

Product Performance

Health	YTD July FY 2027	FY 2026	FY 2025	FY 2024
Products/ Categories	my: Optima Secure			
Opening balance of No. of policies	1,821,525	1,327,597	1,109,973	519,293
New Policies issued	257,268	548,772	301,718	267,924
New Policies' Premium (Amt in Rs. Cr)	585.66	1292.41	850.28	781.64
Renewal Premium (Amt in Rs. Cr)	698.67	1,780.96	1176.89	687.39
Renewal Proportion (%)	54%	58%	58%	47%
Modal premium**	Premium for Bengaluru: ₹12,856/ Premium for Mumbai: ₹16,242	Premium for Bengaluru: ₹14,600/ Premium for Mumbai: ₹16,900	Premium for Bengaluru: ₹14,600/ Premium for Mumbai: ₹16,900	Premium for Bengaluru: ₹13,300/ Premium for Mumbai: ₹15,500
Increase in premium over preceeding 3 years (%)	% decrease for Bengaluru: 3.3% % increase for Mumbai: 4.8%	-	-	-
Features	1. HDFH-LIP26058V082526 (Version 8)	1. (19/12/2024 - 02/04/2026) - HDFHLIP25041V062425 (Version 6)	1. (19/10/2023 - 01/08/2024) - HDFHLIP24092V03 2324 (Version 3)	1. (21/10/2022 - 18/10/2023) - HDFHLIP23123V022 223 (Version 2)
			2. (02/08/2024 - 18/09/2024) - HDFHLIP25011V042 425 (Version 4)	2. (19/10/2023 - 01/08/2024) - HDFHLIP24092V03 2324 (Version 3)
			3. (19/09/2024 - 18/12/2024) - HDFHLIP25011V052 425 (Version 5)	
			4. (19/12/2024 - 02/04/2026) - HDFHLIP25041V06 2425 (Version 6)	

**Cohort for Modal Premium: Premiums are exclusive of taxes for a 40-year-old individual, based on a ₹10 lakh sum insured and a 1-year Optima Secure plan.

Health	YTD July FY 2027	FY 2026	FY 2025	FY 2024
Products/ Categories	Optima Restore			
Opening balance of No. of policies	664,606	749,042	817,488	948,870
New Policies issued	182	1,640	4,355	12,629
New Policies' Premium (Amt in Rs. Cr)	0.25	2.98	9.38	28.3
Renewal Premium (Amt in Rs. Cr)	531.65	1661.46	1,567.36	1411.21
Renewal Proportion (%)	100%	100%	99%	98%
Modal premium**	Premium for Bengaluru: ₹13,467/ Premium for Mumbai: ₹16,598	Premium for Bengaluru: ₹13,467/ Premium for Mumbai: ₹16,598	Premium for Bengaluru: ₹13,250/ Premium for Mumbai: ₹15,850	Premium for Bengaluru: ₹12,596/ Premium for Mumbai: ₹14,153
Increase in premium over preceeding 3 years (%)	% increase for Bengaluru: 6.9% % increase for Mumbai: 17.3%	-	-	-
Features	1. (03/03/2026) - HDFHLIP26055V102 526 (Version 10)	1. (30/07/2024 - 02/03/2026) - HDFHLIP25012V08 2425 (Version 8) 2. (03/03/2026) - HDFHLIP26055V10 2526 (Version 10)	1. (22/04/2022 - 29/07/2024) - HDFHLIP22193V072 122 (Version 7) 2. (30/07/2024 - 02/03/2026) - HDFHLIP25012V08 2425 (Version 8)	1. (22/04/2022 - 29/07/2024) - HDFHLIP22193V07 2122 (Version 7)

**Cohort for Modal Premium: Premiums are exclusive of taxes for a 40-year-old individual, based on a ₹10 lakh sum insured and a 1-year Optima Restore Policy

