

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FROM NL-47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2025-26.

| S.N | UIN | Name of the Product | No. Of Lives Insured | Date of Launch (DD-MM-YYYY) | Incurred Claims Ratio (ICR) | Combined Ratio (CR) | % age of Claims Settled (In terms of number of claims) | % age of Claims Repudiated (In terms of number of claims) | No. Of Complaints Received | No. Of Complaints Resolved | % of policies renewed out of total no. of policies due for renewal* | Age-wise distribution of Policies (classification of policies based on the age of the policy) | | | | | |
|-----|---|---|----------------------|-----------------------------|-----------------------------|---------------------|--|---|----------------------------|----------------------------|---|---|---|--|--|--|-----------------------|
| | | | | | | | | | | | | No of Policies in its 1st Year | No of Policies completed 1 year and more than 1 years and less than 3 years | No of Policies completed 3 years and more than 3 years but less than 5 years | No of Policies completed 5 years or more than 5 years but less than 10 years | No of Policies completed 10 years and more than 10 years | Total No. Of Policies |
| a | | | b | | | c | | | d | | | e | | | | | |
| 1 | | | 2 | | | 3 | | | 4 | | | 5 | | | | | |
| 1 | 101Y115V05 | Click 2 Protect Health | 21,202 | 21-05-2020 | 76% | -77% | 93% | 4% | 9 | 9 | 72% | 122 | 1,577 | 4,009 | 3,119 | 9 | 8,836 |
| 2 | 101Y122V05 | Click 2 Protect Optima Secure | 26,521 | 19-04-2022 | 44% | -45% | 85% | 9% | 13 | 13 | 63% | 6,067 | 5,205 | 1,330 | 44 | 29 | 12,675 |
| 4 | HDFHLP21001V031222 | Home Credit Assure Package Insurance | 391,969 | 01-04-2021 | 10% | -48% | 49% | 32% | 2 | 2 | 0% | - | - | - | 69 | - | 69 |
| 5 | HDFHLP21116V012021 | HDFC Group Health Insurance | 5,665 | 22-07-2020 | 96% | 130% | 87% | 9% | 9 | 9 | 0% | - | - | - | 104 | - | 104 |
| 6 | HDFHLP21461V012021 | Group Mediclam Insurance | 426 | 06-08-2013 | 72% | 110% | 83% | 4% | 2 | 2 | 0% | - | - | - | - | 14 | 14 |
| 7 | HDFHLP21552V012021 | Arohya Santevani Policy, HDFC ERGO (Group) | 3,273 | 12-11-2020 | 135% | 159% | 87% | 0% | 8 | 8 | 0% | - | - | - | - | 14 | 14 |
| 8 | HDFHLP22022V031222 | Mosquito Disease Protection Policy - Group | 397,472 | 02-12-2019 | 41% | 83% | 28% | 44% | 3 | 3 | 0% | - | - | - | - | 90 | 90 |
| 9 | HDFHLP22143V031222 | My Credit Comprehensive Suraksha | 3,777,451 | 14-06-2019 | 56% | -75% | 96% | 1% | 3 | 3 | 0% | - | - | - | 48 | - | 48 |
| 10 | HDFHLP22214V012122 | HDFC ERGO GROUP PROTECT | 2,620,823 | 23-02-2022 | 47% | -74% | 82% | 11% | 23 | 23 | 0% | - | - | - | 542 | - | 542 |
