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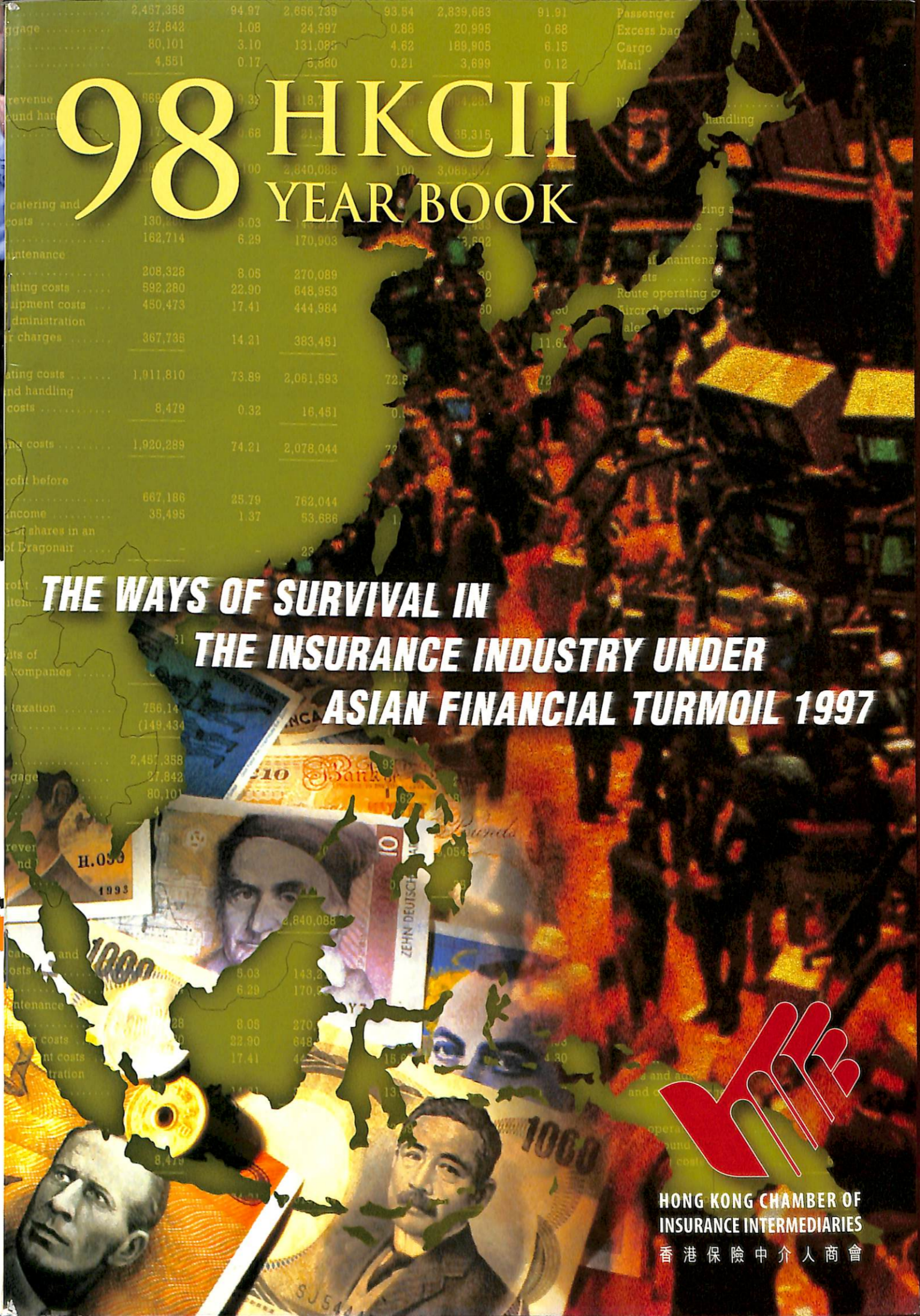
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98 HKCII  
 YEAR BOOK

THE WAYS OF SURVIVAL IN  
 THE INSURANCE INDUSTRY UNDER  
 ASIAN FINANCIAL TURMOIL 1997



HONG KONG CHAMBER OF  
 INSURANCE INTERMEDIARIES  
 香港保險中介人商會





要輕鬆處理公積金及退休金計劃 首選康聯亞洲

康聯亞洲，擁有豐富的公積金及退休金計劃管理經驗，難怪備受世界各地多家公司歡迎。康聯亞洲擁有125年跨國保險及公積金管理經驗，附屬澳洲康聯集團，此乃當地最大的金融服務集團之一。近年來，更在亞洲、澳洲、紐西蘭及英國，提供公積金計劃服務，成績理想。時至今日，我們已為香港服務超過10年；其中累積多年於世界各地管理公積金的經驗，服務卓越，使數以萬計的公司及過百萬投資者稱心滿意。毋用置疑，當你選擇合作夥伴，管理貴公司之公積金及退休金計劃時，康聯亞洲絕對是你的不二之選。

康聯亞洲 有佢點算好



5 MISSIONS

**H**ARMONY

To promote and maintain the spirit of fair deal and harmony between and among insurance buyers, intermediaries and insurers.

**K**NOW-HOW

To prepare, promote and conduct educational seminars, forums, lectures, workshops for the benefit of its members.

**C**ONCERN

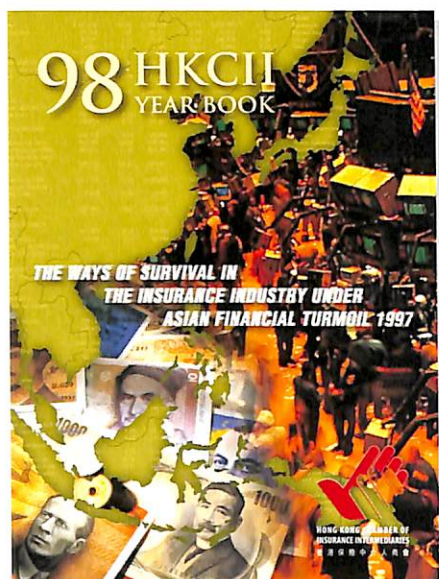
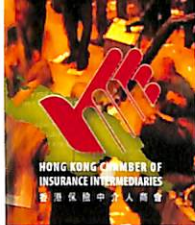
To communicate and to coordinate with government, associations, insurance companies or any other persons in regard to all matters relating to insurance, or insurance intermediaries which may be considered to be for the benefit of members and the general public.

**I**NTEGRITY

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

**I**NFORMATION

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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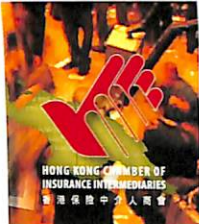
## MESSAGE FROM THE PRESIDENT OF HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES

As we all know, the year 1998 is not an easy one. We all suffer from the economic depression brought by the financial turmoil that occurred by the end of 1997. Insurance intermediaries face the problems of high operating costs, low profit margin and decline of business volume. But I am happy to see that all our Executive Committee members, even though fighting for survival, continue to spend their valuable times in providing service to the Chamber.

That's why this year, we choose the topic "The Ways of Survival in the Insurance Industry under Asian Financial Turmoil 1997" as the main theme of the year-book. May I here express my sincere gratitude to all the writers who contributed articles to make this year-book interesting and meaningful.

Of course, my special thanks go to the Editorial Board and all the insurance friends for their kind support and advertisement sponsorship.

Ricky Chu  
President



## 保險業監理專員 獻辭

受到亞洲金融風暴的侵襲，香港經濟在一九九八年出現衰退，各行各業均受到不同程度的打擊。雖然對比之下，保險業所受到的影響較輕，但已大不如前，經營環境急轉直下，同業間的競爭更趨激烈。

在日益嚴峻的經營環境中，保險中介人面臨的挑戰越來越大。他們必須充份利用自己的專業知識，為客戶所面對的風險，作出精密準確的分析及評估，從而推薦客戶購買最合適的保險產品，為他們提供增值服務，才能成功立於客戶及保險公司之間，建立他們的存在價值。

保險中介人的專業水平得以提高，實有賴 貴會和其他保險專業團體的共同努力，透過通訊和各種活動，協助他們了解市場發展的趨勢及增進他們的專業知識。 貴會在提高保險中介人的專業水準和地位方面，發揮積極和重要的作用。

展望將來，我希望 貴會能再接再勵，與業內人士攜手協力，為提升保險中介人的質素及推動香港保險業的發展，作出更大貢獻。

保險業監理專員  
黃志光太平紳士



## MESSAGE FROM HONORABLE BERNARD CHAN LEGISLATIVE COUNCIL

### 破浪闖關、邁向新領域

一九九八年香港經濟萎縮，保險業內的形勢更形惡化，尤其是在一般保險業務方面。保險從業員之間競爭劇烈，政府又擬引進更嚴格監管，加上全新的強制性公積金和按揭保險業務，保險業前路危機處處，但同時機會重重。我們必須以超越傳統的智慧，輔以理性和耐力來攻克目前的難關，開展全新局面。

#### 理性

割喉競爭只會助長豎敵之風，造成循環損失。偏員補償和汽車保險是業內虧損最龐大的保險類別，保費被壓低至不理性的水平。倘若業界不講求利潤，只求生意額有所增長，情況已出了亂子。我們務要正視現實，作出合理的風險評估。

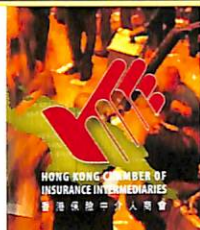
#### 耐力

保險行業是一種專業服務，不過由於社會人士對保險業有不少誤解，以致保險從業員在業務上不時遇到阻力。要提升業內質素，我們必須以無比耐力，重塑行業的公眾形象，同時以非常嚴格的專業操守，確保服務符合高質素要求。因此，除了營業技巧外，新晉保險從業員的入職課程，必須具備道德操守的規範。我們的業務關乎信任和保證 — 聲譽就是我們的資本。

#### 新局面

邁向下一世紀，保險業需要更積極投入商界活動，對社會作出更堅定的承擔。提升行內專業質素，是保險界各團體的共同願望，更是政府和市民樂於見到的。香港保險中介人商會一九九八年年報，為行業未來的取向提供多方啟示，值得我們深思。

立法會保險界議員  
陳智思



## MESSAGE



### MESSAGE FROM THE CHAIRMAN OF HONG KONG FEDERATION OF INSURERS

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On behalf of the Hong Kong Federation of Insurers, I would like to congratulate the Hong Kong Chamber of Insurance Intermediaries on the production of the 1998 Year Book.

Success of the insurance industry would require the close co-operation of all practitioners in the industry regardless whether they are insurers or intermediaries.

Insurance is a highly technical and respectful profession. We need to perform as a professional and be seen as such. In this respect, insurance intermediaries play a vital role as they are the front line contact with the insuring public. Maintaining a high standard of professionalism and strict observance of the code of conduct are therefore of paramount importance in up-holding and enhancement of the professional image to and in gaining recognition by the insuring public. The Hong Kong Chamber of Insurance Intermediaries have worked hard and gained much ground in the attainment of this objective.

I would like to thank the President and committee members of the Hong Kong Chamber of Insurance Intermediaries for their support to the Hong Kong Federation of Insurers and trust the close liaison and co-operation between these two bodies will continue for the benefit of the insurance industry.

Robert Ka  
Chairman  
Hong Kong Federation of Insurers



## MESSAGE



### MESSAGE FROM THE CHAIRMAN OF CONSUMER COUNCIL

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It gives me pleasure to congratulate the Hong Kong Chamber of Insurance Intermediaries (HKCII) on its 6th Anniversary and on its publication of the 1998 Year Book.

The Chamber has again served its members remarkably well in an unprecedented year that has passed with relics of economic turmoil and devastations. I am glad to see the Chamber has stood firm even at difficult times in upholding its esteemed missions and commitments to safeguarding the general interests of both the industry and the insuring public. It is at the interphase with the consumers that the strength of the business is tested and the Consumer Council is happy to play its role and to join hands with the Chamber in furthering this objective.

May I take this opportunity to warmly wish the HKCII continuing growth and prosperity in the years ahead.

