

Life Lens

Frequently Asked Questions

For Independent Financial Adviser Use Only

What is Life Lens and why is Chubb Life using it?

Life Lens is an underwriting innovation that assesses a customer's risk profile using a simple facial scan. This non-invasive scan measures the reflection of light on skin, to assess underwriting risk for common health conditions such as cardiovascular issues and diabetes.

Chubb Life is the first life insurer in New Zealand to use this technology in the new business application journey, which will fast track the application process for some customers by delivering tailored question sets based on the scan results.

Key messages:

- › Chubb Life is introducing Life Lens, a new tool for the customer application process that uses face scanning technology to give immediate insights into the customer's health risk data.
- › The Life Lens tool is used to determine which application questions we need to ask your customer.
- › The tool allows customers to take a 60-second scan of their face using their smartphone, which then sends a range of health risk data straight to your customer's email.
- › With Life Lens health risk data alongside other information, your customer may be eligible for a fast tracked application process.
- › Life Lens is completely optional, and customers can choose to use the standard application method if preferred.
- › Chubb Life will receive data tables that contain information about the scan results. The data tables are then destroyed by Chubb's Cloud system after 30 days.
- › No image or record of the customer's face is taken or stored.
- › We have robust systems in place to protect customer data and privacy.

What are the benefits to my customer?

- › The Life Lens tool is easy to use.
- › Health risk data from the scan is emailed to your customer within approximately 1 minute of them completing the scan.

Depending on the data from the scan, eligible lower risk customers will receive a more simplified question set, allowing for a faster application process. Combining Life Lens data with other key information means the final section of their application can be more tailored to each customer.

Which customers are eligible to scan?

The Life Lens tool is eligible to new customers applying for Assurance Extra policies, where the life assured is aged between 18-60 years old (and meets the eligibility criteria for the product/covers being applied for). "New" means the customer isn't a life assured on any in force policy underwritten by Chubb Life, including ANZ, Southern Cross, Cigna Heritage or Chubb Life products.

Customers need a smartphone from 2019 or later to use Life Lens. For a detailed list of compatible models please see the FAQ 'Which smart phones are compatible?'

How are question sets allocated?

Once a customer has completed the scan, the data is sent to the customer's email and to Chubb Life. From here, our system will send the customer one of three question sets, depending on the data and benefits they have applied for.

What is the difference between the three question sets?

- › Fast Track Questions (selected by Life Lens) - a simplified, less intensive question set.
- › Tailored Questions (selected by Life Lens) - one to three additional questions more than the Fast Track set, including a question tailored to the risk result/s surfaced by Life Lens.
- › Traditional Questions (Life Lens not used or quoted benefits ineligible for Fast Track or tailored question set) - Standard e-app question set.

Who is eligible for Fast Track and tailored questions?

- › Customers applying for Assurance Extra, Life Cover and/or Trauma Cover insurance, with a maximum sum insured i.e. Life \$1,000,000, Trauma \$1,000,000.
- › Customers whose scan results were in the normal range.

How will I know which question set my customer will be completing?

Advisers can see which question set the customer will answer on the “Biometric Customers” screen in Adviser Hub and e-App.

What happens to in-flight quote customers, can they scan?

Yes, if the customer is eligible to scan and:

- › provided you create a “New Quote” (a cloned “Quote” will not allow eligibility).
- › If an application has commenced, you will need to return to “Quote” and create a “New Quote” first.

Note: if your customer has already completed the underwriting questions then you will need to continue with that application.

What steps does my customer complete in the Life Lens scan?

The scan will take the customer a few minutes.

The steps are:

1. Customer receives an SMS with a link to the scanning tool
2. Customer clicks on link and enters their email address (this must be the same email address used to register for the scan)
3. Customer receives a validation code
4. Customer enters validation code to complete their login
5. Customer reads the disclaimer and agrees to be scanned
6. Customer enters their height and weight
7. Customer is provided with guidelines for completing the scan
8. Customer scans their face. This takes about 60 seconds
9. Customer receives results: A brief version is available in the app and a full version with explanations is emailed to the customer

What happens if a customer changes their mind and no longer wants to use Life Lens?

No problem, scanning is optional, so customers do not have to use Life Lens if they are uncomfortable to proceed.