Health	YTD July FY 2027	FY 2026	FY 2025	FY 2024
Products/ Categories	Easy Health			
Opening balance of No. of policies	NA^	NA^	107,483	136,279
New Policies issued			2	1
New Policies' Premium (Amt in Rs. Cr)			0.00	0.00
Renewal Premium (Amt in Rs. Cr)			169.23	205.07
Renewal Proportion (%)			100%	100%
Modal premium**			Premium for Bengaluru: ₹14,050 / Premium for Mumbai: ₹16,250	Premium for Bengaluru: ₹11,566 / Premium for Mumbai: ₹13,185
Increase in premium over preceeding 3 years (%)	NA^	NA^	% increase for Bengalur: 21.5% % increase for Mumbai: 23%	-
Features			1. (01/09/2022 - 17/07/2024) - HDFHLIP23024V07 2223 (Version 7) 2. (18/07/2024 - 02/03/26)- HDFHLIP25004V08 2425 (Version 8)	1. (01/09/2022 - 17/07/2024) - HDFHLIP23024V0 72223 (Version 7)

**Cohort for Modal Premium: Premiums are exclusive of taxes for a 40-year-old individual, based on a ₹10 lakh sum insured and a 1-year Easy Health Standard Plan.

^The respective product has not been considered for the purpose of this submission as it does not form the part of the highest-contributing products that collectively account for the 90% of the overall business, for the respective FY.

Health	YTD July FY 2027	FY 2026	FY 2025	FY 2024
Products/ Categories	my: Health Suraksha [#]			
Opening balance of No. of policies	NA [#]	NA [#]	369,799	480,209
New Policies issued			1,902	32,168
New Policies' Premium (Amt in Rs. Cr)			5.28	66.69
Renewal Premium (Amt in Rs. Cr)			163.53	501.67
Renewal Proportion (%)			97%	88%
Modal premium ^{**}			Premium for Bengaluru: ₹15,212 / Premium for Mumbai: ₹17,697	Premium for Bengaluru: ₹15,212 / Premium for Mumbai: ₹17,697
Increase in premium over preceeding 3 years (%)			No change in premium when compared to FY 24	-
Features			1. (30/11/2023 - 08/05/24) - HDFHLIP24079V072 324 (Version 7)	1. (09/08/2022 - 29/11/2023) - HDFHLIP23031V062 223 (Version 6)
				2. (30/11/2023 - 08/05/24) - HDFHLIP24079V072 324 (Version 7)

^{**}Cohort for Modal Premium: Premiums are exclusive of taxes for a 40-year-old individual, based on a ₹10 lakh sum insured and a 1-year my: Health Suraksha Gold Smart Plus Plan

[#]my : health Suraksha was withdrawn on 8-May-2024

Personal Accident	YTD July FY 2027	FY 2026	FY 2025	FY 2024
Products/ Categories	Individual Personal Accident			
Opening balance of no.of policies	63,287	78,860	1,11,963	1,66,095
New Policies issued	3,253	9,256	7,192	6,941
New Policies' Premium (Amt in Cr.)	1.33	3.53	3.36	3.31
Renewal Premium (Amt in Cr.)	5.70	21.29	23.29	26.67
Renewal Proportion (%)	81%	86%	87%	89%
Modal Premium**	₹ 5,320	₹ 5,320	₹ 5,320	₹ 5,320
Increase in premium over preceeding 3 years (%)	No change in premium rates	-	-	-
Features	(01/10/2020 - Current) - HDHHLIP213 46V042021	(01/10/2020 - Current) - HDHHLIP213 46V042021	(01/10/2020 - Current) - HDHHLIP213 46V042021	(01/10/2020 - Current) - HDHHLIP213 46V042021

**Cohort for Modal Premium: Premiums are exclusive of taxes for a 40-year-old individual of Risk Class - I, based on a ₹50 lakh sum insured and a 1-year Individual Personal Accident Policy.

