

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-7-OPERATING EXPENSES 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
1 Employees' remuneration & welfare benefits	2,064	7,553	222	726	14	44	236	770	5,062	13,941	3,026	8,080	8,088	22,021	14,180	40,028	929	2,609	98	421	15,208	43,058
2 Travel, conveyance and vehicle running expenses	31	154	4	13	0	1	5	14	150	357	93	217	243	575	418	1,072	25	67	3	11	446	1,150
3 Training expenses	23	72	2	5	0	0	2	5	29	59	17	33	46	92	94	214	6	17	1	2	101	225
4 Rents, rates & taxes	(39)	441	(2)	30	(0)	2	(2)	32	172	666	113	401	285	1,067	441	2,155	19	149	1	22	461	2,327
5 Repairs	42	209	7	17	0	1	8	18	128	367	78	220	206	587	372	1,153	23	76	2	12	397	1,241
6 Printing & stationery	8	26	(1)	(1)	(0)	(0)	(1)	(1)	15	41	11	35	26	76	52	140	4	10	0	1	56	151
7 Communication expenses	7	44	1	3	0	0	1	3	41	111	24	61	65	172	131	338	8	21	1	3	140	363
8 Legal & professional charges	177	808	32	89	2	6	34	95	514	932	361	529	875	1,461	1,484	4,039	83	286	11	42	1,578	4,377
9 Auditors' fees, expenses etc.																						
(a) as auditor	4	18	0	1	0	0	0	1	6	15	4	9	10	23	19	52	1	4	0	1	21	57
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	1	3	0	0	0	0	0	0	1	2	1	1	3	3	3	8	0	1	0	0	3	8
10 Advertisement and publicity	145	397	5	12	0	1	5	13	723	1,892	424	1,062	1,147	2,955	2,120	5,669	141	310	15	61	2,277	6,040
11 Interest & Bank Charges	65	217	5	14	0	1	5	15	83	285	50	161	133	447	267	945	20	65	1	10	288	1,020
12 Depreciation	399	1,616	34	113	3	9	36	122	564	1,320	332	747	896	2,067	1,810	4,681	112	370	13	48	1,936	5,099
13 Brand/Trade Mark usage fee/charges	74	256	6	18	0	1	6	19	95	205	56	116	151	321	311	734	20	58	2	7	334	800
14 Business Development and Sales Promotion Expenses	(9)	31	(0)	2	(0)	0	(0)	2	(4)	72	(1)	14	(5)	86	(18)	83	(2)	7	(0)	1	(21)	90
15 Information Technology Expenses	391	1,862	34	130	2	9	36	139	605	1,470	359	835	965	2,305	1,930	5,282	114	422	14	54	2,058	5,757
16 Goods and Services Tax (GST)	485	510	27	28	2	2	29	30	1,176	1,191	664	672	1,840	1,864	3,739	230	235	39	40	40	3,951	4,014
17 Others																						
- Electricity expenses	9	49	1	5	0	0	1	5	46	134	30	84	76	218	133	411	8	26	1	4	143	441
- Office expenses	1	5	0	0	0	0	0	0	6	17	15	38	22	55	9	28	1	2	0	0	10	30
- Postage and courier	5	17	0	1	0	0	0	1	8	19	25	63	33	82	23	55	1	5	0	1	24	60
- Miscellaneous expenses	(26)	(33)	(2)	(3)	(0)	(0)	(2)	(3)	14	62	8	26	22	88	27	112	0	3	0	1	27	116
- Loss/(Profit) on sale of assets (net)	(279)	(277)	(19)	(19)	(1)	(1)	(20)	(21)	(221)	(222)	(125)	(125)	(346)	(347)	(791)	(795)	(63)	(63)	(8)	(8)	(862)	(866)
