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Cargo



Hong Kong Insurance Market 2002

1998



5年前 曾經好風光

2008



5年後 一樣咁風光

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保險經紀及代理商營業部 電話: 2103 8805 / 2103 8074



Our 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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不變的專業在旁守護； 孩子的將來更是廣闊無邊界。

人生多變，突如其來、意料之外的事，多的是！

能夠在需要時，獲享周全的保障；一群高質素的專業顧問，一份周全的保險及財務計劃，就是最大的承諾。

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專業永遠伴隨；您，又何需憂慮。



EAGLE STAR
鷹星保險集團

人生多變 專業不變



Message from the President



Ms. Rita Lam

I am proud of being an Insurance Intermediary. Our role in people's lives is an important one in times of their need. Even though the public recognition of our professional status is not high, we continue to give valuable service to the public and are always willing to accept new challenges.

After the Asian Economic Crisis, we will need to wake up like a sleeping lion. To survive in this difficult economic climate, we need to improve our professional standards and all value to our services to match the expectations of society. We cannot be like a lion in a cage waiting to be fed by others.

We welcome the opportunities for us to improve ourselves through active participation in the Continuing Professional Development Programme.

I hope all our members to come together to make greater efforts to match up with all challenges and to bring a bright and prosperous future to our industry.

Rita Lam
President, Hong Kong Chamber of Insurance Intermediaries

MLC 萬誠

Advertisement graphic featuring a grid of golden spheres on a blue background. Some spheres are topped with golden umbrellas. The spheres contain the following Chinese characters:

- Medical (醫療)
- Retirement (退休)
- Disability (危疾)
- Accident (意外)
- Disability (傷殘)
- Strong Savings (強積金)
- Wealth Protection (財富保障)
- Life (人壽)
- Investment-linked Life Insurance Plan (投資相連壽險計劃)

保障增值 源源不絕



萬誠保險(香港)有限公司
MLC (Hong Kong) Limited

Message from the Legislative Councillor



The Hon. Bernard Chan

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

Despite a strong external sector, 2002 was a difficult year for much of the Hong Kong economy, with low local confidence and weak global growth. For the insurance industry, it was a challenging year, but one in which we saw some small signs of improvement after the very difficult year beforehand. We saw the first full year of operation for the Insurance Intermediaries Quality Assurance Scheme, and all the evidence available so far suggests that the Scheme will be successful. Obviously, the full impact of the Scheme will be more noticeable in the longer term, but already there is a growing recognition among insurance professionals that success in the market will result from personal commitment to high standards of customer service.

Hong Kong's open, trade-based economy is exposed to worldwide developments, and 2003 so far looks like a year of great uncertainty. Even without such major strategic events as conflict in the Gulf, the fundamentals of the global economy look mixed at best. There will, at some stage in the future, be a cyclical upturn that lifts Hong Kong, Asia and the major economies of the USA and Europe, but few commentators expect a significant recover this year.

In the meantime, therefore, we in the Hong Kong insurance industry must dedicate ourselves primarily to delivering good quality products with professional standards of service, to ensure that our clients remain satisfied. This will require continued training and development for our colleagues, and I wish all my friends at the HKCII continued success in making this vital contribution to the insurance industry in the year ahead.

Bernard Chan
Legislative Councillor



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Message from the Commissioner of Insurance



Mr. Benjamin Tang, JP

A flourishing insurance industry contributes to the success of Hong Kong as a major international financial centre. It also helps to cater for the increasing needs for insurance protection. To facilitate the healthy growth of the industry, the Insurance Authority has worked closely with the insurance industry to enhance professionalism and to protect the interests of the insuring public.

Provisional statistics show that, in 2002, the total gross premiums of the Hong Kong insurance industry, notwithstanding the economic slowdown, continued to sustain a remarkable growth rate of 20% to \$91.6 billion. The total gross premiums for general insurance sector has recorded a growth rate of 19.8% to \$23.3 billion as compared with that of 2001. The long term insurance business continued to attain a double-digit growth, with total gross premiums rose by 20.2% to \$68.3 billion in 2002. The insurance market in Hong Kong has over the years formed a significant portion of the gross domestic product of Hong Kong. These stimulating figures are to a large extent attributed to the dedication and professionalism of the practitioners in the industry.

Given the intimate links between the Mainland and Hong Kong, the Hong Kong insurance industry will no doubt be able to benefit from the enormous market potential of China particularly after her accession to the World Trade Organization. Faced by the ever-changing market trends, insurance practitioners must be able to rise to the challenges.

Over the years, the Chamber has devoted efforts to promote the professionalism of insurance practitioners. These efforts have undoubtedly enhanced the level of professionalism amongst practitioners, increased awareness of the public and developed a service culture in the insurance industry.

I wish the Chamber and its members every success in the years ahead.

Benjamin Tang, JP
Commissioner of Insurance

Message from the Chairman of the Consumer Council



Mr. Andrew CHAN Chi-fai

As with other service industries, the insurance industry is facing unprecedented challenges and opportunities in this knowledge-based economy in order to keep up with a fast changing business environment and rising expectation for responsible corporate governance. The current low interest environment has given rise to a diversity of insurance and investment products in the market. This expanded choice for consumers is to be welcome. The Consumer Council looks to the Hong Kong Chamber of Insurance Intermediaries to promoting a high level of professionalism in the industry, which will benefit consumers, with sufficient and accurate information, to facilitate the right choice.

I would like to take this opportunity to wish the Chamber every success in the years ahead.

Andrew CHAN Chi-fai
Chairman of the Consumer Council

Message from the Chairman of the Hong Kong Federation of Insurers



Mr. K P Cheng

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 2002.

Insurance intermediaries who are front-liners form an integral part of the insurance industry. Their dedication and professionalism contribute invaluable to the development of the Hong Kong insurance market, especially under the current unfavourable economic environment. The HKFI looks forward to co-operating closely with intermediaries for the growth of the insurance businesses in the future.

Best wishes to the HKCII for its future endeavours.

K P Cheng

Chairman

The Hong Kong Federation of Insurers

A Good Year In Spite Of All Odds



Mr. Bob Bettridge

2002 has now completed and there were many challenging issues to confront the Hong Kong business community. Employees were concerned about job security, investors about the value of their investments in the volatile investment markets and shareholders witnessed the erosion of value as demand for their company's shares in general, dropped dramatically.

Despite this the Hong Kong life insurance market continued to grow and I am convinced it will do so again in 2003. It is truly a great industry and a great business to be in with an outstanding opportunity for all those involved. However given negative investor sentiment and therefore confidence there were some interesting changes in the full year industry results. Total annual first year premium grew by 11% to \$10.1 billion for circumstances. The key highlight was that non-linked business grew by 18.0% while linked business declined by 5.7%.

This trend was reinforced with Total Industry Production. Annual first year premium plus single premium grew by 19.3% to a total of approximately \$20 billion. This impressive growth came from the non-linked side with total growth of 154% yet linked sales for single premium declined by 13.9%. The industry has shown the ability to continually grow even in tough times. No matter the economic situation there is a need for life insurance and the industry has shown a great ability to adapt and develop products to meet the customers needs. So despite the volatile markets the good results are not surprising and a positive reinforcement of the value-add in the products and services we provide.

The improvement in education standards and the continued development of the professional standards in the local insurance industry is particularly pleasing and good for the industry. MLC fully supports the continual improvement in the professional standards and congratulates the Hong Kong Chamber of Insurance Intermediaries on yet another successful year.

Bob Bettridge

Managing Director and Chief Executive Officer

MLC (Hong Kong) Limited

Professionalism in the Era of Risk Management



Mr. Peter E. Schelling

Although 2002, like the year before it, was a challenging year for the general insurance business because of the difficult economic situation in Hong Kong, the industry still managed to improve its business in terms of premiums and profitability. The gross and net premium of general insurance business jumped by 19.8 per cent from a year ago to HK\$23.3 billion and 23.1 per cent to HK\$15.7 billion respectively, according to the provisional quarterly statistics of the Office of the Commissioner of Insurance. The overall underwriting reversed a loss of HK\$473 million in 2001 to record a profit of HK\$1.13 billion last year.

"2002 was a positive year for the whole general insurance industry and we have seen much prudent underwriting across all companies. The personal line of business was increased nicely, which indicated the Hong Kong population has started to realise more and more the needs for protecting their private assets and accessing their private liabilities situation, which is a very positive sign for the industry," said Peter Schelling, Managing Director & CEO of Eagle Star Insurance Group.

The increasing awareness of general insurance needs was partly an outcome of the difficult economic situation Hong Kong experienced last year. The unemployment rate reached record high levels and stayed at more than 7 per cent for most of the year, deflation entered its fifth consecutive year, the property market remained sluggish and the stock market fell for the fourth year in a row. The decrease in wealth and income have sparked demands for insurance on private assets since people do not replace their assets as frequently as before.

"Given the difficult economic environment, people don't replace their valuables as often. As such, the goods they have in their houses and flats become more valuable and there is more reason to insure them. It is this changing environment that has triggered people to think about insurance and risk management. We have come to the **Era of Risk Management**. It is a changing value assessment in this difficult economic climate which is going to create new demand for people to insure their assets." said Mr. Schelling.

Clearly, the change in mindset on general insurance amid the challenging economic environment helped improve the performance of the general

insurance business last year. Underwriting profit in property damage business increased to HK\$872 million in 2002 from HK\$307 million in 2001, while underwriting losses for motor vehicle and general liability fell to HK\$79.6 million in 2002 from HK\$108 million and to HK\$144 million from HK\$1.05 billion, respectively.

For insurers, insurance brokers and agents, the new demands mean that they have to strengthen their **professionalism** to ensure their clients are satisfied with their services in order to capitalise on rising opportunities in the industry. Therefore, training becomes a top priority. Not only does it enable insurers, brokers and agents to offer clients better services, but it can also save on costs - a very important topic when the economy is gloomy.

For instance, well-trained brokers and agents can help customers identify and evaluate the risks they may encounter day to day better such as public liability for homeowners. As their customers understand potential risks and take better precautions to minimise accidents, it will then help reduce losses and costs incurred to the insurers. Also, when customers improve their understanding in risk exposure, they can make a better decision on the coverage that fits them best, thus saving the administrative costs that may arise later because they want to change to a more suitable insurance plan.

"Because of the economic situation, people think twice before they spend their dollars on premiums. Therefore, they want to know where they get the best value. Professional training in the insurance industry should have a high priority. We have to become more focused on training in all disciplines for the back-office staff, giving them access to further training, using our managers as coaches, training people locally on the spot. That can save cost because the more professional we are, the less we spend," Mr. Schelling noted.

Take Eagle Star as an example, the Company provides a web portal for their brokers to automate their operation. As such, costs can be trimmed by simplifying the administration process. Apart from that, Eagle Star has become customer-centric, which means every employee in Eagle Star has "customer first" attitude. All processes are driven by the needs of the customers and their solution demands.

"A quantum leap has been made with our **"Claims to Care"** which is our Group's global initiative aimed at fundamentally changing the current paradigm on customer claims experiences. On our road to professionalism and along with our customer-centric strategy, we aim to develop a unique approach to the market on how to efficiently and effectively manage claims. Out of this customer-driven focus, Eagle Star strives to be the best service provider in Hong Kong for customers and intermediaries," Mr. Schelling said.

The challenging business environment has also provided the opportunity for brokers and agents to build up a long-term trust relationship to enhance the quality of services they offer to customers and boost their bottomline profits.

"We have the opportunity to find the right partners among agents and brokers, who have the same customer service strategies as we do," Mr. Schelling added, "If we trust each other, we can build long-term relationships between customers, brokers and us, guaranteeing a more profitable bottomline."

"The competition has become fiercer at the agents and brokers level than at the insurers level. Therefore the agent or broker must really understand their underwriters, he has to be able to trust them, and needs to fully understand how they behave. The better they know the philosophy of the underwriters, the better they know which direction they will go," Mr. Schelling said.

For international insurers that have more robust financial capabilities, the changing business environment presents even greater opportunities in high-value businesses such as risk engineering.

