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標準人壽保險(亞洲)有限公司是英國標準人壽保險公司及中國光大控股有限公司攜手創立的合營公司。

關懷的承諾

2001

YEARBOOK

911 & INSURANCE



HONG KONG
CHAMBER OF
INSURANCE
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Five Missions

HARMONY

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

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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會長獻辭

2001年已有起色的香港經濟，因為911事件而急速下滑，作為金融界的一環，保險業豈能獨善其身。

雖然在數字上保險業的總保費收入有所增加，且一般保險業的虧損相對地減少，實況如何，保險人心裏有數，中介人自有所感受。

以商會每年出版的年刊為例，我們賴以支持出版的廣告收入，自98金融風暴後每年遞減，今年更大幅減少，或可反映一二。

雖然有著種種困難，但我們一本服務業界的精神堅持繼續出版。若然年刊內切合當前實況的特稿，能引發讀者的共鳴甚或觸發若干靈感，是我們的最大收穫。

深信業界在逆境求存之餘，當會一本“獅子山下”精神，同舟共濟，闖出美好的明天。

刁志成

香港保險中介人商會會長



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Message from the Legislative Councillor

Congratulations to the Hong Kong Chamber of Insurance Intermediaries for another year of maintaining and developing professional standards in the local insurance industry!

The last year has been an eventful one for all of us in the industry. We saw full implementation of the Insurance Intermediaries Quality Assurance Scheme, which, along with the Continuing Professional Development program, will play an important role in helping insurance professionals meet the increasingly high standards expected of them in today's market.

We also witnessed the tragic events of September 11th in the USA, which have already had a direct effect on our industry, and provides the theme for this year's HKCII yearbook.

We also experienced continued economic weakness in Hong Kong, and it is still unclear now, in early 2002, when we will see return to steady growth.

The year 2002 therefore promises to be another year of challenge. In ensuring that professional standards continue to rise, and in facilitating training and development of colleagues in the industry, the HKCII will make a vital contribution towards the insurance sector's efforts to overcome these challenges and grasp the opportunities that lie before us.

I wish all my friends at the HKCII every success in the year ahead.

Bernard Chan
Legislative Councillor



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Message from the Commissioner of Insurance

2001 was a difficult year for all of us in the insurance industry, especially after the “911” event which has far-reaching implications on the global economy and the insurance industry. Throughout the year, the insurance industry was suffering from hardening of premium rates to worldwide contraction in insurance capacity. The premiums for certain types of insurance such as motor, travel, employees’ compensation and cargo, increased significantly. Reinsurers also decided that they would discontinue reinsurance coverage for terrorist activities on treaty arrangement when the prevailing reinsurance contracts expire. To address this imminent problem, the Insurance Authority and industry bodies joined hands to seek a solution which led to the Government’s provision of a facility to ensure that direct insurers can continue to cover, in their employees’ compensation policies, damage caused by terrorist activities. On the other hand, the “911” event has raised public awareness of the importance of insurance: insurance does have a role to play when something untoward happens. That may probably be the only positive consequence of the event on the business opportunities of insurance intermediaries.

Over the years, the Hong Kong Chamber of Insurance Intermediaries has continued to contribute to the insurance industry. It always encourages further development and innovation of the markets and is responsive to the needs and changes of the industry, particularly at difficult times such as the “911” event. I wish to thank the Chamber for what it has done over the years and am sure it will develop further its role in enhancing the professionalism and integrity of insurance intermediaries in the years ahead.

Benjamin Tang, JP
Commissioner of Insurance



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Congratulatory Message from the Chairman of Hong Kong Federation of Insurers

The Hong Kong Federation of Insurers (HKFI) extends heartiest congratulations to the Hong Kong Chamber of Insurance Intermediaries (HKCII) on the publication of its yearbook for 2001.

2001 was a difficult year for the insurance industry, especially after the catastrophic 911 incident, the effects of which still ripples through the world economy. However, if we look otherwise, insurance has demonstrated its important role in serving the society during this incident which, in fact, created more business opportunities for the insurance industry as it awakened people's awareness of the potential risks in life and the importance of taking out insurance. The industry should seize this window opportunity to serve the society better.

In achieving this goal, we need high calibre insurance professionals equipped with sound advice and quality services to promote insurance products to the public. In this respect, the HKFI look forwards to working closely with the insurance intermediaries in contributing to the overall vitality and the prosperous development of the insurance industry.

Best wishes to the HKCII for its future endeavours.



M K Cheng
Chairman of The Hong Kong Federation of Insurers



Message from the Chairman of the Consumer Council

We note that the theme of the HKCII Year book 2001 is "911 & Insurance".

Indeed, it seems for a moment that the whole world might never be the same again after September 11. The world economy was just about to ride out of the storm but the tragic incident took toll on almost all fronts and had put things back farther than where they were at the turn of the century.

The ensuing implications from 911 on consumers are deepest and ever-most far-reaching. The insurance industry's significance in meeting the consequential needs of the insuring public is greatly enhanced. Consumers at large will tend to look forward to more secure insurance, possibly generating in return greater opportunities for the industry as a whole. In this respect, we can see that insurance intermediaries have a more important role to play in providing unbiased information and advice to consumers so as to ensure that they are being served on a fair basis.

We have confidence that the HKCII will continue to serve its members well to ensure that their mission and commitments are accomplished in the interests of the insuring public, rising at the same time to the crop of new challenges in the aftermath of September 11.

I wish the HKCII all success in its endeavours and wish to contribute a humble flake towards the showers of congratulatory confetti on the occasion of HKCII's happy Ninth Anniversary.

Andrew Chan Chi-fai
Chairman of the Consumer Council





Financial Planning Comes of Age - The Evolving Role of the Insurance Industry in Hong Kong

— A Discussion with Anthony Lau, President, Sun Life Financial —

2001 was, yet again, a volatile year for Hong Kong investors. With global equity markets first correcting, then fluctuating in the aftermath of the World Trade Center attack, the Hang Seng Index registering the worst performance across the Asia Pacific region, and bank deposit interest rates falling to below 1 per cent, many Hong Kong investors found themselves exploring new investment vehicles to safeguard their future. Many turned to non-traditional investment products such as guaranteed funds and investment-linked insurance products as a place to park their savings. Over HK\$3,308 million flew into guaranteed funds in 2001, while the investment-linked insurance market grew by over 80 per cent year-over-year.

“What we are witnessing is a mass shift of capital into products that have a huge safety appeal to investors, plus the allure of possibly greater mid-term gains than the local market can provide,” says Anthony Lau, President of Sun Life Financial in Hong Kong. “Investors in Hong Kong have been through a lot of volatility over the past five years and, as a result, are now beginning to focus more on the longer-term when it comes to investing. To get it right, many are turning to financial planners to understand how best to achieve their long-term investment objectives.”

Helping individuals plan for their financial future was historically a luxury only the ultra-affluent could afford, as they turned to professional financial advisors such as private bankers and stockbrokers for assistance. Today, however, Hong Kong consumers have a broader array of financial partners from which to seek guidance. For instance, insurance companies often offer multiple channels through which clients - of all socio-economic brackets - can access qualified professionals for advice on how to manage risk as well as invest. At Sun Life Financial, clients are served through the traditional agency force, as well as through insurance brokers and an exclusive “bancassurance” channel: Citic Ka Wah Bank.

“In Hong Kong, the evolution of the insurance industry is moving away from pure risk management. We are witnessing a tremendous growth of interest in investment-linked insurance products-essentially insurance plans with an underlying investment component,” Lau notes. “Several years of lacklustre equity market performance in Asia, coupled with last year’s generally poor global financial environment and the psychological shock that September 11 caused, have investors seeking the safety of insurance with the mid-to long-term wealth creation opportunity of equity and bond markets.”

To meet this burgeoning need, the insurance industry in Hong Kong has been investing heavily in upgrading its product offering as well as expanding its distribution channels. “We, along with other players in the market, have been rapidly re-inventing the way we do business-the way we position, distribute and ultimately sell our services,” Lau points out. “Today, more than ever, we see consumers in Hong Kong responding favourably to what heretofore were North American financial planning, product offering and distribution models.”

In 2001, Sun Life Financial implemented an innovative technology platform-the first of its kind in Asia-so as to be able to deliver the same types of investment-linked products that it offers in North America. “We invested over HK\$20 Million in substantial upgrades to our computer systems, the results of which give us a true competitive advantage,” Lau notes. “Without such a system in place, we would not have been able to launch last August as attractive and competitive a product as FORTUNE.”

FORTUNE is the only investment-linked insurance product in Hong Kong that offers multiple life coverage in a single policy. Moreover, FORTUNE carries no premium load in a marketplace where others charge a premium load equal to 100 per cent of the premium in year one, meaning that none of the premium is invested. With FORTUNE, by contrast, the entire first year premium is available for investment.



“This can make a big difference to the investment return,” Lau observes. “In addition, our clients can customise the product to include long and short-term investment options that offer different degrees of risk. They are allowed to switch without charge between all twelve funds, including our newly launched Guaranteed Interest Fund. They can change the face value of the insurance, and hence rebalance their portfolio as their circumstances and aspirations change. And remember, this is not just over one lifetime, but over generations.”

Part of the attraction of FORTUNE, as well as other investment-linked insurance products, has been that consumers who purchase them tend to be focused on the mid to longer term, typically planning for education expenses and retirement. These types of expenses require regular investing over periods that span both up and down economic cycles.

