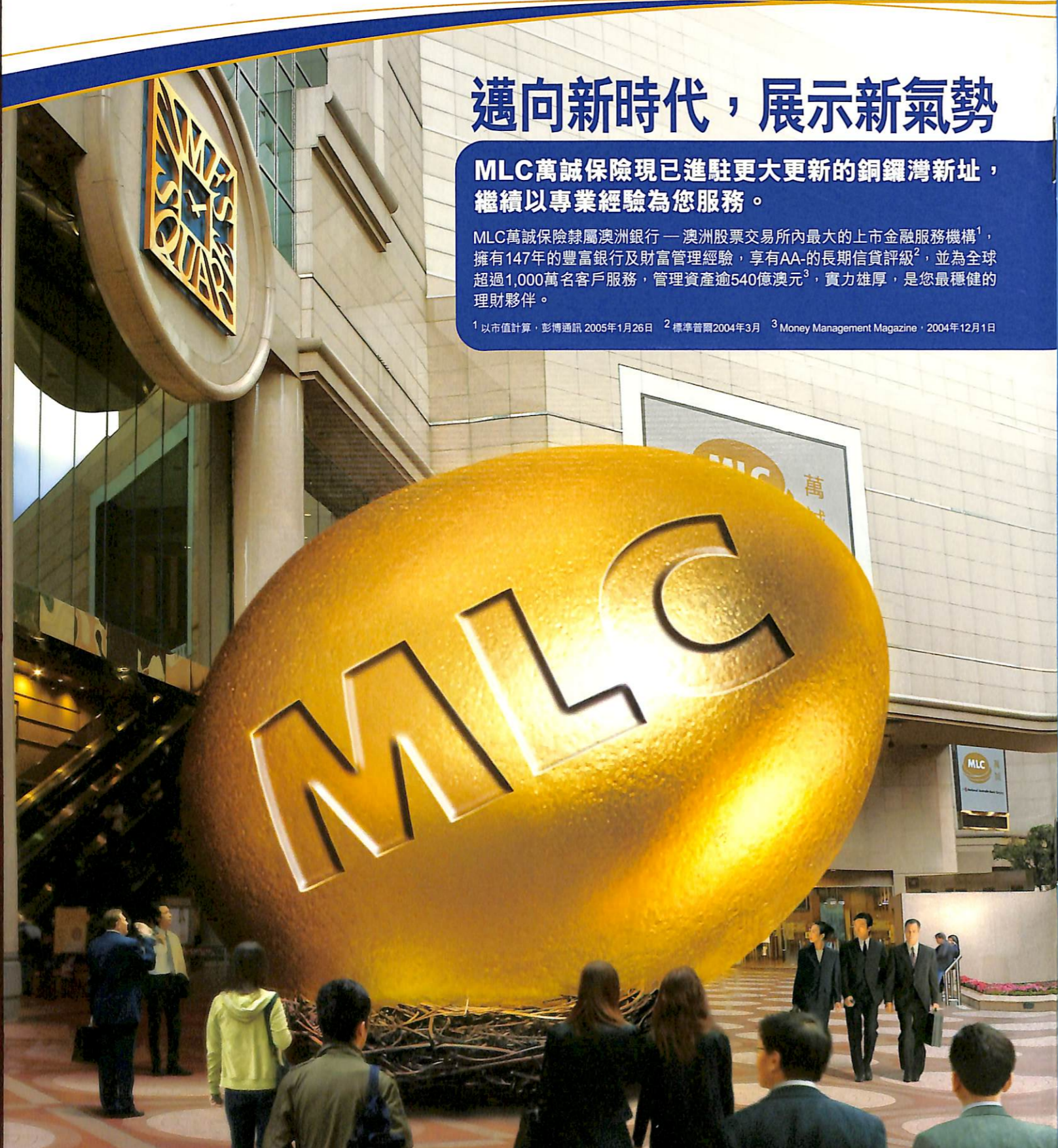


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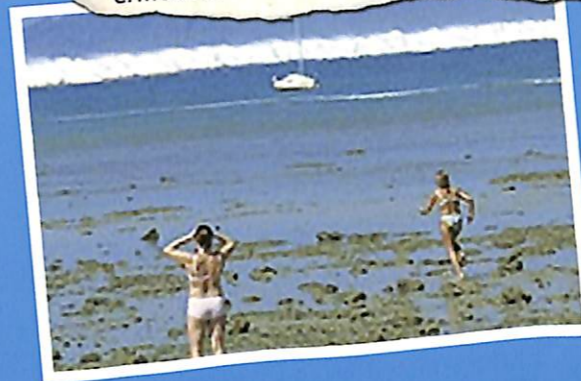
<sup>1</sup>以市值計算，彭博通訊，2005年1月26日 <sup>2</sup>標準普爾2004年3月 <sup>3</sup>Money Management Magazine，2004年12月1日



The wave destroyed million of the world's poorest -- help them now.