"In the past, you can see risk engineering has become a greater part of insurance companies. Now brokers understand that they really have to serve customers and have to take up added services. But outside of the top five companies, it is too expensive," said Mr. Schelling. "Large insurance brokers with their financial strength have been able to offer a lot of services for institutional customers, smaller brokers and agents will incur a real cost burden to follow suit."

"Therefore, there is a new opportunity for partnership with smaller brokers and agents to team up together with their underwriters and better protect themselves in the services competition which is coming soon," he said. "When they team up with large insurers like Eagle Star, we can provide them the kind of access necessary to generate high-value business. The relationship is much stronger because it works both ways."

In fact, the concept of risk management is not only useful for companies, it is also very important in daily life. Road safety and fire prevention, for example, involve people's awareness of risk control. In terms of general insurance business, the increase of such awareness may lead to lower premiums if accidents and their related losses decline at the same time.

Mr. Schelling emphasised, "Education to customers on their own risk management is pivotal. It will take the coordinated and committed effort of insurers, brokers and all intermediaries to convey these concepts to their customers. By doing so, it is possible to reduce premiums in the future, and more importantly, to provide better protection for the life and property of customers. This is the mission of us all."

Mr. Peter E. Schelling
Managing Director & CEO
Eagle Star Insurance Group

Year Out and Year In



Mr. Raymond Sit

Year 2002 was perhaps the most difficult the insurance industry has ever had to face. In 2001 the market had begun to show an improvement in pricing and an absence of large catastrophic losses against a backdrop of difficult investment conditions. In the months preceding September, company results suggested that although pricing was showing some further improvements, the unhealthy investment climate meant that most insurers were only making marginal progress, if any.

Just when insurers were beginning to catch their breath, Emron and WorldCom collapsed in such a dramatic fashion, causing the industry once again to dig deep into its reserves for a combination of anticipated surety and liability claims, and capital losses for those companies holding these stocks.

In many ways Hong Kong's insurance market has experienced the same challenging period. After a long period of irrational pricing, Hong Kong's insurance industry showed a strong underwriting improvement in 2001 due to more rational pricing policies, premiums have continued to rise in 2002. However, such positive effect on the balance sheet was offset by low interest rates and pitiful equity markets. Strong competition is expected and price-cutting may soon worm its way back into the market.

Then into the brave new year, we are faced with a seemingly unavoidable war in the Middle East, the entire world is being pushed to a dark age as major stock markets appear to chase Dow Jones in its nose diving direction.

In Hong Kong's extremely competitive and over-served insurance industry, and the currently high levels of market uncertainty underscore the need for the industry to modify its strategy and operational direction:

保險中介人

今昔價值觀

Client's Interest

Customers' interests define fairness to policyholders as upholding their reasonable expectations, rather than mere adherence to the contractual small print. The implication for intermediaries is that their customers will become more demanding as they become better educated and have access to better remedies. Successful intermediaries will increasingly need to pay close attention to corporate governance issues including privacy, the market conduct and professionalism.

Utmost good faith

At the same time, there are the increasing controls over the way products are delivered and sold to consumers. Market conduct is an emerging issue in many countries well beyond just the UK and the US. The governments used to regulate what is sold, but now they regulate how it is sold.

Efficiency

In this supposedly 21st Century e-age, Lord Peter Levene, Lloyd's new chairman, in his speech made in Hong Kong alluded to his astonishment at seeing intermediaries carrying tons of policy papers up and down the elevators in the building.

Companies, particularly those in insurance for the product is a promise contingent upon probability, should be using technology to

- re-engineer business processes,
- enhance existing distribution channels, and
- create new distribution models.

Continued Innovation

Formulating a strategy is the smaller part of a game. Most companies can develop strategies without much trouble. "What to do?" is not the ultimate question. The crucial question is "how to make it happen?" Implementation linked to constant innovation is the true recipe for success. This requires not only leadership, but more importantly a dedicatedly cohesive team with strong project management skills to implement it and a working environment that encourages questioning the status quo and creation of entrepreneurship. Companies can be successful only when they have the capacity to learn, and learn fast.

Raymond Sit, Chairman

HSBC Insurance Brokers (Asia-Pacific) Limited

雖然不少保險公司的業績乏善足陳，但2002卻是極具挑戰的一年。而事實上過去幾年保險業常見有汰弱留強的情況，但可幸的是現在留下來的必是精英份子。

2002年亦是人壽保險業的轉捩點。還記得在我初入行時的七十年代，香港正處於經濟從低點復甦期，社會上人浮於事，每一個青年人的希望是可以找一份安定的工作，如教師，文員或者是政府公務員。待業者只會在迫不得已，選無可選的情況下，才會加入保險中介人的行列。他們往往遭人白眼，只可以向親戚朋友及家人推銷保單，情況令人沮喪。原因是他們對保險業的概念模糊，欠缺專業知識，只以達成交易收取佣金為重點。發生賠償時，往往出現問題，這樣豈能建立公眾形象。

踏入2002年，保險中介人的專業資格經過歷年來行內人士的努力，終於廣為社會肯定。他們要經過起碼的考試及格才能加入行列，然後要持續進修，專業培訓，專業評核，以確保專業素質可跟隨時代步伐不斷提昇。我很高興的說，在千禧年代的保險從業員有豐富的保險知識，有良好的教育背景，有精明的頭腦，為客人就其所需而訂定出配合個別情況的保險產品。

保險中介人，以服務為本，以客為先。而各大保險公司，表面上分秒競爭其實世界大同，公司競爭力實則是經營客戶的心，中介人只要認清這一點，以心比心，定必能向前滾動。我們要用專業服務來爭取客戶的認同，才是最好的競爭力。

讓我們談談保險公司與中介人的態度與責任問題。最近幾年，香港息率很低，保險公司推出投資型保單，而歐美在息率很高時已推出。因為息率下降，導致保險公司有利息差損出現，就把風險移轉給客戶，香港的客戶便得承受更大的投資風險。在這幾年，投保這類產品的人士，多數有所虧損。把自己的風險轉給客戶，道義何在。這都要由專業的中介人把盈虧自負的長期投資觀念，一一闡釋。保險公司及中介人，都必須有社會責任及有使命感。

展望保險業發展，除本地市場外，似乎每個從業員都希望能向北發展。大陸市場確實龐大，充滿商機，而國內人士對保險從業員也相當推崇。憑著各位的保險經驗及專業知識的優勢，在符合大陸的執業資格及法規下定能幹一番事業。

梁演璇

General Agent, Transamerica Occidental Life

Organisation Chart

of the 2002 Executive Committee

刁志成
C.S. Diu
President
(January - May 2002)



林美華
Rita Lam
President
(June - December 2002)



麥順邦
Philip Mak
Immediate Past President



林美華
Rita Lam
First Vice President
(January - May 2002)




文天賜
Jonas Man
Second Vice President



馬家莊
John Ma
Third Vice President



周耀明
Andrew Chow
Secretary



張偉良
Roy Cheung
Treasurer




李鎮成
Johnson Lee
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陳小燕
Sylvia Chan
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麥偉基
Ricky Mak
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袁國強
Stephen Yuen
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Geoffrey Lung
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曾振平
Roger Tsang
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鄭國基
Steve Cheng
Director of Membership Retention



ADVISOR

The Honourable Bernard Chan

HONORARY LEGAL ADVISOR

Mr. Simon Ip

HONORARY AUDITOR

Mr. David Tsoi

APPEAL COMMITTEE

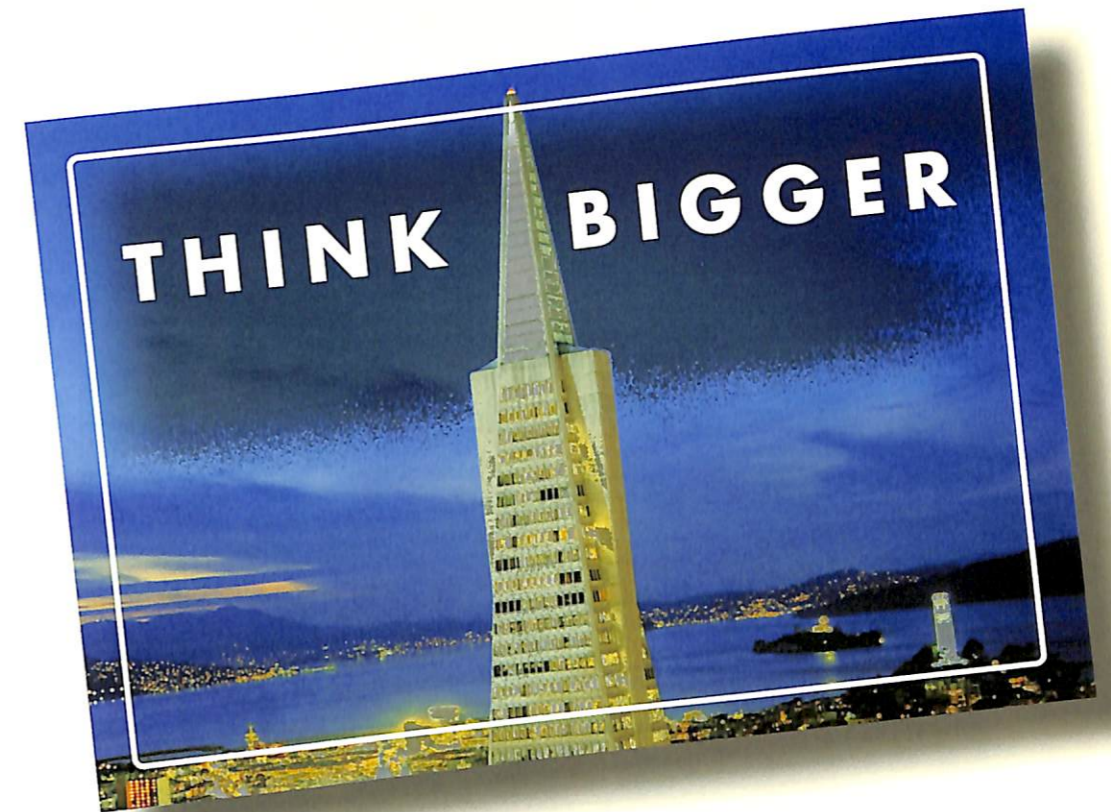
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Mr. O.F. Leung	Mr. David Tsoi
Mr. Pi Yu Chong	

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Mr. Gregory Fong	Mr. David Wong
Ms. Virginia Law	Ms. Joyce Yu
Mr. Li Kar On	Mr. Raymond Yam
Mr. Edmund Leung	

