

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 December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021
Claims Paid (Direct)	12,536	32,171	2,245	8,340	(30)	340	2,215	8,680	30,777	80,234	10,992	26,820	41,769	107,054	106,833	301,167	5,423	13,127	314	1,038	112,571	315,332
Add :-Re-insurance accepted to direct claims	383	3,038	167	443	-	-	167	443	-	-	-	-	-	-	-	22	22	-	-	22	22	22
Less -Re-insurance Ceded to claims paid	(9,704)	(27,510)	(454)	(4,140)	30	(338)	(424)	(4,478)	(1,883)	(6,162)	(713)	(33,793)	(2,597)	(39,955)	(28,589)	(68,107)	(1,559)	(3,943)	(144)	(255)	(30,292)	(72,304)
Net Claim Paid	3,214	7,700	1,958	4,643			3,1958	4,645	28,893	74,072	10,278	(6,973)	39,172	67,099	78,244	233,060	3,887	9,207	170	784	82,301	243,051
Add Claims Outstanding at the end of the year	27,037	27,037	7,261	7,261	85	85	7,346	7,346	36,054	36,054	468,611	468,611	504,665	504,665	55,005	55,005	27,927	27,927	1,420	1,420	84,353	84,353
Less Claims Outstanding at the beginning of the year	(27,007)	(20,482)	(6,468)	(4,085)	(84)	(87)	(6,551)	(4,172)	(32,499)	(458,341)	(408,006)	(490,840)	(432,530)	(71,500)	(61,988)	(26,696)	(22,724)	(1,327)	(2,242)	(99,523)	(86,954)	
Net Incurred Claims	3,244	14,255	2,751	7,819	1	1	2,753	7,820	32,448	85,601	20,548	53,633	52,997	139,234	61,749	226,078	5,118	14,410	263	(38)	67,130	240,449
Claims Paid (Direct)																						
-In India	12,536	32,153	2,101	8,145	(30)	331	2,071	8,476	30,777	80,234	10,992	26,820	41,769	107,054	106,833	301,167	5,423	13,127	75	465	112,331	314,759
-Outside India	-	18	145	195	-	10	145	204	-	-	-	-	-	-	-	-	-	-	240	573	240	573
Estimates of IBNR and IBNER at the end of the period (net)	10,600	10,600	2,744	2,744	52	52	2,795	2,795	25,834	25,834	275,971	275,971	301,805	301,805	37,713	37,713	23,001	23,001	1,237	1,237	61,950	61,950
Estimates of IBNR and IBNER at the beginning of the period (net)	10,844	8,224	2,234	1,894	50	50	2,284	1,944	21,794	11,356	270,525	233,424	292,319	244,780	37,931	33,443	20,604	16,984	782	1,753	59,317	52,179

(₹ 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 December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021
Claims Paid (Direct)	126	509	-	3	1,503	4,441	24	24	48,879	134,047	379	379	1,954	4,244	57	195	3,363	7,676	210,625	573,905	225,376	614,756
Add :-Re-insurance accepted to direct claims	-	-	-	-	-	1	15	14	-	-	-	-	-	-	-	-	-	-	-	187	387	1,668
Less :-Re-insurance Ceded to claims paid	(6)	(25)	-	(1)	(699)	(2,401)	(24)	(24)	(36,897)	(104,706)	(25)	(25)	(1,558)	(3,342)	(3)	(13)	(1,589)	(2,593)	(73,690)	(225,390)	(83,818)	(257,378)
Net Claim Paid	120	484	-	2	805	2,189	14	15	11,982	29,340	354	354	396	902	54	182	1,774	5,083	136,973	348,702	142,145	361,047
Add Claims Outstanding at the end of the year	2,279	2,279	245	245	5,731	5,731	647	647	43,697	43,697	3,253	3,253	3,726	3,726	541	541	8,134	8,134	657,270	657,270	691,653	691,653
Less Claims Outstanding at the beginning of the year	(2,512)	(2,349)	(242)	(236)	(7,095)	(6,067)	(869)	(869)	(40,019)	(42,681)	(3,451)	(3,115)	(3,826)	(3,876)	(304)	(304)	(8,849)	(6,874)	(567,765)	(585,855)	(691,424)	(610,509)
Net Incurred Claims	(133)	414	3	11	(769)	1,853	(200)	(208)	15,660	30,357	157	492	296	752	259	419	1,058	6,343	136,478	6,343	142,475	442,191
Claims Paid (Direct)																						
-In India	126	509	0	3	1,503	4,441	24	(64)	48,879	134,047	379	379	1,954	4,183	57	195	3,363	7,676	210,385	573,182	224,991	613,811
-Outside India	-	-	-	-	-	-	88	-	-	-	-	-	-	61	-	-	-	-	240	723	384	945
Estimates of IBNR and IBNER at the end of the period (net)	1,019	1,019	173	173	3,855	3,855	187	187	41,670	41,670	2,466	2,466	1,937	1,937	510	510	6,235	6,235	421,807	421,807	435,202	435,202
Estimates of IBNR and IBNER at the beginning of the period (net)	1,234	1,007	169	118	5,595	4,658	394	383	38,146	41,011	2,303	1,764	2,181	2,112	314	207	7,369	5,373	409,341	353,594	422,469	363,763

