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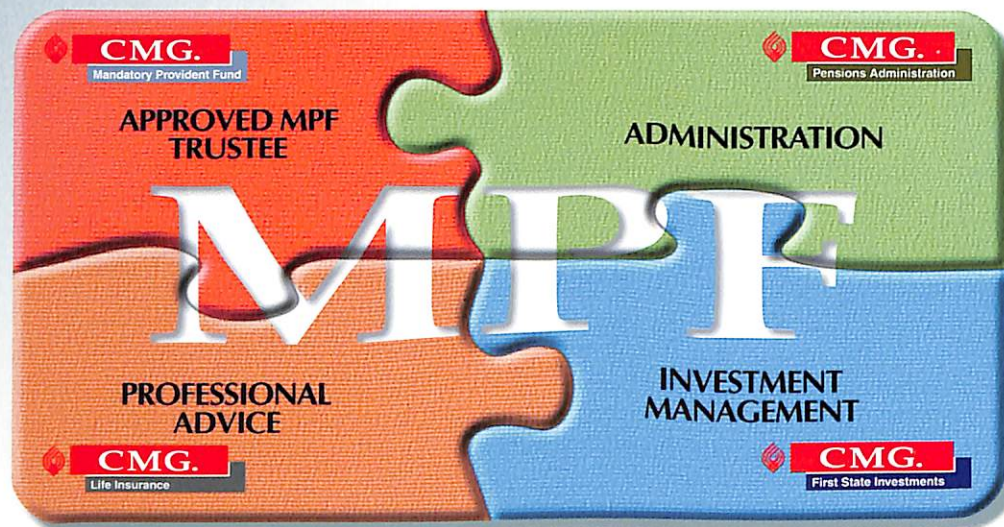


99
 HKCII
 Yearbook

**Training and
 Development
 for Insurance
 Intermediaries**

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

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KNOW-HOW

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

CONCERN

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.

INTEGRITY

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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 Fax: (852) 2520 6646
 Internet: www.smlawpub.com.hk

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Into a New Era



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Message from the President of the Hong Kong Chamber of Insurance Intermediaries

It gives me great pleasure and it is an honour for me to write this message as the President of the Hong Kong Chamber of Insurance Intermediaries.

1999 was another tough year for businesses: the financial turmoil of the last few years continued to adversely affect the region. Nevertheless, insurance intermediaries can look forward to the challenges that the new millennium holds for us. The new Insurance Intermediaries Quality Assurance Scheme will be launched on 1st January 2000. This qualification offers the insurance industry uniform standards with a minimum qualification for those who wish to enter our profession. The launch of the Mandatory Provident Fund also provides us with challenges and opportunities.



With all these changes, survival will be a critical issue for insurance intermediaries in years to come. We need to be aware that by improving our service, understanding the needs of our customers more thoroughly, and coping with new market trends, we should be able to overcome our current economic difficulties and everyone will be able to find a niche in the market.

I would like to thank the Executive Committee members and Counsellors for all their help and support this year. All members should rest assured that the Executive Committee will continue to be of service to all members in the year 2000 and uphold the principles of the Five Missions statement.



William Ng
President HKCII

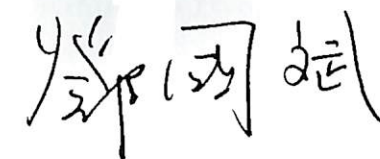
香港保險中介人商會

獻辭

從事保險業，取勝之道在於能夠提供專業而優質的服務予投保人士，而保險中介人作為保險業的前線工作者，必須不斷充實自己，提高專業知識和服務水平，才能應付投保人士日趨嚴格的要求及配合保險業迅速發展的步伐。

香港保險中介人商會，一向在支持保險業的發展和提高中介人的專業形象方面，不遺餘力。而一九九九年的年刊，更取專業培訓和自我充實為主題，除了為業界在此課題上提供交流意見及經驗的渠道，更能配合現正推行的保險中介人質素保證計劃。商會在促進保險業的專業形象上所付出的努力，實在令人欽佩。

我深信商會在未來必定能本著精益求精的精神，與業內各專業保險團體共同努力，攜手為本港的保險業開創更美好的前景。



保險業監理專員
鄧國斌太平紳士

Message from the Chairman of the HKFI

The Hong Kong Federation of Insurers (HKFI) extends its warmest congratulations to the Hong Kong Chamber of Insurance Intermediaries on the publication of its yearbook for 1999.

Intermediaries are an integral part of the insurance industry contributing invaluable to the rapid growth and development of the Hong Kong insurance business. With the implementation of the Insurance Intermediaries Qualifying Scheme in the year 2000, the professional standards of insurance intermediaries will be further enhanced. The HKFI looks forward to the continued growth and expansion of intermediaries in the years ahead.



The HKFI sends its best wishes to the HKCII for the new millennium.



Robert Hubbard
Chairman of the HKFI

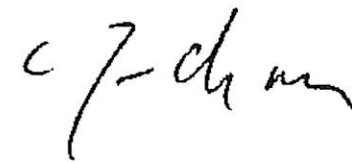
Message from the Chairman of the Consumer Council

On behalf of the Consumer Council, it gives me great pleasure to congratulate the Hong Kong Chamber of Insurance Intermediaries on its seventh birthday and on publication of its yearbook.

Once again, the Chamber has served its purpose well in a year not without turmoil. Luckily, the worst of these bad times is behind us now. Looking ahead, we believe that there is room for the Consumer Council and the Chamber to work together in order to foster a fair and competitive business culture which will benefit both the industry and the insured public. We note that the Chamber's theme this year is training and development and have no doubt that this will serve to encourage greater success in delivering better quality services with fairness and transparency.



On this note, I would like to wish the HKCII continuing success and prosperity in the years to come.



Andrew Chan Chi-fai
Chairman of the Consumer Council



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Integrity and Knowledge in the Insurance Industry

The Honourable Bernard Chan, Legislative Councillor for Insurance

The Honourable Bernard Chan discusses the importance of educating the intermediary and ways to raise awareness of the importance of insurance.

British lexicographer Dr Samuel Johnson once said, 'Integrity without knowledge is weak and useless, and knowledge without integrity is dangerous and dreadful'. I cannot agree with him more, especially in today's highly competitive society where knowledge and integrity are of the utmost importance.

Integrity or knowledge – which one should be given more weight? I am afraid there is no easy answer. To me, it is not a matter of either/or, but both.

Integrity is the cornerstone of the insurance industry. The relationship between insurance intermediaries and customers should always be built on mutual trust. In the past, when customers were not as active in upholding their rights, winning customers' confidence may have been difficult. The situation has, however, changed. Customers are better educated now, so they demand higher quality services.

Training and retraining are indispensable in this knowledge-based society. Those who content themselves with what they have learned and choose not to take up any further training

opportunities will certainly become the losers. Insurance intermediaries should seize every opportunity to sharpen their competitiveness.

Clients are becoming more demanding partly because of increasing awareness of consumers' rights. Insurance products are becoming more sophisticated in the wake of the growing needs of the market. Intermediaries should keep up with the market trends.

Demand for insurance services is also set to rise after China becomes a member of the World Trade Organisation (WTO) in the near future. Towards the end of 1999, we were excited by the breakthrough of the negotiations between China and the United States on China's accession to the WTO. China's entry into the WTO will definitely boost the economies of the Mainland and Hong Kong. It will help attract more overseas companies to the Mainland and Hong Kong. And as a bridge linking the East and the West, it will certainly make a significant contribution.

The Insurance Intermediaries Quality Assurance Scheme was recently launched. Insurance intermediaries must now pass the qualifying examination as one of the requirements for entering this profession. They will also need to take up continuing professional development programmes. These examinations and programmes aim to bring insurance agents and brokers to a higher professional standard and to encourage training and retraining. Posi-

tive responses have been received which is a good sign for both our practitioners and general consumers.

Unlike people in other well-developed countries, Hong Kong people appear to be less keen to accept insurance and are more concerned with the cost than their actual needs. This also leads to disagreements, if not disputes, between insurance intermediaries and their clients, or the insurer and the insured. It is unfortunate that several disagreements of this kind hit the newspaper headlines in 1999. This then raised public concern over the discrepancy between what consumers think is covered in their insurance plan and what is actually covered. A good understanding of insurance regulations is required to answer these questions.

The spirit of insurance is to transfer most of the risk from the insured to the insurer. Both the insurance professional and the government have to share the responsibility of educating the general public, protecting the consumer, and bringing forward an economically viable scenario. Insurance intermediaries have an important role to play in achieving this goal.

The year 2000 offers many opportunities. Plans are underway to introduce legislation requiring compulsory third-party liability


imposed upon owners' corporations and vessels entering Hong Kong waters. To capture these business opportunities, an enhancement of knowledge of the law and insurance products is required.

Another example is the MPF scheme which will be officially launched at the end of this year. This not only means more business opportunities, but also keener competition among providers.

Integrity without knowledge is weak and useless, and knowledge without integrity is dangerous and dreadful

To cope with the rapid development of society, insurance intermediaries need to keep up with current trends. This includes not only insurance expertise, but also electronic technology, and political and social changes. We face many challenges ahead, and the only way to prepare ourselves is to

train qualified and knowledgeable professionals to serve our clients.

To be successful, an insurance intermediary cannot rely simply on sales tactics. More importantly, integrity is imperative so that insurance intermediaries can survive longer, and grow stronger. Only with a high level of professionalism, integrity and knowledge can we gain the confidence of our clients and improve the image of the insurance industry. 

Training and Development for MPF Intermediaries

Alan Wong, Managing Director, Mandatory Provident Fund Schemes Authority

Alan Wong looks at the training and development challenges faced by MPF intermediaries and offers advice to insurance intermediaries so that they can ensure better service to their scheme members.

At the start of the new millennium, Hong Kong is taking a big step forward by introducing the Mandatory Provident Fund (MPF) system to the local workforce. This is going to affect over three million people in Hong Kong.

The target implementation date of the MPF system has been set for 1 December 2000. Between now and then, a number of important decisions have to be made by employers, employees and the self-employed. Such decisions include whether to keep their existing occupational retirement (ORSO) scheme or switch to an MPF scheme, which MPF scheme to enrol in, and which constituent fund to subscribe to.

Potential participants of MPF schemes are likely to have a lot of questions in mind and they will be looking to MPF intermediaries for answers. As such, MPF intermediaries (many of whom are from the insurance industry) play an important role in helping the potential scheme members choose the

MPF schemes or constituent funds that best suit their needs or circumstances.

As an MPF intermediary, how should you prepare yourself to face this big challenge? What sort of training would help you to better serve the scheme members?

Broadly speaking, training should be focused on two major areas: professional knowledge and quality of service.

As an MPF intermediary, how should you prepare yourself to face this big challenge?

Professional Knowledge

The MPF system is a new and complex system. MPF intermediaries will not be able to answer the many questions raised by their potential clients unless they have a basic understanding of the MPF system themselves. The questions will be varied and wide in scope

and intermediaries should be prepared to answer questions such as Do I need to enrol into an MPF system?, When should I pay my contributions? and How much should I contribute to the scheme?

MPF System

First and foremost, MPF intermediaries as insurance intermediaries should acquire a basic understanding of the MPF system. This should include the key features of the MPF system; the structure of MPF schemes; the



role of the various service providers; the obligations and rights of employers, employees and self-employed persons; the functions of the Mandatory Provident Fund Schemes Authority (MPFA); and the interface arrangements between ORSO schemes and the MPF.


Securities and Insurance Policies

As the funds of MPF schemes could be invested in pooled investment funds that are unit trusts or insurance policies, an MPF intermediary would also need to acquire an understanding of securities as well as insurance policies. Having just a basic knowledge of the MPF system would not be sufficient if insurance intermediaries want to be able to

provide advice on securities and insurance policies during the marketing process.

Roles of Other Regulators and Relevant Ordinances

The fact that the MPFA joins forces with other regulators (such as the Insurance Authority, the Monetary Authority and the Securities and Futures Commission) in regulating the MPF system, means that it is necessary for MPF intermediaries to acquire an understanding of the role of these regulators. Needless to say, this should include becoming familiar with the relevant parts of the ordinances administered by these regulators which have an impact on the MPF system.




