

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN  
 For the quarter ended December 31, 2025

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous							Total Miscellaneous	Total
												Total Health	Workmen's Compensation	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments		
<b>STATES</b>																				
1	Andhra Pradesh	1,105	21	58	80	1,406	894	2,300	4,726	271	26	5,022	11	1	149	-	-	231	7,714	8,899
2	Arunachal Pradesh	3	-	0	1	81	47	128	63	9	0	73	0	-	3	-	-	5	210	213
3	Assam	101	-	1	1	847	1,009	1,856	1,980	122	5	2,107	2	0	188	7	-	60	4,221	4,323
4	Bihar	132	-	11	11	702	676	1,378	1,788	221	4	2,013	4	0	122	-	-	129	3,646	3,789
5	Chhattisgarh	75	-	4	4	529	343	871	964	117	6	1,086	35	1	94	-	337	41	2,465	2,544
6	Goa	69	-	1	1	301	178	479	233	28	4	266	1	1	13	-	-	31	790	860
7	Gujarat	6,053	17	342	360	6,553	3,873	10,425	13,542	1,404	118	15,064	254	14	1,817	15	-	1,402	28,992	35,405
8	Haryana	725	-	300	300	3,870	1,311	5,181	7,550	442	48	8,040	41	(0)	926	-	5,881	2,246	22,316	23,340
9	Himachal Pradesh	43	-	10	10	658	614	1,273	244	32	4	280	1	0	42	-	-	16	1,612	1,665
10	Jharkhand	56	-	4	4	774	559	1,334	821	96	3	919	3	0	57	-	6,739	79	9,131	9,190
11	Karnataka	2,405	-	396	396	3,118	2,478	5,596	9,597	687	101	10,386	136	8	530	33	5,991	4,979	27,659	30,460
12	Kerala	202	-	4	4	1,366	666	2,031	2,874	318	44	3,236	5	3	26	5	-	192	5,499	5,705
13	Madhya Pradesh	401	-	40	40	1,354	552	1,906	3,321	401	13	3,735	35	2	222	-	3,303	793	9,995	10,436
14	Maharashtra	9,300	166	1,012	1,178	9,196	6,804	16,000	29,248	2,286	470	32,104	290	32	3,194	145	-	9,735	61,472	71,950
15	Manipur	6	-	0	0	12	73	85	39	11	0	50	-	0	1	-	-	4	141	146
16	Meghalaya	6	-	0	0	33	23	56	54	12	1	66	-	0	0	-	-	6	129	135
17	Mizoram	6	-	0	0	3	5	9	18	6	0	24	-	0	1	-	-	2	35	41
18	Nagaland	2	-	-	-	52	20	72	26	6	0	32	-	0	0	-	-	3	107	109
19	Odisha	134	8	40	47	1,235	698	1,933	1,896	183	6	2,085	8	1	83	-	4	125	4,239	4,420
20	Punjab	515	-	24	24	2,239	804	3,043	3,050	254	41	3,345	1	5	34	-	-	193	6,620	7,159
21	Rajasthan	509	-	51	51	1,504	682	2,187	4,013	586	27	4,626	19	2	249	7	-	395	7,483	8,043
22	Sikkim	1	-	-	-	15	17	32	33	6	0	40	0	0	0	-	-	9	82	83
23	Tamil Nadu	2,206	4	133	137	3,098	1,586	4,683	6,737	717	67	7,521	94	9	257	-	168	3,454	16,187	18,530
24	Telangana	344	-	74	74	3,540	1,730	5,270	10,676	519	55	11,250	36	5	56	-	-	1,050	17,668	18,086
25	Tripura	2	-	0	0	11	10	21	159	9	0	168	-	0	10	-	-	4	203	205
26	Uttarakhand	92	-	2	2	776	703	1,479	788	61	7	856	2	0	14	-	-	63	2,415	2,509
27	Uttar Pradesh	832	-	180	180	4,641	2,225	6,866	15,312	826	46	16,184	27	4	208	8	3,539	995	27,830	28,842
28	West Bengal	766	-	41	41	1,476	1,439	2,915	8,548	309	45	8,901	2	5	111	-	-	537	12,471	13,277
<b>TOTAL (A)</b>		<b>26,091</b>	<b>216</b>	<b>2,727</b>	<b>2,943</b>	<b>49,389</b>	<b>30,021</b>	<b>79,410</b>	<b>128,401</b>	<b>9,938</b>	<b>1,141</b>	<b>139,481</b>	<b>966</b>	<b>94</b>	<b>8,408</b>	<b>221</b>	<b>25,973</b>	<b>26,779</b>	<b>281,332</b>	<b>310,365</b>
