

CASE STUDY

Techcom General Launches Vietnam's First AI-Native General Insurance Core, Starting with Health

Background

Techcom General, the newly established general insurance subsidiary of Techcombank Group, was created to deliver next-generation insurance products and digital experiences to Vietnam's growing consumer market. It draws on Techcombank's extensive distribution reach and customer base.

Entering Vietnam's dynamic insurance market, Techcom General needed a modern technology foundation for digital innovation and scalable growth. Health insurance was chosen as the first product line to launch.

Unlike traditional insurers that modernize by adding AI capabilities onto existing legacy platforms, Techcom General took a different approach by building its insurance core from the ground up as an AI-native platform.

Why insureMO

Techcom General selected insureMO to build its AI-native general insurance core, leveraging insureMO's API-driven insurance infrastructure platform.

insureMO provides more than 2,500 atomic insurance APIs, with insurance domain knowledge embedded directly into their schemas. This machine-readable architecture enables AI coding tools to assemble production applications without the custom integration work typically required by legacy platforms.

The insureMO platform is designed around three core pillars — API, Data, and AI — and supports 17,500+ configured products for 500+ clients across 50+ countries.

Solution

Techcom General built and launched Vietnam's first AI-native general insurance core on insureMO, with health insurance as the first product line. The platform is now processing real policies for real customers.

The solution leverages insureMO's API-based architecture to enable AI agents to compose applications directly against the insurance core. AI coding was used throughout the entire implementation, spanning underwriting, claims, and BCP. This made AI-driven engineering the primary development approach rather than relying on traditional custom development models. By leveraging Agentic Engineering, Techcom General launched its first product with end-to-end process support in just 45 days.

The deployment supports Techcom General's distribution network, including bancassurance channels integrated with its parent company, Techcombank.

The Challenge

Legacy insurance core systems often require AI capabilities to be added as separate layers, limiting flexibility and slowing innovation.

Techcom General needed an AI-driven core to launch health insurance quickly, support future product and channel expansion, and enable a fully digital general insurance business from day one.

The Results

- ✓ Successfully launched Vietnam's first AI-native general insurance core – the first of its kind in the country – built from the ground up on insureMO.
- ✓ Launched health insurance as the first product line on the new platform.
- ✓ Leveraged Agentic Engineering to launch the first product with end-to-end process support in just 45 days.
- ✓ Applied AI coding end to end across underwriting, claims, and BCP, establishing an AI-ready architecture designed for AI agents from day one.
- ✓ Enabled live insurance operations and created a scalable technology foundation for future product, channel, and market expansion.