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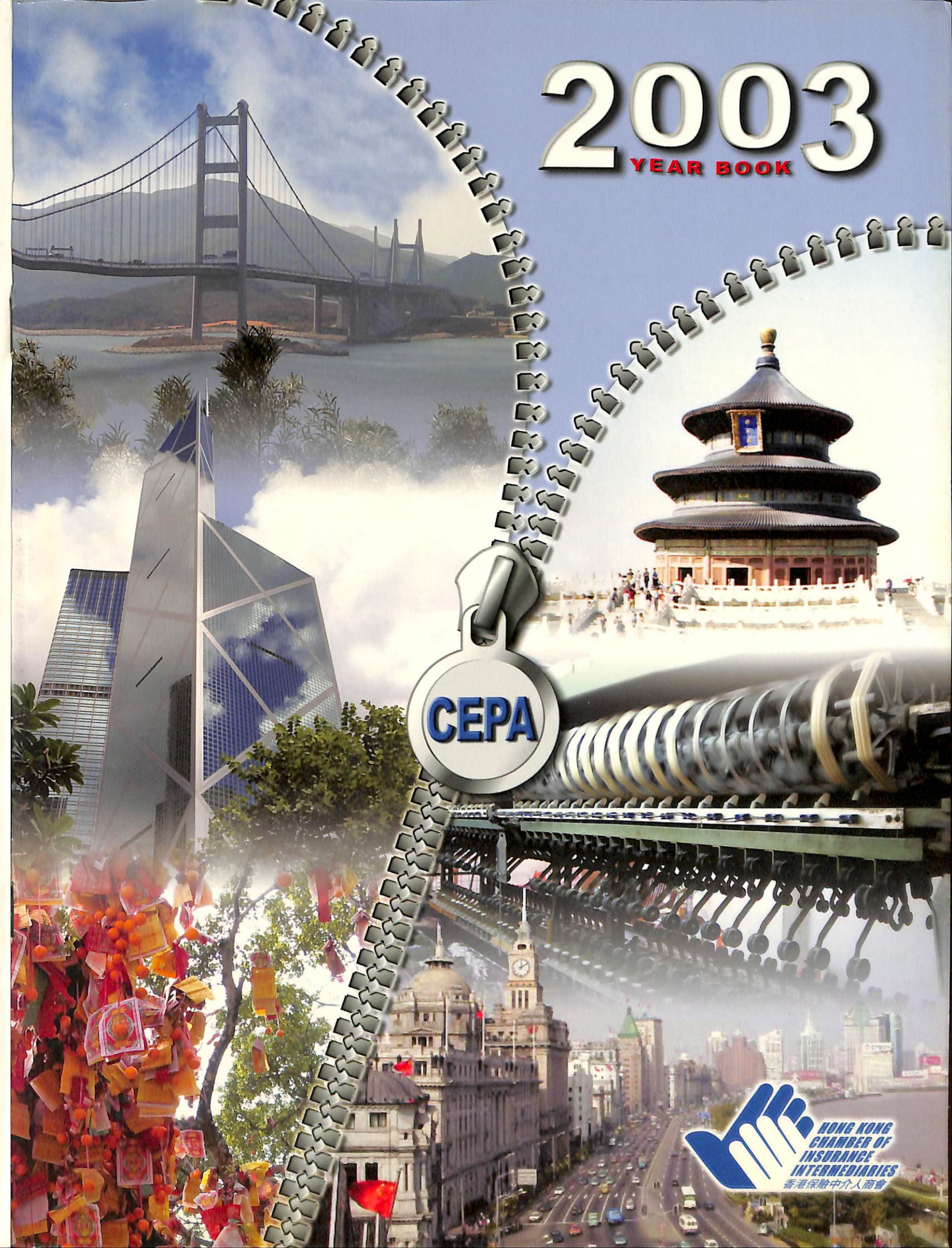


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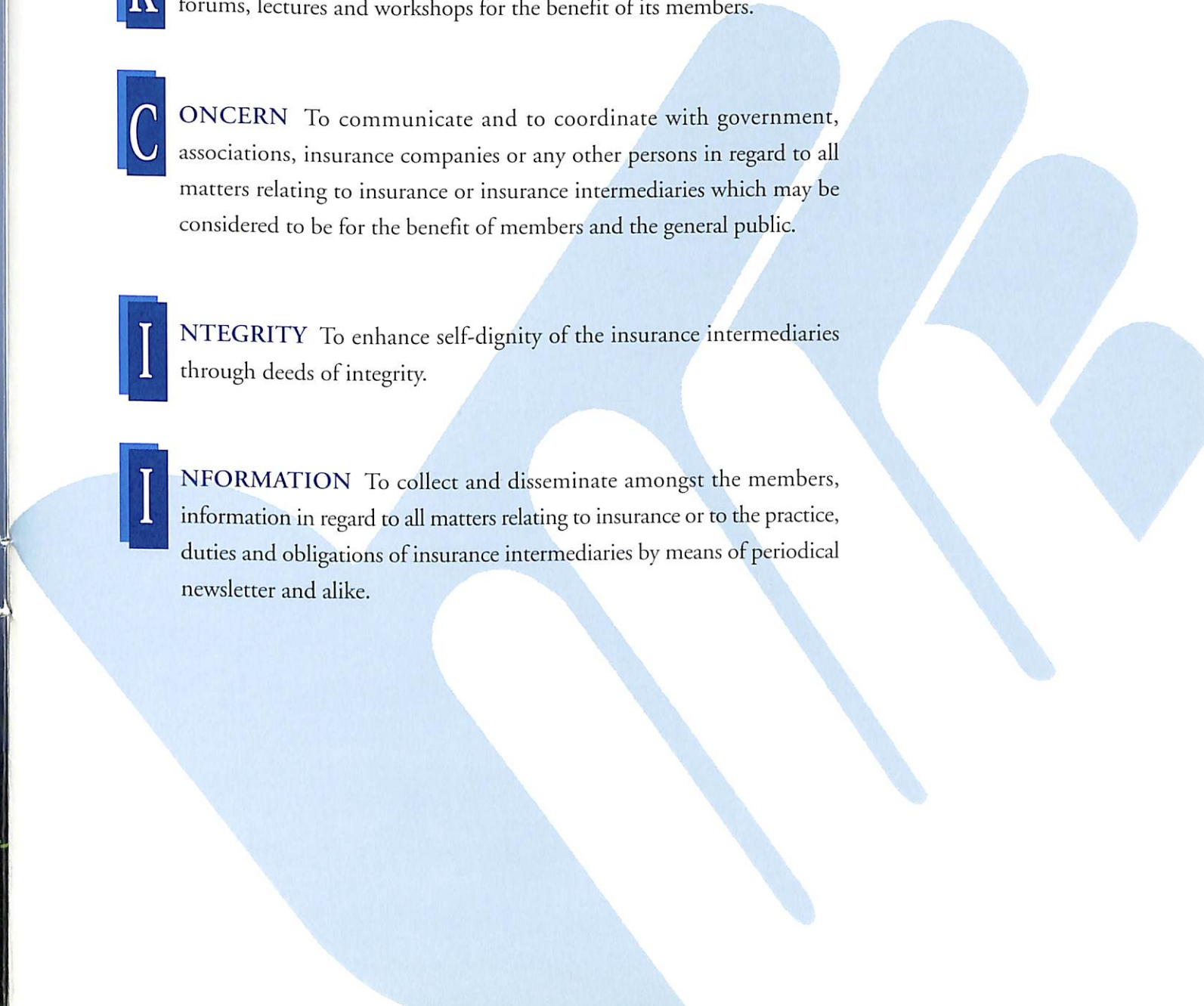
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- H**ARMONY To promote and maintain the spirit of fair deal and harmony between and among insurance buyers, intermediaries and insurers.
- K**NOW-HOW To prepare, promote and conduct educational seminars, forums, lectures and workshops for the benefit of its members.
- C**ONCERN To communicate and to coordinate with government, associations, insurance companies or any other persons in regard to all matters relating to insurance or insurance intermediaries which may be considered to be for the benefit of members and the general public.
- I**NTEGRITY To enhance self-dignity of the insurance intermediaries through deeds of integrity.
- I**NFORMATION To collect and disseminate amongst the members, information in regard to all matters relating to insurance or to the practice, duties and obligations of insurance intermediaries by means of periodical newsletter and alike.



Contents

目錄

Our Missions	1
Messages	
Miss Rita Lam, President of HKCII	4
The Hon. Bernard Chan, Legislative Councillor	6
Mr. Richard Yuen, J.P. Commissioner of Insurance	8
Mr. Edward Lau, Chairman of the HKFI	9
Mr. Andrew Chan Chi Fai, Chairman of the Consumer Council	10
Features	
Mr. Eddy Lau	12-15
Mr. K.K. Lau	16-19
Mr. Howard Tsang	20-23
Organisation Chart	
2003 Organisation Chart	24-26
2004 Office Bearers	27
Activities	
Inauguration Ceremony 2003	28-29
11th Annual General Meeting	30
Forums & Education	32-33
Dongguan Visit	34-35
Shenzhen Seminar & Golf Tournament – The 1st Y.C. Pi Cup	36-37
Macau Visit	38
Community Services	40
Fellowship Gathering	41
News Bulletins	42
Education	44
Acknowledgment	45
Financial Report	46-47
Provisional Statistics on Hong Kong Insurance Business (01-12/2003)	48-51
Trade Associations	52-53
Membership List 2003	55-60
Editorial Board	62
Membership Application Form	63-64



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Message from the President

As you might aware that CEPA is an arrangement whereby a form of free trade area is established between the Mainland and the Hong Kong Special Administrative Region (HKSAR). The Central People's Government and the Government of the HKSAR reached an agreement on the main parts of CEPA, which was signed on 29 June 2003. The annexes to CEPA were signed by both parties subsequently on 29 September 2003. The CEPA covers three broad areas, namely trade in goods, trade in services, and trade and investment facilitation. Insurance service is one of the services that benefited under the CEPA arrangement.

Amongst the various concessions granted to Hong Kong citizen, CEPA allow Hong Kong residents after obtaining the Mainland's insurance qualifications and being employed or appointed by a Mainland insurance institution, to engage in the relevant insurance business. Insurance business includes those insurance intermediaries such as insurance agents, insurance brokers and insurance loss adjusters. A recent delegation to Beijing lead by Mr. Frederick Ma had already brought us with encouraging break-through that insurance qualifications examinations will be conducted locally in Hong Kong in the near future.

The Hong Kong Chamber of Insurance Intermediaries is always look into areas where members business opportunities can be exploited. I have been invited by the Insurance Authority to represent our members' interests in the CEPA meetings. A task force had recently been formed to focus on the furthering of our members' business opportunities in the mother-land. Definitely we need your valuable inputs to make our efforts fruitful to the whole industry. Please do not hesitate to tell us your ideas which, we believe should collectively lead us to success.



Rita Lam

President, Hong Kong Chamber of Insurance Intermediaries



Ms. Rita Lam

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Message

from the Legislative Councillor

I am delighted to extend warm congratulations to the Hong Kong Chamber of Insurance Intermediaries for its continued strong dedication to the development of high professional standards in the Hong Kong insurance industry in 2003.

While 2003 was not an easy year for the insurance industry, it was an improvement on the recent past. It was a year that saw Hong Kong hit rock-bottom economically during the SARS outbreak and then bounce back swiftly, with an impressive improvement in confidence and the markets in the second half. It was a year in which Hong Kong and its people proved themselves to be dedicated to this city and ready to overcome the most serious challenges. In that respect, it was an encouraging year.

One thing we noticed in 2003 was that people are prepared to speak out and be critical. This has always been the case in Hong Kong, but is an important reminder for all of us that our market is made up of people with high expectations. The insurance sector will continue to offer attractive opportunities in the future in Hong Kong, provided the professionals working in the industry continue to meet their clients' rising expectations for high standards of service and dependable, informed advice. This is where the HKCII plays an essential role, and I wish the Chamber every success in delivering valuable training and development opportunities to our colleagues in the industry in 2004.



