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1997 HKCII YEARBOOK





HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES





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To enhance self-dignity of the insurance intermediaries through deeds of integrity.

INFORMATION

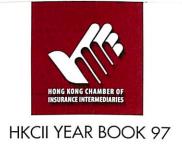
To collect and disseminate amongst the members information in regard to all matters relating to insurance or to the practice, duties and obligations of insurance intermediaries by means of periodical newsletter and alike.

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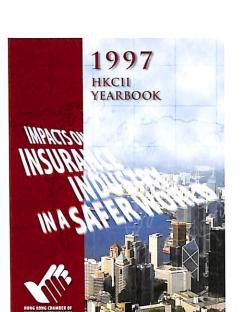


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MESSAGE FROM
THE CHAIRMAN OF
HONG KONG CHAMBER OF
INSURANCE INTERMEDIARIES

I am really pround of the year 1997 firstly because I am one of the Hong Kong people who can see the smooth handover of Hong Kong back to China and secondly because I was elected President of the Chamber for the year. Since its establishment in 1993, the Chamber has been actively involved in many activities and trade issues closely related to the insurance industry. Our hardwork was acknowledged and endorsed by all our members which are now recorded to be around 400. We always stick to the 5 missions of the Chamber i.e. Harmony, Know-how, Concern, Integrity and Information.

Insurance intermediaries are now playing an important role in the arrangement of insurance contracts and have to cope with the ever-changing environment of the economy. So this year, we choose the topic of "Impacts on Insurance Industry in a Safer World" as the main theme of the Year-book 1997. We totally receive 3 valuable articles written from the angle of the insurance practitioner, consumer and scholoar. I must express my sincere gratitude to all the writers who make this Year-book meaningful.

Finally, I must thank the Editorial Board of this Year-book and all the sponsors of advertisements for their continuous support to the Chamber.

Ricky Chu President (1997)







保險業監理專員

獻辭

隨著香港保險業的發展,市民對保險的認識及需求亦相應增加。因此,保險業 必須不斷提高服務水平,以配合市民日益嚴格的要求。保險中介人是保險業的 前線工作人員,擔演重要的角色。他們的質素和服務水平,不但直接影響投保 人士對保險業的印象和信心,更能在推動保險業的發展方面,發揮一定的作用 和力量。

作為保險業的一個專業團體,香港保險中介人商會一直以推動保險業的健康發 展為己任,除了積極與政府及其他保險業團體溝通外,更致力籌辦各項培訓活 動,以提高保險中介人的專業地位和知識,從而令投保人士在得到優質服務之 餘,更對保險業留下正面的印象,進一步認同保險業的專業地位。在推動保險 業的發展方面,商會實在貢獻良多。我希望在未來的日子裡,商會能繼往開 來,集思廣益,群策群力、與保險業各界共同努力,使保險業的發展更趨完善 和穩固。

保險業監理專員 黃志光



MESSAGE FROM MEMBER OF THE PROVISIONAL LEGISLATIVE COUNCIL, HONG KONG.

I am pleased to extend my congratulations to the Hong Kong Chamber of Insurance intermediaries on the occasion of its fifth anniversary.

No doubt, insurance intermediaries from an integral part of the insurance industry as they provide an important link between the insuring public and the insurance companies. By promoting high professional standard of insurance intermediaries in the marketing of insurance products and servicing of policyholders, I have great confidence that the insurance industry will continue to prosper.

I very much hope that the Chamber will provide more forums to discuss matters of concern to insurance intermediaries and to contribute towards better protection for the insuring public.

I look forward to seeing the Chamber's continuous growth and prosperity in the years ahead.

Chim Pui Chung Provisional Legislative Councillor







MESSAGE FROM
THE CHAIRMAN OF
THE HONG KONG
FEDERATION OF INSURERS

The Hong Kong Federation of Insurers extends warmest congratulations to the Hong Kong Chamber of Insurance Intermediaries (HKCII) on the publication of its Year-book 1997.

Intermediaries who are front-liners contribute invaluably to the rapid growth and development of the Hong Kong insurance business. The HKFI looks forward to the continued growth and expansion of intermediaries in the years ahead.

Best wishes to the HKCII for its future endeavours.

Frank Y.L. Chan
Chairman
The Hong Kong Federation of Insurers



MESSAGE FROM
THE CHAIRMAN OF
CONSUMER COUNCIL

On the occasion of the fifth anniversary of the Hong Kong Chamber of Insurance Intermediaries, I wish to congratulate the Chamber for its commitment to establishing fair trade practices for the industry.

The Chamber has displayed remarkable ingenuity in promulgating its 5 missions representing the acronym HKCII, Harmony, Know-how, Concern, Integrity, Information.

The implementation of these very worthy goals will benefit consumers of life and general insurance. The Consumer Council will be delighted to assist and co-operate with HKCII in the pursuit of these goals.

Anna Wu Chairman Consumer Council



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HKCII YEARBOOK

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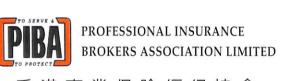
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1997



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保險顧問, 怨天尤人?

阮德添先生

首先在此感謝貴會邀請我在你們的九七年年報中說一些話。當貴會接觸我時,我第一個感覺是受寵若驚,我已離開了保險行業有兩年多,自問沒有資格在這個專業界發表任何有代表性的說話,但當我知道貴會是希望我從一個消費者角度去說一點話,我便欣然接受你們的好意。

我在保險行工作了十八年,同時亦曾在消費者委員會義務工作了七年,實在 很難分得清我是單從那一方面去說出我的感想。唯有採取一個態度是融合我 多年在保險顧問公司的工作經歷,配合我在消委會工作時有機會從另一個角 度去看到顧客怎樣看我們這一個行業,希望能表達一些我個人對保險顧問 (經紀)的專業的看法,與各位保險顧問從業員共勉。

今年貴會年刊的主題是「在一個日漸安全的世界下,對保險業的沖擊」,背景是過往幾年由於保費不斷下調,以至保險公司利潤相應大減,多間大型保險公司及保險經紀進行收購及合併,以至從業員擔心其職業保障問題。首先我個人希望主題的前半部所說的「日漸安全的世界」是一個中性的說法。地球生活環境是否愈來愈安全,見仁見智。之所以我們錯覺到這個世界環境是日漸安全起來,是有賴風險管理智慧的成果。推廣風險管理概念,實質為保險顧問(經紀)的最終工作態度。這是一個保險顧問能否提供增值服務的問題,否則,我們根本不能立足於消費者及保險公司之間,建立我們的存在價值。保險顧問若然能以其顧客所面對的日常生活、工作、以至投資的風險,作出正確的了解、評估及分析,從而推薦最合乎經濟原則的保障行動或風險轉介,保險顧問才能達到顧客(消費者)的期望。否則單從做到以上所提到的功能中的一鱗半爪,保險顧問的角色必然被其他「通天經紀」所取代,其專業地位自當日漸式微,這個結果與地球是否愈來愈安全,以至影響其行業的成敗,根本拉不上直接關係。

首先個人並不同意我們的生活世界較以往安全,相反,往後我們的生活環境是愈來愈複雜,要面對的自然災害如環境污染所帶來的生態禍害,及人為的災難,包括經濟災難,如數家珍。無論風險管理做得如何完善,亦只能盡量但不能完全減低各種自然及人為災害所帶來的經濟損失,保險所扮演的角色,無可取代。保險費一年平過一年,有可能其過往曾經太貴,或可能是商



FEATURE ARTICLES

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業競爭的短期現象。我始終相信保險費的厘定最終是不能脱離由大多數比較 幸運者去補償少數不幸運者的理論。

再者,近期我們見到不斷有保險公司及保險顧問(經紀)公司收購及合併活動,我深信這不外乎是一項正常及可能是每經過一個經濟起落週期的必然商業經營手段,目的是透過該等手段來爭取更大的市場佔有率及因透過精簡人手,汰弱留強,達到更高的邊際利潤。當然該等活動有保衛性或進攻性之分,然而其基本性質亦不外殊途同歸,在商言商,適者生存而矣。我們的地球更美好與否,與保險業的汰弱留強活動,不應混為一談。

在此我不用分析誰是弱者,因為始終他們必被淘汰,最重要是了解何為強者,因為只有是精英份子,才能於各種風浪中生存。作為一個專業的保險顧問,保險知識固然重要,但這點只是基本入門資格,其服務範圍實質遠超出推銷保險產品的框框。不論是個人或機構性的消費者,所要求的保險顧問服務是其能否提供上述所提到的增值服務,單憑價錢平的保險計劃,並不能保證爭取到長期客戶,因為在商業競爭的現實下,你的競爭對手不難在下一個週期找到總要比你平一點的價格,只有是能為你的客人提供附加值的服務,才能令你的客人接受你的存在價值,才能令你的競爭對手無法將你輕易地比下去;只有從提供完善,周詳及有遠見的風險管理服務,才能將保險顧問行業的專業形象提升,使其有別於保險公司所扮演的角色,從而強化其存在的價值。

總括來說,保險顧問工作能否生存,壯大及至受人重視,從而建立其尊嚴,完全視乎於其從業員能否了解其工作目標和意義,在經濟活動環節中,扮演其適當的角色,在這個日益多災多難的地球生活,其功能不單不會被淘汰,相反,消費者是更需要這種服務,以補其單從保險公司所不能得到的。從營運角度而言,我深信並無一間公司能獨霸整個市場,只要你懂得找到並且專注適當的市場空間及環節,則不論你的顧問公司規範大小,自能在市場上佔一席位。

從某一角度而言,能成為投資者收購的對象或另一機構獵頭的人選,一定程



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度已肯定了你的成功。在此祝願各在職的從業員能成為下一位被狩獵的精 英。

阮德添先生

阮德添先生現年四十五歲,從事保險業十八年,於九五年至九七間任職機場 管理局總經理,分別掌管機構規劃部及商業服務部。現時阮先生從事其私人 地產及建材貿易業務。

在保險業,阮先生曾任職怡和保險、港福渣打保險、及新鴻基保險顧問。在轉入公共機構服務前,他是加怡人壽保險的副主席。

阮德添先生亦積極參與多項社會服務,其中包括歷任北區區議員;保險業諮詢委員會委員;消費者委員會委員,九廣鐵路董事及香港政府中央策研究組組員。他現時為交通諮詢委員會委員。

阮先生在一九七七年畢業於香港中文大學,一九八六年獲取香港大學工商管理碩士學位。一九九一年,獲公司贊助派往美國哈佛大學進修資深管理學課程。他現時為英國管理學會資深會員及英國特許市場學會會員。阮先生於一九九二年獲選十大傑出青年,並於一九九五年獲委任為非官守太平紳士。



BROKERSMEETING THE CHALLENGE OF A NEW CENTURY

by Adrian H. King

The last few years have seen tremendous changes and challenges both to traditional forms of insurance and the way that they are marketed. In this age of communication, this has become a global phenomenon as both purchasers and providers reassess their corporate exposures, their needs and their abilities to compete in the greater market place.

But why have these concerns emerged and these changes come about. It has been suggested that we now live in a safer world so that consumers are buying less insurance and therefore insurers and brokers are rushing into mergers to reduce the number of competitors chasing a reducing number of premium dollars. Like most generalisations this is an over simplification which misses some of the most significant points.

The press have recently pointed to several factors which they say support this contention. Improved risk management and increased self-insurance by major corporate clients they say, is one cause for reduced premiums as they become more selective as to which risks they insure. That improved risk management and loss prevention should reduce claims and therefore rates is clear and desirable and that large corporations should opt for self-insurance of risks which their corporate structures can easily absorb is academic and both will reduce premiums. What is not mentioned however, is the increasing incidence of the establishment of captives, managed by insurance brokers and utilizing the international reinsurance markets.

Another view is expressed that natural disasters such as Hurricane Andrew which hit the United States in 1992 and later storms causing billions of US dollars damage have not impacted international market rates. Again this does not explain higher deductibles imposed following earlier diasters and massive self-retentions by local carriers which effectively insulated these losses within the US domestic market.

That these losses occurred at all and that major corporations feel the need to establish their own captive protection belies the suggestion of a



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safer world particularly as we daily watch the results of El Nino on our TV screens. What is happening is not that the world has become a safer place but that we are learning to manage financial risk better.

As the catalyst of change and insurance development and being in the forefront of the insurance negotiation and distribution chain, brokers have been the first to recognise new trends and to respond to them.