| 11 | HDFHLP23112V012223 | Chomp | 2 | 27-09-2022 | 42% | 78% | 0% | 0% | - | - | 0% | - | - | - | 2 | - | 2 |
| 12 | HDFHLP24059V032425 | HDFC ERGO Group Health Insurance | 6,031,510 | 29-10-2020 | 97% | 101% | 96% | 1% | 229 | 229 | 0% | - | - | - | 5,544 | - | 5,544 |
| 13 | HDFHLP25043V042425 | Sarv Suraksha Plus Group | 1,056,237 | 01-04-2021 | 46% | -85% | 20% | 47% | 17 | 17 | 0% | - | - | - | 461 | - | 461 |
| 15 | HDFHLP20175V011920 | AragyaSanjeevani Policy, HDFC ERGO General Insu | 6,593 | 28-09-2020 | 96% | 155% | 85% | 9% | 12 | 12 | 64% | 1,126 | 803 | 765 | 120 | 12 | 2,826 |
| 16 | HDFHLP21070V012021 | Corona Kavach Policy, HDFC ERGO | 6 | 09-02-2020 | 0% | 0% | 100% | 0% | 1 | 1 | 0% | - | - | - | - | - | - |
| 17 | HDFHLP21131V012021 | My:health Koti Suraksha | 375 | 30-07-2020 | 61% | -38% | 98% | 0% | 1 | 1 | 81% | - | 3 | 16 | 150 | - | 169 |
| 19 | HDFHLP21464V022021 | Critical Illness Insurance | 7,802 | 06-08-2013 | 49% | 86% | 59% | 22% | 1 | 1 | 65% | 1,656 | 685 | 578 | 1,260 | 3,672 | 7,851 |
| 20 | HDFHLP21467V022021 | Health Suraksha Top-Up | 958 | 06-08-2013 | 26% | 59% | 71% | 19% | - | - | 73% | - | 9 | 53 | 187 | 262 | 511 |
| 21 | HDFHLP21473V022021 | my:health Suraksha | 27,593 | 19-08-2019 | 85% | 272% | 96% | 3% | 52 | 52 | 0% | - | - | - | 13,284 | 5 | 13,290 |
| 22 | HDFHLP21494V022021 | HDFC ERGO Hospital Cash Insurance | 391 | 06-08-2013 | 182% | 169% | 85% | 13% | 4 | 4 | 26% | 10 | 125 | 49 | 57 | 75 | 316 |
| 23 | HDFHLP22021V041222 | my:health Measure Super Top Up Insurance | 295,409 | 08-08-2014 | 60% | 42% | 84% | 10% | 27 | 27 | 76% | 10,831 | 21,907 | 26,506 | 60,589 | 11,136 | 130,969 |
| 24 | HDFHLP22142V031222 | My Health Women Suraksha | 5,771 | 06-04-2019 | 235% | 206% | 25% | 0% | - | - | 5% | 5,414 | 10 | 46 | 43 | 36 | 5,539 |
| 25 | HDFHLP23192V012223 | HDFC ERGO Equicover Health | 5 | 05-04-2023 | 4% | 27% | 0% | 0% | - | - | 75% | - | 3 | - | - | - | 13 |
| 26 | HDFHLP25041V062425 | my: Optima Secure | 3,283,841 | 17-10-2022 | 67% | 50% | 93% | 3% | 1,074 | 1,074 | 74% | 583,649 | 243,688 | 159,825 | 234,260 | 149,791 | 1,371,213 |
| 27 | HDFHLP26048V052526 | Energy | 31,377 | 21-09-2020 | 97% | 82% | 93% | 2% | 52 | 52 | 85% | 1,980 | 9,711 | 9,416 | 9,275 | 1,338 | 31,720 |
| 28 | HDFHLP26054V102526 | Easy Health | 101,844 | 22-09-2020 | 111% | 120% | 96% | 1% | 54 | 54 | 75% | 788 | 321 | 3,268 | 2,744 | 41,144 | 48,265 |
| 29 | HDFHLP26055V102526 | Optima Restore | 1,361,040 | 21-09-2020 | 100% | 112% | 96% | 1% | 535 | 535 | 83% | 5,437 | 20,477 | 68,332 | 316,157 | 151,508 | 561,911 |
| 37 | HDFHLP21343V022021 | Group Assurance Health Plan | 12 | 21-09-2020 | 153022% | 96% | 0% | 0% | 1 | 1 | 0% | - | - | - | - | - | - |
