

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 September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024
1 Employees' remuneration & welfare benefits	2,077	5,178	207	493	40	51	247	544	4,347	9,465	2,354	5,257	6,701	14,721	10,976	21,736	728	1,635	61	142	11,765	23,512
2 Travel, conveyance and vehicle running expenses	67	181	5	11	1	1	6	12	127	291	71	158	199	450	377	727	28	55	2	5	407	787
3 Training expenses	(5)	48	0	4	0	0	4	4	4	41	3	22	7	63	22	116	1	9	0	1	24	125
4 Rents, rates & taxes	52	365	4	27	2	3	6	30	202	536	115	298	317	835	593	1,357	39	102	4	9	635	1,469
5 Repairs	31	167	5	14	1	1	6	16	107	284	52	152	159	436	285	682	18	51	1	5	304	737
6 Printino & stationery	19	40	1	3	0	0	2	3	27	47	14	26	40	73	67	120	3	10	0	1	70	130
7 Communication expenses	23	86	3	6	1	1	4	7	48	94	16	51	64	146	105	256	(9)	19	(0)	2	96	277
8 Legal & professional charges	177	493	23	50	5	6	28	56	226	554	98	191	325	745	883	2,019	62	151	6	14	951	2,184
9 Auditors' fees, expenses etc.	(2)	6	(0)	0	0	0	(0)	0	(1)	5	(0)	3	(1)	8	(0)	14	(0)	1	0	0	(0)	15
(a) as auditor	(2)	6	(0)	0	0	0	(0)	0	(1)	5	(0)	3	(1)	8	(0)	14	(0)	1	0	0	(0)	15
(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	6	6	0	0	0	0	0	0	5	6	3	3	8	8	14	15	1	1	0	0	15	16
10 Advertisement and publicity	157	290	3	4	0	0	4	4	395	1,051	218	563	614	1,614	1,214	2,560	91	196	6	16	1,310	2,771
11 Interest & Bank Charges	54	205	2	11	1	1	3	12	147	342	79	182	226	524	425	862	32	65	3	6	459	934
12 Depreciation	223	750	16	53	5	7	21	60	282	653	154	351	436	1,003	870	1,782	63	133	7	13	939	1,928
13 Brand/Trade Mark usage fee/charges	79	267	5	18	2	3	7	21	100	230	55	124	155	354	310	630	22	47	2	5	334	682
14 Business Development and Sales Promotion Expenses	25	82	1	5	0	1	2	5	49	114	27	64	76	179	147	324	11	24	1	2	159	350
15 Information Technology Expenses	347	1,237	23	85	8	11	31	96	465	1,067	254	574	719	1,642	1,432	2,924	104	219	11	21	1,547	3,164
16 Goods and Services Tax (GST)	4	8	0	1	0	0	0	0	4	7	2	4	7	10	12	18	1	1	0	0	13	19
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Electricity expenses	13	69	(0)	4	0	1	0	5	37	88	25	53	62	141	122	244	8	18	1	2	130	264
- Office expenses	2	6	0	0	0	0	0	0	7	16	10	25	18	41	14	43	(2)	(1)	0	0	12	43
- Postage and courier	8	28	1	2	0	0	2	2	17	22	30	59	47	82	26	71	(5)	5	(0)	0	21	76
- Miscellaneous expenses	25	(4)	2	(1)	(0)	(0)	2	(1)	19	48	10	26	30	75	64	119	4	9	0	1	69	129
- Loss/(Profit) on sale of assets (net)	(1)	0	(0)	0	0	0	(0)	0	(3)	(2)	(2)	(1)	(5)	(3)	(8)	(5)	(1)	(0)	(0)	(0)	(8)	(5)
TOTAL	3,382	9,508	301	790	68	87	369	877	6,612	14,959	3,589	8,185	10,202	23,144	17,949	36,614	1,198	2,750	105	243	19,253	39,608
In India	3,382	9,508	301	790	68	87	369	877	6,612	14,959	3,589	8,185	10,202	23,144	17,949	36,614	1,198	2,750	105	243	19,253	39,608
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 September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024	For the quarter ended September 30, 2024	Upto the quarter ended September 30, 2024
1 Employees' remuneration & welfare benefits	25	52	0	6	366	685	21	37	3,211	3,550	67	215	823	1,679	202	391	499	1,015	23,682	45,862	26,007	51,584
2 Travel, conveyance and vehicle running expenses	1	2	0	0	11	22	1	1	191	193	2	9	26	51	7	14	18	38	862	1,566	935	1,760
3 Training expenses	0	1	0	0	1	6	0	0	67	66	(1)	3	2	13	1	2	2	9	102	289	98	341
4 Rents, rates & taxes	1	4	0	0	16	49	1	2	404	456	(1)	20	29	97	11	24	28	76	1,441	3,032	1,498	3,427
5 Repairs	1	2	(0)	0	9	22	1	1	146	149	0	8	22	53	5	12	34	659	1,455	696	1,637	
6 Printino & stationery	0	0	(0)	0	4	5	0	0	173	184	1	2	7	10	1	2	6	8	303	416	324	459
7 Communication expenses	0	1	(1)	0	8	11	1	1	109	110	3	5	17	23	2	5	12	17	310	596	336	688
8 Legal & professional charges	3	6	0	1	34	66	3	5	802	968	8	30	72	143	14	28	50	100	2,263	4,276	2,468	4,825
9 Auditors' fees, expenses etc.	(0)	0	0	0	(0)	1	(0)	0	8	8	(0)	0	(0)	2	0	0	0	(0)	1	6	35	4
(a) as auditor	(0)	0	0	0	(0)	1	(0)	0	8	8	(0)	0	(0)	2	0	0	0	(0)	1	6	35	4
(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	9	9	0	0	2	2	0	0	1	1	36	38	42	45
10 Advertisement and publicity	1	2	0	0	8	9	0	0	1,048	1,072	3	3	39	85	26	54	35	88	3,086	5,708	3,247	6,002
11 Interest & Bank Charges	1	3	0	0	8	22	0	1	1,131	1,199	1	10	20	55	9	17	20	46	1,876	2,812	1,533	3,029
12 Depreciation	4	9	1	1	49	106	3	5	994	990	9	49	86	197	17	33	70	144	2,608	4,466	2,852	5,276
13 Brand/Trade Mark usage fee/charges	2	3	0	0	17	37	1	2	368	365	3	18	31	70	6	12	25	52	942	1,595	1,029	1,883
14 Business Development and Sales Promotion Expenses	0	1	0	0	4	10	0	1	115	119	1	5	9	22	3	6	18	376	710	402	798	
15 Information Technology Expenses	7	16	1	2	77	172	5	9	1,702	1,687	14	82	138	324	28	55	116	241	4,354	7,392	4,732	8,725
16 Goods and Services Tax (GST)	0	0	0	0	1	1	0	0	260	377	0	1	1	2	0	0	1	2	283	412	288	421
17 Others	0	1	(0)	0	3	9	0	0	85	84	0	4	5	17	2	4	6	15	295	539	309	613
- Electricity expenses	0	0	(0)	0	1	1	0	0	11	12	0	0	1	1	0	0	1	1	45	100	48	107
- Office expenses	0	0	(0)	0	3	4	0	0	41	42	1	2	6	7	1	1	4	6	124	221	134	251
- Postage and courier	0	0	(0)	0	0	0	0	0	57	59	2	(1)	4	(0)	1	2	3	1	167	262	194	257
- Miscellaneous expenses	(0)	0	(0)	0	(0)	0	(0)	0	1	1	(0)	0	(0)	0								