Bernard Chan
Legislative Councillor



The Hon. Bernard Chan



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Message from the Commissioner of Insurance



Mr. Richard Yuen, JP

Despite the challenges of the outbreak of SARS and a difficult global and regional economic environment, the Hong Kong insurance industry continued to do relatively well in the year 2003. Both underwriting profits of general insurance and total revenue premiums of long-term business recorded double digits growth. This is a testimony to the solid foundation of the Hong Kong insurance industry, and the vitality and resilience of Hong Kong's insurance professionals and practitioners.

With the strong rebound of the Hong Kong economy, the continued growth and opening up of the Mainland market, and the implementation of the Mainland and Hong Kong Closer Economic Partnership Arrangement, we can anticipate many more new and exciting opportunities for the Hong Kong insurance industry. Arrangements are being made with the China Insurance Regulatory Commission to allow Hong Kong residents to participate in the Insurance Intermediaries Basic Qualifying Examinations, and after obtaining the necessary qualifications, to be employed and practise on the Mainland. In order to take advantage of these new opportunities and maintain their competitive edge, Hong Kong insurance professionals and practitioners must strive to equip themselves with the latest market knowledge and constantly upgrade their professional skills.

The Hong Kong Chamber of Insurance Intermediaries has played an important part in promoting the professional standard of the insurance intermediaries since its establishment. I would like to commend the Chamber for its contributions to the development of the Hong Kong insurance industry.

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

Richard Yuen, JP
Commissioner of Insurance

Message from the Chairman of The Hong Kong Federation of Insurers



Mr. Edward Lau

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 2003.

Since the introduction of CEPA in 2003, the economic sentiment in Hong Kong has become optimistic and economic activities revived, which in turn prompt growth in the insurance industry. This is reflected in the provisional statistics released by the Insurance Authority, which shows that the revenue premiums of in-force life insurance business increased by 14.1% to HK\$77,951m while general insurance saw a slight growth of 1% in gross premium to HK\$23,684m. We should seize this opportunity to make our business thrive and prosper.

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 looks 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.

Edward Lau
Chairman
The Hong Kong Federation of Insurers

Message from the Chairman of Consumer Council

I am pleased to extend my heartfelt congratulations to the Hong Kong Chamber of Insurance Intermediaries on the publication of its 2003 Year Book.

Since its inception in 1993, the Chamber has made great strides in fostering strong professionalism in the insurance intermediary profession. With consumers becoming increasingly knowledgeable nowadays and as the insurance industry enters into a more diversified and sophisticated market, the Chamber to assume an even more important role in upholding the professional standards of the practitioners. This is more so with the implementation of the Closer Economic Partnership Arrangement (CEPA) which no doubt will bring about both opportunities and challenges for the insurance industry.

I congratulate the Chamber for all its endeavours and achievements in the past decade and wish it further success in the years to come.



Mr. Andrew CHAN Chi-fai

Andrew CHAN Chi-fai
Chairman, Consumer Council



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大陸與香港

保險利益的概論

作者：Mr. Eddy C.W. Lau (劉祥榮)

現任職業訓練局財經事務培訓發展中心訓練主任，是澳洲 Deakin University 與 FSDC(VTC) 合辦之工商管理碩士的課程籌辦主任。劉先生有豐富的保險、仲裁、法律和教學經驗。現正攻讀法律博士和 MBA 課程。



Mr. Eddy C.W. Lau

一、前言

2001年是內地正式加入世貿組織的一年，也就是說，中國人15年的努力將劃上一個圓滿的句號。入世時估計內地GDP將增加2%。內地入世，保險業的開放一直是各方討價還價的焦點。雖然入世可以刺激內地保險市場的整體需求，有利於中資保險在管理方式和經營水平的提高，並且促進中資保險的國際化進程，但其對內地保險這一弱勢產業的衝擊也是巨大的。但對香港保險從業員來說，意味着將會帶來無限商機，可以較外商早一步享受中國入世的好處，但由於中國大陸與香港的保險法律和實務有根本性的分別，要積極拓展大陸保險市場，就一定要認識大陸保險法律。本文嘗試瞭解和學習香港和大陸保險利益法的分別，以加深香港保險法的應用，同時作為研究大陸保險法的踏腳石。

二、保險利益原則

大陸《保險法》第12條3款，“保險利益是指投保人對投保標的所具有的法律上承認的利益”。保險利益是保險合同是否有效的必要條件，大陸《保險法》第12條2款，“投保人對保險標的不具有保險利益的，保險合同無效”。確認某一項利益是否構成保險利益必須具備三個條件：(1)必須是合法的利益；(2)必須是客觀存在的利益；(3)必須是可確定的經濟利益。香港《海上保險條例》第5條2款、《保險公司條例》第IXA部，亦有以上類似要求。當保險標的發生保險責任事故時，只有對該標的具有保險利益的人才具有索賠資格，而且所得到的賠償或給付的保險金不得超過其保險利益額度。香港《保險公司條例》64B、C及D亦有此規定。

財產保險合同保護的並非財產本身，而是財產中所包含的保險利益。具體包括：(1)財產所有人、經營管理人對其所有經營管理的財產具有保險利益。公司法定代表對公司財產具有保險利益，可用公司名義投保企業財產保險，但由於公司和股東法律上是二個獨立法人，所以不能用唯一股東的身份投保企業財產¹；(2)財產的抵押權人或質權人對抵押或質權財產具有保險利益；(3)財產的保管人、貨物的承運人、各種承包人、承租人等對其保管、佔用、使用的財產，在負有經濟責任的條件下具有保險利益，這亦延伸到分期付款的購買人再轉租打樁

機其間，仍須負責維修及安裝、或依然未放棄擁有權³；(4)合同雙方或經營者對其合法的預期利益具有保險利益。因營業中斷將導致預期的利潤損失、租金收入減少、票房收入減少等等，經營者對這些預期利益都具有保險利益；(5)與香港法律不同，投保人基於大陸《民法通則》93條無因管理而以他人財產和人身投保，有權要求受益人償付必要費用，似乎亦可建立債權人身份的保險利益。

一般情況下，財產保險的保險利益必須在保險合同訂立到損失發生時的全部過程中存在。如果損失發生時，被保險人的保險利益已經終止或轉移出去，他就不能得到保險人的賠償，除非依大陸《保險法》第34條規定得到保險人同意轉讓。但是在海上貨物運輸保險中，買方在投保時往往貨物所有權還未到手，而貨權的轉移是必然的。所以，為了便於保險合同的訂立，保險利益不必在保險合同訂立時存在，但當損失發生時被保險人必須具有保險利益。香港《海上保險條例》第6條，亦說明相關要求。

責任保險中投保人與其所應負的民事損害的經濟賠償責任之間的法律關係構成了責任保險的保險利益。經濟權益和信用保證保險是一種不包括財產、責任和人身保險的其它金錢保險，例如以經濟合同中的當事人一方對合同中的預期財為及利潤具有保險利益，經濟合同所規定的有形財產或預期應得的經濟利益為保險標的的保險，是一種擔保性質的保險。

人身保險的保險標的是人的生命或身體。只有當投保人對被保險人的生命或身體具有某種利害關係時，他才對被保險人具有保險利益。由於受益人只是賠償交付的安排，筆者不認同受益人需對被保險人具有保險利益，但針對為他人利益而表面是自己購買人身保險，香港《保險公司條例》64C須要列明享有權益人、為某人使用或利益的姓名；或某指明類別或種類，如僱員。具體保險利益情況如下：

1. **為自己投保**。投保人對自己的生命或身體具有無限保險利益，因其自身的安全健康與否與其自己的利益密切相關。
2. **為他人投保**。投保人以他人的生命或身體為保險標的進行投保時，保險利益的形成通常基於以下兩種情況，這兩種關係都可構成人身保險的保險利益。

(1) 經濟利益關係。在社會生活中，人與人之間存在著許多經濟利益關係，如債權人與債務人之間；保證人與被保證人之間；生意合夥人之間；僱主與其重要的僱員之間等等。主動者一方都會因被動者一方的生命或身體的死亡或傷害而蒙受經濟損失。因此，如果投保人與他人之間存在著經濟上的利害關係，投保人對該人就具有人身保險的保險利益。為了防止不良行為的發生，一般國家還規定，以他人為被保險人進行投保時，還必須徵得被保險人的同意該保險合同方能生效。大陸《保險法》第56條規定，“以死亡為給付保險金條件的合同，未經被保險人書面同意並認可保險金額，合同無效”。但是3款父母為其未成年的子女投保者除外。

¹中國概念部份主要引用中國保險監督管理委員會保險中介監管部編：【保險公估人資格考試參考資料】(中國人事出版社，2000年1版)；楊立新等編：【保險賠償實務】法律出版社，1997年1版；其他參考：Robert M. Merks Insurance Contract Law Sweet & Maxwell (2002)；D.S.Hankins Introduction to Insurance I.L.P. 1st edn. (1998)；詳榮：【中港保險法】，未來文化，2003年1版。

²Macaura v Northern Assurance [1925] A.C. 619

³Phoon Lee Piling Co. Ltd. v The Ming An Ins. Co. Ltd. A12827 of 1995

(2) 血緣或法律關係。與香港不同，大陸法律認可投保人對與其具有婚姻或血緣關係的人具有保險利益。大陸《保險法》第53條規定，投保人對下列人員具有保險利益：“(一)本人；(二)配偶、子女、父母；(三)前項以外與投保人有撫養、贍養或者扶養關係的家庭其他成員、近親屬。”如夫妻之間、父母與子女之間、祖父母與孫子女之間、親兄弟姐妹之間，互相都具有保險利益關係，體現大陸繼承或婚姻法親屬或擬制之間的互相扶養的經濟互助關係，但不能擴展為較疏遠的家族關係或55條的無民事行為能力人。在香港認可婚姻關係的人具有保險利益，但僅血緣關係並不具有保險利益，只在香港《保險公司條例》64A(2)，接受了父母或監護人對未成年子女或未滿18歲的受監護人的生命具可保利益。

大陸法律不同香港，除接受利害關係為保險利益外，亦加上同意或承認論，《保險法》第53條末款，“除前款規定外，被保險人同意投保人為其訂立合同的，視為投保人對被保險人具有保險利益。”

人身保險的保險利益的時間規定與財產保險有所不同，其保險利益必須在保險合同訂立時存在，而保險事故發生時是否具有保險利益並不重要¹。

值得一提，大陸指的投保人依《保險法》第10條2款，“是指與保險人訂立保險合同，並按照保險合同負有支付保險費義務的人。”在香港，投保人通常是指保險合約生效之前的未來被保險人，在大陸的被保險人在《保險法》第22條2款，“是指其財產或者人身受保險合同保障，享有保險金請求權的人…”有時即指受保生命，亦即保險的標的物。被保險人被視為債權人，享有保險金的期待權，有權處理保險金。大陸《保險法》第56條2款規定：“…未經被保險人書面同意，不得轉讓或者質押”。投保人指定受益人或變更受益人，依《保險法》第61條和63條，須經被保險人同意，但不必徵得保險人同意，只需通知保險人。在香港，被保險人(即香港指的受保生命)基本無任何權利義務，人身保險視為投保人(即香港指的被保人，或較常用的名稱，申請人或保單所有人)的財產，所以除非保單另有規定，基本無須被保險人同意，才可生效，轉讓，質押，指定受益人或變更受益人等(除非是不可撤消受益人)，轉讓和質押亦不須具備可保利益。但是如果變更受益人的意思表示明確，並做出了最大的努力，但由於不可控制因素而未能完全符合保單的規定，則法院通常運用實質一致的原則，判決變更有效。至於可否利用遺囑變更受益人，筆者傾向支持無效說法：因為受益人在被保險人死亡時已經對保險擁有權益，而遺囑只有在死亡後才能生效，除非保單沒有指定受益人和沒有規定更改的方法。另外，若受益人的名字和身份關係一起在保單登錄，雖然身份關係有錯誤或其後轉變，除非有欺詐成份，仍應以姓名為認定去處理賠償，稱謂只視為輔助。