“Our experience shows that clients are attracted to investment-linked products because they wish to combine protection for the family with achieving capital growth over the mid to longer term to meet specific investment objectives like funding their children’s university expenses,” comments Lau. “Even during tough economic times, parents need to consider, plan and save for their kids, education. These types of savings happen often in lieu of other types of investing, especially short-term profit-making opportunities, which are often much riskier.”

The trend towards using insurance companies as financial advisors also demonstrates that consumers want more than just pure investment choice. “There are hundreds of authorised funds in Hong Kong in which investors can choose to invest. Relatively few, however, are linked to insurance plans that provide the added security that heads of household typically require for their families,” Lau observes. “For instance, at Sun Life Financial we offer much more than just a dozen different investment funds. Our clients have the ability to receive insurance coverage under one policy for all members of their family plus the means to achieve specific financial goals - both in terms of policy face-value in the event of tragedy and capital appreciation for future anticipated expenses.”

So what will happen when the equity markets recover? Will consumers quickly forget the benefits of long-term planning and the safety of investment-linked insurance products, opting instead for the attraction of short-term gains? “The answer is that those activities - long-term financial planning and short-term investing - are not mutually-exclusive,” says Lau. “Investors in Hong Kong have gone through a fundamental shift a maturation, if you will - in the way they consider investment risk and return and the need for financial planning. We believe consumers will increasingly consider the role that all types of investing short-term, mid-term and long-term - plays in the context of their overall investment strategy and portfolio mix. It will be our job, as composite insurance, investment and financial planning professionals, to help clients maintain focus on their short, medium and longer term objectives and to provide them with innovative means to manage risk and achieve their financial goals.”



Anthony Lau
President, Sun Life Financial



論“911”事件對於保險業的深層次影響

中央財經大學保險系主任 郝演蘇

美國“911”事件已經過去了半年，但人們仍然未能從這場恐怖陰影中擺脫出來。相反，“911”事件對於整個國際社會的政治、經濟和文化的深層次影響正在逐漸顯露，使得我們不得不正視“911”事件所造成的嚴重後遺症。對於保險業而言，“911”事件的影響是非常巨大的，它將在某種程度上改變我們對於保險業發展和運作的思維方式，迫使我們必須從一個全新的視角研究這個行業和其所面對的客觀環境。

（一）“911”事件導致保險市場競爭格局發生變化

“911”事件發生前後，正是美國經濟出現衰退徵兆的初期，投資和固定資產開始縮水，資本變現能力減弱。“911”事件以後，規模空前的索賠額對於承保人提出挑戰，是否有能力承保巨災風險、是否有能力安排分保渠道、是否有能力處理突發事件、是否有能力確定保險責任、是否有能力兌現鉅額賠款，承保人不得不面對空前嚴峻的考驗。由於在突發性的巨災面前，資本實力比較小的承保人應付索賠的現金流量嚴重不足，面對不景氣的經濟環境，大規模的投資變現行為必然導致資產貶值。同時，國際分保人對於分入業務越來越挑剔，不僅嚴格注意業務質量，而且更加關注費率水平的變動是否能夠保持在合理的水平，同時還要分析分出人的資產變現能力。面對如此苛刻的市場要求，保險經紀在幫助客戶進行風險管理分析和安排採購保險的過程中，出於對客戶利益的關注和保護，越來越多地選擇那些資本雄厚、具有良好國際分保渠道的跨國保險集團，從而導致中小保險公司處於被市場遺忘的角落。於是，整個市場已經開始出現新一輪的兼併和重組的浪潮，強者恒強，弱者出局，市場競爭法則的殘酷無情促使保險業將面臨重新洗牌，在中小保險公司被兼併和重組的過程中，保險市場將強化寡頭壟斷的經營格局，使得整個市場將由若干“超級”保險集團所控制。這種重新洗牌的結局很有可能會在短期內造成一種市場假象，即“911”事件似乎表明一個由“超級”保險集團構成的市場所具有的吞吐和消化風險的能力，可以緩解突發性鉅額損失所造成的市場衝擊，從而有效地發揮保險的保障功能，對於整個保險行業起到了穩定和平衡的作用。但是，從另外一個角度分析，這種寡頭壟斷的市場格局，將會導致產品和價格的壟斷，從而形成超額利潤，並且遏制了市場的競爭環境，有可能導致市場缺乏活力和動力，拖延產品和服務的創新進程，造成對於保險中介人服務的制衡，直接或間接地抬高投保人轉嫁風險的經濟成本。

（二）“911”事件加劇保險市場的結構性調整

上個世紀末葉以來，全球保險市場開始出現結構性調整，非壽險業務佔總業務的比重逐年下降，到2000年底非壽險業務僅佔市場業務總量的37.74%，創造了保險市場形成以來的最低點。同時，在過去的幾年間，世界範圍內非壽險市場的盈利水平進入下滑期，這種下滑反映出整個市場的承保周期處於相對疲軟的狀態，使得投資收益下降以及資本金水平過高。國際資本市場



的利率和IT業興起所帶動的證券市場的活躍，又使國際非壽險市場的承保能力在1999年達到歷史最高點，從而對於費率的下調造成壓力，其結果形成國際主要市場的承保份額都出現不同程度的下滑。進入2001年，商業險種和再保險費率開始上升，人們普遍預料非壽險市場將處於一個轉型期，非壽險將從一個嚴重疲軟的市場過渡到一個堅挺的市場。但是，“911”事件打破了人們的預期。國際航空保險市場的費率水平率先迅速上升，承保人的責任限額開始收緊，致使各國政府為了穩定航空業不得不動用財政開支，承擔超過承保限額以上部分的風險責任。同時，幾乎所有國家的保險公司都在考慮將戰爭險或者作為除外責任或者需要通過附加批單的方式才能承保的業務，而且國際分保人又普遍抬高了分入業務的核保門檻和對於直接業務承保費率的審核標準，再加上“911”事件使得本來已經不景氣的經濟環境更加雪上加霜，致使整個保險業的投資效益出現滑波，而由於非壽險業本身的特點，投資收益下滑的力度則更大。為了控制經營風險，非壽險業不得不採取提高費率、減少投資的消極運營策略。據不完全統計，從去年9月中旬開始，整個非壽險業直接業務的承保費率平均上升了約50%，個別國家竟抬高了一倍以上。面對保險費率的上漲和保險投資收益的下降，非壽險業的承保規模開始出現萎縮的跡象，使2001年整個國際保險市場的非壽險業務收入比重將再創新低，不足當年全部保險業務收入的1/3。非壽險業務在整個國際保險市場比重的下降，不僅使得整個市場的業務構成出現結構性調整，而且將造成主要以非壽險業務為主的專業保險中介機構業務運營面臨困難，如果整個業界不能有效地遏制這種非正常的市場結構性調整，非壽險業務在2002年下滑的慣性動力將很難減弱。

（三）“911”事件導致保險業面臨諸多經營困難

保險中介人的一項重要工作就是為客戶提供風險管理服務，這種風險管理服務除了傳統的經濟風險管理和財務風險管理，還要增加社會風險管理和政治風險管理的服務內容，通過行之有效的企業運營風險分析，幫助客戶研究和選擇除了商業保險解決方案以外的專案，使得客戶不至於因為保險公司提高承保費率和縮小保險責任而面臨更大的損失機會。保險中介人對於客戶提供全方位的風險管理服務不僅是必要的，而且也是必須的。但是，在保險費率上漲和保險責任範圍收窄的市場環境下，承保難度普遍增加，保險中介人惟有通過提供全面服務才能實現招攬業務獲取佣金的最終經營目的。因此，保險中介人經營成本普遍上升，但為了保持相對穩固的客戶資源基礎，克服各種困難，努力滿足客戶的風險管理服務需求就成為保險中介人生存和發展之根本。由於市場迴圈運營的鏈條所形成的依賴關係，保險中介人的經營成本必然要通過保險人予以消化，因此市場佣金水平的普遍提高在2002年已經成為不爭的事實。市場直接業務的承保人面對保險中介人提高佣金水平的要求和分保人提高再保險費率的事實，不得已也必須採取抬高費率、縮小保險責任範圍的方式維持基本的經營運轉需要。這種迴圈提高運營成本的作法顯然將造成市場資源收縮，直接承保業務面臨從未有過的困難局面。於是，各種相對保守的運營方案不斷出台。其中以“冬眠”式運營管理論最具有代表性。但是，企業如果採取“冬眠”措施，必須建立在已經積累了豐厚“脂肪”的基礎上，否則，“脂肪”熱量一旦不足，“冬眠”也許會永遠持續下去。所以，如何學會在“忍耐”中適應環境，在“冬眠”中發現機會，努力掌握克服困難和解決困難的方法和手段，是整個保險業界面對“911”事件所造成的後遺症，必須冷靜分析和需要正確抉擇的課題。



911 Eye - Witness

I was in Tower One when the first plane crashed into the twin towers (World Trade Center) in New York on September 11, 2001.

There was no announcement for evacuation (at least on my floor) from the building. So who is liable? The management company? The owner of the building? Or both? Trained as a lawyer (We are supposed to be cool-headed), I told my employees to stay put instead of instructing them to evacuate immediately. During fire drills, I was told that we have about twenty thousand people in one tower and if we all panicked and flocked to the stairs, it would do more harm than good. However, if my employees got hurt or buried alive when the Tower collapsed, I would be liable and would be sued. So, should I increase my premium for coverage in the workplace?