Anna Wu  
Chairman  
Consumer Council



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### FEATURE ARTICLES

1

## 香港壽險業 在一九九七 亞洲金融風暴 衝擊下 生存之道

容永棋先生



經濟不景，百業蕭條，是一九九七年亞洲金融風暴衝擊下的現象，而香港也很不幸地被捲入其中，其中股市及樓市更出現下調，經濟增長放緩甚至出現負增長。但在各行各業的怨聲中，壽險業卻能一枝獨秀，並未受金融風暴及經濟低迷的影響，前景一片向好，據業內人士估計，單以九八年計，新造個人壽保單保費仍可有雙位數字增長。

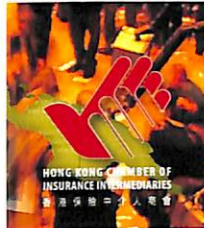
金融風暴無疑是削弱了整體社會的消費能力，構成保費收入的壓力。然而從積極方面看，以往地產股票的投資者所擁有的資產，在金融風暴下轉眼間暴減了大部分價值甚至成為負資產。因為普遍擁有物業的家庭，能留給家人的資產價值驟然間下降了一半，因而有利向他們推銷壽險的保障。而成為負資產的人士，更即時需要多購買壽險來平衡負債。而另一方面，經歷金融風暴後，投資者不再過度熱衷將資金投資於高風險、高回報的地產股票市場，轉移尋求長遠而穩健的理財工具，如定期存款、債券及人壽保險等。

在眾多理財工具中，人壽保險的不同之處，是除了儲蓄或投資性質外，還具備重要的保障元素，而這保障更是預期的金額，並不會因投資環境轉變而更改。

另外，在各行各業的裁員聲中，不少失業大軍都紛紛投身這行業，以解失業之困。在這情況下，壽險公司除了有更多應徵者外，選擇高質素人士的機會也大為提高，因為現在應徵者有不少是擁有較高學歷的專業人士或管理階層之輩，因需找尋另一份工作，而考慮投身壽險業。有這一批高質素的人士加入，對於壽險行業是有一定的好處。

目前，另一個叫壽險業前景向好的原因，就是他們多了一批從內地來港做生意的人士，由於中港兩地的聯繫越來越密切，來回兩地的人多了，加上這類人的購買能力越來越高，他們對本港的保險公司的信心較大，加上確實有這需要，因而令保險行業的生意額大增。

除了以上的近期因素之外，壽險業能穩定發展還因應現今的社會環境。隨著環境的不斷轉變，也令壽險業有更理想的發展機會。當中因素主要是中



1

國傳統大家庭的觀念日漸消失，加上核心家庭的興起，教育程度增加，生活水準提高，以至近年醫療費用不斷增加，人口逐漸老化等轉變，令大眾對保險認識及需求日增。

然而，壽險公司亦需加上具競爭力的產品予以配合，才可在壽險市場上佔穩席位。正如各壽險公司爭相推出的女性保障計劃及危疾保險，就是配合環境的不斷轉變而推出的嶄新產品。經營業務累積的經驗加上對市場的敏銳觸覺，配合資料性的統計數據。壽險產品不斷推陳出新，現今大部分壽險客戶選擇的是有儲蓄的壽險計劃，可獲分發紅利。

為提高客戶服務的水平，處理客戶資料當以全面電腦化最為理想，讓客戶能以最簡單快捷、最方便的程序去查詢保單上的資料。

最後，壽險業乃以人為本的行業，壽險從業員的質素，更是壽險業能良好發展的關鍵。壽險從業員必須「德才兼備」，「德」是指誠信、德行，「才」是指專業知識、殷勤的服務態度。要德才兼備，成為一個出色的壽險從業員，必須要：

- 尊重自己的事業，致力提高壽險的專業地位；
- 以「至高誠信」服務客戶，事事以客最佳利益為先；
- 提供正確及全面的專業意見，以協助客戶作出決定；
- 無論在保單簽署之前或之後，均致力提供快捷及有效率的服務，滿足客戶的需要；以及
- 不斷充實自己，以增進專業知識和服務技巧。

憑著香港人的堅毅不屈的精神，相信金融風暴的影響很快成為過去。展望在未來兩至三年，香港經濟將會逐漸復甦，壽險及整體保險業也會有更大發展。

容永棋先生簡歷

- 美國友邦保險 (百慕達) 有限公司
- 國際人壽保險經理協會
- 亞太區人壽保險從業員總會
- 香港人壽保險經理協會
- 香港人壽保險從業員協會

- 區域總監
- 國際委員會主席
- 聯席主席
- 會長 (1995/96)
- 會長 (1991)



2



Paul Ng  
Executive Director  
HSBC Gibbs  
(Asia-Pacific) Ltd.

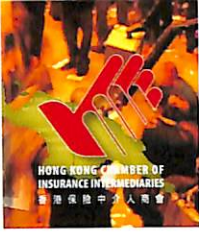
It is a great pleasure to be here to celebrate the publication of 1998 Year Book of HKCII, a chamber that has over the years played an important role in the development of insurance industry in Hong Kong. Development of an industry, we are increasingly realizing, is about the transformation of the industry - the people, business relations, business practice as well as profitability to cope with different climate, favorable and unfavorable.

For decades, Hong Kong's insurance industry has successfully pursued its course of impressive and healthy growth. But the recent crisis under the Asian financial turmoil has caused critical impacts to the industry, as to the Hong Kong economy at large. Prospect looked pale and vulnerable, serious doubts are cast over the future of the industry.

Let me say at the outset that, despite of the downturns, I believe the future prospect of the insurance industry is assured, but I expect that restoring growth would turn out to be a longer, tough and challenging process that many of us anticipated.

As the global trend of the insurance industry moves towards liberalization and deregulation, there are less barriers of market entrance into the insurance industry. The industry as a whole is facing increasingly intensive competition from players other than traditional insurance operators; but rather new players from other financial institutions that offer insurance solutions along with their financial products. The same consumer market is being served with similar products and services by an increasing number of competitors.

The key to success in the future is likely to be based on the formula that we should be more focused, increase on efficiency and delivery of better customer satisfaction. On the one hand, we have to improve our competitive efficiency by further increasing output efficiency and control.



2

On the other hand, we have to further our pursuit in the development of high value-added new products and services to better cater to customer needs.

And to some extent, small to medium operation would be likely to benefit through strategic alliance, leveraging and capitalizing on synergies of individual strength while minimize new product development and operation costs.

The challenges and tasks ahead are great. But based on Hong Kong's remarkable success and sound economic fundamentals, my confidence in the ability of Hong Kong's insurance industry to face up to these challenges is also great.

**PAUL NG**, Executive Director, HSBC Gibbs (Asia-Pacific) Ltd.

*Paul has over 24 years' experience in the insurance industry. He started his career in the Marketing Department of AFIA Worldwide Insurance in 1975 and moved to HSBC Gibbs in 1977. Since then, he has held positions as Marketing Manager, Assistant Director and Executive Director. In 1989, Paul became the Vice-Chairman of the Young Managers' Club and was Chairman in 1990 and 1991. In 1997 he has been on the Executive Committee of the business Enterprise Management Centre. Paul is the Chairman of the Chinese Executives Club of the Hong Kong Management Association.*



3

**How the Insurance Industry Faces the Financial Turmoil**



Andrew Lo  
CCGU Insurance  
General Manager  
(Hong Kong Branch)

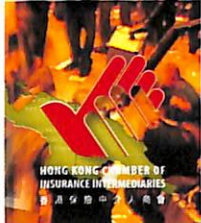
The insurance industry in Hong Kong is experiencing a period of great changes and uncertainties as the Asian financial crisis continues to cause havoc to the local and regional economies. Faced with keen competition, shrinking business volume and the growing globalisation of the market, insurers need to be prepared for their present and future challenges.

According to Andrew Lo, General Manager of the Hong Kong Branch of CCGU Insurance, one of the most significant trends in the industry today is growing specialisation. While most insurers in the past tried to offer a comprehensive array of products and services to their customers, Mr Lo says they now simply "cannot be all things to all people". With the needs of the clients becoming more diverse and specialised, companies have to be more focused in their overall business strategy, and to have a better understanding of their strengths and weaknesses before deciding on which market(s) they target.

Insurers also need to strengthen their distribution channels. Mr Lo believes distribution is to assume greater significance as product differentiation becomes minimal. "That's why insurers need to build a closer relationship with the intermediaries and treat them as equal partners," he says.

Mr Lo sees a long-term relationship with the intermediaries as key to developing a multi-distribution strategy, with an emphasis on the local intermediary network. The polarisation of the intermediaries is becoming a global trend. In Britain, for example, there are mega-sized international brokers on the one hand and local intermediaries on the other, with a focus on personal services and close relationship with the clients. These smaller intermediaries could well turn into a profitable area for the insurers in the years to come.





## 3

CGU is indeed well-positioned to meet these challenges. It has established relationships with its intermediaries for more than 100 years, as well as a large multi-national network to serve the overseas needs of local clients.

In the short term, as Hong Kong tries to recover from the economic downturn, Mr Lo says insurers need to demonstrate greater flexibility and understanding in dealing with the clients. "We are all in the same boat, and we must show our clients that we are on their side - in the good and bad times - and we must work together for an economic recovery," he says. This is also a good opportunity for what Mr Lo calls "relationship building". Insurers can secure closer ties with their intermediaries by working together and standing by them in this difficult period.

Mr Lo is optimistic with the prospects in the long run. He says Hong Kong will recover from the turmoil and continue to play an important role in the economic development in China, as well as the modernisation of its insurance market. As for the industry itself, the long-term goal is to increase professionalism, to satisfy the ever-changing needs and expectations of the clients, and to provide them with value-added products and services.

**Andrew Lo**, has had a career in the insurance industry spanning over 30 years. An Associate of the Chartered Insurance Institute, Mr Lo joined GA in 1968. Over the past 12 years, he has held a variety of positions in Hong Kong plus short term posts in Australia, New Zealand and the UK. Mr Lo is a past President of the Insurance Institute in Hong Kong and continues as Deputy Chairman of the Motor Insurers' Bureau.



## 4

### 保險業在 一九九七亞洲 金融風暴衝擊 下生存之道

鄭文光先生



首先感謝香港保險中介人商會邀請本人於貴會九八年的年報中撰文。今年，貴會的主題是「保險業在一九九七亞洲金融風暴衝擊下生存之道」。眾所周知，亞洲金融風暴席捲亞洲每一個國家，各行各業均受到風暴帶來的某程度衝擊。但有「危」必有「機」，縱然壽險業亦受到相當的影響，但金融風暴的背後亦同時隱藏著發展的機會。

亞洲金融風暴的形成主要是許多亞洲國家忘卻自己的核心競爭能力。它們過度倚重對外借貸而卻未能同時積極提升國家競爭力。因此當國際投機者窺探出某些國家的弱點時，這些體質較弱的國家因而未能抵擋而產生經濟危機，從而觸發是次影響全球的亞洲金融風暴。

壽險業於此次風暴中亦未能倖免。壽險公司於世界各地均有不同類型的投資，例如股票、地產、債券等，而是次的風暴令有關資產價值銳減。以日本為例，已有不少公司產生財務危機。除此以外，很多國家為鼓勵新的投資而調降利率，但調降利率對壽險業產生基本的影響就是費率問題，因為以目前的投資環境來看，壽險業所投資的利率收入將無法提供保戶那麼高的產品預定利率，壽險公司須將保費調高。目前壽險業所賣的產品費率都可能對壽險業帶來很大的財務危機。因此，高費率將是未來壽險業發展的趨勢，很多國家，如：中國大陸、日本、台灣均可看到有關情況。

在此情況下，客戶除面臨資產、收入減少外，亦將面對保費增加的情況出現。這種形勢看似不利壽險業發展，但從另一個角度來看，現在正好是壽險業的發展時機。金融風暴後，房地產價格降低、租金便宜，營運成本相對降低，而其他金融商品因投資回報率而影響客戶投資的意願，因此相對來說，購買保險將是客戶最喜歡的投資產品。

從正反兩面看，本人對壽險業的前景還是蠻樂觀的。其實，亞洲保險市場尚有龐大的發展空間。以一九九八年計，全球壽險市場的保費收入以亞洲區最高，佔總保費的40.35%，遠遠拋離次位歐洲市場的29.85%，因此預期亞太地區的壽險業務將會繼續蓬



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勃發展。無論亞洲金融風暴對全球經濟的影響如何強大，亞洲保險業於龐大的發展空間下只要不斷求變，相信要於風暴中生存，甚至藉此擴展都不為難事。

未來壽險業的發展，將受到人口老化及全球資訊發達的影響，而這兩個現象將會將壽險業帶入不同的發展方向。長久以來，壽險業給人的印象是保守、穩守經營的行業，法令限制嚴格、顧客忠誠度高，但因人口老化、資訊發達及自由貿易的影響，未來壽險業和許多行業一樣，都將面臨不同的競爭。壽險業將進入快速轉變的年代。事實上，人口結構改變和資訊發達兩大趨勢，對壽險業將會產生三大發展動力：

#### 一、 降低營運成本

提升競爭力的其中一種方法是將營運成本設法降低。除了將壽險業整體營運成本降低外，更重要的是各員工均意識到提高競爭力的重要性，從而以最有效率的方法將產品及服務提供予客戶。

#### 二、 提高市場應變能力

除了降低營運成本外，保險公司當然亦要不斷留意市場變化及客人需要，以設計並推出市場創新產品以滿足顧客所需。以東亞安泰保險為例，我們除於本年推出女性產品「康美女性壽險計劃」外，亦為首間壽險公司為針對本港失業問題而推出有關產品。放眼未來，保險公司更應積極提高企業應變能力，因為未來市場的變動性很大，而新產品的壽命卻有限。

#### 三、 提供優質服務

保險業已從單純的銷售提升至服務性行業，因此除了保險顧問及公司各職員須具備專業知識，以彰顯保險功能外，亦要不斷提供予客戶優質的售前及售後服務，將無形的壽險商品有形化。於過去一年，東亞安泰保險已開設全港首間綜合保險專門店及開放式訓練中心，並推出保險業嶄新服務廿四小時專人客戶服務熱線，為保險業服務化的目標推前一大步。

我個人覺得至少一定要做到創新，且在創新之餘更要卓越，做到最好為止。提供客戶完善的售後服務，並和客戶保持良好的關係，才是我們成功的關鍵，因為未來我們的競爭者很多，不僅是傳統的壽險業，還有很多不同行業的競爭者，因此我們要在短



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時間內改變銷售策略，而將來成功的企業該有下列特質：

#### 一、 迅速的市場應變能力

一個成功的企業要懂得因應市場的變化而作出改變。

#### 二、 提供超越客戶需求的服務

企業的成功依賴客戶對公司的滿意程度，因此企業必須提供客戶滿意的服務，甚至乎超越顧客所求。

#### 三、 建立值得信賴的公司品牌形象

未來資訊將愈益發達，而客戶對壽險的瞭解亦愈益清晰，因此企業必須建立良好的企業形象及品牌，才能取得客戶的信賴，而企業方能成功。

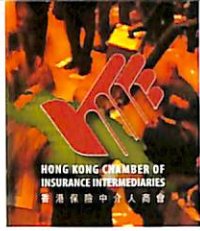
企業經營者認清上述三大方向後，便須訂立目標。領導者所訂立的目標必須讓大家覺得興奮及有意義，就算目標只達到八、九成，其實已屬不錯的成績。以東亞安泰保險為例，公司去年計劃於一年內將不到一千人的人力發展至二千多人，剛開始時大家都認為不可能，但現在我們經已將目標達成，因此清晰的目標是成功的第一步。

最後，謹此希望以上的意見能為各位提供未來壽險業發展的展望，並希望壽險業於未來的一年繼續欣欣向榮，謝謝！

鄭文光 東亞安泰保險(百慕達)有限公司 執行董事

#### 曾參與社會及行業活動

1998	香港保險業聯會 法律事務委員會主席
1998	香港壽險總會 法律事宜工作小組主席
1997 - 現在	香港壽險總會委員
1991 - 92	香港海港扶輪社 前任社長
1989 - 現在	美國特許壽險及財務顧問學會會員
1987 - 88	香港壽險總會 專業操守委員會會員
1978 - 現在	香港壽險管理學會會員



