

FORM NL-1-B-RA

Name of the Insurer: HDFC ERGO General Insurance Company Limited
Registration No.146 and Date of Registration with the IRDAI July 09, 2010
REVENUE ACCOUNT FOR THE PERIOD ENDED ON SEPTEMBER 30, 2021



(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020
1	Premiums earned (Net)	NL-4	7,315	14,156	6,302	10,768	2,943	5,767	1,387	3,065	170,795	317,721	161,410	303,260	181,053	337,644	169,099	317,093
2	Profit/ Loss on sale/redemption of Investments		228	375	107	214	33	54	17	36	3,529	5,927	2,009	4,065	3,790	6,356	2,133	4,315
3	Interest, Dividend & Rent – Gross Note 1		1,339	2,578	1,051	2,063	192	373	171	352	20,518	40,788	19,803	39,255	22,050	43,739	21,025	41,669
4	(a) Other Income																	
	(i) Investment Income from Terrorism Pool		97	204	132	244	-	-	-	-	-	-	-	-	97	204	132	244
	(ii) Miscellaneous Income/Liabilities written back		5	5	10	10	2	2	3	3	116	122	211	297	123	129	223	310
	(b) Contribution from the Shareholders' Account																	
	(i) Towards Excess Expenses of Management																	
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		8,985	17,319	7,601	13,300	3,170	6,196	1,578	3,456	194,958	364,558	183,432	346,877	207,113	388,072	192,611	363,632
6	Claims Incurred (Net)	NL-5	7,349	11,011	4,361	8,903	2,463	5,067	1,617	3,527	141,026	283,638	132,172	226,193	150,838	299,716	138,149	238,624
7	Commission	NL-6	(2,374)	(6,241)	(1,162)	(3,844)	378	887	221	492	(10,111)	(12,235)	(9,478)	(6,074)	(12,108)	(17,589)	(10,419)	(9,425)
8	Operating Expenses related to Insurance Business	NL-7	2,509	12,291	1,222	10,425	350	1,460	202	1,067	47,435	82,111	45,010	74,394	50,294	95,861	46,435	85,885
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		7,484	17,060	4,422	15,484	3,191	7,414	2,040	5,087	178,349	353,514	167,704	294,513	189,025	377,988	174,165	315,084
10	Operating Profit/(Loss) C= (A - B)		1,501	259	3,179	(2,184)	(21)	(1,218)	(462)	(1,631)	16,609	11,044	15,729	52,363	18,089	10,084	18,446	48,548
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		1,501	259	3,179	(2,184)	(21)	(1,218)	(462)	(1,631)	16,609	11,044	15,729	52,363	18,089	10,084	18,446	48,548
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		1,501	259	3,179	(2,184)	(21)	(1,218)	(462)	(1,631)	16,609	11,044	15,729	52,363	18,089	10,084	18,446	48,548

Note - 1

	Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
		For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020
	Interest, Dividend & Rent	1,433	2,754	1,089	2,131	206	398	177	364	21,960	43,573	20,504	40,553	23,600	46,726	21,770	43,048
	Add/Less:-																
	Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Amortisation of Premium/ Discount on Investments	(94)	(176)	(37)	(68)	(13)	(25)	(6)	(12)	(1,442)	(2,785)	(701)	(1,298)	(1,550)	(2,987)	(744)	(1,378)
	Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment Income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*	1,339	2,578	1,051	2,063	192	373	171	352	20,518	40,788	19,803	39,255	22,050	43,739	21,025	41,669

* Term gross imolies inclusive of TDS