When the World Trade Center disaster occurred, I did not have the time to resolve the above issue. I just tried to run for my life. I left the building, and ten minutes later, the Tower collapsed.

Should the building take accident insurance in which the premium covers proceeds for the rebuilding of the premise? Should the owner of a building purchase terrorism insurance (1-2). If the incident is an act of war, should the insurer take out a war risk insurance policy instead?

Not only would property insurance be affected, it would also affect the claims for life, personal property, injury, worker compensation, and business interruption. It is believed that other than the real property, these claims following the World Trade Center attack may cost US\$ 15 to US\$40 billion (3).

One of the biggest problems lies in umbrella coverage. How much is enough?

What about pain and sufferings? I was depressed for at least a couple of weeks, not able to see anybody from Ground Zero (the World Trade Center location). It has been reported that some even took their lives after the disaster.

Do we need a national insurance policy for the United States as a whole to guard against the terrorists? Maybe only the power of a nation can resolve this issue.

I believe that our insurance industry could come up with appropriate responses to fit the needs of our customers.

No doubt, September 11 changed my outlook on life. It also changed the insurance industry permanently.



References:

- (1) March 7, 2002, USA Today, "Airlines plan to create insurance company, coverage-Insurers had stopped selling war-risk policies after Sept. 11," by Barbara De Lollis.
- (2) February 26, 2002, Financial Times, "Terror insurance hurts property deals-Urban real estate deals are under threat from a lack of affordable cover following the September 11 attack," by Alison Beard
- (3) Bankrate.com (2/19/2002) "Expert say widespread rate increases are unlikely," by Lucy Lazarony
- (4) Enr.com (2/4/2002) "Insurance rates on a wild ride," by William G. Krizan, et al. Albert Wai-Kit Chan is President and CEO of International Herbal Pharmaceuticals, Corp. (IHP) and Trinity, both based in New York City.

ALBERT WAI-KIT CHAN, PH. D., J. D.

Albert Wai-Kit Chan is President and CEO of International Herbal Pharmaceuticals, Corp. (IHP) Aand Trinity, both based in New York City.

Biotechnology in Hong Kong. a new book edited by Dr. Chan, was published in 1999.

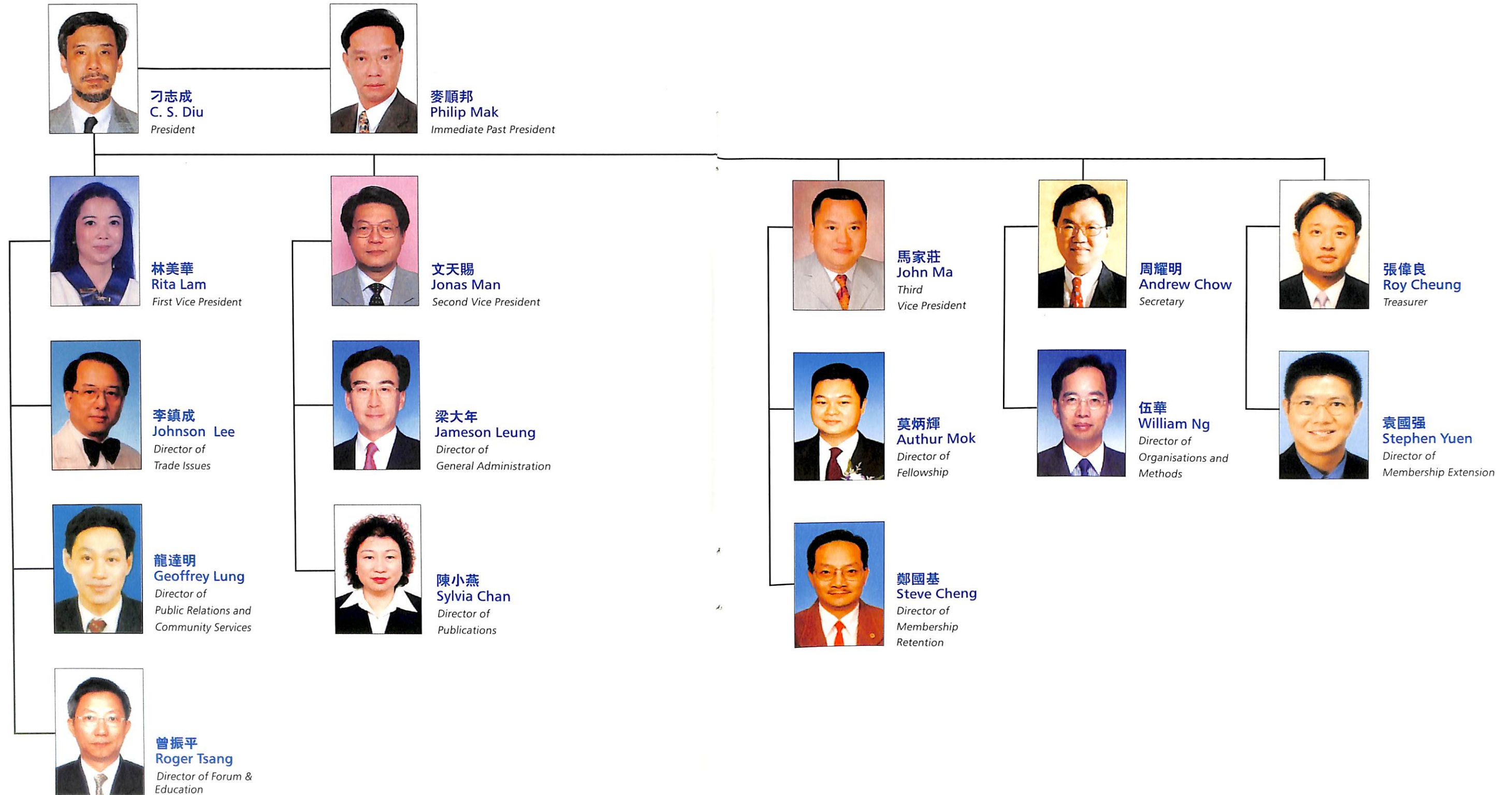
Dr. Chan received his J.D. degree from Columbia University School of Law in New York. He was awarded his Ph.D. in virology by Baylor College of Medicine in Houston, Texas, and he completed his postdoctoral training at Cold Spring Harbor Laboratory in New York as an American Cancer Society postdoctoral fellow. Dr. Chan is a graduate of The Chinese University of Hong Kong. And he was born and raised in Hong Kong.



Albert Wai-kit Chan
President & CEO of Int'l Herbal Pharmaceuticals, Corp.



Organisation Chart of the 2001 Executive Committee





ORGANISATION CHART

Advisor

Honourable Bernard Chan

Honorary Legal Advisor

Simon Ip

Honorary Auditor

David Tsoi

Appeal Committee

Fernando Hui

Simon Ip

O. F. Leung

David Tsoi

Pi Yu Chong

Board of Counsellors

Raymond Fan

Simon So

Gregory Fong

David Wong

Virginia Law

Joyce Yu

Li Kar On

Raymond Yam

Edmund Leung

Trade Counselling Commission

Raymond Yam

Galen Choi

Francis Chan

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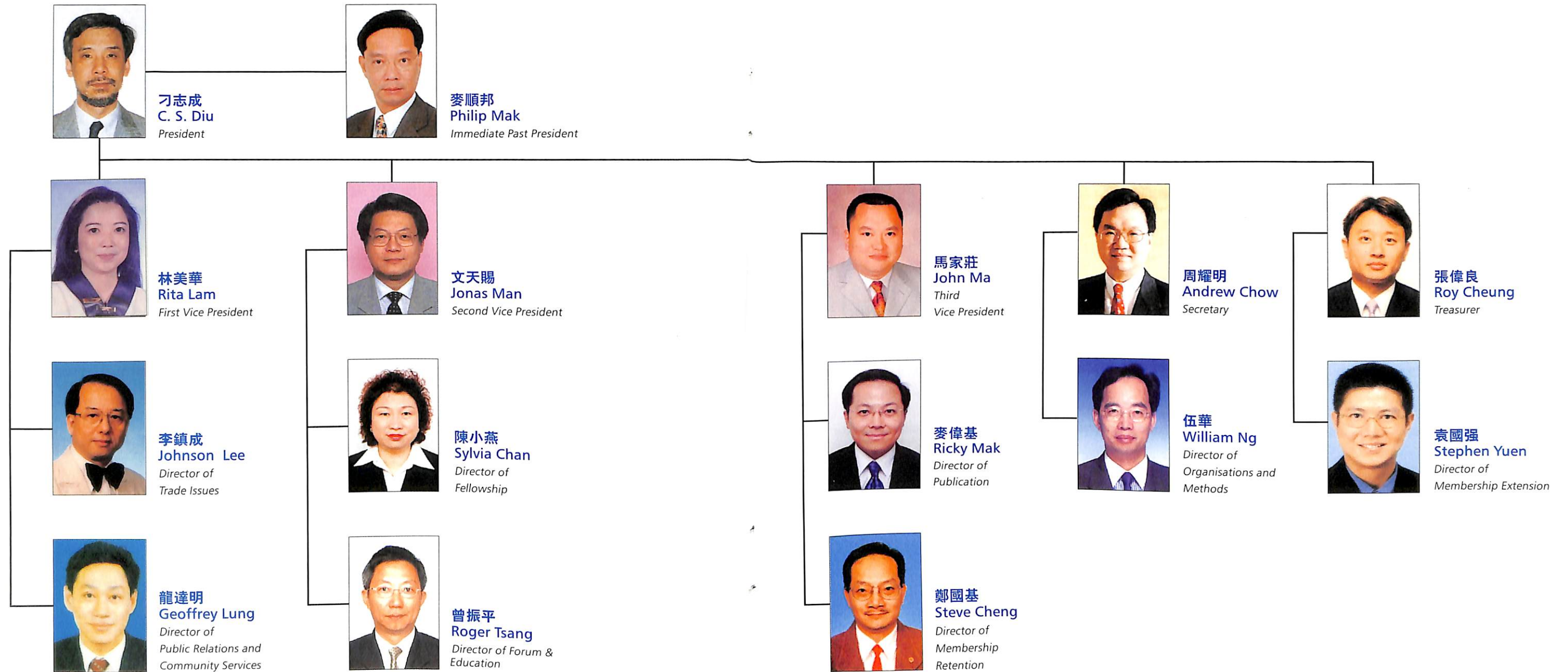
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Organisation Chart of the 2002 Executive Committee