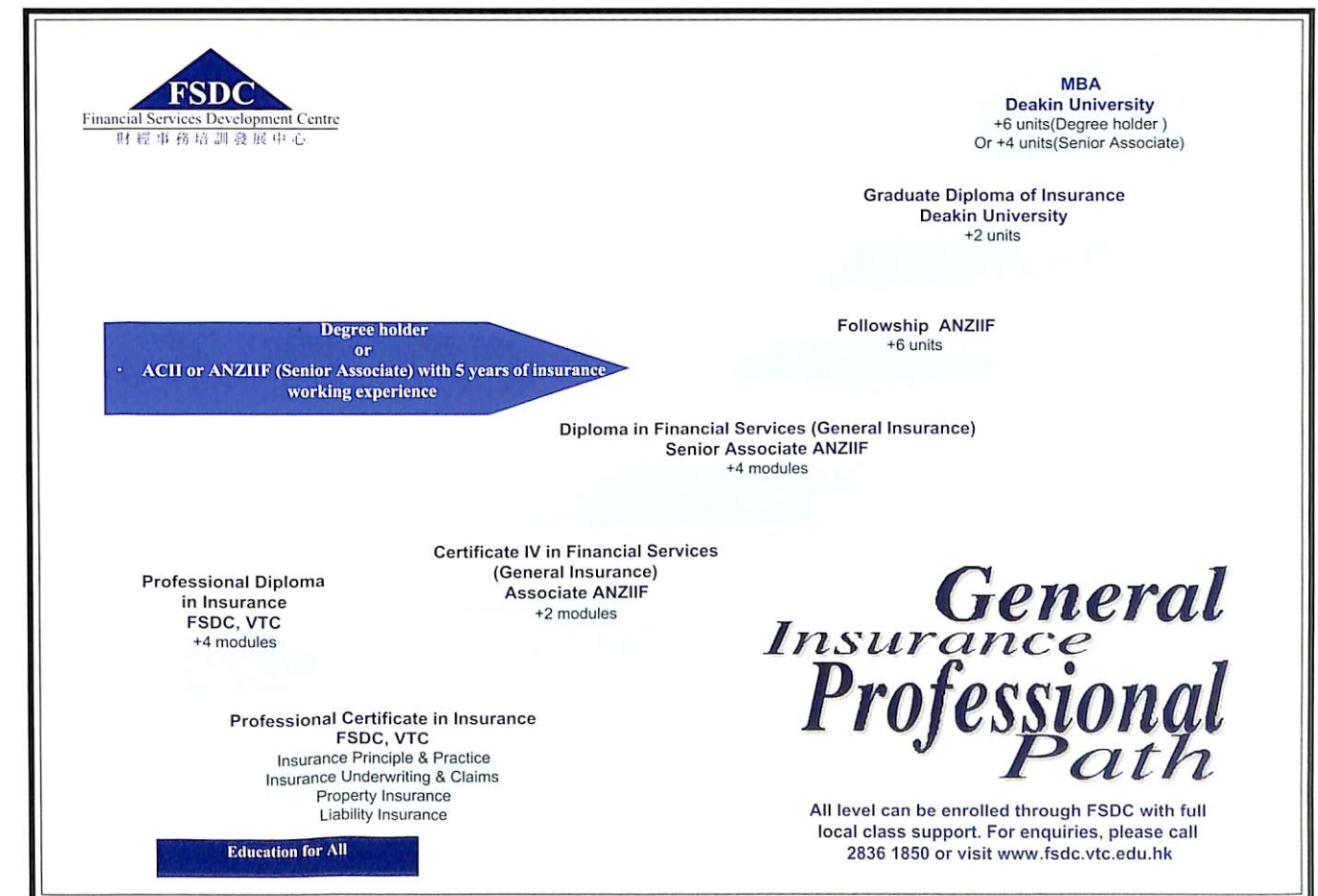
《保險法》第24條3款，任何人不得限制取得保險金的權利，未有指定受益人，按《保險法》第64條某些規定，按被保人的遺產處理，但若有受益人，保險金享有的是原始取得，所以保險金不會償還被保險人生前的債務。《保險法》第65條，投保人、受益人故意造成被保險人死亡、傷殘或者疾病的，或67條由被保險人故意犯罪導致，保險人不承擔給付保險金的責任。投保人已交足二年以上保險費的，保險人應當按照合同約定向其他享有權利的受益人退還保險單的現金價值。香港人身保險視為投保人資產，所以被保人(即香港所指的受保生命)故意犯罪導致死亡，保單權利基本不受影響；又或受益人謀殺被保人，若無其他受益人，保金給付權利會回歸投保人，若投保人亦是被保人，保金一般亦如遺產般處理，亦須要償還投保人生前的債務，除非保單是用信託形式保護受益人，又或如《已婚者地位條例》13條，保單內述明是為受保人的妻子、丈夫或子女的利益而投保，或其明訂條款的目的將某項利益授予受保人的妻子、丈夫或子女，就會自動作為信託。香港《遺產稅條例》10(ga)亦可豁免人壽保險賠款繳付遺產稅。另外若投保人謀殺被保人，基於公眾利益，保單權利亦當然

被取消，但對於投保人不是在安排保單時已有謀殺被保人的動機和受益人不是投保人的情況下，較新派的法律學者傾向認為賠償責任仍然存在。《保險法》第66條，按國際上通行保單條款慣例，被保險人在保單兩年後自殺，仍會支付保險金。

若果投保人，被保險人和受益人同時死亡，除非保單另有規定，否則按內地繼承法，推定沒有繼承人的人先死亡，死亡人各人各自都有繼承人的，如幾個死亡人輩份不同，推定長輩先死亡，幾個死亡人輩份相同的，推定同時死亡，彼此不發生繼承。但按香港《物業轉易及財產條例》11條，年輕者視作較後於年長者棄世。

三、結言

執筆之時，香港政府亦已陸續在2004年開始落實「香港與內地更緊密經貿關係安排」(CEPA)，保險從業員憧憬將會帶來無限商機，可以較外商早一步享受中國入世的好處，最直接是保險從業員考取內地有關資格後，豁免現時須取得內地戶籍方能從事保險業工作的要求，加速內地保險業及其從業員的融合。



淺談壽險營銷員 在國內發展的前景

《內地與香港關於建立更緊密經貿關係的安排》(CEPA),已於零四年元旦日起實施。CEPA的簽署,無疑是中央政府為了協助香港特別行政區紓解經濟困難的一項政策。保險業是其中一個受惠行業,具體內容有四點:

1. 香港的中國公民只需考取中國的精算師資格,可毋須事先申請,批准在內地執業。
2. 香港的中國公民在考獲內地保險營業員資格及獲國內的保險公司或中介公司聘用後,可在內地發展。
3. 香港的保險公司經整合或戰略性合併組成的集團,可以按照市場進入的申請條件(集團總資產50億美元以上,其中任何一家香港保險公司的經營歷史30年以上及任何一家香港保險公司在國內設立代表處二年以上),可獲批准進入內地保險市場。
4. 將香港公司參股內地保險公司的最高股份限制由現行的百份之十提高至百份之十五。

一片喝采聲中的CEPA,到底能為整個保險行業帶來多大好處,本人不敢妄下斷語,但肯定可以為兩地的保險業帶來契機:一是促進了業務、技術和人才的交流,使內地保險業獲得先進的管理技術和經驗;二是為港人提供廣闊就業市場的同時,亦能有效地緩解內地保險市場人才不足的局面。

本人從事保險業三十多年,專注壽險的營銷管理,故此,本文將探討本港的壽險營銷員在國內發展的前景與可行性。

要進軍內地,廣東省是一個極佳的踏腳石和試點。香港毗鄰廣東,港人要進入這個市場佔了很大的先天優勢——兩地居民普遍使用粵語,生活習慣相近,較易發揮鄉里情;廣東省經濟高速發展,居民儲蓄存款的不斷增加,是發展壽險業的有利條件,下表的統計數字,對我們有一定的啟發作用。



Mr. K.K. Lau

廣東省(不含深圳) 2003年保險業統計資料

1. 保險公司	27
2. 經紀公司	4
3. 代理公司	23
4. 個人代理	約100,000人
5. 保費收入	
產險	¥87.48億
壽險	¥211.99億
6. 人口	
常住人口	7000萬
流動人口	2000萬
7. 人均GDP	US\$2,000.-
8. 生產總值	¥10,500億
9. 外幣儲蓄存款	¥1.35萬億
10. 保費佔外幣儲蓄存款比例	2.22%
11. 保費深度(佔GDP比例) ¹	2.83%
12. 保費密度(人均保費) ²	¥403.19元

註: ¹ 2000年世界平均深度為7.84%,發達國家為15%

² 2002年世界平均水平為US423.00

數字顯示壽險業在廣東省有極大的發展潛力,本文嘗試探討香港的中介人是否可藉CEPA的優惠,進軍國內壽險市場而獲得成績。

在內地發展壽險中介業務，必須考慮以下幾個問題：

1. 環境因素：身處新環境，所接觸的人與物皆完全陌生。與客戶接觸是中介人的首要條件，如何取得客戶資料是一個大難題。怎樣接觸，如何令他接受，繼而認可你的推介已是後話。必須承認，現時國內的保險中介市場，人脈關係仍是主流。
2. 推銷手法：兩地國情不同，香港的一套是否管用，如何去蕪存菁發展新的模式以配合市場極為重要。
3. 佣金與稅率：眾所周知，香港的壽險營銷員所獲得的佣金回報遠高於內地，而且內地稅項名目繁多，稅率亦高於香港，直接、間接影響中介人的收入。
4. 市場的配合：香港雖然算得上是保險業發達的地區，但就保險密度和保險深度而言，與世界水平仍有一段距離，換言之仍有頗多發展空間，中介人充滿機會。雖然近年香港的經濟發展停滯不前，影響了市民的購買力，幸而香港的壽險公司能夠因時制宜，針對客觀因素，設計及推出各類配合市場需要的產品，為營銷員創造有利條件，故此近年香港的保費收入連年上升。反觀國內的壽險公司在這方面相對保守，對壽險營銷有一定影響。
5. 投保額與保費：雖然廣東省居民的平均收入逐年增加，銀行存款亦不少，但與香港相比，仍有相當差距，故此他們的投保額不高，所付保費偏低，自然影響到中介人的收入。
6. 遠離原居地：壽險營銷是一種貼身服務，光靠電話聯系作用不大。營銷員必須與客戶緊密接觸，長駐當地方能提供最佳服務，故此移居內地是唯一選擇。遠離家園，必須獲得家人的支持，如何協調，是不容忽視的問題。再者，離開原來生活、工作的地方，意味着要放棄在香港原有的基業。

當然，我們必須肯定其他利好因素：

1. 市場龐大：我們沒有理由放棄一個擁有九千萬人口，經濟發展高速增長，與香港只是咫尺之遙的中國南大門。
2. 保險深度與密度：從上表可以看到廣東省在這方面都遠遜世界水平，這正是中介人的商機所在。
3. 外資公司的進入：二〇〇五年，中國將按入世時的協議，全面開放國內保險市場，在良性競爭下，可以預見一個百花齊放的局面，壽險業一定會有健康的發展及有利中介人的營銷。
4. 中介人的概念：保險中介服務在國內是新生事物，只有數年的歷史。目前消費者仍未完全認識和接受。隨着國內各方面的努力，中介人的概念將被廣泛接受，這是另一個優勢。

5. 銳意發展保險業：由中國十六大、十三屆三中全會、溫家寶總理和保監會吳定富主席在二〇〇四年二月十日工作會議上的講話，到二〇〇四年二月十七日廣東省保險工作會議，可見國家十分重視保險業的發展。我們絕對相信中國保險市場在各方面的努力下，一定會有美好的明天。

以上概括介紹了一些利弊，供各位作參考。

有一個很重要的事實：壽險中介人只是一個統稱，就工作性質而言，大致可區分為前綫營銷員和資深主管兩大類，由於這個分別，他們要在國內發展，當然要有不同的定位，亦各有不同的效果。