TRADE COUNSELLING COMMISSION

Mr. Raymond Yam
Mr. Galen Choi
Mr. Francis Chan



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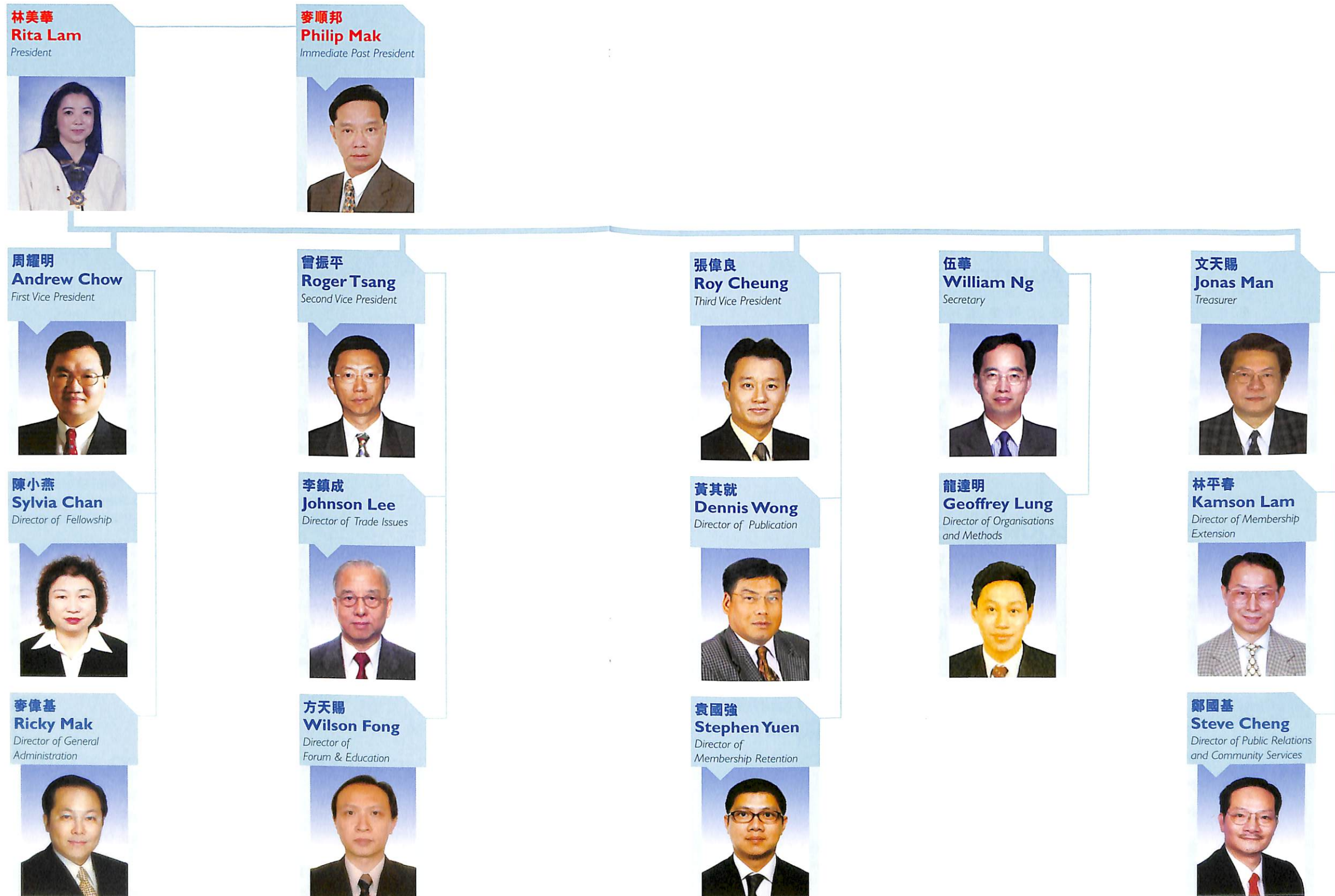


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Organisation Chart

of the 2003 Executive Committee



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HONORARY LEGAL ADVISOR

Mr. Simon Ip

HONORARY AUDITOR

Mr. David Tsoi

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Ms. Joyce Yu

Mr. Gregory Fong

Mr. Raymond Yam

Mr. Li Kar On

TRADE COUNSELLING COMMISSION

Mr. Raymond Yam

Mr. Galen Choi

Mr. Francis Chan

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BROKERS ASSOCIATION**

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309, Av. da Praia Grande, Nam Yue Com. Centre, 8-B, Macau
Tel: 378577 Fax: 570848

香港一般保險代理協會
**THE HONG KONG GENERAL INSURANCE
AGENTS ASSOCIATION LTD**



香港灣仔駱克道三號十七樓
17th Floor, 3 Lockhart Road, Wanchai, Hong Kong.

Inauguration Ceremony of the Executive Committee Members 2002



The Inauguration Ceremony was held on 29th April 2002 at the Chinese General Chamber of Commerce.

The Chamber was honoured by the presence of the officiating guests, Mr. Benjamin Tang, JP, Commissioner of Insurance; the Honourable Bernard Chan, Legislative Councillor and Mr. M.K. Cheng, Chairman of the Hong Kong Federation of Insurers.

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 took place at 6:35 p.m. and ended at 7:30 p.m. with a presentation of souvenirs and vote of thanks to the guests.



Forums

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

A "Trade Open Forum" for discussion on the CPD Program Requirements, a hot issue that the intermediaries most concerned, was held in September 2002.

Date : 24th September 2002

Topic : Discussion on the required CPD hours and any issues raised from floor

Venue : The Chinese General Chamber of Commerce

CPD Credit earned : 1 non-core credit



Education



The training and revision courses on IIQE were held on April & July 2002.

1. CPD Non-Core Credit Course

Title : IIQE Paper 5 Revision
April 10 2002
12 2002

Venue : The Duke of Windsor Social Services Building
Organiser : HKCII & Sun Life Financial (Hong Kong) Ltd.
CPD Credits Earned : 3.67 non-core credits

2. CPD Core-Credit Course

Title : Employees' Compensation Ordinance
July 08 2002
09 2002

Venue : Financial Services Development Centre, VTC Tower
Organiser : HKCII & Financial Services Development Centre of VTC
CPD Credits Earned : 10 core credits
MPFA CPD Credits Earned : 10 non-core credits



Annual General Meeting

The 10th Annual General Meeting was held on 12th December 2002 at the Chinese General Chamber of Commerce.

The President's Report and Financial Statement were passed by the general assembly. The 2003 Executive Committee was also successfully elected at the AGM.



Care in the Community



We are not just professionals but we all have the sense of social responsibility to help the needed.

On 21st December 2002, we had visited the mentally handicapped at "Fu Hong Society" where a Christmas Party was held and gifts of necessities were given away through the hands of the Santa Claus (member in disguise, of course.) It was full of joy.



Fellowship Gathering



A regular Fellowship Gathering is held on the last Friday of each month for members to meet in a relaxing atmosphere and enjoy their drinks at the "Starlight Lounge" of South Pacific Hotel, Wan Chai, Hong Kong.

Different guest insurers/associates are invited to meet with our members and have a nice chat.



Outing 迎新行運一日遊

A one-day sight-seeing tour to the New Territories was held on 29th December 2002. During the trip, vegetarian food was served for lunch. After having visited all the scenic spots as scheduled, members enjoyed a rich and delicious BBQ dinner in the evening.

Friendship, harmonious child/parent relationship and laughters, leaving the members a wonderful memory.



Guangzhou Visit



A two-day tour, jointly organised with GIAA, was successfully held on 8th & 9th March 2002 where we received warm welcome from the Management of C.I.R.C. Guangzhou Office and P.I.C.C. Guangzhou Branch.

Members earned 4 non-core credits for the CPD Program from the seminar and they found the visits useful and constructive and at the same time widened their knowledge.



Guangzhou Visit



A two-day tour, jointly organised with GIAA again, was held on 13th and 14th September 2002. 42 members joined the tour and we had visited the following insurance bodies and exchanged ideas with them.

- 中國人民保險公司 廣東省分公司
- 天安保險股份有限公司
- 廣州金融高等專科學校
- 華泰保險經紀有限公司
- 衡量行保險公估有限公司

Members who attended the complete 2-day meeting/discussion earned 6 non-core credits for the CPD Program from the visit.



Guangzhou Visit



Our past Presidents and some of our members were invited to attend the Opening Ceremony of "Guangdong Henglianghang Insurance Surveyors & Loss Adjusters Co., Ltd." in Guangzhou on 8th June 2002.

Photos were taken during the breakfast reception and ceremony.



News Bulletins

At the HKCII, we believe that it is important for us to communicate with our members so that we can develop and become stronger. Each month, News Bulletins are sent to all of our members to keep them informed of the forthcoming events and activities.

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

The collage shows four overlapping covers of the News Bulletin. The top cover is dated December 2002, the middle one August 2002, the bottom-left one October 2002, and the bottom-right one May 2002. Each cover features the HKCII logo and a list of key items for members, such as Fellowship Gatherings, Financial Status, and Membership Renewal.

Public Relations - Contacts and Friendship

In 2002, We have met regularly with various local government departments and insurance bodies, and maintained direct dialogue with them on subjects of mutual interest.

The Hon. Bernard Chan, Legislative Councillor

Office of the Commissioner of Insurance

Consumer Council

The Hong Kong Federation of Insurers

The Independent Commission Against Corruption

Mandatory Provident Fund Schemes Authority

Office of the Privacy Commissioner for Personal Data

Vocational Training Council-Financial Services Development Centre

The Hong Kong Confederation of Insurance Brokers

Professional Insurance Brokers Association Ltd.

Chinese Underwriters Club

FLMI Society of Hong Kong

The Hong Kong General Insurance Agents Association Ltd.

Hong Kong Society of Certified Insurance Practitioners

The Insurance Institute of Hong Kong

The Life Underwriters Association of Hong Kong

Federation of Macau Professional Insurance Intermediaries

Macau Insurance Agents and Brokers Association

Macau Insurers' Association

Acknowledgment

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

January	25	AXA China Region Insurance Co., Ltd.
February	22	A.I.U. Ltd.
April	26	R.E.L. Hong Kong Insurance Brokerage Ltd
May	31	MetLife Hong Kong
June	28	Sun life Financial (Hong Kong) Ltd
August	30	Transamerica Occidental Life
September	27	The Pinpoint Company (LoJack)
October	25	A.I.A. Brokerage Services
November	29	R.E.L. Hong Kong Insurance Brokerage Ltd

We also extend our thankfulness to the following company in providing us with the meeting room, for free, for our monthly Executive Committee Meetings held in 2002.

R.E.L. Hong Kong Insurance Brokerage Ltd

Income and Expenditure Account

for The Year Ended 30th June, 2002.

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2001 \$
INCOME				
Membership subscriptions	2(d)	43,764		20,900
Advertising income	2(d)	89,000		99,190
Bank interest earned	2(d)	6,196		24,611
Other income		-		590
			138,960	145,291
EXPENDITURE				
Accountancy fee		3,000		-
Auditor's honorarium		3,800		3,800
Bad debts		33,780		-
Bank charges		509		855
Depreciation		400		400
Donations	8	4,400		4,568
Deficits from functions	9	52,073		57,007
Insurance		1,091		1,278
Mandatory Provident Fund Contribution		1,375		1,125
Miscellaneous		8,662		4,017
Postage		2,392		4,523
Printing & stationery		4,902		86,712
Salaries - staff		26,250		30,000
Telecommunication		6,802		1,793
			(149,436)	(196,108)
DEFICIT BEFORE TAXATION			(10,476)	(50,817)
TAXATION	6(a)		-	-
DEFICIT FOR THE YEAR	7		(10,476)	(50,817)
ACCUMULATED SURPLUS BROUGHT FORWARD			543,380	594,197
ACCUMULATED SURPLUS CARRIED FORWARD			532,904	543,380

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, 2002.

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2001 \$
NON-CURRENT ASSETS				
Property, plant and equipment	2(c)&3		1,198	1,598
CURRENT ASSETS				
Trade and other receivables	4	83,600		159,921
Tax recoverable	6(b)	13,073		-
Cash and cash equivalents	2(g)	439,583		476,874
			536,256	636,795
CURRENT LIABILITIES				
Trade and other payables	5	4,550		91,754
Provision for taxation	6(b)	-		3,259
			(4,550)	(95,013)
NET CURRENT ASSETS			531,706	541,782
NET ASSETS			532,904	543,380
Representing :				
ACCUMULATED SURPLUS	7		532,904	543,380
CHAMBER'S FUNDS			532,904	543,380

Approved by Executive Committee on 09 Dec 2002



President



Hon. Treasurer

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

香港保險業務臨時統計數字 (二零零二年一月至十二月)

**Provisional Statistics on
Hong Kong Insurance Business** (January-December 2002)於二零零二年十二月三十一日保險市場結構
INSURANCE MARKET STRUCTURE AT 31 DECEMBER 2002

獲授權保險公司數目

Number of Authorized Insurers

長期 Long Term	46
一般 General	130
綜合 Composite	19
總數 Total	195

保險中介人數目

Number of Insurance Intermediaries

獲授權保險經紀 Authorized Insurance Brokers	436
獲登記保險代理人 Registered Insurance Agents	31,484
總數 Total	31,920

香港保險業務臨時統計數字 (二零零二年一月至十二月)