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澳門保險專業中介人聯會
Federacão dos Intermediários de Seguros de Macau
Federation of Macau Professional Insurance Intermediaries

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蘇壽山保險服務有限公司
SIMON SO INSURANCE SERVICE LTD.
 香港專業保險經紀協會會員
 MEMBER OF PROFESSIONAL INSURANCE BROKERS ASSOCIATION LTD.



Inauguration Ceremony of the Executive Committee Members 2001



The Inauguration Ceremony was held on 23 April 2001 at the Chinese General Chamber of Commerce.

The Chamber was honoured by the presence of three officiating guests: Mr Benjamin Tang, Commissioner of Insurance, the Honourable Bernard Chan, Member of the Legislative Council and Mr C. F. Choy, Chairman of the Hong Kong Federation of Insurers.

Hon. Mrs. **Rita Fan**, President of the Legislative Council, the Hon. Mr. Ng Leung Sing and a total of 150 guests, fellow associates and members were participated in the Ceremony.

A cocktail reception was started at 5:30 p.m. with a welcome address from Mr. C. S. Diu, President of the Chamber. This was followed by speeches delivered from the officiating guests.

The Inauguration Ceremony took place at 6:35 p.m. with a presentation of souvenirs and a vote of thanks at 7:30 p.m.





Forums

One of the Chamber's missions is to offer its members to learn to voice their opinions on various insurance issues.

In 2001, two forums were held:

Date: 24 May 2001

Topic : a) The Liquidation of HIH Insurance Group
b) Examination for Insurance Brokers / Agents trading in China

Venue: The Chinese General Chamber of Commerce

Date: 21 September 2001

Topic : Review of the Regulatory System for Insurance Intermediaries

Venue: The Chinese Club



Education

The training and revision courses on **IIQE** were held on September & October this year.

Paper I - Principle and Practice of Insurance:

September	6, 2001
	13, 2001
	26, 2001
October	2, 2001

Paper II - General Insurance:

September	5, 2001
	11, 2001
	25, 2001
October	3, 2001

About 20 students participated in the classes.





Annual General Meeting

The 9th Annual General Meeting was held on 11 December 2001 at the Chinese General Chamber of Commerce.

The President's Report and Financial Statement were passed by the general assembly. The 2002 Executive Committee was also successfully elected at the AGM.



Care In The Community

In the afternoon of 28 December 2001, the Executive Committee had paid a visit to the Kowloon City Baptist Church Lok Fu Social Centre for the Elderly (九龍城浸信會樂富耆英中心)。

We sang songs with the elderly and we had also donated 2 wheelchairs to the Centre.





Fellowship Gathering

On the last Friday of every month, the Chamber organizes a Fellowship Gathering for the members to meet in an informal atmosphere and enjoy happy hours drinks.

A different guest insurers are invited each time to meet our members and to exchange market information with them. The venue is the Sky Lounge (賞星廊) of the South Pacific Hotel (南洋酒店), Wan Chai, Hong Kong.

Come and join us for a drink!



Outing

Lychee Tour (荔枝團)

On 14 July 2001, members of the Chamber and their families took a 2-day Lychee Tour to She Kou (蛇口), China.

Members played games with the children, went swimming in the hotel, most importantly, they went to visit a Lychee Garden (荔枝園) and enjoyed a Lychee lunch.

One Day Trip

On 30th December 2001, about 50 members and their families participated in our trip to Mai Po Nature Reserve (米埔自然保護區) Tuen Mun Park Reptile House (爬蟲館) and Mushroom Farm (蘑菇養殖場).

We enjoyed a delicious Pun Choi (盆菜) lunch at Lau Fau Shan (流浮山).





Guangzhou Visit

A Tour to Guangzhou was successfully held on 10-11 August 2001, 30 members joined the event.

During the visit, we had met three insurance bodies and exchanged ideas with them. They were CIRC Guangzhou Office (中國保監辦廣州辦公室), PICC Guangzhou Branch. (中國人保險公司廣州分公司) and Chang Cheng Insurance Brokers Ltd. (長城保險經紀有限公司)。





Visit from China Insurance Regulatory Commission (C.I.R.C.)

Officials of the C.I.R.C. Intermediaries Department Institution Division (中國保險監督管理委員會，保險中介監管機構處), Mr An Xiu Hong, Director (安秀洪處長) and Mr. Bai Yun (白雲先生) of C.I.R.C. Shenyang Office visited Hong Kong between the period, mid-July and early September 2001 for the purpose of having an understanding on the development of the insurance industry in Hong Kong.

HKCII was invited to meet the guests on August 02, 2001 and we had a chance to introduce to them the types, functions and market status of insurance intermediaries in Hong Kong; regulatory systems; the business development of insurance intermediaries at present and the future trending etc. They were interested in knowing more about the organization of HKCII and they had also talked to us about the present directives and development of the insurance Industry in Mainland China.

A farewell dinner was held for the guests, hosted by our fellow associates on August 13, 2001 under the arrangement of 'Willis China (Hong Kong) Ltd'. And we were glad that we had exchanged views and opinions with the guests on the topics we concerned.



Meetings and Visits

June 26, 2001



Invited by the Federation of Macau Professional Insurance Intermediaries (澳門保險專業中介人協會) to join their Installation Ceremony.

October 30, 2001



We had paid a visit to the Commissioner of Insurance to express our opinion and submitted the Reports on "The Review of the Regulatory System for Insurance Intermediaries".

September 20, 2001



Discussed with the Hon. Bernard Chan, on the issue "The Review of the Regulatory System for Insurance Intermediaries"

December 8 & 9, 2001



President C.S. Diu was invited to give a talk at the "2001 China Insurance Agency Seminar" in Shenzhen. Over 300 persons from China and Hong Kong were participated.



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.

Office of the Commissioner of Insurance

Legislative Councillor Mr Bernard Chan

The Hong Kong Federation of Insurers

Mandatory Provident Fund Schemes Authority

The Insurance Institute of Hong Kong

The Hong Kong General Insurance Agents Association

The Life Underwriters Association of Hong Kong

The Hong Kong Confederation of Insurance Brokers

Professional Insurance Brokers Association Ltd

FLMI Society of Hong Kong

Financial Services Development Centre, Vocational Training Council

The Independent Commission Against Corruption

The Consumer Council

Office of the Privacy Commissioner for Personal Data

Macau Insurance Agents and Brokers Association

Macau Insurers' Association

Federation of Macau Professional Insurance Intermediaries

Hong Kong Society of Certified Insurance Practitioners



Acknowledgement

We express our sincere thanks to the following companies for their generous sponsorship of our monthly fellowship gathering.

February	23	Federal Insurance Company
March	30	AXA China Region Insurance (Bermuda) Co Ltd
April	27	MLC (HongKong) Limited
May	25	R.E.L. Hong Kong Insurance Brokerage Ltd
June	29	AIU Ltd
July	27	ManuLife (Int'l) Ltd
August	31	Standard Life Asia
September	28	Sun Life Financial (Hong Kong) Ltd
October	26	Liberty International Insurance Ltd
November	11	MetLife Hong Kong

Many thanks for the following companies in providing us with the meeting rooms for free for our Executive Committee Meetings held:

People Insurance Broker Ltd

R.E.L. Hong Kong Insurance Brokerage Ltd

We thank Mr. Galen Choi of BHS International Ltd for sparing us their conference room for the IIQE Training Courses during Sept & Oct 2001, and also Mr Derek Tsang and Mr Andrew Chow as our lecturers.



Income and Expenditure Account for The Year Ended 30th June, 2001.

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2000 \$
INCOME				
Membership subscriptions	2(d)	20,900		63,500
Advertising income	2(d)	99,190		154,450
Bank interest earned	2(d)	24,611		26,631
Other income		590		-
			145,291	<u>244,581</u>
EXPENDITURE				
Accountancy fee		-		15,750
Auditor's honorarium		3,800		3,800
Bank charges		885		1,110
Depreciation		400		-
Donations	8	4,568		10,000
Deficits from functions	9	57,007		22,734
Insurance		1,278		-
Mandatory Provident Fund Contribution		1,125		-
Miscellaneous		4,017		6,077
Postage		4,523		1,667
Printing & stationery		86,712		66,939
Salaries - staff		30,000		1,900
Telecommunication		1,793		11,263
			(196,108)	<u>(141,240)</u>
(DEFICIT) / SURPLUS BEFORE TAXATION			(50,817)	<u>103,341</u>
TAXATION	6(a)		-	<u>(13,072)</u>
(DEFICIT) / SURPLUS FOR THE YEAR	7		(50,817)	<u>90,269</u>
ACCUMULATED SURPLUS BROUGHT FORWARD			594,197	<u>503,928</u>
ACCUMULATED SURPLUS CARRIED FORWARD			<u>543,380</u>	<u>594,197</u>

No separate Statement of Recognized Gains and Losses is prepared as the only component is the deficit for the year.