正如前文所述，現時國內所缺乏的是先進的管理技術和經驗而非前綫營銷員。香港作為一個保險業發達地區，可以滿足國內這方面的需求。廣東現有十萬位個人代理，而且未來數年，每年會以雙位數字增加，前綫兵員絕不缺乏，所欠的只是有能力的指揮官。根據資料顯示，現時在國內展業的壽險公司，不少主管職級都來自香港，足証國內壽險公司正求才若渴，故此禮遇有加。雖然無論前綫營銷員和營銷主管，他們所得的佣金回報都遜於香港，但主管們因為所屬營銷員人數眾多而得到彌補。

舉一個實例，據中國保險報去年十二月某天的一篇專題訪問，主角是一位來自台灣的壽險行家，他在2002年中到北京發展，經過一番奮戰，至2003年底，他管轄的營銷隊伍，已達二千多人，毛保費收入幾達一億之多。這個奇蹟般的發展，在國內的壽險業引為佳話，成為業界的學習對象，鋒頭之勁，一時無兩。

成功非僥倖，他付出的努力，要克服的困難，非外人所能道。無論如何，這位行家的成功，為我們展示了一個明確的信訊。到國內發展營銷隊伍，是一個大有可為的商機。

很明顯，孤身作戰的前綫營銷員與帶領一個團隊的營銷主管是兩個不同的層面，如何抉擇，純是個人問題，筆者拋磚引玉，希望同業先進多多賜教，共同探討，為香港同業開創更美好的明天！



劉光琪

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An Introduction to the new insurance selling and administration regulatory system in the UK

A new regulatory system governing the administration and sale of Insurance Products will be implemented with effect from January 2005. This will bring to an end the "self-regulatory" systems that have prevailed in the UK since 1977. The "Insurance Products" referred to will include:

- Personal General Insurance
- Commercial General Insurance
- Non-investment Life Insurance (illness, income protection and long-term care etc.)
- Reinsurance of the above

The differentiation that can be made between the current and proposed systems are:

1. Under the current system, the regulations governing the sale of insurance products are mainly derived under (non-statutory) voluntary arrangements. The bodies responsible for regulating the licensing and sale of insurance products are primarily those set up by the industry such as the Insurance Brokers Registration Council, the General Insurance Standards Council etc. Their authority and power is limited to their respective members. The current regulatory system was implemented with the aim of governing the activities of insurance intermediaries, particularly those dealing with end consumers.
2. The new regulatory regime is compulsory and is based on law. The regulatory body is the Financial Service Authority (FSA) which is an arm of the Government. The focus of the new regime is to regulate all activities in relation to the sale and administration of insurance products to consumers. This means it will be applicable to insurance intermediaries as well as insurance companies who undertake direct sales activities. The new regulations will not only govern the behavior and conduct of individuals in customer facing roles, but also those staff responsible for the administration and managing of sales activities within an organisation.

The reasons for the forthcoming changes are basically two-fold:

Firstly the FSA has reviewed the risks and current restrictions governing intermediaries and found there to be areas where the consumer could still suffer from the actions, inactions or unbecoming conduct of an intermediary. The need to minimise these risks and safeguard the interests of consumers is a fundamental reason for the changes.



Mr. Howard Tang,
CEO, Willis China

Secondly the FSA considers that it needs to make changes and modifications to the current system in response to the EU Intermediaries Mediation Directive which requires the FSA to take "all necessary measures to protect client assets" including but not limited to:

- The inclusion of provisions whereby the product provider will accept the risk to the client arising from an intermediary holding client monies;
- Intermediaries having a financial solvency of at least 4% of the annual premiums received;
- Intermediaries maintaining segregated client accounts; and
- The setting up of a guaranteed fund.

The new FSA Regulations will lay down detailed requirements responding to the EU Directive. Whilst the new Regulations will become effective next year, the industry is still seeking further clarification on the definition of "client monies", as it is felt that use of a wider interpretation could have a negative impact on some of the good practices implemented in the past.

Other major provisions under the new Regulations include:

- Existing individuals or firms need to be authorised by the FSA by 14 January 2005 or they will be required to cease trading;
- UK insurers will only be allowed to accept business from an authorised UK intermediary or one who is otherwise exempt. The responsibility for verifying the status of a company extends beyond the immediate producer. A similar position exists in European Economic Area (EEA) business involving EEA intermediaries;
- The FSA will regulate the activities of individuals or firms involved in the handling of contracts of insurance as an agent, or who otherwise arrange, provide advice on or manage insurance contracts. Insurance contracts refer to general insurance contracts.
- The FSA will achieve regulation through a risk-based approach to supervision; sending messages of re-enforcement; placing strong emphasis on senior management responsibility; and undertaking routine inspection visits.
- Depending on the classification and location of the risk, different FSA rules will apply.
- The FSA has defined clients as either Private customers (individuals acting outside their trade or profession) or Commercial customers. The general inference is that Private customers are regarded as consumers with

less skill and knowledge to make judgment on whether the advice received has met with their requirements or not, and therefore the Rules impose stricter requirements on intermediaries when dealing with Private customers. The FSA does not consider it necessary to regulate the sale and administration of contracts involving large risks in the EEA sold to commercial customers, other than that product disclosure and client money requirements still apply.

- The FSA conduct of business rules will not apply to customers where the risk is outside the EEA unless the customer is a Private customer or a small commercial customer or it relates to reinsurance.

The licensing procedures involved in achieving authorisation with the FSA are relatively complex. For any one who wants to undertake regulated general insurance activities, there are two options available for authorisation to be obtained:

1. Getting permission directly from the FSA and hence to become an "authorised firm"

The qualifying requirements for authorisation are fairly rigorous. It requires the submission of information regarding a firm's legal status, location of offices as well as information that will enable the FSA to assess a firm's ability to supervise its activities; any links with other firms; adequacy of resources or financial health; the soundness and adequacy of management both in terms of quality and quantity; and other information it may deem necessary in satisfying the fitness and propriety of a firm and its key employees.

When an application is being considered, the FSA will also require information about the individuals responsible for certain "controlled functions". Controlled functions are those jobs or responsibilities within the business that are deemed to have a regulatory significance. Some 27 functions have been identified by the FSA and the individuals responsible for any of these controlled functions will need to be authorised on a function-by-function basis. Those authorised individuals will be called "authorised persons". Only authorised persons are permitted to be involved in the controlled functions. Naturally, the more senior the person is in the organisation, the more functions will need to be authorised.

2. Becoming an "appointed representative" of an "authorised firm"

Firms will have the option to obtain authorisation by becoming an "appointed representative" (AR) of an "Authorised Firm". In this case, the appointed representative acts as an agent for the Principal who might be a firm, a product provider or an intermediary having been authorized by the FSA.

The supervision of an AR will be the responsibility of the authorised firm (the Principal). A whole range of requirements are imposed upon a Principal in relation to managing and supervising the conduct of the business of the AR.

As operational guidelines for the industry to follow, the FSA published a reference book called "Insurance: Conduct of Business Source Book Instrument 2004".

It is expected that similar legislation to the FSA is being or will soon be implemented by other member countries in the EEA. Government supervision of insurance selling and administration will become the norm in Europe. Similar regulations already exist in other major insurance markets including Australia. Historically, the legal and supervisory systems in Hong Kong have been heavily influenced by the UK. The question of course is will the current dual regulatory system in Hong Kong be reviewed following the change of supervisory focus in other countries?

In 1987, Hong Kong undertook a "Law Reform" process and two major conclusions were reached in relation to the insurance industry. It was thought that insurance contracts were written very much in favour of insurance companies to the disadvantage of policy holders; and insurance intermediaries were not subject to any or sufficient supervision.

In response to the comments made by the working party, the insurance industry agreed by way of a Statement of Practice that claims would not be declined solely on the grounds of certain un-related policy requirements not having been complied with by the policy holder. From 1995 onwards, insurance intermediaries also became subject to a self-regulatory system which to a large extent was based on the UK system.

Although the current Hong Kong intermediary supervisory system does provide some measure of protection to the consumer, more focus is perhaps given to outlining how an intermediary should conduct its business. As a major player in the world's financial services arena and with international markets placing more emphasis on improving consumer protection, changes in Hong Kong's system seem inevitable.

At this juncture it is worth noting that there are more than 450 insurance brokers and 2,000 agency firms operating in Hong Kong, the vast majority of who have less than 10 employees. It is doubtful whether they will all have the resources or ability to survive should a similar FSA based system be adopted in Hong Kong. It is likely that the Government will take this into consideration before introducing any fundamental changes particularly when the overall economic climate is less than satisfactory.

As members of the insurance community, we should stay alert of developments in other markets and make preparations for the future.

Mr. Howard Tsang, FCII, is the CEO of Willis China and is of over 37 years experience in insurance. He is one of the Past Presidents of the Insurance Institute of Hong Kong and is also a founding member of the Hong Kong Society of Insurance Practitioners. Mr. Tsang is a Hong Kong Election Committee Member representing the Insurance sector.

Organisation Chart of 2003 Executive Committee



ORGANISATION CHART

ORGANISATION CHART

ADVISOR

The Honourable Bernard Chan

HONORARY LEGAL ADVISOR

Mr. Simon Ip

HONORARY AUDITOR

Mr. Tsoi Tai Wai, David

APPEAL COMMITTEE

Mr. Fernando Hui	Mr. Simon Ip
Mr. O.F. Leung	Mr. Tsoi Tai Wai, David
Mr. Pi Yu Chong	

BOARD OF COUNSELLORS

Mr. Albert Chan	Mr. Simon So
Mr. Francis Chan	Mr. Eddy Wong
Mr. Ricky Chu	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

The 2004 Office Bearers

Geoffrey Lung	-	President
Rita Lam	-	Immediate Past President
Roger Tsang	-	1st Vice President
Johnson Lee	-	2nd Vice President
Jonas Man	-	3rd Vice President
Joseph Sit	-	Secretary
Wilson Fong	-	Treasurer
Ricky Mak	-	Director of Education
Philip Mak	-	Director of Training
Tony Lam	-	Director of Membership Extension
Stephen Yuen	-	Director of General Administration
Steve Cheng	-	Director of P.R. & Community Services
Kamson Lam	-	Director of Forum
William Ng	-	Director of Membership Retention
Dennis Wong	-	Director of Publication
Sylvia Chan	-	Director of Fellowship
Eddy Wong	-	Director of Trade Issues

ADVISOR

The Honourable Bernard Chan

HONORARY LEGAL ADVISOR

Mr. Simon Ip

HONORARY AUDITOR

Mr. Tsoi Tai Wai, David

APPEAL COMMITTEE

Mr. Fernando Hui	Mr. Simon Ip	Mr. Tsoi Tai Wai, David
Mr. O.F. Leung	Mr. Pi Yu Chong	

BOARD OF COUNSELLORS

Mr. Roy Cheung	Mr. Anthony Lau	Mr. Simon So	Mr. John Ma
Ms. Joyce Yu	Mr. Raymond Yam	Mr. Gregory Fong	Mr. Albert Chan
Mr. Francis Chan	Mr. Li Kar On	Mr. Ricky Chu	

TRADE COUNSELLING COMMISSION

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

of the Executive Committee Members 2003



The Inauguration Ceremony of the Executive Committee Members 2003 was held on 6th May 2003 at the Chinese General Chamber of Commerce.

The Chamber was honoured by the presence of Mr. Benjamin Tang JP, Commissioner of Insurance; Mr. K.P. Cheng, Chairman of the HKFI; Mr. Hessler Lee, Senior Manager (External Affairs Division) of the MPFA as officiating guests. We had also the Hon Andrew Wong Wang Fat, JP and other honourable guests on the scene.

A cocktail reception was started at 5:00 p.m. with a welcome address from Miss Rita Lam, President of the Chamber. This was followed by speeches from the officiating guests.



