



HSBC Life Insurance Innovation Competition 2026



Insurance Reimagined: Forging a New Era of Protection



Judging Criteria

1. Innovation and Use of Technology (20)

Present an original idea, solution, or product that introduces new ways of thinking in the insurance industry. Utilise technology—such as artificial intelligence, automation, or digital platforms—to improve processes, products, or customer experiences. Show how your approach stands out from existing solutions and adds meaningful value to stakeholders.

2. Commercialisation Potential (20)

Show that your solution is practical and can be implemented in the real world. Highlight its scalability, market relevance, and ability to deliver long-term benefits such as increased efficiency, customer growth, and profitability.

3. Customer Centricity (20)

Focus on understanding and meeting both current and future customer needs. Ensure your solution improves the overall customer experience, including before and after the sale. Address aspects such as accessibility, ease of use, and ongoing support to demonstrate a strong commitment to customer satisfaction.

4. ESG and Sustainability (20)

Align your solution with Environmental, Social, and Governance (ESG) objectives. Provide methods for measuring progress and action plans for achieving both short-term and long-term ESG goals. Balance business growth with positive impacts on society and the environment.

5. Booth Presentation (20)

Use clear visuals, demonstrations, and supporting materials to communicate your ideas effectively. Engage the audience by making your presentation easy to understand and visually appealing. Highlight the main benefits and features of your solution to create interest and enthusiasm among judges and booth visitors.