**Provisional Statistics on
Hong Kong Insurance Business** (January-December 2002)

概要

HIGHLIGHTS

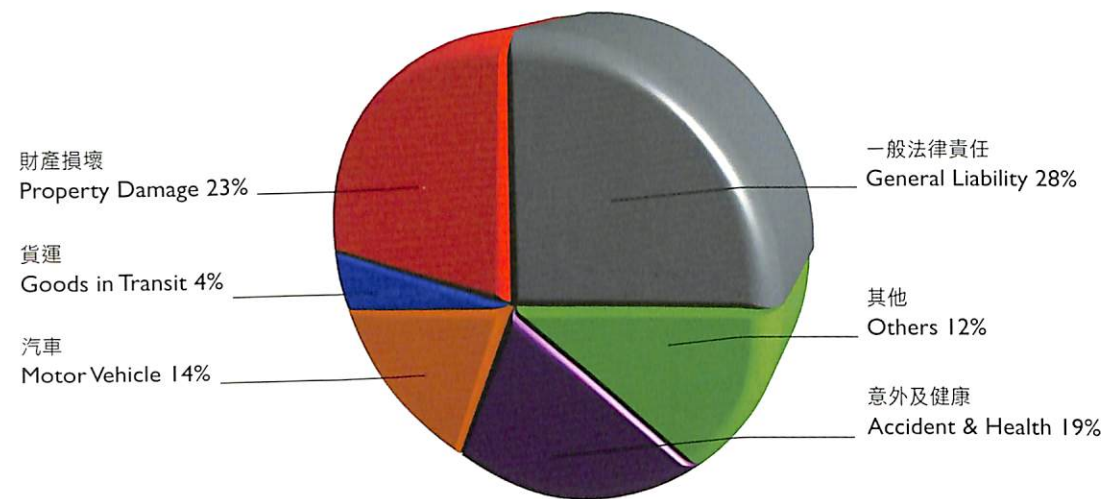
	全年 2002 Full Year (百萬港元)(HK\$ m)	全年 2001 Full Year (百萬港元)(HK\$ m)
一般業務 General Business		
毛保費 Gross Premiums	23,285	19,436
淨保費 Net Premiums	15,746	12,793
承保利潤 / (虧損) Underwriting Profit / (Loss)	1,125	(473)
長期業務 (新造業務*) Long Term Business (New Business*)		
保單保費 (不包括退休計劃) Office Premiums (exclude Retirement Scheme)	20,320	17,020

香港保險業務臨時統計數字 (二零零二年一月至十二月)

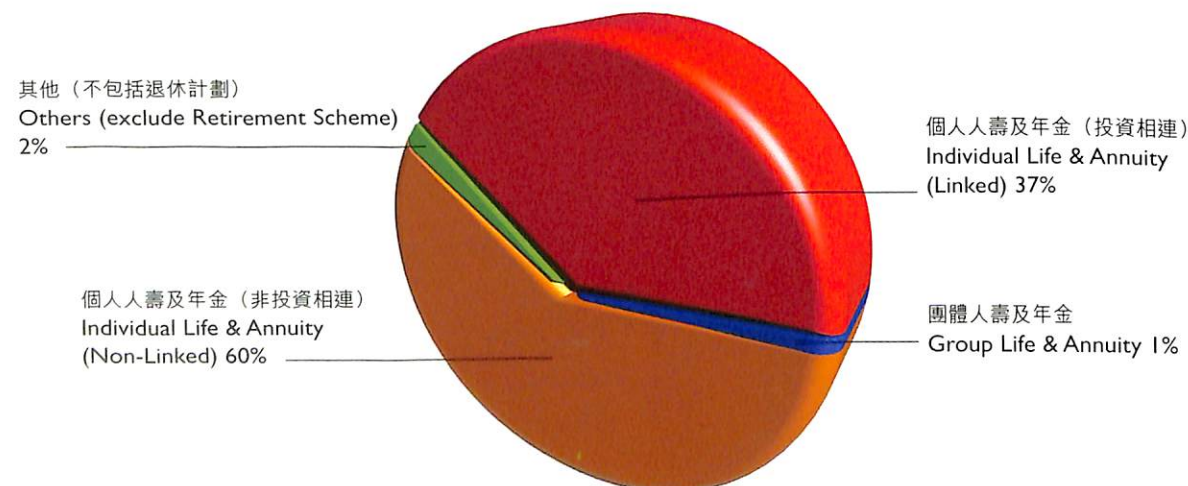
Provisional Statistics on Hong Kong Insurance Business (January-December 2002)

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 (二零零二年一月至十二月)

Provisional Statistics on Hong Kong Insurance Business (January-December 2002)

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	4,407
汽車 Motor Vehicle	3,263
貨運 Goods in Transit	995
財產損壞 Property Damage	5,346
一般法律責任 General Liability	6,455
其他 Others	2,819
總額 Total	23,285

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)	12,271
個人人壽及年金 (投資相連) Individual Life & Annuity (Linked)	7,457
團體人壽及年金 Group Life & Annuity	234
其他 (不包括退休計劃) Others (exclude Retirement Scheme)	358
總額 (不包括退休計劃) Total (exclude Retirement Scheme)	20,320

* 新造業務包括整付及年度化保費，但不包括退休計劃的所有供款。
New business includes single revenue premiums and annualized premiums, but excludes all contributions from retirement scheme business.
* Originated from I lens Newsletter - 03 / 2003.No 12. Published by the OCI

保險中介人素質保證計劃

保險中介人素質保證計劃－持續專業培訓計劃

在 2002 年 11 月公布有關持續專業培訓計劃的主要修訂概述如下：

- 學分數目的規定改為每年 5 個核心學分及 10 個非核心學分。
- 可以在過渡期內補足其中某年度不足之學分，或將超越規定數目之學分轉入過渡期內的其他年度中的過渡安排（於 2005 年完結），一般可適用於所有在 2001 年 12 月 31 日在香港從事保險中介業務的保險中介人、其行政總裁/負責人和業務代表，以及在 2002 年、2003 年或 2004 年才入職的這類人員。
- 有關的自律規管機構可按個別情況，酌情豁免某人因長期患病以致不能參與培訓計劃下所規定的持續專業培訓活動。
- 擔任持續專業培訓活動講者的人員，每參與 1 個小時的活動，可獲得 3 個學分。

經修訂的持續專業培訓計劃的生效日期追溯至 2002 年 1 月 1 日。若要詳細了解有關規定，請參閱保監處網頁內的《持續專業培訓計劃－資料摘要》。至於行政上的事宜，請與保險代理登記委員會（電話：2520 1868）、香港保險顧問聯會（電話：2882 9943）或香港專業保險經紀協會（電話：2869 8515）聯絡。

保險中介人資格考試電腦應考模式

保險中介人資格考試電腦應考模式於 2002 年 12 月中開始推行。作為筆試模式以外的考試選擇，電腦應考模式可讓考生在完成試卷後，即時知悉考試結果。有興趣人士欲知道更多有關詳情及保險中介人資格考試的時間表，可聯絡職業訓練局或瀏覽他們的網頁（電話：2919 1467-8；網址：<http://www.vtc.edu.hk/cpdc>）。

☆以上資料轉載自保監透視季刊第十二期

AIA SUCCESS - RM AGENCY
RICKY MAK

DENNIS & COMPANY
WONG KAY CHAU

保宜保險經紀有限公司
INSURIGHT INSURANCE BROKERS LTD.

英保聯保險顧問有限公司
INSUR - UNION INSURANCE BROKERS LTD.

CHUBB INSURANCE SERVICES (H.K.) LTD.

AMI (denotes Asia Manhattan International)
亞洲萬豐保險顧問有限公司
AMI INSURANCE BROKERS LTD

誠尚保險服務公司
INSUVEST FINANCIAL SERVICES

衡量保險
Assurance Appraisal

Minkfair Insurance Management Ltd.

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

維亨有限公司
Victoria Heights Co., Ltd.

蘇壽山保險經紀有限公司
Simon So Insurance Services Ltd.

Eddy Wong

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

論網路保險

網路是資訊化高度發展的產物,電腦互聯網不僅能夠為用戶提供一個進行各種交流活動的自由場所,而且隨著資訊技術與互聯網路技術的迅猛發展,它的應用已涉及到全球社會生活的各個領域。保險業的銷售模式也發生了深刻變化,一種全新概念的銷售途徑——“網路保險”也隨之應運而生。本文就網路保險發表一點粗疏見解。

(一) 網路保險的優勢

網路保險是指保險公司和保險中介機構以資訊技術為基礎,以互聯網路為主要銷售渠道來支援保險公司一切活動的經濟行為。保險業借助於網路,實現電子商務化後,其優勢是明顯的,主要表現在如下幾個方面:

一. 有利於降低經營成本,提高效益

對於提供服務的公司而言,網路保險有著明顯的優勢。首先,由於客戶自己撥號上網,自己完成投保程式,這節省了保險公司的人力,也避免了電話委託所產生的必須由保險人承擔的話費,從而大大降低了成本。據美國布茲艾倫與哈米爾頓計算,經營財產、意外保險、健康和人壽保險的保險公司通過互聯網直接銷售保單比通過電話或中介人出售保單節省58-71%的費用。其次,網路的使用,許多原來需要經驗來完成的工作,可以很方便地由電腦自動解決,保險費也可以隨行就市,隨時調整,省時省人又省錢。因此,近年來在因特網上提供保險諮詢和銷售保單的網站在歐美地區大量湧現,網上投保量激增。據美國一家公司調查資料顯示:50%的網路用戶通過因特網查詢機動車輛保險費率,25%以上的用戶願意上網購買保單。

二. 有利於簡化保險商品交易手續,為客戶提供更加高效的優質服務

隨著網路保險的普及和發展,原先的中介推銷式必然會被公司直銷式所代替。通過網路,投保人可以足不出戶,方便快捷地查詢保險公司的客戶服務系統,獲得諸如公司的背景、保險產品與報價等詳細情況。甚至投保人可以像逛超市一樣,隨意諮詢多家保險公司的客戶服務系統,比較其產品的質量與報價,選擇其最滿意的險種投保。客戶可以通過網路直接在網上諮詢、投保或提

出索賠申請。同樣保險人也可以通過網路與客戶進行雙向交流,回答客戶提出的問題,為客戶設計保單以及辦理承保、理賠手續等等。這樣一來,就可以繞過保險中介人,簡化了保險商品交易手續,提高了工作效率。同時,也給客戶提供了更加高效的優質服務。

三. 有利於跨越時空的制約,增加新的銷售機會

傳統的保險營銷方式主要是採用保險營銷員直接面對顧客的方式,由於時間和空間上限制無法有效地聯繫到部分客戶。而且傳統的保險銷售模式採用佣金制的付酬方式,即保險中介人報酬的多少是由保險金額的大小來決定。因此對一些小客戶不夠重視,也未能為很大一部分可能成為潛在保險購買者的人提供服務。從理論上講,保險機構可以利用網路每周七天,每天二十四小時在全球範圍內開展業務,解決了保險銷售受八小時工作制的影響,避免由於時間和空間上的限制無法有效地聯繫上部分客戶,去接觸中介人無法有效聯繫到的客戶,增加了不少為新的銷售機會者的人提供服務,而在這些方面,網路保險則可以大顯身手。

四. 有利於強化保險企業的風險內控

網路保險的到來實現了異地業務進行核保、批改、理賠等實務處理,同時也為實現異地同業協作內部控制提供了可能性。通過互聯網對各網點嚴格的許可權控制,管理層則可以有效控制各網點的業務行為,對各種業務動態及時做出反應和處理。如在保險承保出單中,借助網路技術,對每個操作人員加設操作代碼及口令,只有代碼與口令相符方可進入系統作業。通過電腦對每條簽單記錄都保存下來,做到有據可查,可以杜絕隱患,防患於未然。在定損理賠時利用網路技術可以降低賠付率,提高經濟效益。如對機動車輛理賠,設置分級核損制度。在電腦系統中設置同期市場價格零配件資料庫,對損失較大的受損標的通過網路進行招標,並對標的進行分析,從而選擇最佳修理方案。

五. 有利於加強保險業的內部管理,提高保險從業人員素質

日益加劇的市場競爭要求保險公司應有層次的管理和高素質的職員。保險公司可以通過互聯網設立企業內部網能有效地解決這一問題。通過電子郵件公司可向員工傳達公司內外有關保險業務的最新資訊、部署任務、下達指令。員工也可以向公司管理部門反映情況、彙報工作。保險公司可以通過網路來開展網上業務培訓,通過網路與遠端僱員和遠端辦公室相聯繫等等。在加強公司內部管理的同時,提高公司員工的素質。此外,網路保險還有利於實現資訊資源分享、保險宣傳、市場調研、提高保險市場預警能力等諸多優勢。

