

Press Release

## HDFC Life introduces 'Cardiac Risk Assessment at Home' to ease medicals

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- **This offering from HDFC Life has the potential to be the test modality which is equivalent to CTMT\* in cardiac risk assessment**
- **Tests can be done from the comfort of one's home**
- **Professional, real-time monitoring of tests**
- **Minimal time and superior experience**

\*Cardiac Treadmill Test or Stress Test

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**Mumbai, June 23, 2022:** HDFC Life, one of India's leading life insurers has launched an innovative service that promises convenience to individuals who have to undergo medicals while applying for an HDFC Life insurance policy.

Traditionally, based on their health conditions, some applicants are required to undergo medicals, including a stress test to evaluate cardiac health. While other tests like blood test, ECG, etc. can be done at home; customers need to visit a medical centre (empanelled with the life insurer) for the stress test. This requirement often causes a delay in the issuance of policies by the life insurance company.

HDFC Life along with Cardiotrack (known as Uber Diagnostic) has developed a unique test for cardiac risk assessment that can be easily conducted in the comfort of one's home.

The process is very simple - once the medical appointment is booked, an HDFC Life representative will visit the applicant's home with the equipment that involves a stepper (with speed and resistance adjustments) and Cardiotrack portable ECG equipment. The representative will connect the prospective policyholder with a physician via a live video call and the readings would be recorded in real time as the test is being conducted.

Speaking on this launch **Vibha Padalkar, MD & CEO - HDFC Life** said, "At HDFC Life, it is our endeavour to provide innovative service facilities coupled with accurate risk assessment to both our prospective and existing policyholders at every stage of their life insurance journey. Based on the findings and the recommendations from our team of seasoned medical experts & underwriters, we have partnered with Cardiotrack to offer a new facility that we believe will redefine customer experience during the pre-policy medical examination stage. We are happy to share that this has also been evaluated and approved by our reinsurance partners.

The on-boarding experience at the application stage can be a deciding factor for customers in terms of choosing a life insurer. We have started our 'Quest for Innovating Medical Risk Assessment' and this innovation is a part of the initial phase of our journey."

**Avin Agarwal -Co-Founder & CEO, Cardiotrack**, said, "Cardiotrack in collaboration with HDFC Life, is very excited to launch a new initiative to make cardiac risk assessment available at home for applicants who are required to undergo medicals. This service is currently available in Mumbai and Bengaluru. It will ease the process of medicals by assessing cardiac risk through stress test, at the applicant's home or office. We believe this is a big step towards simplifying the life insurance purchasing process."



## About HDFC Life

HDFC Life Insurance Company Limited ('HDFC Life' / 'Company') is a joint venture between HDFC Ltd., India's leading housing finance institution and abrhn (Mauritius Holdings) 2006 Limited, a global investment company.

Established in 2000, HDFC Life is a leading, listed, 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 March 31, 2022, the Company had 39 individual and 13 group products in its portfolio, along with 7 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 372 branches and additional distribution touch-points through several new tie-ups and partnerships. HDFC Life has nearly 300 partnerships, comprising traditional partners such as NBFCs, MFIs and SFBs, and including new-ecosystem partners.

The Company has a strong base of financial consultants (agents).

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

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