Balance Sheet at 30th June, 2001.

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2000 \$
NON-CURRENT ASSETS				
Property, plant and equipment	2(c)&3		1,598	
CURRENT ASSETS				
Trade and other receivables	4	159,921		193,630
Cash and cash equivalents	2(g)	476,874		496,124
			636,795	<u>689,754</u>
CURRENT LIABILITIES				
Trade and other payables	5	91,754		72,670
Provision for taxation	6(b)	3,259		22,887
			(95,013)	<u>(95,557)</u>
NET CURRENT ASSETS			541,782	<u>594,197</u>
NET ASSETS			<u>543,380</u>	<u>594,197</u>
Representing:-				
ACCUMULATED SURPLUS	7		543,380	<u>594,197</u>
CHAMBER'S FUNDS			<u>543,380</u>	<u>594,197</u>

Approved by the Executive Committee on 11 DEC 2001

President

The annexed notes form an integral part of these financial statements .

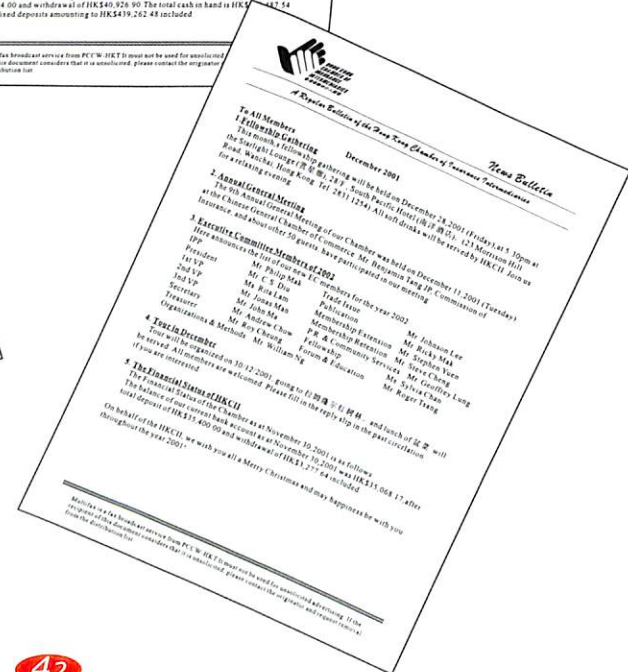
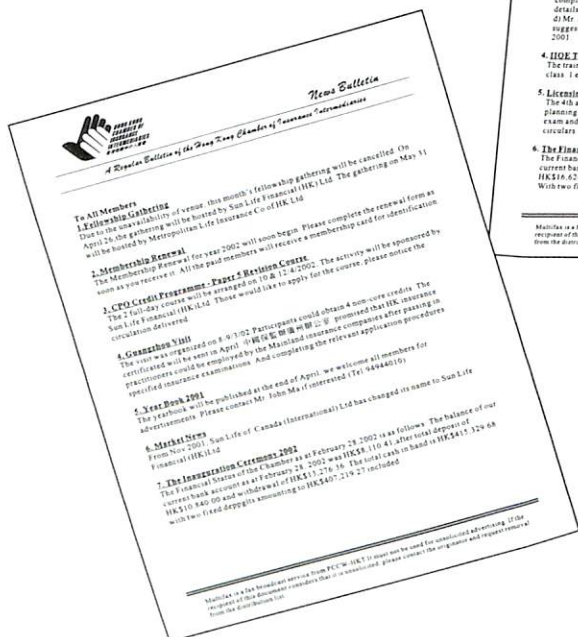
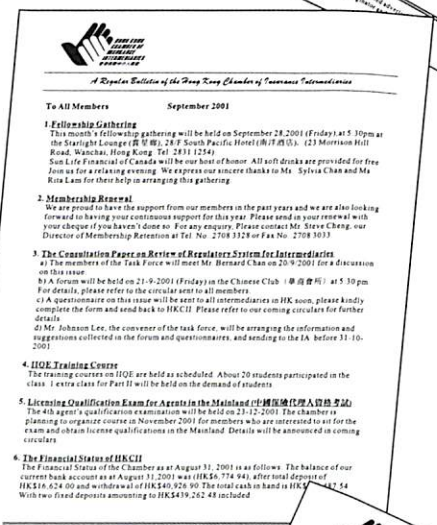
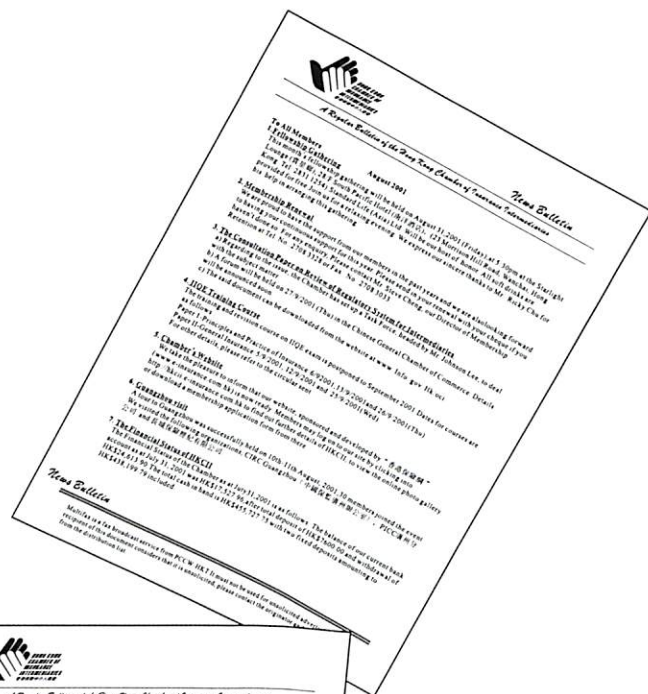
Hon. Treasurer



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.



恭 祝



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活動剪影



活動剪影



香港保險業務臨時統計數字*

Provisional Statistics on Hong Kong Insurance Business

二零零一年一月至十二月 January - December 2001

於二零零一年十二月三十一日保險市場結構
Insurance Market Structure as 31 December 2001

獲授權保險人數目 Number of Authorized Insurers

長期 Long Term	45
一般 General	140
綜合 Composite	19
總數 Total	204

保險中介人數目 Number of Insurance Intermediaries

獲授權保險經紀 Authorized Insurance Brokers	399
獲登記保險代理人 Registered Insurance Agents	32,788
總數 Total	33,187

香港保險業務臨時統計數字*

Provisional Statistics on Hong Kong Insurance Business

二零零一年一月至十二月 January - December 2001

概要 Highlights

全年 2001 Full Year
(百萬港元) (HK \$ m)

全年 2000 Full Year
(百萬港元) (HK \$ m)

一般業務 General Business

毛保費 Gross Premiums	19,486	17,678
淨保費 Net Premiums	12,903	12,132
承保利潤 / (虧損) Underwriting Profit / (Loss)	(380)	(559)

長期業務(新造業務*) Long Term Business (New Business*)

保單保費 (不包括退休計劃) Office Premiums (exclude Retirement Scheme)	17,020	11,536
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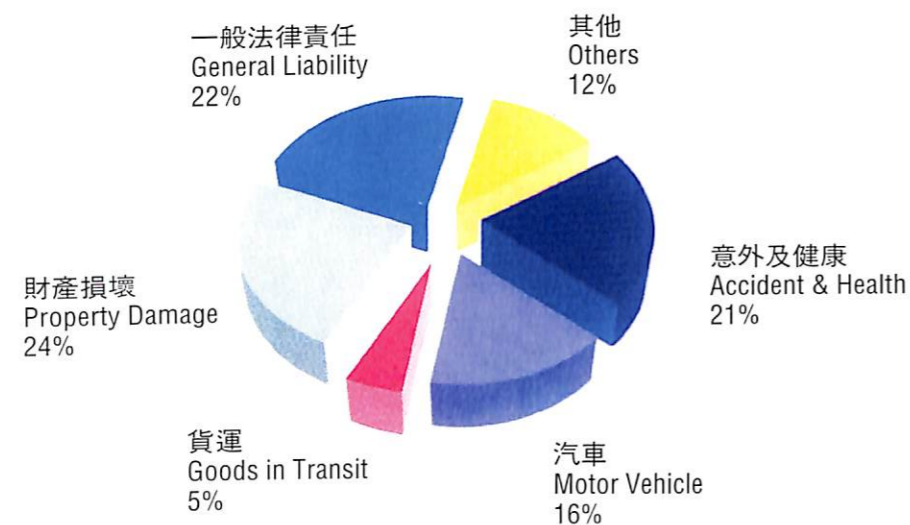
香港保險業務臨時統計數字*

