

AI VIDEO- CONFERENCING

PRODUCT FACT SHEET

Introduction

Video Medical Examination Report (VMER) for insurance is a virtual health questionnaire conducted by a medical professional over a video call. The goal is to gather information about your health status as part of the life insurance underwriting process. The insurer uses this information to assess your risk profile and determine the appropriate coverage and premium rates.

The videoconferencing feature in individual life insurance has increased convenience, flexibility and customer ease. To take it one step further, an AI powered face scan technology has been introduced into the feature to further enhance your experience.

AI (Artificial Intelligence) -powered face scan technology uses advanced algorithms to analyse various health vitals such as heart rate, blood pressure, respiration rate etc. The system works by capturing high-resolution images or video of your face and processing them to estimate vital signs in real-time.

The mechanism of the AI

The AI system uses your face's micro-movements (such as blood flow and skin colour changes) to assess vital signs. These movements are imperceptible to the human eye but can be detected through AI analysis. The scan is quick, non-invasive, and performed using the front camera of the smartphone.

The AI-powered face scan gives us real-time insights into an applicant's health status, such as your heart rate and respiratory rate. This makes the entire process convenient for you and us.

Is it safe?

Yes, the face scan process is completely safe. It uses non-invasive, optical technology that does not involve radiation or any physical contact with the user. The scan simply analyses the natural movement and colour changes on the skin's surface, which are completely safe to monitor. The face scan takes only 60 seconds. The process is quick, easy, and non-disruptive.

Your safety is our priority

We prioritize the privacy and security of your data. All personal and health information is securely processed and stored following strict data protection regulations. The face scan data is encrypted and is only accessible to key authorized personnel of the insurance company.

What should you do before the face scan

To get the most accurate results:

1. Ensure the battery is above 20%, not in power-save mode.
2. Place the device at least 30 cm away from face -with the selfie camera at eye level, minimizing shaking.
3. Sit still with feet flat on the floor, legs uncrossed, and remain focused without moving or talking.
4. Keep your face fully visible, free from hair, accessories, or obstructions and in the centre of the marker point.
5. Please make sure that the area where you are sitting is evenly lit up.
6. Ensure no movement in the background, no reflective objects.
7. There is no need to remove your glasses as the AI scan can be done with your glasses on.

No, special equipment is required. The face scan can be performed using any smart phone front camera, you simply need a device with a front-facing camera and a stable internet connection.

Which device to opt for during your scan

The face scan can be done only through a smart phone (Android/IOS) front camera, if you are using a desktop, laptop or a tablet for the interview a QR code pop-up will appear on (when asked for) for you to scan it through your smart phone (Android/IOS) rear camera, then the face scan screen will give you a start button to start the session through your smart phone front camera. The doctor will guide you in each and every step while on the call. No special preparation required by the applicant.

Combat technical issues during the scan

1. Use a compatible browser: Ensure you're using the recommended browser "Google Chrome" on your smart phone (Android/IOS), and it is up to date.
2. Allow permissions: Make sure Google Chrome browser has permission to access your camera and microphone. You may need to adjust browser app settings.
3. Make sure that you are not using desktop mode on your smart phone (Android/IOS):
 - a. Tap the three dots button on the upper right corner.
 - b. If the desktop site mode on your smart phone (Android/IOS) is activated please deactivate it by unchecking it.
 - c. Make sure that the desktop mode on your smart phone (Android/IOS) is deactivated.
4. Clear cache and cookies: Sometimes, old cache or cookies can cause issues. Clear them from your browser's settings and try again.
5. Check your internet connection: Ensure you have a stable internet connection. If possible, switch to a wired connection or a stronger Wi-Fi signal.

What happens after I complete the face scan session?

After the scan is complete, if you were using a smart phone the VMER session will continue with your phone, if you were using a laptop or a tablet from the beginning, you can close the face scan screen from your smart phone and continue the VMER session from your laptop or a tablet.