She screamed: Oh my God, not my children.



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We came so close to death. what we realize how valuable life is.



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# Tsunami and Insurance



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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.



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## Message

### from the President



Mr. Geoffrey Lung

I had a very memorable life last year. I need to make a vote of thanks to all my fellow members who elected me as your President. Our Board of Directors did have a very successful term of office. This year book recorded all our achievement in 2004.

While we were celebrating our seasonal festival, our neighboring countries faced a great mischief. Tsunami hit them badly and caused more than 150,000 loss of human lives. This was the time when insurance served its social function. I was happy to see that our industry reacted very positively and quickly to all the victims.

On behalf of the Chamber, I would like to thank all the writers who contributed their valuable articles for the theme TSUNAMI of this 2004 year book. I trust that all our readers will interest in this subject.

I also would like to express my sincere thank to all our friendly industry organizations who supported us in last year.

**Geoffrey Lung**  
President 2004

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家傭全險	商旅十三保	傭船人責任保險	
家傭旅遊保險	貨運保險	船東責任保險	
安康保住院醫療保險	玻璃破碎保險	專業責任保險	
旅遊十三保	團體醫療保險	醫療責任保險	
旅遊多多保	團體意外保險	中醫師醫療責任保險	
中國旅遊保險	團體人壽保險	產品責任保險	
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遊艇保險	機器全險		
長者保障計劃	誠信保險		
個人平安保險	商船保險		
人壽多重保	現金全險		
樓宇按揭人壽保險	盜竊保險		
個人責任保險	火險		
	公眾責任保險		
	財產全險		





## Message

### from the Legislative Councillor

### 海嘯與保險



陳智思太平紳士

去年底發生在印度洋的地震海嘯，破壞程度之大，影響範圍之廣，都是人類歷史上所罕見的。全世界一下子都被這突如其來的災難嚇倒，為2004年添上哀愁。隨著慘劇而來的不單是悲傷，更增強了人們的風險意識，引起了人們對意外保險的特別關注。

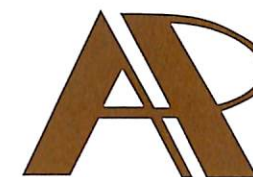
在香港，市民一向對購買保險的意識不高，尤其是旅遊保險。有調查發現，去年只有百分之十七的外遊港人會購買旅遊保險，港人對短途旅遊保險需要的意識甚低。大家都抱著僥倖的心態，認為不幸事件不會發生在自己身上，忽略了世事往往難以預計。

正因為世事難料，所以我們更應未雨綢繆。經過這場世紀災難，多了人在出門前購買旅遊保險。他們不只購買保險，更關心保單的內容，是否包括諸如海嘯等天災，更明白要提供正確的資料，甚至須在保單上填寫「受益人」的名字，以加快一旦出事後要素償的程序。

事隔數月，海水雖然已經退去，災區亦在重建當中，但我相信我們在事件當中所學習到的危機意識，世界各地的人所發揮的守望相助、關心別人的精神，會長留在我們心中。

在往後的日子，我相信保險中介人及其他保險從業員將一如以往，繼續緊守崗位，為市民提供適當及適時的保險服務。

陳智思  
立法會議員  
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## Message

### from the Commissioner of Insurance



Mr. Richard Yuen, JP

The tsunami disaster in December 2004 was unprecedented. It took away the lives of thousands of people and inflicted pains and sufferings on millions more in the South Asian region. The Hong Kong insurers have responded quickly to the tragedy, including providing timely assistance to policyholders who were stranded in the disaster affected areas and taking a flexible approach towards the handling of insurance claims. Compensation amounting to over HK\$13 million has been paid out by the insurance industry to date. The responsive and responsible action taken collectively by the insurance industry has helped instil confidence and raise the public image of the insurance industry.

The core value of insurance is to provide protection against risks. The tsunami disaster has helped raise public awareness of the importance of insurance and stimulate greater demand for insurance products and services. To respond to this new market opportunity, insurance intermediaries must continue to upgrade their professionalism and quality of service, so that they can provide a better service and meet the needs of their customers. The Hong Kong Chamber of Insurance Intermediaries has been playing an important role in promoting professionalism and quality of service in the insurance intermediaries profession. I am sure it will continue to do so, contributing to the wellbeing and successful development of the Hong Kong insurance industry.

I wish the Chamber and its members every success in their future endeavours.