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Quality of Service

Training, however, does not end with the development of professional knowledge. Equipping oneself with the necessary professional knowledge only makes up half of the training an insurance intermediary needs. It is just as important to enhance the quality of service provided to clients.

MPF intermediaries should appreciate their significant responsibilities when dealing with matters that are going to affect their clients' welfare in their old age. It is, therefore, crucial for them to acquire an understanding of their clients' needs, to offer proper investment advice to their clients, and to fully disclose all relevant information to their clients to allow them to make well-informed decisions. This practice would help insurance intermediaries to minimize the risks of mis-selling and maximize the protection of scheme members.

This part of the training should focus on concepts such as the 'fit and proper' criteria, honesty and fairness, due diligence, avoidance of conflicts of interest, compliance with regulatory requirements, and the applicable codes of conduct. In short, training should be provided to arouse the awareness of MPF intermediaries of the importance of providing quality service to their clients.

To assist MPF intermediaries to develop themselves professionally, in 1999 the MPFA, together with the Insurance Authority and the Vocational Training Council, issued a set of Study Notes to help candidates to prepare for the MPF intermediaries examination – a compulsory examination for all potential MPF intermediaries. The MPFA has also issued a Code of Conduct for MPF Intermediaries which provides guidance in respect of the minimum standards of conduct applicable to MPF intermediaries.

Equipping oneself with the necessary professional knowledge only makes up half of the training an insurance intermediary needs

It should be noted that these materials only provide MPF intermediaries with the basic professional knowledge and the minimum conduct requirements. MPF intermediaries should go beyond these requirements either by taking relevant training courses or by continual individual study to broaden and deepen their professional knowledge and enhance the quality of service rendered to clients.

With over one half of the registered MPF intermediaries coming from the insurance industry, the insurance intermediaries no doubt play an important role in contributing to the success of the MPF system. So, why not turn the first year of the new millennium into a meaningful year for you as you face the challenge of the MPF? What better way to face this challenge than to set a goal to develop your professionalism in your industry. 🙌

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大學風險管理與保險專業教育的目標

俞自由，香港嶺南大學管理系副教授、風險管理與保險負責人、上海財經大學金融保險研究所所長及亞太風險管理與保險學會副會長。

幾年前，我在上海與臺灣大學和臺灣政治大學的教授一起參加商學院大學生座談會。有學生提出，目前他們學習的有些課目沒有用處，還不如職業學校的課目實在有用。臺灣政治大學的張教授對此發表了有關大學教育的目標的議論。張教授認為，職業學校培養的是操作人員，他們只須有實用知識即可；而大學培養的是管理人員，學員需要廣泛深厚的知識。本人十分同意張教授的意見。

職業學校的教育目標是訓練未來的職員勝任本職工作，譬如，銀行職員通過訓練要熟悉銀行操作程式，而會計財務人員則要熟悉記帳程式。職業學校的課程設置為學員的本職工作而定，這是實際工作前的訓練，必須實用。

大學教育的目標與職業學校的目標是不同的。首先，大學的學生雖然已確定專業，但究竟在那個行業做怎樣的工作是不完全清楚的，這就要求學生具有較廣泛的知識面來適應將來較寬闊的工作範圍。其次，大學教育在一定意義上來講仍然是一種基礎教育，它是高等教育中的基礎教育。學生在學完大學課程後有可能從業工作，也有可能繼續學習，進入研究生課程。因此，大學的課程不僅要使學生具備畢業後可以立即從業工作的能力，也要使學生具備能夠繼續深造學習的能力。最後，大學教育不僅要培養學生有勝任愉快的工作能力，更要培養學生具備勇於開拓、善於創新的能力。而創新的能力是產生於豐富堅厚的基礎理論之上的。基於以上這些目的，大學教育的課程設置首先必須向學生提供足夠的基礎理論知識，這裏包括基礎專業理論知識和普通基礎理論知識。所謂普通基礎理論知識是指大學生所必須具備的人類認識世界、解釋事物的基本自然科學與人文科學的理

論。同時，大學應該向學生提供足夠的方法論知識，這包括學習方法，研究方法和工作方法。在具備基礎理論知識和方法論知識後，大學應該培養學生理論與實踐相結合去解決面臨的工作問題的能力。

大學風險管理與保險專業教育的目標也是遵照這樣的原則來設置的。首先必須介紹一下風險管理與保險專業本身。1936年，美國的保險購買人聯合成立風險與保險管理協會(Risk and Insurance Management Society)時，他們已經認識到對於純風險(pure risk)的管理首先是儘量減少和避免風險，只有那些無法減少也不可避免的風險，才考慮轉移風險給保險公司。保險是風險管理中的一種重要的手段，但不是唯一的手段。因此，很多大學在設置專業時，將專業範圍擴大為整個風險管理，同時考慮到保險是最傳統也是最重要的風險管理手段，所以將較大的比重傾向於保險，稱為風險管理與保險專業。而美國風險管理與保險學會(American Risk Management and Insurance Association)更是多次建議工商管理學院應將風險管理課程列入必修課之一。因為辨別風險和管理風險的能力是現代管理者必須具備的基本素質。而風險管理領域的學者也認為，管理者沒有寬闊的知識層面則無法成功地管理風險。因此，一般大學風險管理與保險專業的課程由幾個層面組成，使學生畢業後或能從事企業的專業風險管理人員、或能成為保險從業人員、管理人員。

大學風險管理與保險專業教育課程中，經濟學的基礎理論是最重要的基礎課程之一。現代風險理論是建築在預計效用假設(Expected Utility Hypothesis)理論之上的。效用假設理論是經濟學的最重要的基礎理論之一。效用是經濟行為的精神價值滿足程度。效用理論表明，人們的經濟行為是服從於最大預計效用的。不同特性(如：不同收入、不同教育程度等的消費者有不同的效用方程，他

們也就具有不同的風險態度。對於同樣的風險，持不同風險態度的人將支付不同的價格來轉移他們的風險。保單的設計、保費的厘定都與人們的風險態度有關。大學教育中對將來的風險管理人員和保險從業人員進行經濟學理論的教育是非常重要的。這是促使他們進行創造性工作的理論準備。

對將來的風險管理人員和保險從業人員進行數學和統計學理論的教育是另一項重要的基礎理論教育。最普遍的風險衡量方法是方差(variance)測量。保險的原理也是應用數學中的大數定理，將大樣本的不確定風險集中計算出較為準確的概率，使經營風險的企業——保險公司處於穩定保險的經營狀態。因此，掌握數學和統計學的知識是風險管理人員和保險從業人員的最必要的基礎素質。尤其在競爭日趨激烈的今天，利潤來自於微小的計算差別之中。沒有數學的頭腦，將失去最重要的一項競爭技能。因此大學將數學和統計學的教育放在極重要的位置。

大學風險管理與保險專業通常設在商學院或工商管理學院內，這主要是因為商學理論和管理學理論是風險管理人員和保險從業人員的必備知識。他們必須具備會計財務的基本知識；衡量風險管理人員的成就，通常採用成本效益分析法，這就必需應用會計財務學的基本原理。他們必須具備市場學的基本知識；保險業的開拓特別依賴多種多樣的市場系統，風險管理人員也必須依賴市場來減少、避免或轉移風險。他們必須具備管理學的基礎知識；管理諸要素都與風險管理有關，團隊精神是風險管理中的主要因素，學習精神更是減少和避免風險的重要工具，精明的管理者讓人們從事故與錯誤中學習以減少和避免事故與錯誤的再發生。他們必須具備資訊學和電腦技術的基礎知識；保險業是電腦技術的最早得益者，大量個人資訊的儲存，以及將來保險市場的開發都必須建築在資訊技術發展的基礎上。

當然，一些特殊領域的風險管理人員和保險從業人員還需要特殊層面的知識；譬如，建築安裝工程的風險管理與保險需要工程、機械知識，海事保險需要海事知識，醫療保險需要醫療知識等等。通常在這種情況下，風險管理人員和保險從業人員需要對專業技術人員進行風險和保險的理論培訓，或由專業技術人員對風險管理人員和保險從業人員進行特殊技術的培訓。因此，在這裏我們還必須強調，大學教育不能代替職業培訓。大學教育只能給予學生更好地理解專業原理，發展工作潛能的必備知識和能力，而職業培訓是教育學員真正實踐這些理論與知識。這猶如士兵在大學教育中學習的是槍的物理學原理，火藥的化學成份等，而在職業培訓時，則必須動手開槍，練習瞄準等。任何層次的風險管理和保險從業人員都必須進行不斷的職業培訓來更新工作能力。而能否在不斷更新的職業培訓中成功提高，就有賴於大學教育中的理論功底。沒有足夠的理論功底，到達一定程度後，工作能力的提高是很困難的。

香港目前在大學層面設置風險管理與保險專業的尚僅有嶺南大學。相信不久的將來，將有更多的學校設置有關這方面的課程，這是因為香港有這樣的需要。香港作為亞洲地區的國際金融中心之一，發展保險業是發展金融業務的重要組成部分。香港的保險業不僅要注視香港的本地市場，更要發展海外市場，特別是中國的市場。中國進入世界貿易組織(WTO)後，保險市場開放的步伐將加快、加大。香港保險業可以從兩個方面抓住這一機遇，力求發展。香港的保險企業直接進入中國市場是一種發展，而把香港建成為亞洲地區的再保險中心可以是另一種更有潛力的發展。中國與香港保險業的發展都面臨著嚴重的人才缺乏問題。中國大陸的高等院校近年來保險專業的教育發展比較快。相信在面臨潛在的人材需求的市場壓力下，香港的高等院校也將加快發展風險管理與保險專業的教育。✎

保險中介人應不斷學習，不斷省悟

李鎮成先生，香港保險中介人商會前會長

在現今保險業競爭激烈的情況下，保險中介人必須不斷進步，作者提出了一些問題與同業們研究探討。

香港保險中介人商會年刊是該會之重要文獻，它不但羅列與展示一年來該會的行政及其各項已完成的工作，更有系統地輯錄了香港保險行業的重要統計資料，清楚指示了保險行業整體榮辱方向。然而，它有別於其他商會刊物，就是它每年年刊定立了一個專題，邀請行內資深從業員或學者撰寫文章，以不同角度對同一專題，抒發己見。因此，此年刊既是該會的編年史，又是該行業的發展史。

1999 香港中介人商會年刊的主題是：「不斷學習對於保險中介人的重要性」本人是此會之前會長，又是此會的積極倡導者及參與者，所以，當編輯委員會主席梁大年兄及剛上任會長麥順邦兄要求我為本年度會刊撰寫專題文章，我感到非常猶疑，原因有二：〔一〕我主張所有文章應邀請本會以外同業人士撰寫，以達更為客觀的目的。〔二〕如果我又不願花時間搜集資料加以整理，又怎麼可以寫出一千幾百字的文章呢？然而，麥會長還堅持以會長身份要求我接受任務，那麼我只好恭敬不如從命，也企望收拋磚引玉之效。

過往同業曾閱讀我的文章及書信，都是以英文書寫的，這似是保險行業的慣用語。但這次的文章論題，我希望比較針對前線推銷員，他們的日常工作非常忙碌，應酬也特別多，往往花不來時間進修或學習，為了更有親切感，我就必須以中文表達了。寫中文最大的困難是常常執筆忘字，錯別字在所難免，敬希體諒。

我的文題是「不斷學習，不斷省悟」。學習視乎參與的過程，省悟才是文題的目的，這樣我便可天馬行空亂說一通，不用搜集資料，也不用他人智慧的論證，省悟是我自己的省悟，不必他人認同。我首先必須強調的是「學習和省悟」，不是剎那間的事情，而是需要不斷而持續。

我們保險中介人和所有從商人仕一樣，都必須面對持續不斷的競爭，今天和未來的消費者在消費者權益法例保障下，政府更主導政策加強商業競爭，今天資訊發達，訊息充份流通，使消費者有更多選擇，有更多比較。他們一天比一天精明，他們不是要求「貨真價實」，他們只會以最低的價錢購買最滿意的東西。此情此景，營商或推銷者決不能是泛泛之輩便可以滿足他們的要求。保險中介人是保險最前線的推銷者，保險知識和推銷技巧故然必須具備，如果能有系統地花些時間去學習一些知識，如：消費者行為及心理，市場學等等。我們便會很容易明白消費者為甚麼有這樣或那樣的選擇，也容易明白為甚麼這個保險產品供應商有這些產品，而其他供應商卻積極推銷另類產品。我們掌握了這些知識，才會「省悟」及「不斷省悟」。