Personal Accident	YTD July FY 2027	FY 2026	FY 2025	FY 2024
Products/ Categories	my: Health Koti Suraksha			
Opening balance of no.of policies	1,61,925	1,71,805	2,01,602	2,19,104
New Policies issued	35,129	1,02,525	48,541	49,141
New Policies' Premium (Amt in Cr.)	18.37	50.64	29.41	37.54
Renewal Premium (Amt in Cr.)	11.93	34.23	33.75	25.94
Renewal Proportion (%)	39%	40%	53%	41%
Modal Premium**	₹ 5,927	₹ 5,927	₹ 5,927	₹ 5,927
Increase in premium over preceeding 3 years (%)	No change in premium rates	-	-	-
Features	(01/10/2020) - HDFHLIP21131V012021 (Version 1)	(01/10/2020) - HDFHLIP21131V012021 (Version 1)	(01/10/2020) - HDFHLIP21131V012021 (Version 1)	(01/10/2020) - HDFHLIP21131V012021 (Version 1)

**Cohort for Modal Premium: Premiums are exclusive of taxes for a 40-year-old individual, based on a ₹50 lakh sum insured and a 1-year my: Health Koti Suraksha Policy.

Products/ Categories	Private Car 1. Motor Insurance- Pricing Revision- Private Cars : UIN- IRDAN125RP0001V02201415 2. Private Car Policy - Bundled: UIN - IRDAN146RPMT0041V01202425 3. Standalone Motor Own Damage Cover - Private Cars: UIN- IRDAN125RP0001V02201920			
Motor	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	26,12,361	30,96,543	37,61,973	40,58,657
New Policies issued	3,54,391	8,55,841	9,32,885	14,25,353
New Policies' Premium (Amt in Cr.)	644.01	1473.79	1543.59	2075.32
Renewal Premium (Amt in Cr.)	277.11	921.05	985.67	930.95
Renewal Proportion (%)	30.08%	38.46%	38.97%	30.97%
Average OD GWP for Modal Cohort* (Amt in Rs.)	46,002	45,358	44,828	44,509
Increase in premium over preceeding 3 years (%)	3%			
Features	1. https://customer-portal-assets.hdfcergo.com/documents/2.MotorInsurance-PricingRevision-PrivateCars-72736436072.pdf 2. https://customer-portal-assets.hdfcergo.com/documents/1.PrivateCarPolicy-Bundled-774396047949.pdf 3. https://customer-portal-assets.hdfcergo.com/documents/3.StandaloneMotorOwnDamageCover-PrivateCars-811830853508.pdf			

*Brand new : Hyndai Creta; Location : Mumbai; W/o Third Party & Add ons

Products/ Categories	Two wheeler 1. Motor Insurance - Two Wheeler Policy - Bundled: UIN - IRDAN125RP0009V01201819 2. Two Wheeler Package Policy - Annual : UIN - IRDAN125RP0009V01202122			
Motor	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	59,86,190	81,46,800	99,07,061	1,47,11,621
New Policies issued	88,137	1,04,718	1,49,467	9,63,258
New Policies' Premium (Amt in Cr.)	9.32	11.9	26.8	215.1
Renewal Premium (Amt in Cr.)	41.9	195.1	264.8	279.4
Renewal Proportion (%)	81.81%	94.25%	90.81%	56.50%
TW Segment: Average OD GWP for Modal Cohort* (Amt in Rs.)	412	518	450	460
Increase in premium over preceeding 3 years (%)	-10%			
Features	1. https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/46-2-wheeler-policy-bundled-modify---prospectus-919734928519.pdf 2. https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/65-two-wheeler-package-policy---modify---prospectus-222453250895.pdf			

*Brand new : Honda Activa; Location : Mumbai; W/o Third Party & Add ons

Products/ Categories	Passenger Carrying Vehicle Package Policy - Annual UIN - IRDAN125RP0012V01202122			
Motor	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	62,347	4,479	15,082	77,818
New Policies issued	82,338	64,103	4,242	15,275
New Policies' Premium (Amt in Cr.)	57.73	47.88	5.41	21.31
Renewal Premium (Amt in Cr.)	0.09	0.45	0.90	3.81
Renewal Proportion (%)	0.16%	0.92%	14.20%	15.15%
Average OD GWP for Modal Cohort* (Amt in Rs.)	8,478	8,434	-	7,266
Increase in premium over preceeding 3 years (%)	16%			
Features	https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/passenger-carrying-vehicle-package-policy---annual-778116059788.pdf			