**Richard Yuen, JP**  
Commissioner of Insurance

### from the Executive Director of The Hong Kong Federation of Insurers



譚仲豪先生

2004年底發生的南亞海嘯，造成數十萬人命傷亡，摧毀無數家庭，至目前為止，受影響人士不計其數。然而，因這次災難，見證了人與人之間互助互愛的精神。

在這次事件中，保險充分發揮了救急扶危、為投保人解燃眉之急的功能。保聯和其會員公司積極協助受影響人士、投保人及其家屬，諸如：捐助50萬港元支持香港紅十字會南亞地震海嘯賑災工作；即時設立查詢熱線，協助受保旅客處理保單及索償事宜；透過不同途徑和媒體向市民大眾解釋索償的步驟和所需文件；呼籲保險公司酌情處理索償個案，以及向有關當局澄清處理失蹤人士的索償方法，以便保險公司盡快協助紓解受災人士及其家屬的困境。

事實上，這次海嘯讓我們體會到居安思危的重要性，而且令更多人明白投購保險，不僅可以保障財物，更可以保障自己和至愛的家人。事實上，沒有人希望遇到天災或意外，但是在危難時，保險的確可以為被保人及其家屬舒厄解困，提供援助。

香港保險業聯會日後將繼續致力向公眾人士推廣保險訊息，同時更得靠各中介人的專業服務，推介合適產品，讓投保人得到最適切的保障。

就讓香港保險業聯會、香港保險中介人商會，以及全港的中介人共同努力，齊心朝著這個目標進發，為我們保險業締造更佳前景。

香港保險業聯會  
總幹事

譚仲豪



# Message

## from the Chairman of the Consumer Council



Mr. Andrew CHAN Chi-fai

I wish to convey my warmest congratulations to the Hong Kong Chamber of Insurance Intermediaries on the publication of its 2004 Yearbook.

The massive tsunami that struck southern Asia in December 2004 made us realize our vulnerability at times of natural catastrophes. The general public looks upon insurance professionals for good service and sound advice to help them prepared for the unexpected. I trust that the Chamber will continue its efforts in promoting high level of professionalism among its members.

I congratulate the Chamber for its past achievements and wish it every success in the years ahead.

Andrew CHAN Chi-fai  
Chairman  
Consumer Council

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## Features

## Tsunami and Insurance



Mr. Cyril Chow

The tsunami in South East Asia countries last December reminded us in the insurance business in Hong Kong that we live a life of significance.

We sell intrinsic values. Selling guaranteed intrinsic values is not a popular profession while the stock market is screamingly rising. People in Hong Kong think that they can make money much easily and there would be no problems with their finance and retirement.

In today's recovering economy, it is probably much more popular and financially rewarding for the financial services intermediaries to sell hope for higher investment returns than guaranteed life protection. The profession of selling insurance intrinsic values has always been unpopular, and yet so important, particularly after we see catastrophic disasters on our lives neighbors.

You see, the difference between you in the insurance intermediary business and the people criticize you is that you always talk to people about things that are important and just that popular. It is also important to know that intrinsic value is not measured by how much money you make, but by the size of the problem you can solve.

Tell me if there is any other profession that solves problems bigger than you do. You protect the innocent when someone dies prematurely, so that people have the peace of mind and can face catastrophic losses. You provide people with worry free retirement with an income they can live so that they can maintain their independence. You protect their assets when they get sick. You provide legacy when they die. You live a life of significance that MetLife always recognizes and salutes.

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Our support teams work indigenously on problems to ensure we have the human capital, the financial credibility and stability to pay their claims during the critical moments.

Our sales and customer service colleagues work with you as our intermediary so that you live the life of significance.

Think more about the victim of the tsunami, including those from Hong Kong who lost their family members and leaving their young kids living alone for the rests of their lives.

Let us be the person of significance, the advocate that would have taken the parents among the victims and even push them up against the walls and said, "Don't you understand you have to have life insurance, because I am advocating for your wife, because your wife would be miserable?"

Let us be the advocate who advocate for the children suffering from the catastrophe who now would be denied for the college education at the appropriate time. Let us be advocate who advocate for the father who would leave them with the only legacy that they would only have to live alone.

You have to understand that you have an important mission in life. You have to overcome the core reluctance of people toward insurance. From the bottom of your heart, you must have a strong passion to go out and find the young and the elderly, the husbands and the wives, because you have to protect them. You have to help people, ask people the questions they could not answer if there would be another disaster tomorrow and they were not there any more to take care of their parents, and their children.



## Features

You have the permission to be confrontational with people because you are dealing with their most precious assets, their children and their legacy. If someone is disrespectful of you or treat you like a used car salesman and say you are a pushy salesman, you can tell them what you do for a living is that you protect the innocent when someone die prematurely. You provide the happy retirement so that they can live with dignity. You protect their assets when they get sick, and you provide legacy when they die because you live a life of significance.

We never know if and when if our people are hit with another catastrophe disaster in life. With life insurance, you would allow them and their dependents to live with the peace in mind.