<b>UNION TERRITORIES</b>																				
1	Andaman and Nicobar Islands	0	-	-	-	3	1	4	15	1	1	16	-	0	0	-	-	0	20	21
2	Chandigarh	29	-	0	0	483	135	618	388	16	3	408	1	1	1	-	-	25	1,054	1,083
3	Dadra and Nagar Haveli	9	-	6	6	237	69	307	20,565	16	1	20,582	6	0	0	-	-	24	20,919	20,934
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	6,050	-	240	240	3,388	1,530	4,917	12,760	352	85	13,197	24	1	542	43	-	1,067	19,793	26,083
6	Jammu & Kashmir	43	-	1	1	313	202	515	222	17	3	242	0	0	20	-	-	15	792	836
7	Ladakh	0	-	-	-	1	0	1	2	0	-	3	-	-	-	-	-	0	4	4
8	Lakshadweep	0	-	-	-	0	0	0	2	0	-	2	-	-	-	-	-	0	2	2
9	Puducherry	5	-	7	7	169	51	220	85	13	1	99	0	0	1	-	-	9	329	341
<b>TOTAL (B)</b>		<b>6,137</b>	<b>-</b>	<b>254</b>	<b>254</b>	<b>4,595</b>	<b>1,988</b>	<b>6,583</b>	<b>34,040</b>	<b>415</b>	<b>94</b>	<b>34,549</b>	<b>31</b>	<b>3</b>	<b>564</b>	<b>43</b>	<b>-</b>	<b>1,140</b>	<b>42,913</b>	<b>49,304</b>
<b>Outside India</b>																				
1	<b>TOTAL (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total (A)+(B)+(C)</b>		<b>32,227</b>	<b>216</b>	<b>2,981</b>	<b>3,197</b>	<b>53,984</b>	<b>32,009</b>	<b>85,993</b>	<b>162,441</b>	<b>10,354</b>	<b>1,235</b>	<b>174,030</b>	<b>997</b>	<b>96</b>	<b>8,972</b>	<b>264</b>	<b>25,973</b>	<b>27,919</b>	<b>324,245</b>	<b>359,670</b>

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GROSS DIRECT PREMIUM UNDERWRITTEN  
Up to the quarter ended December 31, 2025

(₹ in Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous		Engineering	Aviation	Crop Insurance	Other segments	Total Miscellaneous	Total
												Total Health	Workmen's Compensation/ Employer's						
<b>STATES</b>																			
1	Andhra Pradesh	4,021	64	199	263	3,550	2,207	5,757	11,109	707	100	11,916	31	9	479	-	899	19,091	23,375
2	Arunachal Pradesh	11	-	0	16	212	125	337	180	18	0	198	0	0	4	-	16	554	565
3	Assam	330	-	16	16	1,899	2,341	4,240	5,495	239	17	5,751	9	21	767	7	181	10,976	11,323
4	Bihar	411	26	23	49	1,655	1,634	3,289	4,660	400	18	5,077	19	0	349	-	415	9,150	9,610
5	Chhattisgarh	461	-	97	97	1,430	806	2,236	2,386	247	15	2,648	94	5	323	-	37,618	310	43,234
6	Goa	124	-	2	2	651	416	1,067	626	55	22	703	2	1	28	-	88	1,889	2,016
7	Gujarat	17,510	73	1,334	1,407	16,206	8,455	24,661	39,315	3,218	522	43,055	703	119	5,327	18	4,739	78,635	97,553
8	Haryana	2,367	-	923	923	9,007	2,964	11,971	26,227	1,144	244	27,615	118	29	3,801	-	29,515	6,660	79,708
9	Himachal Pradesh	369	-	24	24	1,438	1,038	2,496	748	64	11	823	3	3	107	-	41	3,476	3,870
10	Jharkhand	218	-	27	27	1,707	1,517	3,224	2,389	197	15	2,602	12	0	156	-	6,957	171	13,123
11	Karnataka	12,119	-	1,136	1,136	8,650	6,685	15,336	29,673	1,676	398	31,746	553	46	2,018	77	18,153	11,221	79,148
12	Kerala	521	-	15	15	4,213	1,956	6,170	7,172	736	169	8,078	21	5	62	-	630	14,972	15,508
13	Madhya Pradesh	1,199	-	110	110	3,378	1,391	4,769	8,759	815	58	9,632	96	46	646	-	16,404	2,468	34,062