*Brand new : Maruti Dzire(Taxi); Location : Delhi NCR; W/o Third Party & Add ons

Products/ Categories	Goods Carrying Vehicle Package Policy - Annual UIN - IRDAN125RP0010V01202122			
Motor	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	69,767	12,151	4,56,772	4,33,334
New Policies issued	39,990	65,556	2,914	3,10,616
New Policies' Premium (Amt in Cr.)	82.71	137.79	9.30	979.80
Renewal Premium (Amt in Cr.)	1.38	3.74	10.20	229.03
Renewal Proportion (%)	1.64%	2.64%	52.33%	18.95%
Average OD GWP for Modal Cohort* (Amt in Rs.)	1,484	1,473	1,496	3,309
Increase in premium over preceeding 3 years (%)	-55%			
Features	https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/66-gcv-package---prospectus-modify---prospectus-375163775295.pdf			

*Vehicle Age: 1; Weight: 1.5-3.5 Ton; Location : Mumbai; W/o Third Party & Add ons

Products/ Categories	Miscellaneous & Special Type of Vehicles Package Policy - Annual UIN - IRDAN125RP0013V01202122			
Motor	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	1,24,038	1,89,449	2,27,399	2,22,486
New Policies issued	34,261	1,01,108	1,44,552	2,00,996
New Policies' Premium (Amt in Cr.)	36.43	107.76	153.22	209.58
Renewal Premium (Amt in Cr.)	1.20	4.49	6.50	7.56
Renewal Proportion (%)	3.18%	4.00%	4.07%	3.48%
Average OD GWP for Modal Cohort* (Amt in Rs.)	2,016	1,998	2,040	1,995
Increase in premium over preceeding 3 years (%)	0%			
Features	https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/69-misc-d-package---modify---prospectus-794874836301.pdf			

*Brand new : Mahindra Tractor; Location: Karnataka; W/o Third Party & Add ons

Products/ Categories	Home Insurance (Revision)- Multi Year Policy UIN - IRDAN146RPMS0072V01202526			
Retail Fire Dwelling	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	99,032	1,26,376	1,13,084	85,308
New Policies issued	11,724	38,096	44,108	441
New Policies' Premium (Amt in Cr.)	3.45	10.24	31.96	37.89
Renewal Premium (Amt in Rs.)	0.01	0.02	0.03	0.02
Renewal Proportion (%)	0.27%	0.15%	0.09%	0.04%
Average GWP for Modal Cohort* (Amt in Rs.)	3,211	3,211	3,178	3,160
Increase in premium over preceeding 3 years (%)	2%			
Features	https://customer-portal-assets.hdfcergo.com/documents/15.Prospectushome-insurance-(revision)---multi-year-policy-524370016840.pdf			

*Any location: Residential; Property; Tenure: 5 years;Sum Insured: ₹ 5 Lakhs

Products/ Categories	Home Shield Insurance UIN - IRDAN146RPMS0071V01202526			
Retail Fire Dwelling	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	64,831	72,259	58,800	40,387
New Policies issued	29,646	67,971	33,313	6,317
New Policies' Premium (Amt in Cr.)	14.18	31.81	50.88	58.22
Renewal Premium (Amt in Cr.)	0.63	1.46	1.65	1.57
Renewal Proportion (%)	4.23%	4.39%	3.13%	2.63%
TW Segment: Average OD GWP for Modal Cohort* (Amt in Rs.)	4,772	4,772	5,894	5,765
Increase in premium over preceeding 3 years (%)	-17%			
Features	https://customer-portal-assets.hdfcergo.com/documents/14.Prospectushome-shield-396305109370.pdf			

*Any location: Residential Property; Tenure: 5 years; Sum Insured: Less than ₹ 50 Lakhs

Products/ Categories	HDFC ERGO Bharat Griha Raksha UIN: IRDAN125RP0003V01202021			
Retail Fire Dwelling	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	2,55,447	2,85,539	2,68,480	1,88,203
New Policies issued	23,201	43,370	35,122	92,711
New Policies' Premium (Amt in Cr.)	0.21	-1.31	8.41	131.72
Renewal Premium (Amt in Cr.)	2.30	8.87	11.88	14.07
Renewal Proportion (%)	91.67%	100.00%	58.56%	9.65%
Average GWP for Modal Cohort* (Amt in Rs.)	1,762	1,762	1,936	2,049
Increase in premium over preceeding 3 years (%)	-14%			
Features	https://customer-portal-assets.hdfcergo.com/documents/13.bgr-prospectus-721607428696.pdf			