## Organisation Chart of 1998 Executive Committee



Ricky Chu      Johnson Lee      William Ng      Philip Mak      C.S. Diu



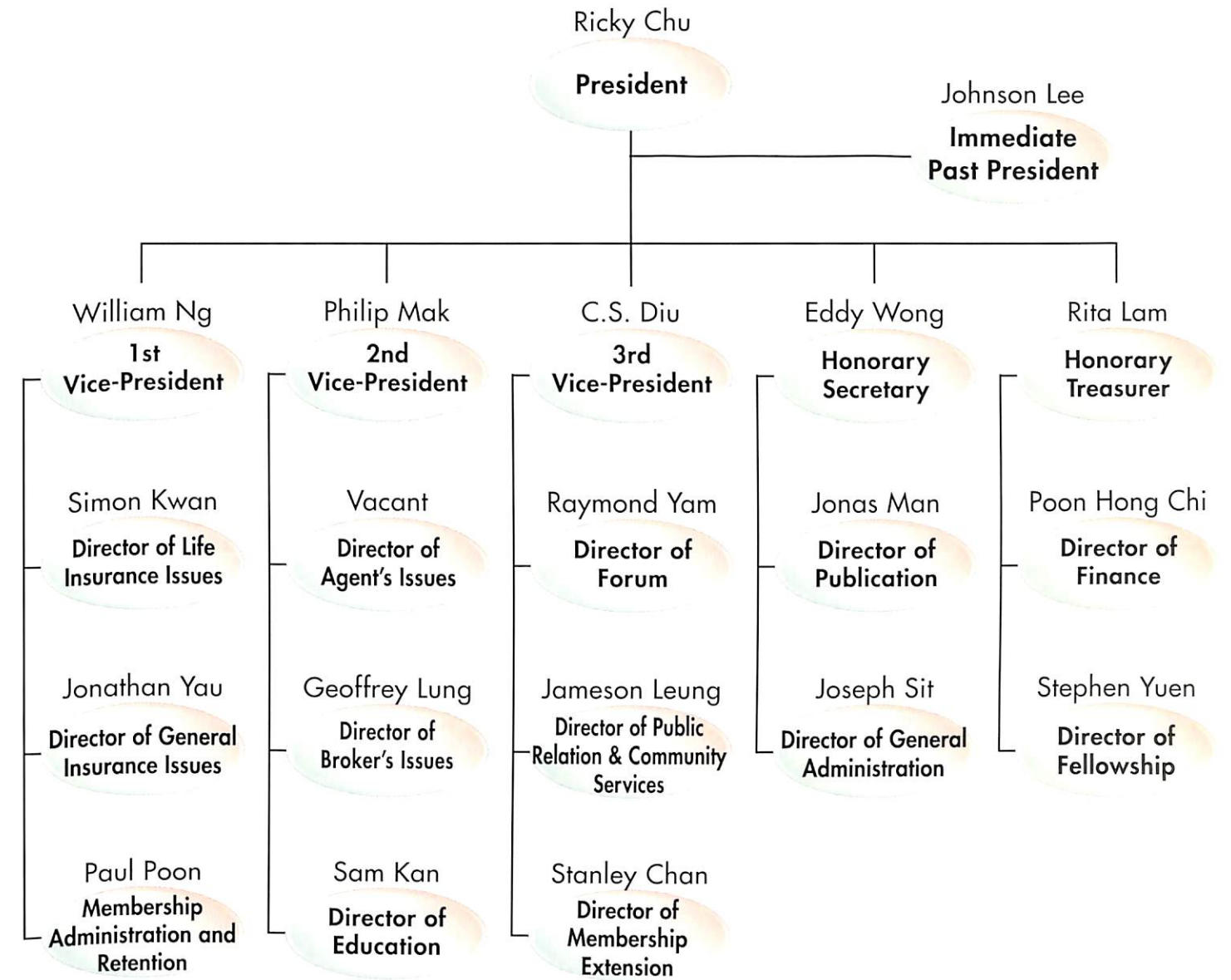
Eddy Wong      Rita Lam      Geoffrey Lung      David Wong      Simon Kwan



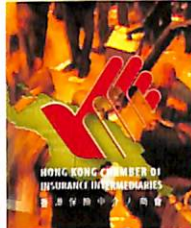
Jonathan Yau      Jonas Man      Raymond Yam      Stanley Chan      Paul Poon



Sam Kan      Jameson Leung      Stephen Yuen      Poon Hong Chi      Joseph Sit



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



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Teresa So  
O F Leung  
Simon Ip  
David Tsoi

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Stanley Poon  
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Edmund Leung  
Galen Choi  
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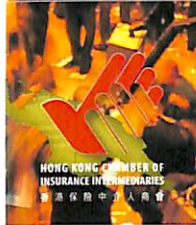
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Tsimshatsui, H.K.  
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集團辦事處：  
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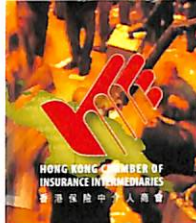
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**The Honorable Bernard Chan**  
 陳智思立法會議員

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**INTERCARGO**  
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## PUBLIC RELATIONS

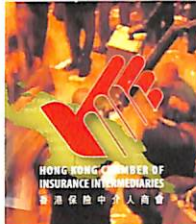
### Contacts & Friendship

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
- The Legislative Councilor - Mr. Bernard Chan





### INSTALLATION CEREMONY OF EXECUTIVE COMMITTEE MEMBERS 1998

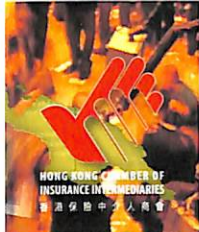
A solemn Installation Ceremony of E.C. Members was held on 24th April 1998. Mr. Alan Wong JP, Commissioner of Insurance Authority, The Honorable Chim Pui Chung and Mr. Frank Chan, Chairman of The Hong Kong Federation of Insurers were invited as our Guests of Honor.

A total of 180 guests, fellow associates and members were participated in the Installation Ceremony.



### INSTALLATION CEREMONY OF EXECUTIVE COMMITTEE MEMBERS 1998





### INSTALLATION CEREMONY OF EXECUTIVE COMMITTEE MEMBERS 1998



### ANNUAL GENERAL MEETING

It was held on 10th December 1998. EC Reports and Financial Statements were passed by general assembly. Most importantly, we have successfully elected the 1999 EC members in the AGM. They are as follows:

#### (HKCII) - 1999 Executive Committee Members

<u>Position</u>	<u>Name</u>	
President	William Ng	伍華
I.P.P.	Ricky Chu	朱信光
1st Vice President	Philip Mak	麥順邦
2nd Vice President	C.S.Diu	刁志成
3rd Vice President	Eddy Wong	黃志榮
Hon. Secretary	Joseph Sit	薛祖麟
Hon. Treasurer	Jonas Man	文天賜
Brokers' Trade Issues	Kamson Lam	林平春
Agents' Trade Issues	Johnson Lee	李鎮成
Publication	Poon Hong Chi	潘康志
Forum	Stephen Yuen	袁國強
Membership (Extension)	Stanley Chan	陳志強
Membership (Retention)	Sylvia Chan	陳小燕
Education	Jonathan Yau	丘振雄
P.R. & Community Services	Rita Lam	林美華
Fellowship	Simon Kwan	關世明
General Administration	Raymond Yam	任家鑫
Membership Administration	Sam Kan	簡灼垣







SNAP SHOTS OF CHAMBER'S ACTIVITIES

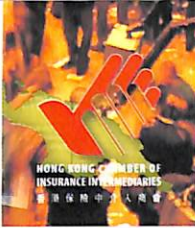
AGM



SNAP SHOTS OF CHAMBER'S ACTIVITIES

AGM





FORUMS

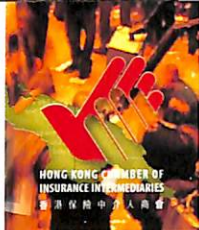
It is one of the Chamber's missions in giving our members a chance to voice out their opinions on insurance issues. Topics chosen for Forums and Seminars are always the main concern of the intermediaries and thus a high percentage of attendance is always recorded.

- 17th Forum : Friday, 29th May, 1998.
- Topic : The Recent Development of the MPF
- Speaker : Mr. Raymond Tam  
Assistant Director of the Mandatory Provident Fund Office
  
- 18th Forum : Wednesday, 8th July, 1998.
- Topic : Agency Agreement
- Speaker : Mr. John Lee, Mr. Joseph Sit.



FORUMS





## SNAP SHOTS OF CHAMBER'S ACTIVITIES

### SEMINARS

Date : Thursday, 8th October, 1998.  
 Topic : Vanishing Premium in Life Insurance Products  
 Speaker : Mr. Lee Tak Yam, Mr. Patrick Leung,  
 Mr. Andy Wong, Miss Joyce Yu.



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COMMUNITY SERVICE

Community Service Visit to the Orthopaedic Children's Ward of Pamela Youde Nethersole Eastern Hospital

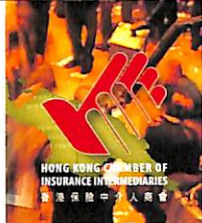
We had paid a visit to the Children's Ward in Pamela Youde Nethersole Eastern Hospital on 21st December, 1998. Our Counsellor, Mr. John Ma played as the Santa Claus and delivered lots of gifts to the children patients' hands, bringing them a little comfort and temporary relief of their pain. We had also invited some professionals to play the popular cartoon characters in front of the children. The room was full of joy and happiness.

We take this opportunity to thank our sponsors, E.C. Members, Counsellors and all other participants who made this event successful and meaningful.



COMMUNITY SERVICE





# 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，是以我們每月都出版會員通訊，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，歡迎致函賜教。



# NEWSBULLETIN

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

MARCH 1998

To: All Members

1. Fellowship  
The fellowship gathering for this month will be cancelled because of other business engagements. It will resume as usual in April 1998.

2. Welcoming New Members  
The Committee extends our warmest welcome to the following new members:  
Mr. Charles Chan (陳卓榮), of the Hongkong Chinese Insurance Co., Ltd. and Mr. David Ho (何偉雄), of New York Life as Individual Associate Members.

3. Installation Ceremony  
The Installation Ceremony of the 1998 HKCII Office-Bearers of the Executive Committee is scheduled to be held on 24 April, 1998 (Friday) at the Chinese General Chamber of Commerce Centre.

4. Financial Status of the Chamber  
The balance of our bank current account as at 31 March 1998 was HK\$542,344.98.

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

January 1998

To: All Members

1. Executive Committee Members 1998  
The Office-Bearers of the Executive Committee 1998 have been elected as follows:

Function	Name of E.C. Member
President	Mr. Eddy Chu
Immediate Past President	Mr. Jonathan Lee
1st Vice President	Mr. William Ng
2nd Vice President	Mr. Philip Mak
3rd Vice President	Mr. C.S. Dui
Hon. Secretary	Ms. Eddy Wong
Hon. Treasurer	Miss Rita Lam
Director of Broker's Office	Mr. Geoffrey Lung
Director of Life Insurance Issue	Mr. Simon Kwok
Director of General Insurance Issue	Mr. Jonathan Yau
Director of Publication	Mr. Josias Man
Director of Finance	Mr. Raymond Tam
Director of Membership Extension	Mr. Stanley Chan
Director of Membership Retention	Mr. Paul Poon
Director of Education	Mr. Sam Kwan
Director of P.R. & Community Services	Mr. James Leung
Director of Fellowship	Mr. Stephen Yuen
Director of Finance	Mr. Poon Hong Chu
Director of General Administration	Mr. Joseph Si

2. Fellowship  
The fellowship gathering for this month will be suspended because of the Chinese New Year holidays. It will resume as usual in February, 1998.

3. Membership Renewal  
The Membership Renewal Notice has been sent to all members by mail last week. Kindly send in your membership fees promptly so that you may keep on receiving informative materials and keep you abreast of the market movement as well.

4. Financial Status  
The balance of our bank current account as at 31 January 1998 was HK\$542,344.98.

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

February 1998

To: All Members

1. Appointment of Executive Committee Member  
Mr. David Wong has been appointed to take up the post of Director of Agency Issue during the February E.C. Meeting. Congratulations to David!

2. Board of Counselors 1998  
The Board of Counselors for the current year has been elected as follows:

Mr. Gregory Fung	Mr. Kamwek Hong	Mr. Samuel Poon
Miss Virginia Law	Mr. John Ma	Mr. Roy Cheung
Mr. Anthony Lam	Mr. Namson Lam	Mr. Edmund Leung
Mr. David Yeung	Mr. Samuel Leung	Mr. Owen Choi
Mr. Simon Si	Mr. Li Ka Oi	Mr. Francis Wong
Mr. Raymond Fan	Miss Joyce Yu	Mr. Harry Chan

Thanks for their kind assistance to serve as Counselors.

3. Trade Counselling Commission  
Mr. Kipshun Lam and Mr. Claret Cho were appointed Chairman and Vice Chairman of the Commission respectively. They will be working closely with the Councilors to serve our members.

4. Fellowship  
This month's fellowship gathering will be held on **February 27, 1998 (Friday)** at 5:30 p.m. at the **Empire Brew Pub, Mezz. Floor of Empire Hotel** (77 Hennessy Road, Wanchai, Hong Kong, Tel. 25691111). We have invited Allianz Corbis Insurance (Far East) Limited to be our Guest Insurer. Souvenirs will be dispatched to all participants. Our Hon. Treasurer, Miss Rita Lam will be the host of this gathering. Do come and meet some friends here!

5. Membership Renewal  
Membership Renewal Notices have been sent to all members by mail last week. Kindly send in your membership fees promptly so that you may keep on receiving informative materials and keep you abreast of the market movement as well.

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

APRIL 1998

To: All Members

1. Fellowship  
The fellowship gathering for this month will be replaced by the Installation Ceremony for our Chamber's 1998 Office-Bearers, which is to be held on this Friday, April 24, 1998, at 9:00pm at The Chinese General Chamber of Commerce, R.F. 24-25 Connaught Road, C., Hong Kong.