<b>TOTAL</b>	<b>3,583</b>	<b>13,978</b>	<b>355</b>	<b>1,184</b>	<b>23</b>	<b>76</b>	<b>378</b>	<b>1,260</b>	<b>9,212</b>	<b>22,936</b>	<b>5,565</b>	<b>13,279</b>	<b>14,778</b>	<b>36,215</b>	<b>26,697</b>	<b>70,143</b>	<b>1,681</b>	<b>4,690</b>	<b>195</b>	<b>734</b>	<b>28,575</b>	<b>75,568</b>
In India	3,583	13,978	355	1,184	23	76	378	1,260	9,212	22,936	5,565	13,279	14,778	36,215	26,697	70,143	1,681	4,690	195	734	28,575	75,568
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		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
1 Employees' remuneration & welfare benefits	45	129	5	26	478	1,414	14	30	1,007	3,988	132	397	941	2,851	115	255	381	1,105	26,414	75,275	28,715	83,597
2 Travel, conveyance and vehicle running expenses	1	2	0	1	7	26	0	1	33	137	1	8	19	62	3	7	6	23	758	1,990	793	2,158
3 Training expenses	1	1	0	0	5	13	0	0	18	53	2	5	8	20	1	1	5	13	187	432	212	509
4 Rents, rates & taxes	(0)	7	(0)	2	(1)	76	0	2	(31)	364	(0)	29	(3)	121	5	13	2	77	719	4,084	678	4,557
5 Repairs	1	4	0	1	12	37	0	1	19	136	3	12	26	70	3	7	8	34	676	2,130	725	2,357
6 Printing & stationery	(0)	0	0	0	1	4	(0)	0	77	154	1	2	(2)	1	0	1	3	6	163	396	170	421
7 Communication expenses	1	2	0	0	2	8	0	0	3	15	0	2	4	14	1	2	7	217	385	225	632	
8 Legal & professional charges	4	14	0	3	43	146	2	4	496	1,651	12	52	72	236	10	20	36	139	3,131	8,103	3,343	9,006
9 Auditors' fees, expenses etc.																						
(a) as auditor	0	0	0	0	1	3	0	0	3	13	0	1	2	5	0	0	1	3	37	107	42	126
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	0	0	0	0	0	2	0	0	0	1	0	0	0	0	5	15	6	18
10 Advertisement and publicity	2	5	0	2	13	36	0	0	202	843	5	12	60	157	19	42	27	62	3,753	10,152	3,903	10,562
11 Interest & Bank Charges	2	4	0	1	14	37	0	1	347	1,396	6	15	22	64	2	6	16	43	829	3,032	899	3,264
12 Depreciation	10	29	1	7	98	297	3	6	284	1,161	37	116	151	456	14	29	94	287	3,525	9,554	3,961	11,292
13 Brand/Trade Mark usage fee/charges	2	5	0	1	17	47	0	1	54	453	7	19	27	72	2	5	17	47	610	1,769	690	2,044
14 Business Development and Sales Promotion Expenses	(0)	1	(0)	0	(1)	6	0	0	(1)	(9)	(0)	2	(1)	9	(0)	0	(1)	6	(31)	192	(40)	225
15 Information Technology Expenses	11	34	1	8	101	341	3	7	283	1,561	39	136	185	554	16	32	98	335	3,759	11,071	4,186	13,072
16 Goods and Services Tax (GST)	8	8	2	2	73	77	1	1	323	519	28	29	155	161	24	24	82	87	6,487	6,786	7,001	7,326
17 Others																						
- Electricity expenses	0	1	0	0	2	9	0	0	6	29	0	2	4	17	1	3	2	7	232	728	242	782
- Office expenses	0	0	0	0	0	1	0	0	2	8	0	0	1	2	0	0	1	35	97	36	102	167
- Postage and courier	0	0	0	0	1	3	0	0	6	21	0	1	2	5	0	1	3	68	176	73	194	
