

HDFC ERGO launches a road safety awareness campaign to encourage responsible driving

The week long campaign #GalatRaastePeMatJao celebrates the National Road Safety Week in India

National, January 16th, 2025: HDFC ERGO General Insurance, India's leading non-life insurance company, has launched #GalatRaastePeMatJao, an initiative aimed at raising awareness about the risks associated with unsafe driving practices and promoting responsible road usage.

Indian roads have been witnessing a large number of deaths and serious injuries due to accidents caused by various factors such as over speeding, mobile phone usage, reckless driving, etc. Alarmingly, [over 4.60 lakh road accidents](#) happened in the country in 2022 in which over 4.40 lakh individuals got injured.

To address these concerns, HDFC ERGO has unveiled a campaign titled #GalatRaastePeMatJao, to create awareness metaphorically and urge individuals to avoid unsafe practices like using mobile phones while driving, over-speeding, and other risky behaviours, thus motivating people to be responsible on roads.

Aligned with this campaign, the Company is also distributing car danglers across select network of cashless garages across the country. These car danglers, with important road safety messages, aims to serve as reminders to the vehicle owners to follow safety measures, while they are driving.

Speaking about the need of road safety week, Parthanil Ghosh, Director and Chief Business Officer, HDFC ERGO General Insurance, said, *"Road crash casualties lead to tremendous emotional and financial turmoil for families. Additionally, it also significantly denting the Indian GDP, to the tune of [3% to 5%](#) annually. As per the latest Global Status Report on Road Safety by WHO, road traffic crash numbers continue to rise in India. Sadly, young people from [18-45 age-group](#) accounted for around 65% of total accident deaths in 2022. Road accidents are caused by various factors, with the use of mobile phones accounted for [over 2% of](#) the deaths with drunken driving accounted for over 2.5% of the persons killed in 2018. As a responsible corporate citizen, at HDFC ERGO we have always taken initiatives that can contribute towards building a Healthy and Safe India. Through #GalatRaastePeMatJao, we aim to raise awareness about the profound impact of unsafe driving habits and foster a culture of responsible road behaviour."*

HDFC ERGO has launched various campaigns to propel the idea of road safety such as **#TakeltEasyonRoads** in 2015, a social media campaign to spread awareness on the impact of distracted driving, which is one of the key reasons for road accidents; **Do Not Disturb** an awareness campaign in 2018 around various reasons that lead to road accidents and **#EyesOnTheRoad** to raise awareness on the importance of being focused on the road.

In 2020, the company also launched **High beam – not OK please** radio campaign, addressing the misuse of the high beam while driving and **#KyaYehChaltaHai**, highlighting the casual attitude of people towards Road Safety and encouraged the audience to obey even all traffic rules, no matter how small they are. Reinforcing its commitment to drive road safety, the company launched **#RoadSafetyKiZimmedariHamari** in 2021, highlighting the importance of working collectively towards road safety and **#SadakSurakshaJeevanSuraksha** in 2022 to raise awareness on various aspects of road safety that can prove to be dangerous, if not followed carefully.

Further, the company strategically collaborates with NGOs for urban trials and intersection redesigns, aiming to transform high-fatality stretches into zero-fatality corridors and encourage road safety across India. The company also launched a campaign to sensitise netizens about the probable

impact of non-insured vehicles on the families of motor accident victims. Through various road safety initiatives, the insurer has benefitted over 2.6 lakh lives in FY24, thus, underscoring its commitment to fuel road safety in the country.

About HDFC ERGO:

HDFC ERGO General Insurance Company Limited was promoted by erstwhile Housing Development Finance Corporation Ltd. (HDFC), India's premier Housing Finance Institution and ERGO International AG, the primary insurance entity of Munich Re Group. Consequent to the implementation of the Scheme of Amalgamation of HDFC with and into HDFC Bank Limited (Bank), one of India's leading private sector bank, the Company has become a subsidiary of the Bank. HDFC ERGO is one of India's leading non-life insurance company in the private sector. 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 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), and Robotics. HDFC ERGO offers a range of general insurance products and has a completely digital sales process with ~94% of retail policies issued digitally. HDFC ERGO's technology platform has empowered the customers to avail 75% of the services digitally on a 24x7 basis with ~17% of the customer requests serviced by Artificial Intelligence-based tools. The Company has one of the best claims payout ratios in the General Insurance industry.

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. Be it unique insurance products, integrated customer service models, top-in-class claim processes or a host of technologically innovative solutions, HDFC ERGO has been able to delight its customers at every touch-point and milestone to ensure consumers are serviced in real-time.

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