

19 July 2023

Press Release**Hong Kong Life Becomes the First Insurer to Integrate
“iAM Smart” e-ME Form Filling Function into Online Insurance Application**

At Hong Kong Life, we have a long-standing dedication to provide excellent products and services. We continuously grip on the innovative InsurTech in order to deliver a fresh experience to our valued customers. "iAM Smart" offers different one-stop personalized digital functions that allow users to surf online through their mobile devices in a smart and convenient manner. Last year, Hong Kong Life made history to become the first life insurance company to adopt "iAM Smart" authentication for account login. Such authentic function can provide customers a secured and convenient way to access our "Client Corner" and enjoy various insurance services without the hassle in memorizing the username and password. Our adoption of "iAM Smart" enables customers to log into their account by using their personal mobile phone's biometric authentication and a single digital identity.

We have been continually exploring ways to expand and enhance the application of "iAM Smart". This year, we have achieved another milestone by integrating "iAM Smart" e-ME Form Filling function into our online application journey for new customers. It is a first-in-market achievement for Hong Kong insurance industry. When new customers apply our online insurance products, they can authorize the use of "e-ME" Form Filling function from "iAM Smart" and their personal information will be automatically filled-in. "e-ME" Form Filling function will ensure the accuracy of the information and shorten the application process.

This innovative service implementation was developed in collaboration with our partner MediConGen Limited, an InsurTech startup company, while Hong Kong Life acted as the project sponsor. The project was carried out under the auspices of the Fintech Proof-of-Concept Subsidy Scheme offered by the Financial Services and the Treasury Bureau.

The Chief Operating Officer of Hong Kong Life, Ms. Margaret Tsang, said, "In today's digital era, it's apt to make use of the power of technology to satisfy different customer needs and deliver meticulous services. Riding on the success of being the first Hong Kong insurer to adopt 'iAM Smart' authentication function last year, we take great pride in being the first insurer again to apply another groundbreaking 'iAM Smart' technology to our online service this year. When applying for Hong Kong Life's online insurance products, customers can make use of the 'e-ME' Form Filling function from

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'iAM Smart' and their personal information will be filled in automatically, improving the information accuracy and time efficiency. Moving forward, we will continue to explore and expand the applications of the 'iAM Smart', further enhance our digital services to optimize the customer experience."

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 Bank (Hong Kong) 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 130 distribution points comprising Chong Hing Bank, CMB Wing Lung Bank, OCBC Bank and Shanghai Commercial Bank, we provide a comprehensive range of insurance products and services.

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