This same period has seen global development evolve on a scale and at a rate of change as never before. Technological advances in such fields as transport and communications and the inexhaustible demand for them require massive capital resources and expose those industries to huge potential economic as well as physical and environmental risks far greater than they have ever faced in the past.

The strength to provide the means for such development and to meet the increasing challenges comes from size bringing together the abilities to raise the necessary capital on a base large enough to withstand the economic vagaries and the pitfalls of advanced product development and intense competition. It is significant that all of the spearhead industries for the future -- information technology, telecommunications, aerospace and pharmaceuticals have created the largest mergers in corporate history. It should therefore be no surprise to find that the insurance companies and insurance brokers have followed this trend with mergers and takeovers of their own on a scale unprecedented in this industry.

Far from giving up in the face of declining premium volumes in the traditional insurance areas, international brokers are restructuring themselves to better serve their corporate clients' greater needs in the wider field of risk through alternative forms of risk transfer and financing. As brokers led the way in the past, so they are determined to do in the future and as well as developing captives, advances have already been made with the securitization of risk and the use of capital markets. While

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some of the new corporate portfolio plans and even captives still utilize basic established insurance underwriting principles, the thrust is towards protection of the corporate financial entity through broader means and it is therefore no surprise to find the insurance market responding to this challenge with a series of proposed mergers of insurance companies with financial institutions. Taking a lead from the brokers, insurers are now building themselves to participate in this new era of risk transfer financing where the scope of risk and dollar amounts involved are beyond the capacity of the traditional insurance market to bear.

It is true that these developments are so far happening at the top end of the corporate scale and that a large market for traditional insurance remains. However it was the top end which produced the larger proportion of the premium pool and this will continue to erode as industrial corporate mergers continue and the exodus to alternative risk financing moves down the corporate scale with time. This may well happen sooner rather than later as the world moves into the competitive and technology led 21st Century.

Where therefore do these developments leave brokers in Hong Kong? As with the rest of the world the recent spate of mergers and takeovers has led to the emergence of two groups. The very large international brokers with access to worldwide technology and the ability to handle multinational corporations whose increasing demand for innovation and global service gave rise to the formation of these broker conglomerates originally. These groups will also, due to their technical abilities and economies of scale, handle the traditional insurance arrangements of the large to medium local corporate clients. Their success will depend on innovation, standards of service and market presence.

The second group comprises the non-affiliated local brokers ranging from medium size to one man operatives and small specialised niche brokers.

1997



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In the greater scale of the industry there has always been room for the small broker. Traditionally as the major London brokers merged in the 1970's and 1980's, small teams split off forming specialised new brokers whose continued innovation earned them a place in the market. The key to their success however was specialisation. The days of brokers acting purely as a postbox intermediary for traditional general insurance are drawing to a close. Corporate and small business buyers are becoming more discerning as are individuals purchasing personal lines policies who will be looking for more than just a discount. Competition is also emerging from more efficient marketing arms of the insurance companies and from direct selling. For smaller brokers to survive, they will need to demonstrate a significant value added component to their service. They will need to provide a degree of advice and support at all stages of the relationship which their clients would not get from an insurance company directly.

To the local corporate, small business or personal lines client the suggestion of a safer world is a myth. They are continuously disrupted by fires, battered by the elements, suffer from water leakages and are preyed upon by burglars, usually through circumstances beyond their control. Unlike the larger corporate organisations with their own premises and budgets for security and risk management, the smaller operative is at the mercy of poor building management and unruly neighbours who skimp on maintenance. His careless staff injure themselves and damage his motor vehicles however much he may cajole them to be careful. Here truly is the client who needs help. Here is a person who needs to have his risk exposures carefully analyzed and his insurance options and possibilities clearly explained. Here is a person who will need advice and assistance when claims arise. Here is, and always will be, a client for a small broker.

To face the challenge of the future, the medium to small broker must make just as much of an effort as the larger groups. Proper management and accounting practices are a must as is the need for increasing



technical knowledge and professionalism.

Apart from the changing customer base as the nature of Hong Kong's business has changed over the years with the opening up to the China hinterland, so also have there been changes to the brokers' business environment through the 1995 introduction of regulation to what was previously one of the few unregulated insurance intermediary markets left in the world. On reflection, it is interesting that the requirements for insurance brokers' conduct of business as laid down in the regulations go no further than to codify what will be seen as the minimum level of professional and business standards needed to sustain a successful insurance broking operation in the future and to satisfy clients' needs for trust and transparency.

The history of the broking industry is one of change and innovation. Despite regular prophecies down the years that for one reason or another it was doomed to fail, it has survived and continued to serve its clients and the market with professionalism and the innovative development of new products now taken for granted in the range of traditional insurance. What is now unfolding is a further step in the evolution of insurance broking with the industry rising to meet the challenge as it has in the past.

So as usual there are two sides to the story, big is beautiful and small is sweet. The common denominator is that neither will survive unless they provide their clients with innovative value added professional servcie.

Adrian King is a Director of Aon Risk Services Hong Kong Ltd and was a former Chairman of both Hong Kong Confederation of Insurance Brokers and previously of the Hong Kong Insurance Brokers Association. He commenced his insurance broking career in New Zealand in 1963 and has practised as a commercial and construction insurance broker in Hong Kong continuously since 1974.





3

Creating
Customer Value
in the Insurance
Industry through
Relationship
Selling

by T.S. Chan, Lingnan College

Introduction

The marketing environment for insurance has been changing. The insurance brokers are suffering as the world is becoming a relatively safe place to live (Kohli, 1997). There are more mergers among insurance firms in hope of overall cost savings. Besides, there exists an increasing trend of combining risk management know-how and self-insurance among the larger corporate customers. Overall speaking, the demand for services has changed and the competition in the industry intensified.

As a result of the important linkage between companies and their customers, sales agents can create customer value through relationship selling (Fierman, 1994). Relationship selling is the practice of establishing long-term relationship through the sales agent's focus on quality and commitment in serving customer needs over a long period of time. The emphasis is not to target for closing the sale, but rather to focus on serving long-term customers. A survey of 300 senior sales excutives in the US revealed that 96 percent of the respondents considered "building long-term relationships with customers" to be the most important activity affecting sales performance (Cravens, 1995). The purpose of this article is to discuss the importance of relationship selling and explore techniques for insurance agents to build mutual respect and trust with their customers.

Importance of Relationship Selling

In most aspects of marketing insurance services, whether it is property, liability, life, or health insurance, personal selling serves very important roles. To begin with, sales agents are representatives of insurance companies and the critical link between the firms and their customers. This would require the agents to evaluate customers' insurance needs and match packages of insurance services in satisfying customer needs and wants. Besides, personal selling is an important component of most insurance companies'

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marketing activities. Sales agents are responsible for bringing in sales revenues, but they are also accounted for a large proportion of marketing expenses. Senior insurance executives would emphasize the importance of getting good value and return for their personal selling expenditures. In addition, sales agents help to project the image and positioning of the companies they represented. Since most of the personal contacts in the selling of insurance services occur between the agents and customers, customers would often treat the agents as the "company". Whatever the sales agent's behaviors project, the resulting impressions formed by customers would have strong positive or negative impact on the company.

What makes relationship selling necessary for the insurance industry? Today's insurance customers' attitudes and behaviors, as mentioned earlier, are constantly changing. They demand better quality, value, and service. An increasing number of customers is willing to pay higher premiums for better quality and improved service. In particular, customers of insurance services are demanding for product and customer service that are tailored to meet their unique wants and needs. The section to follow will discuss some of the ways to improve the level of customer service. Excessive business costs are driving many insurance companies to review the costs of marketing activities in selling insurance coverage. These include the personal selling costs, other promotional expenses, and product development costs. Senior insurance executives are monitoring carefully the revenues that each operating unit within their firms should and actually generate over a specified period of time. With the aid of computerized records, these executives are in better positions in keeping track of individual and/or product performances in both revenues and profit terms, both by product or territorial categorizations.

In view of the competitive nature of the industry, it is important to develop a beneficial relationship with selected customers over a longer period of time. Selected customers should normally include individual or corporate customers with large amount of insurable assets or potentials for taking out large insurance policies.



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Unfortunately, many of the sales agents in the industry are too focused on closing sales immediately in order to meet their performance expectations. As a result, there is not much trust to be found in most insurance agent-customer selling situations. Most sales agents concentrate on maximizing the number and size of insurance policies, and very often attempt to close the sales with the fewest number of calls. This is a short-term view. While the sales agent is maximizing the size of insurance policy, is he or she serving the needs of the customer taking out the insurance coverage.

Why do we need relationship selling? The simple answer is to build up a customer base made up of repeat customers with good business prospect. Customers would return for additional services only when they are satisfied. Besides, it is far easier to sell to repeat customers than new customers, since they already knew about the sales agent and the company. In addition, a good referral from satisfied customers will make selling to new prospects easier. In relationship selling, the emphasis is on quality rather than quantity of customers, and the focus is to develop long-lasting relationships building on understanding and trust with selected key customers. Relationship selling complements the concept of market segmentation in targeting customers -- both individual and corporate -- with the greatest need, ability and willingness to buy large insurance policies.

How to improve Service and build Trust?

The most important consideration is to have a customer orientation. Sales agents must put the customer's needs and interests first. They are to help customers solve their problems in relation to insurance needs. They need to look beyond the time horizon of the immediate sale, and take on a perspective of consultants or partners in the decision-making processes of buying insurance. The idea is to look at the selling situation as a win-win scenario and not as an adversarial I-win-you-lose scenario.



FEATURE ARTICLES

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In terms of improved customer service, an effective sales agent would treat customers exactly the way he or she would like to be treated by other people under similar circumstances. Most of the mishaps encountered by insurance agents are not from a lack of technical competence but rather due to error in processing insurance policies. Some of the common complaints made by customers include: failure to place coverage promptly, failure to place type of coverage requested, failure to increase coverage limit of update policy, failure to recommend needed coverage (too high or too low), failure to explain limitations of coverage, failure to advise the insured of cancellation, non-renewal, or restrictions in policy (IRMI, 1995).

What can be done to ensure that these types of complaints made against insurance agents could be minimized? A thorough evaluation of the insurance needs of potential customers will help to discover the risk exposures and determine the appropriate coverage. Taking the time to talk to clients in finding out about their situations help to establish rapport. All verbal instructions and understandings should be documented and communicated in writing with the customers. Insurance agents should review the policies and accompanying endorsements before sending them to clients. The objective of such review is to ensure that there are no errors or inconsistencies with information provided during the client's application for coverage. Throughout the whole process of handling the customers' request for coverage, communicating with clients should be of the highest quality both in terms of promptness and accuracy of information.

Keeping clients informed periodically about status of policies and company developments is a helpful way of staying in touch. The worst practice is to disappear after successfully closing a sale, and reappearing when it's time for policy renewal. Frequent written and telephone communications or personal visits are important in keeping in touch with new developments or changing conditions about clients. For example, a routine courtesy visit by a sales agent to the client's office discovered that the client's son is furthering his study in Canada, the agent was subsequently able to successfully



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offer education and travel insurance packages for the client. The client appreciated the service, it is nice to have an agent who come to you to help you determine and meet your insurance needs rather having to go and look for help. In particular for property and liability insurance, actual visits on site could help to identify impending problems where combinations of risk management techniques and insurance protection could be depolyed.

With the advance in information technology, it is possible to design and manage a computer and communications system for an insurance company and its sale agents to support relationship selling activities. For example, with the use of notebook computers, sale agents could satisfy the requirements for speedy information processing and access in terms of demonstrating the benefits of different insurance packages while visiting the clients. Sales presentation would be so much more effective when the computer could generate valuable information and data in a few seconds in demonstrating the various options available for insurance coverage, riders and exclusion clauses. Maintaining a customer database with all the relevant demographic and statistical data would enable sale agents to reach specific customers with specific products, specific promotional appeals, and customized offers. The use of such data marketing approach involves continuous efforts by a company to collect demographic and consumption profiles of customers in order to target them more effectively. Today, the costs of adopting information technology are more affordable and the benefits unlimited.

Closing Remarks

With the changing marketing environment for the insurance industry, it is vital to explore new ways of becoming more effective in selling. Relationship selling answers the needs of customers today for more "personalized" insurance packages, higher demand for quality and service. As customers are less "dedicated" or "loyal" to any particular firm, the need for establishing a long-term relationship with clients to prevent customer defections is paramount

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to the success of an insurance company. In the age of information, it is possible to create customer value and competitive advantage for companies through relationship selling. With the advent of information technology, the links between insurance companies and their customers will be restructured into the twenty-first century.

