HDFC ERGO General Insurance



'Easy Health'

Incurred Claim Ratio:

Financial Year	Loss Ratio
2025-26*	115%
2024-25	110%
2023-24	102%
2022-23	103%

Rationale for Price Revision:

'Price Revision has been performed in-line with loss experience witnessed and increase in incidence and hospitalization costs due to underlying medical inflation and steadily increasing vintage of customers and no new business witnessed in recent years'