In view of the severe situation of "SARS" at that moment, the motion for a cash donation of HK\$5,000.00 to the "SARS Fund" was well supported and passed by the Committee. And we were delighted to have raised another HK\$5,000.00 donated by the guests and members on floor. A total of HK\$10,000.00 was sent to the "SARS Fund" as an encouragement to the Medical Profession in fighting against "SARS".

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



Annual General Meeting

The 11th Annual General Meeting was held on 11th December 2003 at the Chinese General Chamber of Commerce.

The President's Report and the Financial Statement were passed by the general assembly. The 2004 Executive Committee was also successfully elected at the AGM.

Guests and members of the Chamber were invited to participate in this event and have dinner with us after the meeting.



With the Compliments
of



Summit Insurance (Asia) Ltd.
健峯保險(亞洲)有限公司

品質與服務
QUALITY & SERVICE

A member of the Hsin Chong Group
新昌集團成員

7th Floor, Hsin Chong Center, 107-109 Wai Yip Street, Kwun Tong,
Kowloon, Hong Kong. Tel: 2579 8346 Fax: 2516 6992
Web Site: <http://www.hsinchong.com/summit>
香港九龍官塘偉業街 107-109 號新昌中心 7 樓
網址: [//www.hsinchong.com/summit](http://www.hsinchong.com/summit)
電話: 2579 8346 圖文傳真: 2516 6992

With the Compliments of



K. K. LAU

SUCCESS - KK DISTRICT
**AMERICAN INTERNATIONAL ASSURANCE
CO., (BERMUDA) LIMITED**

九龍旺角太子道西 193 號新世紀廣場第 1 座 1502 室
Rm 1502, Tower 1, Grand Century Place,
193 Prince Edward Road West, Mongkok, Kowloon.
Tel: 2732 0300 Fax: 2721 5281

開創保險新理想
Beyond Just Insurance



citiinsurance
A member of citigroup

Citi Fubon Life Insurance Co. H.K. Ltd.
9/F., Two Harbourfront, 22 Tak Fung Street,
Hung Hom, Kowloon, Hong Kong
Tel (852) 8101 3818 Fax (852) 8101 2218



TRANSAMERICA
OCCIDENTAL LIFE INSURANCE COMPANY

Website: www.transamerica.com.hk
E-mail: info@transamerica.com.hk

Forums

Two "Trade Forums" were held in May & July 2003.

1. Forum on "SARS & Insurance"

Date : 13th May 2003
 Venue : The Chinese General Chamber of Commerce
 No. of Participants : 50
 CPD Credits Earned : 0.5 non-core credit

We had invited our Chartered President, Mr. Gregory Fong as the Guest Speaker, who gave us a better understanding on the extent of cover on various types of insurance that would or would not cover "SARS" by studying the policy provisions.

Creative thinking and good response were received from floor.



2. Forum on "Institutional Set-up of the Office of Commissioner of Insurance"

Date : 14th July 2003
 Venue : The Chinese General Chamber of Commerce
 No. of Participants : 60
 CPD Credits Earned : 0.5 non-core credit

This Forum was jointly organized with GIAA. Mr. Benjamin Tang, JP, Commissioner of Insurance was invited to explain to the members, the function, organizational structure, advantages and disadvantages to the insurance industry in respect of the planned Institutional Set-up of the OCI to help relieve of the members' worries.



Dongguan Visit

A two-day visit, jointly organized with GIAA, was held on 21st & 22nd March 2003 where we received warm welcome from the management and staff of Ping An Property & Casualty Insurance Company of China Ltd. (Dongguan Central Branch) and they had entertained our members to pay golf during the visit. We express our sincere thanks for their kind hospitality.

Members earned 6 non-core credits for the CPD Program and they enjoyed exchanging ideas with the fellow associates in China.



Shenzhen Seminar & Golf Tournament – The 1st Y.C. Pi Cup

A two-day visit to Shenzhen, jointly organized with GIAA, sponsored by Sun Life Financial (Hong Kong) Ltd. and co-ordinated by Shenzhen Insurance Institute was held on 26th & 27th September 2003. We had met the staff of Shenzhen Insurance Institute whilst CIRC (Shenzhen Office) had also sent their representatives to the seminar, giving us a chance to explore more about the possible business opportunities within the insurance industry under CEPA.

Members earned 6 non-core credits for the CPD Program and what's more, they enjoyed participating in the Golf Tournament – The 1st Y.C. Pi Cup, trophies donated by our respectable member of the Appeal Committee, Mr. Pi Yu Chong for the golf winners.

We take this opportunity to thank Mr. Pi for his generous sponsorship.



Macau Visit

On 21st November 2003, our Chamber had made a visit to Macau Insurance Agents and Brokers Association and Federation of Macau Professional Insurance Intermediaries.

We had received warm welcome from the two friendly associations. And members enjoyed meeting with the Professionals in Macau.



With the Compliments of



澳門保險業中介人協會
Macau Insurance Agents and Brokers Association

澳門南灣大馬路 309 號南粵商業中心 8 樓 B 座
309, Av. da Pracia Grande, Nam Yue Com. Centre, 8-B Macau.
Tel : 378577 Fax : 570848



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

澳門北京街 244 至 246 號澳門金融中心六樓 G 座
No. 244-246 Rua de Pequim Macau Finance Centre 6 andar "G" Macau
Tel : 703268 Fax : 70326



翹楚保險顧問有限公司
CPS INSURANCE BROKERS LTD.

代理各類保險業務

九龍油蔴地彌敦道 563 號交通銀行大廈 1502 室
Room 1502, Bank of Communications Building, No. 563 Nathan Road, Yaumatei, Kowloon.
Tel: 2708 3328 Fax: 2708 3033
E-mail: steve@cpsinsurance.com.hk

Care in the Community

On 20th December 2003, The Director of Public Relations & Community Services, Mr. Steve Cheng, accompanied by some of our Executive Committee members had paid a visit to the Elderly Home in Tuen Mun which is run by Pok Oi Hospital.

Singing and dancing were performed and Christmas gifts were distributed to the aged during the visit. We had also received cash donations from our members, Mr. Simon So and Mr. Vincent Cheng. We express our sincere thanks for their enthusiasm in supporting our activities.



Fellowship Gathering

A regular Fellowship Gathering sponsored by Insurers/Fellow Associates is held on the last Friday of each month where our members could meet with different insurers and fellow associates and at the same time enjoy their drinks in a relaxing way.

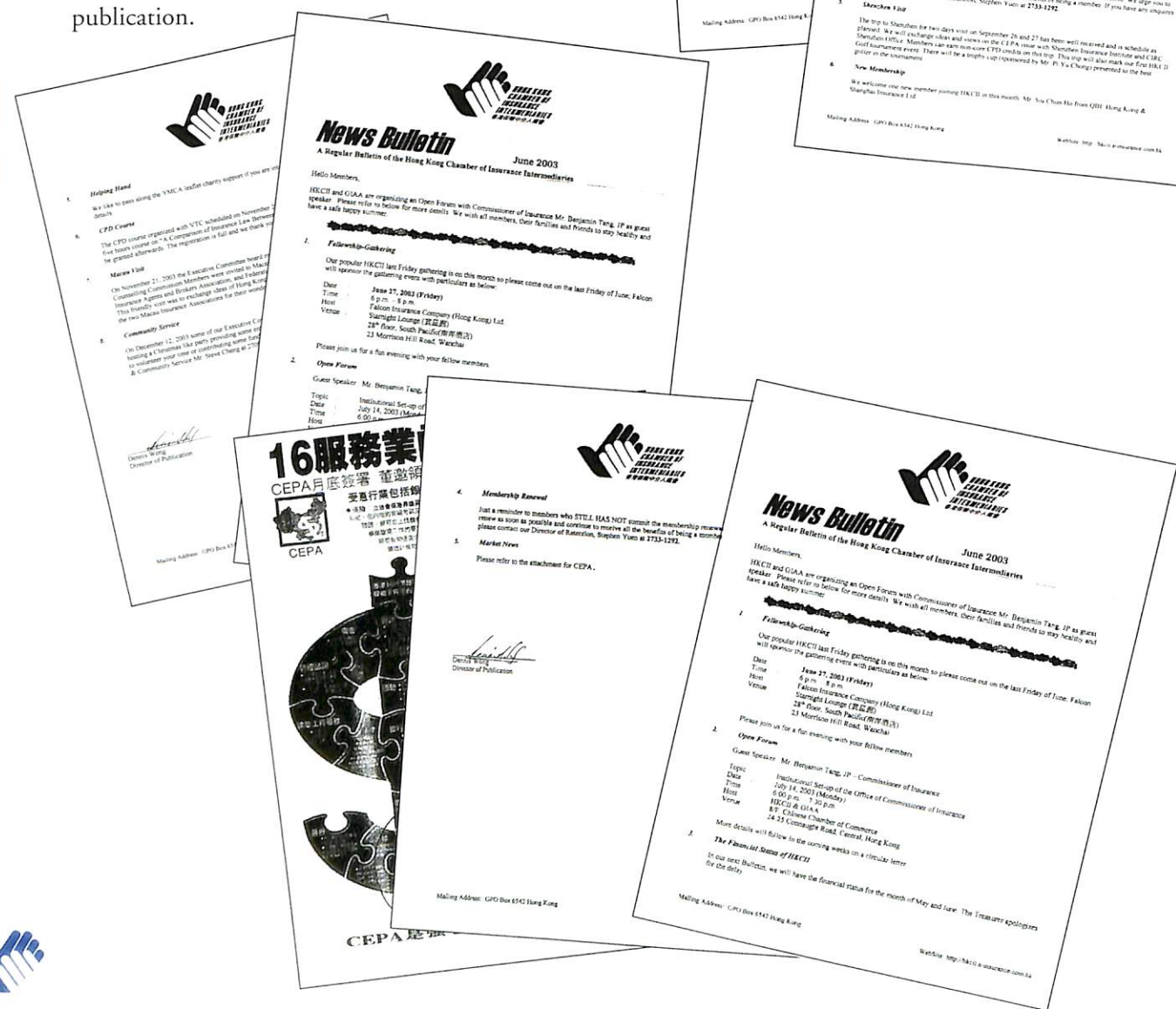
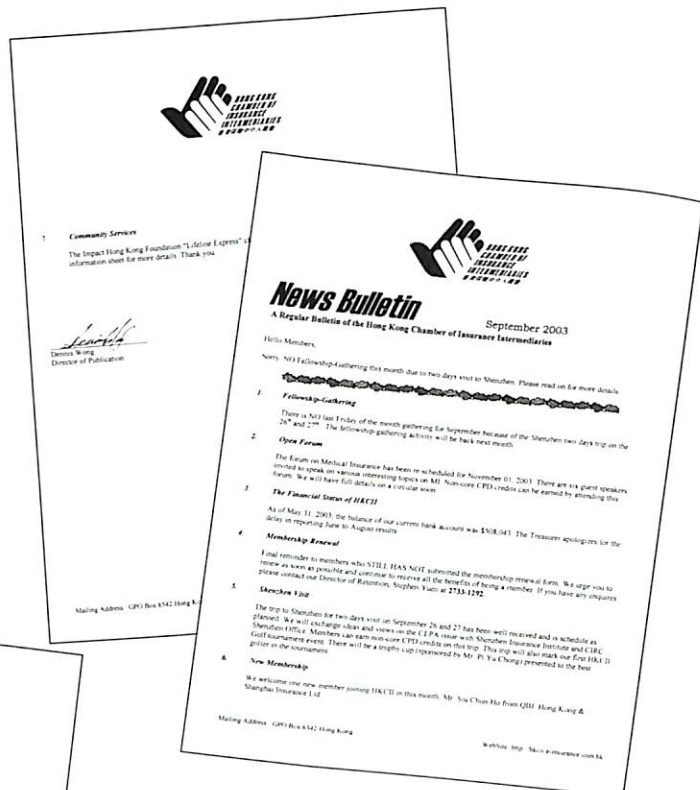
It proves to be one of the most welcome activities held by the Chamber.




News Bulletins

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

You are most welcome to contact us, if you have any comments or suggestions for improvement of this publication.