(₹ 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 December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020
Claims Paid (Direct)	6,392	25,277	4,406	9,395	66	141	4,472	9,536	28,058	65,276	7,999	16,730	36,057	82,005	80,941	167,252	5,163	10,743	298	960	86,402	178,956
Add :-Re-insurance accepted to direct claims	646	1,065	230	663	-	-	230	663	-	-	-	-	-	-	-	-	0	(0)	(0)	(0)	(0)	(0)
Less :-Re-insurance Ceded to claims paid	(4,622)	(21,225)	(2,168)	(4,917)	(65)	(140)	(2,233)	(5,057)	(3,630)	(9,612)	(522)	(22,929)	(4,153)	(32,541)	(18,141)	(37,738)	(1,416)	(2,962)	(15)	(48)	(19,572)	(40,748)
Net Claim Paid	2,216	5,117	2,469	5,141	1	1	2,470	5,142	24,428	55,664	7,477	(6,199)	31,905	49,464	62,800	129,515	3,747	7,781	283	912	66,830	138,208
Add Claims Outstanding at the end of the year	18,855	18,855	4,565	4,565	86	86	4,651	4,651	28,521	28,521	401,730	401,730	430,251	430,251	70,999	70,999	20,649	20,649	2,173	2,173	93,821	93,821
Less Claims Outstanding at the beginning of the year	(16,799)	(10,797)	(5,663)	(4,805)	(80)	(83)	(5,744)	(4,888)	(33,243)	(19,365)	(423,434)	(332,256)	(423,434)	(351,621)	(65,505)	(37,648)	(19,646)	(12,673)	(2,498)	(2,706)	(87,648)	(53,026)
Net Incurred Claims	4,272	13,175	1,370	4,901	7	4	1,377	4,905	19,006	64,819	(14,227)	63,274	38,722	139,234	68,294	162,865	4,750	15,758	(42)	379	73,002	179,002
Claims Paid (Direct)																						
-In India	6,391	25,228	4,152	8,856	66	130	4,218	8,986	28,058	65,276	7,999	16,730	36,057	82,005	80,941	167,252	5,163	10,743	294	872	86,398	178,868
-Outside India	1	49	255	539	-	12	255	550	-	-	-	-	-	-	-	-	-	-	4	88	4	88
Estimates of IBNR and IBNER at the end of the period (net)	7,295	7,295	1,848	1,848	47	47	1,895	1,895	11,930	11,930	226,926	226,926	238,856	238,856	35,473	35,473	14,954	14,954	1,611	1,611	52,038	52,038
Estimates of IBNR and IBNER at the beginning of the period (net)	4,907	3,091	2,277	1,497	36	28	2,313	1,526	19,025	6,558	217,888	174,517	236,914	181,075	34,136	20,834	14,129	9,234	1,504	1,584	49,770	31,651

(₹ 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
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Claims Paid (Direct)	142	388	33	34	1,746	4,837	18	513	20,638	142,615	572	1,733	54	1,526	45	89	3,470	8,622	149,176	421,317	160,040	456,130
Add :-Re-insurance accepted to direct claims	-	-	-	-	117	163	17	142	-	-	-	-	-	-	-	-	-	-	134	305	1,010	2,033
Less :-Re-insurance Ceded to claims paid	(7)	(19)	(1)	(2)	(1,003)	(2,037)	(18)	(512)	(16,227)	(112,814)	(562)	(1,664)	8	(1,071)	(2)	(5)	(1,694)	(4,336)	(43,231)	(195,750)	(50,285)	(222,032)
Net Claim Paid	134	369	32	32	861	2,963	17	143	4,410	29,801	10	69	62	455	42	84	1,776	4,285	106,079	225,872	110,765	236,131
Add Claims Outstanding at the end of the year	2,168	2,168	198	198	6,463	6,463	783	783	35,715	35,715	2,439	2,439	2,714	2,714	182	182	7,176	7,198	581,919	581,919	605,425	605,425
Less Claims Outstanding at the beginning of the year	(2,094)	(1,898)	(209)	(190)	(5,967)	(4,964)	(800)	(897)	(34,803)	(39,880)	(2,274)	(1,489)	(2,122)	(2,122)	(146)	(139)	(586,373)	(499,361)	(588,373)	(473,619)	(473,619)	(473,619)
Net Incurred Claims	209	539	21	34	1,356	5,362	1	45	5,623	25,650	175	1,019	654	1,203	(48)	116	1,950	6,695	121,664	347,858	127,313	365,938
Claims Paid (Direct)																						
-In India	142	388	33	34	1,746	4,837	2	388	20,638	142,615	572	1,733	54	1,526	45	89	3,470	8,622	149,156	421,105	159,765	455,319
-Outside India	-	-	-	-	-	-	16	124	-	-	-	-	-	-	-	-	-	-	20	212	275	811
Estimates of IBNR and IBNER at the end of the period (net)	870	870	128	128	4,938	4,938	298	298	33,946	33,946	1,386	1,386	1,313	1,313	144	144	5,645	5,645	339,561	339,561	348,751	348,751
Estimates of IBNR and IBNER at the beginning of the period (net)	744	662	139	126	4,639	2,430	319	280	32,466	37,980	1,238	868	1,056	914	259	124	5,484	3,419	333,028	259,528	304,247	264,145