剛實施的保險中介人入職考試 (IIQAS) 是硬性要求保險中介人系統學習的開始，保險監理專員還在統籌設計持續培訓課程。這些由保監處主導的考試及課程重點目的，旨在要求保險中介人有足夠保險知識和良好銷售操守。我認為這些知識是非常基本和必須的，所以，我提議資深從業員也應花些時間把這些考試資料始末閱讀一通，既可用以輔導後進者，也許可獲意外啟示。然而，我還要求保險中介人不斷學習，不斷省悟，找出答案，解決如下問題：

- 〔一〕銀行為了增加收入，利用銀行現有客戶資料（犯法嗎？）非常積極推銷保險產品，甚至要求客戶購買保險為批核借貸款項的先決條件之一。銀行服務的形象向來是既方便又可靠，保險中介人能與爭鋒嗎？
- 〔二〕互聯網路，不用文員，不用接線生，不用付推銷員佣金，價平又直接，保險中介人，又可與爭鋒嗎？
- 〔三〕大家都認為中介人生存之道，是提供增值服務，我們以甚麼成本，提供多少增值服務呢？

大家共勉，我們必須不斷學習，不斷省悟！👏



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為在澳門註冊之專業非牟利社團，亦是保險從業員中的唯一社團代表，成立至今已踏入第十週年，獲得澳門政府及社會各行業的認同及支持，會務已越趨成熟。

本會宗旨

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Training and Self Improvement of Insurance Intermediaries

Raymond Sit, Managing Director and Chief Executive Officer, HSBC Insurance Brokers Asia-Pacific Ltd

Raymond Sit discusses how training and self improvement for insurance intermediaries helps them stay ahead in this competitive, electronic world.

The term 'intermediary' by definition is a person or organisation that acts as an agent or broker between the parties to a transaction. Why would parties engage an intermediary? The answer is quite obvious: because the intermediary adds value to the transaction. If an average policyholder or risk manager is more knowledgeable about the insurance product than the servicing agent or producing broker, then it's only a matter of time before this discerning consumer goes direct.

As an insurance intermediary, in addition to having a good knowledge of existing insurance products and markets, we must also keep abreast of any new products and emerging markets. Learning the reasons why certain claims are paid smoothly whilst others are marginally declined that could otherwise have been paid would prevent and mitigate errors and omission exposures. Clients today expect their insurance brokers to understand their business in order to

anticipate losses that could arise and design an appropriate insurance programme to cater for those risks.

Traditional insurance plays an important, but non-exclusive, role in the risk management process. After proper identification and evaluation of risks, the insurance broker should recommend the most efficient and cost effective solution to the treatment of risks. This may or may not involve risk transfer depending on the loss prevention and self retention strategies of the client.

Have we embraced the opportunities and threats of 'e-frenzy'?

To win the approval and support of the client's senior management team, the insurance broker must ensure that the risk management programme is consistent with and complements the overall business strategy of the clients' company.

Many companies provide internal training programmes designed to introduce or update employees on new products, technical issues and regulatory requirements. On-the-job training develops the employees' market experience and industry knowledge. Professional development programmes provide a macro view on issues vital to our industry. These programmes together give participants confidence to discuss all aspects of risk man-

agement issues making them even more valuable to their employers and clients.

The millennium marks an important milestone for Asian companies entering the world of electronic trading. Undoubtedly, the Internet offers a boundary-less market never before imagined. It also entails risks that may easily jeopardize our business beyond the scope of the Internet. Have we embraced the opportunities and threats of 'e-frenzy'? Has our industry developed the relevant products

and services that would protect policyholders against the risks involved?

Continuing education and professional development programmes help insurance intermediaries to stay ahead of the rapidly changing insurance and commercial world. It is these challenges that keep even experienced practitioners on their toes. We cannot, therefore, over-emphasize the importance of training and self-improvement for all insurance intermediaries. 🙌



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

The Outlook for 2000

Anthony Lau, Vice President, Sun Life Assurance Company of Canada (Hong Kong)

Advances in technology, increasing numbers of registered insurance intermediaries and new government legislation offer many challenges to insurance intermediaries. Anthony Lau takes a look at how insurance intermediaries should tackle the new millennium.

With the tremendous interest in Internet products, the speed at which a company's competitor can penetrate markets and grab market share is much faster than ever before. The insurance industry has certainly been affected by this rapidly changing business environment.

The number of registered insurance intermediaries in Hong Kong increased more than 100 per cent during 1998 and 1999 with the bulk of increase in the life insurance area. Reasons for the increase can be attributed to the economic downturn and rising unemployment over this period. This massive increase compounded with active penetration by the banks to grab a share of personal lines insurance business has resulted in intense competition, lower productivity and has threatened the survival of traditional insurance intermediaries.

Although new business models are being developed rapidly in the insurance trade, my opinion is that price and speed of transaction alone cannot and will not totally replace the need for professional advice by the insuring public. Banks and Internet insurance brokers, on the other hand, will be faced with the increasing need to provide a personalised and knowledgeable service which is reasonably expected by consumers.

The answer to the continued existence of insurance intermediaries is to achieve and maintain a much higher professional and service standard so as to create a differentiating factor between the 'fast food' type service and the integrated professional service by qualified insurance intermediaries.

The government is taking a move in the right direction by requiring all licensed agents and intermediaries to pass a publicly administered examination from 2000 on. I believe that the future of insurance intermediaries in the year 2000 and beyond will be determined by our ability to continue education and self-development to a much higher level than ever before in this very competitive business market of Hong Kong. 🖐

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Dedicated to Your Future

The Bank Consortium Trust Company Limited (BCT) was established in 1999 with one aim in mind - to provide complete, independent and fully integrated Mandatory Provident Fund (MPF) services to companies and individuals in Hong Kong.

The shareholders of BCT are Asia Commercial Bank, Chekiang First Bank, Dah Sing Bank, Liu Chong Hing Bank, Shanghai Commercial Bank, Wing Hang Bank, Wing Lung Bank, First Pacific Bank, International Bank of Asia and Union Bank. All our shareholders are home-based in Hong Kong with an average of 47 years of history in serving Hong Kong. Together, they operate over 280 branches and employ more than 9,000 staff members as at November 1999. Aggregate total assets exceed HK\$340 billion and total shareholder funds stand at over HK\$39 billion as at 31 December 1998. Three of our shareholders are also founders of JETCO, which operates the dominant ATM network in Hong Kong.

Bank Consortium MPF Plan

The Bank Consortium MPF Plan (the Plan) is a master trust MPF scheme registered with the MPF Schemes Authority (MPFA) and authorised by the Securities and Futures Commission (SFC). Such registration / authorisation does not constitute official recommendation of the Plan by the MPFA or the SFC.

- Besides making mandatory contributions, employers can also structure in the Plan various voluntary contribution arrangements to suit their respective human resources policy.
- Bank Consortium is the trustee, administrator and custodian of the Plan.
- Four leading investment managers were chosen based on stringent selection criteria: Dresdner RCM Global Investors Asia Limited, Fiduciary Trust International Asia Limited, INVESCO Asia Limited, Schroder Investment Management (Hong Kong) Limited.

Why We Are Different

- The structure of the Plan is simple and clear. All the constituent funds are invested in direct portfolios of securities rather than Approved Pooled Investment Funds (APIF's). We believe that investing directly in securities could avoid the complexities and additional level of charges usually associated with investing in APIF's.
- Each of the constituent funds is managed by three or more investment managers. This multi-manager approach can likely provide an additional level of risk diversification.
- All investment managers are unrelated to and independent of BCT. BCT would also take a proactive role in monitoring the performance of the investment managers.

Investment Choices

The Plan provides members with a choice of four constituent funds covering a wide spectrum of risks and returns. Members can invest in any one or a combination of the funds depending on their respective situations / objectives:

	Capital Preservation Fund	Stable Fund	Balanced Fund	Growth Fund
Suitability	Risk adverse investors who are concerned more with capital protection	Investors who accept a rather low risk for a slightly better return	Investors who are willing to take acceptable risk for moderate to high return	Investors who are willing to take a higher risk with better return for long term investment
Asset Allocation (global equities: fixed income securities)	<ul style="list-style-type: none"> • 100% HKD bank deposits & short-term debt securities 	<ul style="list-style-type: none"> • 30% : 70% • Minimum 30% HKD denominated assets 	<ul style="list-style-type: none"> • 50% : 50% • Minimum 30% HKD denominated assets 	<ul style="list-style-type: none"> • 70% : 30% • Minimum 30% HKD denominated assets
Target Return	Matches or exceeds the Hong Kong dollar savings rate	In line with the inflation rate as measured by CPI (3-5 years)	Exceeds the inflation rate as measured by CPI (3-5 years)	Exceeds the nominal wage index (3-5 years)
Level of Risk	Low	Low to Medium	Medium	High
Investment Managers	Dresdner, INVESCO, Schroder	Dresdner, Fiduciary, INVESCO, Schroder	Dresdner, Fiduciary, INVESCO, Schroder	Dresdner, Fiduciary, INVESCO, Schroder

Risk Statement: Investment in the constituent funds may involve some risks, and in certain market conditions, the value of the units of the constituent funds, and the income from them (if any) may fall. Investors should be aware that the Capital Preservation Fund (CPF) is not subject to the supervision of the Hong Kong Monetary Authority and that subscription for units in the CPF is not the same as placing monies on deposit with a bank or deposit-taking company. The trustee has no obligation to redeem units in the CPF at the price at which they were originally issued. For further information on the possible risks involved, please refer to the Principal Brochure. For a copy of the Brochure, please contact Bank Consortium Trust Company or any of our member banks' branches.

- Members are allowed an unlimited number of switches among the Constituent Funds and there is no switching charge.
- An investor education programme that includes monthly investment updates, quarterly newsletters and regular seminars will be established to assist members in making investment choices that meet their respective objectives.

User friendly client services

- Free payroll software to employers.
- Over 280 branches as MPF service centres for collecting contribution payments and instructions, distributing general information and handling balance and other enquiries.
- A call centre; and an Interactive Voice Response System (IVRS) for balance enquiry, the latest fund prices, investment fund switching and other functions.
- An Internet web-site for unit price information, forms downloading, balance enquiry and investment switching in addition to accessing Plan and investment information.

Fees and Charges

- Competitive and transparent
- No establishment and running costs to employers for the "Participating Plan"

For further enquiries, please contact the Bank Consortium Trust Company at the Call Centre: (+852) 2298 9333; by fax: (+852) 2520 0909; or visit the Website: <http://www.bcthk.com>

Fees and Charges	Amount
Joining Fee	Waived
Trustee and Administration Fee	1% of net asset value (NAV) per annum
Investment Management Fee	
<ul style="list-style-type: none"> • Growth Fund • Balanced Fund • Stable Fund • Capital Preservation Fund 	<ul style="list-style-type: none"> 0.625% of NAV per annum 0.625% of NAV per annum 0.625% of NAV per annum 0.400% of NAV per annum
Bid Spread	Waived
Offer Spread (not applicable to Capital Preservation Fund)	1% of NAV per unit issued (0.5% for participating plan with over 100 employees)

* For details of other expenses relating to the plan, please refer to the principal brochure.

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Organisation Chart of the 1999 Executive Committee



Appeal Committee

Fernando Hui

Teresa So

O.F. Leung

Simon Ip

David Tsoi

Board of Counsellors

Roy Cheung

Raymond Fan

Gregory Fong

Kenneth Hong

Anthony Lam

Virginia Law

Lee Kar On

Edmund Leung

Jameson Leung

Geoffrey Lung

John Ma

Paul Poon

Simon So

David Wong

Trade Counselling Commission

Kamson Lam

Galen Choi

Public Relations – Contacts and Friendship

Over the past few years, the Executive Committee members have met regularly with various local government departments and insurance bodies, and maintained direct dialogue with them on subjects of mutual interest.