**Cyril Chow, PhD, FRFP, FHKIM, CPM(HK)**  
General Manager  
MetLife



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## Features

### 息息相關的旅遊保險



張文璐小姐

踏入二〇〇五年，香港明顯地跟過去數年不同。最受人關注的問題，例如經濟、就業、通縮等指標，都一下子像從谷底逐漸回升，令香港市民對未來前景重拾信心。自從香港特區政府落實《更緊密經貿關係安排》(CEPA)起，這些正面的訊息便接連出現。

不少行業在 CEPA 帶動下，出現了凌厲的增長，零售、酒店、旅遊業表現尤其突出，單在二〇〇四年，「個人遊」便帶來超過 2,100 萬訪港人次，創出歷史新高，激活了香港整個市況。從另一面來看，內地經濟起飛，個人消費能力提高，出國旅遊人數自然增加；這種情況，也適用於香港未來數年的外遊人數，隨經濟環境改善而攀升。根據一家國際信用卡公司預計，香港人單在今年上半年到東南亞旅遊的人數，將有近兩成增長。

香港保險業和中介人迎合市場的轉變，以靈活的服務和產品，把握著這個良好機遇，長期業務錄得強勁增長，一般保險的利潤也有明顯改善。增長背後，保險發揮固有的保障作用，補償投保人及其家屬的損失，特別是經過南亞海嘯等不幸事故後，市民對保險的重視程度提高了不少。

南亞海嘯造成達三十萬人傷亡及鉅額財物損失，令人對旅遊所需保障不敢掉以輕心。根據香港保險業聯會統計，截至今年二月底，南亞海嘯引致的索償金額已超過 7,400 萬元，包括人壽保險、旅遊保險及人身意外保險，其中旅遊保險索償佔了為數不低的份額，突顯出其特有的市場需求。

旅遊保險不像長期保單滲透率般，有「飽和」的憂慮；帶動業務增長主要由於市民出國旅遊和公幹的次數增加，加上投保意識的提高。旅遊保險與長期保險計劃不同之處，是能夠滿足投保人即時的需要(immediate needs)，提供息息相關的專有保障，例如航班及行李延誤、財物及證件失竊、第三者責任等，均屬外遊人士必然面對的短期風險，卻又不是一般人壽及人身保障計劃之內。另外，醫療費用、緊急支援這一類全球保障，也發展成旅遊保險產必備的保障。

即使旅遊保險的保費不高，但以其需求大、投保易、保障廣的特色，銷售難度相信會比長期壽險計劃低得多，對於提供全面服務的保險中介人，可說是一種易於維繫客戶關係、拓展客源的保險產品。

為提倡旅遊保險的重要性，今年三月，旅遊事務處、保險業監理處、香港旅遊業議會和香港保險業聯會「破天荒」首次攜手合作，提醒市民在外遊前，不論公幹或度假，參加旅行團或自由行，都需要購買旅遊保險，還推出教育小冊子，拍備電視宣傳短片及電台宣傳聲帶等。

如上所言，在預期外遊人數增加下，香港旅遊保險的發展相當樂觀，而我們最樂意見到的是，投保人除可安心踏上行程外，當遇上任何意外損失時，保險公司及中介人都能夠提供專業的、適切的保障和服務。

藍十字(亞太)保險有限公司  
執行董事

張文璐



## Features

# MLC – In Times for a New Chapter of Strength



Mr. Bob Bettridge

In February 2005, we have moved into our new office at Times Square, a Grade A landmark building, in Causeway Bay. This move marked a key milestone for the company.

Equipped with state-of-the art facilities, this new premise spreads across 6 floors, occupying a total of 93,638 square feet.

Our key corporate principles include being open and honest, taking ownership, fairness and respect to all, teamwork and collaboration, speed and simplicity, and efficient execution of our promises. This new premise provides a work environment that supports our company's culture and image.

The new office design is based on a calming, soothing yet dynamic "ocean" theme. The open plan has no walls and partitions, presenting a more pleasant working environment that encourages our staff to interact and share. Our staff will feel more engaged, proud and committed to the company's mission, distribution sales force will feel a stronger connection and be motivated to sell, and customer loyalty to the brand will strengthen. We believe this new working environment would nurture ideas and improve our productivity.

To serve our customers better, we now have a 4,000 square feet new MLC Service Centre that shares the same "ocean" design theme and open plan. Together with our experienced and friendly service ambassadors, I am sure we will take our customers' experience to the next level.

Going forward, we will continue to dedicate our utmost efforts in protecting our customers and their loved ones from unforeseen events; and help them with their financial planning and wealth management needs.

