

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 December 31, 2021

Insurance Performance upto the quarter ended December 31, 2022																											IN R Lakhs																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
Particulars	FIRE	MARINE			Motor										Miscellaneous					HEALTH			PERSONAL ACCIDENT			TRAVEL		Health Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
					Motor OD		Motor TP		Motor Other						Total					Personal Accident-Individual			Personal Accident-Group(Government Schemes)			Overseas Travel		Domestic Travel		Retail			Group		Government Schemes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
		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	Personal Accident-Group(Government Schemes)	Personal Accident-Group(Other)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation	Crop/Weather Insurance	Credit Insurance	Others	Retail	Group	Government Schemes	
Premium												
Gross Direct Premium	13,945	1,539	15	164	1,236	189,462	3,656	42,485	486,971	158,460	189,462	954,712
Gross Written Premium	14,376	1,539	15	171	1,236	189,462	3,656	44,769	486,987	161,198	189,462	971,865
Net Written Premium	3,639	2	5	49	1,038	44,474	236	17,566	338,398	77,641	44,474	492,786
Net Earned Premium (A)	3,521	1	5	50	1,075	43,523	229	14,012	353,610	87,620	43,523	515,145
Claims												
Claims (Gross)	2,946	(2,645)	138	43	416	139,073	(4,951)	16,998	428,063	83,884	139,073	715,661
Claims incurred (Net) (B)	1,853	(208)	1	10	414	30,357	(170)	8,175	316,646	73,114	30,357	442,191
Commission												
Commission-Gross	1,038	60	11	15	175	617	244	4,544	50,130	17,791	617	79,874
Commission-Net (C)	(1,143)	(37)	17	(4)	140	(9,887)	(340)	(176)	12,064	(17,713)	(9,887)	(22,768)
Total Operating expenses (D)	2,131	229	2	25	184	29,143	544	6,657	72,408	23,961	29,143	145,377
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	680	17	(15)	19	336	(6,090)	194	(643)	(47,509)	8,259	(6,090)	(49,656)
Underwriting Ratio =(F)*100/(A)	19.32	1,836.70	(282.93)	37.68	31.32	(13.99)	84.95	(4.59)	(13.44)	9.43	(13.99)	(9.64)