The Commissioner of Insurance

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

Legislative Councillor Mr Bernard Chan

Macau Insurance Agents and Brokers Association

Inauguration Ceremony of the Executive Committee Members 1999

The Inauguration Ceremony of the Executive Members of the HKCII was held at the Chinese General Chamber of Commerce, Central on 8 April 1999. The Chamber was honoured by the presence of three officiating guests: Alan Wong JP, Commissioner for Insurance; the Honourable Bernard Chan, Provisional Legislative Councillor; and Robert Ka, Chairman of the Hong Kong Federation of Insurers.

The evening started at 5.30pm with a cocktail reception and a welcome address from William Ng, President of the HKCII. This was followed by speeches from the three officiating guests. The Inauguration Ceremony took place at 6.45pm and was followed by a presentation of souvenirs and a vote of thanks from Rita Lam.



From left to right: C. S. Diu, Bernard Chan, Rita Lam and Philip Mak at the cocktail reception.



From left to right: George Chu, Ricky Chu, Alan Wong, William Ng, Rita Lam and Philip Mak at the cocktail reception.



From left to right: Kamson Lam, William Ng and Joseph Sit.



From left to right: Joseph Sit, Rita Lam and William Ng.



Back row, from left to right: Rita Lam, Stephen Yuen, Kamson Lam, Raymond Yam, (hidden), Jonathan Yau, Poon Hong Chi and Simon Kwan.

Front Row, from left to right: Joseph Sit, Jonas Man, Philip Mak, William Ng, Ricky Chu, C. S. Diu, Eddy Wong and Sylvia Chan.

Front left: George Chu and Gregory Fong.



Back row, from left to right: Stephen Yuen, Stanley Chan, Raymond Yam, Kamson Lam, Fernando Hui, Sam Kan, Raymond Yam, John Ma and Poon Hong Chi.

Middle row, from left to right: Rita Lam, Henry Tai, Joseph Sit, Jonas Man, Philip Mak, C. S. Diu, Eddy Wong, Sylvia Chan and Simon Kwan.

Front row, from left to right: Gregory Fong, George Chu, Robert Ka, Bernard Chan, William Ng, Alan Wong, Ricky Chu and Kenneth Hong.

Forums

It is one of the HKCII's missions to give our members a chance to voice their opinions on various insurance issues. The topics chosen for our forums are issues that are some of the main concerns of insurance intermediaries, so a high level of attendance is always recorded.

In 1999, the following forums were held:

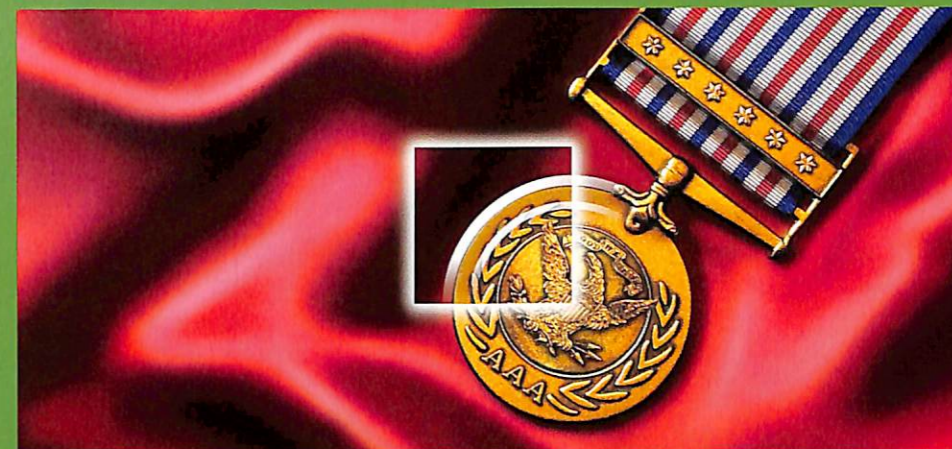
2 March 1999	The Insurance Intermediaries Quality Assurance Scheme – Views and Opinions
28 April 1999	Model Life Agency Agreement
14 May 1999	Claims Handling from an Insurance Intermediary's Insurance Perspective
26 August 1999	Using Rules of Thumb to Access the Correct MPF Product
28 November 1999	Regulatory System for Insurance Intermediaries in China
8 December 1999	The Impact of the MPF on Insurance Intermediaries compared with non-insurance sector workers

A variety of forums are also planned for January, May, September and November of 2000. Three conversational-putonghua workshops are planned for March, September and October.

One Friday, every month, the Chamber organises a Fellowship Gathering for members to meet in an informal atmosphere and a different guest insurer is invited each time. The venue is the Mezzanine floor of the Empire Hotel, Wan Chai.



Members of the Chamber at a Fellowship Gathering.



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如有意加入世界級保險及金融機構，成為專業的保險經紀或特許分銷商，請即致電 2919 9322。

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美國萬通保險 盡顯藍籌實力

AGM

The Annual General Meeting was held on 14 December 1999. EC reports and financial statements were passed by the general assembly. Most importantly, the 2000

Executive Council was successfully elected at the AGM. The new Executive Council is as follows:

Position	Name	Company
President	Mr Philip Mak	Apex Insurance (Brokers) Ltd
Immediate Past President	Mr William Ng	Wing Hang Insurance Agency Ltd
1st Vice President	Mr C. S. Diu	Progress Co
2nd Vice President	Ms Rita Lam	Sincere Insurance Agency Ltd
3rd Vice President	Mr Jonas Man	Hanshun Insurance Consultants (HK) Ltd
Honorary Secretary	Mr Andrew Chow	Tai Fook Risk Consultants Ltd
Honorary Treasurer	Mr Sam Kan	Union Faith Insurance Services Ltd
General Administration	Mr Stanley Chan	Convoy Insurance Brokers Ltd
Trade Issues	Mr Johnson Lee	Manchester Insurance Consultants Ltd
Public Relations and Community Services	Mr Sammy Wong	Swiss Insurance Management (HK) Ltd
Membership Extension	Mr Stephen Yuen	Maxable Insurance Consultancy Ltd
Membership Retention	Ms Sylvia Chan	R.E.L. Hong Kong Insurance Brokerage Ltd
Forum	Mr Simon Kwan	Faith World Consultants Ltd
Education	Mr Kamson Lam	Trans-Pacific Insurance Brokers Ltd
Publication	Mr Jameson Leung	Grandtag Financial Consultancy
Fellowship	Mr Wilson Chan	Action Insurance Service Co Ltd



Back row, from left to right: Philip Ng, Ricky Chan, Dominic Chan, Y. C. Pei, Fernando Hui and Gregory Fong.
Front row, from left to right: William Ng, Raymond Sit, Bernard Chan, Sadis Siu, Richard Tsoi and Simon To.



From left to right: Jonas Man, Joseph Sit, Ricky Chu, William Ng, Simon Yip, David Tsoi and George Chu.



From left to right: William Ng and Bernard Chan.



HKCII members at the AGM.



HKCII members at the AGM.

Care in the Community

A Visit to the Protect the Children Society

Around the time of the Mid-Autumn Festival, members of the Chamber decided to cheer up the children who live in the Protect the Children Society Centre in Prince Edward, Kowloon. On the morning of 18 September 1999, a group from the chamber visited the centre, distributed presents kindly donated by the Chamber, and chatted with the children. They also donated a cheque for HK\$5000 to the centre.



From left to right (adults only): Sylvia Chan, Simon Kwan, C. S. Diu, Ada Kwan, William Ng, Raymond Yam, Mrs Yam, Simon So, Rita Lam and Eddie Wong.



Johnson Lee and William Ng with other members at the Hopkins (Jordan) Nursing Home.

A Visit to the Hopkins (Jordan) Nursing Home

On 18 December 1999, the Chamber organised a visit to the Hopkins (Jordan) Nursing Home, Jordan, Kowloon. Over the Christmas season, the elderly often feel lonely, so the Chamber hoped that their visit would add a little happiness to the residents' day. The members held a health quiz, played games and sang songs with the residents. They also distributed gifts and donated HK\$5000 to the residents Christmas party.



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Tel: 2877 8488 Fax: 2877 8366

Yuen Long branch: Unit 3, 17/F., Yuen Long Trade Centre, 99 Castle Peak Road, Yuen Long, N.T.
Tel: 2442 2822 Fax: 2442 2322

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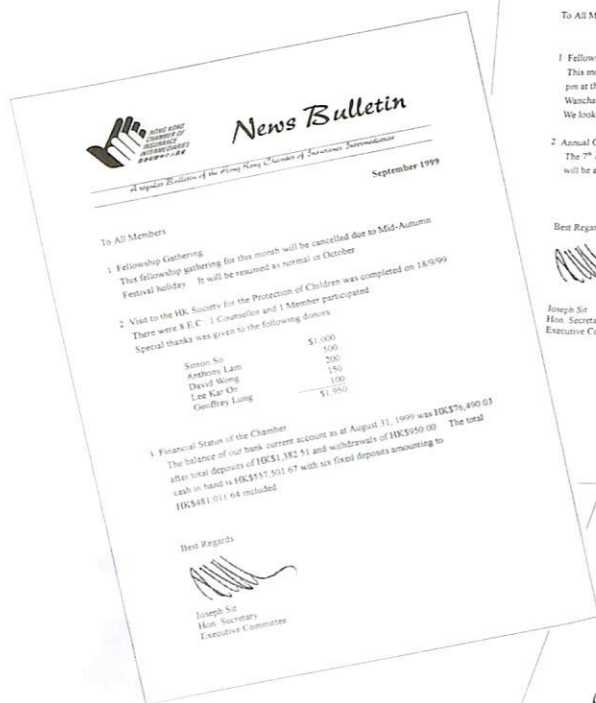
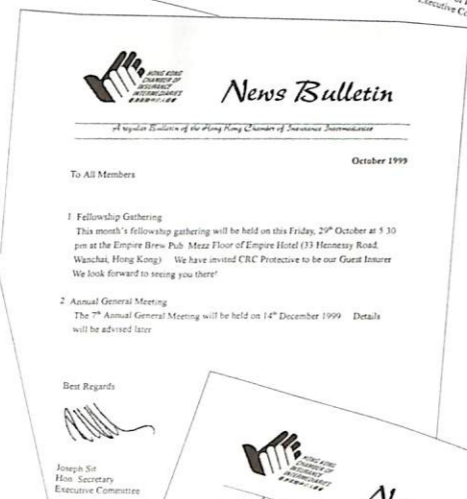
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Tel: 2517 2332 Fax: 2540 6260, 2540 6377

News Bulletins

At the HKCII, we believe it is important for us to communicate with our members so that we can develop and become stronger. Every month, news bulletins are sent to all of our members so that they know about forthcoming events.

Please do not hesitate to contact us if you have any comments or suggestions.




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電話/Tel: (852) 2877 3888 傳真/Fax: (852) 2877 3773 (852) 2916 8222



恒昌保險集團
APEX INSURANCE GROUP
九龍柯士甸道140-142號瑞信集團大廈11字樓
11/F., Surson Commercial Building, 140-142 Austin Road, Kln.




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7/F., DCH Commercial Centre
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Quarry Bay
Hong Kong



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TRUE WILL LIMITED
Judry Wong

雅德保險服務有限公司
Acanda International Ltd.

Registration

How to Register the Chief Executive of a Company Agent

1. If your company's prospective chief executive is your existing nominee and is:
 - a. on the Exempt Persons List under Annex I,
 - i. complete the new Chief Executive Registration Form (Form C) only (exemption granted to specified line(s) of business is acquired either through the Proficiency Examination in General Insurance Studies or proven insurance experience based on IARB's registration records); and
 - ii. return Form C directly to the FWI.
 - b. not on the Exempt Persons List under Annex 1,
 - i. complete the new Chief Executive Registration Form (Form C) and, if appropriate, enclose the relevant document listed under Section II of Form C in support of the attainment of the exemption requirement; and
 - ii. return Form C directly to the HKFI.
2. If your company's prospective chief executive is not your existing nominee,
 - a.
 - i. complete the new Chief Executive Registration Form (Form C) and, if appropriate, enclose the relevant document listed under Section II of Form C in support of the attainment of the exemption requirement. Pass Form C onto your appointing insurer(s) for onward transmission to the HKFI; and
 - ii. complete the relevant sections of the new Company Agents Registration Form (Form B) and pass it onto your appointing insurer(s) to sign Section IV.
 - b. Return both Form B and C to the HKFI through your appointing insurer(s).

