

## **ABOUT HDFC ERGO GENERAL INSURANCE COMPANY**

HDFC ERGO General Insurance Company is a joint venture between HDFC Ltd. and ERGO International AG; the primary insurance entity of the Munich RE Group of Germany. 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 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. It has a network of over 9,700 empanelled hospitals and diagnostic centres across about 576 districts where its policyholders can avail cashless treatment.

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), Robotics and so on. HDFC ERGO has a completely digital sales process with ~93% of retail policies issued digitally. ~65% of the customer requests are serviced digitally - ~45% are supported by the self-help tech platform developed by HDFC ERGO and another ~20% are supported by Artificial Intelligence based tools.

Sensitivity, being a core of HDFC ERGO's DNA, was demonstrated when HDFC ERGO launched 'TeleClinic' – a telephonic health consultation service, during the COVID-19 phase. HDFC ERGO was the first insurer to launch this service, and also made it accessible to customers and non-customers free of cost.