

Attention
Dr Dov Rubin
CEO
HeartTrends

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Dear Dr Rubin,

Swiss Re has investigated the HeartTrends test from Lev-EL Diagnostics Ltd. as an alternative for the traditional exercise stress test for underwriting.

Swiss Re recognizes HeartTrends as an alternative, non-invasive test for the early detection of cardiac ischaemia when assessing underwriting risk of potential life insurance applicants, subject to the conditions below¹.

Swiss Re will accept lives underwritten using this technology on a cedent by cedent basis taking into account market conditions, insurance product type, and average sums assured.

Yours sincerely,



Hillel Damelin
Head L&H MEDI
Swiss Reinsurance Company Ltd.
Israel Branch

Debbie Smith
Chief Medical Officer EMEA
Swiss Re Services Limited
United Kingdom

¹ **Conditions of Use:** HeartTrends does not replace a resting ECG, and does not provide substitute data relating to other potential cardiac pathologies