

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 September 30, 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	2,046	21	68	89	1,101	723	1,824	3,085	147	28	3,261	6	2	72	-	243	5,408	7,543		
2	Arunachal Pradesh	5	-	-	5	75	44	118	57	5	0	62	-	0	0	-	6	186	191		
3	Assam	114	0	0	114	568	677	1,245	1,864	66	7	1,937	3	16	126	-	72	3,998	3,513		
4	Bihar	141	25	4	30	484	436	920	1,496	96	7	1,599	9	0	108	-	95	2,730	2,901		
5	Chhattisgarh	93	-	29	29	417	242	659	747	82	4	833	40	1	96	-	37,280	39,150	39,272		
6	Goa	32	-	1	1	177	120	297	191	16	9	216	0	0	7	-	33	554	587		
7	Gujarat	5,357	36	422	458	5,068	2,427	7,495	13,012	856	152	14,020	214	26	1,817	-	1,971	25,543	31,358		
8	Haryana	711	-	250	250	2,637	830	3,467	6,806	305	123	7,235	46	8	1,355	-	23,613	37,414	38,375		
9	Himachal Pradesh	94	-	7	7	436	233	669	258	18	4	280	1	0	22	-	13	986	1,088		
10	Jharkhand	84	-	10	10	516	489	1,005	824	51	7	882	8	0	32	-	(680)	54	1,301		
11	Karnataka	3,847	-	201	201	2,794	2,116	4,910	9,806	404	127	10,337	153	28	822	22	12,158	2,463	30,892	34,940	
12	Kerala	167	-	5	5	1,707	737	2,444	2,320	219	66	2,604	8	2	10	-	261	5,329	5,502		
13	Madhya Pradesh	323	-	25	25	1,023	403	1,426	2,833	237	22	3,092	28	1	188	-	13,101	95	17,932	18,279	
14	Maharashtra	11,138	138	655	793	7,362	4,215	11,577	29,979	1,737	776	32,492	218	83	2,540	-	45	14,663	61,619	73,549	
15	Manipur	2	-	-	-	9	42	51	35	5	0	40	-	0	3	-	1	95	97		
16	Meghalaya	6	-	0	0	27	20	48	52	5	1	58	-	-	0	-	-	4	110		
17	Mizoram	7	-	0	0	3	4	7	12	2	0	13	0	0	1	-	2	23	30		
18	Nagaland	3	-	0	0	28	18	46	24	2	0	27	-	0	2	-	3	78	82		
19	Odisha	294	8	68	75	909	562	1,471	2,002	93	6	2,101	8	7	165	-	110	3,863	4,232		
20	Punjab	570	-	37	37	1,223	538	1,750	2,662	139	61	2,862	7	1	14	-	157	4,791	5,397		
21	Rajasthan	339	-	(13)	(13)	1,208	566	1,774	3,283	342	31	3,657	10	1	198	-	0	227	5,868	6,194	
22	Sikkim	9	-	-	-	16	12	28	37	2	0	40	0	0	1	-	8	78	87		
23	Tamil Nadu	4,065	73	378	451	2,680	1,378	4,058	5,592	392	98	6,082	70	11	246	-	52	2,100	12,620	17,136	
24	Telangana	352	-	27	27	2,491	1,183	3,674	9,010	6,789	77	15,875	34	13	109	18	1,568	21,290	21,668		
25	Tripura	9	-	0	0	7	6	13	133	5	0	138	0	0	5	-	4	161	170		
26	Uttarakhand	107	-	24	24	503	250	753	577	27	9	613	6	2	77	-	65	1,516	1,647		
27	Uttar Pradesh	722	-	195	195	2,861	1,433	4,294	12,609	458	66	13,134	53	6	337	-	6,742	2,911	27,478	28,394	
28	West Bengal	1,789	-	32	32	1,229	1,066	2,294	8,315	227	63	8,604	10	4	324	-	333	11,570	13,391		
<b>TOTAL (A)</b>		<b>32,427</b>	<b>301</b>	<b>2,424</b>	<b>2,725</b>	<b>37,558</b>	<b>20,759</b>	<b>58,318</b>	<b>117,620</b>	<b>12,726</b>	<b>1,747</b>	<b>132,093</b>	<b>934</b>	<b>214</b>	<b>8,679</b>	<b>39</b>	<b>92,312</b>	<b>29,393</b>	<b>321,982</b>	<b>357,134</b>	
<b>UNION TERRITORIES</b>																					
