

AI-POWERED VIDEO MER

FREQUENTLY ASKED QUESTIONS (FAQS)

Video Medical Examination Report (VMER)

What is the Video Medical Examination Report (VMER) for Insurance?

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

Why do I need a Video Medical Examination Report?

The insurance company will use your VMER to:

- **Assess your health**
The exam helps the insurer evaluate your current health, medical history, and potential risks (e.g., pre-existing conditions, lifestyle factors).
- **Verify your information**
The insurer may verify your self-reported health data (e.g., chronic illnesses, medications) through the video exam.
- **Determine your life insurance premium**
The results of the exam can affect your premiums. Healthier individuals often qualify for lower premiums, while those with higher health risks may be offered higher premiums or limited coverage.

How will the call for the Video Medical Examination Report be arranged?

A sales team member from the insurance company will contact the applicant, gather necessary information, and then arrange the VMER. The sales team member will initially send an email invite via ORB to the applicant with the link to the session, the date and time. Rest assured, the examination will be conducted in a secure manner, ensuring confidentiality of your personal health records. To join the video call, you'll need a device with a camera and microphone in working condition.

What happens at the beginning of a VMER call?

- **Introduction**
The healthcare professional will introduce themselves and explain the purpose of the exam - to assess your health, including vitals, for insurance.
- **Identity verification**
You'll be asked to show your ID on camera for verification. Some providers may also ask questions, like your full name, date of birth, or address.
- **Standard questionnaire**
A doctor will then ask health and medical-related questions which the applicant must respond to.

What happens during the Insurance Video Medical Examination?

During the video examination, you may be asked to:

- **Review your medical history**
Discuss any current or past health issues, family history of diseases, surgeries, or treatments.
- **Assess your vitals**
The doctor might run a face scan using AI to collect your vitals and take some measurements.
- **Answer lifestyle-related questions**
The healthcare provider may ask questions related to smoking and alcohol use, if any.



- **Record and submit data**

The video medical examination session will be recorded via audio and video which will be shared, along with provided data and the AI face scan results, with the insurance company.

How long does the VMER usually take?

The call usually lasts for 15-20 minutes, depending on the complexity of your medical history.

Is there anything I need to do to prepare for my Video Medical Examination?

To ensure a smooth and efficient process, you should:

- **Test your technology**

Ensure your device (laptop, smartphone, or tablet) has a functioning camera, microphone, and stable Internet connection.

- **Have your ID ready**

Many insurers require identity verification, so have your ID (passport, driver's license, or other government-issued ID) ready to show on camera.

- **Prepare your medical history**

Be ready to discuss any chronic conditions, surgeries, medications, and family medical history. If you've had recent medical tests (like blood work), keep those results available and submit them to the Sales Team member.

- **Choose a quiet, well-lit space**

Make sure you're in a quiet, well-lit area to ensure the healthcare professional can clearly see and hear you.

I haven't received the email invite for an online VMER session yet. What should I do?

If you didn't receive your email invitation, here are a few things you can try:

1. **Check spam/junk folder**

Sometimes, email providers automatically sort invitations into spam or junk folders, so it's worth checking there.

2. **Browse through your inbox**

Use your email provider's search feature to look for key terms like "invitation," the sender's name (ORB), or the subject line ("One Call Interview schedule").

3. **Contact the Sales Team member**

If you can, reach out to the Sales Team member who sent the invitation. The sales team member may be able to resend the invitation or recheck the email address as well if there's a typo or error, you might not have received it.

4. **Check your email preferences**

Make sure your email settings allow invitations and promotional emails. Sometimes, filters may block such messages.

I've received the invite but, unfortunately, I won't be available during the time slot assigned for the call. What should I do?

Simply reach out to the Sales Team member who sent the email invite. They will reschedule the call as per your convenience.

Whom will I receive the email invite for the VMER call from?

You'll receive the invite from OneCall, the third-party service provider handling the logistics of the VMER process on behalf of us, Sukoon Insurance.

The link to the VMER call isn't working. How should I proceed?

1. **Use a compatible browser**

Ensure you're using the updated version of Google Chrome, the recommended browser.