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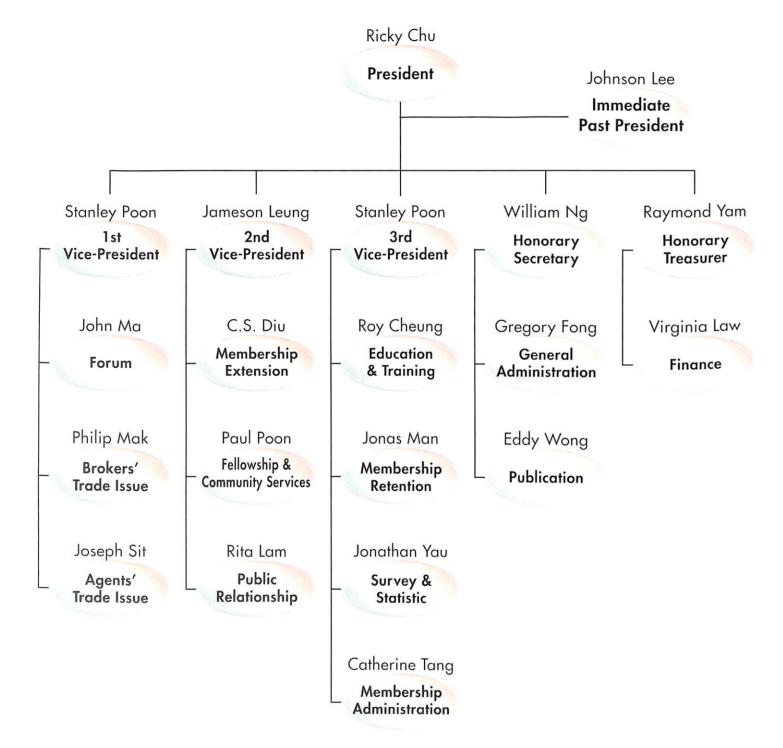
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Dr. T.S. Chan

Dr. T.S. Chan is Dean of the Faculty of Business and Chair Professor of Marketing at Lingnan College, Lingnan College has been approved by the University Grants Committee for launching a Risk and Insurance Management stream in the Bachelor of Business Administration (Hons) program starting September 1998.



Executive Committee Management Chart - 1997



Hon. Advisor : Mr. George Chu, OBE

Hon. Legal Advisor: Simon Ip, YUNG, YU, YUEN & CO. Hon. Auditor: Mr. David Tsoi, WAN, TSOI & CO.



APPEAL COMMITTEE

Fernando Hui Teresa So O F Leung Simon Ip David Tsoi

BOARD OF COUNSELLORS

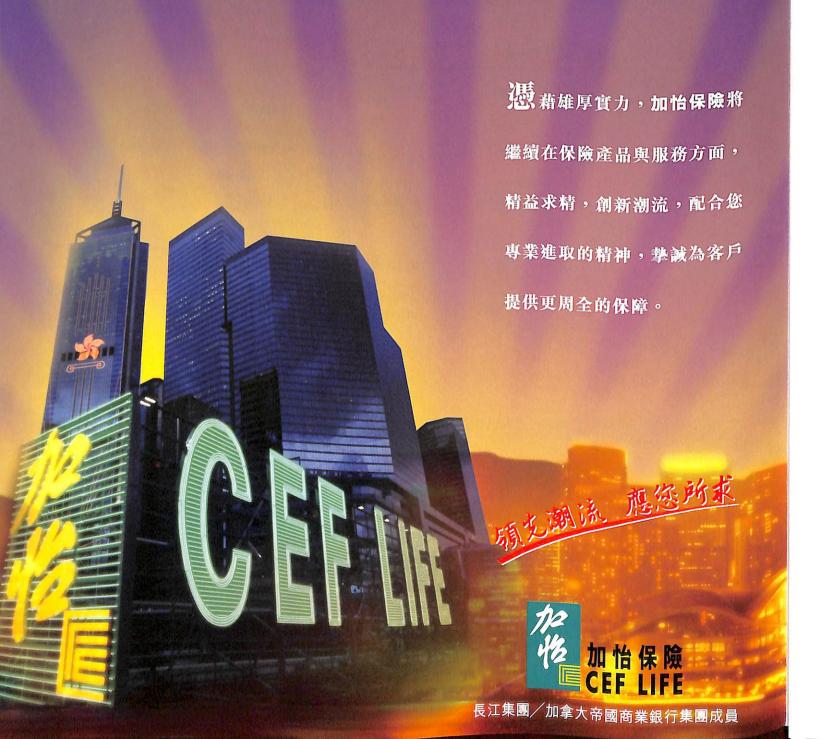
Chan, Albert Chan, C.M. Fung, Evanda Hong, Kenneth Lam, Anthony Lam, Kamson Lee, John Leung, Edmond Li, Annie Li, Stephen Lung, Geoffrey Siu, Raymond Tam, Gary Wong, David Wong, Vincent Yam, Andrew Yau, Kendy

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鷹星保險集團





USEFUL TRADE INFORMATION

The statistics below are quoted from the Annual Report of the Office of the Commissioner of Insurance for 1996, giving results of companies for the fiscal year ended 1995, unless stated otherwise.

Long Term Insurance Business

١	Policies in Force - Individual Life Insurance				
1	Number of Policies #	2,837,620			
	Total Office Premium (HK\$m)	16,578			
	Average Premium per policy	5,842			
	Total Sum Assured (HK\$m)	1,081,860			
	2				
	Policy Type	Office Premium	Market Share%		
	Whole Life Policies	11,307.4	68.21		
	Endowment Policies	1,858.2	11.21		
	Term Policies	273.7	1.65		
	Other	3,138.3	18.93		
	Total	16,577.6	100.00		

Policies in Force - Group Life Insurance	ce	
	HK\$	
Number of Policies #	9,210.0	
Total Office Premium (HK\$m)	673.1	
Average Premium per policy	69,175.0	
	•	

Policies in Force - Retirement Scheme	S	
	HK\$	
Number of Policies #	14,414.0	
Total Contributions (HK\$m)	6,370.3	
Average Contribution / Scheme	441,952.0	
Net Liability (HK\$m)	27,886.0	
Average Net Liability / Scheme	1,934,647.0	
	300 997	

Persistency - Overall Voluntary Terr		
(For individual linked long-term bus	iness)	
Whole Life Policies	14.6	
Endowment Policies	8.6	
All Policies	11.7	
(For individual non-linked long-term	n business)	
Whole Life Policies	9.3	
Endowme	8.6	
All Policies	11.7	



USEFUL TRADE INFORMATION

No. of Agents - 20.5.97	Total	General	Life	Both
Company Agents	3,499	2,994	65	440
Individual Agents	28,758	7,134	2,402	19,222
Source: The Hong Kong Fed	eration of Insura	ince		

General Insurance Business

Net Premiums Analysis	for the year ended	l 1995 All a	mounts in HK'M	
Class of Business	Direct Business	Reinsurance	<u>Total</u>	Share%
Accident & Health	2,002.4	300.5	2,302.9	15.10
Motor Vehicle	2,583.6	748.6	3,332.2	21.85
Aircraft	0	2.6	2.6	0.02
Ships	155.6	431.3	586.9	3.85
Goods in Transit	874.6	535.2	1,409.8	9.25
Property Damage	1,791.2	2,020.2	3,811.4	24.99
General Liability	2,210.3	1,315.6	3,525.9	23.17
Pecuniary Loss	78.4	198.7	277.1	1.82
Overall	9,696.1	5,552.7	15,248.8	100.00

Direct Business Analysis		As % of Gross	Net Claims	Claims	
Class of Business	<u>Payable</u>	Premium	Paid	Ratio on %	
Accident & Health	409.3	17.8	1,124.9	56.18	
Motor Vehicle	842.3	25.3	1,096.2	42.43	
Aircraft	0.1	3.8	0	0	
Ships	75.8	27.3	43.9	28.21	
Goods in Transit	331.4	23.5	180.5	20.64	
Property Damage	1,454.5	38.2	239.0	13.34	
General Liability	723.6	39.3	761.3	34.47	
Pecuniary Loss	55.8	20.1	10.3	13.14	
Overall	3,893.1	25.5	3,456.1	35.64	

Extract of Underwriting Resu	Extract of Underwriting Result of Direct Business for 1995		All amounts	in HK'M
	Property	Goods in	Motor	Overall
	<u>Damage</u>	<u>Transit</u>	<u>Vehicle</u>	for all class
Gross Premium	3,811.4	1,409.8	3,332.2	15,248.8
Net Premium	1,791.2	874.6	2,583.6	9,696.1
Net Claim Incurred	246.2	229.5	1,444.9	4,512.8
Underwriting Profit / (Loss)	426.4	259.1	126.7	1,039.6



USEFUL TRADE INFORMATION

New Business - Individual Life Insurance
Number of Policies # 604,613
Total Office Premium (HK\$m) 4,698
Average Premium per policy 7,770

Policy Type	Office Premium HK\$m	Market Share%
Whole Life Policies	3,438.4	73.19
Endowment Policies	434.9	9.26
Term Policies	271.3	5.77
Others	553.4	11.78
Total	4,698.0	100.00

Number of Authorized Life Insurers					
Place of Incorporation	Pure Long Term	<u>Composite</u>			
Australia	1	0			
Bermuda	7	2			
Canada	4	0			
China	2	1			
France	1	0			
Germany	0	1			
Guemsey	1	0			
Hong Kong	7	9			
Isle of Man	4	0			
Italy	0	1			
South Africa	1	0			
Switzerland	3	1			
United Kingdom	8	3			
U.S.A.	7	1			
Total	46	19			



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It is our mission to provide platforms for our members to voice out their opinions on insurance issues. From the following, you will see how meaningful and interesting are the topics we have chosen, as evidenced by attendance of over 100 each time.

15th Forum Monday, 24th March, 1997

"The Prospect and Development of Hong Kong Insurance

Intermediaries in PRC"

Speaker Mr Paulus Kam

Chief Representative & Director (China Development)

of Prudential Insurance Co. Ltd.

16th Forum

Thursday, 24th July, 1997

Topic

"Personal Data (Privacy) Ordinance and its Impact

on the Practice of Insurance Intermediaries"

Speaker

Topic

Mr Tony Lam

Assistant Privacy Commissioner for Personal Data





SNAP SHOTS OF CHAMBER'S ACTIVITIES

PUBLIC RELATIONS

Contacts & Friendship

During the past years, the Executive Committee members had met regularly with various local government departments and insurance bodies, and maintained direct dialogue with them on subject of mutual interest.



The Commissioner of Insurance, Hong Kong The Hong Kong Federation of Insurers The Life Insurance Council The General Insurance Council The Accident Insurance Association The Life Underwriters Association of Hong Kong The Hong Kong Confederation of Insurance Brokers The Professional Insurance Brokers Association The Insurance Training Centre, Vocational Training Council The Independent Commission Against Corruption The Consumer Council Office of the Privacy Commissioner for Personal Data













1997



INAUGURATION CEREMONY OF EXECUTIVE MEMBERS

A solemn inauguration ceremony of EC members was held on 8th May 1997. Mr Alan Wong JP, Commissioner of Insurance Authority and two Legislative Councellors were invited to be our Guest of Honours. Over 150 guests participated in this meaningful event.