(二) 網站的特點及所提供的服務

網站的特點在於為客戶服務提供資訊，強調客戶服務的功能，如：(1) 提供便捷服務：建立人工諮詢、投訴、理賠等服務電話，體檢中心和公司地址等；(2) 設置客戶須知：投保人、受益人的變更等投保所需常識；(3) 提供投保意向書、退保、保單的失效與複效等內容；(4) 投訴服務。

成熟的網上服務應包括(1) 人工後臺端 (back---end) 及時處理顧客的服務請求；(2) 注意保護客戶的隱私，有些網站不使用cookie追蹤網站的訪問者，並把有關顧客的資訊放在網下單獨的資料庫裏；(3) 具有互動式計算器，可以根據客戶提供的資訊幫助客戶計算其所需要的保險金額和相近的險種；(4) 向客戶提供保險中介人的聯繫方式，並同時提供保險相關行業的網址。

(三) 網路保險所面臨的問題

一、滯後的硬體環境問題

由於網路還屬於新生事物，雖然最近發展迅速，卻還沒能普及到像電視機那樣每家每戶都可以收到資訊；而且目前的現狀來說，很多家庭還沒有電腦這一硬體。電腦網路的未全面普及限制了網民的數量，嚴重制約了網路保險的發展。

其次，網民的質量問題也是網路保險的硬體之一，即網民的操作技術問題。這裏所指網民包括保險公司的工作人員和想參加網上投保的客戶。眾所周知，電腦設備再怎麼先進，歸根到底是由人來操作的，電腦網路應用系統是人機交互系統。如果客戶對網路的操作技能一無所知，又如何會去上網投保呢？同樣，保險公司的工作人員不能熟練地使用電腦網路，又如何能處理好網上投保業務呢？所以，普及電腦、互聯網路，提高國民的網路意識和操作技能是發展網路保險所面臨的首要問題。

二、網上投保的安全技術問題

安全問題是發展網路保險所面臨的最大問題，也是許多國內外保險人士對網路保險持有異議的主要原因。與安全相關的問題首先是：“驗證”和“保密”。

所謂“驗證”就是如何證明與鑒別對方網路行為、網路身份的真偽？如何得知對方的資訊在傳輸過程中沒有被改動？所謂“保密”就是如何既使資訊傳達物件能夠閱讀自己的資訊以能防止他人閱讀自己的資訊？

其次，網路保險至今還處於滯後階段，主要是因為網上支付、貨物配送和安全認證系統等網路設備的技術化程度比較低。特別是內部系統的保護技術，如何在允許合法外來者進入自己內部系統的同時以能保護自己的資料和系統不受非法者的損害。

三、電子合同的法律效力問題

主要是就網上採用數位式簽名和紙上簽名，電子合同和合同的等效性問題，以及跨國網上承保、索賠等問題，現時法律上還沒有明確的規定。其次是針對非法保險行為——互聯網給無營業執照和非法的保險人提供非法經營的“理論場所”，如何防止非法的價格競爭和以不合理的優厚保障來騙保，誘保的行為是各國保險監管機構所面臨的一大難題。

四、保險人與保險中介人之間關係的處理問題

網路保險的網上直銷方式必然會對保險中介人的地位和作用構成實際的威脅。目前，保險業務的拓展主要依靠保險中介人的力量。如何在開展自己網上業務的同時又不損害或過分損害保險中介人的利益，保持他們的積極性也是保險人必須面對的一大問題。

此外，如何進一步規範保險市場、健全政策法規、提高民眾的保險意識；完善審批制度、培養專業人才等等都是發展網路保險所面臨的問題。

(四) 保險機構發展網路保險的幾點建議

一、加快建設，不斷完善。對於已經或正在建設網站的保險公司應注意以下幾點：

1. 建立完善的網頁。如：應提供自動的後臺端，因為顧客需要及時的反應；應為消費者提供互動式計算器，幫助客戶選擇最適合的保險產品；把網路與電話操作臺相連；有計劃的進行各種資料的收集和分析。
2. 建立保險學習網頁。內容包括有關保險的基本常識、法律法規、投保技巧等內容，並把該網頁與網上保險字典的位址相連。
3. 把自己的網站與國內外的保險相關機構的網站建立鏈結。如保險監管機構、保險代理公司、保險經紀公司、保險理賠公司，以及能提供保險新聞的網站。

4. 目前，保險公司應積極讓保險中介人做一些基礎性的工作。如在網上介紹並提供保險中介人的聯繫方式、所提供的保險服務，以便客戶及時瞭解到有關保險的最新資訊。在條件成熟時，可以在網上直接開展保險銷售、保險理賠等業務。

二 . 加強調研，完善監管

由於網路保險是一個新生事物，存在著許多亟待解決的問題，比如安全問題、法律法規問題、索賠欺騙、詐騙行為等等。為此，我們加強對網路保險的運行機制的研究，在實踐中不斷完善監管體系，以真正實現網路保險。

互聯網的蓬勃發展為保險業的發展帶來了巨大的商機，但也伴隨著嚴峻的挑戰。比爾·蓋茨認為：“如果說80年代是注重質量的年代，90年代是注重再設計的年代，那麼21世紀就是注重速度的年代”。也就是說，未來的保險業，速度將決定一切，速度比金錢更重要。在互聯網上，誰先進入市場，誰就能獲得競爭優勢，因此，網路保險勢在必行。

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Acanda International Ltd.
Insurance Services



AIB INSURANCE BROKERS LTD.



翹楚保險顧問有限公司
CPS INSURANCE BROKERS LTD.



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



ICS 保險顧問公司
Insurance Consultants Services



JERNEH
INSURANCE
Jerneh Insurance (HK) Ltd
(A member of the Kuok Group)



信邦保險顧問有限公司
L & C INSURANCE CONSULTANT LTD.

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



曼徹斯特保險顧問有限公司
MANCHESTER INSURANCE CONSULTANTS LTD.

SK Insurance Brokers Ltd.

Trade Associations/ Related Authorities

Name of Trade Association / Related Authority	Tel.	Fax.	Correspondence Address and Website
Hong Kong			
Actuarial Society of Hong Kong	2520 1868	2520 1967	Room 902, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong. http://www.actuaries.com.hk
Chinese Insurance Association of Hong Kong Ltd.	2815 7700	2541 0615	Room 1411, Wing Shan Tower, 173 Des Voeux Road Central, Hong Kong.
Chinese Underwriters Club	2523 3061	2810 0706	c/o Mr Kelvin Cheung, 30/F, PCCW Tower, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.
Consumer Council	2929 2222	2856 3611	22/F, K. Wah Centre, 191 Java Road, North Point, Hong Kong. http://www.consumer.org.hk
FLMI Society of Hong Kong	2511 0851	2851 0078	GPO Box 3471, Hong Kong.
General Agents and Managers Association of Hong Kong	2893 9699	2832 9822	Rm. 903, Bartlock Centre, 3 Yiu Wa Street, Causeway Bay, Hong Kong. http://www.gama.com.hk
Hong Kong Confederation of Insurance Brokers	2882 9943	2890 2137	22/F, Prince's Building, 10 Chater Road, Central, Hong Kong. http://hkci.org
Hong Kong Federation of Insurers / Insurance Agents Registration Board	2520 1868	2520 1967	29/F, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. http://www.hkfi.org.hk
Hong Kong General Insurance Agents Association Ltd.	2272 8899	2854 1103	17/F, 3 Lockhart Road, Wanchai, Hong Kong
Hong Kong Loss Adjusters' Association	2832 1800	2572 4695	c/o Brocklehursts (Far East) Ltd, 802, Car Po Commercial Building, 18-20 Lyndhurst Terrace, Hong Kong.
Hong Kong Society of Certified Insurance Practitioners	2882 6988	2882 6989	c/o Deacons Graham & James, Room 903, Ocean Centre, Harbour City, T.S.T., Kowloon.
Insurance Claims Complaints Bureau	2520 2728	2520 1967	29/F, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. http://www.iccb.org.hk/e_home.htm
Insurance Institute of Hong Kong	2520 0098	2295 3939	P.O. Box No. 6747, G.P.O. Hong Kong. http://www.iihk.org
Life Underwriters Association of Hong Kong	2570 2256	2570 1525	Unit D, 23/F, Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong. http://www.luahk.com
Mandatory Provident Fund Schemes Authority	2918 0102	2259 8806	21/F & 22/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong. http://www.mpfahk.org
Motor Insurers' Bureau of Hong Kong	2866 9681	2866 9536	Room 901, First Pacific Bank Centre, 56 Gloucester Road, Wanchai, Hong Kong. http://www.mibhk.com.hk
Office of The Commissioner of Insurance	2867 2565	2869 0252	21/F, Queensway Government Offices, 66 Queensway, Hong Kong. http://www.info.gov.hk/oci
Professional Insurance Brokers Association Ltd.	2869 8515	2770 2372	Room 905, Hip Kwan Commercial Bldg, 38 Pitt Street, Yaumatei, Kowloon. http://www.piba.org.hk
Vocational Training Council-Financial Services Development Centre	2836 1850	2891 5707	8/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong. http://www.fsdv.vtc.edu.hk
Macau			
Federation of Macau Professional Insurance Intermediaries	(853) 703 268	(853) 703 266	"G" 6 Andar, Macau Finance Centre, No. 244-246 Rua de Pequim, Macau.
Macau Insurers' Association	(853) 511 923	(853) 337 531	15' Andar, Edif. 'Financas', No 69A Rua da Praia Grande, Macau.
Macau Insurance Agents and Brokers Association	(853) 378 577	(853) 570 848	8-B, Nam Yue Commercial Centre, 309, Av. da Praia Grande, Macau.
Hong Kong Chamber of Insurance Intermediaries 香港保險中介人商會	2577 3233	2577 3363	GPO Box 6542 Hong Kong. http://hkci.e-insurance.com.hk

