

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI Julv 09, 2010
FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the quarter ended September 30, 2021

Segmental performance upto the quarter ended September 30, 2021																											(₹ in Lakhs)									
Particulars	FIRE				MARINE				Motor											Miscellaneous				HEALTH				PERSONAL ACCIDENT			TRAVEL			Health Total		
	Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-Commercial Vehicle (TP Pool)	Motor TP-Commercial Vehicle (Other than Pool)	Motor Other	Total	Health Insurance - Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/EmpLOYEE Schemes	Health Insurance - Group-Other Schemes	Personal Accident-Individual I	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Other)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes											
Premium																																				
Gross Direct Premium	75,264	8,050	1,475	9,525	53,536	6,324	7,081	26,408	13,321	-	-	45,898	-	152,570	137,029	-	18,289	28,373	6,727	-	22,355	655	-	144,065	69,363	-										
Gross Written Premium	86,417	8,749	1,475	10,224	53,536	6,324	7,081	26,408	13,321	-	-	45,898	-	152,570	137,029	-	18,289	28,373	6,727	-	22,388	655	-	144,065	69,395	-										
Net Written Premium	17,699	6,893	8	6,900	30,723	6,036	6,709	14,495	7,612	-	-	25,222	-	110,797	89,281	-	17,356	13,306	5,156	-	11,381	612	-	94,729	42,424	-										
Net Earned Premium (A)	14,156	5,765	2	5,767	57,924	8,014	7,380	16,382	9,646	-	-	28,496	-	127,842	94,306	-	21,466	13,377	7,131	-	15,070	378	-	101,642	50,086	-										
Claims																																				
Claims (Gross)	54,104	6,345	(190)	6,155	44,288	6,460	5,572	16,953	11,744	-	-	32,748	-	117,765	164,847	-	30,114	21,244	4,186	-	8,666	(400)	-	169,113	59,544	-										
Claims incurred (Net) (B)	11,011	5,068	(1)	5,067	41,741	6,096	5,316	7,865	6,734	-	-	18,485	-	86,237	122,965	-	25,707	15,656	2,870	-	6,422	(301)	-	125,813	47,506	-										
Commission																																				
Commission-Gross	6,991	963	11	974	8,679	1,327	1,149	199	98	-	-	615	-	12,258	17,919	-	869	4,026	1,021	-	2,736	52	-	18,960	7,663	-										
Commission-Net (C)	(6,241)	934	(46)	888	8,501	1,281	1,091	(2,751)	(1,398)	-	-	(4,594)	-	2,220	5,609	-	(961)	(5,333)	342	-	(3,067)	49	-	5,371	(9,531)	-										
Total Operating expenses (D)	12,291	1,249	211	1,460	7,644	903	1,011	3,770	1,902	-	-	6,553	-	21,783	19,564	-	2,611	4,051	960	-	3,196	94	-	20,569	9,908	-										
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										
Underwriting Result (F=A-B-C-D-E)	(2,304)	(1,485)	(162)	(1,646)	38	(265)	(38)	7,497	2,409	-	-	7,961	-	17,601	(53,232)	-	(5,892)	(798)	2,958	-	8,519	536	-	(50,111)	2,203	-										
Underwriting Ratio =(F)*100/(A)	(20.51)	(25.76)	(10.035.28)	(28.57)	0.07	(3.30)	(0.52)	45.76	24.97	-	-	27.94	-	13.77	(56.45)	-	(27.45)	(5.96)	41.48	-	56.53	141.86	-	(49.30)	4.40	-										

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total				Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation	Crop Insurance	Credit Insurance	Others	Retail	Group	Government Schemes		
Premium													
Gross Direct Premium	10,643	718	11	94	840	159,086	2,523	27,816	305,953.14	102,689.86	159,086.23	652,518	
Gross Written Premium	11,019	718	11	100	840	159,086	2,523	29,265	305,966.60	104,540.07	159,086.23	666,234	
Net Written Premium	2,965	1	4	31	678	35,032	156	11,977	212,596.85	51,165.12	35,031.97	323,393	
Net Earned Premium (A)	2,583	0	4	33	708	25,034	143	9,646	235,046.20	57,646.45	25,034.28	337,644	
Claims													
Claims (Gross)	7,517	(322)	1	16	557	71,976	(4,936)	2,515	286,201.07	65,569.64	71,975.76	484,005	
Claims incurred (Net) (B)	2,622	(8)	1	7	527	14,697	(239)	6,475	217,734.79	51,206.49	14,697.14	299,716	
Commission													
Commission-Gross	700	2	2	10	123	510	168	2,872	31,781.97	10,975.63	509.81	51,233	
Commission-Net (C)	(893)	(21)	5	(2)	95	(9,034)	(225)	(231)	7,941.11	(1,142.64)	(9,033.97)	(17,389)	
Total Operating expenses (D)	1,568	103	2	14	120	23,506	360	4,178	43,684.05	14,920.80	23,505.95	95,861	
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriting Result (F=A-B-C-D-E)	(725)	(74)	(3)	14	(34)	(4,135)	247	(776)	(34,313.76)	2,655.80	(4,134.84)	(40,344)	
Underwriting Ratio =(F)*100/(A)	(28.05)	(17.282.76)	(85.76)	42.76	(4.86)	(16.52)	172.60	(8.05)	(14.60)	4.61	(16.52)	(11.95)	