2. HKCII 1998 Office-Bearers Installation Ceremony  
You are cordially invited to attend this ceremony. Please come to meet your friends and the honourable guests. A free copy of the Year Book 1997 will be presented to you at your presence.

3. Year Book 1997  
The Year Book 1997 is now ready and is available for distribution. A free copy will be sent to all members by mail, most probably, within the next two weeks.

4. Welcoming New Members  
The Committee extends our warmest welcome to the following new members:  
Mr. Raymond Fan of Waterbury Swiss Insurance (Asia) Limited as Individual Associate Member  
Mr. Alliance Corbis Insurance (Far East) Limited as Corporate Associate Member with 5 subsidiaries as follows:  
Miss Cynthia Li  
Miss Sagarney Lau  
Miss Fiona Kwok  
Miss Helen Chan  
Miss Prudence Lam

5. News from our Friends  
A seminar on "Money Laundering", "Year 2000" and "Investment through Life Insurance" will be held, jointly by CIB and PIBA, on Monday, April 27, 1998 (9:00am-13:00pm) at Rooms 404-407, Hong Kong Convention & Exhibition Centre. Interested parties may send fax to the CIB Secretary at Fax No. 25902117 for enrollment. There will be NO FEE for this seminar. Don't miss the chance.

6. Membership Renewal  
More than 50% of the members have paid their membership fees in the first quarter of the year. Have you sent in your cheque? With your support, the Chamber can continue to develop services of benefits for our members and the insurance industry as well.

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

May 1998

To: All Members

1. Congratulations to Our Hon. Legal Advisor  
The Committee extends our sincere congratulations to our Hon. Legal Advisor, Mr. Simon Chan, who has been elected as the Vice President, 1998-1999, Secretary of Hong Kong Corporation to you.

2. Notes of Thanks and Appreciation  
We must say thank you for the generous support from our friends - the fellow associations and all HKCII members, in the advertisement operation, Year Book 1997, which enables us to make the publication smoothly and successfully. A total of about 180 phoned fellow associates and HKCII members have our installation ceremony, which was held on April 24, 1998. Many thank you again for your presence and the lovely flower arrangement you have sent to us.

3. Fellowship  
This month's fellowship gathering will be held on **May 29, 1998 (Friday)** at 5:30 p.m. at the **Empire Brew Pub, Mezz. Floor of Empire Hotel** (77 Hennessy Road, H.K. Tel. 25691111). We have invited Tai Ping Life Insurance Co., Ltd. as our Guest Insurer. Souvenirs will be offered to all participants. Our Vice President, Mr. C.S. Dui will be the host of this gathering. Let's have a drink there.

4. Forum  
Our first forum, "The Recent Development of the MPF" (最新發展之「强制性公积金制度」) will be held on **June 5, 1998 (Tuesday)** at 6:45 p.m. at the **Chinese General Chamber of Commerce**, R.F. 24-25 Connaught Road, Central, Hong Kong. We have great pleasure to invite Mr. Raymond Tam to be our Guest Speaker. Do not miss the chance of getting a better understanding on this hot topic! Limited to 50 seats, make your reservation now!

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

JUNE 1998

To: All Members

1. Executive Committee Member Resignation  
Mr. Jonathan Yau has resigned from the post of Director of General Insurance Issue. We thank you for Jonathan's previous effort and kind assistance to the Chamber.

2. Fellowship  
This month's fellowship gathering will be held on **June 24, 1998 (Friday)** at 5:30 p.m. at the **Empire Brew Pub, Mezz. Floor of Empire Hotel** (77 Hennessy Road, Hong Kong, Tel. 25691111). We have invited China Merchants Insurance to be our Guest Insurer. Souvenirs will be offered to all participants. Our Vice President, Mr. Eddy Wong will be the host of this gathering. Please come and share the joy with your friends!

3. Forum  
A full house of 140 attendees was recorded in our first Forum on "MPF" (强制性公积金制度) which will be held on **July 18, 1998 (Wednesday)** at the **Chinese General Chamber of Commerce**, R.F. 24-25 Connaught Road, Central, Hong Kong. The topic "Agency Agreement" (代理人协议) may give you your queries, such as "Am I dealing with a FAIR Agency Agreement?" "Is it worth my attention to in order to get a FAIR Agency Agreement?" etc. would be of great concern to you. So, fill in the Reply Slip that we have faxed to you and make your reservation.

4. Welcoming New Members  
The Committee extends our warmest welcome to the following new members as Individual Associate Members:  
Mr. Simon Fung (冯少雄先生) of A.I.A. Co., Ltd. as Individual Member  
Mr. Leung Chi Fa (梁志强先生) of Asia Insurance Hong Kong Ltd.  
Mr. Liu Wai Hong (刘伟强先生) of Hang Seng Insurance Co., Ltd.

5. Trade Counselling Commission  
To refresh your memory, the Trade Counselling Commission of the Chamber is ready to receive and attend complaints of any kind from Members of the Chamber against either of Insurers, Associations of Insurers or Brokers, Regulators, Actuaries and related Government Departments. It consists of following members:

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

July 1998

To: All Members

1. Meeting with Legistime Counselor - Mr. Bernard Chan  
A meeting has been successfully held between the representatives of our Chamber and Mr. Bernard Chan on July 17, 1998 at Mr. Chan's office. During the meeting, we have shared our views and exchanged ideas with Mr. Chan concerning the insurance industry (both parties found the meeting useful and meaningful). We were encouraged to have more contacts with Mr. Bernard Chan in future.

2. Welcoming New Members  
The Committee extends our warmest welcome to the following new members who join the Chamber as Individual Associate Members:  
Mr. Fong Ho Lai (冯浩烈先生) of National Mutual Insurance Co., Ltd.  
Miss Yip Sau Ying (叶秀英小姐) of National Mutual Insurance Co., Ltd.  
Mr. Simon C. F. Sui (苏卓生先生) of Pan South Insurance Co., Ltd.

3. Fellowship  
This month's fellowship gathering will be held on **July 31, 1998 (Friday)** at 5:30 p.m. at the **Empire Brew Pub, Mezz. Floor of Empire Hotel** (77 Hennessy Road, Wanchai, Hong Kong, Tel. 25691111). We have invited Canadian Eastern Life Assurance Ltd. to be our Guest Insurer. Our Hon. Treasurer, Miss Rita Lam will be the host of this gathering. Souvenirs will be offered to all participants. And what's more, "Sakams" will be provided as snacks with the compliments of our member, Miss Judy Wong. We thank you for the generosity of Miss Wong. Please come and join us for a wonderful evening.

4. Anti-Cancer Seminar (中港联讲)  
A seminar with the topic "Anti-Cancer in Mission 1998", jointly organized by Tai Ping Shan Juniors Chamber and The Hong Kong Anti-Cancer Society will be held on **August 26, 1998 (Wednesday)** from 7:00 p.m. to 9:30 p.m. at the **Hong Kong Science Museum, Tamshui, Lantau Island, Hong Kong**. We have the pleasure to announce that our Hon. Secretary, Mr. Eddy Wong is invited as one of the Guest Speakers, representing HKCII, to present and explain to the participants, the extent of coverage, definitions and claims procedure of Cancer Insurance Policies. The President of The Hong Kong Anti-Cancer Society will give talks and answer questions on the topic. There will be NO FEE for this seminar. Interested parties may call at Tel. No. 28384407 for admission.

5. Financial Status of the Chamber  
The balance of our bank current account as at June 30, 1998 was HK\$572,837.60, after total deposit of HK\$12,527.98 and with withdrawals of HK\$512,422.48. The total cash in hand is HK\$455,181.08 with three fixed deposits amounting to HK\$520,244.98 included.

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

September 1998

To: All Members

1. Fellowship  
This month's fellowship gathering will be held on **September 24, 1998 (Friday)** at 5:30 p.m. at the **Empire Brew Pub, Mezz. Floor of Empire Hotel** (77 Hennessy Road, Wanchai, Hong Kong, Tel. 25691111). We have invited National Mutual Insurance Co., Ltd. to be our Guest Insurer. Our Vice President, Mr. C.S. Dui will be the host of this gathering. Souvenirs will be dispatched to all participants as usual. Don't miss the opportunity of having a chat with your friends in a relaxing way.

2. Welcoming New Members  
The Committee extends our warmest welcome to the following new members:  
Mr. Philip So (苏少雄先生) of A.I.A. Co., Ltd. as Individual Member  
National Mutual Insurance Co., Ltd. as Corporate Associate Member with 5 subsidiaries as follows:  
Mr. Barry Chung (鍾兆才先生), Miss Monica Wong (黃嘉敏小姐), Miss Ada Wai (魏佩珊小姐), Miss Romina Karm Khan (甄露露小姐), Mr. Graham Chan (陳國强先生).

Welcome you all to this big family!

3. Seminar on "Vanishing Premium Option" in Life Insurance Product  
As you have been notified earlier that a seminar on the captioned topic is scheduled to be held on **October 8, 1998 (Thursday)** from 9:45 a.m. to 7:15 p.m. at HR Education Group (Room 601, Tower 1, Admiralty Centre, 18 Harbour Road, Hong Kong). We have invited four Guest Speakers to share with you their experience and expertise in the production and functioning of this mechanism of Life Insurance products. We are sure that it will enrich your knowledge in this aspect. There will be NO FEE for members. So act now and fill in the Reply Slip that sent to you by fax last week.

4. HKCII Year Book 1998  
The Wave of Survival in the insurance industry under Financial Turmoil has been listed as the Main Theme of the Year Book. Letters of invitation for advertisement will be sent out to all members shortly. We need your full support on the advertising campaign so that we can raise sufficient funds for the operational costs of the Chamber.

## News Bulletin

A regular Bulletin of the Hong Kong Chamber of Insurance Intermediaries

DECEMBER 1998

To: All Members

1. Fellowship  
Merry Christmas and a Happy New Year! The December fellowship gathering will be cancelled due to the Christmas holidays. We take this opportunity to thank all of the HKCII Members, E.C. Members and Guest Insurers who had been participating in the fellowship gatherings throughout the year. Hope to see you again in 1999!

Coming Soon -  
January 17, 1999 (Sunday) - A tour to visit the scenic spots in the New Territories is scheduled to be held on this date. Members will be notified shortly of the details.

2. 1998 HKCII Annual General Meeting  
Our Annual General Meeting has been successfully held on December 10, 1998 (Thursday) at the Convention Hall of The Chinese General Chamber of Commerce. During the meeting, the Executive Committee reported the Association Affairs to all members and the following 1999 Executive Committee Members were elected:

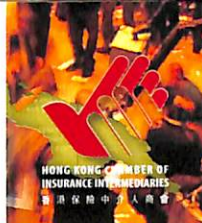
Mr. Ricky Chu	Mr. William Ng	Mr. Philip Mak	Mr. C.S. Dui
Mr. Eddy Wong	Mr. Joseph Si	Mr. Josias Man	Miss Rita Lam
Mr. Sam Kwan	Mr. Simon Kwok	Mr. Stanley Chan	Mr. Paul Poon
Mr. Jonathan Yau	Mr. Poon Hong Chu	Mr. Jonathan Lee	Mr. Stephen Yuen
Mr. Namson Lam	Miss Sylvia Chan		

Congratulations to you all!

3. Financial Status of the Chamber  
The balance of our bank current account as at November 30, 1998 was HK\$578,710.17, after total deposit of HK\$19,614.64 and withdrawals of HK\$2,700.00. The total cash in hand is HK\$460,491.08 with two fixed deposits amounting to HK\$531,761.58 included.

4. Community Service Visit to Pamela Youde Nethersole Eastern Hospital  
We have, at the request of the hospital, changed our schedule to visit the "Orthopaedic Children's Ward" on December 21, 1998, in the afternoon. It was a wonderful experience for our E.C. Members to share the joy and happiness with the children patients. Our Counsellor, Mr. John Ma made up the Santa Claus and delivered gifts to the children. The room was full of joy and smiles. Driving on the anti-epilepsy experienced by the children.

Wishing you a Merry Christmas & a Happy New Year!!!



WITH COMPLIMENTS OF

衡量保險集團  
Assurance Appraisal Group

雅德保險服務有限公司  
Acanda International Ltd.

Charles Monat Ltd.

康威保險經紀行有限公司  
Convoy Insurance Brokers Ltd.

富偉顧問有限公司  
Faith World Consultants Ltd.

佳衛保險經紀有限公司  
Golden Protection Insurance Brokers Ltd.

恒基保險顧問有限公司  
Hang Kay Insurance Consultants Ltd.

恒信保險顧問(香港)有限公司  
Hanshun Insurance Consultants (HK) Ltd.

Kenneth Hong

Paul Law

信邦保險顧問有限公司  
L & C Insurance Consultant Ltd.

李家安保險顧問有限公司  
Lee Kar On Insurance Consultants Ltd.

馬勒保險顧問有限公司  
Mollers' Insurance Brokers Ltd.

恒進公司  
Progress Co. (Insurance Services)



WITH COMPLIMENTS OF

昆士蘭保險(香港)有限公司  
QBE Insurance (Hong Kong) Ltd.

喜來登保險代理有限公司  
Sheraton Insurance Agency Ltd.

蘇壽山保險服務有限公司  
Simon So Insurance Services Ltd.

盛勢保險代理有限公司  
Sincere Insurance Agency Ltd.

銳豐保險顧問有限公司  
Stanford Insurance Brokers Ltd.

邦域保險顧問有限公司  
Trans-Pacific Insurance Brokers Ltd.

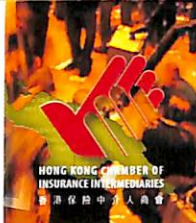
合信保險顧問有限公司  
Union Faith Insurance Services Ltd.

環安保險代理公司  
Venhouse Insurance Services Co.

維亨有限公司  
Victoria Heights Co Ltd.

華富保險事務有限公司  
Wah Fu Insurance Services Co Ltd.

Eddy Wong



## COMPLIMENTS



香港專業保險經紀協會  
Professional Insurance Brokers Association Ltd.



