MEDIA RELEASE

HDFC Life Continues to Deliver on its Promise to Policyholders with 99.7%* Claim Settlement Ratio in FY'26

Technology-led capabilities and customer-first processes enable seamless and hassle-free claims experience

Mumbai, 11th June, 2026: HDFC Life, one of India's leading insurers, continued its strong claim settlement performance with a Claim Settlement Ratio of 99.7% (for individual death claims) in FY'26. HDFC Life continues to consistently deliver on its promise made to its customers, which is also reflective in this year's high claims settlement ratio declared.

Claim settlement is the moment of truth in the life insurance industry and is the critical differentiator amongst the life insurers. HDFC Life is committed to ensuring that all claimants have a smooth and stress-free experience at every touch-point.

"Timely and hassle-free settlement of every genuine claim will continue to be our priority," said **Sameer Yogishwar - Chief Operating Officer, HDFC Life**. "Our customers trust us when they buy a policy, and HDFC Life is dedicated to living up to that trust by making every effort to provide them and their families with financial security at the time when they need it the most. We are continually enhancing our capabilities and using technology to create an easier, more seamless, and more effective claim settlement process to enable for faster turnaround times."

HDFC Life has undertaken several customer-focused initiatives to improve the claims process for both policyholders and beneficiaries. The Company is leveraging digital workflows, automation, AI-led validation, and analytics to simplify claims assessment and processing. Claimants can now initiate and track claims digitally, upload documents online, and receive timely communication updates throughout the process. Digital claims journeys reduce dependency on physical visits and manual paperwork, which can be emotionally and operationally difficult during stressful situations. Under Project Inspire, HDFC Life is driving Zero-Touch Processing (ZTP), Fast-Track processes, and real-time payment enablement in the claims domain.

To ensure claimants have a hassle-free experience towards processing the claims, they can reach HDFC Life through the multiple channels available to them – from walking into their nearest HDFC Life branch, connecting with their agent, or even by logging into the Company's portal.

Remember: To every customer buying a policy, here are some essential steps to follow:

1. Kindly disclose all health-related information accurately and truthfully, as it plays a critical role in the claim settlement process
2. Do fill the details of the nominee/nominees for the policy, as this ensures that the proceeds go to the rightful recipient
    - Nomination can be done anytime during the lifecycle of the policy

- Nomination can be changed and multiple nominees can be added to an existing policy

3. Policyholders should share the policy details with the nominee/ nominees, so that they are able to initiate the claim process when the need arises
4. Always keep all contact details of self, and nominee, updated with the life insurer, for easy communication

*For individual death claims

About HDFC Life

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. The Company has over 60 products (individual and group products) including optional riders in its portfolio, 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 branches and additional distribution touch-points through several new tie-ups and partnerships. The count of distribution partnerships is over 500, comprising banks, NBFCs, MFIs, SFBs, brokers, new ecosystem partners amongst others. The Company has a strong base of financial consultants.

For more information, please visit www.hdfclife.com. You may also connect with us on Facebook, Twitter, YouTube and LinkedIn.

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