

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 September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021
Claims Paid (Direct)	11,006	19,636	3,796	6,095	301	370	4,097	6,465	30,202	49,457	11,214	15,828	41,415	65,285	117,830	194,334	4,613	7,704	588	724	123,031	202,762
Add :Re-insurance accepted to direct claims	1,424	2,656	89	276	-	-	-	89	276	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(10,201)	(17,806)	(2,042)	(3,686)	(299)	(368)	(2,341)	(4,054)	(1,614)	(4,278)	(652)	(33,080)	(2,266)	(37,358)	(24,324)	(39,517)	(1,218)	(2,384)	(70)	(111)	(25,612)	(42,012)
Net Claim Paid	2,229	4,485	1,843	2,685	2	2	1,844	2,687	28,587	45,179	10,562	(17,251)	39,149	27,927	93,506	154,816	3,395	5,320	518	614	97,420	160,750
Add Claims Outstanding at the end of the year	27,007	27,007	6,468	6,468	94	84	6,551	6,551	32,499	32,499	458,341	458,341	490,840	490,840	71,500	71,500	26,696	26,696	1,327	1,327	99,523	99,523
Less Claims Outstanding at the beginning of the year	(21,887)	(20,482)	(5,846)	(4,085)	(87)	(87)	(5,932)	(4,172)	(27,818)	(24,524)	(449,215)	(408,006)	(477,033)	(432,530)	(109,394)	(61,988)	(24,858)	(22,724)	(1,378)	(2,242)	(135,630)	(86,954)
Net Incurred Claims	7,349	11,011	2,464	5,068	(1)	(1)	2,463	5,067	33,268	53,153	19,688	33,084	52,956	86,237	55,612	164,328	5,233	9,292	467	(301)	61,312	173,319
Claims Paid (Direct)																						
-In India	11,006	19,618	3,775	6,045	301	360	4,076	6,405	30,202	49,457	11,214	15,828	41,415	65,285	117,830	194,334	4,613	7,704	588	724	122,794	202,428
-Outside India	-	18	21	50	-	10	21	60	-	-	-	-	-	-	-	-	-	-	-	238	334	238
Estimates of IBNR and IBNER at the end of the period (net)	10,844	10,844	2,234	2,234	50	50	2,284	2,284	21,794	21,794	270,525	270,525	292,319	292,319	37,931	37,931	20,604	20,604	782	782	59,317	59,317
Estimates of IBNR and IBNER at the beginning of the period (net)	7,161	8,224	2,558	1,894	50	50	2,608	1,944	16,572	11,356	265,639	233,424	282,212	244,780	40,350	33,443	18,198	16,984	937	1,753	59,485	52,179

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 September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021
Claims Paid (Direct)	207	383	-	3	1,889	2,938	-	1	27,699	85,168	-	-	1,918	2,290	101	138	2,549	4,314	198,809	363,280	213,911	389,381
Add :Re-insurance accepted to direct claims	-	-	-	-	87	149	-	-	-	-	-	-	-	-	-	-	-	-	77	149	1,589	3,081
Less :Re-insurance Ceded to claims paid	(10)	(19)	-	(1)	(1,124)	(1,702)	-	(1)	(22,088)	(67,809)	-	-	(1,755)	(1,784)	(8)	(10)	(753)	(1,004)	(53,618)	(151,200)	(66,159)	(173,560)
Net Claim Paid	197	364	-	2	852	1,384	(11)	-	5,610	17,359	-	-	164	506	94	128	1,795	3,309	145,269	211,729	149,342	218,902
Add Claims Outstanding at the end of the year	2,512	2,512	242	242	7,305	7,305	860	860	40,019	40,019	3,451	3,451	3,826	3,826	337	337	8,849	8,849	657,765	657,765	691,324	691,324
Less Claims Outstanding at the beginning of the year	(2,364)	(2,349)	(238)	(236)	(7,109)	(6,067)	(858)	(869)	(23,292)	(42,681)	(3,268)	(3,115)	(3,732)	(3,876)	(412)	(304)	(8,073)	(6,874)	(662,008)	(585,855)	(689,827)	(610,509)
Net Incurred Claims	344	527	4	8	1,048	2,622	(8)	(8)	22,338	14,697	183	335	258	455	19	160	2,572	5,285	141,026	283,638	150,838	299,716
Claims Paid (Direct)																						
-In India	207	383	-	3	1,889	2,938	(10)	(87)	27,699	85,168	-	-	1,857	2,229	101	138	2,549	4,314	198,499	362,797	213,581	388,820
-Outside India	-	-	-	-	-	-	10	88	-	-	-	-	61	61	-	-	-	-	310	483	331	561
Estimates of IBNR and IBNER at the end of the period (net)	1,234	1,234	169	169	5,595	5,595	394	394	38,146	38,146	2,303	2,303	2,181	2,181	314	314	7,369	7,369	409,341	409,341	422,469	422,469
Estimates of IBNR and IBNER at the beginning of the period (net)	1,104	1,007	165	118	5,506	4,658	395	383	21,357	41,011	2,120	1,764	1,922	2,112	310	207	6,504	5,373	381,080	353,594	390,850	363,763