- Miscellaneous expenses	(1)	(1)	(0)	(0)	(6)	(8)	(0)	(0)	24	5	24	(2)	(31)	(7)	0	1	(5)	203	35	203	7	167

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-7-OPERATING EXPENSES SCHEDULE  
 (₹ in Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024
1 Employees' remuneration & welfare benefits	1,989	7,167	234	727	28	78	262	805	4,756	14,221	3,170	8,427	7,926	22,648	11,150	32,887	647	2,282	60	202	11,858	35,370
2 Travel, conveyance and vehicle running expenses	48	229	4	16	1	2	5	18	110	401	75	234	185	635	263	991	14	69	2	7	279	1,066
3 Training expenses	15	63	1	5	0	1	2	6	22	63	15	37	37	100	58	174	3	12	0	1	62	187
4 Rents, rates & taxes	92	457	9	37	1	4	11	41	252	788	178	477	430	1,265	642	1,999	37	139	3	13	682	2,151
5 Repairs	26	193	2	16	0	2	2	18	81	365	67	218	147	583	228	910	12	62	1	6	241	978
6 Printery & stationery	(3)	36	(0)	2	(0)	0	(0)	3	15	62	11	37	26	99	31	151	1	11	0	1	33	163
7 Communication expenses	16	101	2	7	0	1	2	8	47	141	31	83	79	224	122	378	7	26	1	2	130	407
8 Legal & professional charges	253	746	31	81	4	11	36	92	251	805	70	261	321	1,066	2,998	57	208	6	20	1,041	3,226	
9 Auditors' fees, expenses etc.	2	8	0	1	0	0	0	1	2	7	2	5	4	12	7	21	0	1	0	0	7	22
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	2	9	0	1	0	0	0	1	3	8	2	5	13	8	23	0	2	0	0	0	8	24
10 Advertisement and publicity	194	484	6	10	1	1	7	11	752	1,803	488	1,052	1,241	2,855	1,909	4,469	118	314	10	26	2,037	4,809
11 Interest & Bank Charges	54	259	4	15	1	2	4	17	152	494	105	287	257	781	392	1,255	22	88	2	8	417	1,350
12 Depreciation	292	1,042	27	80	4	11	31	91	360	1,013	245	595	605	1,608	965	2,747	57	191	5	18	1,028	2,956
13 Brand/Trade Mark usage fee/charges	98	365	9	27	1	4	10	31	122	352	84	207	206	559	328	958	19	67	2	6	349	1,031
14 Business Development and Sales Promotion Expenses	14	96	2	7	0	1	2	7	16	131	15	79	31	210	57	381	2	27	0	2	59	410
15 Information Technology Expenses	328	1,565	33	117	5	16	37	133	447	1,515	318	892	765	2,407	1,198	4,122	68	286	6	27	1,272	4,436
16 Goods and Services Tax (GST)	7	15	1	1	0	0	1	1	8	15	5	8	13	23	22	40	1	3	0	0	23	43
17 Others	12	81	1	5	0	1	1	5	50	139	39	91	89	230	145	389	9	27	1	2	155	418
- Electricity expenses	1	7	0	0	0	0	0	1	(4)	12	13	38	9	50	(16)	28	38	37	(0)	0	23	66
- Office expenses	0	28	0	2	0	0	0	3	7	29	23	82	29	111	10	80	0	5	0	1	10	86
- Postage and courier	(27)	(31)	(3)	(4)	(1)	(1)	(3)	(5)	15	63	11	37	25	100	34	153	2	11	0	1	36	165
- Miscellaneous expenses	9	9	1	1	0	0	1	1	8	6	5	4	13	10	22	17	2	1	0	0	9	24