SNAP SHOTS OF CHAMBER'S ACTIVITIES

INAUGURATION CEREMONY OF EXECUTIVE MEMBERS







BEIJING VISIT

The Chamber organised a delegation to visit Beijing as from 10th to 14th of September 1997. We visited and received hospitality from the departments, companies and institutions as below:-

- 1) The Hong Kong and Macau Affair Mr. Zhou Bo, Vice Director of Hong Kong Economic Department.
 - · 港澳辦香港經濟司副司長 周波
- 2) The United Front Work Department of the CPC Central Committee Mr. Tian He-Nian, Vice Secretary General & General Office Director. 中共中央統戰部副秘書長兼辦公廳主任 — 田學年
- Peoples' Insurance Company of China Mr. Wu Xiao-ping, Vice President and Executive Director. 中國人民保險集團常務董事及副主席 — 吳小平
- Peoples' Bank of China Mr. Yu Hua, Deputy Division Chief of Department of Insurance Administration Division. 中國人民銀行保險司綜合處副處長 — 于華
- 5) Liaison Department of All China Federation of Industry & Commerce Mr. Bao Yu-Jun, Vice Chairman 全國工商聯副主席 — 保育鈞
- Insurance Institute of China Mr. Pan Lu-Fu, Executive Vice Chairman. 中國保險學會常務副會長 — 潘履孚

我們的表達

- 1) 我們希望通過全國工商聯之接觸,以後能串連全國省市的聯系,使中港兩地保險中介人商會有 更正確的接觸渠道,互相交流及探討合作機會以推動中港兩地保險事業健康發展
- 2) 我們希望從保險學會了解中國保險從業員之訓練,專業教育機會及現實狀況。我們強調高教育 、高質素從業員才是保險業健康發展之重要支柱。
- 我們希望從人民銀行了解中國保險業之監管法規,原則及保險公司發牌之制度。我們極力主張 中國加快多發保險公司牌照,使市場有足夠競爭,並充份利用保險中介人推動市場迅速健康發
- 我們充份解釋保險中介人的意義及功能,並強調有活躍中介人的保險市場有助保險公司減低固 定支出,從而降低經營成本。
- 我們希望了解香港保險中介人如何融入角色在中國保險市場發展。
- 6) 我們希望從中國人民保險集團了解中國保險市場保費及佣金之厘訂制度及中介人之聘用情況。
- 7) 我們希望從港澳辦了解香港 97 回歸後,中港政制發展方向。
- 我們希望了解中央統戰部的工作。既然中國處理香港事務的高級官員都謙虛地説要讀懂 ″這本書,我們就表示願意以誠懇虛心的態度,多花時間去讀懂"中華人民共和國″這本既複 雜又浪漫又激情的書。



SNAP SHOTS OF CHAMBER'S ACTIVITIES

BEIJING VISIT

我們獲得的訊息

- 中國保險業的發展主要由大城市開始,上海步伐特別快,AIA在上海的人壽保險推銷方法,對 中國現有保險公司運作產生了很大的刺激作用。現在已獲發牌的外資保險公司已達九家。
- 中國政府對保險行業的監管非常嚴緊,以防市場出現不必要麻煩。保險費率由中國人民銀行厘 訂,但保險佣金由中國財政部厘訂而由保險公司支付。
- 保險經紀人的概念在中國保險法(1995年6月30日人大會議通過,1995年10月1日起實施)已存在,但有關保險經紀人運作的法規尚未產生。 "保險代理人管理之暫行規定" 雖已清楚公 佈(1996年2月2日公佈, 1996年5月1日執行),現階段中國人民銀行仍未受理香港特別行
- 中國內地保險費率及佣金比率都有明確而劃一的規定。然而,保險公司仍酌情彈性處理。
- 中國保險市場已是初春時份,還是盛夏,請各自行評估。然而,國內老百姓或商業經營者都需 要忙於應付保險推銷員的約會。





BEIJING VISIT









SNAP SHOTS OF CHAMBER'S ACTIVITIES

BEIJING VISIT









BEIJING VISIT









SNAP SHOTS OF CHAMBER'S ACTIVITIES

GUANGZHOU VISIT

It was held between 16th and 17th October 1997. This was jointly organized with Macau Insurance Agents and Brokers Association. A delegation of 15 members visited Guangzhou and met with the representatives of Peoples' Insurance Company of China and Peoples' Bank of China (Guangzhou Branch).







GUANGZHOU VISIT







SNAP SHOTS OF CHAMBER'S ACTIVITIES

FELLOWSHIP

B-B-Q Tour was organized on 16th November, 1997 for members to visit Tsing-Ma Bridge & Lung Kwu Tan.





ANNUAL GENERAL MEETING

It was held on 16th December 1998. EC Reports and Financial Statements were passed by general assembly. Most importantly, we have successfully elected the 1998 EC members in the AGM. They are as follows:

(HKCII) - 1998 Executive Committee Members

Position	Name	
President I.P.P. 1st Vice President 2nd Vice President 3rd Vice President Hon. Secretary Hon. Treasurer Brokers' Trade Issues Agents' Trade Issues Life Issues General Insurance Issues Publication	Name Ricky Chu Johnson Lee William Ng Philip Mak C.S.Diu Eddy Wong Rita Lam Geoffrey Lung David Wong Simon Kwan Jonathan Yau Jonas Man	朱李伍麥刁黃林龍黃關丘文信鎮華順志志美達世世振天光成 邦成榮華明雄明雄賜
Forum	Raymond Yam	任家鑫
Mem. (Extension)	Stanley Chan	陳志強
Mem. (Adm. & Retention)	Paul Poon	潘建生
Education	Sam Kan	簡灼垣
P.R. & Community Services	Jameson Leung	梁逸熙

General Administration

Fellowship

Finance



Stephen Yuen

Poon Hong Chi Joseph Sit

袁國強

潘康志

薛祖麟





Ricky Chu



Johnson Lee



William Ng



Philip Mak



C.S.Diu



Eddy Wong



Rita Lam



Geoffrey Lung



David Wong



Simon Kwan



Jonathan Yau



Jonas Man



Raymond Yam



Stanley Chan



Paul Poon



Sam Kan



Jameson Leung



Stephen Yuen



Poon Hong Chi



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1997



ANNUAL GENERAL MEETING

















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COMMUNITY SERVICE

Community Service Visit to Children Patient Room in Kwong Wah Hospital

It was a wonderful experience for a group of HKCII members. We shared joy and happiness with approximately 50 children patient in Kwong Wah Hospital in the sunny afternoon on December 20, 1997. Our Director of Forum Mr John Ma played as the Santa Claus and delivered lots of gifts to the lovely children. We also invited some professionals to make performance as popular cartoonists. The room was full of smiles and all children were temporarily relieved from their pain and loneliness. Taking this opportunity, HKCII also donated 2 drinking machines and several sizable toys for this Children Patient room. Next year, we hope you will join us to share your care and concerns to the needed.







SNAP SHOTS OF CHAMBER'S ACTIVITIES

COMMUNITY SERVICE







HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES (LIMITED BY GUARANTEE)

BALANCE SHEET AT 30TH JUNE, 1997

(Expressed in Hong Kong Dollars)

			<u>1996</u>
	\$	\$	\$
CURRENT ASSETS			
Accounts receivable		4,470	25,242
Prepayment		122	287
Cash at banks		385,204	253,502
		389,796	279,031
CURRENT LIABILITIES			
Accounts payable & accrued charges	9,026		2,910
Provision for taxation	63,156		45,889
		72,182	48 <u>,</u> 79 <u>9</u>
NET ASSETS		317,614	230,232
Representing:-			
ACCUMULATED SURPLUS		317,614	230,232
CHAMBER'S FUNDS		317,614	230,232
Approved by the Executive Committee on 06 NOV	7 1997	フ	
Stelayten			
	/		



SNAP SHOTS OF CHAMBER'S ACTIVITIES

FINANCES

HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES

(LIMITED BY GUARANTEE)

INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD FROM 1ST JANUARY, 1997 TO 30TH JUNE, 1997

(Expressed in Hong Kong Dollars)

			<u>1996</u>
	\$	\$	\$
INCOME			
Membership subscriptions		72,200	92,600
Advertising income		151,780	Œ
Bank interest earned		8,860	11,824
		232,840	104,424
EXPENDITURE			
Advertising	1,800		-
Bank charges	20		250
Deficit from functions	21,963		38,681
Insurance	165		287
Miscellaneous	595		6,145
Postage	-		4,173
Printing & stationery	91,576		16,210
Telecommunication	12,072		26,475
_		128,191	<u> 92,221</u>
SURPLUS BEFORE TAXATION		104,649	12,203
TAXATION		17,267	2,013
SURPLUS FOR THE PERIOD/YEAR		87,382	10,190
ACCUMULATED SURPLUS BROUGHT FORWAR	D	230,232	220,042
ACCUMULATED SURPLUS CARRIED FORWARD		317,614	230,232
recemental both best continued to the second			

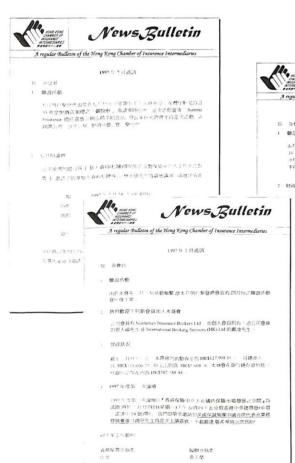
Treasurer

The annexed notes form an integral part of these financial statements



NEWSBULLETIN

我們深信與會員保持緊密聯繫,是促 進本會健康地成長的因素,是以我們 每月均採用雙語出版會員通訊,用傳 真方式,發放給各會員,使每一位會 員,都能清楚地知道本會最近的動態 及即將舉辦的各項活動,如會員對此 通訊有甚麼意見,歡迎致函賜敎。

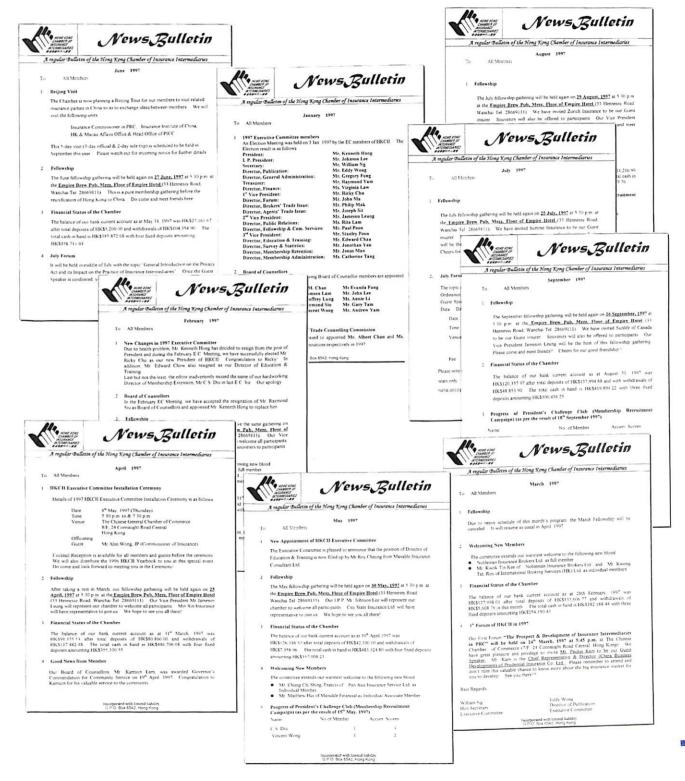






SNAP SHOTS OF CHAMBER'S ACTIVITIES

NEWSBULLETIN



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MEMBERSHIP APPLICATION FORM

Full Member / Individual Member / Individual Associate Member

Please complete and mail this form together with your payment to: Director of Membership Extension, King's Rd. PO Box 34965, H.K. If you have any queries, please contact Mr. Stanley Chan at 28613682

