

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 June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	7,473	7,473	10,387	10,387	27	27	10,414	10,414	30,026	30,026	10,395	10,395	40,422	40,422	75,863	75,863	4,310	4,310	33	33	80,207	80,207
Add :-Re-insurance accepted to direct claims	1,797	1,797	76	76	0	0	76	76	0	0	0	0	0	0	0	0	0	0	-	-	0	0
Less :-Re-insurance Ceded to claims paid	(6,419)	(6,419)	(8,048)	(8,048)	(23)	(23)	(8,071)	(8,071)	(1,484)	(1,484)	(53,626)	(53,626)	(55,110)	(55,110)	(20,326)	(20,326)	(1,636)	(1,636)	(2)	(2)	(21,964)	(21,964)
Net Claim Paid	2,851	2,851	2,415	2,415	4	4	2,419	2,419	28,542	28,542	(43,231)	(43,231)	(14,688)	(14,688)	55,537	55,537	2,674	2,674	32	32	58,243	58,243
Add Claims Outstanding at the end of the year	29,999	29,999	9,957	9,957	87	87	10,043	29,554	29,554	29,554	545,152	545,152	574,707	574,707	56,449	56,449	26,975	26,975	1,715	1,715	85,140	85,140
Less Claims Outstanding at the beginning of the year	(27,538)	(27,538)	(7,863)	(7,863)	(86)	(86)	(7,948)	(7,948)	(31,626)	(31,626)	(479,902)	(479,902)	(511,528)	(511,528)	(49,635)	(49,635)	(24,490)	(24,490)	(1,268)	(1,268)	(75,394)	(75,394)
Net Incurred Claims	5,312	5,312	4,509	4,509	5	5	4,514	4,514	26,471	26,471	22,020	22,020	48,491	48,491	62,351	62,351	5,159	5,159	479	479	67,989	67,989
Claims Paid (Direct)	7,473	7,473	10,387	10,387	27	27	10,414	10,414	30,026	30,026	10,395	10,395	40,422	40,422	75,863	75,863	4,310	4,310	33	33	80,207	80,207
-In India	7,473	7,473	10,387	10,387	27	27	10,414	10,414	30,026	30,026	10,395	10,395	40,422	40,422	75,863	75,863	4,310	4,310	33	33	80,207	80,207
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	14,662	14,662	4,051	4,051	59	59	4,110	4,110	19,503	19,503	332,891	332,891	352,394	352,394	40,397	40,397	22,259	22,259	1,690	1,690	64,346	64,346
Estimates of IBNR and IBNER at the beginning of the period (net)	11,754	11,754	2,998	2,998	52	52	3,050	3,050	22,143	22,143	285,886	285,886	308,028	308,028	39,252	39,252	20,406	20,406	1,258	1,258	60,916	60,916