2. **Clear cache and cookies**

Sometimes, old cache or cookies can cause issues. Clear them from your browser's settings and try again.



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3. Check your Internet connection

Ensure you have a stable Internet connection; if possible, switch to a wired connection or a stronger Wi-Fi signal.

4. Contact the Sales Team member

If possible, reach out to the Sales Team member who sent the invitation who may either resend the invite or check if there's any issue preventing you from joining the call.

How long will the link to the VMER call be valid for?

The link is only valid for the time slot it has been assigned. If the call is scheduled for, let's say, January 22nd, 2025, from 11:30 AM to 12 PM, the link will only be valid during these 30 minute.

What if the conversation goes beyond the scheduled time?

Once the call has started, the conversation can even go beyond the specified time. The applicant, however, needs to ensure their attendance during the scheduled time slot.

What if I'm unable to join the video session?

1. Check your device

Ensure your computer, tablet, or smartphone has a working camera and microphone.

2. Allow permissions

Make sure the video platform has permission to access your camera and microphone. You may need to adjust browser or app settings.

3. Test your device in advance

If possible, test your camera and microphone before the scheduled session.

The screen is freezing or not loading during the session. What should I do?

1. Rejoin the session

Close the session and rejoin again through the same link on the email to see if it solves the issue.

2. Switch to a different network

If you are on a weak Wi-Fi connection, then switch to a more stable network or use mobile data as a backup.

3. Check your Internet connection

Ensure you have a stable internet connection; If possible, switch to a wired connection or a stronger Wi-Fi signal.

I've joined the call, but the doctor is neither audible nor visible. How should I proceed?

1. Check your audio

Ensure your speakers or headphones are connected and not muted. Also, check the volume level.

2. Re-enable audio/video settings

In many video platforms, you can manually turn on or off audio and video. Ensure both are enabled.

3. Rejoin the session

Close the session and rejoin again through the same link on the email to see if it solves the issue.

4. Switch to a different network

If you are on a weak Wi-Fi connection, then switch to a more stable network or use mobile data as a backup.

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.

Can the VMER call be rescheduled if the session doesn't work or I miss the session completely?

Yes, you can. Simply click or tap 'rescheduling options' on ORB.



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What if I don't have an ID on me during the VMER call?

As per guidelines, if an applicant does not have a government-issued ID (like their national identity card, driving license, or passport), then they can provide other forms of identification. The doctor will be able to proceed with other verification questions as per ORB.

I couldn't answer the verification questions correctly. What will happen?

In such case, the doctor might try to reconfirm your responses with you. If that doesn't work, contact the Sales Team member who sent the invite to resolve the issue and reschedule the VMER call.

Apart from my ID, what other documents should I have with me?

Just share your medical records, laboratory test results, and imaging - if any - with the Sales Team member who sent the invite.

Is the Video Medical Examination Report confidential?

Yes, your medical information is considered highly confidential and therefore encrypted. Only authorised personnel at Sukoon Insurance will be able to access it.

The medical professional has asked me to submit my digital signature. How should I proceed?

You will be asked to undersign the entire conversation in the end. Click or tap 'view questionnaire and digitally sign', then check all answers, click or tap 'close and sign', and scroll down to sign and submit your responses. If, for some reason, you cannot view the questionnaire and sign, you can simply provide your consent verbally which will form part of the video recording.

How soon after the VMER will I hear back from Sukoon Insurance?

If you have any concerns you'd like to be addressed, simply contact the Sales Team member who sent the email invite.

I joined the VMER call earlier than the time it was scheduled for. Others haven't joined the call yet. What should I do?

Simply follow these steps:

- 1. Check the scheduled time**
The call will only begin at the scheduled time.
- 2. Rejoin the call closer to the appointment time**
If you don't see anyone in the call, it's best to rejoin a few minutes before the scheduled time through the same email invitation link.
- 3. Look for notifications or emails**
The sales agent may have rescheduled your call, so be sure to check your email.
- 4. Contact the Sales Team member, if necessary**
If the scheduled time has passed and others did not join the call, reach out to the sales agent for assistance.
- 5. Check your Internet connection**
Ensure you have a stable Internet connection to avoid technical difficulties.

