



## HDFC Life's Twin Offerings – LifeEasy & WhatsApp Chatbot 'Etty' – Spell Greater Convenience for Customers

- **LifeEasy** link allows claimants to intimate death claims 24 X 7 without the need for a branch visit
- Recently launched **WhatsApp Chatbot 'Etty'** caters to 300+ types of requests and queries, 24x7
- These twin offerings reaffirm HDFC Life's commitment to listen to the voice of customer and provide simplified mobile services

**Mumbai November 29, 2019:** HDFC Life, one of India's leading life insurance companies, has sustained a position of leadership when it comes to offering technology-based services at each stage of business – product evaluation, purchase and servicing.

In an announcement today, the HDFC Life spoke about its latest offerings – the brand new **LifeEasy** and **WhatsApp Chatbot 'Etty'**.

### **LifeEasy (Online intimation of death claims)**

Claim settlement is the key service differentiator in the life insurance business and HDFC Life has consistently delivered on its promise when it comes to claim settlement. For the year FY2018-2019, HDFC Life has a claim settlement ratio of 99.03%\*. Taking this commitment a step further, HDFC Life recently announced the launch of HDFC Life 'LifeEasy'. LifeEasy is a simple, 3-step claim settlement process which settles claims within 24 hours\*\*. Moreover, LifeEasy completely eliminates the need to visit a branch for intimating a claim. Simply put, LifeEasy has been designed to smoothen the claim intimation process, making it an end-to-end online experience.

In the initial phase of the rollout, this facility will be available for policies that are identified based on anti-fraud analytics of the Company.

### **Etty (The WhatsApp Chatbot)**

Etty is the latest addition to HDFC Life's digital service bots, in addition to earlier releases such as Elle, the Chatbot; NEO, the Twitter bot and SPOC, the email bot. Etty, a 24hr service bot is based on NLP technology and derives its capabilities from deep machine learning. This helps in quicker resolution of customer queries and higher customer satisfaction.

Etty resolves 300+ types of queries and service requests for documents such as premium statements, premium receipt, unit statement, soft copy of the policy document, etc.

HDFC Life customers can access Etty just by messaging 'hi' to +918291890569 over WhatsApp, post a simple one-click authentication process. A direct and formal tie-up with WhatsApp ensures all customer interactions are secure.

**Speaking on the twin launches, Mr. Parvez Mulla, Chief Operating officer, HDFC Life,** said: "At HDFC Life, more than 40 lac customer queries and service requests are processed digitally, through self-serve modes, every year. Indian customers are migrating towards digital platforms for both purchasing as well as servicing requirements. It is our



constant endeavor to keep pace with the changing customer behavior, simplify our services and create seamless customer journeys.

Through LifeEasy we aim to offer greater convenience to the families of our customers. Losing a dear one is emotionally difficult and visiting the insurer can be challenging during such a time. LifeEasy makes claim intimation easy and hassle free.

With Ety, customers will be able to get their policies serviced without having to visit a branch or writing an email or calling the helpline number. More than three hundred different types of queries and service requests can be processed via this service. We hope our family of policyholders will see value in these two offerings."

The Company earlier announced the successful deployment of 150 Bots which offer a seamless experience to employees as well as customers. The technology journey started a few years ago when HDFC Life introduced various stand alone and workflow systems across the value chain of insurance covering new business, policy servicing and claims. Given the complexity of the insurance products, spread across geographies, multi-distributor model, HDFC Life has strategically identified, experimented and deployed Robotics Process Automation (RPA) to automate and simplify its processes, as well.

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\* Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2018-19

\*\*Based on submission of documents as specified on the Company's website

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## **About HDFC Life**

HDFC Life Insurance Company Limited (formerly HDFC Standard Life Insurance Company Limited) ('HDFC Life' / 'Company') Limited is a joint venture between HDFC Ltd., India's leading housing finance institution and Standard Life Aberdeen, a global investment company.

Established in 2000, HDFC Life is a leading long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment, Annuity and Health.

As on September 30, 2019, the Company has 40 individual and 11 group products in its portfolio, along with 8 optional rider benefits, catering to a diverse range of customer needs.

HDFC Life continues to benefit from its increased presence across the country having a wide reach with 421 branches and additional distribution touch-points through several new tie-ups and partnerships with over 270 partners comprising NBFCs, MFIs, SFBs and including more than 40 new-ecosystem partners. The Company has a strong base of Financial Consultants.

For more information, please visit our website, [www.hdfclife.com](http://www.hdfclife.com). You can also connect with us on Facebook, Twitter, YouTube and LinkedIn.



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