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-20-ANALYTICAL RATIOS SCHEUDLE

SI.No.	Particular		For the quarter ended December 31, 2021	Upto the quarter ended December 31, 2021	For the quarter ended December 31, 2020	Upto the quarter ended December 31, 2020	
1	ross Direct Premium Growth Rate**		6.82%	9.16%	49.35%	25.93%	
2	Gross Direct Premium to Net worth Ratio		0.93	2.92	0.92	2.86	
3	Growth rate of Net Worth		6.80%	6.80%	34.11%	34.11%	
4	Net Retention Ratio**		55.42%	50.71%	57.23%	51.07%	
5	Net Commission Ratio**		-3.06%	-4.62%	-2.54%	-3.00%	
6	Expense of Management to Gross Direct Premium	25.86%	23.59%	28.79%	24.38%		
7	Expense of Management to Net Written Premium	26.17%	24.88%	30.65%	27.95%		
8	Net Incurred Claims to Net Earned Premium**	80.27%	85.84%	76.68%	75.74%		
9	Claims paid to claims provisions**	11.97%	13.59%	10.95%	13.75%		
10	Combined Ratio**	106.44%	110.72%	107.33%	103.70%		
11	Investment income ratio		1.91%	5.53%	1.98%	5.82%	
12	Technical Reserves to net premium ratio **		6.50	6.50 2.24		2.20	
13	Underwriting balance ratio	(0.05)	(0.10)	(0.07)	(0.02)		
14	Operating Profit Ratio	9.77%	5.32%	8.28%	12.89%		
15	Liquid Assets to liabilities ratio		0.16	0.16	0.22	0.22	
16	Net earning ratio		10.07%	6.56%	7.09%	11.26%	
17	Return on net worth ratio	5.22%	9.90%	3.79%	16.68%		
18	Available Solvency margin Ratio to Required Solvency Margin Ratio		1.70	1.70	1.98	1.98	
19	NPA Ratio						
	Gross NPA Ratio	Nil	1.34%	-0.01%	1.73%		
	Net NPA Ratio	Nil	0.01%	-0.13%	0.04%		
20	Debt Equity Ratio		0.16	0.16	0.16	0.16	
21	Debt Service Coverage Ratio		23.05	15.00	16.27	23.33	
22	Interest Service Coverage Ratio		23.05	15.00	16.27	23.33	
23	Earnings per share Basic Diluted		2.39	4.54	1.63	7.17	
			2.39	4.52	1.63	7.15	
24	Book value per share		45.83	45.83	42.99	42.99	



L-20-ANALYTICAL RATIOS SCHEUDLE

Segments Part Par	** Segmental Reporting up to the quarter												
Current Period 13.01% 20.27% 3.586% 20.27% 4.27%	Upto the quarter ended on December 31, 2021	Premium Growth		Net Commission Ratio**	Management to Gross Direct	Written Premium	Earned	claims		net premium	Underwriting balance ratio		
Province Period 19.4Phs 29.5Phs 29.5Phs 29.5Phs 14.5Phs 29.5Phs 29.5Phs 14.5Phs 29.5Phs 29.5Phs 14.5Phs 29.5Phs 29.5Phs		15.010/	20.270/	25.000/	26.040/	27.020/	66.350	15 520/	104 200/	2.70	(0.00)		
Notice Carried Periods											(0.09)		
Current Priories 24.9 fm 72.9 fm 13.4 fm 27.5 fm 32.1 fm 57.8 fm 32.2 fm 11.9 gm 11.5 0.0 c.		15.5470	25.90%	-20.4370	20.2770	TT.07 70	73.3370	10.4070	120.2270	2.20	(0.36)		
States Fall		24.94%	79.40%	13.44%	27.59%	32.16%	87.83%	26.82%	119.99%	1.16	(0.24)		
Current Period		-26.90%	65.35%	12.41%	27.47%	36.43%	97.06%	33.70%	133.49%	1.22	(0.45)		
Provision Period 25.77% 0.39% 1.267.97% 15.69% 3869.50% 55.10% 50.10% 390.05% 21.00 (21.00 1.267.97%		24.000	0.450/	552.572	15.000	2522 422	11000	2.070/	2545 250	44.04	(47.40)		