**Bob Bettridge**  
Managing Director & Chief Executive Officer  
MLC (Hong Kong) Limited

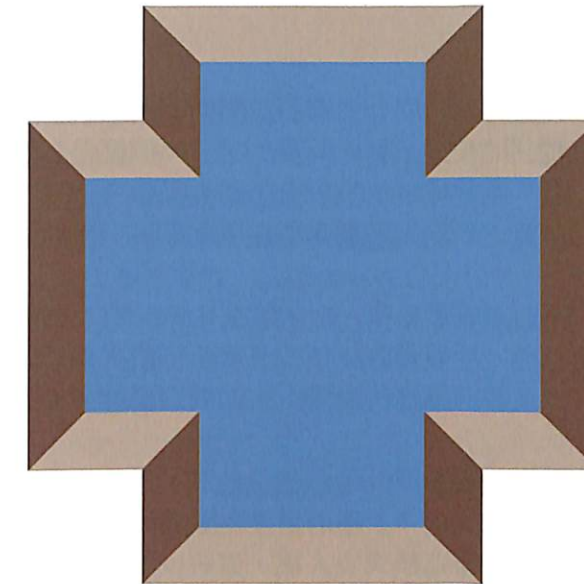
### About MLC (Hong Kong) Limited

MLC is a leading insurance company in Hong Kong established in 1994 with the backing of Australian blue-chip brand MLC Group which has over 100 years of continuous success in the insurance and wealth-management industry. With operations across Australia, Europe, Asia and New Zealand, the MLC Group is wholly-owned by the National Australia Bank Ltd (NAB), the largest financial service institution listed on the Australian Stock Exchange<sup>1</sup> and ranked among the world's 30 most profitable banks (commercial and savings).<sup>2</sup>

MLC offers a comprehensive suite of specialised products that serve individual and corporate clients' needs for protection and wealth management, ranging from life insurance, medical and accident protection to retirement planning, savings and investment plans.

<sup>1</sup> By market capitalisation, Bloomberg as at January 26, 2005  
<sup>2</sup> Fortune Magazine, July 2004

With the Compliments of



## Blue Cross (Asia-Pacific) Insurance Limited 藍十字(亞太)保險有限公司

Member of BEA Group 東亞銀行集團成員

致 意

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Customer Service Hotline 客戶服務熱線: (852) 3608 2988 Email 電郵: cs@bluecross.com.hk





## Features

### 從南亞海嘯看旅遊保險



李華湛先生

曾經有人將南亞海嘯跟美國911事件相比：同樣是在意想不到的時候——12月25日，普天同慶的日子；同樣是在意料之外的地方——陽光與海灘、渡假聖地。沒有人想到也不願意見到，這會跟地震、海嘯、大量人命傷亡、以至整個南亞在瞬間變成災區等情景聯想在一起。

南亞海嘯發生後，有人喪失生命，有人失去家園，災區一片蕭條，百廢待興。海嘯發生後多個月來，仍然有零星餘震，災民生活於惶恐之中。身在亞洲福地的香港人，面對這驚世突變，得到什麼啟示？

以往倘若在海外地區發生地震，保險業界的人通常都會關切地問：『這是誰承保的？』指的是產物險或責任保險而非人命傷亡。換句話說，地震、海嘯這類天災人禍，傳統以來都主要跟產物險、商業保險等險種拉上關係，只是香港甚少有天災，或有的不過是每年幾天的颱風罷了。

可是今次南亞海嘯發生後，業界、傳媒以至公眾所關心的卻是旅遊保險而非產物險，原因不外乎海嘯出現在擠滿各國旅客的海灘，以及在長假期中旅遊高峰期的聖誕節。在這大災難發生之前，可曾有人預料到如此像電影情節般的危機？

南亞海嘯給我們兩個啟示：一是危機感、二是應變能力。

危機感最不可能的時間和日子、以及最不可能的地點，倘若要發生災難，會是怎麼樣的災難、怎麼樣的情景？

香港人最樂觀、也最善忘。正如股災樓災的禍害言猶在耳，忽然見到股市樓市稍有些微起色，普羅市民又一窩蜂的炒作去了，儘管這其實也是推動香港人積極進取的心態之一。可是，如果在太平盛世的時候，有人站出來說這處人流高風險較高、那處發生事的時候災情會很嚴重云云等駭人聽聞的言論，想必多半人都會嗤之以鼻。危難，往往就發生在人人都覺得安然自在的時候，對事物及環境失去警覺性的。而且當未有事情發生之前，對可能或不大可能發生的事情作「理性」的假設及評估。