Membership List 2002

FULL MEMBER

Company Name	Contact Person	Tel. No.	Fax No.
Acanda International Limited	Ms. Law K. L. Virginia	2854 3838	2854 3928
AIB Insurance Brokers Limited	Mr. Ma K.C. John	9494 4010	2722 6860
Apex Insurance Brokers Limited	Mr. Mak Shun Pong, Philip	2366 8898	2376 2325
Apex Insurance Agencies Limited	Mr. Andrew Chow	2366 8898	2376 2325
Asurance Appraisal	Mr. Fong Foo Keung, Gregory	2891 1229	2579 0014
Asurance Appraisal Ltd.	Mr. Yau Chi Ming, Kendy	2891 1229	2579 0014
B & J Co.	Mr. Lau Yat King	2366 1108	2314 1887
Charles Monat Agency Limited	Mr. Monat Charles, Steven	2524 8176	2845 9149
Charter Gilman Insurance	Mr. Eric, Wong Cho Sang	2823 0137	2865 5232
Charter Union Insurance Brokers Limited	Mr. Leung Kin Hing	2865 5797	2861 0229
Chekiang First Bank Ltd.	Mr. Ng C.Y., John	2921 8130	2511 2868
CIS Insurance Brokers Ltd.	Mr. Francis Chan	2529 8828	2865 6155
Citybase Insurance Brokers Ltd.	Mr. Tai Lee Yung, Henry	2815 3668	2544 7388
Clement Chow & Associate	Mr. Clement Chow	2850 3138	2850 2515
Convoy NPL Financial Services Ltd.	Mr. Chan, Stanley	2106 3322	3009 8497
CPS Insurance Consulting Ltd.	Mr. Cheng Kwok Kee, Steve	2708 3328	2708 3033
Crowe Insurance Group (HK) Ltd.	Mr. Cheung Shui Chi, Archie	2891 0298	2891 7063
Cynergy Partners Limited	Ms Au, Belinda Ming Yee	2232 5661	2598 8009
Dennis Wong & Co.	Mr. Wong Kay Chau, Dennis	2732 0300	2721 7716
Forever Insurance Agency Co.	Mr. Tsang Chi Kan	2375 7012	2573 9788
Full King Consultants Ltd.	Ms. Christina Ma	2882 4301	2882 4309
Golden Protection Insurance Brokers Ltd.	Mr. Li Wo Chiu, Stephen	2524 8884	2524 7841
Grandtag Financial Consultancy	Mr. Jameson Leung Tai Lin	2866 5555	2866 5500
Gui Jiang Insurance Agency Ltd.	Mr. Lam Koon Ying, Cecil	2838 1161	2892 0211
Hang Kay Insurance Consultants Ltd.	Mr. Chan Wai Shing, Albert	2541 7874	2850 7528
Hanshun Insurance Consultants (HK) Ltd.	Mr. Jonas Man	2545 6227	2542 2159
Hanson Insurance Brokers Ltd.	Mr. Cheung Shui Chi	2891 0298	2891 7063
Insurance Consultants Services	Mr. Roger Tsang	2882 2200	2882 2211
Insuright Insurance Brokers Ltd.	Mr. Leung W.S., Patrick	2541 1696	2541 8362
Insurpro Insurance Services	Mr. Hui Kwok Wah	2681 0712	2681 0843
Insur-Union Insurance Brokers Ltd.	Mr. Raymond Yam	2397 7208	2397 7149
K&S Insurance Service Ltd.	Mr. Cheng Kwok Wai, Vincent	2771 8836	2388 7278
Knightsbridge Underwriting Managers Ltd.	Mr. Mak P. C., Tony	2525 8351	2810 6986
L & C Insurance Consultant Ltd.	Mr. Kwan Yik Shun	2724 1832	2739 6467
Lal's Insurance Brokers Ltd.	Mr. Hardasani, Lai Dipchand	2850 5666	2851 7061
Lee Kar On Insurance Consultant Ltd.	Mr. Li Ka On	2542 2048	2542 2421
Lee Tung Kong & Co	Mr. Bee Lee	2979 1133	8101 3396
Loyal Insurance advisers Ltd.	Mr. Wong Chi Ming, Louis	2388 3283	2388 6866
Luximan Insurance Consultants Ltd.	Mr. Lau C.H., Stephen	2545 1109	2545 3523
Manchester Insurance Consultants Ltd.	Mr. Lee Chi Cheong, Arthur	2577 3233	2577 3363
AMI Insurance Brokers Ltd.	Ms. Or S.W., Amy	2723 1392	2723 4113
Mass Insurance Management Ltd.	Mr. Wong Cheong Chung	2851 7928	2851 9006
Maxable Insurance Consultancy Ltd.	Mr. Yuen Kwok Keung	2733 1288	2733 1280
Minkfair Insurance Management Ltd.	Mr. Tong Hing Yat	2780 8828	2780 8830
Mollers' Brokers Ltd.	Mr. Geoffrey Lung	2864 3263	2865 5339
New World Insurance Management Ltd.		2845 4373	2845 5146
Newstate Stenhouse Ltd.	Mr. Lam Yu Wah, Simon	2723 4868	2739 8945
Olympic Insurance Agency Company	Mr. Paul Law Siu Hung	2788 9191	2780 2388
Pan Asia Insurance Services Ltd.	Mr. Woo Y.S., Johnny	2838 5262	2834 5230
People Insurance Broker Ltd.	Mr. Yau George	2827 2212	2827 2281
Progress Company	Mr. Diu Chi Kit	2578 9143	2578 9144
R.C. Agency	Mr. Cheung Wai Leung, Roy	2311 7388	2733 1280
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Sylvia Chan	2882 4336	3428 9181
R.E.L. Hong Kong Insurance Agency, Ltd.	Ms. Judy Shum	2882 4336	3428 9181
Realife Insurance Consultants Ltd.	Mr. Chiu Chun Keung, Ivan	2780 3122	2781 0770
Ricky Mak & Co.	Mr. Ricky Mak	2732 0300	2628 9273
Risk Management Insurance Brokerage Ltd.	Ms. Tong Kar Lock, Bie	2529 7866	2527 7511
Sheraton Insurance Agency Ltd.	Mr. David Yeung	2771 6807	2771 3269
Shorewell Insurance Brokers Ltd.	Mr. Chan Chak Man	2891 6355	2836 0770
Simon So Insurance Services Ltd.	Mr. So Sau Shan, Simon	2730 8189	2735 5895

FULL MEMBER - Contd.

SK Insurance Brokers Ltd.	Ms. Rita Lam	2528 9316	2528 0609
Stanford Insurance Brokers Ltd.	Mr. Poon P.Y., Stanley	2893 3982	2893 8332
SunFlower Insurance Agency Ltd.	Mr. Tong Shing Fan	2521 1881	2521 1919
Swiss Insurance Management (HK) Ltd.	Mr. Sammy Wong	2977 0171	2967 9046
Trans-Pacific Insurance Brokers Ltd.	Mr. Kamson Lam Ping Chun	2838 5262	2834 5230
Union Faith Insurance Services Ltd.	Mr. Kan Cheuk Woon, Sam	2311 2322	2489 9833
United Security Insurance Services	Mr. Joseph Lui	2374 3368	2374 1080
Universal Insurance Services	Mr. Lee K.H., John	2771 1377	2385 6363
Venhouse Insurance Brokerage (HK) Ltd.	Mr. Leung P.K., Patrick	2397 6068	2397 5645
Venhouse Insurance Service Co.	Mr. Paul, Poon Kin Sang	2782 2831	2385 6363
Victoria Heights Co. Ltd.	Mr. Pi Yu Chong	2524 1010	2524 7656
Wah Fu Insurance Services Co. Ltd	Mr. Wong Sai Hung, David	2834 2008	2891 2100
Well Link Insurance Management Co.	Mr. Lee Kwok Ho	2543 0773	2543 4770
Wing Hang Insurance Agency Ltd.	Mr. William Ng	2272 8800	2854 1103
Wong Chi Wing & Co.	Mr. Wong, Eddy	2850 2598	2850 2555
Y.K. Chan Co. Ltd.	Mr. Y.K. Chan	2377 3188	2377 2322
Yue Xin Insurance Management & Agents Co. Ltd.	Mr. David Lee	2511 2876	2519 9727
Zurich Consultants (Hong Kong) Ltd.	Mr. Thomas H.W. Fok	2245 3222	2917 6791

INDIVIDUAL MEMBER

Company Name	Member	Tel No.	Fax No.
A. I. A. Co. Ltd	Mr. Cheng Shiu fai	N/A	2664 4358
A. I. A. Co. Ltd	Mr. Li Chun Kam Philip	2839 4248	2839 4681
A. I. A. Co. Ltd	Mr. Chan Kin Wah	2830 3333	2576 7012
A. I. A. Co. Ltd	Ms. Lai Yim Ha	2839 4882	2881 1556
Acanda International Ltd.	Ms. Law Kwong Ling, Virginia	2854 3838	2854 3928
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Apex Insurance Brokers Limited	Ms. Kwok Chi Yan	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Choi Wai Ling	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Law Pik Chi	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ng Chun Kwan	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Lee Mei Ling	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Wong Wai Mei	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Wong Yat Tung	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Wong Wai Lun	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ching Wai Man	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ip Tao Ning	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Wong Pui Wa	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Tsang Kin San	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ho Kar Lai	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Lau Siu Wai	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Cheng Suk Fai	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Tang Yin Wah	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Lee Sau Yu	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Yim Chi Wai	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Leung Hau Yi	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Liu Sau Lai	2366 8898	2376 2325
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Asurance Appraisal Ltd.	Mr. Fong Tin Chi, Wilson	2891 1229	2579 0014
Asurance Appraisal Ltd.	Ms. Lai Yuet Wo, Christina	2891 1229	2579 0014
A-Tech Motors Co., Ltd.	Mr. Cheung Chun Shing, Stephen	2356 9810	2356 9790
Auto Focus Ltd.	Ms. Li Man Har	9439 9926	2511 1120
AXA China Region Insurance. Co. Ltd.	Mr. Wu Y.M. William	2377 3188	2377 9898
AXA China Region Insurance. Co. Ltd.	Ms. Fong Ho Lai	N/A	2598 6502
AXA China Region Insurance. Co. Ltd.	Mr. Yip Pak Hong	N/A	N/A
B & J Co.	Mr. Lau Yat King	2366 1108	2314 1887
B & J Co.	Ms. Tse Ming Yuk	2366 1108	2314 1887
BHS International Ltd.	Mr. Choi Hok Chung, Galen	2810 0372	2545 8178
BLI Insurance Brokers Ltd.	Mr. Luk Kwok Shing, Thomas	2526 5786	2845 2746
C & C Insurance Consulting Co.	Mr. Chiang Wai Lit	2742 1732	2785 8590
Charles Monat Agency Limited	Mr. Monat Charles, Steven	2524 8176	2845 9149
Charter Gilman Insurance	Mr. Wong C.S., Eric	2823 0137	2865 5232
Charter Union Insurance Brokers Ltd.	Mr. Leung Kin Hing, Edmond	2865 5797	2861 0229

INDIVIDUAL MEMBER - Contd.