How to Register a Technical Representative of an Insurance Agent

1. If your company's prospective technical representative is your existing employee and is:
 - a. on the Exempt Persons List under Annex 1,
 - i. request the person to complete the new Technical Representative Registration Form (Form D) only (exemption granted to specified line(s) of business is acquired either

- through the Proficiency Examination in General Insurance Studies or proven insurance experience based on IAPB's registration records); and
 - ii. return Form D directly to the FWI.
 - b. not on the Exempt Persons List under Annex 1,
 - i. request the person to complete the new Technical Representative Registration Form (Form D) and, if appropriate, enclose the relevant document listed under Section 11 of Form D in support of the attainment of the exemption requirement; and
 - ii. return Form D directly to the HKFI.
2. If your company's prospective technical representative is not your existing employee:
 - a. request the person to complete the new Technical Representative Registration Form (Form D) and, if appropriate, enclose the relevant document listed under Section 11 of Form D in support of the attainment of the exemption requirement; and
 - b. return Form D directly to the FWI enclosing a pay-in slip for HK\$380 – registration fee for a period of three years for this brand new registration.

Exemption from the Qualifying Examination Requirement

The following are exempt from the qualifying requirement in both cases:

Holders of an approved insurance qualification, ie:

- Associate or Fellow of the Chartered Insurance Institute (ACII/FCII);
- Associate or Fellow of the Australian Insurance Institute (AII);
- Associate or Fellow of the Insurance Institute of New Zealand (AIINZ/FIINZ);
- Fellow of the Life Management Institute (FLMI);
- Chartered Life Underwriter (CLU);
- Chartered Property Casualty Underwriter (CPCU);

or

Holders of an approved actuarial qualification, ie:

- Fellow of the Institute of Actuaries of England' (FIA);
- Fellow of the Faculty of Actuaries in Scotland (FFA);
- Fellow of the Institute of Actuaries of Australia (FIAA); or
- Fellow of the Society of Actuaries of the United States of America (FSA).

保險代理、負責人及業務代表之學歷證明

根據最新版《保險代理管理守則》之規定，於2000年1月1日後，申請人必須完成中五課程或具同等學歷。保險代理登記委員在參照其他相關組織之註冊制度後，特此發出通告，詳列獲認可之學歷證明如下。謹請貴公司於遞交申請表之同時，附上所須學歷證明文件，以便登記手續得以盡快完成。

■ 本地學歷

- i. 中五下學期學校成績表或校長證明；或
- ii. 中五畢業證書；或
- iii. 會考成績通知；或
- iv. 任何更高學歷之證明文件。

■ 非本地學歷

- i. 國內高中／專業畢業證書；
- ii. 英、美、加及澳紐之第11班或以上證明；
- iii. 菲律賓大學1年級或以上證明；
- iv. 尼泊爾之證書考試(School Leaving Certificate Exam)或第10班或以上證明；
- v. 所有大學畢業證書或專業資格證明文件。

如申請人之學歷證明並非上述之列，而認為所持學歷等同中五程度者，請提供證明以便委員會考慮個別個案。

假如申請人不幸遺失有關學歷證明，可向：

- 有關學校要求補發證書或證明；或
- 有關機構要求補發證明文件。

保險代理登記委員會
2000年1月25日



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Trade Associations

Name of Trade Association/Institution	Tel	Fax	Correspondence Address
Actuarial Society of Hong Kong	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, Hong Kong
Agents Registration Board	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, 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, Hong Kong
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, Wan Chai, 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, Wan Chai, Hong Kong
Hong Kong Insurance Industry Coalition	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, Hong Kong
Hong Kong Loss Adjusters' Association	2544 6115	2545 2762	c/o Brocklehursts (Far East) Ltd, 802, Car Po Commercial Bldg, 18-20 Lyndhurst Terrace, Hong Kong
Insurance Claims Complaints Bureau	2520 2728	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, Hong Kong
Insurance Institute of Hong Kong	2866 9681	2866 9536	Room 901, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, Hong Kong
Life Insurance Council	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, 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) 511 923	(+853) 337 531	Rua da Praia Grande, No 69A Edif. 'Financas', 15' Andar, Macau
Macau Insurance Agents and Brokers Association	(+853) 312 312	(+853) 335 563	P.O. Box 1830, Macau
Mandatory Provident Fund Schemes Authority	2292 1000	2259 8803	21/F and 22/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong
Motor Insurers' Bureau of Hong Kong	2866 9681	2866 9536	Room 901, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, 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	Room 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, Wan Chai, Hong Kong

Balance Sheet

Hong Kong Chamber of Insurance Intermediaries (Limited by Guarantee) Balance Sheet as at 30 June 1999 (Expressed in Hong Kong Dollars)

	1999 HK\$	1998 HK\$
Current assets		
Accounts receivable	38,000	979
Prepayments	122	122
Cash at banks	544,434	453,182
	<u>582,556</u>	<u>454,283</u>
Current liabilities		
Accounts payable and accrued charges	43,983	2,506
Provision for taxation	34,645	26,557
Receipt in advance	—	400
Net Assets	<u>78,628</u>	<u>29,463</u>
Accumulated surplus	503,928	424,820
Chamber's funds	<u>503,928</u>	<u>424,820</u>



Income and Expenditure Statement

Hong Kong Chamber of Insurance Intermediaries (Limited by Guarantee) Income and Expenditure Account for the year ended 30 June 1999 (Expressed in Hong Kong Dollars)

	1999 HK\$	1998 HK\$
Income		
Membership subscriptions	58,200	78,100
Advertising income	135,500	174,780
Bank interest earned	25,858	23,119
Other income	400	450
	<u>219,958</u>	<u>276,449</u>
Expenditure		
Advertising	8,500	6,500
Bank charges	670	790
Bank interest	—	16
Deficit from functions	30,852	21,430
Insurance	288	287
Miscellaneous	5,438	4,315
Postage	3,188	5,760
Printing and stationery	74,865	97,117
Telecommunication	8,961	12,551
	<u>132,762</u>	<u>148,766</u>
Surplus before taxation	87,196	127,683
Taxation	8,088	20,477
Surplus for the year	<u>79,108</u>	<u>107,206</u>
Accumulated surplus brought forward	424,820	317,614
Accumulated surplus carried forward	<u>503,928</u>	<u>424,820</u>



Trade-Related Information

Individual Life In-Force Business

Type of Insurance	Number of Policies		
	1996	1997	1998
Non-Linked			
Whole Life	2,392,346	2,633,481	2,893,853
Endowment	247,323	262,486	276,556
Term	212,396	245,473	276,513
Others	180,354	180,474	183,957
	3,032,419	3,321,914	3,630,879
Linked	93,908	122,773	150,322
Total	3,126,327	3,444,687	3,781,201

Sums Assured

Type of Insurance	Sums Assured		
	1996 \$m	1997 \$m	1998 \$m
Non-Linked			
Whole Life	685,391.2	796,514.1	898,364.9
Endowment	76,501.6	81,788.1	85,350.3
Term	94,215.3	107,838.0	124,834.1
Others	406,928.0	267,820.4	312,984.6
	1,263,036.1	1,253,960.6	1,421,533.9
Linked	N.A.	N.A.	N.A.
Total	1,263,036.1	1,253,960.6	1,421,533.9

Office Premiums

Type of Insurance	Office Premiums		
	1996 \$m	1997 \$m	1998 \$m
Non-Linked			
Whole Life	11,342.2	13,264.2	15,085.9
Endowment	1,752.6	2,053.7	2,252.2
Term	376.0	454.9	540.8
Others	3,705.3	4,323.5	4,882.2
	17,176.1	20,096.3	22,761.1
Linked	2,439.7	2,915.5	3,621.5
Total	19,615.8	23,011.8	26,382.6

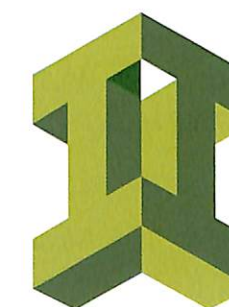
Starting from 1997, sums assured would only include the amount of benefits payable upon death irrespective of cause.
* AIDS and other additional reserves.



New Individual Life Business

Type of Insurance	Number of Policies			Office Premiums		
	1996	1997	1998	1996 \$m	1997 \$m	1998 \$m
Non-Linked						
Whole Life	416,936	435,129	497,952	2,480.3	2,885.2	3,185.2
Endowment	34,778	37,112	40,667	467.8	567.1	497.6
Term	79,698	79,238	92,882	205.7	213.7	260.9
Others	31,849	29,145	26,983	748.9	807.3	878.6
	563,261	580,624	658,484	3,902.7	4,473.3	4,822.3
Linked	31,961	37,692	47,410	1,651.4	1,786.3	2,251.8
Total	595,222	618,316	705,894	5,554.1	6,259.6	7,074.1

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The Insurance Institute of Hong Kong



Overall Performance of the Long Term Insurance Business

Type of Insurance	Number of Policies					
	1996		1997		1998	
Individual Life	3,126,327	10.2%	3,444,687	10.2%	3,781,201	9.8%
Group Life	10,487	13.9%	11,864	13.1%	12,147	2.4%
Annuity	269	4.3%	266	-1.1%	247	-7.1%
Permanent Health	9,330#	3.5%	10,689#	14.6%	12,173	13.9%
Retirement Scheme	13,549	10.5%	12,940*	9.1%*	13,825*	6.8%*
Total	3,159,962	10%	3,480,446	10.1%	3,819,593	9.7%

Type of Insurance	Office Premiums					
	1996		1997		1998	
	(\$m)		(\$m)		(\$m)	
Individual Life	19,615.8	18.3%	23,011.8	17.3%	26,382.6	14.6%
Group Life	794.5	18.0%	954.5	20.1%	966.9	1.3%
Annuity	2.0	-92.7%	2.5	25.0%	0.3	-88.0%
Permanent Health	104.7	16.6%	102.6	-2.0%	152.6	48.7%
Retirement Scheme	7,248.3	13.8%	8,453.9	16.6%	8,747.9	3.5%
Total	27,765.3	17.0%	32,525.3	17.1%	36,250.3	11.5%

Type of Insurance	Net Liabilities					
	1996		1997		1998	
	(\$m)		(\$m)		(\$m)	
Individual Life	40,971.5	25.8%	49,515.1	20.9%	60,052.4	21.3%
Group Life	420.9	14.7%	508.3	20.8%	524.7	3.2%
Annuity	138.9	-2.7%	132.7	-4.5%	132.8	0.1%
Permanent Health	130.8	23.9%	155.8	19.1%	182.0	16.8%
Retirement Scheme	33,278.3	19.3%	36,863.9	10.8%	43,656.9	18.4%
Total	74,940.4	22.7%	87,175.8	16.3%	104,548.8	19.9%

Figures in percentage denote percentage changes over the prior year.

Revised figure due to prior year adjustment made by one insurer.