I joined the call earlier than the scheduled time. Can I stay in the call and wait for others to join?

You can, but we still recommend you rejoin the call closer to the scheduled time using the same invite link.



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AI-Powered Face Scan

What is AI-powered face scan technology?

AI-powered face scan technology uses artificial intelligence and advanced algorithms to gauge various health vitals like heart rate, blood pressure, respiratory rate, and so on. The technology works by capturing high-resolution images or videos of your face, processing them to analyse vitals in real time.

How does AI face scan work?

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 your smartphone.

Is the face scan process 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.

How long does the face scan take?

The face scan takes roughly 60 seconds. The process is quick, easy, and non-disruptive.

Is the face scan technology privacy-compliant?

Absolutely! We prioritise your data's privacy and security. All personal and health-related information is securely processed and stored following strict data protection regulations, with the face scan data encrypted and only made available to authorised personnel at Sukoon Insurance.

Can the face scan technology be used for insurance applications?

Yes, the AI-powered face scan is an excellent tool for pre-screening insurance applicants. It can quickly provide insight into an applicant's health status, such as heart rate and respiratory rate, as part of the underwriting process. This technology helps streamline the application process by providing additional data to assist insurance companies, like Sukoon, in making informed decisions.

Do I need to prepare for 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 centimetres away from your face - with the front-facing/selfie camera at eye level, minimising shakiness.
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 the area where you are sitting is evenly lit up.
6. Ensure no movement in the background and hide reflective objects.

Do I need special equipment to use the face scan?

No special equipment is required. The face scan can be performed using any smartphone with a working front camera and a stable Internet connection.

Can I perform the face scan using a desktop computer, a laptop, or a tablet?

No, the face scan can only be conducted through an Android or iOS-powered smartphone with a working front camera. If you use a desktop computer, a laptop, or a tablet for the interview, a QR code will automatically pop up, asking you to use your Android or iOS-powered smartphone's rear camera to scan the code and conduct the face scan through your smartphone's front camera. The doctor will guide you at every step while on the call. No special preparation is required on your part.

The face scan is not working on my Android or iOS-powered smartphone. What should I do?