Type of Membership Applied (P	Please refer to the membership definition stated below	v before completion)
Full Member =====> Please co	omplete Section 1 and Section 2, and refer to the N	lotes stated below.
Individual Member		
Individual Associate Member	mplete Section 2 only.	
Section 1 - Full Member (E	Entrance Fee: HK\$1,000, Annual Subscription: HK\$5	500)
Name of Company		
Company Address		
	Tel Fax _	
Business Registration No	Year Established_	
Appointed Nominee		
Please enclose a copy of your Business Registration Docume		
Section 2 - Individual Member (E	intrance Fee: HK\$200, Annual Subscription: HK\$200	0)
or Individual Associate Member (E	intrance Fee: HK\$200, Annual Subscription: HK\$100	0)
Name: (Mr. / Mrs. / Miss.)	Name in Chinage (if and	
Name: (Mr / Mrs / Miss)Nationality		
Name of Company	·	
Correspondence Address		
	TelFax _	
I am a registered agent / approved broker in compliance with the	law of Hong Kong.	
	Experience in insurance field: since 19	
Insurance Qualification (if any): ()FCII () ACII () AAII () I		
My main line of business: General / Life / Composite Insurance.		
I / We, the undersigned hereby apply for admission to Full Memb	Others er / Individual Member / Individual Associate Member	er of the Hong Kong
I / We, the undersigned hereby apply for admission to Full Memb Chamber of Insurance Intermediaries and agree to comply with all that the acceptance of my / our application is subject to the final My / our membership fee drawn payable to Hong Kong Chamber of Insurance Intermediaries	per / Individual Member / Individual Associate Member the regulations as set by the Chamber from time to time	ne. I / We understand
I / We, the undersigned hereby apply for admission to Full Memb Chamber of Insurance Intermediaries and agree to comply with all that the acceptance of my / our application is subject to the final My / our membership fee drawn payable to	per / Individual Member / Individual Associate Member the regulations as set by the Chamber from time to time	ne. I / We understand
I / We, the undersigned hereby apply for admission to Full Memb Chamber of Insurance Intermediaries and agree to comply with all that the acceptance of my / our application is subject to the final My / our membership fee drawn payable to Hong Kong Chamber of Insurance Intermediaries is herewith enclosed as follows: Bank Name	per / Individual Member / Individual Associate Member the regulations as set by the Chamber from time to time	ne. I / We understand
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I / We, the undersigned hereby apply for admission to Full Memb Chamber of Insurance Intermediaries and agree to comply with all that the acceptance of my / our application is subject to the final My / our membership fee drawn payable to Hong Kong Chamber of Insurance Intermediaries is herewith enclosed as follows: Bank Name Cheque No. Amount (HK\$) Proposer	per / Individual Member / Individual Associate Member the regulations as set by the Chamber from time to time approval of the Executive Committee of the Chamber Signature of Applicant (with company chop with the company	ne, I / We understand
I / We, the undersigned hereby apply for admission to Full Memb Chamber of Insurance Intermediaries and agree to comply with all that the acceptance of my / our application is subject to the final My / our membership fee drawn payable to Hong Kong Chamber of Insurance Intermediaries is herewith enclosed as follows: Bank Name Cheque No. Amount (HK\$) Proposer NOTES: "Full Member" is an organisation who carries on bus registration certificate issued by Hong Kong Government and i with the Chamber and duly accepted by the Chamber. (A "No	per / Individual Member / Individual Associate Member the regulations as set by the Chamber from time to time approval of the Executive Committee of the Chamber approval of the Executive Committee of the Chamber Signature of Applicant (with company chop who will be approved by a Name:	here appropriate) der a valid business
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MEMBERSHIP APPLICATION FORM

CORPORATE

ASSOCIATE

MEMBER

Please complete and mail this form together with your payment to: Director of Membership Extension, King's Rd. PO Box. 34965, H.K. If you have any queries, please contact Mr. Stanley Chan at 28613682

	(Entrance Fe	e: HK\$1,000; Annual Subscrip	tion: HK\$500)
Name of Company			
Company Address			
		Tel	Fax
Main line of business: General / Life / Co	mposite Insurance.	Others	
Name of Nominee(s)		ssociate Membership is entitled andence will be c/o Nominee 1).	to nominate upto five nominees.
1 Name: (Mr / Mrs / Miss)		Name in Chir	nese (if any)
Date of Birth			The second secon
			: Since 19
Insurance Qualification (if any): () FCI			
•			
2 Name: (Mr / Mrs / Miss)	N. C. Pro	Name in Chi	nese (if any)
Date of Birth			
Position Held			
Insurance Qualification (if any): () FC	I () ACII () AAII () FLMI () CLU Others (p	s specify)
3 Name: (Mr / Mrs / Miss)		Name in Chi	nese (if any)
Date of Birth			
Position Held			
Insurance Qualification (if any): () FCI			
Insurance Qualification (if any): () FC Name: (Mr / Mrs / Miss) Date of Birth Position Held	II () ACII () AAII () FLMI () CLU Others (pl Name in Chir Passport / ID Experience in insurance field	NoSince 19
Insurance Qualification (if any): () FC	I () ACII () AAII () FLMI () CLU Others (pl	s specify)
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and agree to comply with all the regulations is subject to the final approval of the Execu Our membership fee drawn payable to Hong Kong Chamber of Insurance Intis herewith enclosed as follows: Bank Name	as set by the Chamber fro tive Committee of the Cha ermediaries	om time to time. We understand t amber.	
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Name of Trade Association / Institution	Tel. No.	Fax. No
Actuarial Society of Hong Kong	2520 1868	2520 1967
Agents Regristration Board	2520 1868	2520 1967
Chinese Insurance Association of Hong Kong	2815 7700	2523 5166
Chinese Underwriters Club	2545 5077	2541 3310
FLMI Society of Hong Kong	2851 0851	2851 0078
General Agents and Managers Association of Hong Kong	2570 2256	2570 1525
General Insurance Council	2520 1868	2520 1967
Hong Kong Chamber of Insurance Intermediaries	2577 3233	2577 3363
Hong Kong Confederation of Insurance Brokers	2882 9943	2890 2137
Hong Kong Federation of Insurers	2520 1868	2520 1967
Hong Kong Insurance Industry Coalition	2520 1868	2520 1967
Hong Kong Loss Adjusters' Association	2544 6115	2545 2762
Insurance Claims Complaints Board	2520 1868	2520 1967
Insurance Institute of Hong Kong	2866 9682	2866 9536
Life Insurance Council	2520 1868	2520 1967
Life Underwriters Association of Hong Kong	2570 2256	2570 1525
Macau Insurers' Association	853-511923	853-337531
Macau Insurers' Agents and Brokers Association	853-312312	853-335563
Mandatory Provident Fund Office	2918 0268	2918 0248
Motor Insurers' Bureau of Hong Kong	2520 1868	2520 1967
Office of The Commissioner of Insurance	2867 2546	2869 0252
Professional Insurance Brokers Association	2869 8515	2770 2372
Vocational Training Council-Insurance Training Centre	2836 1866	2891 5582

Correspondence Address

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

Room 2413, Wing Shan Building, 173 Des Voeux Road Central, Hong Kong.

c/o Mr. P.L. Chan, 15/F., China Insurance Group Building, 141 Des Voeux Central, H.K.

GPO Box 3471, Hong Kong.

Room 1303 Corn Yan Centre, 3 Juptier Street, North Point, Hong Kong.

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

GPO Box 6542 Hong Kong

22/F., Prince's Building, LD Chater Road, Central, Hong Kong.

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

c/o Brocklehursts (Far East) Ltd., 802, Car Po Comm. Bldg., 18-20 Lyndhurst Terrace, H.K.

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

Rm 901, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

Room 1303 Corn Yan Centre, 3 Juptier Street, North Point, Hong Kong.

Rua da Praia Grande, No.69A Edif. 'Financas", 15" Andar, Macau

P.O. Box 1830, Macau

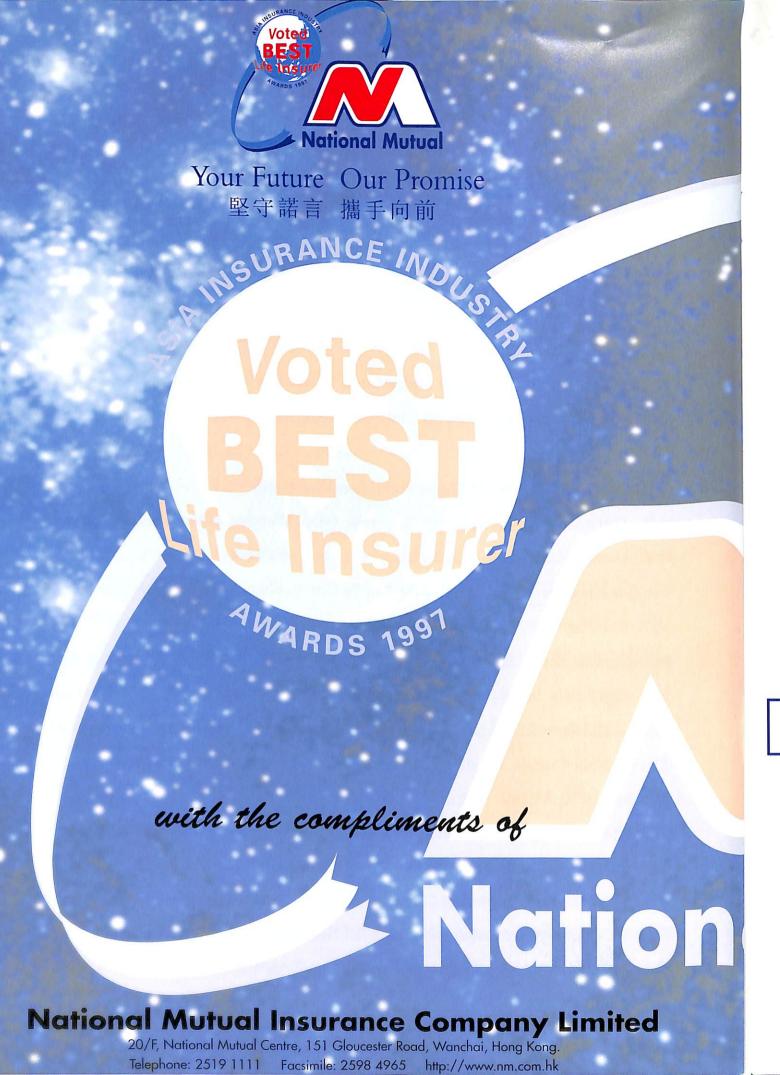
Suites 1407-09, One Pacific Place, 88 Queensway, Hong Kong.

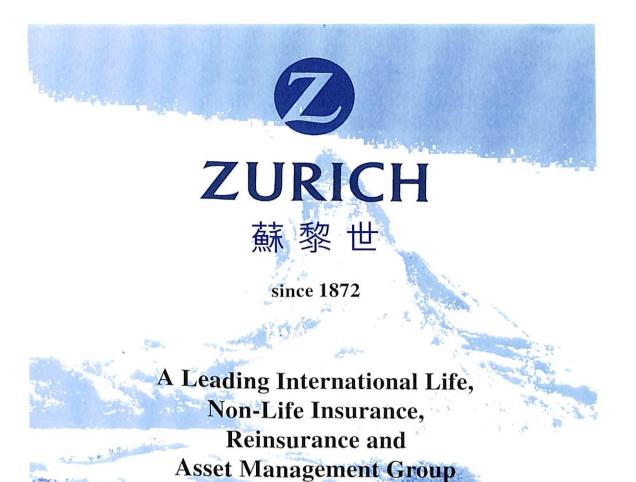
9/F., First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

21/F., Queensway Government Offices, 66 Queensway, Hong Kong.

Rm 905, Hip Kwan Commercial Bldg., 38 Pitt Street, Yaumatai, Hong Kong.

8/F., VTC Tower, 27 Wood Road, Wanchai, Hong Kong.





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Tel: (852) 2968 2222 Fax: (852) 2968 2228

Agents Hotline: (852) 2968 2128



TYPE : F - Full Member A - Individual Associate Member CA - Corporate Associate Member I - Individual Member