Total Survey Contract Period 24.81% 60.85% 12.20% 25.00% 34.20% 85.20% 25.20% 11.20% 26.00% 34.20% 85.20% 25.20% 12.2											(47.49)		
Current Preind 24.81% 66.67% 12.89% 22.00% 32.29% 12.20% 11.27 (0. Previous Parlot 28.72% 27.20% 12.20% 11.28% 28.72% 27.20% 32.82% 12.20% 11.20% 12.20% 11.20% 12.20%		-23.7770	0.30%	-1207.9370	13.0570	3093.9070	30.10%	0.1070	3930.0370	21.00	(23.31)		
Note OO		24.81%	69.63%	12.89%	26.06%	34.25%	87.80%	26.32%	122.04%	1.17	(0.26)		
Current Period		-26.75%	57.32%	11.58%	25.93%	38.95%	97.01%	33.13%	135.96%	1.23	(0.48)		
Previous Period .10,44% .94,78% .16,51% .31,00% .33,07% .70,42% .61,11% .10,49% .0.99 .0.00											45.53		
Moor PP											(0.09)		
Current Period 7,33% 55,00% 2-0,31% 15,95% 6.73% 6.10% 4.22% 71,83% 6.61 0.		-10.44%	94.78%	10.51%	33.00%	33.0/%	70.42%	61.11%	103.49%	0.99	(0.07)		
Previous Period 6.09% 54.67% 16.00% 16.09% 12.71% 72.37% 4.11% 55.09% 6.26 0.		7.93%	55.00%	-20.31%	15.95%	6.73%	65.10%	-4.22%	71.83%	6.61	0.28		
Current Period 6,06% 72.34% 1,02% 22.63% 21.57% 72.22% 0.07% 93.79% 3.44 0.0	Previous Period										0.17		
Previous Period													
Health											0.07		
Current Period 14.17% 64.85% -0.99% 27.48% 21.94% 115.41% 64.11% 137.34% 1.13 0.0 Personal Accident		-1.59%	/2.54%	2.93%	24.12%	24.56%	/1.3/%	-0.51%	95.93%	3.20	0.05		
Previous Period 170-28% 55.89% -0.35% 29.00% 22.47% 85.43% 42.99% 108.86% 1.28 0.00m 1.		14.17%	64.85%	-0.99%	27.48%	21.94%	115.41%	64.11%	137.34%	1.13	(0.36)		
Current Period 17.0% 56.47% 17.17% 28.33% 0.27% 43.87% 19.17% 53.09% 3.35 0. Previous Period 25.78% 71.17% 4.17% 28.23% 17.88% 45.18% 24.94% 53.09% 3.12 0. Previous Period 46.63% 93.73% 7.49% 22.44% 23.35% -5.18% 21.27% 18.18% 2.15 0. Previous Period 77.00% 94.27% 7.81% 22.47% 22.35% -5.18% 21.27% 18.18% 2.15 0. Previous Period 79.02% 66.75% -0.87% 28.99% 22.99% 79.10% 33.95% 101.74% 1.56 0. Previous Period 97.02% 66.75% -0.87% 28.91% 22.94% 79.10% 33.95% 101.74% 1.56 0. Previous Period 19.33% 37.94% 12.74% 29.02% 31.18% 38.54% 12.80% 69.71% 22.51% 2.67 0. Previous Period 19.33% 37.94% 12.74% 29.02% 31.18% 38.54% 12.80% 69.71% 22.51% 2.67 0. Previous Period 19.33% 37.94% 12.74% 29.02% 33.58% 31.92% 11.27% 22.51% 2.67 0. Previous Period 19.33% 37.94% 12.74% 29.02% 33.18% 36.54% 20.24% 0.86% 39.69% 2.57% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.88% 2.25% 2.28%											(0.05)		
Previous Period 2-5789													
Travel Insurance											0.49		
Current Period 46,83% 93,73% 7.49% 22,44% 23,35% 5.18% 21,27% 18,18% 2,15 0.		-25.78%	71.17%	-4.17%	28.42%	17.88%	45.18%	24.84%	63.06%	3.12	0.41		
Previous Period -7-0.07% -94.29% -7-8.19% -23.77% -24.46% -47.64% -28.99% -72.10% -4.98 -0.		46.83%	93.73%	7.49%	22 44%	23.35%	-5.18%	21.27%	18.18%	2.15	0.74		
Total Health													
Previous Period 97.02% 66.75% -0.87% 28.91% 22.64% 79.10% 33.95% 101.74% 1.56 0.													