1. Use a compatible browser

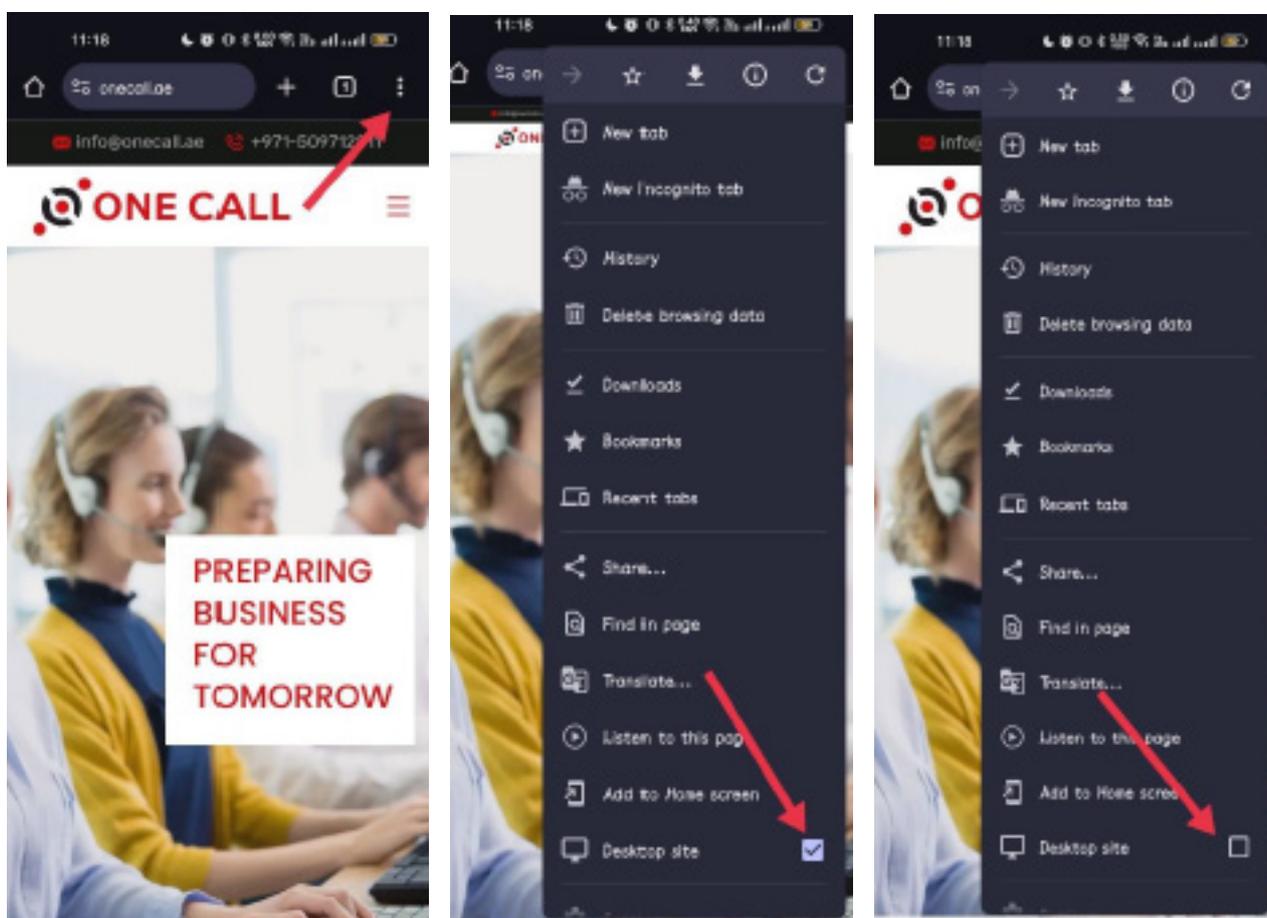
Ensure you're using the updated version of Google Chrome, the recommended browser.

2. Allow permissions

Make sure the 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 smartphone

Tap the three dots on the upper-right corner of the browser. If the