TYPE	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX
1	0149	AU	WING KWAN	AON COMMERCIAL RISKS (HK) LTD	28516558	28636736
1	0129	AU	YAT TONG	F&K CONSULTANTS CO.	27813753	27825391
1	0039	AU	WAI HUNG	AIB INSURANCE SERVICES LTD.	23668180	23663703
F	0038	AU	WAI HUNG	AIB INSURANCE SERVICES LTD.	23668180	23663703
CA	0288-1	AU-YEUNG	PAK KUDN, REX	PRINCIPAL INSURANCE COMPANY (HK) LTD	28271628	28271618
1	0128	AU-YEUNG	KIN WING	KINGSWAY CONSULTANT SERVICE	23978686	23932123
Α	0327	CHAN	MONDI PIK YU	CIGNA WORLDWIDE INS CO	25399322	25671113
CA	0288-5	CHAN	YAN KEUNG, SAMSON	PRINCIPAL INSURANCE COMPANY (HK) LTD	28271628	28271618
CA	0288-2	CHAN	YU CHEONG, THOMAS	PRINCIPAL INSURANCE COMPANY (HK) LTD	28271628	28271618
1	0274	CHAN	KENG PO	CHI WO INSURANCE AGENCY	23840177	27808398
ľ	0271	CHAN	WAI KWONG	ACTION INSURANCE SERVICE CO. LTD.	25114333	28776362
F	0270	CHAN	WAI KWONG	ACTION INSURANCE SERVICE CO. LTD.	25114333	28776362
1	0269	CHAN	SIU LIN JOSEPHINE	THE NEW ZEALAND INSURANCE CO. LTD.	23960231	27890817
Ī	0263	CHAN	CHUNG MAN PATRICK	HK & SHANGHAI INSURANCE CO. LTD.	28778488	28778366
Α	0257	CHAN	PUI LEUNG	CHINA INSURANCE CO. LTD.	25425715	25435926
Α	0251	CHAN	CHI HONG MICHAEL	KERRY INSURANCE LTD.	25193100	28023705
I	0219	CHAN	STANLEY	CONVOY INSURANCE BROKERS LTD.	28613682	28613989
1	0217	CHAN	YIM KWONG	Y.K. CHAN CO. LTD.	23773188	23772322
F	0216	CHAN	YIM KWONG	Y.K. CHAN CO. LTD.		23772322
Α	0215-2	CHAN	UNA	TUGU INSURANCE CO. LTD.	23773188 28242939	28243070
1	0143	CHAN	SIU KUEN ERIC	MOLLERS INSURANCE BROKERS LTD.	28653263	
CA	0141-1	CHAN	HARRY	MIN XIN INSURANCE CO. LTD.		28655339
F	0126	CHAN	WAI SHING ALBERT	HANG KAY INSURANCE CONSULTANTS LTD.	25215671	25267364
Ī	0122	CHAN	CHAK MAN	SHOREWELL INSURANCE BROKERS LTD.	25417874	28507528
F	0121	CHAN	CHAK MAN	SHOREWELL INSURANCE BROKERS LTD.	28916355	28360770
i	0109	CHAN	FRANCIS	CIS INSURANCE BROKERS LTD.	28916355	28360770
F.	0108	CHAN	FRANCIS	CIS INSURANCE BROKERS LTD.	25298828	28656155
î	0104	CHAN	WAI SHING ALBERT	HANG KAY INSURANCE CONSULTANTS LTD.	25298828	28656155
i	0049	CHAN	DONALD	HSBC GIBBS (ASIA-PACIFIC) LIMITED	25417874	28507528
Ī	0014	CHAN	KAI NAM SUNNY	STANFORD INSURANCE AGENCIES LTD.	28287234	25984937
1	0332	CHAU	CHIK TAK	PARK WELL INS BROKERS LTD.	28933982	28938332
ı	0298	CHENG	KWOK WAI	CATHAY RECOVERY & INSURANCE AGENCY CO.	27875338	23977056
1	0275	CHENG	SHIU FAI	AIA	27718836	27715619
Α	0229-3	CHENG	TAK CHI	CANADIAN EASTERN LIFE ASSURANCE LTD.	26644560	26644358
1	0170	CHENG	WAI	EPIC INSURANCE BROKERS LTD.	28288388	28778186
Ī	0119	CHENG	KWOK KEE, STEVE		27219311	23662468
F	0118	CHENG	KWOK KEE, STEVE	CPS INSURANCE CONSULTING LTD.	27083328	27083033
i	0073	CHENG	SUI CHUN	CPS INSURANCE CONSULTING LTD.	27083328	27083033
F	0297	CHEUNG	WAI LEUNG	EVERBEST INSURANCE AGENCIES LTD.	25741018	25723473
1	0296	CHEUNG	WAI LEUNG	MAXABLE INSURANCE CONSULTANCY LTD.	23117388	23117488
i	0294	CHEUNG	MING FAI, IVAN	MAXABLE INSURANCE CONSULTANCY LTD.	23117388	23117488
CA	0287-5	CHUENG	KWOK WAI, PETER	AUTORICH INVESTMENT LTD. QBE INSRUANCE (HONG KONG) LTD.	28611618	25273456
1	0276	CHEUNG		KAI WING INSURANCE BROKER CO. LTD.	28773339	28773382
A	0190	CHEUNG	CANDY	IUA INSURANCE BROKERS LTD.	27108285	23325085
1	0171	CHEUNG	SHUI CHI ARCHIE		28208189	25267141
A	0162	CHUENG	WAH KIT WILSON	HANSON INSURANCE SERVICES LTD.	28910298	28917063
1	0033	CHUENG	YUET OI	BANK OF CHINA GP INS. CO. LTD.	28670888	25221705
F	0033	CHEUNG	YUET OI	TRUST UNION INSURANCE AGENCY TRUST UNION INSURANCE AGENCY	28072225 28070225	28062096 28062096



MEMBERSHIP ROSTER

TYPE	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX
Ī	0277	CHIANG	SHU TO	MANULIFE	25103229	24139988
Ī	0112	CHING	YIN FONG KENNES	ASSURANCE APPRAISAL LTD.	28911229	25790014
I	0253	CHIU	CHUN KEUNG IVAN	REALIFE INSURANCE CONSULTANTS LTD.	27803122	27810770
I	0054	CHIU	FANDY	HK ROYAL INSURANCE SERVICES CO.	25250255	28400591
l	0027	CHIU	YIN LING IVY	SIMON SO INSURANCE SERVICE LTD.	27308189	27355895
ĺ	0324	CHOI	KWOK TING	KEYSTONE UNDERWRITERS LTD	25298077	28652969
F	0323	CHOI	KWOK TING	KEYSTONE UNDERWRITERS LTD	25298077	28652969
ĺ	0173	CHOI	YING MAN WARREN	SWINK INSURANCE SERVICES LTD.	28151008	25430102
1	0164	CHOI	HOK CHUNG	BHS INTERNATIONAL LTD.	28100372	25245817
F	0091	CHOI	HOK CHUNG GALEN	BHS INTERNATIONAL LTD.	281001300	27820345
l	0278	CHONG	SAU SING, GARWIN	WING SHING INSURANCE AGENCY	23001300	27820345
F	0262	CHOW	WING KIN	CHARTER GILMAN INSURANCE SERVICES	28616268	28655232
i.	0077	CHU	RICKY	SK INSURANCE BROKERS LTD	25289316	25280609
F	0076	CHU	RICKY	SK INSURANCE BROKERS LTD	25289316	25280609
I	0289	CHUI	KWOK KUEN, ERIC	CIS INSURANCE BROKERS LTD.	(604)279882	
I	0312	CHUNG	CHI SHING, FRANCIS	PAN ASIA INSURANCE SERVICES LTD	28385262	28345230
i I	0102	DIU	CHI SHING	PROGRESS CO.	25789143	28071949
F	0101	DIU	CHI SHING	PROGRESS CO.	25789143	28071949
CA	0288-3	FOK	TAK PUN, ROBERT	PRINCIPAL INSURANCE COMPANY (HK) LTD	28271628	28271618
I	0053	FOK	HING WAH THOMAS	EVERBEST INSURANCE AGENCIES LTD.	25741018	25723473
	0033	FONG	F.K. GREGORY	ASSURANCE APPRAISAL	28911229	28345195
F	0040	FONG	F.K. GREGORY	ASSURANCE APPRAISAL	28911229	28345195
i.	0090	FUNG	FAI MING MICHAEL	CATHAY RECOVERY & INSURANCE AGENCY CO.	27718836	27715619
F	0089	FUNG	FAI MING MICHAEL	CATHAY RECOVERY & INSURANCE AGENCY CO.	27718836	27715619
I.	0060	FUNG	NELSON	MAULIFE FINANCIAL	25103023	25100274
ı	0000	FUNG	KAM HA EVANDA	CHARLES MONAT AGENCY LTD.	25218176	28459149
F	0004	FUNG	KAM HA EVANDA	CHARLES MONAT AGENCY LTD.	25248176	28459149
					25798342	25166992
A I	0200-4	НО	FU LUNG STEPHEN	SUMMIT INSURANCE (ASIA) LTD.	28152252	28506290
I I	0140	НО	CHEUNG HAY CLEMENT	WINSON (INTL) INSURANCE AGENCY LTD.	25248176	28459149
I.	0123	НО	CHUN LUN RAYMOND	CHARLES MONAT ASSOCIATES LTD. OCEAN INSURANCE CONSULTING CO.	23802299	23800706
i.	0081	НО	CHAN LEUNG		28907628	25763272
I T	0079	НО	YEE TIN	TRUSTIN INSURANCE SERVICE LTD.	29568221	23177152
t č	0044	HO	KI YUEN FREDERICK	MANULIFE	25741018	25723473
 -	0051	HONG	KOON WING, KENNETH	EVERBEST INSURANCE AGENCIES LTD.	25741018	
F	0050	HONG		EVERBEST INSURANCE AGENCIES LTD.	25105839	21043150
A	0313	HUI	WAI MING, MATTHEW	MANULIFE INTERNATIONAL LIMITED	26810712	26810843
ľ	0222	HUI	KWOK WAH JIMESCO	JIMESCO CONSULTANT FIRM	27899696	23932727
L	0158	HUI	SI LUEN	VICTORIA AGENCIES LTD.	28822255	28822460
[[0017	HUI	YUNG CHI FERNANDO	ROBERT E LEE OF HK LTD.	28923888	28345567
CA	0255-3	HUNG	SIU KWONG KENNY	ASIA PACIFIC INSURANCE LTD.	28773339	28773382
CA	0287-3	IP	PO TAT, THOMAS	QBE INSURANCE (HONG KONG) LTD.	90263401	24822166
1	0279	IP	CHUNG KEI	PROFESSIONAL INSURANCE CONSULTANTS	28940652	28949914
1	0203	IP.	KAM HOI	COSMOS INSURANCE UNDERWRITERS LTD.	28940652	28949914
F	0193	IP	KAM HOI	COSMOS INSURANCE UNDERWRITERS LTD.	27949250	27949226
1	0087	IP	WING SANG RAYMOND	RICHFIELD INSURANCE SERVICES LTD.	25798342	25166992
A	0200-1	IU	PO SING	SUMMIT INSURANCE (ASIA) LTD.	24283266	24899833
E E	0133	KAN	CHEUK WOON SAM	UNION FAITH INSURANCE SERVICES LTD.	28698282	28017994
1	0156	KO	DENNIS	INT'L REINSURANCE MGMT LTD.		28017994
F	0155	KO	DENNIS	INT'L REINSURANCE MGMT LTD.	28698282	28380330
1	0029	KONG	FRANCIS	CATHAY INSURANCE SERVICES	28380380	
F	0028	KONG	FRANCIS	CATHAY INSURANCE SERVICES	28380380	28380330