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Charter Union Insurance Brokers Ltd.	Ms. Yau Sau Lin, Amy	2865 5797	2861 0229
Charter Union Insurance Brokers Ltd.	Ms. Tam Yuk Ying, Dorothy	2865 5797	2861 0229
Charter Union Insurance Brokers Ltd.	Ms. Chue Man Har, Carmen	2865 5797	2861 0229
Chekiang Insurance Services Co.	Mr. Ng Chor Yuk, John	2921 8130	2511 2868
CIS Insurance Brokers Ltd.	Mr. Francis Chan	2529 8828	2865 6155
Citybase Insurance Brokers Ltd.	Mr. Tai Lee-Yung, Henry	2815 3668	2544 7388
Clement Chow & Associates	Mr. Clement Chow	2850 3138	2850 2515
Convoy NPL Financial Services Ltd.	Mr. Stanley Chan	2106 3322	3009 8497
CPS Insurance Consulting Ltd.	Mr. Cheng Kwok Kee, Steve	2708 3328	2708 3033
CPS Insurance Consulting Ltd.	Mr. Chung Yik Ming	2708 3328	2708 3033
CPS Insurance Consulting Ltd.	Ms. Ho Tsui Shan	2708 3328	2708 3033
CPS Insurance Consulting Ltd.	Ms. Wong Yuen Ling	2708 3328	2708 3033
CPS Insurance Consulting Ltd.	Mr. Ching Yuk Fung	2708 3328	2708 3033
CPS Insurance Consulting Ltd.	Mr. Wong Wai Kwok	2708 3328	2708 3033
CPS Insurance Consulting Ltd.	Mr. Tong Chi Wai	2891 0298	2891 7063
CPS Insurance Consulting Ltd.	Mr. Cheung Shui Chi, Archie	2891 0298	2891 7063
Crowe Insurance Group (HK) Ltd.	Mr. Wong Tak Ming, Dominic	2232 5661	2598 8009
Crowe Insurance Group (HK) Ltd.	Ms Au, Belinda Ming Yee	2732 0300	2721 7716
Cynergy Partners Limited	Mr. Wong Kay Chau, Dennis	2721 9311	2369 6565
Dennis Wong & Co.	Mr. Cheung Wai	2781 5753	2782 5391
Epic Insurance Brokers Ltd.	Mr. Au Yat Tong	9484 0110	2508 0238
F & K Consultants Co.	Mr. Hung Chi Fung	9484 0148	2508 0238
Forefront Motors (HK) Ltd.	Mr. Leung Siu Cheong	2524 8884	2524 7841
Forefront Motors (HK) Ltd.	Mr. Li Wo Chiu, Stephen	2866 5555	2866 5500
Golden Protection Ins. Brokers Ltd.	Mr. Jameson Leung Tai Lin	2866 5555	2866 5500
Grandtag Financial Consultancy	Mr. Lee Shu Kwan, Raymond	2866 5555	2866 5500
Grandtag Financial Consultancy	Mr. Lui Kin Yeung, Edward	2866 5555	2866 5500
Grandtag Financial Consultancy	Mr. Wong Siu Chung, Anthony	2866 5555	2866 5500
Grandtag Financial Consultancy	Mr. Chan Wing Fat	2866 5555	2866 5500
Grandtag Financial Consultancy	Ms. Chan Cheuk Man	2866 5555	2866 5500
Grandtag Financial Consultancy	Mr. Au Hing Chung	2866 5555	2866 5500
Grandtag Financial Consultancy	Ms. Chan Kok Fung, Margaret	2866 5555	2866 5500
Grandtag Financial Consultancy	Mr. Poon Cheuk Kuen	2838 1161	2892 0211
Gui Jiang Insurance Agency Ltd.	Mr. Lam Koon Ying, Cecil	2838 1161	2892 0211
Gui Jiang Insurance Agency Ltd.	Mr. Tso Hang Leung	2541 7874	2850 7528
Hang Kay Insurance Consultants Ltd.	Mr. Chan Wai Shing, Albert	2545 6227	2542 2159
Hanshun Insurance Consultants (HK) Ltd.	Mr. Jonas Man	2891 0298	2891 7063
Hanson Insurance Brokers Ltd.	Mr. Cheung Shui Chi	2525 0255	2840 0593
Hong Kong Royal Insurance Services Co.	Ms. Fandy Chiu	2828 7200	2598 4937
HSBC Insurance Brokers (Asia-Pacific) Ltd.	Ms. Evanda Fung	9682 3120	2541 5847
ING Life Insurance Co. (Bermuda) Ltd.	Mr Chong Kwok Tat	2850 2500	2854 4566
ING Life Insurance Co. (Bermuda) Ltd.	Mr. Lai Koon Lam, Standford	8108 8476	2348 3333
ING Life Insurance Co. (Bermuda) Ltd.	Mr. Lee Si Lok, William	2882 2200	2882 2211
Insurance Consultant Services	Mr. Roger Tsang	2882 2200	2882 2211
Insurance Consultant Services	Ms. Chung Sau Ping	2882 2200	2882 2211
Insurance Consultant Services	Ms. Luk Siu Ying	2882 2200	2882 2211
Insurance Consultant Services	Ms. Poon Lai Chu	2882 2200	2882 2211
Insuright Insurance Brokers Ltd.	Mr. Leung W.S., Patrick	2541 1696	2541 8362
Insurpro Insurance Services	Mr. Hui Kwok Wah	2681 0712	2681 0843
Insur-Union Insurance Brokers Ltd.	Ms. Anita Yim	2397 7208	2397 7149
Insur-Union Insurance Brokers Ltd.	Mr. Raymond Yam	2397 7208	2397 7149
International Broking Service (HK) Ltd.	Mr. Kwong Tat, Roy	2892 0328	2833 0036
International Planning Group Insurance Brokers	Ms Tang Hau Lin, Catherine	2509 0066	2509 0009
Jaguar Hong Kong	Mr. Chu Yu Kon	9485 8920	3111 2286
Jaguar Hong Kong	Mr. Ho Kin Kee, Tony	2520 0989	2865 6920
Jimesco Consultant Firm	Mr. Hui Kwok Wah, Jimesco	2681 0172	2681 0843
Jimesco Consultant Firm	Mr. Tsang Kwok Leung	2681 0172	2681 0843
K&S Insurance Service Ltd.	Mr. Cheng Kwok Wai, Vincent	2771 8836	2388 7278
K&S Insurance Service Ltd.	Mr. Fung Fai Ming, Michael	2771 8836	2388 7278
Kai Fung Insurance Brokers Ltd.	Mr. Tang Kai Sing	2473 6655	2473 6866
Kai Wing Insurance Brokers Ltd.	Mr. Cheung Wing Cheung, Law	2780 4933	2332 5085
Keystone Underwriters Ltd.	Mr. Choi Kwok Ting	2866 3773	2865 3773
Kingfisher Insurance Brokers Ltd.	Mr. Frank Van Ginkel	2869 1666	2526 3601
Kingsway Cars Ltd.	Mr. Luk Lin shing	9090 4083	2577 4149
Kingsway consultant Service	Mr. Au Yeung Kin Wing	2397 8686	2393 2123
L & C Insurance Consultant Ltd.	Mr Kwan Yik Shun	2724 1832	2739 6467

INDIVIDUAL MEMBER - Contd.

L & C Insurance Consultant Ltd.	Ms. Poon Wai Fun	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Yip Yin Fong	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Liu Kiu Yan	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Lam Ka Shing	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Wong Koon Man	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Sun Pik Suet	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Chan Chi Kwan	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Wong Yueng Mi	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Fung Lai Ying	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Shum Chun Fat	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Mr. Kan Kwan Shing	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Lo Mi Fei	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Tse Lai Hoi	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Cheung Kit Chee	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Mr. Tang Kwok Sun	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Cheung Yuk Shim	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Ham Huei Tjen	2724 1832	2739 6467
L & C Insurance Consultant Ltd.	Ms. Wong Siu Kuen	2724 1832	2739 6467
Lai's Insurance Brokers Ltd.	Mr. Hardasani Lai Dipchand	2850 5666	2851 7061
Lai's Insurance Brokers Ltd.	Mr. Lyeer Chandrashekhar M	2850 5666	2851 7061
Lee Kar On Insurance Consultant Ltd.	Mr. Li Ka On	2542 2048	2542 2421
Loyal Insurance Advisers Ltd.	Mr. Wong Chi Ming, Louis	2388 3283	2388 6866
LSC Insurance Consultants Ltd.	Mr. Wong Chi Choi	2573 1001	2572 8042
Luximan Insurance. Consultant Ltd.	Mr. Lau Chi Hung, Stephen	2545 1109	2545 3523
Manchester Insurance Consultants Ltd.	Mr. Lee Chi Cheong, Arthur	2577 3233	2577 3363
Manchester Insurance Consultants Ltd.	Mr. Johnson Lee	2577 3233	2577 3363
AMI Insurance Brokers Ltd.	Ms. Or Sin Wah, Amy	2723 1392	2723 4113
AMI Insurance Brokers Ltd.	Ms. Lam Lai Yi, Penny	2723 1392	2723 4113
AMI Insurance Brokers Ltd.	Ms. Lam Chun Yin, Lorita	2723 1392	2723 4113
AMI Insurance Brokers Ltd.	Ms. Chau Lai Yee	2723 1392	2723 4113
Manulife (International) Ltd.	Mr. Wong Chi Man, Andy	9023 9029	2882 2123
Marble Insurance Services Ltd.	Ms. Gloria Lau	2522 9747	2522 9757
Mass Insurance Management Ltd.	Mr. Wong Cheong Chung	2851 7928	2851 9006
Maxable Insurance Consultancy Ltd.	Mr. Yuen K.K., Stephen	2733 1288	2733 1280
Minkfair Insurance Management Ltd.	Mr. Tong Hing Yat	2780 8828	2780 8830
Mollers' Brokers Ltd.	Mr. Lung T.M., Geoffrey	2864 3263	2865 5339
Mollers' Brokers Ltd.	Ms. Carol Szeto	2864 3263	2865 5339
Mollers' Brokers Ltd.	Mr. Michael Leung	2864 3263	2865 5339
Mollers' Brokers Ltd.	Mr. Raymond Cheung	2864 3263	2865 5339
Mollers' Brokers Ltd.	Ms. Irene Tse	2864 3263	2865 5339
Mollers' Brokers Ltd.	Ms. Joey Poon	2864 3263	2865 5339
Mollers' Underwriting Agency	Mr. Siu Ming Fai, Raymond	N/A	N/A
Newstate Stenhouse Ltd.	Mr. Lam Yu Wah, Simon	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Ms. Siu Siu Ying, Michelle	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Mr. Leung Chi Yuen, Herman	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Ms. Ng Wai Ling, Pat	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Mr. Sion Chon Heng	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Ms. Elsa Wong	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Ms. Joyce Chan	2723 4868	2739 8945
Newstate Stenhouse Ltd.	Ms. Wicky Tong	2723 4868	2739 8945
Ocean Insurance Consulting Co.	Mr. Ho Chan Leung	2894 4645	2380 0706
Olympic Insurance Agency Co.	Mr. Law S.H. Paul	2788 9191	2780 2388
On Tung Insurance Brokers Ltd.	Mr. Wu Ka Cheung, Johnny	2301 1861	2366 2468
Pan Asia Insurance Services Ltd.	Mr. Woo Y.S., Johnny	2838 5262	2834 5230
Patrick Lau & Associates Ltd.	Mr. Lau Pak Chuen, Patrick	9100 0081	2631 1552
People Insurance Broker Ltd.	Mr. George Yau	2827 2212	2827 2281
Professional Insurance Brokers Association Ltd.	Mr. Tu Hui Chi	N/A	N/A
Professional Insurance Consultants Co.	Mr. Ip Chung Kei	9026 3401	2482 2166
Progress Co.	Ms. Lee Siu Chui	2578 9143	2578 9144
Progress Co.	Mr. Diu Chi Kit	2578 9143	2578 9144
R.C. Agency	Mr. Cheung Wai Leung	2311 7388	2733 1280
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Hui Yung Chi, Fernando	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Chan Siu Yin, Sylvia	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Tang Ping Hong	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Hong Yin Ni	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Agency, Ltd.	Ms. Shum Wai Sheung, Judy	2882 4336	3428 9181
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Lee, Robert Earl	2882 2255	2882 2460

INDIVIDUAL MEMBER - Contd.

R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Lee Pui Chun, Regina	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Lo, Calvin Francis	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Lee Mung Wah	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Tsui Pui Kuen	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Leung Kin Hong, Kenny	2780 3122	2781 0770
Realife Insurance Consultants Ltd.	Mr. Chiu Chun Keung, Ivan	2780 3122	2781 0770
Realife Insurance Consultants Ltd.	Ms. Peon Yung	2732 0300	2628 9273
Ricky Mak & Co.	Mr. Mak Wai Kei, Ricky	2788 6681	2723 1206
Rico Insurance consultants	Mr. Lam Ka, Ricky	2529 7866	2527 7511
Risk Management Insurance Brokerage Ltd.	Ms. Tong Kar Lock, Bie	2771 6807	2771 3269
Sheraton Insurance Agency Ltd.	Mr. David Yeung	2771 6807	2771 3269
Sheraton Insurance Agency Ltd.	Mr. Ricky Yeung	2771 6807	2771 3269
Sheraton Insurance Agency Ltd.	Mr. Steven Tsang	2891 6355	2836 0770
Shorewell Insurance Brokers Ltd.	Mr. Chan Chak Man	2891 6355	2836 0770
Shorewell Insurance Brokers Ltd.	Ms. Hong Yau Suen	2891 6355	2836 0770
Shorewell Insurance Brokers Ltd.	Ms. Au Siu Wai	2891 6355	2836 0770
Shorewell Insurance Brokers Ltd.	Ms. Leung Lai Nor	2891 6355	2836 0770
Shorewell Insurance Brokers Ltd.	Ms. Yip Mei Lan	2891 6355	2836 0770
Shorewell Insurance Brokers Ltd.	Ms. Lam Yuet Lin	2730 8189	2735 5895
Simon So Insurance Services Ltd.	Mr. So Sau Shan, Simon	2730 8189	2735 5895
Simon So Insurance Services Ltd.	Ms. Chiu Yin Ling, Ivy	2528 9316	2528 0609
SK Insurance Brokers Ltd.	Ms. Rita Lam	2528 9316	2528 0609
SK Insurance Brokers Ltd.	Mr. Ricky Chu	2893 3982	2893 8332
Stanford Insurance Brokers Ltd.	Mr. Chan Kai Nam, Sunny	2833 2803	2834 2892
Storfield Insurance Agency Ltd.	Mr. Ng Kwok Kit, Michael	8106 6655	2974 1654
Sun Cheong Co.	Mr. Lai Kwok Leung, Eddie	2521 1881	2521 1919
Sun Flower Insurance Agency Ltd.	Mr. Tong Shing Fun	2977 0171	2967 9046
Swiss Insurance Management (HK) Ltd.	Mr. Sammy Wong	2977 0171	2967 9046
Swiss Insurance Management (HK) Ltd.	Mr. Ace Kwan	2977 0171	2967 9046
Swiss Insurance Management (HK) Ltd.	Mr. Billy Lau	2977 0171	2967 9046
Swiss Insurance Management (HK) Ltd.	Mr. Joseph Kwok	2977 0171	2967 9046
Swiss Insurance Management (HK) Ltd.	Ms. Veronica Chan	2977 0171	2967 9046
Swiss Insurance Management (HK) Ltd.	Mr. Andex Fung	N/A	2705 0505
Tommy Mok & Partners	Mr. Mok Wai Wah, Tommy	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. Lam P.C., Kamson	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. John Chan	N/A	N/A
Trust Union Insurance Agency	Mr. Lee King Lun	N/A	N/A
Union Faith Insurance Services Ltd.	Mr. Kan Cheuk Woon, Sam	2311 2322	2489 9833
United Security Insurance Services	Mr. Joseph Lui	2374 3368	2374 1080
Universal Ins. Services Agency	Mr. Sung Charm Sum, Eric	2396 9141	2417 1595
Universal Ins. Services Agency	Mr. Lee Kim Hung, John	2396 9141	2417 1595
Venhouse Insurance Service Co.	Mr. Poon K.S., Paul	2782 2831	2385 6363
Victoria Heights Co. Ltd.	Ms. Pi Yu Chong	2524 1010	2524 7656
Wah Fu Insurance Services Co.	Mr. Wong Sai Hung, Davide	2834 2008	2891 2100
Well Link Insurance Management Co.	Mr. Lee Kwok Ho	2543 0773	2543 4770
Wellsmart Insurance Ltd.	Mr. Tam Kan Chew	2810 7138	2840 0097
Wholly Gain Investment Ltd.	Mr. Leung Che-Cheung, Johnny	9092 8792	2548 0590
Wing Hang Insurance Agency Ltd.	Mr. William Ng	2272 8899	2854 1103
Y.K. Chan Co. Ltd.	Mr. Y.K. Chan	2377 3188	2377 2322
Yue Xin Insurance Management & Agents Co. Ltd.	Mr. David Lee	2511 2876	2519 9729
Zurich Consultants (Hong Kong) Ltd.	Mr. Thomas H.W. Fok	2245 3222	2917 6791
Wong Chi Wing & Co.	Mr. Wong Chi Wing, Eddy	2850 2598	2850 2555