*Any location: Residential; Property; Tenure: Annual;Sum Insured: Less than ₹1 cr

Products/ Categories	HDFC ERGO Bharat Griha Raksha Plus UIN: IRDAN125RP0035V01202223			
Retail Fire Dwelling	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	61,673	39,425	8,902	21
New Policies issued	32,467	43,093	19,471	6,362
New Policies' Premium (Amt in Cr.)	4.80	12.41	10.75	6.42
Renewal Premium (Amt in Cr.)	4.90	11.73	8.51	4.94
Renewal Proportion (%)	50.51%	48.59%	44.19%	43.49%
TW Segment: Average OD GWP for Modal Cohort* (Amt in Rs.)	1,468	1,468	1,562	1,508
Increase in premium over preceeding 3 years (%)	-3%			
Features	https://customer-portal-assets.hdfcergo.com/documents/12.ProspectusBGRPlusAnnual-519648672366.pdf			

*Any location: Residential Property; Tenure: Annual; Sum Insured: Less than ₹1 cr

Products/ Categories	HDFC ERGO Bharat Griha Raksha Plus - Long Term UIN: IRDAN146RPPR0070V01202425			
Retail Fire Dwelling	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	1,12,953	69,397	13,712	6
New Policies issued	1,81,339	3,81,457	1,05,414	13,677
New Policies' Premium (Amt in Cr.)	17.85	36.16	123.94	11.56
Renewal Premium (Amt in Cr.)	0.12	0.27	0.35	0.21
Renewal Proportion (%)	0.68%	0.75%	0.28%	1.82%
Average OD GWP for Modal Cohort* (Amt in Rs.)	1,380	1,380	1,357	879
Increase in premium over preceeding 3 years (%)	57%			
Features	https://customer-portal-assets.hdfcergo.com/documents/11.bgr-lt-p-14856390786.pdf			

*Residential Property- Location: Maharastra; Tenure: 10 Years; Sum Insured: Less than ₹50 Lakhs

Products/ Categories	HDFC ERGO Business Secure - Sookshma Udyam UIN: IRDAN125RP0038V02202223			
Package Policy MSME	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	2,37,741	1,49,170	33,693	NA
New Policies issued	50,634	1,53,570	90,682	27,935
New Policies' Premium (Amt in Cr.)	29.56	98.98	74.25	24.87
Renewal Premium (Amt in Cr.)	32.06	66.46	23.11	3.66
Average GWP for Modal Cohort* (Amt in Rs.)	5,052	5,052	5,310	4,633
Increase in premium over preceeding 3 years (%)	9%			
Features	https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/other/business-secure-sookshma-udyam-p-599814955245.pdf			

*Storage in Godown and Silos of Category 1 hazardous goods; Location: Haryana; Sum Insured: Less than ₹1 crore

Products/ Categories	HDFC ERGO Business Secure - Laghu Udyam UIN: IRDAN125RP0037V02202223			
Package Policy MSME	FY 2027 (Q1)	FY 2026	FY 2025	FY 2024
Opening balance of no.of policies	10,370	9,527	3,289	NA
New Policies issued	2,518	5,564	5,017	1,826
New Policies' Premium (Amt in Cr.)	16.91	50.97	43.23	18.13
Renewal Premium (Amt in Cr.)	20.72	55.12	32.86	14.64
Renewal Proportion (%)	55.06%	51.96%	43.18%	44.67%
TW Segment: Average OD GWP for Modal Cohort* (Amt in Rs.)	88,693	88,693	69,111	50,590
Increase in premium over preceeding 3 years (%)	75%			
Features	https://customer-portal-assets.hdfcergo.com/assets/v2/docs/default-source/downloads/prospectus/other/business-secure---laghu-udyam-p-543142559817.pdf			

*Office Premises; Location: Maharastra; Sum Insured: Less than ₹50 crores