

## 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 DECEMBER 31, 2021



(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020
1	Premiums earned (Net)	NL-4	7,330	21,486	6,718	17,486	3,140	8,907	1,991	5,056	167,032	484,753	157,322	460,582	177,501	515,145	166,031	483,124
2	Profit/ Loss on sale/redemption of Investments		269	644	191	405	43	97	27	63	4,277	10,204	3,470	7,535	4,590	10,945	3,688	8,003
3	Interest, Dividend & Rent – Gross Note 1		1,289	3,867	1,112	3,175	212	585	144	496	20,489	61,277	19,836	59,091	21,989	65,728	21,092	62,761
4	(a) Other Income		-	204	111	355	-	-	-	-	-	-	-	-	-	204	111	355
	(i) Investment Income from Terrorism Pool		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Miscellaneous Income/Liabilities written back		3	8	11	21	1	3	3	6	68	190	267	563	72	201	281	591
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>		<b>8,891</b>	<b>26,209</b>	<b>8,142</b>	<b>21,442</b>	<b>3,396</b>	<b>9,592</b>	<b>2,165</b>	<b>5,621</b>	<b>191,866</b>	<b>556,423</b>	<b>180,895</b>	<b>527,771</b>	<b>204,152</b>	<b>592,225</b>	<b>191,202</b>	<b>554,834</b>
6	Claims Incurred (Net)	NL-5	3,244	14,255	4,272	13,175	2,753	7,820	1,377	4,905	136,478	420,116	121,664	347,858	142,475	442,191	127,313	365,938
7	Commission	NL-6	(2,277)	(8,518)	(1,129)	(4,974)	398	1,286	276	768	(3,300)	(15,535)	(3,303)	(9,377)	(5,179)	(22,768)	(4,157)	(13,582)
8	Operating Expenses related to Insurance Business	NL-7	5,446	17,736	5,471	15,895	670	2,130	750	1,817	43,401	125,512	48,086	122,479	49,516	145,377	54,307	140,191
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>6,413</b>	<b>23,473</b>	<b>8,613</b>	<b>24,097</b>	<b>3,821</b>	<b>11,235</b>	<b>2,403</b>	<b>7,490</b>	<b>176,579</b>	<b>530,093</b>	<b>166,448</b>	<b>460,960</b>	<b>186,813</b>	<b>564,801</b>	<b>177,464</b>	<b>492,547</b>
10	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>2,478</b>	<b>2,736</b>	<b>(471)</b>	<b>(2,655)</b>	<b>(425)</b>	<b>(1,643)</b>	<b>(238)</b>	<b>(1,868)</b>	<b>15,287</b>	<b>26,331</b>	<b>14,447</b>	<b>66,811</b>	<b>17,340</b>	<b>27,424</b>	<b>13,738</b>	<b>62,288</b>
11	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		2,478	2,736	(471)	(2,655)	(425)	(1,643)	(238)	(1,868)	15,287	26,331	14,447	66,811	17,340	27,424	13,738	62,288
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>2,478</b>	<b>2,736</b>	<b>(471)</b>	<b>(2,655)</b>	<b>(425)</b>	<b>(1,643)</b>	<b>(238)</b>	<b>(1,868)</b>	<b>15,287</b>	<b>26,331</b>	<b>14,447</b>	<b>66,811</b>	<b>17,340</b>	<b>27,424</b>	<b>13,738</b>	<b>62,288</b>

## Note - 1

	Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
		For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020
	Interest, Dividend & Rent	1,365	4,120	1,169	3,300	225	623	152	516	21,707	65,280	20,881	61,434	23,297	70,023	22,203	65,250
	<b>Add/Less:-</b>																
	Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Amortisation of Premium/ Discount on Investments	(77)	(253)	(58)	(126)	(13)	(38)	(8)	(20)	(1,218)	(4,003)	(1,045)	(2,343)	(1,308)	(4,294)	(1,111)	(2,489)
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>1,289</b>	<b>3,867</b>	<b>1,112</b>	<b>3,175</b>	<b>212</b>	<b>585</b>	<b>144</b>	<b>496</b>	<b>20,489</b>	<b>61,277</b>	<b>19,836</b>	<b>59,091</b>	<b>21,989</b>	<b>65,728</b>	<b>21,092</b>	<b>62,761</b>

\* Term gross imolies inclusive of TDS