desktop site mode on your smartphone (Android/iOS) is enabled, kindly turn it off by unchecking the option.



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

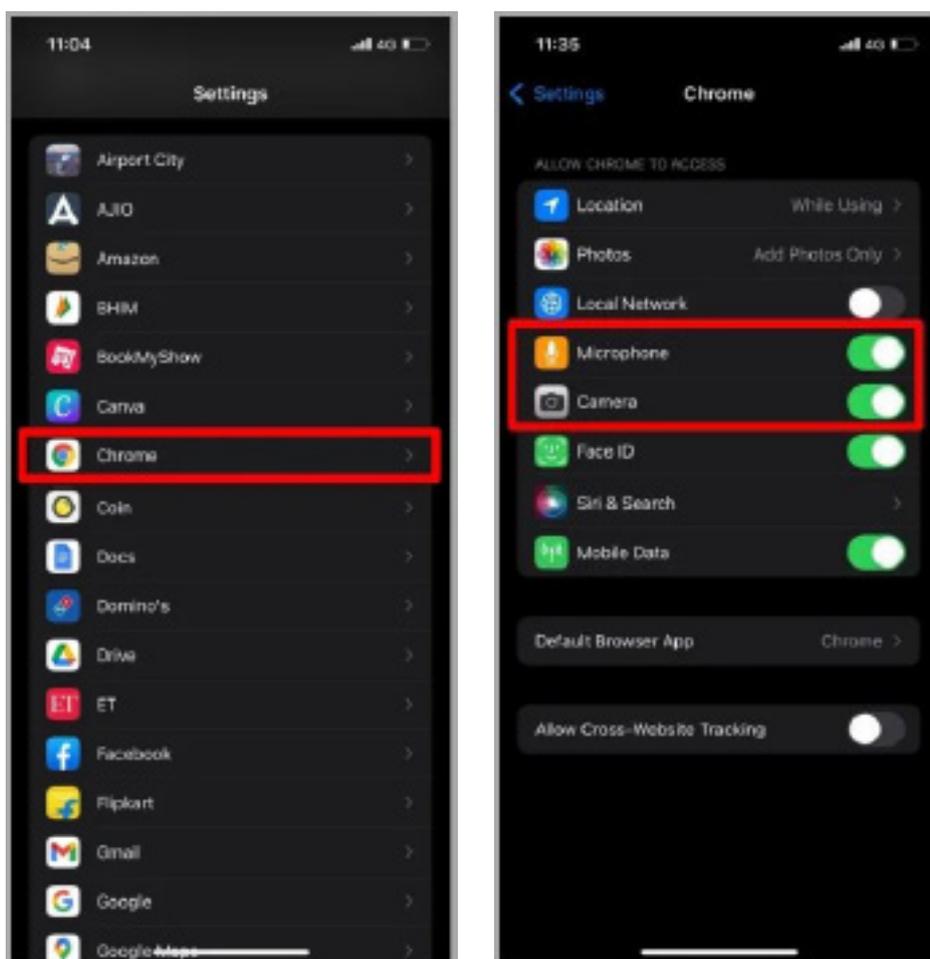
Ensure you have a stable Internet connection; if possible, switch to a wired connection or a stronger Wi-Fi signal.