(₹ 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 June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
Claims Paid (Direct)	301	301	0	0	2,173	2,173	10	10	43,511	43,511	119	119	3,748	3,748	53	53	2,426	2,426	172,970	172,970	190,857	190,857
Add :-Re-insurance accepted to direct claims	0	0	0	0	144	144	4	4	0	0	0	0	0	0	0	0	0	0	148	148	2,041	2,041
Less :-Re-insurance Ceded to claims paid	(15)	(15)	-	-	(1,544)	(1,544)	(10)	(10)	(32,529)	(32,529)	(52)	(52)	(2,828)	(2,828)	(3)	(3)	(586)	(586)	(114,640)	(114,640)	(129,130)	(129,130)
Net Claim Paid	286	286	0	0	774	774	4	4	10,982	10,982	67	67	920	920	51	51	1,839	1,839	58,478	58,478	63,748	63,748
Add Claims Outstanding at the end of the year	2,206	2,206	249	249	4,855	4,855	704	704	43,651	43,651	3,239	3,239	3,924	3,924	708	708	9,564	9,564	728,946	728,946	768,989	768,989
Less Claims Outstanding at the beginning of the year	(2,188)	(2,188)	(245)	(245)	(4,554)	(4,554)	(708)	(708)	(51,519)	(51,519)	(3,153)	(3,153)	(4,495)	(4,495)	(583)	(583)	(8,421)	(8,421)	(662,788)	(662,788)	(698,274)	(698,274)
Net Incurred Claims	304	304	3	3	1,075	1,075	0	0	3,114	3,114	153	153	349	349	176	176	2,982	2,982	124,636	124,636	134,463	134,463
Claims Paid (Direct)	301	301	0	0	2,173	2,173	10	10	43,511	43,511	119	119	3,748	3,748	53	53	2,426	2,426	172,970	172,970	190,857	190,857
-In India	301	301	0	0	2,173	2,173	10	10	43,511	43,511	119	119	3,748	3,748	53	53	2,426	2,426	172,970	172,970	190,857	190,857
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	1,142	1,142	176	176	1,682	1,682	284	284	41,470	41,470	2,478	2,478	1,916	1,916	572	572	8,025	8,025	474,483	474,483	493,255	493,255
Estimates of IBNR and IBNER at the beginning of the period (net)	1,064	1,064	174	174	2,361	2,361	281	281	49,365	49,365	2,354	2,354	1,812	1,812	539	539	6,929	6,929	433,823	433,823	448,627	448,627

(₹ 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 June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	8,630	8,630	2,299	2,299	69	69	2,368	2,368	19,255	19,255	4,615	4,615	23,870	23,870	76,503	76,503	3,091	3,091	137	137	79,731	79,731
Add :-Re-insurance accepted to direct claims	1,232	1,232	187	187	0	0	187	187	0	0	0	0	0	0	0	0	0	0	-	-	0	0
Less :-Re-insurance Ceded to claims paid	(7,606)	(7,606)	(1,644)	(1,644)	(68)	(68)	(1,712)	(1,712)	(2,664)	(2,664)	(32,428)	(32,428)	(35,092)	(35,092)	(15,193)	(15,193)	(1,166)	(1,166)	(41)	(41)	(16,400)	(16,400)
Net Claims Paid	2,257	2,257	843	843	0	0	843	843	16,591	16,591	(27,813)	(27,813)	(11,222)	(11,222)	61,310	61,310	1,925	1,925	95	95	63,331	63,331
Add Claims Outstanding at the end of the year	21,887	21,887	5,846	5,846	87	87	5,932	5,932	27,818	27,818	449,215	449,215	477,033	477,033	109,394	109,394	24,858	24,858	1,378	1,378	135,630	135,630
Less Claims Outstanding at the beginning of the year	(20,482)	(20,482)	(4,085)	(4,085)	(87)	(87)	(4,172)	(4,172)	(24,524)	(24,524)	(408,006)	(408,006)	(432,530)	(432,530)	(61,988)	(61,988)	(22,724)	(22,724)	(2,242)	(2,242)	(86,954)	(86,954)
Net Incurred Claims	3,662	3,662	2,604	2,604	0	0	2,604	2,604	19,885	19,885	13,396	13,396	33,281	33,281	108,716	108,716	4,059	4,059	(788)	(788)	112,007	112,007
Claims Paid (Direct)																						
-In India	8,612	8,612	2,270	2,270	59	59	2,329	2,329	19,255	19,255	4,615	4,615	23,870	23,870	76,503	76,503	3,091	3,091	40	40	79,634	79,634
-Outside India	18	18	29	29	10	10	39	39	-	-	-	-	-	-	-	-	-	-	96	96	96	96
Estimates of IBNR and IBNER at the end of the period (net)	7,161	7,161	2,558	2,558	50	50	2,608	2,608	16,572	16,572	265,639	265,639	282,212	282,212	40,350	40,350	18,198	18,198	937	937	59,485	59,485
Estimates of IBNR and IBNER at the beginning of the period (net)	8,224	8,224	1,894	1,894	50	50	1,944	1,944	11,356	11,356	233,424	233,424	244,780	244,780	33,443	33,443	16,984	16,984	1,753	1,753	52,179	52,179