Provisional Statistics on Hong Kong Insurance Business

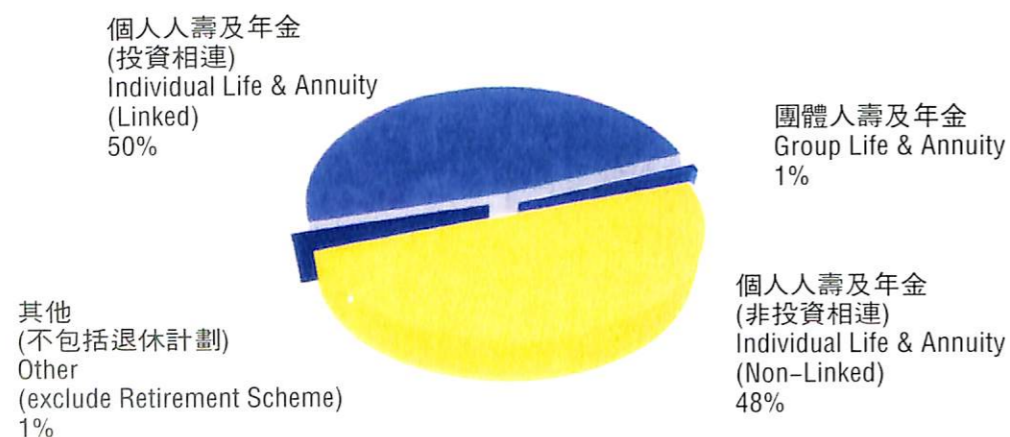
二零零一年一月至十二月 January - December 2001

按業務類別劃分的保費組合 Composition of Premiums by Class of Business

按毛保費計的一般業務
General Business Gross Premiums



按保單保費計的新造長期業務 Long Term Business (New Business*) by office Premiums



香港保險業務臨時統計數字*

Provisional Statistics on Hong Kong Insurance Business

二零零一年一月至十二月 January - December 2001

按業務類別劃分的保費 Premiums by Class of Business

一般業務的毛保費
Gross Premiums of General Business (百萬港元) (HK \$ m)

意外及健康 Accident & Health	4,076
汽車 Motor Vehicle	3,068
貨運 Goods in Transit	960
財產損壞 Property Damage	4,778
一般法律責任 General Liability	4,316
其他 Others	2,288
總額 Total	19,486

長期業務(新造業務*)的保單保費
Office Premiums of Long Term Business (New Business*) (百萬港元) (HK \$ m)

個人人壽及年金(非投資相連) Individual Life & Annuity (Non-Linked)	8,177
個人人壽及年金(投資相連) Individual Life & Annuity (Linked)	8,406
團體人壽及年金 Group Life & Annuity	232
其他(不包括退休計劃) Others (exclude Retirement Scheme)	205
總額(不包括退休計劃) Total (exclude Retirement Scheme)	17,020

* Originated from I lens Newsletter • 03 / 2002 • No 8 • Published by the OCI



保險中介人素質保證計劃 持續專業培訓計劃

計劃

- 1.在持續專業培訓計劃實施後，保險中介人、其負責人／行政總裁及業務代表（統稱為“保險中介人”）必須符合該計劃的規定，其登記／授權方可獲考慮續期。
- 2.持續專業培訓計劃會在二零零二年一月一日實施。
- 3.實施持續專業培訓計劃的目的，在於確保保險中介人在向保單持有人及潛在保單持有人提供意見及服務方面，保持專業能力和水平。
- 4.保險中介人每年必須累積10個核心學分和20個非核心學分。超越規定數目之學分並不可轉入任何其他年度。若未能符合這項規定，則有關保險中介人的登記／授權續期申請可能被拒，或可能終止有關保險中介人的登記／授權。

過渡安排

- 5.所有於二零零一年十二月三十一日在香港從事保險中介業務的保險中介人均可有過渡安排。若在持續專業培訓計劃實施後的首三個評估年度（過渡期）未能符合有關學分之規定，通常不會因此而被取消其登記／授權。然而不足之學分須於過渡期內補足；超越規定數目之學分只可轉入過渡期內的其他年度中。

評估日期

- 6.在二零零二年一月一日或以後，新委任／登記的保險代理人、保險代理人的負責人或業務代表，他的首個評估日期為他的首次登記日期後的一年；而隨後的評估日期為其以後的有關週年日（除在特別情況下由保險代理登記委員會另行決定外）。
- 7.在二零零二年一月一日或以後，新授權／登記的保險經紀、保險經紀的行政總裁或業務代表，他的首個評估日期為他獲授權／登記的首個續期日；而隨後的評估日期為其以後的獲授權／登記的續期日（除在特別情況下由有關的自律規管機構另行決定外）。
- 8.在二零零二年一月一日以前已登記的保險代理人、保險代理人的負責人或業務代表，他的首個評估日期為他於二零零三年的登記續期週年日；而隨後的評估日期為其以後的有關週年日（除在特別情況下由保險代理登記委員會另行決定外）。例如：若他的首個評估日期為二零零三年四月一日，他需從持續專業培訓計劃實施至二零零三年四月一日前這段期間，累積10個核心及20個非核心學分。他隨後的評估日期將在每年的四月一日，他需在該日期前符合持續專業培訓計劃的每年規定。
- 9.在二零零二年一月一日以前已獲授權／登記的保險經紀、保險經紀的行政總裁或業務代表，他的首個評估日期為他於二零零三年的獲授權／登記的續期日。他需從持續專業培訓計劃實施至他首個評估日期前這段期間，累積10個核心及20個非核心學分。他隨後的評估日期為其以後的獲授權／登記的續期日（除在特別情況下由有關的自律規管機構另行決定外）。



核心學分培訓活動

- 10.除下文第13段另有規定外，要取得核心學分，必須參與獲得持續專業培訓計劃獨立評審機構審定的有系統活動（即與其他人一同參與的活動，例如培訓課程）。這些有系統活動須與保險法例或相關法例，以及保險規管事宜有關。一般而言，參與這類活動每一小時可取得一個核心學分。

非核心學分培訓活動

- 11.要取得非核心學分，可通過參與評審機構審定的或未經評審的有系統活動。這些活動包括關於保險、精算學、風險管理、財務、商業、商務、管理、資訊科技、法律、工程學或語文及溝通技巧的講座、會議及培訓課程。
- 12.為了維持持續專業培訓計劃的水平，以及鼓勵保險中介人參與經評審活動，因此，保險中介人從未經評審活動所取得的學分，會較活動時間相同的經評審活動所取得的學分為少。除下文第13及14段另有規定外，每參與一小時的經評審活動，一般可取得一個學分，但卻可能要參與三小時的未經評審活動，才能取得一個學分。同時，未經評審活動不論時間多長，參與者在同一活動中所能取得的學分會有最多為八個非核心學分的上限。

其他獲接納的持續專業培訓活動

13.通過本地大學保險學位課程取得核心及非核心學分

修讀本地大學的保險或相關學科學科課程，可符合取得核心及非核心學分的規定。有關人士最多可於六年內，就修讀一個保險或相關學位課程申請學分。修讀這類學位課程每年取得10個核心學分及20個非核心學分。有關人士需每年提供其出席上課、考試成績或評核其功課的證明文件。

14.通過大學學位課程及專業資格取得非核心學分

其他為取得專業或學術資格的進修，即為獲取大學學位、指定保險或精算資格（請參閱下文第15段），或其他獲認可的保險或精算資格的進修，也可以取得非核心學分。有關人士最多可於六年內，就為獲取一項資格的進修申請學分。通過這類進修每年可取得20個非核心學分。若修讀大學學位課程，有關人士需每年提供其出席上課、考試成績或評核其功課的證明文件；若有關人士為考取指定保險或精算資格而進修，則需提供於該年度內考取最少一科及格成績的證明，以在該年度內取得20個非核心學分。

15.上文第14段所述的指定保險及精算資格一覽表：

英國特許保險學院院士或資深院士(ACII或FCII)
 澳洲新西蘭保險及財務學院高級院士或資深院士(ANZIIF (SnrAssoc)或ANZIIF(Fellow))
 美國壽險管理學會會士(FLMI)
 特許壽險承保人(CLU)
 美國特許財產保險學會會士(CPCU)
 香港保險學會之保險學 - 香港文憑
 美國壽險訓練學院院士(LUTCF)
 美國特許財務顧問(ChFC)
 財務策劃師(CFP)



英國精算師學會會員(FIA)
蘇格蘭精算師學院會員(FFA)
澳洲精算師學會會員(FIAA)
美國精算師公會會員(FSA)

(各項專業資格的中文名稱乃英文原文之譯名)

16. 通過符合指定的持續專業培訓計劃取得非核心學分

持有上文第 15 段所述的指定的保險及精算資格的人士，如果他們(因其持有所指定的專業資格)同時必須符合頒發該些專業資格的機構所訂明的持續專業培訓計劃的要求，他們便可因此而符合非核心學分的規定(即每年可取得20個非核心學分)。他們須每年提交持有該專業資格/頭銜的證明文件，並需提供他們必須符合該機構之持續專業培訓計劃的要求以持有該資格/頭銜的證明。但他們仍需符合保險中介人素質保證計劃下的持續專業培訓計劃之核心學分的規定，每年需取得10個核心學分。

17. 作為獲接納的持續專業培訓活動之講者取得核心及/或非核心學分

按照學分的性質，獲接納的持續專業培訓活動之講者可取得核心及/或非核心學分。學分的計算方法當以講者參與活動的實際時間為準。例如：他在一個長達一整天的獲接納的持續專業培訓活動中發表三個小時的演說，他只可取得三個小時學分，而非一整天的學分。如果他是在經評審的活動演說了三個小時，一般而言，他可取得三個核心/非核心學分。