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



Premiums and Retention by Class of Business

Class of Business	Direct and Reinsurance Inward Business Gross Premiums		
	1996	1997	1998
	(\$m)		
Accident and Health	2,933.9	3,109.1	3,312.3
Motor Vehicle	3,019.8	3,102.2	3,067.6
Goods In Transit	1,655.7	1,608.5	1,297.3
Property Damage	5,853.1	5,999.2	5,366.4
General Liability	3,165.2	3,519.7	3,123.7
Miscellaneous	1,880.4	2,144.5	1,763.2
Total	18,508.1	19,483.2	17,930.5

Class of Business	Growth of Gross Premiums		
	%	%	%
Accident and Health	20.1	6.0	6.5
Motor Vehicle	-18.8	2.7	-1.1
Goods In Transit	-3.9	-2.9	-19.3
Property Damage	-2.3	2.5	-10.5
General Liability	-20.1	11.2	-11.3
Miscellaneous	-16.5	14.0	-17.8
Overall	-7.9	5.3	-8.0

Class of Business	Net Premiums		
	\$m	\$m	\$m
Accident and Health	2,318.8	2,526.8	2,694.3
Motor Vehicle	2,312.8	2,502.2	2,538.6
Goods In Transit	1,121.5	1,083.5	936.9
Property Damage	3,262.6	3,229.7	3,023.7
General Liability	2,039.8	2,249.6	2,122.9
Miscellaneous	977.7	1,042.9	904.7
Total	12,033.2	12,634.7	12,221.1

Class of Business	Retention Ratio		
	%	%	%
Accident and Health	79.0	81.3	81.3
Motor Vehicle	76.6	80.7	82.8
Goods In Transit	67.7	67.4	72.2
Property Damage	55.7	53.8	56.3
General Liability	64.4	63.9	68.0
Miscellaneous	52.0	48.6	51.3
Overall	65.0	64.8	68.2



Overall Performance of General Insurance Business

	1996	1997	1998
	\$m	\$m	\$m
Gross Premiums	18,508.1	19,483.2	17,930.5
Net Premiums	12,033.2	12,634.7	12,221.1
Technical Reserves	14,890.2	16,494.4	16,948.1
Underwriting Results			
Earned Premiums	12,415.2	12,473.2	12,294.3
Underwriting Expenses	5,148.2	5,522.3	5,458.9
Net Claims Incurred	6,666.7	7,009.4	7,539.5
Underwriting Profit/(Loss)	600.3	(58.5)	(704.1)
	%	%	%
Growth of Gross Premiums	- 7.9	5.3	- 8.0
Retention Ratio	65.0	64.8	68.2
Commissions Payable Ratio	25.5	25.6	26.7
Net Claims Incurred Ratio	53.7	56.2	61.3
Underwriting Margin	4.8	- 0.5	- 5.7
Technical Reserve Ratio	123.7	130.5	138.7

Underwriting expenses – total of net commissions payable, management expenses and unexpired risks adjustment.
Underwriting margin – underwriting profit/loss expressed as a percentage of earned premiums.
Technical reserve ratio – technical reserves expressed as a percentage of net premiums.

With Compliments of Eddy Wong

堅信保險有限公司
Action Insurance Service Co., Ltd.

Adjusting Services (Hong Kong) Ltd.

衡量保險集團
Assurance Appraisal Group

康宏理財服務有限公司
Convoy NPL Financial Services Ltd

Kenneth Hong

富偉顧問有限公司
Faith World Consultants Ltd.

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

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

恒進公司
Progress Co. (Insurance Services)

Rita Lam

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

SK Insurance Agents Ltd.
SK Insurance Brokers Ltd.

大福風險顧問有限公司
Tai Fook Risk Consultants 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.

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

Sweet & Maxwell Asia



F Full Member
 I Individual Member
 A Individual Associate Member
 CA Corporate Associate Member

Type	Title	Surname	Given Name	Company Name
F	Mr	Au	Wai Hung	AIB Insurance Services Ltd
I	Mr	Au	Wai Hung	AIB Insurance Services Ltd
I	Mr	Au	Wing Kwan	AON Commercial Risks (HK) Ltd
I	Mr	Au	Yat Tong	F & K Consultants Co
I	Mr	Au-Yeung	Kin Wing	Kingsway Consultant Service
CA	Mr	Au-Yeung	Pak Kuen, Rex	Principal Insurance Company (HK) Ltd
F	Mr	Chan	Chak Man	Shorewell Insurance Brokers Ltd
I	Mr	Chan	Chak Man	Shorewell Insurance Brokers Ltd
I	Mr	Chan	Chung Man, Patrick	HK & Shanghai Insurance Co Ltd
I	Mr	Chan	Eric	Winterthur Life
F	Mr	Chan	Francis	CIS Insurance Brokers Ltd
I	Mr	Chan	Francis	CIS Insurance Brokers Ltd
CA	Ms	Chan	Helen	Allianz Cornhill Insurance (Far East) Ltd
I	Mr	Chan	John	Trans-Pacific Insurance Brokers Ltd
I	Mr	Chan	Kai Nam, Sunny	Stanford Insurance Agencies Ltd
I	Mr	Chan	Keng Po	Chi Wo Insurance Agency
A	Miss	Chan	Pik Yu, Mondie	Cigna Worldwide Insurance Co
CA	Mr	Chan	Peter	Min Xin Insurance Co Ltd
A	Mr	Chan	Pui Leung	China Insurance Co Ltd
I	Mr	Chan	Siu Kuen, Eric	Mollers' Insurance Brokers Ltd
I	Ms	Chan	Siu Yin, Sylvia	R E L HK Insurance Brokerage, Ltd
F	Ms	Chan	Siu Yin, Sylvia	R. E. L. HK Ins. Brokerage, Ltd
F	Mr	Chan	Stanley	Convoy Npl Financial Services Ltd
I	Mr	Chan	Stanley	Convoy Npl Financial Services Ltd
F	Mr	Chan	Wai Kwong	Action Insurance Service Co Ltd
I	Mr	Chan	Wai Kwong	Action Insurance Service Co Ltd
F	Mr	Chan	Wai Shing, Albert	Hang Kay Insurance Consultants Ltd
I	Mr	Chan	Wai Shing, Albert	Hang Kay Insurance Consultants Ltd
CA	Mr	Chan	Yan Keung, Samson	Principal Insurance Company (HK) Ltd
F	Mr	Chan	Yim Kwong	AXA China Region Insurance Co Ltd
I	Mr	Chan	Yim Kwong	AXA China Region Insurance Co Ltd
I	Mr	Chau	Chik Tak	Park Well Insurance Brokers Ltd
F	Mr	Cheng	Kwok Kee, Steve	CPS Insurance Consulting Ltd
I	Mr	Cheng	Kwok Kee, Steve	CPS Insurance Consulting Ltd
I	Mr	Cheng	Kwok Wai, Vincent	Cathay Recovery & Insurance Agency Co
I	Mr	Cheng	Shiu Fai	AIA
I	Ms	Cheng	Sui Chun	Everbest Insurance Agencies Ltd
CA	Mr	Cheng	Tak Chi	Canadian Eastern Life Assurance Ltd
I	Mr	Cheng	Wai	Epic Insurance Brokers Ltd
CA	Mr	Cheng	Yiu Keung, Simon	Chevalier Insurance Co, Ltd
A	Mrs	Cheung	Candy	Melbourne Insurance Brokers Ltd



Type	Title	Surname	Given Name	Company Name
CA	Mr	Cheung	Kwok Wai, Peter	QBE Insurance (Hong Kong) Ltd
IA	Mr	Cheung	Raymond	The Sumitomo Property & Casualty Insurance Co (HK) Ltd
I	Mr	Cheung	Shui Chi, Archie	Crowe Insurance Group (Hong Kong) Ltd
A	Mr	Cheung	Wah Kit, Wilson	Healthnet (International) Ltd
F	Mr	Cheung	Wai Leung	CEF Lend Lease Life
I	Mr	Cheung	Wai Leung	CEF Lend Lease Life
I	Mr	Cheung	Wing Cheung, Lawrence	Kai Wing Insurance Broker Co Ltd
F	Miss	Cheung	Yuet Oi	Trust Union Insurance Agency
I	Miss	Cheung	Yuet Oi	Trust Union Insurance Agency
I	Mr	Chiang	Shu To	Manulife
CA	Ms	Ching	Suk Man, Masina	Liberty International Insurance Ltd
I	Mr	Chiu	Chun Keung, Ivan	Realife Insurance Consultants Ltd
I	Ms	Chiu	Fandy	HK Royal Insurance Services Co
I	Miss	Chiu	Yin Ling, Ivy	Simon So Insurance Service Ltd
I	Mr	Choi	Hok Chung	BHS International Ltd
F	Mr	Choi	Hok Chung, Galen	BHS International Ltd
F	Mr	Choi	Kwok Ting	Keystone Underwriters Ltd
I	Mr	Choi	Kwok Ting	Keystone Underwriters Ltd
I	Mr	Choi	Ying Man, Warren	Swink Insurance Services Ltd
I	Mr	Chong	Kwok Tat	East Asia Aetna Insurance Group
F	Mr	Chow	Clement	Clement Chow & Associate
I	Mr	Chow	Clement	Clement Chow & Associate
F	Mr	Chow	Yiu Ming, Andrew	Tai Fook Risk Consultants Ltd
I	Mr	Chow	Yiu Ming, Andrew	Tai Fook Risk Consultants Ltd
F	Mr	Chu	Ricky	SK Insurance Brokers Ltd
I	Mr	Chu	Ricky	SK Insurance Brokers Ltd
I	Mr	Chui	Kwok Kuen, Eric	Willis Faber (Far East) Ltd
CA	Mr	Chung	Barry	National Mutual Insurance Co Ltd
I	Mr	Chung	Chi Sing, Francis	Pan Asia Insurance Services Ltd
F	Mr	Diu	Chi Shing	Progress Co
I	Mr	Diu	Chi Shing	Progress Co
A	Mr	Fan	Wai Man, Raymond	Winterthur Swiss Insurance (Asia) Ltd
I	Mr	Fok	Hing Wah, Thomas	Zurich Consultants (Hong Kong) Ltd
F	Mr	Fong	F.K. Gregory	Assurance Appraisal
I	Mr	Fong	F.K. Gregory	Assurance Appraisal
I	Ms	Fong	Ho Lai	National Mutual Insurance Co Ltd
A	Mr	Fu	Bernice	HK Federation of Insurers
F	Mr	Fung	Fai Ming	Cathay Recovery & Insurance Agency Co
I	Mr	Fung	Fai Ming Michael	Cathay Recovery & Insurance Agency Co
F	Miss	Fung	Kam Ha, Evanda	Charles Monat Agency Ltd
I	Miss	Fung	Kam Ha, Evanda	Charles Monat Agency Ltd
I	Mr	Fung	Nelson	Manulife Financial
CA	Mr	Fung	Wo Shun	Chevalier Insurance Co, Ltd
IA	Miss	Guo	Stella	AIU
CA	Mr	Ho	Alfred	Min Xin Insurance Co Ltd
I	Mr	Ho	Chan Leung	Ocean Insurance Consulting Co
I	Mr	Ho	Cheung Hay, Clement	Winson (Int'l) Insurance Agency Ltd



