



HDFC ERGO General Insurance launches 'here' app

-One-of its kind insurance led ecosystem for health & motor -

**A unique one-stop platform – marking the Company's journey into next era of innovation, addressing customers' anxiety and daily queries on convenient health care and motor services*

Mumbai, 08th August, 2023: HDFC ERGO General Insurance, India's leading private sector general insurance company, announced one-of-its-kind Insurance led ecosystem – **here** app, a unique proposition which aims to address consumers' anxiety towards health & mobility, and provide convenience and an access to save cost of their daily expenses on healthcare and motor vehicles. This interactive platform through its comprehensive array of features provide access to users with credible information and convenient solutions to enjoy a reduced stressful life.

Founded in the year 2002, HDFC ERGO's digital journey began in 2016 and the Company has been consistently bringing in innovative tech-enabled solutions to evolve as a leading digital insurer of India with a scale. Aligned with its motto of '**Customer First**', the Company has been in the forefront to bring digital solutions across the customers' journey and provide them convenience and ease. In FY23, HDFC ERGO has issued over 1Cr policies through digital mode which is 94% of the policies issued in the last financial year. Also, the Company settled 5.2 lakhs motor claims in paperless mode and ~66 lakhs customer interaction occurred through its easy DIY platform. In its pursuit to reach the last mile, the Company reaches out to ~16 lakhs farmers every year to pay claims directly to their bank accounts. Also, the company has launched a digital servicing platform for farmers – PIHU, which has a monthly average transaction volume of ~22,000.

The launch of 'here' app marks the Company's journey into next era of digital innovation to provide superior customer experience not only for buying an insurance policy or settling a claim during their association with HDFC ERGO, but also by supporting their various daily needs of mobility, healthcare, travel and so on.

Today's customers have an access to a plethora of information across various digital platforms. However, the challenge lies in assessing credibility of the information available, requirement to access multiple platforms and availability at the time of need. 'here' is a one-stop platform that hosts dedicated sections on healthcare and motor, curated content on trending topics, access to communities to have first hand information related to medical treatment, verified information on daily requirement of healthcare & mobility, and thus being '**Seriously Helpful**' for the customers during their times of need.

Commenting on the launch of here, **Anuj Tyagi, Joint Managing Director, HDFC ERGO**, said "At HDFC ERGO, we have always believed that technology is the key enabler, to fulfil the evolving needs of today's customers, who want everything on their fingertips. While as part of the **digital-first and customer-centric** approach we have introduced several pioneering AI/ ML backed digital solutions for enhanced customer experience, we also felt a need to create an inclusive digital eco-system that can provide customers with accurate, credible and trusted information on a 24X7 basis. We believe that here will soon emerge as a preferred platform for the users across the country, which will empower them to make informed decisions, and thus be '**Seriously Helpful**' during their times of need. We expect that ecosystem platform like here will enable better and continuous engagement with our customers which in turn will deepen the 'trust' of the citizens of our country towards insurance, and thereby aiding the regulator's initiative of 'Insurance for All' by 2047."



here can be availed by all android and IOS users at free of cost.

Features of here:

here.health (Health Ecosystem)

1. Healthcare Calculators for BMI, Diabetes, Heartbeat, etc.
2. Expense Estimator - AI powered engine running on health claims settled by HDFC ERGO over the years to help customers get an estimated cost of a medical procedure in a particular hospital of city for different room categories.
3. Patient Connect – Customers can connect with verified users who have undergone a medical procedure to get their first-hand experience to ease anxiety of customers.
4. Care Guide - Personal health assistant of the customers who can help you find the right doctors & hospitals for their medical needs
5. Wellness Corner – This corner is designed to provide savings on the medicines or lab tests, and allows assessment of health vitals through BMI calculator, pre-diabetes risk calculator and ease of mind with handy breathing exercises
6. Health Content - Verified content across medical procedures and wellness, along with bite sized content around super foods, wellness myth busters and curated did you know series

here.auto (Motor Ecosystem)

1. One-stop app to manage vehicles related needs of the customers
2. Challans – Customers can view their pending and past challans and receive notification on any new challans
3. PUC – This feature allows customers to check their PUC status of their vehicles and set reminders for PUC expiry.
4. Insurance – Customers can check their vehicles insurance expiry and set reminders for insurance expiry.
5. Towing services - Details of nearby towing services in case of a vehicle breakdown
6. All Things EV - Caters to need of existing EV owners by helping them find nearby charging stations & plan intercity commute. It also helps the prospect EV buyers by providing them access to all available EV options (2W & 4W) and the total cost of ownership of an EV.

About HDFC ERGO:

HDFC ERGO General Insurance Company Limited was promoted by erstwhile Housing Development Finance Corporation Ltd. (HDFC), India's premier Housing Finance Institution and ERGO International AG, the primary insurance entity of Munich Re Group. Consequent to the implementation of the Scheme of Amalgamation of HDFC with and into HDFC Bank Limited (Bank), one of India's leading private sector banks, the Company has become a subsidiary of the Bank. HDFC ERGO is the second largest non-life insurance company in the Private Sector as on 31st March 2023 based on gross premium garnered. A digital-first company, transforming into an AI-first company, HDFC ERGO is a leader in implementing technology to offer customers the best-in-class service experience. The company has created a stream of innovative & new products as well as services using technologies like Artificial Intelligence (AI), Machine Learning (ML), Natural Processing Language (NLP), and Robotics. HDFC ERGO offers a range of general insurance products and has a completely digital sales process with ~94% of retail policies issued digitally. HDFC ERGO's technology platform has empowered the customers to avail 69% of the services digitally on a 24x7 basis with ~19% of the customer requests serviced by Artificial Intelligence-based tools. In FY23, the company has issued 1.22 crore policies and has settled ~50 lakhs claims. The Company has an active data base of 1.5+ crore customers. HDFC



ERGO is present in 496 districts of the country through their 215 branches, 10,000+ employees and 1.8 lakhs agents and channel partners.

HDFC ERGO offers a complete range of General Insurance products including Health, Motor, Home, Agriculture, Travel, Credit, Cyber and Personal Accident in the retail space along with Property, Marine, Engineering, Marine Cargo, Group Health and Liability Insurance in the corporate space. Be it unique insurance products, integrated customer service models, top-in-class claim processes or a host of technologically innovative solutions, HDFC ERGO has been able to delight its customers at every touch-point and milestone to ensure consumers are serviced in real-time.

Please log on to www.hdfcergo.com or stay connected on the following social media handles to get more information on HDFC ERGO and the products and services offered by the company.

Facebook: <https://www.facebook.com/hdfcergo>

Twitter: <https://twitter.com/hdfcergo>

LinkedIn: <https://www.linkedin.com/company/hdfcergo>

YouTube: <https://youtube.com/c/hdfcergo>

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