正如眾所周知旅遊保險業務主要跟隨旅遊季節而波動。香港的旅遊人次逐年增加，旅遊保險的業務也隨著逐年增長。近年來自由行的增長同時亦為某些旅遊保險業務帶來商機。可是在增加保費收入的同時，危機在哪裡？何時發生？要知道近年在海外涉及香港人的嚴重旅遊意外事故，例如連續兩年在農曆新年發生的廣西車禍、以及去年在台灣發生的九份車禍等等，一半以上圍繞著長假期發生！其實在越是多人出門的季節，從事旅遊保險業務的人更須加倍留神，除了廿四小時候命之外，還應該加強與救援中心、旅遊機關、賠償部門等等的聯繫。

所謂應變能力，是有事情發生了，而且是來得突如其來、意料之外。應該如何處理？怎樣做才是最快捷、最有效？

這次南亞海嘯發生後，各界以及政府部門的反應是值得稱讚的。正如海嘯發生在早上八時許，各旅行社內部即時迅速匯報，到中午過後官方機構已經可以公佈所有港人旅行團安全。第二天入境處及各政府部門已經安排人員前往泰國等地。此外，保險業界亦迅速反應，例如公佈有關支援熱線給公眾、宣傳理賠承諾等等，無疑再一次證明香港人的應變能力。

倘若將這種應變能力發揮在保障較全面的保單上，相信作用會更大！海嘯發生後，業界對這宗事件採取的態度是『寬鬆處理』，這除了反映出業界就事件對公眾的迅速回應之外，同時亦看到各保險公司對社會的承擔。可是若有關的旅遊保險已經囊括了各種可預見的風險、限制較少或有較少的不保事項等，則毋須動輒便提出『寬鬆處理』。或許，這個『寬鬆處理』可以用在其他更有需要的層面上。

較全面的保障，換言之就是在設計保障項目時有較強的危機感，對所承保的潛在風險有較高的警覺性。危機感加上應變能力，正正就是現今社會對保險的要求，在遇上突發事故的時候能迅速發揮保險的作用。

聯邦保險公司  
人身意外保險部總經理

李華湛





## Features

# Insight of A Travel and Medical Assistance Company



Dr. Charles Ng

### Introduction

Having worked in the medical assistance environment for the past 16 years, it is a great opportunity to share some of our daily experience in supporting the insurance industry in the delivery of their product to the client and to ensure a high level of customer satisfaction. I will go through three of the most important phases of travel medicine to illustrate the added value of an assistance company to the travel insurance market. This will be divided into pre-trip, en-route and post-trip medical assistance.

### Pre-trip Medical Assistance

Traveling for business, leisure or on an expedition is exciting and enjoyable. However, a better preparation before the trip will make it more enjoyable and help to minimize the risk exposure.

Some people may not be physically prepared for travel. Of obvious concern would be vaccination requirements and prophylaxis for malaria. In most travelers, we will recommend the following: hepatitis A and B, Polio update, Tetanus booster and typhoid vaccination. The other option will include Japanese B encephalitis, meningococcus, rabies and yellow fever in some parts of the world. Choice of prophylaxis for malaria would be subject to geographical location and individual medical history, the medicine may need to be started one week before the journey.

However, there is some other physical risk factor to consider before the trip. We must understand the possible physical constraints of certain journeys. Does it involve high altitude, which will put someone with cardiopulmonary diseases at unnecessary stress and risk of decompensation and possible sudden death? If proper medical advice had been sought and the patient ascends slowly, the risk of decompensation will be lowered and the journey will be lowered and the journey will be what it needs to be: an enjoyment and not a physical and mental distress.

Another pre-trip preparation would be making sure about the safety record of the carrier. This includes the choice of the airline and the group transportation. Choosing the right travel agent is the key for this and you may need to be prepared to pay a bit more for safety and security.

Psychological preparation is also very important. Over the past 16 years, I have encountered many cases of borderline mentally stressed patients who need to be admitted to mental institutions overseas for not being prepared adequately. Some travel to foreign countries and culture may destabilize certain individuals.

The last but not the least pre-trip preparation is to be prepared financially. Accidents and illnesses may be unavoidable but financial risk is manageable. Taking out appropriate travel insurance will help to cut the financial risk in case of an accident or an illness. Also, an assistance company could support you in the occurrence of an accident or illness when you are not in your hometown and lacking social and family support.

### En-route Assistance

This is the bread and butter of my daily work for the past 16 years.

People could call for a range of assistance. Most of it would involve giving medical advice for basic medical problems. These include fever, diarrhea of less than 4 times and abdominal pain without localizing sign.

In more serious situations, we would refer to a health professional to get a better diagnosis and consequently adequate treatment of the condition with a hopefully rapid recovery, which would allow the traveler to pursue his journey.

In serious cases, the patient may need admission and either surgical or medical treatment. These would for instance be patients with conditions





## Features

such as profuse active bleeding, cerebrovascular accidents or a pneumothorax. These patients cannot wait for medical evacuation, as the disease process may be fatal very rapidly.