If my smartphone's camera or microphone stop working or the face scan does not detect my face, presenting a black screen instead, what should I do?

Make sure you've allowed Google Chrome permission to use your Android or iOS-powered smartphone's camera and microphone.

For iPhone (iOS)

1. Open **Settings** on your iPhone.
2. Scroll down and tap on **"Chrome"** (under the list of installed apps).
3. Look for **"Camera"** and **"Microphone"**.
4. Ensure both are set to **"Allow"** (toggle should be green).

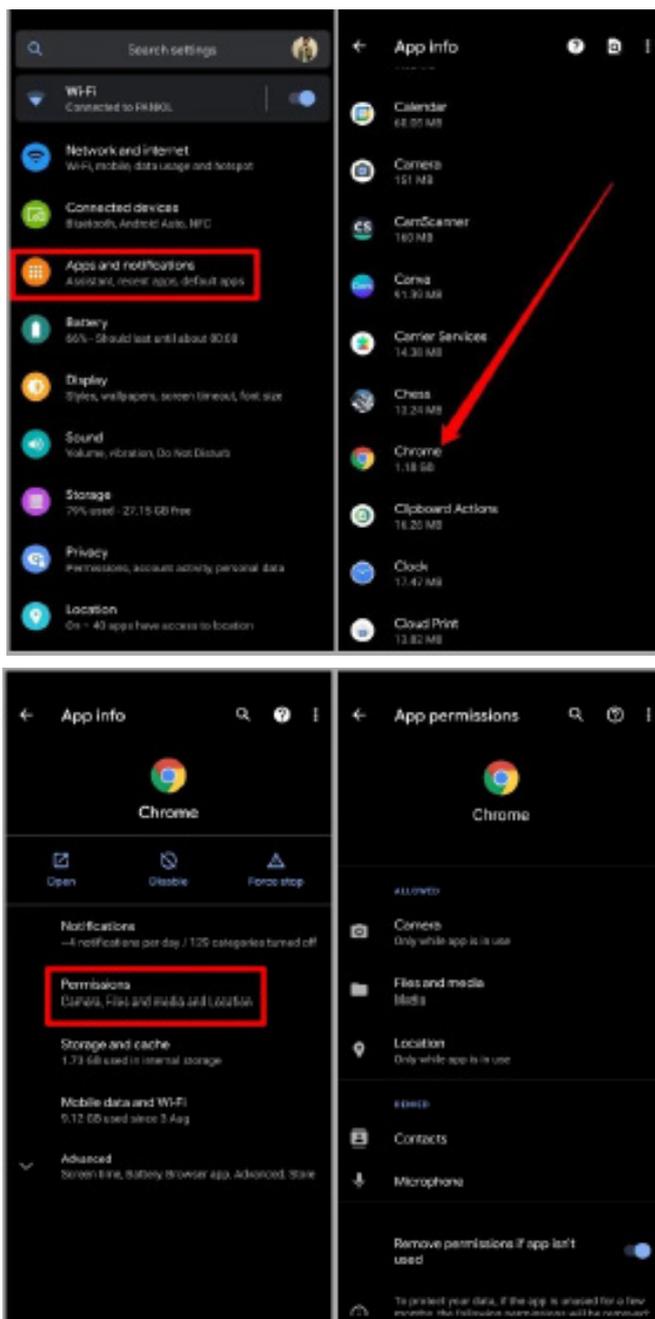


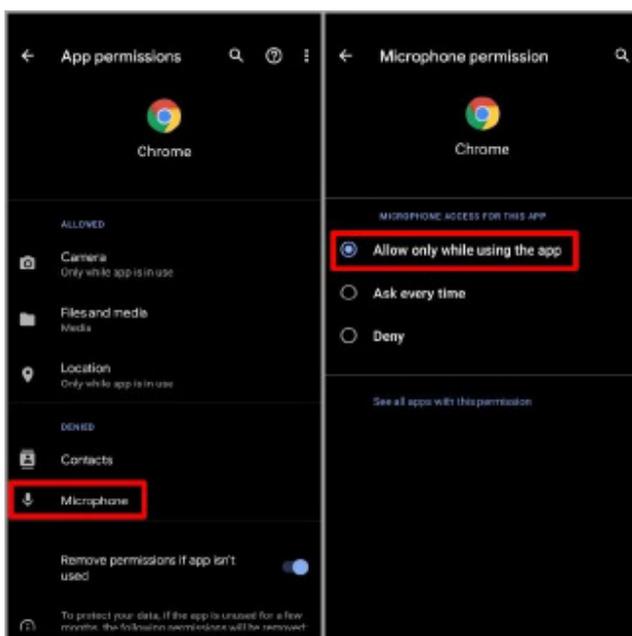
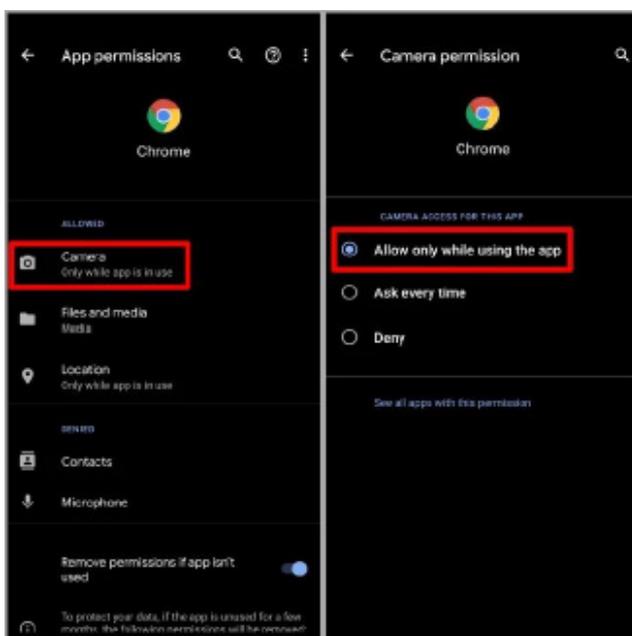
Alternatively, you can grant permission to Google Chrome for accessing your phone's camera and microphone.

1. Access the MER link.
2. If a prompt for access shows up, select **'Allow'**.
3. If permissions were previously denied, the prompt might not show up. In such case, go to **Settings**, then **Chrome** to re-enable them.