You can also reassure customers that:

- › The technology behind Life Lens is robust and Chubb Life is confident in the results for the purpose of determining which application questions to ask.
- › Life Lens is not a diagnostic tool, meaning it does not provide medical results, and it is not used to make decisions about a customer’s cover or premiums. The tool is only used to determine which application questions we need to ask.
- › No images or data is stored on the Life Lens tool or accessible to any third party. The tool sends data securely to the customer and to Chubb Life, where our system automatically sends a set of questions. Chubb Life has robust systems in place to protect customer data and privacy, and its Cloud system destroys the data after 30 days.
- › Scanning is entirely optional, and customers can still apply via the standard e-App process. To do this you can either select Existing Customer on the quote, or opt them out during registration. Customers can also opt themselves out of the scan after logging in.
- › Customers can exit the scan at any point until the scan is started.

Note: your customer will not be eligible to receive any incentives linked to the scan or benefit from the Life Lens application process if they opt out.

Will scan results affect customers’ premiums or ability to get covered?

No, the scan doesn’t determine eligibility, exclusions or loadings, and any scan results will not be required to be disclosed through the application process.

- › The scan results only determine the questions we will ask about their health and lifestyle during the application process.
- › We’ll continue to treat customers as individuals, asking the right questions to get a full picture of their health, and requesting medical information from their GP/specialists if required.

Who will see the customer’s scan results?

Only the customer will see their own results.

- › To protect the customers’ privacy, we won’t share their scan results with the Adviser, or any person at Chubb Life. Our system will automatically determine which questions they need to answer based on their scan results.
- › The Adviser will be notified when the customer has completed their scan via email and can view the question set that the customer will complete (Fast Track, tailored or traditional)

What happens if my customer doesn't scan their own face?

If a customer doesn't scan their own face (for example, another person uses the customer's login details to scan on the customer's behalf) this would be considered non-disclosure or misrepresentation.

This could result in your customer's policy being voided from the outset (which means we would treat it as though it never existed), we may decline any claims they make and/or alter the terms and conditions of their policy including the benefits covered.

Can the customer use my device to complete their scan?

No, each customer must complete the scan using their unique link on their own device.

Which smart phones are compatible?

Smart phones with a front facing camera that meet the specifications below:

- › Typically, phones purchased in 2019 or later are supported.
- › iOS: Minimum supported version is iOS 14; oldest supported devices are iPhone XS and iPad 6th generation.
- › Android: Minimum supported version is Android 10, i.e. S10 & A10 devices and upwards.

How will my customer find out their results?

After completing the scan, the customer will receive a short summary of their results in the app, with a more comprehensive outcome sent to their email.

How does the scan technology work?

Your customer will scan their face in the app. The technology will then read the light reflected from your customer's face, and will detect different wavelengths as they are reflected. Machine learning and AI within the technology then uses that data to analyse your customer's likely risk of some defined health conditions.

Different light reflection patterns are associated with higher and lower blood pressure and blood sugar levels. Blood absorbs more light than the surrounding tissue, and light reflects from the skin differently depending on blood pressure and blood sugar levels. This information, along with age, sex and weight, can help us assess overall heart health.

Understanding the nuts and bolts

The face scan tool uses photoplethysmography (PPG) technology. You might not be familiar with the name, but you'll have already experienced PPG if you've ever used a smart watch to monitor your heart rate, or had an oximeter clipped to your finger to monitor your blood oxygen levels in a hospital.

Traditional PPG devices have special sensors to detect light reflection. Chubb's Life Lens doesn't require special sensors, it uses a smartphone to project specific light patterns onto the skin. Then its highly sophisticated pattern recognition abilities use the device's camera to analyse how much light is absorbed or reflected from your face. It works because blood absorbs more light than the surrounding tissue, and light reflects from your skin differently depending on your blood pressure and blood sugar levels.

How accurate is the scan result?

Life Lens is accurate for the purpose of determining what application questions we need to ask your customer. It's important to note that Life Lens is not a health service and the results are not medical results or a diagnosis of any medical condition or health risk.

Life Lens detects, measures and assesses a specific range of health aspects, and it works differently to how a doctor or other health professional would test the same things. Usually these would require specialist medical equipment, testing under controlled conditions or multiple tests over time. Only a doctor or other health professional can provide your customer with health services and perform accurate medical tests and diagnose health conditions and risks.

Chubb Life will not be responsible for any costs if you choose to seek medical advice after receiving your Life Lens results.

What kind of data does the facial scan store?

Scans are processed securely in real-time. No photos or videos are stored, saved or shared.

Google Analytics will be used to track your journey, but not your results.

Where do I go for support?

- › Refer to the Quick Reference Guide and Troubleshooting guide.
- › For further support, contact your BPM or New Business team: newbusiness.nz@chubb.com