Technological features

Technological features of the system created by Swiss Life (Luxembourg) S.A. for the use of the advanced electronic signature (pursuant to the e-IDAS regulations (EU Regulation (REGULATION (EU) No 910/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 July 2014).

The Advanced Electronic Signature process (hereinafter also referred to only as "EVA") chosen by Swiss Life (Luxembourg) S.A. is essentially based on issuance of a self-signed root certificate based on secure SMS received on the signatory`s unique phone number.

To do the advanced signature, EVA uses a self-signed root certificate, from which we generate a certificate for the signatory. The signature is provided by the user through the EVA client portal by inputting the secure code received by the signatory in the pre-registered phone number. The advanced signature and the root certificate is issued by the system based on the SMS code received on the pre-registered phone number of the users. Along with the authentication received with the SMS code, the advanced electronic signature produced by SMS is supported by:

· The embedded timestamp.

· The audit logs in EVA and EVA Portal.

· The fact that to be able to sign the document, the signatory has input the signature code sent by SMS on his/her mobile phone.

· As the code is sent on his/her mobile phone, only he/she is able to input it.

· As he/she has input the signature code, he/she marked his/her consent to sign the document.

Swiss Life (Luxembourg) S.A. has decided to adopt the above-mentioned EVA process, based on crypto SMS in order to guarantee the provisions of the IDAS regulations (EU Regulation (REGULATION (EU) No 910/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 July 2014) in:

· pre-identification of the signatory of the document;

· the unambiguous connection of the signature to the signatory;

· exclusive control of the signatory of the signature generation system, including any personal data used for signature generation;

· the possibility of verifying that the undersigned electronic document has not changed after the signature has been affixed;

· identification of the subject (Swiss Life (Luxembourg) S.A.) that provides the advanced electronic signature solutions;

· the absence of any element in the subject matter of the subscription which could modify the acts, facts or data represented therein;

· the unambiguous connection of the signature to the signed document.

The Signature Solution meets the IT and legal requirements that allow it to be qualified as an advanced electronic signature according to e-IDAS; on a legal level, electronic documents signed with it cannot be denied legal effects

and their admissibility as evidence in the legal proceedings cannot be discriminated solely on the grounds that they are in an electronic form and on a technical level, they meet the security requirements defined by current legislation on the subject.

In fact, EVA's signature solution meets the requirements of identifiability of the author of the signature generated, as well as the integrity and unchangeability of the electronic documents signed.

The process adopted by Swiss Life (Luxembourg) S.A. is described in greater detail below, with reference to the points in the list above.

1. Identification of the signatory of the document

Swiss Life (Luxembourg) S.A., before making the customer adhere to the EVA solution, carries out the identification of the customer by means of an original and valid identity document and, at the time of each subscription, checks the identification made.

2. Unambiguous connection of the signature to the signatory

The unambiguous connection of the signature to the signatory is guaranteed:

· both from the certain identification of the customer by the sale employee or intermediary of Swiss Life (Luxembourg) S.A. who, by law, always checks the identity of the person who is carrying out the operation,

· both by the fact that the signature is affixed by the signatory with a unique crypto SMS code received on the signatory's registered phone number.

3. Guarantee of exclusive control of the signatory of the signature generation system
During the signing phase, the signature generation system is under the exclusive control of the signatory. The screen connected to the signature device, tablet or PC, shows the complete document, allowing the signee to personally verify his or her own data and contract text by scrolling and zooming in.

4. Possibility of verifying that the undersigned electronic document has not been modified after the signature has been affixed

To generate the advanced electronic signature, we use a self-signed root certificate, from which we generate a certificate for the signatory. This allows us to technically sign the document. Additional to that, the Signature Property states that:

· "Document has not been modified since this signature was applied." This gives you the assurance that the document has not been modified since it was signed.

· "The signature includes an embedded timestamp." This indicates that the signature includes a timestamp from an external third-party server.

· Any changes made to the document after the self-signed root certificate is issued, makes the signature, the certificate and the documents automatically invalid

5. Possibility for the signatory to obtain evidence of what is subscribed

Before affixing his signature, the client/signatory can view the content in all its parts, with special positioning and enlargement functions. The features of the advanced electronic signature device are suitably chosen to guarantee the best readability (for example, especially for contracts and tablets with a colour screen of at least 10 inches with a resolution of 1024 x 600 dots). Subsequently, the signatory may, in any form agreed with Swiss Life (Luxembourg) S.A., view the electronic document by means of a standard IT tool, of which he will have full availability, on a durable support that will allow the document to be stored and printed at any time (e.g. free PDF Reader software).

6. Identification of the provider of the advanced electronic signature solution

Swiss Life (Luxembourg) S.A. is the provider of the advanced electronic signature solution.

