

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-40-UNDERWRITING PERFORMANCE

Segmental performance upto the quarter ended December 31, 2021

Segmental performance upto the quarter ended December 31, 2021														(₹ir	n Lakhs)											
Particulars	FIRE	MARINE				Miscellaneous Motor HEALTH											PERSONAL ACCIDENT			TRAVEL		Health Total				
	1				Motor OD							Motor	Motor Other	1	neae				T ENSONAL ACCIDENT			IMATE		I		
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD- Commercia I 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)	Other	Total	Health Insurance - Individual	Health Insurance - Group- Government Schemes	Health Insurance - Group- Employer/Emp loyee Schemes	Health Insurance - Group- Other Schemes	Personal Accident Individua	Personal - Accident- Group(Governm ent Schemes)	Personal Accident- Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Governmen Schemes
Premium																										
Gross Direct Premium	106,136	11,911	1,772	13,683	89,577	10,468	11,831	44,211	24,027	-	-	76,641	-	256,755	207,454		26,996	45,889	8,988	-	35,256	1,051	-	217,126	108,509	-
Gross Written Premium	119.896	12.551	1.772	14.323	89.577	10.468	11.831	44.211	24.027		-	76,641	-	256.755	207.454		26,996	45,889	8,988		35.288	1.051		217.126	108.541	-
Net Written Premium	24.300	9.965	8	9,973	84.869	9.963	11.209	24.216	13.461		-	42.010	-	185.729	134,968		25.637	21.181	7.131		17.870	986	-	142,745	65.029	
Net Earned Premium (A)	21,486	8,902	4	8,907	87,219	11,924	11,272	24,625	14,473		-	43,287	-	192,799	142,036	-	33,892	19,971	10,529	-	22,372	739	-	153,033	76,506	
Claims																										I
Claims (Gross)	56,856	7,858 7,819	(73)	7,785 7,820	71,272 67.296	10,289	8,986	24,265	18,114		-	51,378 29,448	-	184,304	228,501	-	42,723	23,716	6,248	-	13,442	68	-	234,996	79,702 69,969	
Claims incurred (Net) (B)	14,255	7,819	1	7,820	67,296	9,739	8,566	13,387	10,798		-	29,448	-	139,234	165,942	-	37,437	22,699	4,385	-	10,025	(38)	-	170,480	69,969	-
Commission																										
Commission-Gross	9,899	1,420	17	1,437	14,819	2,175	1,882	378	153	-	-	1,035	-	20,442	27,311		1,336	6,717	1,378	-	4,572	80	-	28,737	12,657	-
Commission-Net (C)	(8,518)	1,339	(53)	1,286	14,172	2,097	1,798	(5,037)	(2,805)	-	-	(8,339)	-	1,886	8,899	-	(1,471)	(9,232	585	-	(4,847)	74	-	9,528	(15,519)	
Total Operating expenses (D)	17,736	1,866	263	2,130	13,319	1,556	1,759	6,574	3,573	-	-	11,395	-	38,176	30,846	-	4,014	6,823	1,336	-	5,247	156	-	32,284	16,139	_
Premium deficiency (E)	-	-		-	-		-	-	-		-		-		-	-	-	-		-	-	-	-	-	-	_
Underwriting Result (F=A-B-C-D-E)	(1,988)	(2,122)	(207)	(2,328)	(7,568)	(1,468)	(852)	9,701	2,907	-		10,783	-	13,504	(63,651)	-	(6,087)	(319)	4,222	-	11,947	548	-	(59,259)	5,918	
Underwriting Ratio =(f)*100/(A)	(9,25)	(23.83)	(4,759,55)	(26.14)	(8.68)	(12.31)	(7.56)	39.40	20.09	-		24.91	-	7.00	(44.81)		(17.96)	(1.60)	40.10	-	53.40	74.05		(38.72)	7.73	

Particulars			ОТНІ	Mis	Grand Total							
Particulais			0		Pili	Grana rotar						
	Engineering	Aviation	Product Liability	Liability	Workmen	Crop/Weather	Credit	Others	Retail	Group	Government	1
	Linginicaling	Aviocion	1 Todact Elability	Insurance	Compensation	Insurance	Insurance	ouicis	ricium	Стопр	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	42,474	236	17,566	338,398	77,641	42,474	492,786
Net Earned Premium (A)	3,521	1	5	50	1,073	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)