提供課程的機構

18. 除大學或其他培訓機構等教育機構外，保險公司或保險機構也可以是提供課程的機構。一向有為代理人或成員提供訓練課程的保險公司或機構，可在適當時候將與持續專業培訓計劃相關的課程，提交予評審機構評審。

19. 有關保險、精算學、風險管理、財務、商業、商務、管理、資訊科技、法律、工程學或語文及溝通技巧的訓練課程，一般可獲接納取得非核心學分。如課程亦有包含核心學分部分，即與保險(或相關)法例及保險業規管事宜有關，則經評審後可能獲授予核心學分。

課程的評審

20. 香港學術評審局已獲委任為持續專業培訓計劃的評審機構，它負責設定評審準則及評審有關課程和活動。

21. 評審費用由提供課程的有關機構按照香港學術評審局制訂的收費表支付。香港學術評審局會定期公布經審定的課程名單，以及各個課程獲授予的學分。

個人持續專業培訓記錄的核證

22. 保險公司須負責收集及核證他們所委任的代理人及所委任的保險代理商之負責人的持續專業培訓記錄。而保險代理人/代理商則須負責收集及核證他們委任的業務代表的持續專業培訓記錄。經核證的記錄及證明文件須每年提交予保險代理登記委員會以作監察符合規定與否之用。

23. 保險經紀須負責收集及核證他們行政總裁及業務代表的持續專業培訓記錄。經核證的記錄及證明文件須每年提交予相關的自律規管機構——即香港保險顧問聯會或香港專業保險紀協會——以作監察符合規定與否之用。

雅德保險服務有限公司
Acanda International Ltd.

衡量保險集團
Assurance Appraisal Group

翹楚保險代理有限公司
CPS Insurance Consulting Ltd.

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

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

ICS保險顧問公司
Insurance Consultant Services.

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

曼徹斯特保險顧問有限公司
Manchester Insurance Consultants Ltd.

Minkfair Insurance Management Ltd.

SK Insurance Agents Ltd.
SK Insurance Brokers Ltd.

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

維亨有限公司
Victoria Heights Co., Ltd.



Trade Associations

Name of Trade Association / Institution	Tel.	Fax.
Actuarial Society of Hong Kong	2520 1868	2520 1967
Chinese Insurance Association of Hong Kong	2815 7700	2541 0615
Chinese Underwriters Club	2584 1828	2845 5146
Federation of Macau Professional Insurance Intermediaries	(853)703 268	(853)703 266
FLMI Society of Hong Kong	2551 0851	2851 0078
General Agents and Managers Association of Hong Kong	2893 9699	2832 9822
Hong Kong Chamber of Insurance Intermediaries	2577 3233	2577 3363
Hong Kong Confederation of Insurance Brokers	2882 9943	2890 2137
Hong Kong Federation of Insurers / Insurance Agents Registration Board	2520 1868	2520 1967
Hong Kong General Insurance Agents Association	2272 8899	2854 1103
Hong Kong Insurance Industry Coalition	2520 1868	2520 1967
Hong Kong Loss Adjusters' Association	2832 1800	2572 4695
Hong Kong Society of Certified Insurance Practitioners		
Insurance Claims Complaints Bureau	2520 2728	2520 1967
Insurance Institute of Hong Kong	2866 9681	2866 9536
Life Underwriters Association of Hong Kong	2570 2256	2570 1525
Macau Insurers' Association	(853)511 921	(853)346 049
Macau Insurance Agents and Brokers Association	(853)378 577	(853)570 848
Mandatory Provident Fund Schemes Authority	2292 1000	2259 8803
Motor Insurers' Bureau of Hong Kong	2866 9681	2866 9536
Office of The Commissioner of Insurance	2867 2546	2869 0252
Professional Insurance Brokers Association	2869 8515	2770 2372
Vocational Training Council-Financial Services Development Centre	2836 1848	2891 5707



Correspondence Addresses and Website

Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, Hong Kong.

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

c/o Mr Andrew Chow, 18/F, Sun On Centre, 188 Lockhart Road, Wanchai, Hong Kong.

No. 244-246 Rua de Pequim Macau Finance Centre, 6 andar "G", Macau.

GPO Box 3471, Hong Kong.

Rm.903, Bartlock Centre, 3 Yiu Wa St., Causeway Bay, Hong Kong.

GPO Box 6542 Hong Kong. <http://hkci.e-insurance.com.hk>

22/F, Prince's Building, 10 Chater Road, Central, Hong Kong. www.hkcib.org

29th Floor, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong.

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Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong.

c/o Brocklehursts (Far East) Ltd, 802, Car Po Commercial Bldg, 18-20 Lyndhurst Terrace, Hong Kong.

c/o Deacons Graham & James, Room 903, Ocean Centre, Harbour City, T.S.T., Kowloon.

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P.O. Box No.6747, G.P.O. Hong Kong. www.mibhk.com.hk

8/F, Jupiter Tower, 9 Jupiter Street, North Point, Hong Kong. www.luahk.com

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

309, Av. Da Praia Grande, Nam Yue Com. Centre, 8-D, Macau.

21/F and 22/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong. www.mpfahk.org

Room 901, First Pacific Bank Centre, 56 Gloucester Road, Wan Chai, Hong Kong. www.mibhk.com.hk

21/F, Queensway Government Offices, 66 Queensway, Hong Kong. www.info.gov.hk/oci

Room 905, Hip Kwan Commercial Bldg, 38 Pitt Street, Yaumatei, Kowloon.

8/F, VTC Tower, 27 Wood Road, Wan Chai, Hong Kong. www.fsdv.vtc.edu.hk



MEMBERSHIP LIST

<u>Company Name</u>	<u>Member</u>	<u>Tel.</u>	<u>Fax.</u>	<u>E-mail Add.</u>
Apex Insurance Brokers Limited	Mr. Mak Shun Pong	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Kwok Chi Yan	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Choi Wai Ling	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Law Pik Chi	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Ng Chun Kwan	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Lee Mei Ling	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Wong Wai Mei	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Wong Yat Tung	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Wong Wai Lun	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Ching Wai Man	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Ip Tao Ning	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Wong Pui Wa	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Tsang Kin San	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Ho Kar Lai	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Lau Siu Wai	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Cheng Suk Fai	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Tang Yin Wah	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Lee Sau Yu	23668898	23762325	
Apex Insurance Brokers Limited	Mr. Yim Chi Wai	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Leung Hau Yi	23668898	23762325	
Apex Insurance Brokers Limited	Ms. Lui Sau Lai	23668898	23762325	
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Assurance Appraisal	Ms. Lai Yuet Wo, Christina	28911229	25790014	
AXA China Region Ins. Co. Ltd.	Mr. Y. M. William Wu	23773188	23772322	
AXA China Region Ins. Co. Ltd.	Ms. Chan Sau Ho, Elaine	25191555	25986502	employee.benefits@axa-chinaregion.com
AXA China Region Ins. Co. Ltd.	Ms. Au Wing Wing	29151955	25986502	employee.benefits@axa-chinaregion.com
B & J Co.	Lau Yat King	23661108	23141887	b_iinsco@pacific.net.hk
B & J Co.	Tse Ming Yuk	23661108	23141887	b_iinsco@pacific.net.hk
BLI Insurance Brokers Ltd.	Mr. Luk Kwok Shing, Thomas	25265786	28452746	bli_ins@yahoo.com
C & C Insurance Consulting Co.	N/A	27427732	27858590	
C.G.U International Insurance (PLC.)	Mr Tang Kai Lam, Louis	28940618	25770938	
Cathay Recovery & Insurance Agency Co.	Mr. Cheng Kwok Wai	27718836	23887278	
Cathay Recovery & Insurance Agency Co.	Mr. Fung Fai Ming	27718836	23887278	
Charter Gilman Insurance	Mr. Eric, Wong Chor Sang	28230137	28655232	
Charter Union Insurance Brokers Ltd.	Mr. Leung Kin Hing	28655797	28610229	info@charter-union.com.hk
Charter Union Insurance Brokers Ltd.	Mr. Ng Bui Yuen, Daniel	28655797	28610229	
Charter Union Insurance Brokers Ltd.	Ms. Yau Sau Lin, Amy	28655797	28610229	
Charter Union Insurance Brokers Ltd.	Ms. Tam Yuk Ying, Dorothy	28655797	28610229	
Charter Union Insurance Brokers Ltd.	Ms. Chui Man Har, Carmen	28655797	28610229	