- Loss/(Profit) on sale of assets (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>3,422</b>	<b>12,929</b>	<b>365</b>	<b>1,154</b>	<b>46</b>	<b>134</b>	<b>411</b>	<b>1,288</b>	<b>7,472</b>	<b>22,433</b>	<b>4,971</b>	<b>13,156</b>	<b>12,442</b>	<b>35,589</b>	<b>18,555</b>	<b>55,171</b>	<b>1,117</b>	<b>3,869</b>	<b>101</b>	<b>343</b>	<b>19,774</b>	<b>59,383</b>
In India	3,422	12,929	365	1,154	46	134	411	1,288	7,472	22,433	4,971	13,156	12,442	35,589	18,555	55,171	1,117	3,869	101	343	19,774	59,383
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024	For the quarter ended December 31, 2024	Upto the quarter ended December 31, 2024
1 Employees' remuneration & welfare benefits	35	87	3	9	445	1,129	43	80	2,091	5,640	134	349	961	2,640	82	473	341	1,356	23,919	69,782	26,170	77,754
2 Travel, conveyance and vehicle running expenses	1	3	0	0	12	33	1	2	110	302	5	14	24	75	1	15	9	47	627	2,193	680	2,440
3 Training expenses	0	1	0	0	4	10	0	1	33	99	2	5	7	19	0	3	3	12	149	437	165	506
4 Rents, rates & taxes	2	6	0	1	23	72	2	5	156	612	8	28	46	143	4	29	19	95	1,374	4,406	1,477	4,904
5 Repairs	1	3	0	0	7	30	1	2	57	206	3	11	14	66	1	13	5	39	477	1,932	505	2,143
6 Printery & stationery	0	1	0	0	0	5	0	0	112	296	(0)	2	1	11	0	2	(0)	8	171	587	168	627
7 Communication expenses	0	2	0	0	4	16	1	1	(16)	94	2	7	9	31	1	5	4	21	212	808	230	918
8 Legal & professional charges	6	12	1	1	58	124	8	13	793	1,761	26	56	101	244	4	31	48	148	2,406	6,683	2,695	7,521
9 Auditors' fees, expenses etc.	0	0	0	0	1	2	0	0	5	13	0	1	1	2	0	0	0	2	19	54	21	62
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	0	0	0	0	1	1	0	0	5	14	0	1	1	3	0	0	2	20	58	23	68	
10 Advertisement and publicity	2	4	0	1	21	34	1	1	478	1,555	7	10	79	163	21	75	42	130	3,929	9,638	4,131	10,133
11 Interest & Bank Charges	1	3	0	0	12	34	1	2	759	1,958	5	15	27	81	3	20	11	57	1,492	4,303	1,550	4,579
12 Depreciation	7	16	1	2	68	174	7	13	603	1,593	30	79	123	320	8	41	59	203	2,538	7,005	2,862	8,138
13 Brand/Trade Mark usage fee/charges	2	6	0	1	23	60	3	5	214	579	10	28	42	112	3	14	20	72	873	2,468	981	2,864
14 Business Development and Sales Promotion Expenses	0	1	0	0	5	15	1	1	12	132	2	7	8	30	(0)	5	2	20	121	831	137	935
15 Information Technology Expenses	9	25	1	3	86	258	10	19	792	2,479	39	120	156	479	8	62	69	309	3,205	10,597	3,571	12,296
16 Goods and Services Tax (GST)	0	0	0	0	1	3	0	0	112	490	1	1	3	5	0	1	2	3	155	568	163	584
17 Others	0	1	0	0	3	11	0	1	5	105	1	5	6	23	1	6	3	17	279	818	291	904
- Electricity expenses	0	0	0	0	0	1	0	0	20	15	0	0	1	2	0	2	0	2	136	37	144	
- Office expenses	0	0	0	0	0	5	0	0	11	53	0	2	1	9	(0)	1	0	6	53	274	54	305
- Postage and courier	(1)	(1)	(0)	(0)	(6)	(8)	(1)	(1)	(20)	79	(3)	(4)	(8)	(8)	0	3	(5)	(4)	58	321	28	285
- Miscellaneous expenses	0	0	0	0	1	2	0	0	14	15												