7. Absence in the object of the subscription of any element capable of modifying the deeds, facts and data represented therein

The advanced electronic signature solution chosen by Swiss Life (Luxembourg) S.A. uses only computerised documents in formats that guarantee the absence of any suitable element in the object of the subscription.

8. Unambiguous connection of the signature to the undersigned document

To generate the advanced electronic signature, we use a self-signed root certificate, from which we generate a certificate for the signatory. This allows us to technically sign the document.

The Signature Property states that:

· "Document has not been modified since this signature was applied." This gives you the asssurance that the document has not been modified since it was signed.

· "The signature includes an embedded timestamp". This indicates that the signature includes a timestamp from an external third-party server.

The legal value of an advanced signature produced by crypto SMS is brought by:

· The embedded timestamp.

· The audit logs in EVA and EVA Portal.

· The fact that to be able to sign the document, the signatory has input the signature code sent by SMS on his/her mobile phone.
    - As the code is sent on signatory's mobile phone, only the signatory is able to input it.
    - As signatory has input the signature code, he/she marked his/her consent to sign the document

9. Characteristics of the technologies used in the advanced electronic signature service that allow the requirements of the previous points to be guaranteed

EVA Portal: is the web signing portal that enables asynchronous signing of a group of documents by a set of signatories with a defined type of electronic signature (eg. Qualified, Advanced). For each user, it

· displays documents to be signed per document group;

· gives feedback on the signature status of all signatories;

- forces the signatory to reach the end of the document before signing;
- enables the validation of special conditions per document before signing;
- locks the documents for signing for a limited time;
- generates an audit trail of the action performed.

10. How clients can request a free copy of the application form, signed by them, to the advanced electronic signature service

Clients may request, free of charge, [from their direct sale or intermediary of reference] a paper copy of the signed document via email.

11. Methods by which customers may request the information referred to in points 1 to 8 above

This document, containing information on the characteristics of the advanced electronic signature service and the technologies on which it is based, is published on the Swiss Life (Luxembourg) S.A. website, www.swisslife-global.com/global-solutions.html, and is thus always available to Clients and the general public.

12. Document request procedure

The Customer may obtain copies of all documentation relating to the EVA service.

In particular, it is possible to obtain a copy or a duplicate of:

- the Model undersigned by the client to subscribe to the service and any other information;
- the documents signed with the Advanced Electronic Signature.

The documents in question are provided to the client at the request of the same to the Intermediary of reference.

13. Technological solution used

"EVA Platform" means the application that provides an ergonomic, secure and remote way of signing documents with smartcards (such as eID) or CryptoSMS. The platform produces eSignatures compliant with eiDAS and eSignature Directive, i.e. legally equivalent to handwritten signature. The platform also provides WebServices to prepare a document and sign it, validate and extend affixed signatures. EVA Platform is a technical solution to support the eSignature management.

- ego-idp-web & ego-backend-web
- eva-insign & eva-services
- eva-portal-web & eva-portal-server
- eva-portal-domain-admin & eva-portal-api-proxy-server
- diffusion

E-Go is an authentication solution (IdP) that implements the CAS protocol. It is composed of two software components: ego-idp-web deployed in DMZ and ego-backend-web deployed in back-end network.

EVA is a signature solution that allows users to sign documents with SMS OTP and DigitalSign amongst others. It is composed of two software components: eva-insign deployed in DMZ and eva-services deployed in back-end network.

EVA Portal allows groups of documents to be signed, signatories for each document and allowed signature modes for each document. It is composed of two software components: eva-portal-web deployed in DMZ and eva-portal-server deployed in back-end network. In addition, eva-portal-domain-admin deployed in DMZ and eva-portal-api-proxy-server deployed in back-end network allows administrators and power-users to manage their domain (create new administrators, power-users, signatories, document groups, etc.).

Diffusion is a pure back-end application that is used by above applications to send mails and SMS.

14. Revocation of consent by the client

The client may at any time revoke the consent to use the EVA service by means of a registered letter with return receipt or by e-mail (at [-]@[-].com). Swiss Life (Luxembourg) S.A. will deactivate the signing procedure within 7 working days after receiving the notice of revocation.

15. Assistance service

Clients who require assistance, additional information on the EVA service or request the termination of the service may contact Swiss Life where they have asked to use this form of signature.

16. Permitted uses of the EVA

Swiss Life (Luxembourg) S.A. intends to allow its customers to use the EVA only for executing contractual documents relating to insurance policies through intermediaries of Swiss Life (Luxembourg) S.A.

If the client does not intend to use EVA, he/she can opt to sign the contractual documents in handwritten form.

01.2021