1	Andaman and Nicobar Islands	(0)	-	-	-	1	1	2	14	0	1	15	-	0	0	-	0	17	17		
2	Chandigarh	66	-	0	0	315	88	403	343	12	7	362	0	0	19	-	10	794	861		
3	Dadra and Nagar Haveli	3	-	18	18	137	52	189	8,216	7	1	8,224	7	0	0	-	12	8,433	8,454		
4	Daman & Diu	0	-	-	-	1	0	1	4	0	-	5	2	-	-	-	0	8	8		
5	Govt. of NCT of Delhi	12,677	-	64	64	2,228	955	3,183	11,374	220	118	11,712	13	23	73	43	1,049	16,097	28,838		
6	Jammu & Kashmir	66	-	0	0	233	162	395	193	10	5	208	1	0	21	-	(0)	17	641	707	
7	Ladakh	0	-	0	0	4	0	4	2	0	0	3	-	-	0	-	0	7	7		
8	Lakshadweep	0	-	-	-	0	0	0	1	0	0	1	-	-	-	-	0	1	1		
9	Puducherry	9	-	5	5	126	44	170	58	6	2	66	0	0	1	-	8	245	259		
<b>TOTAL (B)</b>		<b>12,822</b>	<b>-</b>	<b>87</b>	<b>87</b>	<b>3,045</b>	<b>1,303</b>	<b>4,348</b>	<b>20,205</b>	<b>256</b>	<b>134</b>	<b>20,595</b>	<b>23</b>	<b>23</b>	<b>114</b>	<b>43</b>	<b>(0)</b>	<b>1,097</b>	<b>26,243</b>	<b>39,153</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>45,249</b>	<b>301</b>	<b>2,511</b>	<b>2,813</b>	<b>40,603</b>	<b>22,062</b>	<b>62,665</b>	<b>137,825</b>	<b>12,982</b>	<b>1,881</b>	<b>152,688</b>	<b>957</b>	<b>237</b>	<b>8,792</b>	<b>83</b>	<b>92,312</b>	<b>30,490</b>	<b>348,225</b>	<b>396,287</b>	

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GROSS DIRECT PREMIUM UNDERWRITTEN  
 Up to the quarter ended September 30, 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/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance			Other segments
<b>STATES</b>																				
1	Andhra Pradesh	2,915	43	141	183	2,144	1,313	3,457	6,383	436	74	6,893	20	8	330	-	-	668	11,377	14,475
2	Arunachal Pradesh	8	-	0	8	132	77	209	116	8	0	125	-	0	0	-	-	10	344	352
3	Assam	229	-	15	15	1,051	1,332	2,383	3,515	117	12	3,644	7	21	579	-	-	121	6,755	7,000
4	Bihar	279	26	12	38	954	958	1,911	2,872	179	13	3,064	15	0	227	-	-	286	5,503	5,821
5	Chhattisgarh	386	-	93	93	901	463	1,364	1,422	130	10	1,561	59	4	230	-	37,282	269	40,769	41,249
6	Goa	55	-	2	2	350	238	589	392	27	18	437	1	0	15	-	-	57	1,099	1,156
7	Gujarat	11,457	56	991	1,048	9,653	4,583	14,235	25,773	1,814	404	27,991	449	105	3,511	3	13	3,337	49,644	62,148
8	Haryana	1,643	-	623	623	5,136	1,653	6,790	18,677	702	196	19,575	77	29	2,875	-	23,634	4,414	57,393	59,659
9	Himachal Pradesh	326	-	14	14	780	443	1,223	504	32	7	544	2	3	65	-	3	25	1,865	2,205
10	Jharkhand	162	-	23	23	933	957	1,890	1,569	102	12	1,682	9	0	99	-	218	93	3,992	4,177
11	Karnataka	9,714	-	741	741	5,533	4,207	9,740	20,075	989	296	21,360	417	37	1,488	43	12,161	6,243	51,489	61,944
12	Kerala	319	-	11	11	2,847	1,291	4,138	4,297	419	126	4,842	16	3	36	-	-	438	9,473	9,803
13	Madhya Pradesh	798	-	70	70	2,024	839	2,863	5,438	414	45	5,898	62	44	424	-	13,101	1,675	24,067	24,935
14	Maharashtra	39,227	309	2,165	2,475	13,804	7,805	21,609	65,397	10,775	1,175	77,347	406	176	6,375	158	(85)	26,274	132,260	173,961