MEMBERSHIP ROSTER

TYPE	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX
1	0204	KWAN	SAI MING	FAITH WORLD CONSULTANTS LTD.	23593309	27823118
F	0198	KWAN	SAI MING	FAITH WORLD CONSULTANTS LTD.	23593309	27823118
i	0175	KWAN	YIK SHUN	L & C INSURANCE CONSULTANT LTD.	27241832	27396467
F	0173	KWAN	YIK SHUN	L & C INSURANCE CONSULTANT LTD.	27241832	27396467
i	0306	KWOK	TIN KEE	NOBLEMAN INSURANCE BROKERS LTD.	28651382	28655716
i	0305	KWOK	TIN KEE	NOBLEMAN INSURANCE BROKERS LTD.	28651382	28655716
i	0304	KWONG	TAT, ROY	INTERNATIONAL BROKERING SERVICES (HK) LTD	28609819	25394520
i	0199	LAI	KWOK LEUNG EDDIE	SUN CHEONG CO.	81066655	29741654
i	0110	LAI	YUET WO CHRISTINA	ASSURANCE APPRAISAL LTD.	28911229	25790014
ı	0150	LAL	HARDASANI DIPCHAND	LAL'S INTERNATIONAL LTD.	28505666	28517061
î	0261	LAL WANI	CHANDER	BRIGHT FORTUNE (FAR EAST) LTD.	23149292	23149427
i	0280	LAM	MAN KEUNG, PETER	TAK SHING INSURANCE AGENCY	23001300	27820345
A	0260	LAM	LAI WAN ALICE	CANADIAN EASTERN LIFE ASSURANCE LTD.	28877746	28878400
CA	0255-4	LAM	YIU WAN PETER	ASIA PACIFIC INSURANCE ITD.	28923888	28345567
ı	0238	LAM	KOON YING CECIL	GUI JIANG INSURANCE AGENCY LTD.	28381161	28920211
1	0177	LAM	PING CHUN KAMSON	TRANS-PACIFIC INSURANCE BROKERS LTD.	28385262	28345230
F	0176	LAM	PING CHUN KAMSON	TRANS-PACIFIC INSURANCE BROKERS LTD.		
1	0176	LAM	YU MING BENNY	REGAIN INS. FIN. MGMT SERVICES LTD.	28385262	28345230
1	0314	LAM	YU MING BENNY		28305521	28824575
1	0068	LAM	KA RICKY	REGAIN INS FIN MGMT SERVICES LTD. RICO INSURANCE CONSULTANTS	28305521	28824575
A	0059	LAM	SIU HUNG ANTHONY	ADJUSTING SERVICES (HK) LTD.	27226681	27231206
ı	0035	LAM	KWOK KEE	TUI INSURANCE CONSULTANTS LTD.	25271188	25271277
F	0033	LAM	KWOK KEE	TUI INSURANCE CONSULTANTS LTD.	28072225	28062096
1	0002	LAM	MEI WAH RITA	SINCERE INSURANCE AGENCY LTD.	28072225	28062096
F	0002	LAM	MEI WAH RITA	SINCERE INSURANCE AGENCY LTD.	27231230	27241255
A	0212	LARM	TAK CHEONG	INT'L BANK OF ASIA INS. CO. LTD.	27231230	27241255
A	0212	LARM	YING KEI RAYMOND	EAGLE STAR INSURANCE GROUP	72000564	25259810
	0206	LAU	WAI PING GLORIA	MARBLE INSURANCE SERVICES LTD.	29678393	29679532
1	0107	LAU	YAT KING	B & J COMPANY	25229747	25229757
F	0107	LAU	YAT KING	B & J COMPANY	23661108	23141887
F	0328	LAU	CHI HUNG STEPHEN	LUXIMAN INS CONSULTANTS LTD	23661108	23141887
i	0328	LAU	CHI HUNG STEPHEN	LUXIMAN INS CONSULTANTS LTD	25451109	25453523
A	0124	LAW	PO TUNG LOBO	HONGKONG & SHANGHAIL INS. CO. LTD	25451109	25453523
ı	0056	LAW	SIU MAN JAMES	MANWILLE INSURANCE CONSULTANTS LTD.	28778488	28778366
i	0038	LAW	KWONG LING VIRGINIA	ACANDA INTERNATIONAL LTD.	27873388	27874804
F	0047	LAW	KWONG LING VIRGINIA	ACANDA INTERNATIONAL LTD.	28543838	28543928
ī	0007	LAW	SIU HUNG PAUL	OLYMPIC INSURANCE AGENCY CO.	28543838	28543928
î	0299	LEE	DAVID	YUE XIU INS. MANAGEMENT & AGENTS CO. LTD.	23889191	27802388
i	0293	LEE	PING YAN, SIMON	BOTHFAITH INSURANCE CONSULTANCY LTD.	25112876	25199727
1	0273	LEE	CHI FAI WILSON	EAST ASIA AETNA INS. GROUP	23840731	23840516
CA	0141-4	LEE	ELISA	MIN XIN INSURANCE CO. LTD.	24942387	24212111
1	0116	LEE	KIM HUNG JOHN	UNIVERSAL INSURANCE SERVICES	25215671 27700291	25267364
F	0115	LEE	KIM HUNG JOHN	UNIVERSAL INSURANCE SERVICES		23856363
1	0109	LEE	KWOK HO	WELL LINK INSURANCE MANAGEMENT CO.	27700291 25430773	23856363 25434770
i	0031	LEE	JOHNSON	MANCHESTER INSURANCE CONSULTANTS LTD.	25773233	25773363
F	0030	LEE	JOHNSON	MANCHESTER INSURANCE CONSULTANTS LTD.	25773233	25773363
A	0069	LEONG	PIERRE T.T.	PIERRE LEONG & CO. LTD.	28611681	28654921
1	0317	LEUNG	KWOK ON PATRICK	EAGER INSURANCE BROKERS LTD	27718850	23742868
i	0303	LEUNG	WAI KEUNG TONY	MANULIFE	25104710	25716902
i	0292	LEUNG	WAI HO, MICHAEL	MOLLERS' INSURANCE BROKERS LTD.	28653263	28655339
CA	0287-1	LEUNG	YIU FAI, WILLIAM	QBE INSURANCE (HONG KONG) LTD.	28773339	28773382
	020/-1	LLUING	HO LAI, WILLIAM	SUE INSURANCE (HONG KONG) LID.	20//3337	20//3302

ГҮРЕ	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX
CA	0255-5	LEUNG	KAM TONG	ASIA PACIFIC INSURANCE LTD.	28923888	28345567
Α	0235	LEUNG	C.C. JOHNY	WINTERTHUR INSURANCE (ASIA) LTD.	25280689	25820682
ĺ	0233	LEUNG	EDISON	HK & SHANGHAI INSURANCE CO. LTD.	71161628-5	21 2877836
ĺ	0205	LEUNG	KONG ROGER	GUI JIANG INSURANCE AGENCY LTD.	23111838	23112728
ŀ	0202	LEUNG	PING KUEN SAMUEL	VENHOUSE INSURANCE AGENCY CO. LTD.	23976068	23975645
A	0200-2	LEUNG	CHI KEUNG RAYMOND	SUMMIT INSURANCE (ASIA) LTD.	25798342	25166992
F	0197	LEUNG	KONG ROGER	GUI JIANG INSURANCE AGENCY LTD.	28381161	28920211
F	0192	LEUNG	PING KUEN SAMUEL	VENHOUSE INSURANCE AGENCY CO. LTD.	23976068	23975645
i	0132	LEUNG	KIN HING	CHARTER-UNION INSURANCE BROKERS LTD.	28655797	28610229
F.	0131	LEUNG	KIN HING	CHARTER-UNION INSURANCE BROKERS LTD.	28655797	28610229
ı	0095	LEUNG	W S PATRICK	INSURIGHT INSURANCE BROKERS LTD.	25411696	25418362
F	0073	LEUNG	W S PATRICK	INSURIGHT INSURANCE BROKERS LTD.	25411696	25418362
i	0016	LEUNG	TAI LIN JAMESON	R.E.L. INS. BROKERAGE, LTD.	28822449	28824336
F	0015	LEUNG	TAI LIN JAMESON	R.E.L. INS. BROKERAGE, LTD.	28822449	28824336
F	0322	LLOINO	KA ON	LEE KAR ON INSURANCE CONSULTANT LTD.	25418260	25422421
i I		LI	CHUN KAM	AMERICAN INT'L ASSURANCE CO (BERMUDA) LTD		25768661
	0302			GOLDEN PROTECTION INS. BROKERS LTD.	25248884	25247841
F	0234	LI	WO CHIU STEPHEN	LEE KAR ON INSURANCE CONSULTANT LTD.	25418260	25422421
l.	0151	LI	KA ON		29605050	25634125
	0137	LI	KWOK WAH	AMERICAN INT'L ASSURANCE	28388938	28347055
	0136	LI	KIN WAH PATRICK	R & ASSOCIATED INSURANCE BROKERS LTD.	24700736	24786634
	0120	LI	KWAN FUNG	KWAN FUNG INSURANCE AGENCIES	23958283	23912668
ŀ	0114	LI	PIK FONG ANNIE	JET MASTER LTD.	23958283	23912668
F	0113	LI	PIK FONG ANNIE	JET MASTER LTD.	25248884	25247841
l	0800	LI	WO CHIU STEPHEN	GOLDEN PROTECTION INS. BROKERS LTD.	25112876	25199727
L	0011	LIANG	JING QUAN	YUE XIU INS. MGMT. & AGENTS CO. LTD.		25199727
F	0010	LIANG	HING QUAN	YUE XIUINS MGMT & AGENTS CO LTD.	25112876	
Α	0821	LING	SHU MIN SIMON	WINTERTHUR SWISS INSURANCE (ASIA) LTD.	27103507	27103525
A	0285	LIU	SHU YEN	ERNST & YOUNG LLP	25298960	28042265
1	0318	LO	MAN ROMAN	EAGER INSURANCE BROKERS LTD	27718850	23742868
I	0210	LO	YIU SUN TOMMY	A.I.A.	25995388	25061700
CA	0141-3	LO	ALFRED	MIN XIN INSURANCE CO. LTD.	25215671	25267364
1	0146	LUI	JOSEPH	UNITED SECURITY INSURANCE SERVICES	23743368	23741080
F	0145	LUI	JOSEPH	UNITED SECURITY INSURANCE SERVICES	23743368	23741080
1	0142	LUI	JENNIFER	JENNIFER LUI & CO.	23779122	25563622
1	0334	LUI	CHI HING SAMMY	HOSY HONOUR INS BROKERS LTD	28152388	28152668
1	0063	LUK	KWOK SHING THOMAS	BLOOMLIGHT INSURANCE BROKERS LTD.	25265786	28452746
1	0179	LUNG	CHEE MING GEORGE	MANULIFE	29568207	23177152
I	0084	LUNG	T M GEOFFREY	MOLLERS INSURANCE BROKERS LTD.	28620628	28655339
F	0082	LUNG	T M GEOFFREY	MOLLERS INSURANCE BROKERS LTD.	28620628	28655339
1	0058	LYNN	JOSEPH	ONFIELD INVESTMENT LTD.	23957140	27891524
F	0057	LYNN	JOSEPH	ONFIELD INVESTMENT LTD.	23957140	27891524
Ī	0244	MA	KA CHONG	AIB INSURANCE SERVICES LTD.	27232128	27226860
F	0243	MA	KA CHONG	AIB INSURANCE SERVICES LTD.	27232128	27226860
Α	0256	MAH	H.L.ALAN	CHINA INSURANCE CO. LTD.	25425790	25413310
1	0291	MAK	WAI KEI	AIA	27320363	27245735
1	0281	MAK	CHI FAI	M & L MAELENAS CO.	23910012	23961389
1	0266	MAK	PUI CHING	KNIGHTSBRIDGE UNDERWRITING MANAGERS LTD.	25258351	28106986
F	0265	MAK	PUI CHING	KNIGHTSBRIDGE UNDERWRITING MANAGERS LTD.	25258351	28106986
1	0254	MAK	WAI YEE SHARIFFA	OCEANIC UNDERWRITERS LTD.	23687119	23675777
Ī	0217	MAK	PHILIP	APEX INSURANCE BROKERS LTD.	23668898	27243766
F	0236	MAK	PHILIP	APEX INSURANCE BROKERS LTD.	23668898	27243766