MEMBERSHIP LIST



<u>Company Name</u>	<u>Member</u>	<u>Tel.</u>	<u>Fax.</u>	<u>E-mail Add.</u>
Chevalier Insurance Co. Ltd.	Mr. Fung Wo Shun	23121818	23120818	
Chevalier Insurance Co. Ltd.	Mr. Tam Kwok Wing	23121818	23120818	
Chevalier Insurance Co. Ltd.	Mr. Yau Chun Hung	23121818	23120818	
Chevalier Insurance Co. Ltd.	Mr. Cheng Yiu Keung, Simon	23121818	23120818	
Chevalier Insurance Co. Ltd.	Ms. Ng Sui Ching, Sian	23121818	23120818	
CIGNA Worldwide Ins. Company	Ms. Adeline Ng	25399322	29679763	
CIGNA Worldwide Ins. Company	Ms. Gloria Yip	25399326	29179763	
CIS Insurance Brokers Ltd.	Mr. Francis Chan	25298828	28656155	cis@netvigator.com
Citybase Insurance Brokers Ltd.	Mr. Tai Lee-Yung, Henry	28153668	25447388	
Clement Chow & Associate	Mr. Clement Chow	28503138	28502515	
CMG Asia Ltd.	Mr. Lau Kin, Kelvin	28614909	25283209	
CPS Insurance Consulting Ltd.	Mr. Cheng Kwok Kee, Steve	27083328	27083033	cpsons@my.netvigator.com
CPS Insurance Consulting Ltd.	Mr. Chung Yik Ming	27083328	27083033	
CPS Insurance Consulting Ltd.	Ms. Ho Tsui Shan	27083328	27083033	
CPS Insurance Consulting Ltd.	Ms. Wong Yuen ling	27083328	27083033	
CPS Insurance Consulting Ltd.	Mr. Ching Yuk Fung	27083328	27083033	
CPS Insurance Consulting Ltd.	Mr. Wong Wai Kwok	27083328	27083033	
CPS Insurance Consulting Ltd.	Mr. Tong Chi Wai	27083328	27083033	
Crowe Insurance Group (HK)Ltd.	Mr. Cheung Shui Chi, Archie	28910298	28917063	
Crowe Insurance Group (HK)Ltd.	Mr. Wong Tak Ming, Dominic	28910298	28917063	
Epic Insurance Brokers Ltd.	Mr. Cheung Wai	27219311	23696565	
Ernst & Young	Ms. Liu Shu-Yen	28499338	28499337	shu-yen.liu@hk.eyi.com
F & K Consultants Co.	Mr. Au Yat Tong	27815753	27825391	
Forefront Motors (HK)Ltd.	Mr. Hung Chi Fung	94840110	25080238	
Forefront Motors (HK)Ltd.	Mr. Leung Siu Cheong	94840148	25080238	
Golden Protection Ins. Brokers. Ltd.	Mr. Li Wo Chiu, Stephen	25248884	25247861	
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Grandtag Financial Consultancy	Mr. Lui Kin Yeung, Edward	28665555	28665500	
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Grandtag Financial Consultancy	Mr. Chan Wing Fat	28665555	28665500	
Grandtag Financial Consultancy	Ms. Chan Cheuk Man	28665555	28665500	
Grandtag Financial Consultancy	Mr. Au Hing Chung	28665555	28665500	
Grandtag Financial Consultancy	Ms. Chan Kok Fung, Margaret	28665555	28665500	
Grandtag Financial Consultancy	Mr. Poon Cheuk Kuen	28665555	28665500	
Gui Jiang Insurance Agency Ltd.	Mr. Lam Koon Ying, Cecil	28381161	28920211	
Gui Jiang Insurance Agency Ltd.	Mr. Tso Hang Leung	28381161	28920211	
Hang Key Insurance Consultants Ltd.	Mr. Chan Wai Shing, Albert	25417874	28507528	
Hang Seng Insurance Co., Ltd.	Mr. Lui Wai Hong, Edward	21987800	28451980	
Hang Seng Insurance Co., Ltd.	Ms. Yiu Kai Chung, Jase	21987800	28451980	
Hanshun Insurance Consultants (HK) Ltd.	Mr. Jonas Man	25456227	25422159	



MEMBERSHIP LIST

<u>Company Name</u>	<u>Member</u>	<u>Tel.</u>	<u>Fax.</u>	<u>E-mail Add.</u>
Hanson Insurance Brokers Ltd.	Mr. Cheung Shui Chi	28910298	28917063	
HK Federation of Insurers	Mr. Fu Bernice	25201868	25201967	
Hong Kong & Shanghai Insurance Co., Ltd.	Mr. Tsang Fu Tsuen, Tony	28778488	28778366	
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International Broking Service (HK) Ltd.	Mr. Kwong Tat, Roy	28920328	28330036	
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Keystone Underwriters Ltd.	Mr. Choi Kwok Ting	28663773	28652969	
Kingfisher Insurance Brokers Ltd.	Mr. Fank van Ginkel	28691666	25263601	
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L & C Insurance Consultant Ltd.	Ms. Liu Kiu Yan	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Lam Ka Shing	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Wong Koon Man	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Sun Pik Suet	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Chan Chi Kwan	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Wong Yueng Mi	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Fung Lai Ying	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Shum Chun Fat	27241832	2396467	
L & C Insurance Consultant Ltd.	Mr. Kan Kwan Shing	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Lo Mi Fei	27241832	2396467	
L & C Insurance Consultant Ltd.	Ms. Tse Lai Hoi	27241832	2396467	

MEMBERSHIP LIST



<u>Company Name</u>	<u>Member</u>	<u>Tel.</u>	<u>Fax.</u>	<u>E-mail Add.</u>
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L & C Insurance Consultant Ltd.	Ms. Ham Huei Tjen	27241832	2396467	
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MEMBERSHIP LIST

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Newstate Stenhouse Ltd.	Ms. Ng Wai Ling Pat	27234868	27398945	
Newstate Stenhouse Ltd.	Mr. Sion Chon Heng	27234868	27398945	
Newstate Stenhouse Ltd.	Ms. Elsa Wong	27234868	27398945	
Newstate Stenhouse Ltd.	Ms. Joyce Chan	27234868	27398945	
Newstate Stenhouse Ltd.	Ms. Wicky Tong	27234868	27398945	
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Progress Co.	Ms. Lee Siu Chui	25789143	28071949	
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R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Lo, Calvin Francis	28822255	28822460	
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R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Tsui Pui Kuen	28822255	28822460	
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Leung Kin Hong, Kenny	28822255	28822460	
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SK Insurance Brokers Ltd.	Mr. Ricky Chu	25289316	25280609	
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Swiss Insurance Management (HK) Ltd.	Mr. Billy Lau	29770171	29679046	
Swiss Insurance Management (HK) Ltd.	Mr. Joseph Kwok	29770171	29679046	
Swiss Insurance Management (HK) Ltd.	Ms. Veronica Chan	29770171	29679046	
Swiss Insurance Management (HK) Ltd.	Mr. Andex Fung	29770171	29679046	
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The Ming An Insurance Co. (HK) Ltd.	Mr. Yiu Kwok	28528312	25413310	
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Victoria Height Co. Ltd.	Mr. Pi Yu Chong	25241010	25247656	
Well Link Insurance Management Co.	Mr. Lee Kwok Ho	25430773	25434770	
Wellsmart Insurance Ltd.	Tam Kan Chew	28107138	28400097	
Wing Hang Insurance Agency Ltd.	Mr. William Ng	22728899	28541103	
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香港一般保險代理協會
THE HONG KONG GENERAL INSURANCE
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課程編號: CII

《中國保險中介人執業資格培訓課程》

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主導機構: 上海財經大學 金融學院

課程編號: CNS

《中國證券投資碩士學位課程》

主辦機構: 香港理工大學網上學府
華東師範大學商學院、科才網
主導機構: 華東師範大學商學院

課程編號: CNP

《中國房地產研究碩士學位課程》

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華東師範大學商學院、科才網
主導機構: 華東師範大學商學院



Membership Application Form

C O R P O R A T E A S S O C I A T E M E M B E R

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 8290.

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 an unlimited number of nominees. All correspondence will be care of nominee1)

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 () AAIL () () 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 () AAIL () () 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 () AAIL () () 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 () AAIL () () 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 () AAIL () () 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.

Our membership fee is made payable to
Hong Kong Chamber of Insurance Intermediaries
and is enclosed as follows:

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

Signature of applicant (With company chop where appropriate)

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.

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	



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 Road, PO Box 34965, Hong Kong. If you have any queries, please contact Mr Stephen Yuen on 9484 8290.

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

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

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 registration 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\$100)
or Individual Associate 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 () AAI () 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 here with enclosed as follows:

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

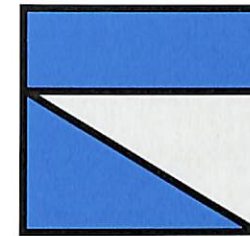
Signature of applicant (with company chop where appropriate)
 Name: _____ Date: _____

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 office 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.
 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	_____



Robert E. Lee of Hong Kong Ltd.
REL Hong Kong Insurance Brokerage, Ltd.
REL Hong Kong Insurance Agency, Ltd.

LIFE & HEALTH INSURANCE SPECIALIST
 Member of Robert E. Lee Group / International

**WITH
 COMPLIMENTS**

CAUSEWAY BAY OFFICE 9A Hang Seng Causeway Bay Bldg., 28 Yee Wo Street, Causeway Bay, H.K. Tel: (852) 2882-2255 Fax: (852) 2882-2460	MARKETING OFFICE Unit A, 15/F., Wu Yi Ctr., 50 Jardine's Bazaar, Causeway Bay, H.K. Tel: (852) 2882 4336 Fax: (852) 3428 9181	CENTRAL OFFICE Rm. 208, 2/F. St. Georges' Bldg., 2 Ice Street, Central, H.K. Tel: (852) 2801-7000 Fax: (852) 2801-5678	HEAD OFFICE R.E.LEE of Washington, Inc. 1201 Third Ave., Suite 5113, Seattle, Washington 98101, U.S.A. Tel: (206) 623-3131 Fax: (206) 624-8493
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