For patients who could be stabilized or surgery could be delayed for a week like a fracture, a medical evacuation may be arranged to bring them home. This has as well a financial advantage as the medical expenses for Hong Kong resident is essentially free inside Hong Kong Hospital Authority.

However, besides the medical condition of the patient, we have to consider the quality of care provided at the local medical facility before making the final decision. For example, in Shigatsui (Tibet), there is only one ventilator for the whole city. So, the only hope for the patient with high altitude sickness would be to take a 10 hours road trip with minimal medical support to Lhasa. For a similar case in Taipei for example, it may in certain circumstances not be worth taking the risk of moving the patient to Hong Kong even if the journey is quite short.

So, with our extensive experience of different parts of the world as well as our local expertise, we could help the patient or our insurance partner to make a safe and reasonable decision.

One moment that definitely raises the level of alertness when working in medical assistance is when there are mass casualties. Over the past years, there were an average of two big accidents inside China involving tour groups from Hong Kong. The essence of helping out the victims would be to have them adequately stabilized first in order to transport them back to Hong Kong as soon as possible. These mass casualties usually involve a lot of media and consequently may add political pressure, social pressure and idiosyncrasy to the management of the medical problems. Sometimes legal disputes between different parties may develop. In view of all these points cooperation with insurances, travel agents and government officials may be paramount to solving the crisis generated by major accidents.

### After Trip Assistance

From the medical point of view, there are a lot of unusual, exotic diseases that are not routinely encountered in Hong Kong. However travelers may become carriers of tropical diseases and bring them back home.

For example, larva migrans or currans with a worm running across the eyeball is frightening but is not life threatening. It is not common in Hong Kong but may be diagnosed in people returning from countries such as India. Sleeping sickness and elephantiasis may be another diagnostic challenge for the medical professionals in Hong Kong.

As an example the West Nile encephalitis has puzzled a lot of New York's medical professionals.

The general advice would be to tell your doctor the travel history whenever you are symptoms that you cannot explain. Your family physician may further refer you to specialists in travel medicine or tropical medicine.

### Conclusion

The medical assistance service to travelers should ideally started a week or two before their planning of the journey and end only after they had finished a physical check up in Hong Kong after enjoying the holiday or business trip.

### Dr. Charles Ng

SOS

Senior Co-ordinating Doctor





# Committee

## Organisation Chart of the 2004 Executive Committee

### ADVISOR

The Honourable Bernard Chan, JP

### HONORARY LEGAL ADVISOR

Mr. Simon Ip

### HONORARY AUDITOR

Mr. Tsoi Tai Wai, David

### APPEAL COMMITTEE

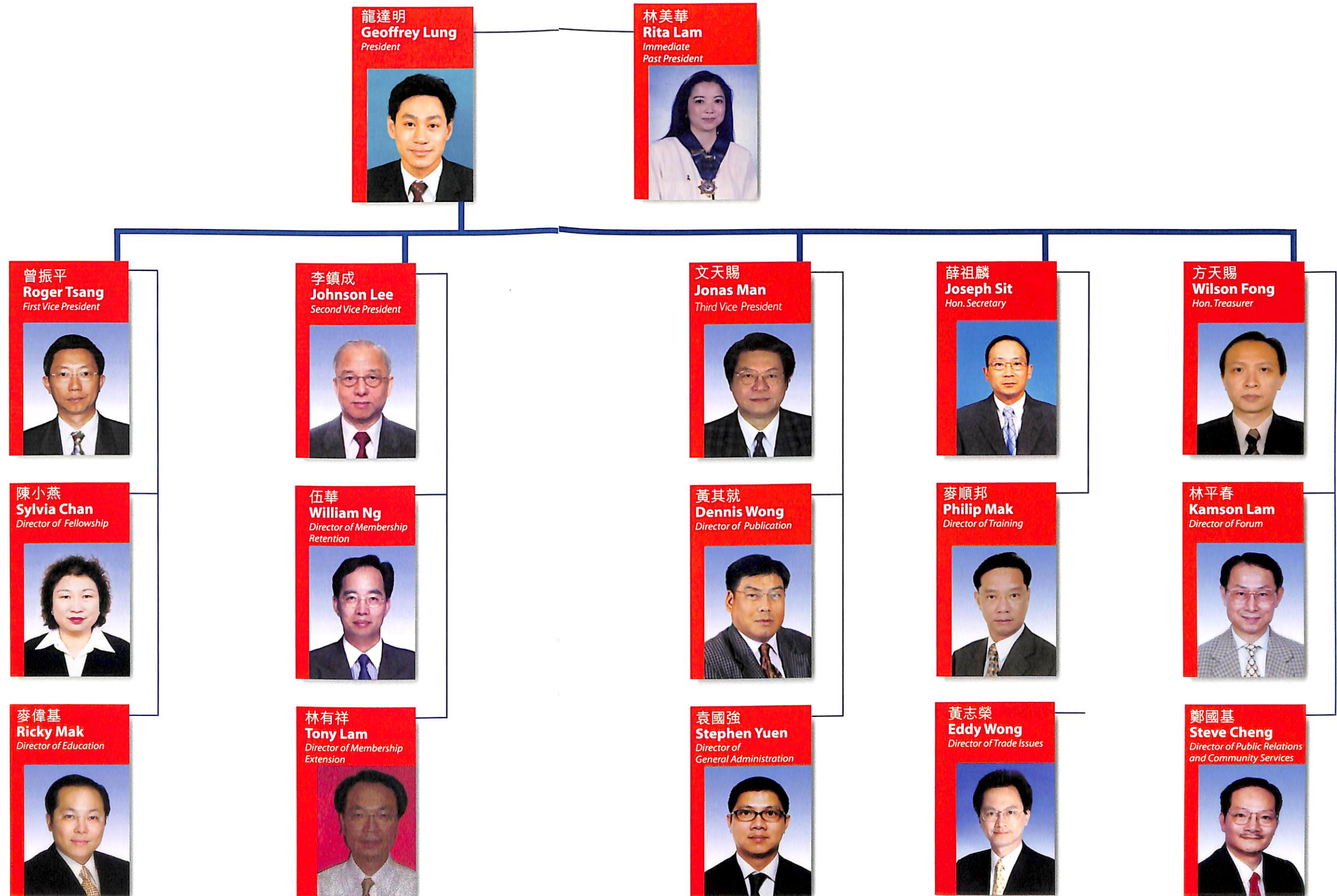
Mr. Fernando Hui  
Mr. Simon Ip  
Mr. O.F. Leung  
Mr. Tsoi Tai Wai, David  
Mr. Pi Yu Chong