澳門保險業中介人協會

ASSOCIAÇÃO DOS MEDIADORES DE SEGUROS DE MACAU  
MACAU INSURANCE AGENTS AND BROKERS ASSOCIATION  
澳門北京街244-246號澳門金融中心6樓G座 澳門郵箱一八三〇號  
Nº 244-246 Rua de Pequim, Macau Finance Centre 6-andar "G", Macau  
P. O. Box 1830, Macau



## SNAP SHOTS OF CHAMBER'S ACTIVITIES

### INFORMATIVE MATERIALS

Apart from the "Happy Hour" gatherings regularly held on last Fridays of each month at Empire Hotel and other outdoor recreational activities. It is always the Chamber's endeavour to provide first-hand, trade-related information to our members.

Copies of the Insurance Laws governing the operations of Insurance Agents and Brokers in Mainland China were prepared for members' subscription at minimal costs in March, 1998.

#### 《中华人民共和国保险法》

(1995年6月30日第八届全国人民代表大会常务委员会第十四次会议通过)

##### 第一章 总则

- 第一条 为了规范保险活动,保护保险活动当事人的合法权益,加强对保险业的监督管理,促进保险事业的健康发展,制定本法。
- 第二条 本法所称保险,是指投保人根据合同约定,向保险人支付保险费,保险人对于合同约定的可能发生的事故因其发生所造成的财产损失承担赔偿责任,或者当被保险人死亡、伤残、疾病或者达到合同约定的年龄、期限时承担给付保险金责任的商业保险行为。
- 第三条 在中华人民共和国境内从事保险活动,适用本法。
- 第四条 从事保险活动必须遵守法律、行政法规,遵循自愿和诚实信用的原则。
- 第五条 经营商业保险业务,必须是依照本法设立的保险公司。其他单位和个人不得经营商业保险业务。
- 第六条 在中华人民共和国境内的法人和其他组织需要办理境内保险的,应当向中华人民共和国境内的保险公司投保。
- 第七条 保险公司开展业务,应当遵循公平竞争的原则,不得从事不正当竞争。

#### 保险代理人管理暂行规定

##### 第一章 总则

- 第一条 为规范保险代理人代理行为,促进保险事业的健康发展,根据《中华人民共和国保险法》,制定本规定。
- 第二条 保险代理人是指根据保险人的委托,向保险人收取代理手续费,并在保险人授权的范围内代为办理保险业务的单位和个人。保险代理人根据保险人的授权代为办理保险业务的行为,由保险人承担责任。
- 第三条 凡按本规定注册登记的单位和个人均可在中华人民共和国境内经营保险代理业务。
- 第四条 本规定所指保险代理人包括专业代理人、兼业代理人和个人代理人。
- 第五条 保险代理人的监督管理部门是中国人民银行。

#### 《保险管理暂行规定》

##### 第一章 总则

- 第一条 为加强对保险业的监督管理,促进保险事业健康发展,根据《中华人民共和国保险法》(以下简称《保险法》),制定本规定。
- 第一条 中国人民银行是国家金融监督管理部门,在国务院领导下依法履行下列保险监管职责:
  - (一) 审批和管理保险机构的设立、变更和终止;
  - (二) 制订、修改主要险种的保险条款和保险费率;
  - (三) 监督、管理、检查和稽核保险业,取缔和查处擅自设立的保险机构及非法经营或变相经营保险业务的行为,保险公司依法开展保险业务,不受地方政府、各级政府、社会团体和个人的干涉。
- 第三条 本规定所称保险公司是指经中国人民银行批准设立,并依法登记注册的财产保险公司、人身保险公司、再保险公司,以及其他保险公司。本规定所称保险公司的分支机构是指保险公司的分公司、支公司、办事处、营业部。代表处除国家另有规定外,保险公司的分支机构不得为其他形式。本规定所称保险机构是指保险公司及其分支机构和中国人民银行设定的其他从事保险业务活动的机构。

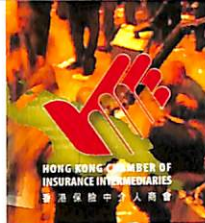
##### 第二章 保险机构的设立、变更和终止

- 第四条 设立保险公司应符合以下原则:
  - (一) 符合国家经济发展需要;
  - (二) 坚持财产保险、人身保险分业经营;
  - (三) 体现合理布局、公平竞争;
  - (四) 讲求经济效益。
- 第五条 申请设立保险公司及其分支机构应具备以下条件:
  - (一) 在全国范围内开办保险业务的保险公司,实收货币资本金不低于五亿元人民币;在特定区域内开办业务的保险公司实收货币资本金不低于人民币二亿元;设在省、自治区、直辖市、计划单列市政府所在地的分公司,营运资金不得低于人民币五千万。
  - (二) 保险公司的董事长、副董事长、总经理、副总经理、分公司总经理、副总经理、支公司经理、副经理、办事处和营业部主任、副主任(以下简称主要负责人),必须符合中国人民银行规定的任职资格。
  - (三) 保险公司从业人员中应有60%以上从事过保险工作和大中专院校保险专业或相关专业的毕业生。经营寿险业务的保险公司,至少要有两名经中国人民银行认可的精算人员。
  - (四) 具有与其业务规模和人员数量相适应的营业场所和办公设备。



Name of Trade Association / Institution	Tel. No.	Fax. No	Correspondence Address
Actuarial Society of Hong Kong	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Agents Registration Board	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Chinese Insurance Association of Hong Kong	2815 7700	2523 5166	Room 2413, Wing Shan Building, 173 Des Voeux Road Central, Hong Kong.
Chinese Underwriters Club	2545 5077	2541 3310	c/o Mr. P.L. Chan, 15/F., China Insurance Group Building, 141 Des Voeux Road Central, H.K.
FLMI Society of Hong Kong	2851 0851	2851 0078	GPO Box 3471, Hong Kong.
General Agents and Managers Association of Hong Kong	2570 2256	2570 1525	8/F., Jupiter Tower, 9 Jupiter Street, North Point, Hong Kong.
General Insurance Council	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Hong Kong Chamber of Insurance Intermediaries	2577 3233	2577 3363	GPO Box 6542 Hong Kong
Hong Kong Confederation of Insurance Brokers	2882 9943	2890 2137	22/F., Prince's Building, 10 Chater Road, Central, Hong Kong.
Hong Kong Federation of Insurers	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Hong Kong Insurance Industry Coalition	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Hong Kong Loss Adjusters' Association	2544 6115	2545 2762	c/o Brocklehursts (Far East) Ltd., 802, Car Po Comm. Bldg., 18-20 Lyndhurst Terrace, H.K.
Insurance Claims Complaints Bureau	2520 2728	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Insurance Institute of Hong Kong	2866 9681	2866 9536	Room 901, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Life Insurance Council	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Life Underwriters Association of Hong Kong	2570 2256	2570 1525	8/F., Jupiter Tower, 9 Jupiter Street, North Point, Hong Kong.
Macau Insurers' Association	853-511923	853-337531	Rua da Praia Grande, No.69A Edif. 'Financas', 15 <sup>th</sup> Andar, Macau.
Macau Insurance Agents and Brokers Association	853-312312	853-335563	P.O. Box 1830, Macau.
Mandatory Provident Fund Office	2918 0268	2918 0248	Suites 1407-09, One Pacific Place, 88 Queensway, Hong Kong.
Motor Insurers' Bureau of Hong Kong	2866 9681	2866 9536	Room 901, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.
Office of The Commissioner of Insurance	2867 2546	2869 0252	21/F., Queensway Government Offices, 66 Queensway, Hong Kong.
Professional Insurance Brokers Association	2869 8515	2770 2372	Rm 905, Hip Kwan Commercial Bldg., 38 Pitt Street, Yaumatei, Kowloon.
Vocational Training Council-Insurance Training Centre	2836 1866	2891 5582	8/F., VTC Tower, 27 Wood Road, Wanchai, Hong Kong.





## FINANCES

### HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES

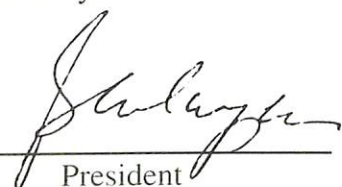
(LIMITED BY GUARANTEE)

#### BALANCE SHEET AT 30TH JUNE, 1998

(Expressed in Hong Kong Dollars)

	Note	\$	\$	1997
				\$
<b>CURRENT ASSETS</b>				
Accounts receivable		979		4,470
Prepayment		122		122
Cash at banks		<u>453,182</u>		<u>385,204</u>
			454,283	<u>389,796</u>
<b>CURRENT LIABILITIES</b>				
Accounts payable & accrued charges		2,506		9,026
Provision for taxation	2 (b)	26,557		63,156
Receipt in advance		<u>400</u>		-
			29,463	<u>72,182</u>
<b>NET ASSETS</b>		<u>424,820</u>		<u>317,614</u>
Representing:-				
<b>ACCUMULATED SURPLUS</b>		<u>424,820</u>		<u>317,614</u>
<b>CHAMBER'S FUNDS</b>		<u>424,820</u>		<u>317,614</u>

Approved by the Executive Committee on 31 DEC 1998

  
 \_\_\_\_\_  
 President

  
 \_\_\_\_\_  
 Treasurer

The annexed notes form an integral part of these financial statements



## FINANCES

### HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES

(LIMITED BY GUARANTEE)

#### INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD FROM 1ST JANUARY, 1997 TO 30TH JUNE, 1998

(Expressed in Hong Kong Dollars)

	Notes	\$	\$	1/1/1997
				to
				30/6/1997
<b>INCOME</b>				
Membership subscriptions	1(a)	78,100		72,200
Advertising income	1(a)	174,780		151,780
Bank interest earned	1(a)	23,119		8,860
Other income		450		-
		<u>276,449</u>		<u>232,840</u>
<b>EXPENDITURE</b>				
Advertising		6,500		1,800
Bank charges		790		20
Bank interest		16		-
Deficit from functions	3	21,430		21,963
Insurance		287		165
Miscellaneous		4,315		595
Postage		5,760		-
Printing & stationery		97,117		91,576
Telecommunication		<u>12,551</u>		<u>12,072</u>
			148,766	<u>128,191</u>
<b>SURPLUS BEFORE TAXATION</b>		<u>127,683</u>		<u>104,649</u>
<b>TAXATION</b>	2(a)	20,477		17,267
<b>SURPLUS FOR THE PERIOD/YEAR</b>		<u>107,206</u>		<u>87,382</u>
<b>ACCUMULATED SURPLUS BROUGHT FORWARD</b>		<u>317,614</u>		<u>230,232</u>
<b>ACCUMULATED SURPLUS CARRIED FORWARD</b>		<u>424,820</u>		<u>317,614</u>



## TRADE-RELATED INFORMATION

The statistics below are quoted from the Annual Report of the Office of the Commissioner of Insurance for 1998, giving results of companies for the fiscal year ended 1995, 1996 & 1997.

### Individual Life In-Force Business

Type of Insurance	Number of Policies		
	1995	1996	1997
Non-Linked:			
Whole Life	2,180,045	2,392,346	2,633,481
Endowment	233,213	247,323	262,486
Term	169,098	212,396	245,473
Others	178,923	180,354	180,474
	<u>2,761,279</u>	<u>3,032,419</u>	<u>3,321,914</u>
Linked:	76,341	93,908	122,773
<b>Total</b>	<b>2,837,620</b>	<b>3,126,327</b>	<b>3,444,687</b>

Type of Insurance	Sums Assured		
	1995 \$m	1996 \$m	1997 \$m
Non-Linked:			
Whole Life	597,522.3	685,391.2	796,514.1
Endowment	70,987.1	76,501.6	81,788.1
Term	76,335.3	94,215.3	107,838.0
Others	337,015.1	406,928.0	267,820.4
	<u>1,081,859.8</u>	<u>1,263,036.1</u>	<u>1,253,960.6</u>
Linked:	N.A.	N.A.	N.A.
<b>Total</b>	<b>1,081,859.8</b>	<b>1,263,036.1</b>	<b>1,253,960.6</b>

Type of Insurance	Office Premiums		
	1995 \$m	1996 \$m	1997 \$m
Non-Linked:			
Whole Life	9,875.9	11,342.2	13,264.2
Endowment	1,485.1	1,752.6	2,053.7
Term	273.7	376.0	454.9
Others	3,133.4	3,705.3	4,323.5
	<u>14,768.1</u>	<u>17,176.1</u>	<u>20,096.3</u>
Linked:	1,809.5	2,439.7	2,915.5
<b>Total</b>	<b>16,577.6</b>	<b>19,615.8</b>	<b>23,011.8</b>

\* Starting from 1997, sums assured would only include the amount of benefits payable upon death irrespective of cause.



## TRADE-RELATED INFORMATION

### New Individual Life Business

Type of Insurance	Number of Policies			Office Premiums		
	1995	1996	1997	1995 \$m	1996 \$m	1997 \$m
Non-Linked:						
Whole Life	445,464	416,936	435,129	2,328.0	2,480.3	2,885.2
Endowment	31,659	34,778	37,112	328.7	467.8	567.1
Term	68,809	79,698	79,238	188.3	205.7	213.7
Others	41,846	31,849	29,145	706.7	748.9	807.3
	<u>587,778</u>	<u>563,261</u>	<u>580,624</u>	<u>3,551.7</u>	<u>3,902.7</u>	<u>4,473.3</u>
Linked:	16,835	31,961	37,692	1,146.3	1,651.4	1,786.3
<b>Total</b>	<b>604,613</b>	<b>595,222</b>	<b>618,316</b>	<b>4,698.0</b>	<b>5,554.1</b>	<b>6,259.6</b>

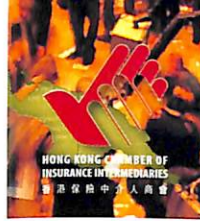
### Overall Performance of the Long Term Insurance Business

Type of Insurance	Number of Policies			Office Premiums			Net Liabilities		
	1995	1996	1997	1995 \$m	1996 \$m	1997 \$m	1995 \$m	1996 \$m	1997 \$m
Individual Life	2,837,620 12.4%	3,126,327 10.2%	3,444,687 10.2%	16,577.6 18.8%	19,615.8 18.3%	23,011.8 17.3%	32,572.4 25.4%	40,971.5 25.8%	49,515.1 20.9%
Group Life	9,210 10.6%	10,487 13.9%	11,864 13.1%	673.1 17.3%	794.5 18.0%	954.5 20.1%	367.1 16.1%	420.9 14.7%	508.3 20.8%
Annuity	258 20.0%	269 4.3%	266 -1.1%	27.3 1,416.7%	2.0 -92.7	2.5 25.0%	142.8 24.1%	138.9 -2.7%	132.7 -4.5%
Permanent Health	104,417 24.2%	125,474 20.2%	150,594 20.0%	89.8 13.2%	104.7 16.6%	102.6 -2.0%	105.6 26.5%	130.8 23.9%	155.8 19.1%
Retirement Scheme	12,262 10.9%	13,549 10.5%	12,940 9.1%	6,370.3 30.9%	7,248.3 13.8%	8,453.9 16.6%	27,886.0 25.1%	33,278.3 19.3%	36,863.9 10.8%
<b>Total</b>	<b>2,963,767 12.8%</b>	<b>3,276,106 10.5%</b>	<b>3,620,351 10.5%</b>	<b>23,738.1 21.9%</b>	<b>27,765.3 17.0%</b>	<b>32,525.3 17.1%</b>	<b>61,073.9 25.2%</b>	<b>74,940.4 22.7%</b>	<b>87,175.8 16.3%</b>

Figures in percentage denote percentage changes over the prior year.