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 September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020
Claims Paid (Direct)	9,932	18,885	3,059	4,989	28	75	3,087	5,064	25,615	37,217	5,717	8,731	31,332	45,948	51,575	86,312	3,708	5,580	425	662	55,708	92,554
Add :Re-insurance accepted to direct claims	407	419	326	433	-	-	326	433	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	(8,878)	(16,403)	(1,550)	(2,749)	(28)	(75)	(1,578)	(2,824)	(4,147)	(5,982)	(421)	(22,407)	(4,569)	(28,388)	(11,898)	(19,598)	(1,054)	(1,546)	(21)	(33)	(12,974)	(21,177)
Net Claim Paid	1,461	2,901	1,835	2,672	-	-	1,835	2,672	21,467	31,236	5,296	(18,676)	26,763	17,560	39,677	66,714	2,654	4,034	404	629	42,738	71,378
Add Claims Outstanding at the end of the year	16,739	16,739	5,863	5,863	80	80	5,744	5,744	33,943	33,943	389,491	389,491	423,434	423,434	65,505	65,505	19,446	19,446	2,498	2,498	87,648	87,648
Less Claims Outstanding at the beginning of the year	(13,899)	(10,707)	(5,881)	(4,805)	(80)	(83)	(5,962)	(4,888)	(31,731)	(19,365)	(373,577)	(332,256)	(405,308)	(351,621)	(47,111)	(37,648)	(16,462)	(12,673)	(2,830)	(2,706)	(67,002)	(53,028)
Net Incurred Claims	4,361	8,903	1,616	3,530	-	(3)	1,617	3,527	23,679	45,813	21,209	43,558	44,888	89,372	57,471	94,571	5,837	11,008	72	421	63,381	106,000
Claims Paid (Direct)																						
-In India	9,884	18,837	2,868	4,705	16	63	2,882	4,768	25,615	37,217	5,717	8,731	31,332	45,948	51,575	86,312	3,708	5,580	397	578	55,680	92,470
-Outside India	48	48	193	284	12	12	205	296	-	-	-	-	-	-	-	-	-	-	28	84	28	84
Estimates of IBNR and IBNER at the end of the period (net)	4,907	4,907	2,277	2,277	36	36	2,313	2,313	19,025	19,025	217,888	217,888	236,914	236,914	34,136	34,136	14,129	14,129	1,504	1,504	49,770	49,770
Estimates of IBNR and IBNER at the beginning of the period (net)	3,200	3,091	2,894	1,497	23	28	2,917	1,526	16,380	6,558	207,222	174,517	223,603	181,075	32,300	20,834	13,304	9,234	1,806	1,584	47,211	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
	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020
Claims Paid (Direct)	218	246	-	-	1,996	3,091	463	494	47,064	121,978	973	1,162	475	1,472	32	44	2,335	5,151	140,596	272,141	153,615	296,090		
Add :Re-insurance accepted to direct claims	-	-	-	-	46	46	43	125	-	-	-	-	-	-	-	-	-	-	89	171	822	1,022		
Less :Re-insurance Ceded to claims paid	(111)	(12)	-	-	(739)	(1,035)	(463)	(494)	(36,990)	(96,587)	(916)	(1,102)	(250)	(1,079)	(2)	(3)	(686)	(2,642)	(57,600)	(152,519)	(68,056)	(171,746)		
Net Claim Paid	207	234	-	-	1,263	2,103	44	125	10,074	25,391	67	59	224	393	30	41	1,649	2,509	83,085	119,793	86,381	125,366		
Add Claims Outstanding at the end of the year	2,094	2,094	209	209	5,967	5,967	800	800	34,503	34,503	2,274	2,274	2,122	2,122	272	272	7,013	7,013	566,334	566,334	588,877	588,877		
Less Claims Outstanding at the beginning of the year	(2,096)	(1,898)	(204)	(196)	(5,379)	(4,064)	(843)	(881)	(26,178)	(39,866)	(1,747)	(1,489)	(2,010)	(1,966)	(144)	(149)	(6,336)	(4,776)	(517,248)	(459,934)	(537,109)	(475,619)		
Net Incurred Claims	205	429	6	13	1,890	4,006	1	45	18,398	20,027	584	844	337	549	157	164	2,325	4,745	132,172	226,193	138,149	238,624		
Claims Paid (Direct)																								
-In India	218	246	-	-	1,996	3,091	459	386	47,064	121,978	973	1,162	475	1,472	32	44	2,335	5,151	140,563	271,949	153,329	295,564		
-Outside India	-	-	-	-	-	-	5	108	-	-	-	-	-	-	-	-	-	-	33	192	286	536		
Estimates of IBNR and IBNER at the end of the period (Net)	744	744	139	139	4,639	4,639	319	319	32,466	32,466	1,238	1,238	1,056	1,056	259	259	5,484	5,484	333,028	333,028	340,247	340,247		
Estimates of IBNR and IBNER at the beginning of the period (Net)	746	662	133	126	3,602	2,430	262	280	23,779	37,980	760	868	983	914	127	129	5,336	3,419	306,540	259,528	312,658	264,145		