Workmer's Compensation													
Current Period 4.02% 83.93% 13.46% 29.02% 31.18% 38.54% 12.20% 69.71% 2.82 0.		97.02%	66.75%	-0.87%	28.91%	22.64%	79.10%	33.95%	101.74%	1.56	0.02		
Previous Period 1-19,30% 87,94% 12,74% 29,01% 30,58% 51,92% 11,12% 82,51% 2.67 0.		4.02%	83.93%	13.46%	29.02%	31.18%	38 54%	12.80%	69.71%	2.82	0.31		
Public Product Liability											0.22		
Previous Period -24.60% 39.69% -2.94% 28.51% 36.60% 34.01% 0.00% 70.62% 3.33 0.													
Engineering											0.06		
Current Period 4.78% 25.32% 31.40% 22.72% 27.14% 52.63% 11.13% 79.77% 2.14 0.		-24.60%	39.69%	-2.94%	28.51%	36.60%	34.01%	0.00%	/0.62%	3.53	0.40		
Previous Period 2.51% 31.84% -28.28% 23.91% 20.85% 110.51% 26.87% 131.36% 2.01 (0. Aviation 2.01 (0. Aviat		4 78%	25.32%	-31 40%	22.72%	27.14%	52.63%	11.13%	79.77%	2.14	0.19		
Aviation 63.97% 0.10% 2-2365.75% 18.74% 1226.05% -22917.28% 0.03% 1-10691.23% 412.99 18. Previous Period 1.13.07% 1.13.07% 18.89% -340.99% 1.42.20% 1.290.29% (57.80) 14. Current Period 0.0.51% 22.42% 2.32.89% 15.71% 45.34% 69.75% 27.94% 115.08% 1.06 (0. Previous Period 0.51% 18.10% 3-34.16% 16.47% 55.60% 72.33% 47.43% 127.95% 1.06 (0. Current Period 1.62% 29.89% 3.0.34% 27.22% 45.81% 26.35% 40.01% 72.16% 2.22 0. Previous Period 1.62% 29.89% 3.0.33% 27.19% 27.38% 49.54% 45.63% 3.99% 95.17% 1.85 0. Speciality 2 Current Period 2.1.60% 22.51% 1.3.41% 28.54% 52.64% 17.21% 13.04% 69.85% 1.41 0. Fureivous Period 2.1.60% 22.51% 1.3.41% 28.54% 52.64% 17.21% 19.99% 78.68% 1.25 0. Home 2.3.48% 90.54% 15.27% 29.64% 31.70% 62.50% 26.85% 94.20% 1.40 (1. Current Period 2.3.48% 90.54% 1.5.27% 29.64% 31.70% 62.50% 26.85% 94.20% 1.40 (1. Current Period 3.8.84% 47.84% -6.80% 18.76% 28.11% 33.78% 155.38% 14.73% 189.16% 1.30 (6. Other Miscellaneous 1.89% 60.87% 4.54% -6.80% 18.76% 23.22% 20.99.99% 103.25% 26.49% 133.54% 1.97 (0. Frevious Period 3.8.24% 54.74% -6.80% 18.76% 23.22% 20.99.99% 103.25% 26.49% 133.54% 1.97 (0. Frevious Period 3.8.24% 54.74% -6.80% 18.76% 23.29% 30.29% 103.25% 26.49% 133.54% 1.97 (0. Frevious Period 3.8.24% 54.74% -6.80% 18.76% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.29% 23.20% 23.29%											(0.30)		
Previous Period -1.130% -1.47% 119.37% 18.89% -949.89% -340.39% 14.22% -1290.29% (57.80) 14.													
