

Pillar Two: Comfort and Experience

1. If you have run a Customer Satisfaction Survey within the past 24 months, please explain your objectives? Select all that apply:

2. What do you do under the circumstances a claim is denied? Please Select all that apply:

- Explain to the customers the reasons by a dedicated specialist/claim handler
- Inform the agent and let them explain the reasons
- Provide the customer a chance for clarification and refile for the claim
- Send them a written reply and close the case

3. How do you identify potentially fraudulent claims, and how has the process improve efficiency and help optimize pricing for customers?

The factors trigger to exclude any potential of fraudulent claim:

1. nature of the illness;
2. policy duration (from issue date or reinstatement, whichever is later);
3. medical evidence showing the past health history;
4. size of sum assured;

4. What does your customer portal do for your customers? Please select all that apply:

- Apply for loans
- Chatbot
- Contact customer service
- File a claim
- Make profile changes
- Make withdrawal
- Perform fund switching
- View e-statements

Additional Remarks

Submit policy changes

5. What does your mobile app do for your customers? Please select all that apply:

- Contact customer service
- Enroll and follow Health Programs
- Tutorial articles or videos

Additional Remarks

Chubb LifeBalance - is a new 360° personal health and well-being mobile application that helps people see their health through a new lens. Available in Hong Kong SAR, Thailand and Myanmar, Chubb LifeBalance is designed to support people as they actively manage their physical emotional, and environmental factors, during and beyond, the COVID-19 pandemic.

6. What does your Distributor and Agent portal do internal and external intermediaries? Please select all that apply

- Engage with Customers
- Product Information
- Submit policy application

7. Please describe the technology used for Clients' Ease of access to Products, Pricing, Advice, Research, and the internet. How do you enhance client insights such as big data, A.I., or data warehouse to optimize the client experience and journey? How is technology made available to customers along the three stages - Pre-sale, Account Opening, and Post sale care?

To serve the clients' ease of access to our products, pricing, advice, research, the following are the simple, convenient and secure touchpoints through social media platforms, company web page and app

- Products & Pricing and Advice @Chubb Link, Company website and Facebook
- Health Advice and Research @Chubb Life Balance app

In order to enhance client insights, we perform data analytic with our BI tools, which act as input for client touchpoint uplifting and client experience optimization.

Chubb Life develops and continues to upgrade various digital platforms to enhance the whole customer journey from pre-sales, sales, through to post-sales.

→ Pre-sales & Sales

Far before COVID-19, our Chubb Link platform was the first platform in Hong Kong to offer a personalized digital experience. It allows customers to engage with our agents virtually. The customers can read the product features and even digitally enroll onto selected plans.

eSMART is a state-of-the-art platform for our sales team to submit policy enrollment forms and proposals anytime, thereby driving higher efficiency and productivity, which means things are speeded up for our customers, so they can benefit from starting their selected protection earlier. We are also developing the function of eMeet which can provide virtual face-to-face application process for our sales team and customers.

→ Post-sales

We have an online customer portal eService for customers to review their policies 24x7 and support FPS payment and have eClaim to streamline the claim process, etc.

Chubb LifeBalance, a personal health and well-being mobile application, is designed to support customers to create their unique life balance as they actively manage their physical, emotional, and environmental well-being, during and beyond COVID-19.

To further enhance customer service and support to our customers, we rolled out CHUBBot and Live Chat, enabling customers to request information regarding their accounts. CHUBBot serves our customers on a 24x7 basis, and our designated Customer Service Officers also provide instant assistance via Live Chat during office hours.

8. Does the firm discuss or monitor the impact that its products and services have on consumers?

Yes

9. Has the firm been involved in any customer-related lawsuits or offenses investigated by a judicial/regulatory process during 12 months?

No

10. What supports are provided to ensure service level is measured to meet customers' ongoing needs, ensure that products sold are aligned to their long-term goals and needs, and ensure that customers fully understand the coverage and policy before purchasing from the intermediary?

To ensure the products sold are aligned with the customers' long-term goals and needs, extensive product training has been provided to our distributors. Product features, target segment, underwriting and administration guidelines have been covered under the product training and Roadshow sessions. Distributors are required to assess the customers' needs through conducting the financial needs analysis. The products will not be marketed to customers before their needs are properly analyzed.

Our product disclosures fully comply with the regulatory requirements. The marketing materials are clear and succinct, with the use of plain language and should be easily understandable by average customers.

11. If you have run a Broker Satisfactory Survey in the past 24 months, please tell us about your objectives? Select all that apply:

12. How do you ensure that brokers' practices are aligned with client experience and the ongoing monitoring of satisfaction level?