| 38 | HDFHLP21059V012021 | Corona Kavach Policy, HDFC ERGO Health | 2 | 10-07-2020 | 0% | 0% | 100% | 0% | - | - | 0% | - | - | - | - | - | - |
| 39 | HDFHLP21318V022021 | Day2Day Care | 4 | 21-09-2020 | -14% | 32% | 100% | 0% | - | - | 1% | - | - | 1 | 4 | 1 | 6 |
| 40 | HDFHLP21319V022021 | Dengue Care | 1,723 | 21-09-2020 | 6% | -26% | 100% | 0% | - | - | 76% | - | - | 5 | 805 | 60 | 870 |
| 41 | HDFHLP21320V022021 | Health On | - | 21-09-2020 | 95513% | 0% | 100% | 0% | - | - | 0% | - | - | - | - | - | - |
| 42 | HDFHLP21321V022021 | iCan | 17,163 | 21-09-2020 | 26% | 41% | 88% | 4% | - | - | 84% | 2,265 | 2,289 | 2,106 | 8,058 | 39 | 14,757 |
| 43 | HDFHLP21336V022021 | Optima Plus | 1,376 | 21-09-2020 | 191% | 149% | 94% | 1% | - | - | 83% | 1 | 30 | 42 | 90 | 688 | 851 |
| 44 | HDFHLP21337V022021 | Health Wallet | 19,629 | 21-09-2020 | 114% | 80% | 96% | 2% | 12 | 12 | 85% | 90 | 207 | 203 | 6,900 | 489 | 7,889 |
| 45 | HDFHLP21338V022021 | Maxima | 94 | 21-09-2020 | 125% | 65% | 93% | 1% | - | - | 87% | - | - | 2 | 65 | 67 | 67 |
| 46 | HDFHLP21339V022021 | Optima Cash | 461 | 21-09-2020 | 101% | 80% | 100% | 0% | - | - | 73% | 5 | 34 | 100 | 174 | 319 | 319 |
| 47 | HDFHLP21340V022021 | Optima Super | 6,236 | 21-09-2020 | 46% | -706% | 94% | 1% | 1 | 1 | 80% | 17 | 156 | 207 | 2,007 | 568 | 2,955 |
| 48 | HDFHLP21341V022021 | Optima Vital 1 Year | 2,206 | 21-09-2020 | 13% | -20% | 77% | 13% | 2 | 2 | 75% | 36 | 26 | 50 | 1,493 | 169 | 1,774 |
| 50 | HDFHLP21379V022021 | Optima Senior | 1,962 | 22-09-2020 | 89% | 43% | 95% | 1% | - | - | 82% | 27 | 33 | 86 | 1,407 | 326 | 1,879 |
| 51 | IRDA/NL/HLT/AMH/P-H/V/J/107/13-14 | Easy Health Group Insurance | - | 24-12-2007 | 3218% | 0% | 100% | 0% | 39 | 39 | 0% | - | - | - | - | - | - |
| 52 | IRDA/NL/HLT/HDFC-ERGO/G/P-H/V/J/116/13-14 | Group Mediclam Insurance Policy | - | 06-08-2013 | -1485% | -1474% | 100% | 0% | - | - | 0% | - | - | - | - | - | - |
| 56 | IRDA/NL/HLT/HDFC-ERGO/G/P-H/V/J/115/13-14 | Health Suraksha- Revision | 29 | 26-07-2017 | 23598% | 23580% | 96% | 3% | 31 | 31 | 6% | - | - | - | 40 | - | 40 |
| 57 | IRDA/NL/HLT/L&TG/P-H/V/J/329/13-14 | My: health Group Measure Insurance | - | 30-09-2013 | 262% | 0% | 100% | 0% | - | - | 0% | - | - | - | - | - | - |
| 58 | IRDA/NL/HLT/L&TG/P-H/V/J/249/13-14 | my:health Measure Classic Insurance | 3 | 30-09-2013 | 0% | 0% | 100% | 0% | - | - | 0% | - | - | - | - | - | - |
| 59 | IRDA/NL/HLT/L&TG/P-H/V/J/250/13-14 | my:health Measure Prime Insurance | - | 30-09-2013 | 0% | 0% | 100% | 0% | - | - | 0% | - | - | - | - | - | - |
| 60 | HDFHLP26053V012526 | Home Credit Assure Shakti | 13,364 | 28-11-2025 | -5% | -1575% | 0% | 0% | 13 | 13 | 0% | - | - | - | 8 | - | 8 |