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Insurance Services



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Insurance Brokers (International) Ltd.



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



協安保險代理公司
UNITED SECURITY INSURANCE SERVICES

SMART TOP INSURANCE AGENCY LIMITED
駿卓保險代理有限公司

SK Insurance Brokers Ltd.

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

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

Education - CPD Courses

A CPD Core-Credit Course, jointly organized with Financial Services Development Centre (VTC) was held in November 2003.

Title: A comparison of Insurance Law between China & Hong Kong
 Date: 27th November 2003
 Venue: Financial Services Development Centre, VTC Tower.
 No. of Participants: 92
 CPD Credits Earned: 5 core credits
 MPFA CPD Credits Earned: 5 non-core credits



Overwhelming response received from members. An early "Full House" booking was recorded. The Chamber will work closely with FSDC(VTC) and keep on organizing well selected courses that suit our members' needs.



Acknowledgment

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

February	28	QBE HongKong & Shanghai Insurance Limited
March	28	Veri Safe International Limited
May	30	Manulife (International) Limited
June	27	Falcon Insurance Company (Hong Kong) Limited
July	25	American International Underwriters Limited (A & H Department)
August	29	Metropolitan Life Insurance Company of Hong Kong Limited
October	31	Sun Life Financial (Hong Kong) Limited
December	19	Zurich Insurance Company (Asia) Limited – Hong Kong Branch



聯合舉辦

中國證券投資碩士學位課程
 中國房地產研究碩士學位課程
 金融學 - 銀行管理研究方向碩士研究生課程
 金融學 - 中國保險研究方向碩士研究生課程

查詢電話: 2882 0811
 (香港理工大學香港網上學府)
<http://www.hkcyberu.com>

香港教務服務電話: 2771 1377
 (香港區教務主任 Ms. MONTAIR J. XU)
<http://www.hkcybertech.net>

Tso & Associates, Solicitors 曹希聖律師事務所

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 香港九龍旺角西洋菜街 1A-1K 百寶利商業中心 1107 室
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E-mail: tso@hklawyer.com

JOHN K. H. LEE Solicitor
 B.B.A. L.L.B. (Hons)

MONTAIR J. XU Legal Assistant
 B.Eng. (Hons) Engineer (PRC)

敬 賀

Balance Sheet at 30th June, 2003.

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2002 \$
NON-CURRENT ASSETS				
Property, plant and equipment	2(c)&3		798	1,198
CURRENT ASSETS				
Trade and other receivables	4	24,405		83,600
Tax recoverable	6(b)	-		13,073
Cash and cash equivalents	2(g)	514,711		439,538
		<u>539,116</u>		<u>536,256</u>
CURRENT LIABILITIES				
Trade and other payables	5	3,800		4,550
NET CURRENT ASSETS				
			535,316	<u>531,706</u>
NET ASSETS				
			<u>536,114</u>	<u>532,904</u>
Representing :				
ACCUMULATED SURPLUS				
			<u>536,114</u>	<u>532,904</u>
CHAMBER'S FUNDS				
			<u>536,114</u>	<u>532,904</u>

Approved by Executive Committee on 10 Dec 2003



President



Hon. Treasurer

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

Income and Expenditure Account

for The Year Ended 30th June, 2003.

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2002 \$
INCOME				
Membership subscriptions	2(d)	53,610		43,764
Advertising income	2(d)	93,100		89,000
Bank interest earned	2(d)	2,183		6,196
Sundry income		750		-
		<u>149,643</u>		<u>138,960</u>
EXPENDITURE				
Accountancy fee		-		3,000
Auditor's honorarium		3,800		3,800
Bad debts		-		33,780
Bank charges		1,270		509
Depreciation		400		400
Donations	7	5,000		4,400
Deficits from functions	8	2,326		52,073
Insurance		1,420		1,091
Mandatory Provident Fund Contribution		-		1,375
Miscellaneous		2,529		8,662
Postage		731		2,392
Printing & stationery		5,532		4,902
Salaries - staff		21,800		26,250
Telecommunication		8,625		6,802
Year Book Publication		93,000		-
			<u>(146,433)</u>	<u>(149,436)</u>
SURPLUS/(DEFICIT) BEFORE TAXATION				
			3,210	(10,476)
TAXATION				
	6(a)		-	-
NET SURPLUS/(DEFICIT) FOR THE YEAR				
			<u>3,210</u>	<u>(10,476)</u>
ACCUMULATED SURPLUS BROUGHT FORWARD				
			<u>532,904</u>	<u>553,380</u>
ACCUMULATED SURPLUS CARRIED FORWARD				
			<u>536,114</u>	<u>532,904</u>

香港保險業務臨時統計數字 (二零零三年一月至十二月)

Provisional Statistics on

Hong Kong Insurance Business (January-December 2003)

於二零零三年十二月三十一日保險市場結構

INSURANCE MARKET STRUCTURE AT 31 DECEMBER 2003

獲授權保險公司數目

Number of Authorized Insurers

長期 <i>Long Term</i>	46
一般 <i>General</i>	123
綜合 <i>Composite</i>	19
總數 <i>Total</i>	188

保險中介人數目

Number of Insurance Intermediaries

獲授權保險經紀 <i>Authorized Insurance Brokers</i>	464
獲登記保險代理人 <i>Registered Insurance Agents</i>	31,635
總數 <i>Total</i>	32,099

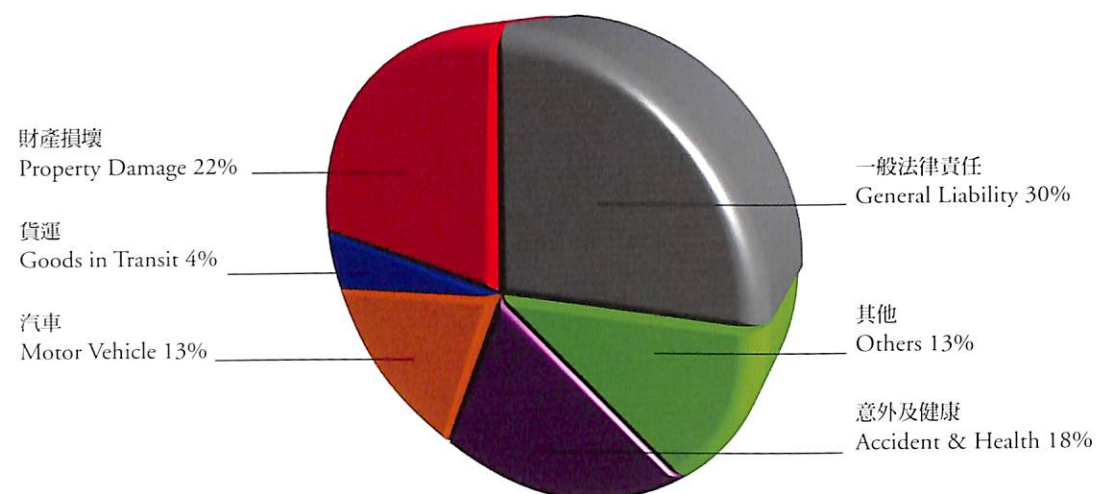
概要

HIGHLIGHTS

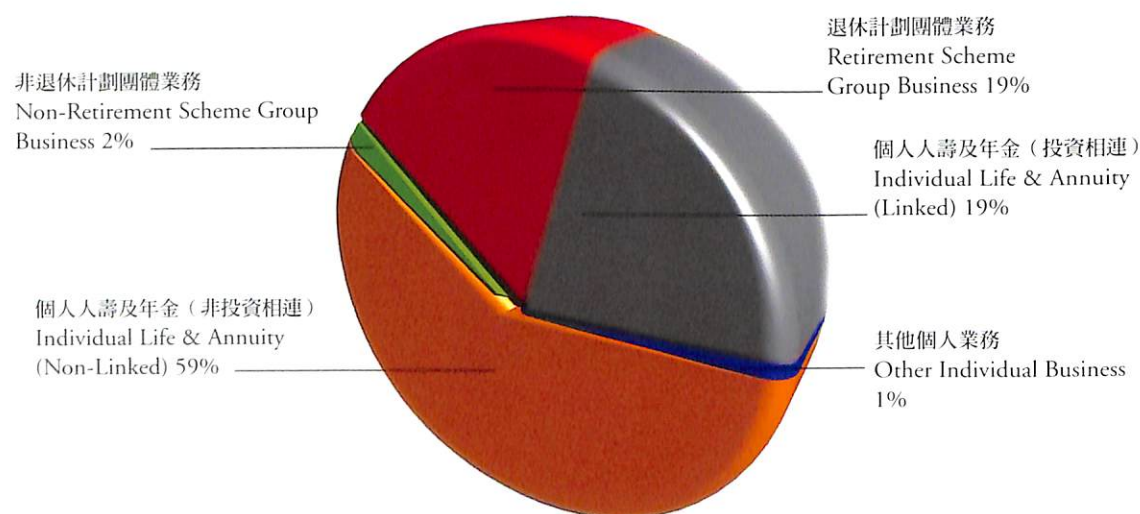
	全年2003 Full Year (百萬港元)(HK\$ m)	全年2002 Full Year (百萬港元)(HK\$ m)
一般業務 General Business		
毛保費 <i>Gross Premiums</i>	23,684	23,448
淨保費 <i>Net Premiums</i>	16,087	15,903
承保利潤 / (虧損) <i>Underwriting Profit / (Loss)</i>	1,698	1,243
長期業務 Long Term Business		
有效業務保單保費收入 <i>Revenue Premiums (in-force Business)</i>	77,951	68,336
新造業務* 保單保費 (不包括退休計劃) <i>New Business* Office Premiums (exclude Retirement Scheme)</i>	25,097	20,320

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



按保費收入計的有效長期業務
Long Term Business (In-force Business) by Revenue Premiums



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 <i>Accident & Health</i>	4,313
汽車 <i>Motor Vehicle</i>	3,143
貨運 <i>Goods in Transit</i>	1,015
財產損壞 <i>Property Damage</i>	5,181
一般法律責任 <i>General Liability</i>	7,079
其他 <i>Others</i>	2,953
總額 <i>Total</i>	23,684

長期業務 (有效業務) 的保費收入
Revenue Premiums of Long Term Business (In-force Business) (百萬港元)(HK\$ m)

個人人壽及年金 (非投資相連) <i>Individual Life & Annuity (Non-Linked)</i>	46,058
個人人壽及年金 (投資相連) <i>Individual Life & Annuity (Linked)</i>	14,508
其他個人業務 <i>Others Individual Business</i>	901
退休計劃團體業務 <i>Retirement Scheme Group Business</i>	15,242
非退休計劃團體業務 <i>Non-Retirement Scheme Group Business</i>	1,242
總額 <i>Total</i>	77,951

* 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 / 2004, No 15. Published by the OCI

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/E, K. Wah Centre, 191 Java Road, North Point, Hong Kong. http://www.consumer.org.hk
Financial Services Development Centre (Vocational Training Council)	2836 1850	2891 5707	8/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong. http://www.fsdv.vtc.edu.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/E, 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/E, 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/E, 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
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



Through the gift of love and sharing,
a pair of eyes is cured

每份愛心的支持，將為無助的
白內障患者帶來光明的曙光

健「健康火車」是穿梭於內地偏遠地區的眼科火車醫院，火車醫院上包括了診症室、手術室、病人休息室及多用途會議室等，致力為貧困的白內障失明者提供免費手術治療，每年幫助逾9,000名白內障患者重見光明。

「健康香港基金」於1997年籌資建造了第一列「健康火車」，六年間，共有三列火車醫院投入服務，這成績使「健康火車」獲批准成為內地註冊慈善機構。「健康火車」不但為病人帶來光明，更計劃於內地不同省區的醫院設立眼科顯微手術培訓中心，加強培訓內地醫療人員。

每份愛心的支持，將為無助的白內障患者帶來光明的曙光。

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The "Lifeline Express" is a purpose built eye hospital train that shuttles through the remote villages of Mainland China. Annually, more than 9,000 free cataract operations are performed on the train. The train consists of a consultation clinic, a laboratory, an operating theatre and a recovery room.

