



## Ken K. Y. Lam

### Associate

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## Overview

Ken Lam acts for a wide range of clients, including professionals, directors and financial institutions, on a mixture of contentious and transactional matters. The focus of his practice is financial lines and insurance disputes (including insurance arbitrations), as well as advising on insurance regulatory issues, premium financing and the use of trusts. In the financial lines space, Ken has represented insurance intermediaries on regulatory investigations and advised insurers on coverage issues. Ken is also part of the JSM Cyber Incident Response Team and has handled a range of high-profile ransomware attacks.

## Experience

- Represented an insurer in an HKIAC arbitration and successfully defended a trade credit insurance claim valued at over US\$11 million
- Represented MNC client against vexatious claims by former employee, and successfully obtained a vexatious litigant order
- Defending various insurance agents at disciplinary actions relating to mis-selling of insurance products, false academic qualifications and other conduct requirements under the Insurance Ordinance
- Representing various auditors and accountants at compliance inspection and disciplinary actions
- Advising on coverage issues and acting as defence counsel on a number of professional indemnity claims, including solicitors, auditors, optometrists and veterinarians in Hong Kong

- Acting as coverage and monitoring counsel for an insurer in relation to civil and criminal claims brought against a pharmaceutical distributor arising from the use of pharmaceutical products causing hundreds of fatal accidents in Southeast Asia
- Acting as coverage and monitoring counsel for D&O insurers in relation to civil proceedings in the US brought against a professional auditor for its service rendered for a PRC company listed in the US
- Advised an international marine insurer and P&I Club in compliance with regulatory requirements under the new licensing and regulatory regime for insurance intermediaries
- Advising insurers and insurance brokers on compliance issues relating to sale processes involving the use of trusts and overseas clients
- Advising a large financial institution on the acquisition of an insurance broker, including the application process and conflict-of-interest issues
- Advising and reviewing various insurance policies, including professional indemnity, Directors & Officers' liability, property and reinsurance contracts
- Reviewing and developing various life insurance products, including critical illness, annuity and VHIS flexi plans
- Advising private banks on assignment of life insurance as collateral, including issues on assignability, insurable interest and statutory trusts
- Acted as lead counsel to project-manage cybersecurity breaches and advise on regulatory and compliance issues arising in multiple jurisdictions such as the PRC and Southeast Asia

## Qualifications

### Admissions

- New York
- Hong Kong

### Languages

- Cantonese
- English
- Mandarin
- Japanese

## Related content

- Hong Kong Insurance: Eased rules for Indexed Universal Life products, 28 March 2025
- Securing critical infrastructures: What you need to know about Hong Kong's first cyber legislation, 21 March 2025
- Guarding against the creation of statutory trusts when assigning life insurance policies as collateral, 17 March 2025
- Key implications of latest Hong Kong insurance authority guidelines defining regulated activities, 18 February 2022