| 61 | IRDA/NL/HLT/L&TG/P-H/V/J/242/13-14 | my:asset Loan Protect Total Relief Policy | - | 28-03-2014 | 0% | 0% | 0% | 0% | - | - | 0% | - | - | - | - | - | - |
| 3 | APOPAGP18032V011718 | Apne, Sapne Surakshit | 90 | 17-05-2018 | 126% | 0% | 100% | 0% | - | - | 0% | 3 | - | - | - | - | 3 |
| 14 | HDFHLP25043V042425 | Sarv Suraksha Plus Group (PA) | 23,934,046 | 01-04-2021 | 741% | 99% | 0% | 0% | 58 | 58 | 0% | - | - | - | - | 3,407 | 3,407 |
| 18 | HDFHLP21131V012021 | My:health Koti Suraksha (PA) | 219,467 | 30-07-2020 | 12% | 1007% | 77% | 43% | 43 | 43 | 47% | 120,625 | 31,044 | 17,631 | 13,762 | 17,858 | 200,920 |
| 30 | HDFPAGP19125V011819 | My Credit Personal Accident (Group) | 45,817 | 20-02-2019 | 115% | 404% | 66% | 6% | - | - | 0% | - | - | - | 365 | - | 365 |
| 31 | HDFPAGP23110V012223 | Pradhan Mantri Suraksha Bima Yojana (PMSBY) | 8,469,430 | 22-09-2022 | 27% | 284% | 97% | 1% | - | - | 67% | - | - | - | 6 | - | 6 |
| 32 | HDFPAGP21269V022021 | TravelX | - | 17-09-2020 | -9% | 251% | 0% | 0% | - | - | 13% | - | - | - | 4 | - | 4 |
| 49 | HDFHLP21346V042021 | Individual Personal Accident | 72,823 | 30-09-2013 | 32% | 1084% | 81% | 6% | 12 | 12 | 67% | 11,053 | 3,222 | 3,390 | 27,713 | 13,211 | 58,589 |
| 53 | IRDA/NL/HLT/HDFC-ERGO/G/P-H/V/J/122/13-14 | Group Personal Accident Insurance | - | 06-08-2013 | 32739% | 0% | 84% | 5% | 9 | 9 | 0% | - | - | - | - | - | - |
| 54 | IRDA/NL/HLT/HDFC-ERGO/G/P-H/V/J/256/13-14 | Sarv Suraksha Policy | 502,346 | 30-09-2013 | -36% | 606% | 50% | 27% | 11 | 11 | 0% | 1,056 | - | - | 46 | - | 1,102 |
| 55 | HDE-OT-P11-07-001-10-11 | Individual Personal Accident | - | 06-08-2013 | 0% | 0% | 0% | 0% | - | - | 0% | - | - | - | - | - | - |
| 33 | HDFPAGP22054V022122 | Group Travel Insurance | 227,824 | 06-08-2013 | -22% | 98% | 88% | 0% | - | - | 73% | 38,965 | 22,592 | 25,958 | 36,270 | 14,860 | 138,645 |
| 34 | HDFPAGP22052V022122 | Student Suraksha-Student Overseas Travel | 1,596 | 06-08-2013 | 54% | 200% | 78% | 22% | - | - | 0% | 1,746 | 2 | - | - | - | 1,748 |
| 35 | HDFPAGP22056V022122 | Travel Insurance | 1,930 | 06-08-2013 | 163% | 231% | 83% | 15% | 2 | 2 | 5% | 1,547 | 163 | 24 | - | - | 1,734 |
| 36 | HDFPAGP24042V022425 | Travel Explorer | 163,963 | 31-12-2024 | 24% | 175% | 68% | 25% | 7 | 7 | 0% | 105,876 | 14 | - | - | - | 105,890 |
| 62 | HDFPAGP26056V022526 | Beyond Borders | 697 | 24-03-2026 | -49% | 205% | 0% | 0% | - | - | 0% | - | - | - | 1,379 | - | 1,379 |
| 63 | HDFPAGP22054V022122 | Beyond Border Travel | - | 06-08-2013 | 0% | 0% | 88% | 0% | - | - | 0% | - | - | - | - | - | - |

Note:

*The above includes the policies due for renewal in a particular month but may have been renewed by the insurer in a subsequent month.