MEMBERSHIP ROSTER

TYPE	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX	TYPE	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX
Ě	0009	MAN	TIN CHI JONAS	HANSHUN INSURANCE CONSULTANTS (HK) LTD.	25456227	25422159	1	0083	TAM	KAN CHEW RAYMOND	WELLSMART INSURANCE LTD.	28107138	28400097
F	8000	MAN	TIN CHI JONAS	HANSHUN INSURANCE CONSULTANTS (HK) LTD.	25456227	25422159	1	0074	TAM	CHI HUNG GARY	ANSON INSURANCE AGENCIES CO. LTD.	23013469	23694780
CA	0141-2	MOK	JOHN	MIN XIN INSURANCE CO. LTD.	25215671	25267364	F	0071	TAM	CHI HUNG GARY	ANSON INSURANCE AGENCIES CO. LTD.	23013469	23694780
1	0055	MOK	WAI WAH TOMMY	TOMMY MOK & PARTINERS 7112856	9 A/C 2897	27050505	Α	0321	TAN	LAM HING ALBERT	LIPPO PROTECTIVE LIFE INSURANCE CO LTD	29199363	25911612
1	0005	MONAT	CHARLES STEVEN	CHARLES MONAT ASOCIATES LTD.	25218176	28459149	1	0308	TANG	CATHERINE H.L.	R.E.L. HONG KONG INSURANCE AGENCY, LTD	28822255	28822460
1	0252	NG	KWOK KIT MICHAEL	STORFIELD INSURANCE AGENCY LTD.	28332803	28342892	F	0307	TANG	CATHERINE H.L.	R.E.L. HONG KONG INSURANCE AGENCY, LTD	28822255	28822460
1	0232	NG	WILLIAM	WING HANG INSURANCE AGENCY LTD.	28525216	28541103	CA	0287-4	TANG	CHI KEUNG	QBE INSURANCE (HONG KONG) LTD.	28773339	28773382
1	0231	NG	WILLIAM	WING HANG INSURANCE AGENCY LTD.	28525216	28541103	Α	0239	TANG	KAI LAM LOUIS	THE NEW ZEALAND INSURANCE CO. LTD.	28940618	25770938
Α	0229-4	NG	CHEUK FAI BENNY	CANADIAN EASTERN LIFE ASSURANCE LTD.	28288388	28778186	1	0211	TANG	KAI SING	KAI FUNG INSURANCE BROKERS LTD.	24736655	24736866
Α	0215-1	NG	WILLIAM	TUGU INSURANCE CO. LTD.	28242939	28243070	1	0062	TANG	W H WILLIAM	EVERBEST AGENCIES SERVICES LTD.	28934403	28348896
1	0181	NG	CHOR YUK JOHN	CHEKIANG FIRST BANK LTD.	29221222	28454724	Α	0215-3	TO	FELIX	TUGU INSURANCE CO. LTD.	28242939	28243070
1	0046	NG	ANNIE	WILMAN FINANCIAL SERVICES LTD.	28922711	27213002	L	0184	TONG	HING YAT	TUNNING INSURANCE SERVICES LTD.	27899838	27891524
F	0045	NG	ANNIE	WILMAN FINANCIAL SERVICES LTD.	28922711	27213002	1	0052	TONG	SAU LIM DENNIS	EVERBEST INSURANCE AGENCIES LTD.	28934403	28348896
1	0336	NG	SHIU BOR	AIA (B) HONG KONG	28813333		Ĭ.	0019	TONG	KAR LOCK BIE	ROBERT E LEE OF HK LTD.	28822255	28822460
F	0333	NG	CHOR YUK JOHN	CHEKIANG FIRST BANK LTD	29218130	25112868	Ĩ	0335	TONG	SHING FUN	SUNFLOWER INS BROKERS LTD	25211881	28211919
1	0301	OR	SIN WAH AMY	MANHATTAN INSURANCE (INTL) BROKERS LTD.	27231392	27234113	CA	0287-2	TSANG	FU CHUEN TONY	QBE INSURANCE (HONG KONG) LTD	28773339	28773382
F	0300	OR	SIN WAH AMY	MANHATTAN INSURANCE (INT'L) BROKERS LTD	27231392	27234113	1	0201	TSANG	CHUN PING ROGER	INSURANCE CONSULTANTS SERVICES	28822200	28822211
1	0295	PANG	MAN LUNG	MANULIFE	29568000	27355035	F	0191	TSANG	CHUN PING ROGER	INSURANCE CONSULTANTS SERVICES	28822200	28822211
1	0282	PANG	KWOK CHI	TAK SHUN INSURANCE AGENCY	23001300	27820345	Α	0226	TSE	WAI CHI TOMMY	EAGLE STAR	29770181	29679330
1	0130	PANG	HOK ON	CHARTERED INSURANCE AGENCY & CO			Ī	0185	TSE	SIU LING MARIA	EAST ASIA AETNA	28502500	28502555
1	0037	PI	YU CHING	VICTORIA HEIGHT CO. LTD.	25241010	28457824	Ĭ.	0045	TSO	HANG LEUNG	GUI JIANG INSURANCE AGENCY LTD.	28381161	28920211
F	0036	PI	YU CHING	VICTORIA HEIGHT CO. LTD.	25241010	28457824	1	0075	TSOI	K.C. RICHARD	GIBBS INSURANCE CONSULTANTS LTD.	28287204	25984937
Α	0228-2	POON	WING FAI JIMMY	EAGLE STAR LIFE ASSURANCE CO. LTD.	29678393	28862802	1	0117	TU	HIU CHI DAISY	PIBA	28698515	27702372
Ī	0227	POON	CHI MING	PROFESSIONAL INSURANCE CONSULTANTS CO.	27526626	27527984	1	0144	TYNDALE	GAVIN NORMAN	KINGFISHER INSURANCE BROKERS LTD.	28691666	25263601
1	0180	POON	HONG CHI	CHEKIANG FIRST BANK LTD.	25222374	25112868	1	0017	VAN GINKEL	FRANK	KINGFISHER INSURANCE CONSULTANTS LTD	28691666	25263601
F	0330	POON	HONG CHI	CHEKIANG FIRST BANK LTD.	25222374	25112868	1	0023	VAZIRANI	KHEMO	SUN LIFE OF CANADA	28831300	28821300
1	0339	POON	KIN SANG PAUL	VENHOUSE INSURANCE SERVICES CO.	27822831	23856363	1	0186	WAN	TAK WAH	A.I.A.	27365051	26639491
F	0138	POON	KIN SANG PAUL	VENHOUSE INSURANCE SEERVICE CO.	27822831	23856363	A	0320	WONG	YUEN YEE JULIA	GUARDIAN ASSURANCE PLC	25265985	28459979
ı	0013	POON	POON YUI STANLEY	STANFORD INSURANCE BROKERS LTD.	28933982	28933982	Α	0309	WONG	CHI CHOI	LSC INSURANCE CONSULTANTS LTD	25731001	25728042
F	0012	POON	POON YUI STANLEY	STANFORD INSURANCE BROKERS LTD.	28933982	28933982	1	0273	WONG	LAI LING	TRUE WILL LTD.	28778488	28778366
CA	0288-4	REDDY	JAMES CHRISTOPHER	PRINCIPAL INSURANCE COMPANY (HK) LTD.	28271628	28271618	F	0272	WONG	LAI LING	TRUE WILL LTD.	28778488	28778366
CA	0141-5	SIN	ANN	MIN XIN INSURANCE CO. LTD.	25215671	25267364	1	0242	WONG	CHI WING EDDY	EAST ASIA AETNA INSURANCE	90166667	28502555
1	0148	SIT	CHO LUN JOSEPH	SWISS INSURANCE MANAGEMENT (HK) LTD.	29682222	29682228	F	0241	WONG	CHI WING EDDY	WONG CHI WING & CO.	90166667	28502555
۸	0147	SIT	CHO LUN JOSEPH	SWISS INSURANCE MANAGEMENT (HK) LTD.	29682222	29682228	F	0240	WONG	CHI KEUNG VINCENT	SERCOQUIN BUSINESS LTD.	27808893	27809366
CA	0286 0255-1	SIU	WING KEUNG	WINTERTHUR SWISS INSURANCE (ASIA) LTD	25820608	25820669	Α	0228-5	WONG	YUEN YEE JULIA	EAGLE STAR LIFE ASSURANCE CO. LTD.	29678393	28862802
L	0233-1	SIU	CHI FAI SIMON	ASIA PACIFIC INSURANCE LTD.	27234870	28345567	Α	0228-4	WONG	YIU HONG HANSEL	EAGLE STAR LIFE ASSURANCE CO. LTD.	29770376	29679330
1	0025	SIU	MING FAI RAYMOND	MOLLERS' UNDERWRITING AGENY LTD.	25800565	28652386	1	0218	WONG	KIN CHI KINNY	CONVOY INSURANCE BROKERS LTD.	28613682	28613989
F	0023	SO	SAU SHAN SIMON	SIMON SO INSURANCE SERVICE LTD.	27308189	27355895	Α	0195	WONG	CHUN LEUNG JONAS	LIPPO PROTECTIVE LIFE INS. CO. LTD.	25772652	25218039
1	0326	SUNG	SAU SHAN SIMON	SIMON SO INSURANCE SERVICE LTD.	27308189	27355895	1	0159	WONG	SAI HUNG DAVID	WAH FU INSURANCE SERVICES CO.	28342008	28912100
	0264	SUNG	WAI KWOK CHARN SUM	AUTORICH INVESTMENT LIMITED	28611618	25273456	1	0152	WONG	CHI MING LOUIS	LOYAL INSURANCE ADVISERS LTD.	23883283	23886866
1	0182	SUNG		UNIVERSAL INSURANCE SERVICE AGENCY	23969141	24171595	1	0092	WONG	HING WAH	UNICOM INSURANCE & MANAGEMENT LTD.	25233837	25239321
CA	0255.2	SZE	FUNG MING CATHERINE	EAST ASIA AETNA	28502500	28502555	F	0086	WONG	SAI HUNG DAVID	WAH FU INSURANCE SERVICES CO.	28342008	28912100
A	0105	SZE	Chun man Simon Chun man	ASIA PACIFIC INSURANCE LTD. OTB ASSURANCE LTD.	28923888	28345567	1	0078	WONG	CHI KEUNG VINCENT	SERCOQUIN BUSINESS LTD.	27808893	27809366
1	0103	TAI	LEE YUNG HENRY	CITYBASE INSURANCE BROKERS LTD.	28923824	23916117	1	0065	WONG	CHEONG CHUNG	MASS INSURANCE MANAGEMENT LTD.	28517928	28519003
i	0311	TAI	SUN KEUNG JOSEPH	POTECT INSURANCE BROKING CO LTD	28153668	25447388	F	0064	WONG	CHEONG CHUNG	MASS INSURANCE MANAGEMENT LTD.	28517928	28519003 28917063
F.	0310	TAI	SUN KEUNG JOSEPH	POTECT INSURANCE BROKING CO LTD	28278863	28278872	· ·	0325	WONG	TAK MING, DOMINIC	CROWE INS GROUP (HK) LTD	28347206	
i	0259	TAM	YING WAI	HONEST WAY CONSULTANTS LTD.	28278863	28278872	۲	0154	WOO	Y.S. JOHNNY	PAN ASIA UNDERWRITERS	28385262	28345230 28345230
i	0258	TAM	YING WAI	HONEST WAY CONSULTANTS LTD.	23672112	27237739	1	0085	WOO	Y.S. JOHNNY	PAN ASIA UNDERWRITERS	28385262	28343230
i	0250	TAM	SILAS	UNION FAITH INSURANCE SERVICES LTD.	23672112	27237739	A	0229-2	WU	YAU HUA TERENCE	CANADIAN EASTERN LIFE ASSURANCE LTD	28288388	23662468
i	0230	TAM	YIP BOR ALBERT		24284237	24899833	1	0188	WU	KA CHEUNG JOHNNY	ON TUNG INSURANCE BROKERS LTD.	23011861	
31	UZIJ	IMIVI	III DOR ALDERI	A & D INSURANCE SERVICES CO.	28571283	28571362	1	0093	WU	Y.M. WILLIAM	NATIONAL MUTUAL	23775767	27586465

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TYPE	NUMBER	SURNAME	GIVEN-NAME	COMPANY-NAME	TEL	FAX
						-
1	0247	YAM	ANDREW	GERLING GENERAL INSURANCE	25988338	25988838
1	0221	YAM	WAI ON	TRINITY GENERAL INSURANCE CO. LTD.	25595175	25593971
1	0067	YAM	RAYMOND	INSUR-UNION INSURANCE BROKERS LTD.	23977208	23977149
F	0066	YAM	RAYMOND	INSUR-UNION INSURANCE BROKERS LTD.	23977242	23977149
1	0103	YAN	SHIU LUN JEFFREY	RELIABLE RESOURCES LTD.	23851166	27827922
1	0268	YAO	H. DANNY	TRADE INSURANCE SERVICES (ASIA) LTD.	28653572	28652317
F	0267	YAO	H. DANNY	TRADE INSURANCE SERVICES (ASIA) LTD.	28653572	28652317
1	0315	YAU	CHUN HUNG, JONATHAN	CHEVALIER (INSURANCE BROKERS) LTD.	28955063	28905671
F	0314	YAU	CHUN HUNG, JONATHAN	CHEVALIER (INSURANCE BROKERS) LTD.	28955063	28905671
1	0043	YAU	C.M. KENDY	ASSURANCE APPRAISAL LTD.	25979218	28345195
F	0042	YAU	C.M. KENDY	ASSURANCE APPRAISAL LTD.	25979218	28345195
1	0283	YEUNG	CHING	RISING BRIGHT LTD.	23888243	27716925
Α	0215-4	YEUNG	SIMON	TUGU INSURANCE CO. LTD.	28242939	28243070
1	0097	YEUNG	DAVID	SHERATION UNDERWRITERS CORP.	27716807	27713269
F	0096	YEUNG	DAVID	SHERATION UNDERWRITERS CORP.	27716807	27713269
	0194	YIP	PAK HONG	NATIONAL MUTUAL	28857077	25138602
1	0316	YIU	TIU TAI MING PATRICK	EAGER INSURANCE BROKERS LTD	27718850	23742868
Α	0331	YIU	KAI CHUNG JASE	HANG SENG INSURANCE CO LTD	25252151	28459180
Α	0220	YU	Y.F. JOYCE	SUN LIFE ASSURANCE CO. OF CANADA	21038802	28949298
1	0319	YUEN	KWOK KEUNG	MAXABLE INSURANCE CONSULTANCY CO LTD	23663313	23663373
Α	0248			MOLLERS' AGENTS LTD	28653228	28652386

