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	539	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	50	53	(2)	3	0	0	(0)	0	16	6,594	(0)	0	(0)	0	8,132	27,288	10,094	31,552
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)	(40)	(144)	(1,600)	(6,325)	(99,104)	(469,905)	(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	1,740	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	10,591	1,184,883	1,184,883	1,246,853	1,246,854
Less Claims Outstanding at the beginning of the year	(4,241)	(3,935)	(305)	(313)	(9,017)	(8,146)	(512)	(515)	(84,188)	(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)	(17)	1,515	4,410	1	2	13,374	29,616	176	529	6,191	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	11	17	0	0	11
Less -Re-insurance Ceded to claims paid	(17,630)	(36,917)	(154)	(3,879)	(1)	(18)	(155)	(3,898)	(15,915)	(29,597)	(2,400)	(85,809)	(18,315)	(115,400)	(88,451)	(1,377)	(4,336)	(1,377)	(110)	(33,926)	(102,807)	
Net Claim Paid	5,896	12,249	2,909	7,771	1	3	2,910	7,774	39,329	129,631	29,898	1,481	69,227	131,112	73,161	221,343	3,004	10,423	167	864	78,333	232,830
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	811,429	811,429	811,429	849,920	73,341	73,341	23,361	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)	(17,380)	(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	21	2,453	9,337	30,666	128,394	36,496	123,463	87,162	251,857	81,869	244,871	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	398,876	367,221	433,135	395,085	44,324	37,977	19,164	19,796	2,394	2,022	65,682	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													