CORPORATE ASSOCIATE MEMBER

Company Name	Contact Person	Tel No.	Fax No.
A. I. U. Ltd.	Mr. Leung P.H., Derek	2830 9188	2893 5396
Asia Insurance Co. Ltd.	Mr. Wong K.H.	2867 7968	2810 0218
AXA China Region Insurance. Co. Ltd.	Ms Chan S.H., Elaine	2519 1535	2598 6502
Chevalier Insurance Co. Ltd.	Mr. Yau C.H., Jonathan	2312 1818	2312 0818
Jerneh Insurance (HK) Ltd.	Mr. Colly Lam	2967 2259	2281 1557
Mass Mutual Asia Ltd.	Mr. Wong C.L., Jonas	2919 9000	2576 6756
Min Xin Insurance Co. Ltd.	Mr. Alfred Ho	2521 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. Bob Bettridge	2828 8388	2186 6118
QBE Hong Kong & Shanghai Ins. Ltd.	Mr. Law P.T., Lobo	2877 8488	2877 8366
Summit Insurance (Asia) Ltd.	Mr. Leung C.K., Raymond	2105 9123	2516 6992
The Ming An Insurance Co. (HK) Ltd.	Mr. Chan Pui Leung	2815 1551	2541 6567

INDIVIDUAL ASSOCIATE MEMBER

Company Name	Member	Tel No.	Fax No.
The Ming An Insurance Co. (HK) Ltd.	Mr. Alan H.K. Mah	2852 8383	2543 3310
Min Xin Insurance Co. Ltd.	Mr. Alfred Ho	2521 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. Benny Ng	2828 8388	2186 6118
The Ming An Insurance Co. (HK) Ltd.	Mr. Chan Pui Leung	2852 7106	2543 5926
Chevalier Insurance Co. Ltd.	Mr. Cheng Yiu Keung, Simon	2312 1818	2312 0818
A. I. U. Ltd.	Mr. Ching Yung Fai, Ray	2830 9188	2893 5396
ING Life Insurance Co. (Bermuda) Ltd.	Mr Chong Kwok Tat	9682 3120	2541 5847
Min Xin Insurance Co. Ltd.	Mr. Chris Siu	2521 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. David Tam	2828 8388	2186 6118
The HK Federation of Insurers	Mr. Fu Bernic	2520 1868	2520 1967
Chevalier Insurance Co. Ltd.	Mr. Fung Wo Shun	2312 1818	2312 0818
Summit Insurance (Asia) Ltd.	Mr. Fung Ying Kit	2105 9123	2516 6992
New York Life Insurance Worldwide Ltd.	Mr. Ho Chun Hong, Daniel	2837 7009	2881 0043
Mass Mutual Asia Ltd.	Mr. Jonas Wong	2919 9000	2576 6756
Asia Insurance Co. Ltd.	Mr. Ivan Lau	2867 7968	2810 0218
CMG Asia Ltd.	Mr. Lau Kin, Kelvin	2861 4909	2528 3209
QBE Hong Kong & Shanghai Insurance Ltd.	Mr. Law P.T., Lobo	2877 8488	2877 8366
AXA General Insurance. HK Ltd.	Mr. Leung Chi Fai	2867 7968	2810 0218
Summit Insurance (Asia) Ltd.	Mr. Leung Chi Keung	2105 9123	2516 6992
A. I. U. Ltd.	Mr. Leung Po Hang, Derek	2830 9188	2893 5396
Hang Seng Insurance Co. Ltd.	Mr. Lui Wai Hong, Edward	2198 7800	2845 1980
Asia Insurance Co. Ltd.	Mr. Mak Hing Man, George	2867 7968	2810 0218
Min Xin Insurance Co. Ltd.	Mr. O.C. Wong	2521 5671	2526 7364
Min Xin Insurance Co. Ltd.	Mr. Peter Chan	2521 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. Peter Lai	2828 8388	2186 6118
The Sumitomo Property & Casualty Ins. Co. (HK) Ltd.	Mr. Raymond Cheung	2523 8191	2537 7114
MLC (Hong Kong) Ltd.	Mr. T.C. Cheng	2828 8388	2186 6118
Chevalier Insurance Co. Ltd.	Mr. Tam Kwok Wing	2312 1818	2312 0818
Mass Mutual Asia Ltd.	Mr. Tan Lam Hing, Albert	2919 9363	2919 9305
C.G.U. International Insurance plc.	Mr. Tang Kai Lam, Louis	2894 0618	2577 0938
QBE Hong Kong & Shanghai Insurance Ltd.	Mr. Tang Man Yung, Derek	2877 8488	2877 8366
Min Xin Insurance Co. Ltd.	Mr. Terence Leung	2521 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. Terence Wu	2828 8388	2186 6118
Min Xin Insurance Co. Ltd.	Mr. Tommy Tang	2521 5671	2526 7364
QBE Hong Kong & Shanghai Insurance Ltd.	Mr. Tsang Fu Tsuen, Tony	2877 8488	2877 8366
Asia Insurance Co. Ltd.	Mr. Wong K.H.	2867 7968	2810 0218
Chevalier Insurance Co. Ltd.	Mr. Yau Chun Hung	2312 1818	2312 0818
The Ming An Insurance Co. (HK) Ltd.	Mr. Yiu Kwok	2852 8312	2541 3310
CIGNA Worldwide Insurance. Company	Ms Adeline Ng	2539 9322	2967 9763
AXA China Region Insurance. Co. Ltd.	Ms Au Wing Wing	2519 1555	2598 6502
A. I. U. Ltd.	Ms. Chan Pik Yu, Mondy	2830 9188	2893 5396
AXA China Region Ins. Co. Ltd.	Ms Chan Sau Ho, Elaine	2519 1555	2598 6502
A. I. U. Ltd.	Ms. Cheung Ngar Wing, Agnes	2830 9188	2893 5396
The Sumitomo Property & Casualty Ins. Co. (HK) Ltd.	Ms. Fanny Lam	2523 8191	2537 7114
CIGNA Worldwide Ins. Company	Ms Gloria Yip	2539 9326	2917 9763
Ernst & Young	Ms Lin Shu-Yen	2849 9338	2849 9337
Min Xin Insurance Co. Ltd.	Ms. Maggie Leung	2521 5671	2526 7364
Chevalier Insurance Co. Ltd.	Ms. Ng Sui Ching, Sian	2312 1818	2312 0818
Min Xin Insurance Co. Ltd.	Ms. Queenie Kwok	2521 5671	2526 7364
PIBA	Ms. Tu Hin Chi, Daisy	2869 8515	2770 2372
Min Xin Insurance Co. Ltd.	Ms. Wendy Fung	2521 5671	2526 7364
Asia Insurance Co. Ltd.	Ms. Crystal Wong	2867 7968	2810 0218
Hong Kong Cybertech Ltd.	Ms Xu Jing, Montair	2771 1377	2385 6363
Hang Seng Insurance Co. Ltd.	Ms. Yiu Kai Chung, Jase	2198 7800	2845 1980
Sun Life Financial (HK) Ltd.	Ms Yu Yuk Fan, Joyce	2103 8802	2577 1089
Jerneh Insurance (HK) Ltd.	Mr. Colly Lam	2967 2259	2281 1557
Jerneh Insurance (HK) Ltd.	Mr. Leung Y.H., Albert	2967 2259	2281 1557
Jerneh Insurance (HK) Ltd.	Mr. Leung W.T., Silas	2967 2259	2281 1557
Jerneh Insurance (HK) Ltd.	Ms. Lung Chia Cho, June	2967 2259	2281 1557
Jerneh Insurance (HK) Ltd.	Ms. Ng W.L., Carman	2967 2259	2281 1557
Krishnan & Tsang Solicitors	Mr. Sundara- M Krishnan	2838 4678	2838 4711

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



TRUST INSURANCE AGENCIES
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宏信保險代理服務公司
(Fully Owned by Trusty (Group) Ltd.)



協安保險代理公司
UNITED SECURITY INSURANCE SERVICES



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

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

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

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

Name of Company : _____
 Company Address : _____
 _____ Tel : _____ Fax : _____ E-mail : _____
 Business Registration No. : _____ Year Established : _____
 We are registered agent / authorised 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 (Entrance Fee: HK\$200; Annual Subscription: HK\$100)
or Individual Associate Member (Entrance Fee: HK\$200; Annual Subscription: HK\$100)

Name : Mr / Mrs / Miss : _____ Name in Chinese (if any): _____
 Date of birth : _____ Nationality : _____ Passport / ID number : _____
 Name of company : _____
 Correspondence address : _____

 Tel : _____ Fax : _____ E-mail : _____
 I am a registered agent / authorised broker in compliance with the law of Hong Kong.
 Position Held : _____ Experience in insurance field: since (year) : _____
 Insurance qualification (if any): ()FCII ()ACII ()ANZIIF ()FLMI ()CLU Others: (please specify) : _____
 My main line of business : General/Life/Composite Insurance Others : _____

I/We, the undersigned hereby apply for admission to become 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.

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

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

Signature of applicant (With company chop where appropriate)

Name : _____ Date : _____

Note:

"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 S.A.R. 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.

"Individual Associate Member" - is a person 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 the public.

For office use only

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

Membership No. Assigned

Full	
Individual	
Ind. Associates	



Membership Application Form

CORPORATE ASSOCIATE MEMBER

Please complete and mail this form together with your payment to: Director of Membership Extension,
GPO Box 6542, Hong Kong. Website : <http://hkci.e-insurance.com.hk>

Corporate Associate Member (Entrance 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 forwarded to 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 ()ANZIIF ()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 ()ANZIIF ()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 ()ANZIIF ()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 ()ANZIIF ()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 ()ANZIIF ()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 made payable to **Hong Kong Chamber of Insurance Intermediaries** and is enclosed as follows:

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

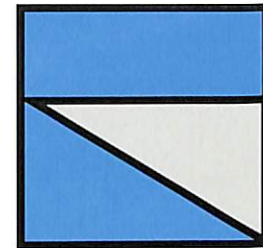
Signature of applicant (With company chop where appropriate)

Note:
Corporate Associate Member is an organisation whose business activities are closely related to the insurance industry and duly accepted by the Chamber.
 Please tick this box if you do not want your personal details to be made available to the public.

For office use only

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

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



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

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