In 1997, the first "Lifeline Express" funded by the Hong Kong Impact Foundation was donated to Mainland China by Hong Kong and now after six short years, three trains are in operation. Due to the success of the trains, China granted a charity License to "Lifeline Express" in the Mainland.

Removing cataract and restoring sight is not the only goal of "Lifeline Express", it is our hope that microscopic eye surgery training centers can be placed in existing hospitals in different parts of China. We do not have sufficient fund to allow us major advertising campaigns, we depend solely on local support, fundraising and volunteer work. Through the gift of love and sharing, a pair of eyes is cured.



Address 地址：
Rm 907, China Aerospace Centre,
143 Hoi Bun Road, Kwun Tong, Kowloon
觀塘海濱道143號航天科技中心907室
Enquiries 查詢：**2861 0862**

"Lifeline Express" wishes to thank Hong Kong Chamber of Insurance Intermediaries for donation of the media space.
「健康火車」衷心感謝香港保險中介人商會捐助此媒體位置。

Membership List 2003

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	Mr. Yau Chi Ming, Kendy	2891 1229	2579 0014
B & J Co.	Mr. Lau Yat King	2366 1108	2314 1887
Charter Gilman Insurance	Mr. Eric, Wong Cho Sang	2823 0137	2865 5232
Charter Union Insurance Brokers Limited	Mr. Leung Kin Hing, Edmond	2865 5797	2861 0229
Chekiang Insurance Services Co.	Mr. Ng C.Y., John	2921 8130	2511 2868
Chubb Insurance Services.	Mr. Geoffrey Lung	2864 3263	2865 5339
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
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, Archie	2891 0298	2891 7063
Hilsen Insurance Consultants Ltd.	Mr. So, Steven K.L.	2739 7702	2739 7472
I.P.A. International Co	Ms. Lau Chor Ying	2789 8700	2381 3283
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, Jimesco	2681 0712	2681 0843
Insur-Union Insurance Brokers Ltd.	Mr. Raymond Yam	2397 7208	2397 7149
JM Consultancy Ltd.	Mr. Sir Cho Lun, Joseph	2363 0135	2774 3103
Kai Fung Insurance Broker Ltd.	Mr. Tang Kai Sing	2473 6655	2473 6866
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, Lal 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. Johnson Lee	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, Stephen	2733 1288	2733 1280
Minkfair Insurance Management Ltd.	Mr Tong Hing Yat, Andrew	2780 8828	2780 8830
New World Insurance Management Ltd.	Mr. Wong Hei	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
People Insurance Broker Ltd.	Mr. Yau George	2827 2212	2827 2281
Progress Company	Mr. Diu Chi Kit	2578 9143	2578 9144
Ranger Insurance Brokers Ltd.	Mr. Ho, Alfred Y. M.	2826 3661	2179 5078
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
Ricta Wong & Co.	Mr. Wong Chi Yuen	2388 5598	2388 5593
Risk Management Insurance Brokerage Ltd.	Ms. Tong Kar Lock, Bie	2529 7866	2527 7511
R & Associated Insurance Agents Ltd.	Ms. Chu Yuen Yee	2838 8938	2834 7055
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
SK Insurance Brokers Ltd.	Ms. Rita Lam	2528 9316	2528 0609

FULL MEMBER - Contd.

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
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 Service Co.	Mr. Paul, Poon Kin Sang	2782 2831	2385 6363
Victoria Height 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 8899	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

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
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AIB Insurance Brokers Ltd.	Mr. Ma Ka Chong, John	9494 4010	2722 6860
Apex Insurance Agencies Ltd.	Mr. Chow Yiu Ming, Andrew	2366 8898	2724 3766
Apex Insurance Brokers Limited	Mr. Au Yeung, Hon Tak	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Chan Hoi Sum	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Chan, Chung Sze Josie	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Chan, Kit Michelle	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Cheng, Suk Fai Elite	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Cheng, Yee Hang Cherie	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Cheuk So Wai Clara	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ching, Wai Man Raymond	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Choi, Wai Ling, Ling	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Chong, Leo Peng Doris	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Chow, Gladys Wun Man	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ho, Hin Wai Johnny	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ho, Kar Lai Gary	2366 8898	2376 2325
Apex Insurance Brokers Limited	Mr. Ip, Tao Ning Timothy	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Kwok, Che Yan Peggy	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Lam Wai Ni Winnie	2366 8898	2376 2325
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Apex Insurance Brokers Limited	Ms. Lau, Siu Wai Natalie	2366 8898	2376 2325
Apex Insurance Brokers Limited	Ms. Lui, Sau Lai Gabrielle	2366 8898	2376 2325
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Apex Insurance Brokers Limited	Mr. Yau Yat Tung Felix	2366 8898	2376 2325
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Asurance Appraisal	Mr. Fong Foo Keung, Gregory	2891 1229	2579 0014
Asurance Appraisal Ltd.	Mr. Yau Chi Ming, Kendy	2891 1229	2579 0014
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
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
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
C & Y Insurance Consultant	Mr. Lai, Ho Cheung Gilbert	2523 9278	2877 2587

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Charter Capital Consultants Ltd.	Mr. Lo, Chi Ming	2571 8899	2571 9933
Charles Monat Agency Limited	Mr. Monat Charles, Steven	2524 8176	2845 9149
Charles Monat Agency Ltd.	Ms. Chow Yuet Lin Lina	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
Charter Union Insurance Brokers Ltd.	Mr. Ng Bui Yuen, Daniel	2865 5797	2861 0229
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
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C.I.S. Insurance Brokers Ltd.	Ms. Kwok Wendy	2529 8828	2865 6155
C.I.S. Insurance Brokers Ltd.	Ms. Cheung Silvia	2529 8828	2865 6155
C.I.S. Insurance Brokers Ltd.	Ms. Chu Maggie	2529 8828	2865 6155
C.I.S. Insurance Brokers Ltd.	Ms. Lee Becky	2529 8828	2865 6155
C.I.S. Insurance Brokers Ltd.	Ms. Lau Mimi	2529 8828	2865 6155
C.I.S. Insurance Brokers Ltd.	Ms. Kwong Wendy	2529 8828	2865 6155
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Cosmos Services Co. Ltd.	Mr. Cheung Chun Wah Raymond	2861 4251	2861 2658
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	2708 3328	2708 3033
Cynergy Partners Limited	Ms Au, Belinda Ming Yee	2232 5661	2598 8009
Dennis Wong & Co.	Mr. Wong Kay Chau, Dennis	2732 0300	2721 7716
Epic Insurance Brokers Ltd.	Mr. Cheung Wai	2721 9311	2369 6565
F & K Consultants Co.	Mr. Au Yat Tong	2781 5753	2782 5391
Forefront Motors (HK) Ltd.	Mr. Hung Chi Fung	9484 0110	2508 0238
Forefront Motors (HK) Ltd.	Mr. Leung Siu Cheong	9484 0148	2508 0238
Golden Protection Ins. Brokers. Ltd.	Mr. Li Wo Chiu, Stephen	2524 8884	2524 7841
Grandtag Financial Consultancy	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	2866 5555	2866 5500
Gui Jiang Insurance Agency Ltd.	Mr. Lam Koon Ying, Cecil	2838 1161	2892 0211
Gui Jiang Insurance Agency Ltd.	Mr. Tso Hang Leung	2838 1161	2892 0211
Hang Kay Insurance Consultants Ltd.	Mr. Chan Wai Shing, Albert	2541 7874	2850 7528
Hantec Investment Consultant Ltd.	Ms. Ng, Hang Yue Rosina	9341 2759	-
Hanshun Insurance Consultants (HK) Ltd.	Mr. Jonas Man	2545 6227	2542 2159
Hanson Insurance Brokers Ltd.	Mr. Cheung Shui Chi, Rchie	2891 0298	2891 7063
Hong Kong Royal Insurance Services Co.	Ms. Fandy Chiu	2525 0255	2840 0593
Hilsen Insurance Consultants Ltd.	Mr. So, Steven K.L.	2739 7702	2739 7472
HSBC Insurance Brokers (Asia-Pacific) Ltd.	Ms. Evanda Fung	2828 7200	2598 4937
I.P.A. International Co.	Ms. Lau Chor Ying	2789 8700	2381 3238
ING Life Insurance Co. (Bermuda) Ltd.	Mr Chong Kwok Tat	9682 3120	2541 5847
ING Life Insurance Co. (Bermuda) Ltd	Mr. Lai Koon Lam, Standford	2850 2500	2854 4566
ING Life Insurance Co. (Bermuda) Ltd.	Mr. Lee Si Lok, William	8108 8476	2348 3333
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, Jamesco	2681 0712	2681 0843
Insur-Union Insurance Brokers Ltd.	Ms. Anita Yam	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
Jaguar Hong Kong	Mr. Chan Hon Fai	9486 8117	-
Jaguar Hong Kong	Mr. Chow, Chow Hing	9486 2510	-
Jennifer Lui & Co.	Ms. Lui Lai Chun, Jennifer	2958 9994	2556 3622
Jamesco Consultant Firm	Mr. Hui Kwok Wah, Jamesco	2681 0172	2681 0843
Jamesco Consultant Firm	Mr. Tsang Kwok Leung	2681 0172	2681 0843

INDIVIDUAL MEMBER - Contd.

JM Consultancy Ltd.	Mr. Sit Cho Lun, Joseph	2363 0135	2774 3103
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 Fung Insurance Brokers Ltd.	Mr. Tang Ka Ming	2473 6655	2473 6866
Kai Fung Insurance Brokers Ltd.	Mr. Lee Wai Kee Dicky	2473 6655	2473 6866
Kai Fung Insurance Brokers Ltd.	Ms. Chan Yuen Han, Fion	2473 6655	2473 6866
Kai Fung Insurance Brokers Ltd.	Mr. Lau Fung Yu	2473 6655	2473 6866
Kai Fung Insurance Brokers Ltd.	Mr. Ng Wai Kam	2473 6655	2473 6866
Kai Fung Insurance Brokers Ltd.	Ms. Li Lai Ha Janet	2473 6655	2473 6866
Kai Fung Insurance Brokers Ltd.	Ms. Yu Che Fong	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 2969
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
Kingmark Consultants	Mr. Wong, Ding Lun Alan	2736 6868	2630 9002
L & C Insurance Consultant Ltd.	Mr Kwan Yik Shun	2724 1832	2739 6467
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
Lal's Insurance Brokers Ltd.	Mr. Hardasani Lai Dipchand	2850 5666	2851 7061
Lal's Insurance Brokers Ltd.	Mr. Lyer 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
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Maxable Insurance Consultancy Ltd.	Mr. Yuen K.K., Stephen	2733 1288	2733 1280
Minkfair Insurance Management Ltd.	Mr. Tong Hing Yat, Andrew	2780 8828	2780 8830
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
PAX Insurance Consultants Ltd.	Mr. Pang, Kwok Ho Radney	2771 3893	2782 5570
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 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
Protector Insurance Consultants	Mr. Lam Kwai Fat	2637 3206	2646 6558
R & Associated Insurance Agents Ltd.	Ms. Chu Yuen Yee	2838 8938	2834 7055
R & C Insurance Agency	Mr. Fan, Wai Man Raymond	9023 5879	2136 5500
Ranger Insurance Brokers Ltd.	Mr. Ho, Alfred Y. M.	2826 3661	2179 5078
Ranger Insurance Brokers Ltd.	Ms. Leung Maggie.	2826 3661	2179 5078
Ranger Insurance Brokers Ltd.	Ms. Fung Wendy.	2826 3661	2179 5078
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

INDIVIDUAL MEMBER - Contd.