\* The figure for number of policies is derived from a new basis of classification, the corresponding figure for 1996 under the new basis is 11,865.

The percentage figure reflects the percentage change under the new basis.



## TRADE-RELATED INFORMATION

### GENERAL INSURANCE BUSINESS Premiums and Retention by Class of Business

Class of Business	Direct & Reinsurance Inward Business					
	1995		1996		1997	
	\$m	Share %	\$m	Share %	\$m	Share %
Accident & Health	2,443.2	12.2	2,933.9	15.9	3,109.1	16.0
Motor Vehicle	3,718.2	18.5	3,019.8	16.3	3,102.2	15.9
Goods In Transit	1,722.5	8.6	1,655.7	8.9	1,608.5	8.2
Property Damage	5,991.1	29.8	5,853.1	31.6	5,999.2	30.8
General Liability	3,961.4	19.7	3,165.2	17.1	3,519.7	18.1
Miscellaneous	2,250.8	11.2	1,880.4	10.2	2,144.5	11.0
<b>Total</b>	<b>20,087.2</b>	<b>100</b>	<b>18,508.1</b>	<b>100</b>	<b>19,483.2</b>	<b>100</b>

#### Growth of Gross Premiums

Class of Business	1995 %	1996 %	1997 %
Accident & Health	10.6	20.1	6.0
Motor Vehicle	-10.2	-18.8	2.7
Goods In Transit	10.1	-3.9	-2.9
Property Damage	11.0	-2.3	2.5
General Liability	3.1	-20.1	11.2
Miscellaneous	-12.9	-16.5	14.0
<b>Overall</b>	<b>1.8</b>	<b>-7.9</b>	<b>5.3</b>

#### Net Premiums

Class of Business	1995 \$m	1996 \$m	1997 \$m
Accident & Health	2,123.1	2,318.8	2,526.8
Motor Vehicle	2,926.8	2,312.8	2,502.2
Goods In Transit	1,134.5	1,121.5	1,083.5
Property Damage	3,331.5	3,262.6	3,229.7
General Liability	2,594.4	2,039.8	2,249.6
Miscellaneous	1,185.9	977.7	1,042.9
<b>Total</b>	<b>13,296.2</b>	<b>12,033.2</b>	<b>12,634.7</b>

#### Retention Ratio

Class of Business	1995 %	1996 %	1997 %
Accident & Health	86.9	79.0	81.3
Motor Vehicle	78.7	76.6	80.7
Goods In Transit	65.9	67.7	67.4
Property Damage	55.6	55.7	53.8
General Liability	65.5	64.4	63.9
Miscellaneous	52.7	52.0	48.6
<b>Overall</b>	<b>66.2</b>	<b>65.0</b>	<b>64.8</b>



## TRADE-RELATED INFORMATION

### Overall Performance of General Insurance Business

	1995 \$m	1996 \$m	1997 \$m
Gross Premiums	20,087.2	18,508.1	19,483.2
Net Premiums	13,296.2	12,033.2	12,634.7
Technical Reserves	14,461.1	14,890.2	16,234.3
Underwriting Results:			
Earned Premiums	5,353.3	5,148.2	5,522.3
Underwriting Expenses	7,108.8	6,666.7	7,009.4
Net Claims Incurred	710.2	600.3	(58.5)
	%	%	%
Growth of Gross Premiums	1.8	-7.9	5.3
Retention Ratio	66.2	65.0	64.8
Commissions Payable Ratio	25.9	25.5	25.6
Underwriting Expenses Ratio	40.6	41.5	44.3
Net Claims Incurred Ratio	54.0	53.7	56.2
Underwriting Margin	5.4	4.8	-0.5
Technical Reserve Ratio	108.8	123.7	128.5

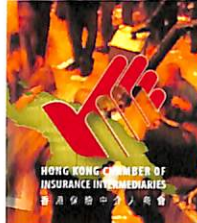
Underwriting Expenses - Total of Net Commissions Payable, Management Expenses and Unexpired Risks Adjustment

Underwriting Expenses Ratio - Underwriting Expenses expressed as a percentage of Earned Premiums

Underwriting Margin - Underwriting Profit/Loss expressed as a percentage of Earned Premiums

Technical Reserve Ratio - Technical Reserves expressed as a percentage of Net Premiums





PRESIDENT'S CHALLENGE CUP - AWARD PRESENTATION (Membership Recruitment Campaign)



Congratulations to the Winners !!!

Winner : Mr. C.S. Diu (second from the left)

1st Runner-up : Mr. Stanley Chan (first from the left)

2nd Runner-up : Mr. Gregory Fong (fourth from the left)

Awards presented during the AGM by : Mr. Ricky Chu, President (third from the left)

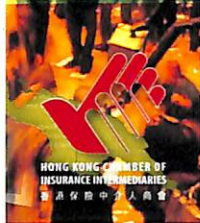
Are you ready to challenge them in the coming year?



MEMBERSHIP ROSTER

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

Table with 5 columns: TYPE, NO., SURNAME, GIVEN-NAME, COMPANY-NAME. Lists 50 members with their respective details.



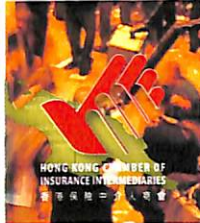
## MEMBERSHIP ROSTER

TYPE	NO.	SURNAME	GIVEN-NAME	COMPANY-NAME
I	0054	MS CHIU	FANDY	HK ROYAL INSURANCE SERVICES CO.
I	0027	MS CHIU	YIN LING IVY	SIMON SO INSURANCE SERVICE LTD.
F	0091	MR CHOI	HOK CHUNG GALEN	BHS INTERNATIONAL LTD.
I	0164	MR CHOI	HOK CHUNG GALEN	BHS INTERNATIONAL LTD.
F	0323	MR CHOI	KWOK TING	KEYSTONE UNDERWRITERS LTD.
I	0324	MR CHOI	KWOK TING	KEYSTONE UNDERWRITERS LTD.
I	0173	MR CHOI	YING MAN WARREN	SWINK INSURANCE SERVICES LTD.
I	0365	MR CHONG	KWOK TAT	EAST ASIA AETNA INSURANCE GROUP
F	0076	MR CHU	RICKY	SK INSURANCE BROKERS LTD.
I	0077	MR CHU	RICKY	SK INSURANCE BROKERS LTD.
I	0289	MR CHUI	KWOK KUEN ERIC	WILLIS FABER (FAR EAST) LTD.
CA	0345-1	MR CHUNG	BARRY	NATIONAL MUTUAL INSURANCE CO., LTD.
I	0312	MR CHUNG	CHI SING FRANCIS	PAN ASIA INSURANCE SERVICES LTD.
F	0101	MR DIU	CHI SHING	PROGRESS CO.
I	0102	MR DIU	CHI SHING	PROGRESS CO.
A	0350	MR FAN	WAI MAN RAYMOND	WINTERTHUR SWISS INSURANCE (ASIA) LTD.
I	0053	MR FOK	HING WAH THOMAS	ZURICH CONSULTANTS (HONG KONG) LTD.
F	0040	MR FONG	F.K. GREGORY	ASSURANCE APPRAISAL
I	0041	MR FONG	F.K. GREGORY	ASSURANCE APPRAISAL
I	0348	MS FONG	HO LAI	NATIONAL MUTUAL INSURANCE CO., LTD.
A	0343	MR FU	BERNICE	HK FEDERATION OF INSURERS
F	0089	MR FUNG	FAI MING	CATHAY RECOVERY & INSURANCE AGENCY CO.
I	0090	MR FUNG	FAI MING MICHAEL	CATHAY RECOVERY & INSURANCE AGENCY CO.
F	0004	MS FUNG	KAM HA EVANDA	CHARLES MONAT AGENCY LTD.
I	0006	MS FUNG	KAM HA EVANDA	CHARLES MONAT AGENCY LTD.
I	0060	MR FUNG	NELSON	MANULIFE
CA	0358-1	MR FUNG	WO SHUN	CHEVALIER INSURANCE CO., LTD.
CA	0141-1	MR HO	ALFRED	MIN XIN INSURANCE CO., LTD.
I	0081	MR HO	CHAN LEUNG	OCEAN INSURANCE CONSULTING CO.
I	0140	MR HO	CHEUNG HAY CLEMENT	WINSON (INT'L) INSURANCE AGENCY LTD.
I	0123	MR HO	CHUN LUN RAYMOND	CHARLES MONAT ASSOCIATES LTD.
A	0342	MR HO	DANIEL	NEW YORK LIFE INSURANCE WORLDWIDE LTD.
CA	0200-4	MR HO	FU LUNG STEPHEN	SUMMIT INSURANCE (ASIA) LTD.
I	0044	MR HO	KI YUEN FREDERICK	MANULIFE
CA	0358-2	MR HO	TING WAH	CHEVALIER INSURANCE CO., LTD.
F	0050	MR HONG	KOON WING KENNETH	EVERBEST INSURANCE AGENCIES LTD.
I	0051	MR HONG	KOON WING KENNETH	EVERBEST INSURANCE AGENCIES LTD.
I	0222	MR HUI	KWOK WAH JIMESCO	JIMESCO CONSULTANT FIRM
CA	0288-3	MR HUI	MATTHEW	PRINCIPAL INSURANCE COMPANY (HK) LTD.
I	0158	MR HUI	SI LUEN	VICTORIA AGENCIES LTD.
I	0017	MR HUI	YUNG CHI FERNANDO	ROBERT E LEE OF HK LTD.
I	0356	MR HUNG	CHUN HING DAVID	STANDARD INSURANCE BROKERS LTD.
I	0279	MR IP	CHUNG KEI	PROFESSIONAL INSURANCE CONSULTANTS
I	0354	MR IP	KA FAI	APEX INSURANCE BROKERS LTD.
F	0193	MR IP	KAM HOI	COSMOS INSURANCE UNDERWRITERS LTD.
I	0203	MR IP	KAM HOI	COSMOS INSURANCE UNDERWRITERS LTD.
I	0357	MR IP	TSUN PONG ANTHONY	WORLD POWER INSURANCE CONSULTANTS LTD.
I	0087	MR IP	WING SANG RAYMOND	RICHFIELD INSURANCE SERVICES LTD.
CA	0200-1	MR IU	PO SING	SUMMIT INSURANCE (ASIA) LTD.
I	0133	MR KAN	CHEUK WOON SAM	UNION FAITH INSURANCE SERVICES LTD.
CA	0345-4	MS KHAN	ROMINA KAREN	NATIONAL MUTUAL INSURANCE CO., LTD.
F	0155	MR KO	DENNIS	INT'L REINSURANCE MGMT LTD.
I	0156	MR KO	DENNIS	INT'L REINSURANCE MGMT LTD.
F	0028	MR KONG	FRANCIS	CATHAY INSURANCE SERVICES