For Android

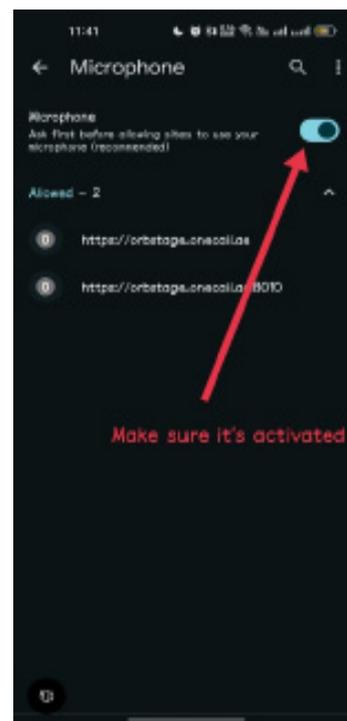
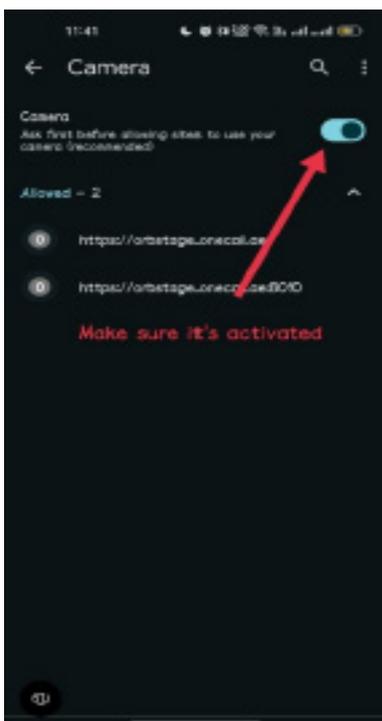
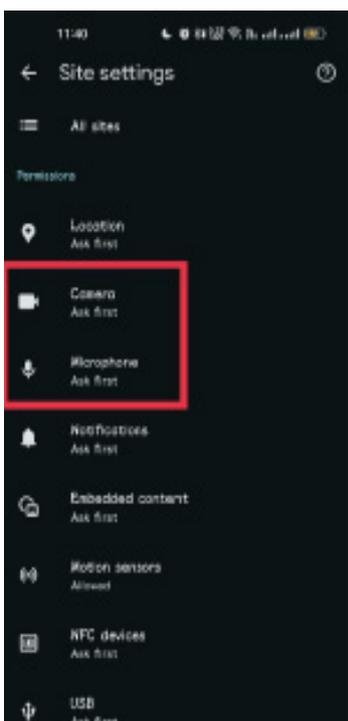
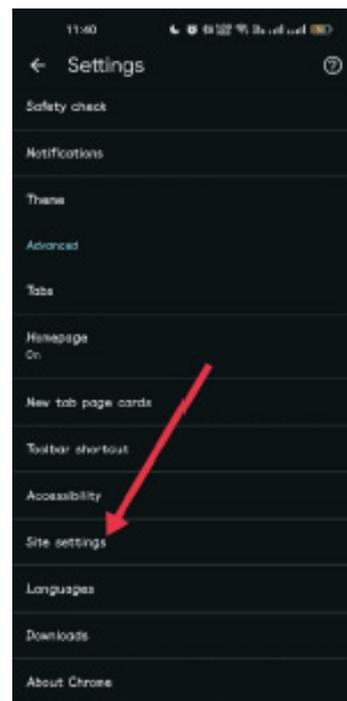
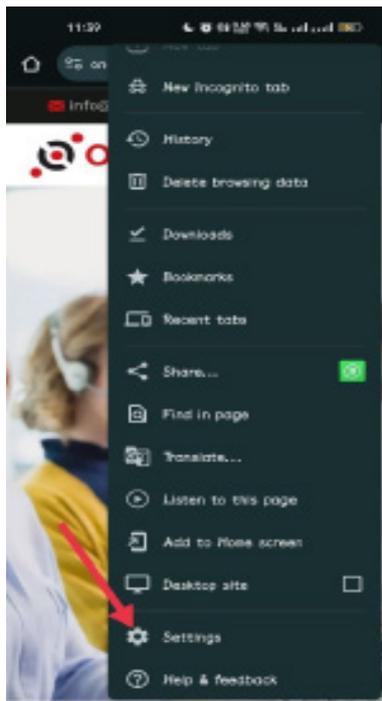
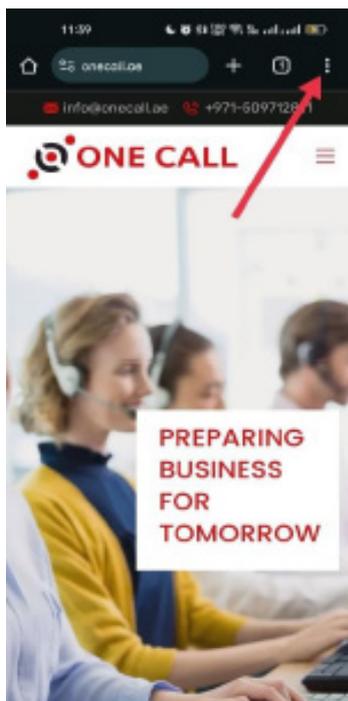
1. **Open Settings** on your Android smartphone.
2. Tap on **“Apps”** (or **“App Management”**, depending on your phone).
3. Scroll and tap **“Chrome.”**
4. Tap **“Permissions.”**
5. Check **Camera** and **Microphone permissions**:
 - If they haven't been granted yet, tap them and choose **“Allow only while using the app.”**