Type	Title	Surname	Given Name	Company Name
I	Mr	Ho	Chun Lun, Raymond	Charles Monat Associates Ltd
A	Mr	Ho	Daniel	New York Life Insurance Worldwide Ltd
CA	Mr	Ho	Fu Lung, Stephen	Summit Insurance (Asia) Ltd
I	Mr	Ho	Ki Yuen, Frederick	Manulife
CA	Mr	Ho	Ting Wah	Chevalier Insurance Co, Ltd
I	Mr	Hui	Kwok Wah, Jimesco	Jimesco Consultant Firm
CA	Mr	Hui	Matthew	Principal Insurance Company (HK) Ltd
I	Mr	Hui	Si Luen	Victoria Agencies Ltd
A	Mr	Hui	Wai Ming, Matthew	Manulife International Limited
I	Mr	Hui	Yung Chi, Fernando	Robert E Lee of HK Ltd
I	Mr	Hung	Chun Hing, David	Standard Insurance Brokers Ltd
I	Mr	Ip	hung Kei	Professional Insurance Consultants
I	Mr	Ip	Ka Fai	Apex Insurance Brokers Ltd
F	Mr	Ip	Kam Hoi	Cosmos Insurance Underwriters Ltd
I	Mr	Ip	Kam Hoi	Cosmos Insurance Underwriters Ltd
I	Mr	Ip	Tsun Pong, Anthony	World Power Insurance Consultants Ltd
I	Mr	Ip	Wing Sang, Raymond	Richfield Insurance Services Ltd
CA	Mr	Iu	Po Sing	Summit Insurance (Asia) Ltd
I	Mr	Kan	Cheuk Woon, Sam	Union Faith Insurance Services Ltd
CA	Ms	Khan	Romina Karen	National Mutual Insurance Co Ltd
F	Mr	Ko	Dennis	Int'l Reinsurance Mgmt Ltd
I	Mr	Ko	Dennis	Int'l Reinsurance Mgmt Ltd
F	Mr	Kong	Francis	Cathay Insurance Services
I	Mr	Kong	Francis	Cathay Insurance Services
F	Mr	Kwan	Sai Ming	Faith World Consultants Ltd
I	Mr	Kwan	Sai Ming	Faith World Consultants Ltd
F	Mr	Kwan	Yik Shun	L & C Insurance Consultant Ltd
I	Mr	Kwan	Yik Shun	L & C Insurance Consultant Ltd
CA	Ms	Kwok	Fiona	Allianz Cornhill Insurance (Far East) Ltd
F	Mr	Kwok	Tin Kee	Nobleman Insurance Brokers Ltd
I	Mr	Kwok	Tin Kee	Nobleman Insurance Brokers Ltd
I	Mr	Kwong	Tat, Roy	International Brokering Services (HK) Ltd
CA	Mr	Lai	Andy	National Mutual Insurance Co Ltd
I	Mr	Lai	Koon Lam, Stanford	East Asia Insurance Co Ltd
I	Mr	Lai	Kwok Leung, Eddie	Sun Cheong Co
I	Ms	Lai	Yuet Wo, Christina	Assurance Appraisal Ltd
I	Mr	Lal	Hardasani Dipchand	Lal's International Ltd
I	Mr	Lam	Ka, Ricky	Rico Insurance Consultants
I	Mr	Lam	Koon Ying, Cecil	Gui Jiang Insurance Agency Ltd
F	Mr	Lam	Kwok Kee	Tui Insurance Consultants Ltd
I	Mr	Lam	Kwok Kee	Tui Insurance Consultants Ltd
A	Miss	Lam	Lai Wan, Alice	Canadian Eastern Life Assurance Ltd
I	Mr	Lam	Man Keung, Peter	Tak Shing Insurance Agency
F	Ms	Lam	Mei Wah, Rita	Sincere Insurance Agency Ltd
I	Ms	Lam	Mei Wah, Rita	Sincere Insurance Agency Ltd
F	Mr	Lam	Ping Chun, Kamson	Trans-Pacific Insurance Brokers Ltd
I	Mr	Lam	Ping Chun, Kamson	Trans-Pacific Insurance Brokers Ltd
CA	Ms	Lam	Prudence	Allianz Cornhill Insurance (Far East) Ltd



Type	Title	Surname	Given Name	Company Name
A	Mr	Lam	Siu Hung, Anthony	Adjusting Services (HK) Ltd
CA	Mr	Lam	Yiu Wan, Peter	Liberty International Insurance Ltd
A	Mr	Larm	Tak Cheong	Int'l Bank of Asia Ins. Co Ltd
F	Mr	Lau	Chi Hung, Stephen	Luximan Insurance Consultants Ltd
I	Mr	Lau	Chi Hung, Stephen	Luximan Insurance Consultants Ltd
CA	Mr	Lau	Ivan	Asia Insurance Co Ltd
CA	Ms	Lau	Sigorney	Allianz Cornhill Insurance (Far East) Ltd
I	Mr	Lau	Wai Ping, Gloria	Marble Insurance Services Ltd
F	Mr	Lau	Yat King	B & J Company
I	Mr	Lau	Yat King	B & J Company
F	Ms	Law	Kwong Ling, Virginia	Acanda International Ltd
I	Ms	Law	Kwong Ling, Virginia	Acanda International Ltd
A	Mr	Law	Po Tung, Lobo	Hong Kong & Shanghai Ins. Co. Ltd.
I	Mr	Law	Siu Hung, Paul	Olympic Insurance Agency Co
I	Mr	Law	Siu Man, James	Manville Insurance Consultants Ltd
I	Mr	Lee	Chi Fai, Wilson	East Asia Aetna Insurance Group
I	Mr	Lee	David	Yue Xiu Insurance Management & Agents Co Ltd
F	Mr	Lee	Johnson	Manchester Insurance Consultants Ltd
I	Mr	Lee	Johnson	Manchester Insurance Consultants Ltd
F	Mr	Lee	Ka On	Lee Kar On Insurance Consultant Ltd
I	Mr	Lee	Ka On	Lee Kar On Insurance Consultant Ltd
F	Mr	Lee	Kim Hung, John	Universal Insurance Services
I	Mr	Lee	Kim Hung, John	Universal Insurance Services
I	Mr	Lee	Kwok Ho	Well Link Insurance Management Co
CA	Ms	Lee	Shiu Fung, Elisa	Chevalier Insurance Co, Ltd
I	Mr	Lee	Tak Fu, Andrew	Royle Insurance Agents Ltd
A	Mr	Leong	T.T., Pierre	Pierre Leong & Co Ltd
A	Mr	Leung	C.C. Johny	Winterthur Insurance (Asia) Ltd
A	Mr	Leung	Chi Fai	AXA General Insurance Hong Kong Ltd
CA	Mr	Leung	Chi Keung, Raymond	Summit Insurance (Asia) Ltd
I	Mr	Leung	Hop Tao	Liberty International Insurance Ltd
CA	Mr	Leung	Kam Tong	Charter-Union Insurance Brokers Ltd
F	Mr	Leung	Kin Hing	Charter-Union Insurance Brokers Ltd
I	Mr	Leung	Kin Hing	Charter-Union Insurance Brokers Ltd
CA	Ms	Leung	Maggie	Min Xin Insurance Co Ltd
F	Mr	Leung	Ping Kuen, Samuel	Venhouse Insurance Agency Co Ltd
I	Mr	Leung	Ping Kuen, Samuel	Venhouse Insurance Agency Co Ltd
F	Mr	Leung	Tai Lin, Jameson	Grandtag Financial Consultancy
I	Mr	Leung	Tai Lin, Jameson	Grandtag Financial Consultancy
F	Mr	Leung	W. S. Patrick	Insuright Insurance Brokers Ltd
I	Mr	Leung	W. S. Patrick	Insuright Insurance Brokers Ltd
I	Mr	Leung	Wai Ho, Michael	Mollers' Insurance Brokers Ltd
I	Mr	Li	Chun Kam	American Int'l Assurance Co (Bermuda) Ltd
CA	Ms	Li	Cynthia	Allianz Cornhill Insurance (Far East) Ltd
I	Mr	Li	Kin Wah, Patrick	R & Associated Insurance Brokers Ltd
F	Ms	Li	Pik Fong, Annie	Jet Master Ltd
I	Ms	Li	Pik Fong, Annie	Jet Master Ltd
F	Mr	Li	Wo Chiu, Stephen	Golden Protection Ins. Brokers Ltd



Type	Title	Surname	Given Name	Company Name
I	Mr	Li	Wo Chiu, Stephen	Golden Protection Ins. Brokers Ltd
A	Mr	Ling	Shu Min, Simon	Winterthur Swiss Insurance (Asia) Ltd
A	Miss	Liu	Shu Yen	Ernst & Young Ltd
CA	Mr	Lo	Eric	Asia Insurance Co Ltd
CA	Mr	Lo	K.T., Eddie	QBE Insurance (Hong Kong) Ltd
I	Mr	Lo	Yiu Sun, Tommy	A.I.A.
I	Mr	Lui	Chi Hing, Sammy	Hosy Honour Insurance Brokers Ltd
I	Miss	Lui	Jennifer	Jennifer Lui & Co
F	Mr	Lui	Joseph	United Security Insurance Services
I	Mr	Lui	Joseph	United Security Insurance Services
A	Mr	Lui	Wai Hong, Edward	Hang Seng Insurance Co Ltd
I	Mr	Luk	Kwok Shing, Thomas	BLI Insurance Brokers Limited
IA	Miss	Lum	Kwai Fa, Fanny	The Sumitomo Property & Casualty Ins. Co (HK) Ltd
I	Mr	Lung	Chee Ming, George	Manulife
F	Mr	Lung	T. M., Geoffrey	Mollers' Insurance Brokers Ltd
I	Mr	Lung	T. M., Geoffrey	Mollers' Insurance Brokers Ltd
F	Mr	Ma	K. A. Chong	AIB Insurance Services Ltd
I	Mr	Ma	K. A. Chong	AIB Insurance Services Ltd
A	Mr	Mah	H. L., Alan	China Insurance Co Ltd
F	Mr	Mak	Philip	Apex Insurance Brokers Ltd
I	Mr	Mak	Philip	Apex Insurance Brokers Ltd
F	Mr	Mak	Pui Ching	Knightsbridge Underwriting Managers Ltd
I	Mr	Mak	Pui Ching	Knightsbridge Underwriting Managers Ltd
I	Mr	Mak	Wai Kei	AIA
I	Miss	Mak	Wai Yee, Shariffa	Oceanic Underwriters Ltd
F	Mr	Man	Tin Chi, Jonas	Hanshun Insurance Consultants (HK) Ltd
I	Mr	Man	Tin Chi, Jonas	Hanshun Insurance Consultants (HK) Ltd
I	Mr	Mok	Wai Wah, Tommy	Tommy Mok & Partners
F	Miss	Ng	Annie	Wilman Financial Services Ltd
I	Miss	Ng	Annie	Wilman Financial Services Ltd
CA	Mr	Ng	Cheuk Fai, Benny	Canadian Eastern Life Assurance Ltd
I	Mr	Ng	Chor Yuk, John	Chekiang First Bank Ltd
I	Mr	Ng	Kwok Kit, Michael	Storfield Insurance Agency Ltd
CA	Ms	Ng	Sui Ching, Sian	Chevalier Insurance Co, Ltd
F	Mr	Ng	William	Wing Hang Insurance Agency Ltd
I	Mr	Ng	William	Wing Hang Insurance Agency Ltd
I	Mr	Nip	Warren	Mars Insurance Agency
F	Miss	Or	Sin Wah, Amy	Manhattan Insurance (Int'l) Brokers Ltd
I	Miss	Or	Sin Wah, Amy	Manhattan Insurance (Int'l) Brokers Ltd
I	Mr	Pang	Kwok Chi	Tak Shun Insurance Agency
I	Mr	Pang	Man Lung	Manulife
F	Mr	Pi	Yu Chong	Victoria Height Co Ltd
I	Mr	Pi	Yu Chong	Victoria Height Co Ltd
I	Mr	Pong	Siu Wai	AIA Insurance Co
I	Mr	Poon	Chi Ming	Professional Insurance Consultants Co
F	Mr	Poon	Hong Chi	Chekiang First Bank Ltd
I	Mr	Poon	Hong Chi	Chekiang First Bank Ltd