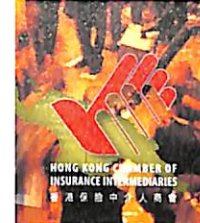
## MEMBERSHIP ROSTER

TYPE	NO.	SURNAME	GIVEN-NAME	COMPANY-NAME
I	0029	MR KONG	FRANCIS	CATHAY INSURANCE SERVICES
F	0198	MR KWAN	SAI MING	FAITH WORLD CONSULTANTS LTD.
I	0204	MR KWAN	SAI MING	FAITH WORLD CONSULTANTS LTD.
F	0174	MR KWAN	YIK SHUN	L & C INSURANCE CONSULTANT LTD.
I	0175	MR KWAN	YIK SHUN	L & C INSURANCE CONSULTANT LTD.
CA	0355-3	MS KWOK	FIONA	ALLIANZ CORNHILL INSURANCE (FAR EAST) LTD.
F	0305	MR KWOK	TIN KEE	NOBLEMAN INSURANCE BROKERS LTD.
I	0306	MR KWOK	TIN KEE	NOBLEMAN INSURANCE BROKERS LTD.
I	0304	MR KWONG	TAT ROY	INTERNATIONAL BROKERING SERVICES (HK) LTD.
CA	0345-5	MR LAI	ANDY	NATIONAL MUTUAL INSURANCE CO., LTD.
I	0358	MR LAI	KOON LAM STANFORD	EAST ASIA AETNA INSURANCE GROUP
I	0199	MR LAI	KWOK LEUNG EDDIE	SUN CHEONG CO.
I	0110	MS LAI	YUET WO CHRISTINA	ASSURANCE APPRAISAL
I	0150	MR LAL	HARDASANI DIPCHAND	LAL'S INTERNATIONAL LTD.
I	0068	MR LAM	KA RICKY	RICO INSURANCE CONSULTANTS
I	0238	MR LAM	KOON YING CECIL	GUI JIANG INSURANCE AGENCY LTD.
F	0034	MR LAM	KWOK KEE	TUI INSURANCE CONSULTANTS LTD.
I	0035	MR LAM	KWOK KEE	TUI INSURANCE CONSULTANTS LTD.
A	0260	MS LAM	LAI WAN ALICE	CANADIAN EASTERN LIFE ASSURANCE LTD.
I	0280	MR LAM	MAN KEUNG PETER	TAK SHING INSURANCE AGENCY
F	0001	MS LAM	MEI WAH RITA	SINCERE INSURANCE AGENCY LTD.
I	0002	MS LAM	MEI WAH RITA	SINCERE INSURANCE AGENCY LTD.
F	0176	MR LAM	PING CHUN KAMSON	TRANS-PACIFIC INSURANCE BROKERS LTD.
I	0177	MR LAM	PING CHUN KAMSON	TRANS-PACIFIC INSURANCE BROKERS LTD.
CA	0355-5	MS LAM	PRUDENCE	ALLIANZ CORNHILL INSURANCE (FAR EAST) LTD.
A	0059	MR LAM	SIU HUNG ANTHONY	ADJUSTING SERVICES (HK) LTD.
CA	0255-4	MR LAM	YIU WAN PETER	CITYSTATE ASIA PACIFIC INSURANCE LTD.
A	0212	MR LARM	TAK CHEONG	INT'L BANK OF ASIA INS. CO., LTD.
F	0328	MR LAU	CHI HUNG STEPHEN	LUXIMAN INS CONSULTANTS LTD.
I	0329	MR LAU	CHI HUNG STEPHEN	LUXIMAN INS CONSULTANTS LTD.
CA	0355-2	MS LAU	SIGORNEY	ALLIANZ CORNHILL INSURANCE (FAR EAST) LTD.
I	0206	MR LAU	WAI PING GLORIA	MARBLE INSURANCE SERVICES LTD.
F	0106	MR LAU	YAT KING	B & J COMPANY
I	0107	MR LAU	YAT KING	B & J COMPANY
A	0249	MR LAU	YING KEI RAYMOND	EAGLE STAR INSURANCE GROUP
F	0047	MS LAW	KWONG LING VIRGINIA	ACANDA INTERNATIONAL LTD.
I	0048	MS LAW	KWONG LING VIRGINIA	ACANDA INTERNATIONAL LTD.
A	0124	MR LAW	PO TUNG LOBO	HONGKONG & SHANGHAI INS. CO., LTD.
I	0007	MR LAW	SIU HUNG PAUL	OLYMPIC INSURANCE AGENCY CO.
I	0056	MR LAW	SIU MAN JAMES	MANWILLE INSURANCE CONSULTANTS LTD.
I	0224	MR LEE	CHI FAI WILSON	EAST ASIA AETNA INSURANCE GROUP
I	0299	MR LEE	DAVID	YUE XIU INS. MANAGEMENT & AGENTS CO., LTD.
CA	0141-4	MR LEE	TONY	MIN XIN INSURANCE CO., LTD.
F	0030	MR LEE	JOHNSON	MANCHESTER INSURANCE CONSULTANTS LTD.
I	0031	MR LEE	JOHNSON	MANCHESTER INSURANCE CONSULTANTS LTD.
F	0322	MR LEE	KA ON	LEE KAR ON INSURANCE CONSULTANT LTD.
I	0151	MR LEE	KA ON	LEE KAR ON INSURANCE CONSULTANT LTD.
F	0115	MR LEE	KIM HUNG JOHN	UNIVERSAL INSURANCE SERVICES
I	0116	MR LEE	KIM HUNG JOHN	UNIVERSAL INSURANCE SERVICES
I	0100	MR LEE	KWOK HO	WELL LINK INSURANCE MANAGEMENT CO.
CA	0358-3	MS LEE	SHIU FUNG ELISA	CHEVALIER INSURANCE CO., LTD.
I	363	MR LEE	TAK FU ANDREW	ROYLE INSURANCE AGENTS LTD.
A	0069	MR LEONG	PIERRE T.T.	PIERRE LEONG & CO., LTD.
A	0235	MR LEUNG	C.C. JOHNY	WINTERTHUR SWISS INSURANCE (ASIA) LTD.
A	0344	MR LEUNG	CHI FAI	AXA INSURANCE (HONG KONG) LTD.



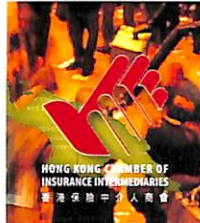
## MEMBERSHIP ROSTER

TYPE	NO.	SURNAME	GIVEN-NAME	COMPANY-NAME
CA	0200-2	MR LEUNG	CHI KEUNG RAYMOND	SUMMIT INSURANCE (ASIA) LTD.
I	0233	MR LEUNG	EDISON	HONGKONG & SHANGHAI INS. CO., LTD.
F	0262	MR LEUNG	H.L.	CHARTER GILMAN INSURANCE SERVICES
CA	0255-5	MR LEUNG	KAM TONG	CITYSTATE ASIA PACIFIC INSURANCE LTD.
F	0131	MR LEUNG	KIN HING	CHARTER-UNION INSURANCE BROKERS LTD.
I	0132	MR LEUNG	KIN HING	CHARTER-UNION INSURANCE BROKERS LTD.
F	0192	MR LEUNG	PING KUEN SAMUEL	VENHOUSE INSURANCE AGENCY CO., LTD.
I	0202	MR LEUNG	PING KUEN SAMUEL	VENHOUSE INSURANCE AGENCY CO., LTD.
F	0094	MR LEUNG	W S PATRICK	INSURIGHT INSURANCE BROKERS LTD.
I	0095	MR LEUNG	W S PATRICK	INSURIGHT INSURANCE BROKERS LTD.
I	0292	MR LEUNG	WAI HO MICHAEL	MOLLERS' INSURANCE BROKERS LTD.
I	0302	MR LI	CHUN KAM	A.I.A.
CA	0355-1	MS LI	CYNTHIA	ALLIANZ CORNHILL INSURANCE (FAR EAST) LTD.
I	0136	MR LI	KIN WAH PATRICK	R & ASSOCIATED INSURANCE BROKERS LTD.
F	0113	MS LI	PIK FONG ANNIE	JET MASTER LTD.
I	0114	MS LI	PIK FONG ANNIE	JET MASTER LTD.
F	0234	MR LI	WO CHIU STEPHEN	GOLDEN PROTECTION INS. BROKERS LTD.
I	0080	MR LI	WO CHIU STEPHEN	GOLDEN PROTECTION INS. BROKERS LTD.
A	0284	MR LING	SHU MIN SIMON	WINTERTHUR SWISS INSURANCE (ASIA) LTD.
A	0285	MRS LIU	SHU YEN	ERNST & YOUNG LLP
CA	0141-3	MR LO	ALFRED	MIN XIN INSURANCE CO., LTD.
CA	0287-1	MR LO	K.T. EDDIE	QBE INSURANCE (HONG KONG) LTD.
I	0210	MR LO	YIU SUN TOMMY	A.I.A.
I	0334	MR LUI	CHI HING SAMMY	HOSY HONOUR INS BROKERS LTD.
I	0142	MS LUI	JENNIFER	JENNIFER LUI & CO.
F	0145	MR LUI	JOSEPH	UNITED SECURITY INSURANCE SERVICES
I	0146	MR LUI	JOSEPH	UNITED SECURITY INSURANCE SERVICES
A	0340	MR LUI	WAI HONG EDWARD	HANG SENG INSURANCE CO., LTD.
I	0063	MR LUK	KWOK SHING THOMAS	BLOOMLIGHT INSURANCE BROKERS LTD.
A	0355	MS LUM	KWAI FA FANNY	THE SUMITOMO PROPERTY & CASUALTY INS.
I	0179	MR LUNG	CHEE MING GEORGE	MANULIFE
F	0082	MR LUNG	T M GEOFFREY	MOLLERS' INSURANCE BROKERS LTD.
I	0084	MR LUNG	T M GEOFFREY	MOLLERS' INSURANCE BROKERS LTD.
F	0243	MR MA	KA CHONG	AIB INSURANCE SERVICES LTD.
I	0244	MR MA	KA CHONG	AIB INSURANCE SERVICES LTD.
A	0256	MR MAH	H. L. ALAN	CHINA INSURANCE CO., LTD.
F	0236	MR MAK	PHILIP	APEX INSURANCE BROKERS LTD.
I	0237	MR MAK	PHILIP	APEX INSURANCE BROKERS LTD.
F	0265	MR MAK	PUI CHING	KNIGHTSBRIDGE UNDERWRITING MANAGERS LTD.
I	0266	MR MAK	PUI CHING	KNIGHTSBRIDGE UNDERWRITING MANAGERS LTD.
I	0291	MR MAK	WAI KEI	A.I.A.
I	0254	MS MAK	WAI YEE SHARIFFA	OCEANIC UNDERWRITERS LTD.
F	0008	MR MAN	TIN CHI JONAS	HANSHUN INSURANCE CONSULTANTS (HK) LTD.
I	0009	MR MAN	TIN CHI JONAS	HANSHUN INSURANCE CONSULTANTS (HK) LTD.
CA	0141-2	MR MOK	JOHN	MIN XIN INSURANCE CO., LTD.
I	0055	MR MOK	WAI WAH TOMMY	VALTEX ASSOCIATES
F	0045	MS NG	ANNIE	WILMAN FINANCIAL SERVICES LTD.
I	0046	MS NG	ANNIE	WILMAN FINANCIAL SERVICES LTD.
CA	0229-4	MR NG	CHEUK FAI BENNY	CANADIAN EASTERN LIFE ASSURANCE LTD.
I	0333	MR NG	CHOR YUK JOHN	CHEKIANG FIRST BANK LTD
I	0181	MR NG	CHOR YUK JOHN	CHEKIANG FIRST BANK LTD.
I	0252	MR NG	KWOK KIT MICHAEL	STORFIELD INSURANCE AGENCY LTD.
CA	0358-5	MS NG	SUI CHING SIAN	CHEVALIER INSURANCE CO., LTD.
F	0231	MR NG	WILLIAM	WING HANG INSURANCE AGENCY LTD.
I	0232	MR NG	WILLIAM	WING HANG INSURANCE AGENCY LTD.



## MEMBERSHIP ROSTER

TYPE	NO.	SURNAME	GIVEN-NAME	COMPANY-NAME
F	0300	MS OR	SIN WAH AMY	MANHATTAN INSURANCE (INT'L) BROKERS LTD.
I	0301	MS OR	SIN WAH AMY	MANHATTAN INSURANCE (INT'L) BROKERS LTD.
I	0282	MR PANG	KWOK CHI	TAK SHUN INSURANCE AGENCY
I	0295	MR PANG	MAN LUNG	MANULIFE
F	0036	MR PI	YU CHONG	VICTORIA HEIGHT CO., LTD.
I	0037	MR PI	YU CHONG	VICTORIA HEIGHT CO., LTD.
I	0338	MR PONG	SIU WAI	A.I.A.
I	0227	MR POON	CHI MING	PROFESSIONAL INSURANCE CONSULTANTS CO.
F	0330	MR POON	HONG CHI	CHEKIANG FIRST BANK LTD.
I	0180	MR POON	HONG CHI	CHEKIANG FIRST BANK LTD.
F	0138	MR POON	KIN SANG PAUL	VENHOUSE INSURANCE SERVICES CO.
I	0139	MR POON	KIN SANG PAUL	VENHOUSE INSURANCE SERVICES CO.
F	0012	MR POON	POON YUI STANLEY	STANFORD INSURANCE BROKERS LTD.
I	0013	MR POON	POON YUI STANLEY	STANFORD INSURANCE BROKERS LTD.
CA	0228-2	MR POON	WING FAI JIMMY	EAGLE STAR LIFE ASSURANCE CO., LTD.
CA	0288-4	MR REDDY	JAMES CHRISTOPHER	PRINCIPAL INSURANCE COMPANY (HK) LTD.
CA	0141-5	MS SIN	ANN	MIN XIN INSURANCE CO., LTD.
F	0147	MR SIT	CHO LUN JOSEPH	SWISS INSURANCE MANAGEMENT (HK) LTD.
I	0148	MR SIT	CHO LUN JOSEPH	SWISS INSURANCE MANAGEMENT (HK) LTD.
A	0346	MR SIU	CHI FAI SIMON	CITYSTATE ASIA PACIFIC INSURANCE LTD.
CA	0255-1	MR SIU	CHI FAI SIMON	CITYSTATE ASIA PACIFIC INSURANCE LTD.
I	0246	MR SIU	MING FAI RAYMOND	MOLLERS' UNDERWRITING AGENCY LTD.
A	0286	MR SIU	WING KEUNG	WINTERTHUR SWISS INSURANCE (ASIA) LTD.
F	0024	MR SO	SAU SHAN SIMON	SIMON SO INSURANCE SERVICE LTD.
I	0025	MR SO	SAU SHAN SIMON	SIMON SO INSURANCE SERVICE LTD.
I	0264	MR SUNG	CHARN SUM	UNIVERSAL INSURANCE SERVICE AGENCY
CA	0255-2	MR SZE	CHUN MAN SIMON	CITYSTATE ASIA PACIFIC INSURANCE LTD.
I	0127	MR TAI	LEE YUNG HENRY	CITYBASE INSURANCE BROKERS LTD.
F	0310	MR TAI	SUN KEUNG JOSEPH	POTECT INSURANCE BROKING CO., LTD.
I	0311	MR TAI	SUN KEUNG JOSEPH	POTECT INSURANCE BROKING CO., LTD.
I	0083	MR TAM	KAN CHEW RAYMOND	WELLSMART INSURANCE LTD.
I	0250	MR TAM	SILAS	UNION FAITH INSURANCE SERVICES LTD.
F	0258	MR TAM	YING WAI	HONEST WAY CONSULTANTS LTD.
I	0259	MR TAM	YING WAI	HONEST WAY CONSULTANTS LTD.
I	0213	MR TAM	YIP BOR ALBERT	A & D INSURANCE SERVICES CO.
A	0321	MR TAN	LAM HING ALBERT	CRC PROTECTIVE LIFE INSURANCE CO., LTD.
F	0307	MS TANG	CATHERINE H.L.	R. E. L. HONG KONG INSURANCE AGENCY, LTD.
I	0308	MS TANG	CATHERINE H.L.	R. E. L. HONG KONG INSURANCE AGENCY, LTD.
CA	0287-4	MR TANG	CHI KEUNG	QBE INSURANCE (HONG KONG) LTD.
A	0239	MR TANG	KAI LAM LOUIS	COMMERCIAL UNION ASSURANCE CO. PLC
I	0211	MR TANG	KAI SING	KAI FUNG INSURANCE BROKERS LTD.
I	0184	MR TONG	HING YAT	TUNNING INSURANCE SERVICES LTD.
I	0019	MS TONG	KAR LOCK BIE	ROBERT E LEE OF HK LTD.
I	0335	MR TONG	SHING FUN	SUNFLOWER INS BROKERS LTD.
F	0191	MR TSANG	CHUN PING ROGER	INSURANCE CONSULTANTS SERVICES
I	0201	MR TSANG	CHUN PING ROGER	INSURANCE CONSULTANTS SERVICES
CA	0287-2	MR TSANG	FU CHUEN TONY	QBE INSURANCE (HONG KONG) LTD.
CA	0287-3	MR TSANG	M.Y. DEREK	QBE INSURANCE (HONG KONG) LTD.
I	0185	MS TSE	SIU LING MARIA	EAST ASIA AETNA INSURANCE GROUP
I	0245	MR TSO	HANG LEUNG	GUI JIANG INSURANCE AGENCY LTD.
I	0075	MR TSOI	K.C. RICHARD	GIBBS INSURANCE CONSULTANTS LTD.
A	0337	MS TU	HIU CHI DAISY	PIBA
I	0117	MR VAN GINKEL	FRANK	KINGFISHER INSURANCE CONSULTANTS LTD.
CA	0345-3	MS WAI	ADA	NATIONAL MUTUAL INSURANCE CO., LTD.
I	0186	MR WAN	TAK WAH	A.I.A.