14	Maharashtra	48,526	475	3,178	3,653	23,000	14,609	37,610	94,746	13,061	1,644	109,451	656	208	9,569	304	(73)	36,008	193,732
15	Manipur	12	-	0	0	29	152	180	112	20	1	132	0	0	4	-	6	323	335
16	Meghalaya	27	-	0	0	85	60	145	156	19	2	178	0	0	2	-	13	339	365
17	Mizoram	22	-	0	0	7	13	20	43	10	0	53	0	0	1	-	5	80	102
18	Nagaland	9	-	0	0	101	51	152	81	10	0	92	-	0	2	-	7	253	263
19	Odisha	519	23	166	189	3,006	1,812	4,818	5,235	274	24	5,633	23	9	403	-	394	11,252	11,959
20	Punjab	2,900	-	164	164	4,429	1,774	6,213	9,590	602	167	10,360	8	12	117	-	1,110	17,919	20,884
21	Rajasthan	1,374	-	986	986	3,962	1,813	5,775	10,203	1,248	93	11,545	42	5	741	-	(15)	944	19,043
22	Sikkim	14	-	-	-	46	46	92	110	11	1	122	1	0	14	-	22	250	264
23	Tamil Nadu	10,648	154	909	1,063	8,373	4,202	12,575	18,880	1,548	302	20,730	209	56	731	1	488	7,091	41,880
24	Telangana	2,455	-	276	276	8,194	3,971	12,164	29,138	7,565	233	36,936	120	42	373	18	-	3,419	53,073
25	Tripura	19	-	0	0	21	23	44	407	18	1	426	0	0	24	-	(1)	20	514
26	Uttarakhand	314	-	48	48	1,668	1,161	2,829	1,895	111	25	2,031	14	2	111	-	196	5,183	5,544
27	Uttar Pradesh	2,383	-	814	814	10,114	5,377	15,491	41,221	1,702	177	43,100	126	17	725	38	10,402	4,931	74,831
28	West Bengal	4,588	-	150	150	3,815	3,418	7,233	23,936	701	167	24,804	29	25	735	-	1,568	34,394	39,132
<b>TOTAL (A)</b>		<b>113,472</b>	<b>816</b>	<b>10,600</b>	<b>11,416</b>	<b>120,857</b>	<b>70,034</b>	<b>190,892</b>	<b>374,491</b>	<b>36,518</b>	<b>4,429</b>	<b>415,438</b>	<b>2,890</b>	<b>660</b>	<b>27,623</b>	<b>474</b>	<b>119,476</b>	<b>83,534</b>	<b>840,986</b>
<b>UNION TERRITORIES</b>																			
1	Andaman and Nicobar Islands	0	-	-	-	5	3	8	42	1	1	45	-	0	0	-	1	53	54
2	Chandigarh	262	-	1	1	1,080	308	1,387	1,070	36	21	1,127	1	1	41	-	199	2,757	3,019
3	Dadra and Nagar Haveli	33	-	39	39	519	169	688	30,173	31	2	30,205	34	1	75	-	57	31,059	31,132
4	Daman & Diu	3	-	-	-	1	1	2	8	0	-	8	2	-	0	-	0	12	15
5	Govt. of NCT of Delhi	40,250	-	426	426	7,723	3,415	11,138	36,695	752	336	37,783	56	42	1,491	152	-	3,287	53,948
6	Jammu & Kashmir	171	-	3	3	735	504	1,239	631	40	14	685	2	1	104	-	37	73	2,315
7	Ladakh	1	-	0	0	9	0	9	8	1	0	9	-	-	1	-	0	19	20
8	Lakshadweep	0	-	-	-	0	0	0	4	0	0	4	-	-	0	-	0	5	5
9	Puducherry	27	-	107	107	419	138	557	215	24	5	243	0	0	27	-	27	830	964
<b>TOTAL (B)</b>		<b>40,746</b>	<b>-</b>	<b>576</b>	<b>576</b>	<b>10,491</b>	<b>4,538</b>	<b>15,029</b>	<b>68,846</b>	<b>884</b>	<b>379</b>	<b>70,109</b>	<b>94</b>	<b>45</b>	<b>1,714</b>	<b>152</b>	<b>37</b>	<b>3,644</b>	<b>90,825</b>
<b>Outside India</b>																			
1	<b>TOTAL (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total (A)+(B)+(C)</b>		<b>154,218</b>	<b>816</b>	<b>11,176</b>	<b>11,992</b>	<b>131,349</b>	<b>74,572</b>	<b>205,921</b>	<b>443,337</b>	<b>37,402</b>	<b>4,808</b>	<b>485,547</b>	<b>2,984</b>	<b>705</b>	<b>29,337</b>	<b>626</b>	<b>119,513</b>	<b>87,178</b>	<b>931,811</b>