ITIS

e-NEWSLETTER

ITIS e-Newsletter   Issue 2

Advanced E-Commerce Technology from CECID, HKU Safeguards e-Transmission of Insurance Data to Transport Department

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In this article, Professor David Cheung, Director of the Center for E-Commerce Infrastructure Development (CECID), The University of Hong Kong (HKU), shares a recent deployment case on Government-to-Business (G2B) services. The Center's flagship product – B2B Connector[1] – is successfully deployed in a pilot project on electronic transmission of business data from insurance companies to the Transport Department (TD).

Curbs fraudulent cover note problem and streamlines procedure

"At present, application for vehicle licence renewal can be submitted by post, in person or by agent to the Licensing Offices of TD, or electronically via GovHK one-stop portal. No matter which means is used, applicants need to provide a copy of valid Insurance Policy or Cover Note when filing their applications. Our pilot project aims to streamlining the procedure and curbing the fraudulent cover note problem through secure e-transmission of insurance data from insurance companies to Transport Department," a TD spokesman said. "This e-Insurance Policy initiative not only obviates the need of vehicle licence applicants to provide insurance proof on their own, but also helps to create and maintain a handy database of insurance information on vehicle," the spokesman added.

Secure and reliable data transmission via CECID's B2B Connector

Security is of a great concern since data involved contains personal information such as name and identity document number of a vehicle holder. Professor Cheung said, "Our B2B Connector is chosen because of its data encryption, digital signature, and reliable messaging features that protect personal data against unauthorized disclosure over the Internet."

The architect of B2B Connector, Ronnie Kwok added, "To leverage the existing e-Government infrastructure of HKSAR Government, data transmission to TD requires getting through the E-Government Infrastructure Service (EGIS). B2B Connector is in compliant with v2.0 of the ebXML Message Service (ISO-15000-2) specification and all other technical project requirements. The device offers a low-cost, open standards-based solution for secure and reliable data transmission between insurance companies and TD. The plug-and-play feature of B2B Connector also minimizes the efforts for insurance companies to integrate with their backend systems storing the insurance information. In this pilot project, B2B Connectors are registered and installed in each Insurer site, and only those registered B2B Connectors can transmit the data to TD via EGIS. Data is encrypted in both transport level and file level for greater data privacy protection."
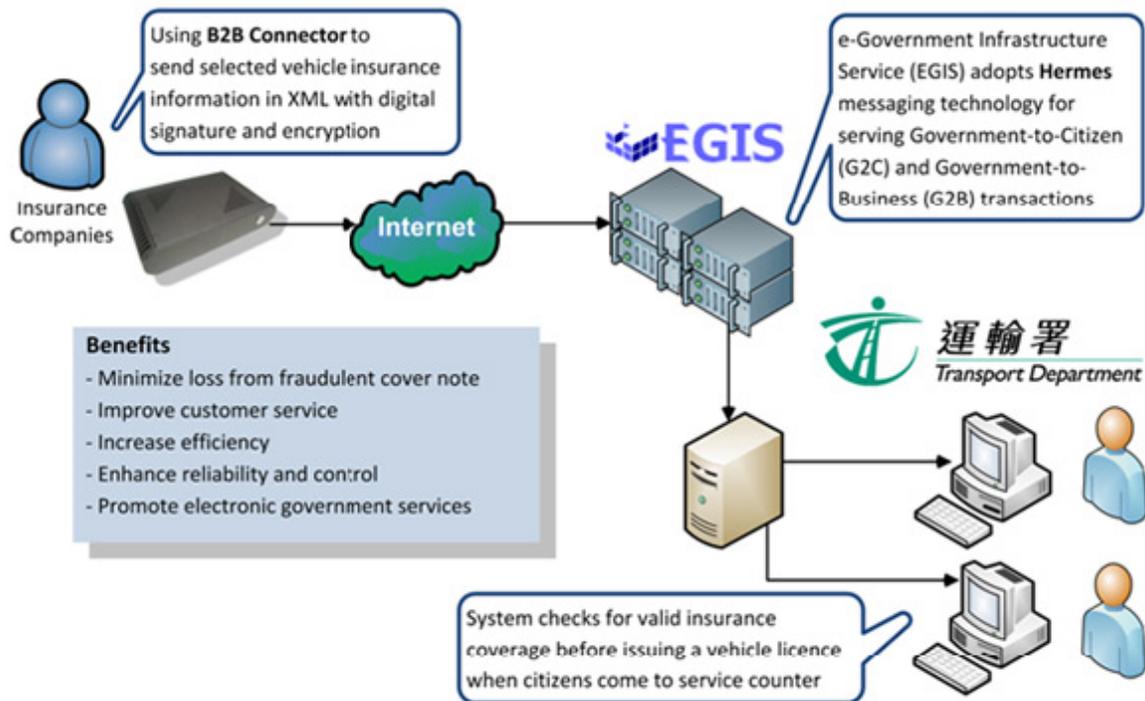
Diagram 1: The High-level Architectural Design of e-Insurance Policy Transmission Channel

e-Insurance Policy brings significant benefits

Project Manager of this initiative, Wellwin Kwok of HKU and TD spokesman agreed the e-Insurance Policy initiative brought significant benefits to TD, the Insurers, vehicle owners and the general public.

Beneficial Group	Near Term Benefits	Long Term Benefits
Transport Department	· Minimize manual checking of insurance data in the Licensing Offices of TD, meaning increased efficiency and reduced human errors.	· Enable provision of more citizen-centric government services to the general public.
Insurers	· Clamp down on fraudulent cover notes and hence protect their business interest. · Enhance customer service level by sending e-Insurance Policy to TD on behalf of their customers.	· Enable the provision of joint-up one-stop solution to customers.
Vehicle Owners	· Reduce processing time and increase convenience in vehicle licence renewal.	· Enjoy more automated and user-friendly e-Government services.
General Public	· Ensure their protection by third-party insurance.	Share the benefits of e-Government initiatives.

1 B2B Connector is a standalone low-cost device that is built upon CECID's popular and award-winning product Hermes Message Gateway. It aims at helping enterprises of all sizes to exchange electronic documents securely, reliably and effortlessly. Despite being an inexpensive hardware bundled with software solution, B2B Connector is equipped with core functionalities, including reliable digital signature, authentication, and document conversion. It supports various B2B standards, such as ebXML, UBL and AS2, and is capable of conducting document exchange with multiple recipients with a single machine. All essential software required for B2B information exchange is pre-installed. Thus, installation, administrative and programming effort is largely saved.