Type	Title	Surname	Given Name	Company Name
F	Mr	Poon	Kin Sang, Paul	Venhouse Insurance Services Co
I	Mr	Poon	Kin Sang, Paul	Venhouse Insurance Services Co
F	Mr	Poon	Poon Yui, Stanley	Stanford Insurance Brokers Ltd
I	Mr	Poon	Poon Yui, Stanley	Stanford Insurance Brokers Ltd
CA	Mr	Poon	Wing Fai, Jimmy	Eagle Star Life Assurance Co Ltd
CA	Mr	Reddy	James Christopher	Principal Insurance Company (HK) Ltd
F	Mr	Sit	Cho Lun, Joseph	Swiss Insurance Management (HK) Ltd
I	Mr	Sit	Cho Lun, Joseph	Swiss Insurance Management (HK) Ltd
CA	Mr	Siu	Chi Fai, Simon	Liberty International Insurance Ltd
A	Mr	Siu	Chi Fai, Simon	Liberty International Insurance Ltd
I	Mr	Siu	Ming Fai, Raymond	Mollers' Underwriting Agency Ltd
A	Mr	Siu	Wing Keung, Michael	Winterthur Swiss Insurance (Asia) Ltd
F	Mr	So	Sau Shan, Simon	Simon So Insurance Service Ltd
I	Mr	So	Sau Shan, Simon	Simon So Insurance Service Ltd
I	Mr	Sung	Charn Sum	Universal Insurance Service Agency
CA	Mr	Sze	Chun Man, Simon	Liberty International Insurance Ltd
I	Mr	Tai	Lee Yung, Henry	Citybase Insurance Brokers Ltd
F	Mr	Tai	Sun Keung, Joseph	Protect Insurance Broking Co Ltd
I	Mr	Tai	Sun Keung, Joseph	Protect Insurance Broking Co Ltd
I	Mr	Tam	Kan Chew, Raymond	Wellsmart Insurance Ltd
I	Mr	Tam	Silas	Union Faith Insurance Services Ltd
F	Mr	Tam	Tai Hang	Leader Underwriters
I	Mr	Tam	Tai Hang	Leader Underwriters
F	Mr	Tam	Ying Wai	Honest Way Consultants Ltd
I	Mr	Tam	Ying Wai	Honest Way Consultants Ltd
I	Mr	Tam	Yip Bor, Albert	A & D Insurance Services Co
A	Mr	Tan	Lam Hing, Albert	Mass Mutual Asia Ltd
F	Ms	Tang	H.L., Catherine	R.E.L. Hong Kong Insurance Agency, Ltd
I	Ms	Tang	H.L., Catherine	R.E.L. Hong Kong Insurance Agency, Ltd
CA	Mr	Tang	Chi Keung	QBE Insurance (Hong Kong) Ltd
A	Mr	Tang	Kai Lam, Louis	Commercial Union Assurance Co
I	Mr	Tang	Kai Sing	Kai Fung Insurance Brokers Ltd
I	Mr	Tong	Hing Yat	Minkfar Insurance Management Ltd
I	Ms	Tong	Kar Lock, Bie	Robert E Lee of HK Ltd
I	Mr	Tong	Shing Fun	Sunflower Insurance Brokers Ltd
F	Mr	Tsang	Chun Ping, Roger	Insurance Consultants Services
I	Mr	Tsang	Chun Ping, Roger	Insurance Consultants Services
CA	Mr	Tsang	Fu Chuen, Tony	QBE Insurance (Hong Kong) Ltd
CA	Mr	Tsang	M.Y., Derek	QBE Insurance (Hong Kong) Ltd
I	Miss	Tse	Siu Ling Maria	East Asia Aetna
I	Mr	Tso	Hang Leung	Gui Jiang Insurance Agency Ltd
A	Miss	Tu	Hiu Chi, Daisy	Piba
I	Mr	Van Ginkel	Frank	Kingfisher Insurance Consultants Ltd
CA	Ms	Wai	Ada	National Mutual Insurance Co Ltd
I	Mr	Wang	Tak Wah	A.I.A.
F	Mr	Wong	Cheong Chung	Mass Insurance Management Ltd
I	Mr	Wong	Cheong Chung	Mass Insurance Management Ltd
A	Mr	Wong	Chi Choi	LSC Insurance Consultants Ltd



Type	Title	Surname	Given Name	Company Name
F	Mr	Wong	Chi Keung, Vincent	Sercoquin Business Ltd
I	Mr	Wong	Chi Keung, Vincent	Sercoquin Business Ltd
I	Mr	Wong	Chi Man, Andy	National Mutual Insurance Co Ltd
I	Mr	Wong	Chi Ming, Louis	Loyal Insurance Advisers Ltd
F	Mr	Wong	Chi Wing, Eddy	Wong Chi Wing & Co
I	Mr	Wong	Chi Wing, Eddy	Wong Chi Wing & Co
I	Mr	Wong	Chun Ching	East Asia Aetna Insurance Group
A	Mr	Wong	Chun Leung, Jonas	CRC Protective Life Ins. Co Ltd
CA	Ms	Wong	Crystal	Asia Insurance Co Ltd
F	Mr	Wong	Eric	Charter Gilman Insurance Services
CA	Mr	Wong	K. H.	Asia Insurance Co Ltd
F	Miss	Wong	Lai Ling	True Will Ltd
I	Miss	Wong	Lai Ling	True Will Ltd
CA	Ms	Wong	Monica	National Mutual Insurance Co Ltd
CA	Mr	Wong	O.C.	Min Xin Insurance Co Ltd
F	Mr	Wong	Sai Hung, David	Wah Fu Insurance Services Co
I	Mr	Wong	Sai Hung, David	Wah Fu Insurance Services Co
CA	Mr	Wong	Yiu Hong, Hansel	Eagle Star Life Assurance Co Ltd
A	Ms	Wong	Yuen Yee, Julia	CMG Asia Life Assurance Ltd
CA	Ms	Wong	Yuen Yee, Julia	Eagle Star Life Assurance Co Ltd
F	Ms	Wong	Lai Fong	Everbest Insurance Agencies Ltd
I	Ms	Wong	Lai Fong	Everbest Insurance Agencies Ltd
I	Mr	Wong	Tak Ming, Dominic	Crowe Insurance Group (HK) Ltd
F	Mr	Woo	Y.S., Johnny	Pan Asia Insurance Services Ltd
I	Mr	Woo	Y.S., Johnny	Pan Asia Insurance Services Ltd
I	Mr	Wu	Y.M., William	National Mutual
CA	Mr	Wu	Yau Hua, Terence	Canadian Eastern Life Assurance Ltd
F	Mr	Yam	Andrew	Gerling General Insurance
F	Mr	Yam	Raymond	Insur-Union Insurance Brokers Ltd
I	Mr	Yam	Raymond	Insur-Union Insurance Brokers Ltd
I	Mr	Yam	Wai On	Trinity General Insurance Co Ltd
I	Mr	Yan	Shiu Lun, Jeffrey	East Asia Aetna Insurance Group
F	Mr	Yao	H. Danny	Trade Insurance Services (Asia) Ltd
I	Mr	Yao	H. Danny	Trade Insurance Services (Asia) Ltd
F	Mr	Yau	C.M., Kendy	Assurance Appraisal Ltd
I	Mr	Yau	C.M., Kendy	Assurance Appraisal Ltd
F	Mr	Yau	Chun Hung, Jonathan	Chevalier (Insurance Brokers) Ltd
I	Mr	Yau	Chun Hung, Jonathan	Chevalier (Insurance Brokers) Ltd
F	Mr	Yeung	David	Sheraton Insurance Agency Ltd
I	Mr	Yeung	David	Sheraton Insurance Agency Ltd
A	Mr	Yeung	Hang Wing, Leo	Kin Cheng Insurance Agency
I	Mr	Yip	Pak Hong	AXA China Region Insurance Co Ltd
I	Ms	Yip	Sau Ying, Shadow	National Mutual Insurance Co Ltd
A	Mr	Yiu	Kai Chung, Jase	Hang Seng Insurance Co Ltd
I	Mr	Young	Albert	Insure.Com.HK
A	Ms	Yu	Y.F., Joyce	Sun Life Assurance Co of Canada
I	Mr	Yuen	Kwok Keung	Canadian Eastern Life Assurance Ltd

Information updated December 1999



Membership Application Form

CORPORATE ASSOCIATE MEMBER

Please complete and mail this form together with your payment to: Director of Membership Extension, King's Road, PO Box 34965, Hong Kong. If you have any queries, please contact Mr Stephen Yuen on 9484 8390.

Corporate Associate Member		(Registration Fee HK\$1,000. Annual Subscription Fee HK\$500)														
Name of company _____																
Company address: _____																
Tel: _____ Fax: _____ E-mail: _____																
Main line of business: General / Life / Composite Insurance Others _____																
Name of Nominee(s)		(Corporate Associate Membership is entitled to nominate up to five nominees. All correspondence will be care of nominee 1)														
1	Name: Mr / Mrs / Miss _____ Name in Chinese (if any): _____ Date of birth _____ Nationality: _____ Passport / ID number _____ Position held _____ Experience in insurance field: since (year) _____ Insurance qualification (if any): () FCII () ACII () AAI () () FLMI () CLU Others: (please specify): _____															
2	Name: Mr / Mrs / Miss _____ Name in Chinese (if any): _____ Date of birth _____ Nationality: _____ Passport / ID number _____ Position held _____ Experience in insurance field: since (year) _____ Insurance qualification (if any): () FCII () ACII () AAI () () FLMI () CLU Others: (please specify): _____															
3	Name: Mr / Mrs / Miss _____ Name in Chinese (if any): _____ Date of birth _____ Nationality: _____ Passport / ID number _____ Position held _____ Experience in insurance field: since (year) _____ Insurance qualification (if any): () FCII () ACII () AAI () () FLMI () CLU Others: (please specify): _____															
4	Name: Mr / Mrs / Miss _____ Name in Chinese (if any): _____ Date of birth _____ Nationality: _____ Passport / ID number _____ Position held _____ Experience in insurance field: since (year) _____ Insurance qualification (if any): () FCII () ACII () AAI () () FLMI () CLU Others: (please specify): _____															
5	Name: Mr / Mrs / Miss _____ Name in Chinese (if any): _____ Date of birth _____ Nationality: _____ Passport / ID number _____ Position held _____ Experience in insurance field: since (year) _____ Insurance qualification (if any): () FCII () ACII () AAI () () FLMI () CLU Others: (please specify): _____															
We the undersigned hereby apply to become 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. <i>Our membership fee is made payable to</i>																
Hong Kong Chamber of Insurance Intermediaries and is enclosed as follows:		<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Signature of applicant (with company chop where appropriate) </div>														
Bank name: _____																
Cheque number: _____																
Amount (HK\$): _____																
Proposer: _____		Name: _____ Date: _____														
NOTE: • Corporate Associate Member is an organisation whose business activities are closely related to the insurance industry and duly accepted by the chamber. Please tick this box if you do not want your personal details to be made available to other members. <input type="checkbox"/>																
For office use only																
Date received: _____ Date ack sent: _____		<table border="1"> <thead> <tr> <th colspan="2">Membership No. Assigned</th> </tr> </thead> <tbody> <tr><td>Company</td><td></td></tr> <tr><td>Nominee 1</td><td></td></tr> <tr><td>Nominee 2</td><td></td></tr> <tr><td>Nominee 3</td><td></td></tr> <tr><td>Nominee 4</td><td></td></tr> <tr><td>Nominee 5</td><td></td></tr> </tbody> </table>	Membership No. Assigned		Company		Nominee 1		Nominee 2		Nominee 3		Nominee 4		Nominee 5	
Membership No. Assigned																
Company																
Nominee 1																
Nominee 2																
Nominee 3																
Nominee 4																
Nominee 5																
Date approved: _____ Date cert sent: _____																
Membership due date: _____																
Remarks: _____																



Membership Application Form

FULL MEMBER / INDIVIDUAL MEMBER / INDIVIDUAL ASSOCIATED MEMBER

Please complete and mail this form together with your payment to: Director of Membership Extension, King's Road, PO Box 34965, Hong Kong. If you have any queries, please contact Mr Stephen Yuen on 9484 8390.

Type of Membership Applied (Please refer to the membership definition stated below before completion)

Full Member \implies Please complete Section 1 and Section 2, and refer to the notes stated below.
 Individual Member } \implies Please complete Section 2 only.
 Individual Associated Member

Section 1 – Full Member (Registration Fee: HK\$1,000; Annual Subscription: HK\$500)

Name of Company: _____
 Company Address: _____
 Tel: _____ Fax: _____ E-mail: _____
 Business Registration No. _____ Year Established _____
 We are a registered agent / approved broker in compliance with the law of Hong Kong. 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 records.

Section 2 – Individual Member (Registration Fee: HK\$200; Annual Subscription: HK\$200)
or Individual Associated Member (Registration 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 (year) _____
 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 Associated 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 here with enclosed as follows:

Bank name: _____
 Cheque number: _____
 Amount (HK\$): _____
 Proposer: _____

Signature of applicant (with company chop where appropriate)
 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.
- **"Associated Member"** – is a person or an organisation whose business activities are closely related to the insurance industry and duly accepted by the Chamber.

Please tick this box if you do not want your personal details to be made available to other members.

For office use only

Date received: _____ Date ack sent: _____
 Date approved: _____ Date cert sent: _____
 Membership due date: _____
 Remarks: _____

Membership No. Assigned	
Full	_____
Individual	_____
Ind. Associated	_____

**With the Compliments
of**



信諾環球保險公司
CIGNA Worldwide Insurance Company
 4/F., Cityplaza 3, 14 Taikoo Wan Road,
 Taikoo Shing, Hong Kong.
 Tel : (852) 2539 9222
 Fax : (852) 2886 3722