



THE TRUST OF MILLIONS, NOW GETS STRONGER.

HDFC ERGO Health Insurance is now HDFC ERGO General Insurance.

**HDFC
ERGO**

Take it easy!



Health
Insurance



Motor
Insurance



Home
Insurance



Travel
Insurance

Date: November 13th, 2020

Sub: Merger of HDFC ERGO Health Insurance Limited with HDFC ERGO General Insurance Company Limited

Dear Policyholder,

I hope you and your loved ones are safe, and are taking due precautions in the present pandemic times. These are extraordinary times, and all of us have adapted to new routines in our daily lives. Our teams have taken various initiatives to provide you seamless service in these times; I hope we have been able to serve you well.

As you are aware, the change in ownership of Apollo Munich Health Insurance Company Limited ('Apollo Munich') from Apollo Hospitals Group to HDFC Ltd., and the subsequent change of name of Apollo Munich to HDFC ERGO Health Insurance Limited ('HDFC ERGO Health') was concluded on January 9, 2020.

We are now pleased to inform you that the National Company Law Tribunal ('NCLT') and Insurance Regulatory and Development Authority of India ('IRDAI') have approved the merger of HDFC ERGO Health with HDFC ERGO General Insurance. The Effective Date of the merger is November 13, 2020. The merged entity is HDFC ERGO General Insurance Company Limited ('HDFC ERGO').

Pursuant to the merger, HDFC ERGO consolidates its position in the industry:

- 3rd largest private insurer in General Insurance industry, with a 6.2% market share for FY2019-20 on proforma basis and an active policy base of more than 1.5 Crore customers as on September 30, 2020
- 2nd largest private insurer in the Accident & Health Insurance segment with an ~8% market share for FY2019-20 on proforma basis and a cashless network of 10,000+ hospitals spread across the country
- Among the top 5 private insurers in the Motor Insurance segment with a ~5% market share for FY2019-20 and a cashless network of 7,400+ garages spread across the country
- 3rd largest private insurer in the Corporate Insurance segment with an ~6% market share for FY 2019-20 (~11% market share in the private sector) and a track record of providing customized insurance solutions
- Robust digital capabilities of HDFC ERGO support superior customer experience
- Debt instruments rated 'AAA' by CRISIL and ICRA

For details on our products, offices, cashless network of hospitals / garages and digital capabilities, kindly visit our website www.hdfcergo.com.

The transaction marks the onset of an exciting journey for all of us. Now, you shall have access to the larger combined product suite offered by the merged entity, i.e. the products offered by HDFC ERGO General Insurance and HDFC ERGO Health Insurance. You shall also have access to the enhanced geographical reach of the merged entity of 203 branch offices and 250+ digital offices resulting in a wider distribution footprint across the country.

There are no changes in your existing touchpoints. For any policy and claims related requirements, kindly get in touch with your relationship manager / channel partner. In case of any difficulty, you can also write to us at care@hdfcergo.com or contact our customer care team at 022-6234-6234. We encourage you to check the Frequently Asked Questions (FAQ) document on our website www.hdfcergo.com addressing the common queries that you may have.

Thank you for trusting us for your insurance needs. We look forward to your continued patronage.

With warm regards,

For HDFC ERGO General Insurance Company Limited,

Ritesh Kumar
Managing Director and CEO

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.

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