15	Manipur	6	-	0	0	17	79	96	72	9	1	82	0	0	3	-	-	2	182	188
16	Meghalaya	21	-	0	0	52	37	88	102	8	2	111	0	0	2	-	-	7	210	231
17	Mizoram	16	-	0	0	3	8	11	25	4	0	29	0	0	1	-	-	3	45	61
18	Nagaland	7	-	0	0	49	31	80	55	4	0	60	-	0	2	-	-	5	146	154
19	Odisha	385	16	126	142	1,771	1,114	2,885	3,338	192	18	3,548	15	8	320	-	7	230	7,913	7,539
20	Punjab	2,385	-	141	141	2,201	989	3,170	6,540	349	126	7,015	7	63	917	-	-	917	11,199	13,725
21	Rajasthan	865	-	936	936	2,458	1,131	3,589	6,190	662	67	6,919	23	3	492	-	(15)	549	11,560	13,360
22	Sikkim	13	-	-	-	31	28	60	77	4	0	81	0	0	14	-	-	12	168	181
23	Tamil Nadu	8,443	150	776	926	5,275	2,616	7,891	12,143	831	235	13,208	115	47	473	1	320	3,637	25,693	35,062
24	Telangana	2,111	-	203	203	4,654	2,240	6,894	18,462	7,046	178	25,686	84	37	317	18	-	2,370	35,405	37,719
25	Tripura	16	-	0	0	10	12	22	249	9	1	258	0	0	15	-	(1)	16	311	328
26	Uttarakhand	222	-	45	45	893	458	1,351	1,107	50	18	1,175	12	2	97	-	-	132	2,768	3,035
27	Uttar Pradesh	1,551	-	635	635	5,473	3,152	8,625	25,910	876	131	26,917	98	13	517	31	6,864	3,936	47,000	49,186
28	West Bengal	3,821	-	110	110	2,340	1,979	4,318	15,388	393	122	15,903	28	19	625	-	-	1,030	21,923	25,854
<b>TOTAL (A)</b>		<b>87,381</b>	<b>600</b>	<b>7,873</b>	<b>8,473</b>	<b>71,468</b>	<b>40,013</b>	<b>111,481</b>	<b>246,089</b>	<b>26,580</b>	<b>3,288</b>	<b>275,957</b>	<b>1,924</b>	<b>566</b>	<b>19,215</b>	<b>253</b>	<b>93,503</b>	<b>56,755</b>	<b>559,655</b>	<b>655,509</b>
<b>UNION TERRITORIES</b>																				
1	Andaman and Nicobar Islands	0	-	-	-	2	2	4	27	1	1	29	-	0	0	-	-	0	33	33
2	Chandigarh	233	-	0	0	596	173	769	682	19	18	719	0	0	39	-	-	175	1,702	1,936
3	Dadra and Nagar Haveli	24	-	33	33	281	100	381	9,607	14	1	9,623	28	0	-	-	-	33	10,141	10,198
4	Daman & Diu	3	-	-	-	1	1	2	8	0	-	8	0	-	-	-	-	0	12	15
5	Govt. of NCT of Delhi	34,200	-	187	187	4,335	1,885	6,220	23,935	400	251	24,586	31	41	949	108	-	2,219	34,156	68,542
6	Jammu & Kashmir	127	-	2	2	422	303	725	409	23	11	442	1	1	84	-	37	58	1,349	1,478
7	Ladakh	0	-	0	0	8	0	8	6	0	0	6	-	-	1	-	-	0	15	15
8	Lakshadweep	0	-	0	0	0	0	0	2	0	0	2	-	-	0	-	-	0	3	3
9	Puducherry	22	-	100	100	250	87	337	129	11	4	144	0	0	1	-	-	18	501	623
<b>TOTAL (B)</b>		<b>34,610</b>	<b>-</b>	<b>322</b>	<b>322</b>	<b>5,896</b>	<b>2,550</b>	<b>8,446</b>	<b>34,806</b>	<b>469</b>	<b>286</b>	<b>35,560</b>	<b>63</b>	<b>43</b>	<b>1,150</b>	<b>108</b>	<b>37</b>	<b>2,504</b>	<b>47,912</b>	<b>82,843</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>121,991</b>	<b>600</b>	<b>8,195</b>	<b>8,795</b>	<b>77,364</b>	<b>42,564</b>	<b>119,928</b>	<b>280,895</b>	<b>27,048</b>	<b>3,573</b>	<b>311,517</b>	<b>1,987</b>	<b>609</b>	<b>20,365</b>	<b>362</b>	<b>93,540</b>	<b>59,259</b>	<b>607,566</b>	<b>738,352</b>