## MEMBERSHIP ROSTER

TYPE	NO.	SURNAME	GIVEN-NAME	COMPANY-NAME
F	0064	MR WONG	CHEONG CHUNG	MASS INSURANCE MANAGEMENT LTD.
I	0065	MR WONG	CHEONG CHUNG	MASS INSURANCE MANAGEMENT LTD.
A	0309	MR WONG	CHI CHOI	LSC INSURANCE CONSULTANTS LTD.
F	0240	MR WONG	CHI KEUNG VINCENT	SERCOQUIN BUSINESS LTD.
I	0078	MR WONG	CHI KEUNG VINCENT	SERCOQUIN BUSINESS LTD.
I	0339	MR WONG	CHI MAN ANDY	NATIONAL MUTUAL INSURANCE CO., LTD.
I	0152	MR WONG	CHI MING LOUIS	LOYAL INSURANCE ADVISERS LTD.
F	0241	MR WONG	CHI WING EDDY	EAST ASIA AETNA INSURANCE GROUP
I	0242	MR WONG	CHI WING EDDY	EAST ASIA AETNA INSURANCE GROUP
I	0364	MR WONG	CHUN CHING	EAST ASIA AETNA INSURANCE GROUP
A	0195	MR WONG	CHUN LEUNG JONAS	CRC PROTECTIVE LIFE INSURANCE CO., LTD.
I	0092	MR WONG	HING WAH	UNICOM INSURANCE & MANAGEMENT LTD.
F	0218	MR WONG	KIN CHI KINNY	CONVOY INSURANCE BROKERS LTD.
F	0272	MS WONG	LAI LING	TRUE WILL LTD.
I	0273	MS WONG	LAI LING	TRUE WILL LTD.
CA	0345-2	MS WONG	MONICA	NATIONAL MUTUAL INSURANCE CO., LTD.
F	0086	MR WONG	SAI HUNG DAVID	WAH FU INSURANCE SERVICES CO.
I	0159	MR WONG	SAI HUNG DAVID	WAH FU INSURANCE SERVICES CO.
CA	0228-4	MR WONG	YIU HONG HANSEL	EAGLE STAR LIFE ASSURANCE CO., LTD.
A	0320	MS WONG	YUEN YEE JULIA	GUARDIAN ASSURANCE PLC
CA	0228-5	MS WONG	YUEN YEE JULIA	EAGLE STAR LIFE ASSURANCE CO., LTD.
I	0325	MR WONG	TAK MING DOMINIC	CROWE INSURANCE GROUP (HONG KONG) LTD.
F	0154	MR WOO	Y.S. JOHNNY	PAN ASIA INSURANCE SERVICES LTD.
I	0085	MR WOO	Y.S. JOHNNY	PAN ASIA INSURANCE SERVICES LTD.
I	0188	MR WU	KA CHEUNG JOHNNY	ON TUNG INSURANCE BROKERS LTD.
I	0093	MR WU	Y.M. WILLIAM	NATIONAL MUTUAL INSURANCE CO., LTD.
CA	0229-2	MR WU	YAU HUA TERENCE	CANADIAN EASTERN LIFE ASSURANCE LTD.
I	0247	MR YAM	ANDREW	GERLING GENERAL INSURANCE
F	0066	MR YAM	RAYMOND	INSUR-UNION INSURANCE BROKERS LTD.
I	0067	MR YAM	RAYMOND	INSUR-UNION INSURANCE BROKERS LTD.
I	0221	MR YAM	WAI ON	TRINITY GENERAL INSURANCE CO. LTD.
I	0103	MR YAN	SHIU LUN JEFFREY	EAST ASIA AETNA INSURANCE GROUP
F	0267	MR YAO	H. DANNY	TRADE INSURANCE SERVICES (ASIA) LTD.
I	0268	MR YAO	H. DANNY	TRADE INSURANCE SERVICES (ASIA) LTD.
F	0042	MR YAU	C.M. KENDY	ASSURANCE APPRAISAL
I	0043	MR YAU	C.M. KENDY	ASSURANCE APPRAISAL
F	0314	MR YAU	CHUN HUNG JONATHAN	CHEVALIER (INSURANCE BROKERS) LTD.
I	0315	MR YAU	CHUN HUNG JONATHAN	CHEVALIER (INSURANCE BROKERS) LTD.
F	0096	MR YEUNG	DAVID	SHERATON UNDERWRITERS CORP.
I	0097	MR YEUNG	DAVID	SHERATON UNDERWRITERS CORP.
A	0353	MR YEUNG	HANG WING LEO	KIN CHENG INSURANCE AGENCY
I	0194	MR YIP	PAK HONG	NATIONAL MUTUAL INSURANCE CO., LTD.
I	0347	MS YIP	SAU YING SHADOW	NATIONAL MUTUAL INSURANCE CO., LTD.
A	0331	MR YIU	KAI CHUNG JASE	HANG SENG INSURANCE CO., LTD.
A	0349	MR YU	SIU YEUNG KEITH	ALLIANZ CORNHILL INSURANCE (FAR EAST) LTD.
A	0220	MS YU	Y.F. JOYCE	SUN LIFE ASSURANCE CO. OF CANADA
I	0319	MR YUEN	KWOK KEUNG	CANADIAN EASTERN LIFE ASSURANCE LTD.



## 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 (Please refer to the membership definition stated below before completion)

- Full Member =====> Please complete Section 1 and Section 2, and refer to the Notes stated below.  
 Individual Member } =====> Please complete Section 2 only.  
 Individual Associate Member }

Section 1 - Full Member (Entrance Fee: HK\$1,000.-, Annual Subscription: HK\$500.-)

Name of Company \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 \_\_\_\_\_ Tel \_\_\_\_\_ Fax \_\_\_\_\_  
 Business Registration No \_\_\_\_\_ Year Established \_\_\_\_\_  
 We are a registered agent / approved broker in compliance with the law of H.K. Main line of Business: General / Life / Composite Insurance  
 Appointed Nominee \_\_\_\_\_ (Please also complete Section 2 to become an Individual Member.)  
**Please enclose a copy of your Business Registration Document with this application for our record**

Section 2 - Individual Member (Entrance Fee: HK\$200.-, Annual Subscription: HK\$200.-)  
 or Individual Associate Member (Entrance Fee: HK\$200.-, Annual Subscription: HK\$100.-)

Name: (Mr / Mrs / Miss) \_\_\_\_\_ Name in Chinese (if any) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_ Passport / ID No. \_\_\_\_\_  
 Name of Company \_\_\_\_\_  
 Correspondence Address \_\_\_\_\_  
 \_\_\_\_\_ Tel \_\_\_\_\_ Fax \_\_\_\_\_  
 I am a registered agent / approved broker in compliance with the law of Hong Kong.  
 Position Held \_\_\_\_\_ Experience in insurance field: since **19** \_\_\_\_\_  
 Insurance Qualification (if any): ( ) FCII ( ) ACII ( ) AAIL ( ) FLMI ( ) CLU Others (please specify) \_\_\_\_\_  
 My main line of business: General / Life / Composite Insurance. Others \_\_\_\_\_

I / We, the undersigned hereby apply for admission to Full Member / Individual Member / Individual Associate Member of the Hong Kong Chamber of Insurance Intermediaries and agree to comply with all the regulations as set by the Chamber from time to time. I / We understand that the acceptance of my / our application is subject to the final approval of the Executive Committee of the Chamber.

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 \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_

- NOTES:
- **"Full Member"** --- is an organisation who carries on business in Hong Kong as an insurance intermediary under a valid business registration certificate issued by Hong Kong Government and **is to be represented by a Nominee of such organisation** registered with the Chamber and duly accepted by the Chamber. (A "Nominee" is an Individual Member of the Chamber who is the chief or a very senior executive officer of, and nominated by a Full Member) Total membership fee for full Member: HK\$1,900.00
  - **"Individual Member"** --- is an insurance intermediary who represents himself in person in the Chamber and duly accepted by the Chamber.
  - **"Associate Member"** --- is a person or an organisation whose business activities are closely related to the insurance industry and duly accepted by the Chamber

For office use only

Date Received \_\_\_\_\_ Date Ack Sent \_\_\_\_\_  
 Date Approved \_\_\_\_\_ Date Cert Sent \_\_\_\_\_  
 Membership due date \_\_\_\_\_  
 Remarks \_\_\_\_\_

Membership No. Assigned	
Full	_____
Individual	_____
Ind Associate	_____



# 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

**Corporate Associate Member** (Entrance Fee: HK\$1,000.-; Annual Subscription: HK\$500.-)

Name of Company \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 \_\_\_\_\_ Tel \_\_\_\_\_ Fax \_\_\_\_\_  
 Main line of business: General / Life / Composite Insurance. Others \_\_\_\_\_

**Name of Nominee(s)** (Corporate Associate Membership is entitled to nominate upto five nominees. All correspondence will be c/o Nominee 1).

**1** Name: (Mr / Mrs / Miss) \_\_\_\_\_ Name in Chinese (if any) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_ Passport / ID No. \_\_\_\_\_  
 Position Held \_\_\_\_\_ Experience in insurance field: Since **19** \_\_\_\_\_  
 Insurance Qualification (if any): ( ) FCII ( ) ACII ( ) AAIL ( ) FLMI ( ) CLU Others (pls specify) \_\_\_\_\_

**2** Name: (Mr / Mrs / Miss) \_\_\_\_\_ Name in Chinese (if any) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_ Passport / ID No. \_\_\_\_\_  
 Position Held \_\_\_\_\_ Experience in insurance field: Since **19** \_\_\_\_\_  
 Insurance Qualification (if any): ( ) FCII ( ) ACII ( ) AAIL ( ) FLMI ( ) CLU Others (pls specify) \_\_\_\_\_

**3** Name: (Mr / Mrs / Miss) \_\_\_\_\_ Name in Chinese (if any) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_ Passport / ID No. \_\_\_\_\_  
 Position Held \_\_\_\_\_ Experience in insurance field: Since **19** \_\_\_\_\_  
 Insurance Qualification (if any): ( ) FCII ( ) ACII ( ) AAIL ( ) FLMI ( ) CLU Others (pls specify) \_\_\_\_\_

**4** Name: (Mr / Mrs / Miss) \_\_\_\_\_ Name in Chinese (if any) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_ Passport / ID No. \_\_\_\_\_  
 Position Held \_\_\_\_\_ Experience in insurance field: Since **19** \_\_\_\_\_  
 Insurance Qualification (if any): ( ) FCII ( ) ACII ( ) AAIL ( ) FLMI ( ) CLU Others (pls specify) \_\_\_\_\_

**5** Name: (Mr / Mrs / Miss) \_\_\_\_\_ Name in Chinese (if any) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_ Passport / ID No. \_\_\_\_\_  
 Position Held \_\_\_\_\_ Experience in insurance field: Since **19** \_\_\_\_\_  
 Insurance Qualification (if any): ( ) FCII ( ) ACII ( ) AAIL ( ) FLMI ( ) CLU Others (pls specify) \_\_\_\_\_

We, the undersigned hereby apply for admission to Corporate Associate Member of the Hong Kong Chamber of Insurance Intermediaries and agree to comply with all the regulations as set by the Chamber from time to time. We understand that the acceptance of our application is subject to the final approval of the Executive Committee of the Chamber.

Our membership fee drawn payable to  
**Hong Kong Chamber of Insurance Intermediaries**  
 is herewith enclosed as follows:

Bank Name \_\_\_\_\_  
 Cheque No. \_\_\_\_\_  
 Amount (HK\$) \_\_\_\_\_

Proposer \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
**Signature of Applicant** (with company chop where appropriate)

**NOTE:**  
 • **Corporate Associate Member** is an organisation whose business activities are closely related to the insurance industry and duly accepted by the Chamber.

**For office use only**

Date Received: \_\_\_\_\_ Date Ack Sent: \_\_\_\_\_  
 Date Approved: \_\_\_\_\_ Date Cert Sent: \_\_\_\_\_  
 Membership due date: \_\_\_\_\_  
 Remarks: \_\_\_\_\_

Membership No. Assigned	
Company	_____
Nominee 1	_____
Nominee 2	_____
Nominee 3	_____
Nominee 4	_____
Nominee 5	_____

With the Compliments  
 of



**CIGNA Worldwide Insurance Company**

4/E, Cityplaza 3, 14 Taikoo Wan Road,

Taikoo Shing, Hong Kong.

Tel : (852) 2886-3722

Fax : (852) 2539-9222