

Press Release

20 July 2022

Hong Kong Life is the First Hong Kong Insurer to Adopt “iAM Smart” For Both Customer Identity Verification and Account Login

Hong Kong Life has always been committed to providing quality insurance services and products and making good use of InsurTech to bring brand new experience to customers. "iAM Smart" mobile app provides the one-stop personalised digital services platform, which enables users to log in and use online services by their personal mobile phone in a smart and convenient way. Hong Kong Life is the first Hong Kong insurer to adopt "iAM Smart" for both customer identity verification and account login, providing customers a secured and convenience way to log in the "Client Corner" of Hong Kong Life and access to a wide range of services without the need to input user name and password.

The innovation is made in collaboration with MediConCen Limited, an InsurTech startup company. Hong Kong Life acted as the project sponsor while the project is under the Fintech Proof-of-Concept Subsidy Scheme by the Financial Services and the Treasury Bureau.

With the adoption of "iAM Smart" as an option to login Hong Kong Life's customer account, customers can use their personal mobile phones' biometric authentication and a single digital identity to login their accounts. For customers who log in their accounts through "iAM Smart", their identities as verified by "iAM Smart" enable Hong Kong Life to grant access to customers on sensitive information related to their policies and to ensure all instructions are truly given by customers.

With the rapid technological development, the era of digitalization creates new opportunities for the insurance industry and promotes sustainable development of the insurance market. "iAM Smart" enhances the service flow with innovative technology which helps the industry to fulfill specific market needs. At the same time, it encourages the public to enjoy quality digital service and drives the development of smart city.

Mr. Eric Chan, Chief Public Mission Officer of Cyberport, said, "Cyberport is delighted to see our startup MediConCen participated in our 'iAM Smart' Sandbox Programme collaborated with government to develop and test the APIs integration function in the early stages. Their mature solution is to enhance customer experience and data security and now adopted by Hong Kong Life under our FinTech Proof-of-Concept Subsidy Scheme commission by government. This successful case shows

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that startups will appeal to large enterprises more easily if they make good use of I&T resources provided by government and Cyberport, thereby promoting digital transformation of the industry.”

Ms. Margaret Tsang, Chief Operating Officer of Hong Kong Life, said, “Hong Kong Life has always valued customer experience and has been making good use of InsurTech to meet the evolving needs of customers. We are delighted to be the first Hong Kong insurer to adopt ‘iAM Smart’ for both identity authentication and account login. We will continue to explore expanding the usage of ‘iAM Smart’ to assist in the customer onboarding process and other innovation technologies that could further enhance the digital insurance service and deliver more attentive customer experience.”



Hong Kong Life held a launch event to announce the adoption of iAM Smart for customer identity verification in customer serving account login, attended by Senior Management of Hong Kong Life and the representatives from The Hong Kong Federation of Insurers, the Hong Kong Cyberport and the MediConCen Limited.

(From left : Mr. Jonathan Ko, Director, Corporate Strategy of Hong Kong Life; Ms. Margaret Tsang, Chief Operating Officer of Hong Kong Life; Mr. Eric Chan, Chief Public Mission Officer of the Hong Kong Cyberport; Mr. Raymond Chang, General Manager of Hong Kong Life; Ms. Selina Lau, Chief Executive of The Hong Kong Federation of Insurers; Mr. William Yeung, Co-founder & CEO of MediConCen Limited; Ms. Micky Cho, Chief Marketing Officer of Hong Kong Life)

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About Hong Kong Life

Established in 2001, Hong Kong Life Insurance Limited ("Hong Kong Life") was founded by five local financial institutions including Asia Insurance Company Limited, Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Wing Hang Bank Limited and Shanghai Commercial Bank Limited, which laid their foundations and have been serving people in Hong Kong for more than 50 years in average. Through our extensive network of around 150 distribution points comprising Chong Hing Bank, CMB Wing Lung Bank, OCBC Wing Hang and Shanghai Commercial Bank, we provide a comprehensive range of insurance services.

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