Crop Insurance											18.55		
Current Period 0.51% 22.42% -23.28% 15.71% 45.34% 69.75% 27.94% 115.08% 1.06 (0.00		-11.30%	-1.47%	119.37%	18.89%	-949.89%	-340.39%	14.22%	-1290.29%	(57.80)	14.11		
Previous Period 15.51% 18.10% -34.16% 16.47% 55.60% 72.35% 47.43% 127.95% 1.06 (0.0		0.51%	22.42%	-23.28%	15.71%	45.34%	69.75%	27.94%	115.08%	1.06	(0.14)		
Other Liability Current Period 1.62% 29.89% -3.94% 27.22% 45.81% 26.35% -0.01% 72.16% 2.22 0.0 Previous Period -0.17% 30.33% -2.19% 27.38% 49.54% 45.63% 3.99% 95.17% 1.85 0. Speciality -0.17% 21.60% 22.51% -13.41% 28.54% 52.64% 17.21% 13.04% 69.85% 1.41 0. Previous Period 46.52% 24.95% -11.66% 28.11% 51.25% 27.43% 19.99% 78.68% 1.25 0. Home 15.27% 29.64% 31.70% 62.50% 26.85% 94.20% 1.40 (1. Current Period 230.48% 90.54% 15.27% 29.64% 31.70% 62.50% 26.85% 94.20% 1.40 (1. Current Period 180.15% 80.30% 14.24% 28.10% 33.78% 155.38% 14.73% 189.16% 1.30 (6. Current Period	Previous Period										(0.26)		
Previous Period -0.17% 30.33% -2.19% 27.38% 49.54% 45.63% 3.99% 95.17% 1.85 0.5													
Speciality Current Period 21.60% 22.51% -13.41% 28.54% 52.64% 17.21% 13.04% 69.85% 1.41 0.0											0.22		
Current Period 21.60% 22.51% -13.41% 28.54% 52.64% 17.21% 13.04% 69.85% 1.41 0.0		-0.17%	30.33%	-2.19%	27.38%	49.54%	45.63%	3.99%	95.17%	1.85	0.09		
Previous Period 46.52% 24.95% -11.66% 28.11% 51.25% 27.43% 19.99% 78.68% 1.25 0.5		21.60%	22.51%	-13.41%	28.54%	52.64%	17.21%	13 04%	69.85%	1.41	0.16		
Home											0.14		
Previous Period 1808.15% 80.30% 14.24% 28.10% 33.78% 155.38% 14.73% 189.16% 1.30 (6. Other Miscellaneous	Home												
Other Miscellaneous Current Period -17.88% 47.84% -6.80% 18.76% 24.28% 86.47% 26.76% 110.74% 3.00 (0. Previous Period 1.89% 60.87% 4.51% 23.22% 30.29% 103.25% 26.49% 133.54% 1.97 (0. Total Miscellaneous													
Current Period -17.88% 47.84% -6.80% 18.76% 24.28% 86.47% 26.76% 110.74% 3.00 (0. Previous Period 1.89% 60.87% 4.51% 23.22% 30.29% 103.25% 26.49% 133.54% 1.97 (0. Total Miscellaneous 2.22% 23.24% 23.99% 86.67% 23.10% 110.65% 2.23 (0. Previous Period 28.01% 54.53% -2.22% 24.13% 26.80% 75.53% 39.94% 102.33% 2.21 (0. Total-Current Period 9.16% 50.71% -4.62% 23.59% 24.88% 85.84% 9.84% 110.72% 2.24 (0.		1808.15%	80.30%	14.24%	28.10%	33.78%	155.38%	14.73%	189.16%	1.30	(6.08)		
Previous Period 1.89% 60.87% 4.51% 23.22% 30.29% 103.25% 26.49% 133.54% 1.97 (0. Total Miscellaneous		_17 990/_	47 9/10/-	-6 900/	19 760/-	24 200/-	86 470/	26 760/-	110 7/10/-	3 00	(0.05)		
Total Miscellaneous											(0.44)		
Current Period 8.24% 54.74% -3.39% 23.24% 23.99% 86.67% 23.10% 110.65% 2.23 (0. Previous Period 28.01% 54.53% -2.22% 24.13% 26.80% 75.53% 39.94% 102.33% 2.21 (0. Total-Current Period 9.16% 50.71% -4.62% 23.59% 24.88% 85.84% 9.84% 110.72% 2.24 (0.													
Total-Current Period 9.16% 50.71% -4.62% 23.59% 24.88% 85.84% 9.84% 110.72% 2.24 (0.3.24)											(0.09)		
											(0.00)		
	Total-Current Period Total-Previous Period	9.16%				24.88% 27.95%					(0.10)		