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
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	2882 2255	2882 2460
Realife Insurance Consultants Ltd.	Mr. Chiu Chun Keung, Ivan	2780 3122	2781 0770
Realife Insurance Consultants Ltd.	Ms. Peon Yung	2780 3122	2781 0770
Ricky Mak & Co.	Mr. Mak Wai Kei, Ricky	2732 0300	2628 9273
Ricta Wong & Co.	Mr. Wong Chi Yuen	2388 5598	2388 5593
Rico Insurance consultants	Mr. Lam Ka, Ricky	2788 6681	2723 1206
Risk Management Insurance Brokage Ltd.	Ms. Tong Kar Lock, Bie	2529 7866	2527 7511
Risk Management Insurance Brokage Ltd.	Mr. Tsui Hui Wai	2529 7866	2527 7511
Risk Management Insurance Brokage Ltd.	Ms. Hang Mei Sim	2529 7866	2527 7511
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	2771 6807	2771 3269
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	2891 6355	2836 0770
Simon So Insurance Services Ltd.	Mr. So Sau Shan, Simon	2730 8189	2735 5895
Simon So Insurance Services Ltd.	Ms. Chiu Yin Ling, Ivy	2730 8189	2735 5895
SK Insurance Brokers Ltd.	Ms. Rita Lam	2528 9316	2528 0609
SK Insurance Brokers Ltd.	Mr. Ricky Chu	2528 9316	2528 0609
Stanford Insurance Brokers Ltd.	Mr. Chan Kai Nam, Sunny	2893 3982	2893 8332
Storfield Insurance Agency Ltd.	Mr. Poon P. Y. Stanley	2833 2803	2834 2892
Storfield Insurance Agency Ltd.	Mr. Ng Kwok Kit, Michael	2833 2803	2834 2892
Sun Cheong Co.	Mr. Lai Kwok Leung, Eddie	8106 6655	2974 1654
Sun Flower Insurance Agency Ltd.	Mr. Tong Shing Fun	2521 1881	2521 1919
Tommy Mok & Partners	Mr. Mok Wai Wah, Tommy	N/A	2705 0505
Trans-Pacific Insurance Brokers Ltd.	Mr. Lam P.C., Kamson	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. John Chan	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. Au, Sai Hung	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr Chan Shin Yun	2838 5262	2834 523
Trans-Pacific Insurance Brokers Ltd.	Ms. Ho Bow Mun Julie	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Ms Poon Fung Ming	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. Sze Wa Ming	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. Yip Shing On	2838 5262	2834 5230
Trans-Pacific Insurance Brokers Ltd.	Mr. Yu Wing Fai	2838 5262	2834 5230
Trust Insurance Agencies & Service Co.	Mr. Ha Kwok Hung, William	2388 2617	2770 8320
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 Height 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, Johny	9092 8792	2548 0590
Wing Hang Insurance Agency Ltd.	Mr. William Ng	2272 8899	2854 1103
Wong Chi Wing & Co.	Mr. Wong Chi Wing, 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 9729

CORPORATE ASSOCIATE MEMBER

Company Name	Contact Person	Tel No.	Fax No.
A. I. U. Ltd.	Mr. Kan Ricky	2830 9188	2893 5396
Asia Insurance Co. Ltd.	Mr. Wong K.H.	2867 7968	2810 0218
AXA China Region Insurance. Co. Ltd.	Mr. Ip, Siu Wai Raymond	2519 1535	2598 6502
Chevalier Insurance Co. Ltd.	Mr. Yau C.H., Jonathan	2312 1818	2312 0818
ING General Insurance International	Mr. Luk, Lawrence	2850 3030	2850 3031
Jerneh Insurance (HK) Ltd.	Mr. Colly Lam	2967 2259	2281 1557
Mass Mutual Asia Ltd.	Mr. Wong C.L., Jonas	2919 9000	2576 6756
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.
A. I. U. Ltd.	Mr. Ching Yung Fai, Ray	2830 9188	2893 5396
A. I. U. Ltd.	Mr. Leung Po Hang, Derek	2830 9188	2893 5396
A. I. U. Ltd.	Ms. Chan Pik Yu, Mondy	2830 9188	2893 5396
A. I. U. Ltd.	Ms. Cheung Ngar Wing, Agnes	2830 9188	2893 5396
Asia Insurance Co. Ltd.	Mr. Ivan Lau	2867 7968	2810 0218
Asia Insurance Co. Ltd.	Mr. Mak Hing Man, George	2867 7968	2810 0218
Asia Insurance Co. Ltd.	Mr. Wong K.H.	2867 7968	2810 0218
Asia Insurance Co. Ltd.	Ms. Crystal Wong	2867 7968	2810 0218
Auto Focus Ltd.	Ms. Li Man Har	2838 8187	2511 1120
AXA General Insurance. HK Ltd.	Mr Leung Chi Fai	2867 7968	2810 0218
AXA China Region Insurance. Co. Ltd.	Ms Au Wing Wing	2519 1555	2598 6502
AXA China Region Insurance Co. Ltd.	Mr. Ip, Siu Wai Raymond	2519 1555	2519 6502
AXA China Region Insurance Co. Ltd.	Mr. Au, Wing Wing	2519 1555	2519 6502
AXA China Region Insurance Co. Ltd.	Mr. Li, Ching Wan	2519 1555	2519 6502
AXA China Region Insurance Co. Ltd.	Mr. Li, Paul Wai	2519 1555	2519 6502
C.G.U. International Insurance plc.	Mr. Tang Kai Lam, Louis	2894 0618	2577 0938
Chevalier Insurance Co. Ltd.	Mr. Cheng Yiu Keung, Simon	2312 1818	2312 0818
Chevalier Insurance Co. Ltd.	Mr. Cheung, Woon Fu McCain	2312 1818	2312 0818
Chevalier Insurance Co. Ltd.	Mr. Tam Kwok Wing	2312 1818	2312 0818
Chevalier Insurance Co. Ltd.	Mr. Yau Chun Hung, Jonahan	2312 1818	2312 0818
Chevalier Insurance Co. Ltd.	Ms. Ng Sui Ching, Sian	2312 1818	2312 0818
CIGNA Worldwide Insurance Company	Ms Adeline Ng	2539 9322	2967 9763
CIGNA Worldwide Insurance Company	Ms Gloria Yip	2539 9326	2917 9763
Ernst & Young	Ms Lin Shu-Yen	2849 9338	2849 9337
Falcon Insurance Co. (HK) Ltd.	Mr. Siu Wing Keung Michael	2232 2363	2232 2393
Hang Seng Insurance Co. Ltd.	Ms. Yiu Kai Chung, Jase	2198 7800	2845 1980
Hang Seng Insurance Co. Ltd.	Mr. Lui Wai Hong, Edward	2198 7800	2845 1980
Hong Kong Cybertech Ltd.	Ms Xu Jing, Montair	2771 1377	2385 6363
ING Life Insurance Co. (Bermuda) Ltd.	Mr Chong Kwok Tat	9682 3120	2541 5847
ING General Insurance International	Mr. Luk, Lawrence	2850 3030	2850 3031
ING General Insurance International	Ms. Sze, Susan	2850 3030	2850 3031
ING General Insurance International	Ms. Lam, Yuki	2850 3030	2850 3031
ING General Insurance International	Mr. Leung, Sunny	2850 3030	2850 3031
ING General Insurance International	Mr. Lo, Edward	2850 3030	2850 3031
Jernih Insurance (HK) Ltd.	Mr. Colly Lam	2967 2259	2281 1557
Jernih Insurance (HK) Ltd.	Mr. Leung Y.H., Albert	2967 2259	2281 1557
Jernih Insurance (HK) Ltd.	Mr. Leung W.T., Silas	2967 2259	2281 1557
Jernih Insurance (HK) Ltd.	Ms. Lung Chia Cho, June	2967 2259	2281 1557
Jernih Insurance (HK) Ltd.	Ms. Ng W.L., Carman	2967 2259	2281 1557
Krishnan & Tsang Solicitors	Mr. Sundara- M Krishnan	2838 4678	2838 4711
Mass Mutual Asia Ltd.	Mr. Jonas Wong	2919 9000	2576 6756
Mass Mutual Asia Ltd.	Mr. Tan Lam Hing, Albert	2919 9363	2919 9305
Minxin Insurance Co. Ltd.	Ms. Cheng, Jessie	2512 5671	2526 7364
Minxin Insurance Co. Ltd.	Ms. Chan Anita	2512 5671	2526 7364
Min Xin Insurance Co. Ltd.	Mr. Chris Siu	2521 5671	2526 7364
Min Xin Insurance Co. Ltd.	Mr. Chan Peter	2521 5671	2526 7364
Min Xin Insurance Co. Ltd.	Mr. Tang Tommy	2521 5671	2526 7364
Min Xin Insurance Co. Ltd.	Ms. Kwok Queenie	2521 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. David Tam	2828 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. Benny Ng	2828 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. Peter Lai	2828 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. T.C. Cheng	2828 8388	2186 6118
M.R.I. Worldwide Hong Kong Ltd	Mr. Cheung Tony	2801 6960	2530 9905
New York Life Insurance Worldwide Ltd.	Mr. Ho Chun Hong, Daniel	2837 7009	2881 0043
PIBA	Ms. Tu Hin Chi, Daisy	2869 8515	2770 2372
QBE Hong Kong & Shanghai Insurance Ltd.	Mr. Law P.T., Lobo	2877 8488	2877 8366
QBE Hong Kong & Shanghai Insurance Ltd.	Mr. Tang Man Yung, Derek	2877 8488	2877 8366
QBE Hong Kong & Shanghai Insurance Ltd.	Mr. Tsang Fu Tsuen, Tony	2877 8488	2877 8366
Summit Insurance (Asia) Ltd.	Mr. Fung Ying Kit	2105 9123	2516 6992
Summit Insurance (Asia) Ltd.	Mr. Leung Chi Keung	2105 9123	2516 6992
The HK Federation of Insurers	Mr. Fu Bernic	2520 1868	2520 1967
The Ming An Insurance Co. (HK) Ltd.	Mr. Alan H.K. Mah	2852 8383	2543 3310
The Ming An Insurance Co. (HK) Ltd.	Mr. Chan Pui Leung	2852 7106	2543 5926
The Ming An Insurance Co. (HK) Ltd.	Mr. Yiu Kwok	2852 8312	2541 3310
The Sumitomo Property & Casualty Ins. Co. (HK) Ltd.	Mr. Raymond Cheung	2523 8191	2537 7114
The Sumitomo Property & Casualty Ins. Co. (HK) Ltd.	Ms. Fanny Lam	2523 8191	2537 7114
The Tai Ping Insurance Co. Ltd.	Mr. So Chung Shing Michael	9126 8878	

Eddy Wong

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

AIA SUCCESS - RM AGENCY
RICKY MAK

誠尚保險服務公司
INSUVEST FINANCIAL SERVICES

衡量保險
Assurance Appraisal

Minkfair Insurance Management Ltd.

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

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

維亨有限公司
Victoria Heights Co., Ltd.

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

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邦域保險顧問有限公司

TRANS-PACIFIC INSURANCE BROKERS LTD.
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CIB Member of The Hong Kong
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香港灣仔道八十三號十五樓

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Fax : (852) 2834 5230
電話 : (852) 2838 5262
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AMI INSURANCE BROKERS LTD

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INSURIGHT INSURANCE BROKERS LTD.

Sheraton Insurance Agency Ltd.



Membership Application Form

FULL MEMBER / INDIVIDUAL MEMBER / INDIVIDUAL ASSOCIATE MEMBER

Please complete and mail this form together with your payment to: Director of Membership Extension,

GPO Box 6542, Hong Kong.

Website : <http://hkciie-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.

My / 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 : _____

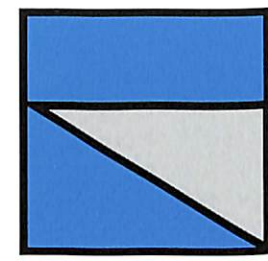
Signature of applicant (With company chop)

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.

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 Centre,
50 Jardine's Bazaar,
Causeway Bay, H.K.
Tel : (852) 2882 4336
Fax : (852) 3428 9181

HEAD OFFICE
1201 Third Ave., Suite 5113, Seattle,
Washington 98101, U.S.A.
Tel : (206) 623-3131
Fax : (206) 624-8493