You can also check permissions within Google Chrome itself:

1. Open **Google Chrome**.
2. Tap the **three-dot menu** (top-right corner).
3. Go to **Settings > Site Settings**.
4. Tap **Camera** and **Microphone**.
5. Ensure both are enabled and that no sites are blocked.





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What should I do if the face scan process repeatedly gets stuck in the middle, taking only partial readings of the parameters it is supposed to measure?

1. Check device compatibility and permissions

- Make sure your smartphone's technical specifications are able to support the AI scan.
- Make sure Google Chrome has been granted permission to access your smartphone's camera and microphone.
- While using Google Chrome, confirm that "Camera" and "Microphone" permissions are set to "Allow."

2. Optimise the camera conditions

- **Good lighting:** Make sure you are situated in a well-lit environment with no harsh backlight.
- **Stable position:** Keep your face centred and still, and the forehead clear without hair or any other item covering it while taking a scan.
- **Clean camera lens:** If the scan results are blurred, kindly clean your front camera.

3. Only use Google Chrome, our recommended browser for the face scan.

4. Check the quality of your Internet connection.

- Check your WiFi or mobile data and make sure that your Internet connection is stable and fast enough to support the face scan.

3. Restart the process

- **Close all apps** running in the background.
- If the scan keeps getting stuck at the same step, refresh the page or clear your browser's cache.

How do I set Google Chrome as my default browser on an iPhone?

Follow these steps:

1. Open **Settings** on your iPhone.
2. Scroll down and tap "**Chrome**".
3. Tap **Default Browser App**.
4. Select **Chrome** from the list.

Doing so will allow Google Chrome to automatically open up after tapping a link or scanning a QR code.

How do I make Google Chrome my default browser on an Android device?

Follow these steps:

1. Open **Settings** on your Android device.
2. Tap **Apps** (or **Apps & Notifications**, as referred to in some devices).
3. Tap **Default Apps** or **Choose Default Apps** - whichever option your device presents you with.
4. Tap **Browser App**.
5. Choose **Google Chrome** as the default browser.

Doing so will allow Google Chrome to automatically open up after tapping a link or scanning a QR code.

How do I make Google Chrome my default browser on an Android device?

Follow these steps:

1. Open **Settings** on your Android device.
2. Tap **Apps** (or **Apps & Notifications**, as referred to in some devices).
3. Tap **Default apps** or **Choose Default Apps** - whichever option your device presents you with.
4. Tap **Browser App**.
5. Choose **Google Chrome** as the default browser.

Doing so will allow Google Chrome to automatically open up after tapping a link or scanning a QR code.



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What will happen after the face scan session is complete?

Post-scan, if you were using a smartphone, the VMER session will complete normally. If you were using a laptop or a tablet from the beginning, you can close the face scan screen on your smartphone and continue the VMER session from your laptop or tablet as normal.

What if, for some reason, I was unable to complete the face scan?

The doctor can reschedule the face scan session for you at your convenience.