### BOARD OF COUNSELLORS

Mr. Albert Chan  
Mr. Simon So  
Mr. Francis Chan  
Mr. Eddy Wong  
Mr. Rick 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







# Committee

## Organisation Chart of the 2005 Executive Committee







## Office Bearers/ Advisors

## The 2005 Office Bearers

<b>Geoffrey Lung</b>	-	President
<b>Rita Lam</b>	-	Immediate Past President
<b>Roger Tsang</b>	-	1st Vice President
<b>Johnson Lee</b>	-	2nd Vice President
<b>Joseph Sit</b>	-	3rd Vice President
<b>Eddy Wong</b>	-	Secretary
<b>Wilson Fong</b>	-	Treasurer
<b>Steve Cheng</b>	-	Director of Forum & Education
<b>Ricky Mak</b>	-	Director
<b>Sylvia Chan</b>	-	Director of Membership Extension
<b>Stephen Tsang</b>	-	Director of General Administration
<b>Fonnie Kwok</b>	-	Director of Public Relations
<b>Kamson Lam</b>	-	Director
<b>William Ng</b>	-	Director of Membership Retention
<b>Philip Mak</b>	-	Director of Publication
<b>Anthony Lau</b>	-	Director of Trade Issues
<b>Richie Lam</b>	-	Director of Organisation & Method
<b>Stephen Yuen</b>	-	Director of Community Services
<b>Dennis Wong</b>	-	Director

### **ADVISOR**

The Honourable Bernard Chan, JP

### **HONORARY LEGAL ADVISOR**

Mr. Simon Ip

### **HONORARY AUDITOR**

Mr. C. F. Chan, Francis

### **APPEAL COMMITTEE**

Mr. C. F. Chan, Francis

Mr. Fernando Hui

Mr. Simon Ip

Mr. O.F. Leung

### **BOARD OF COUNSELLORS**

Ms. Rita Lam (Chairperson)

Mr. Roy Cheung

Mr. Jonas Man

Mr. Kevin Wong

Ms. Susana Chan

Mr. Ricky Chu

Mr. Gregory Fong

Mr. John Lee

Mr. John Ma

Mr. Henry Tai

### **TRADE COUNSELLING COMMISSION**

Mr. Raymond Yam (Chairman)

Mr. Francis Chan

Mr. Galen Choi

Mr. Li Kar On

Mr. Simon So





# Report

## from the President

On behalf of the 2004 Board of Directors, I would like to make the following report:-

### Trade Issues

We made three position papers in respect of centralization scheme of ECI insurance by Labour Department of HKSAR and sent letter of concern to Labour Department. We worked with HKFI task force on the above subject with PIBA, CIB and GIAA. We met with Legco and Exco Member – Mr. Bernard Chan of the above subject and stated our concern and opinion.

We worked with LUA, PIBA, GIAA and drafted the revised CPD proposal to Mr. Bernard Chan in order to present a uniform proposal to IA.

We conducted a member survey to gather CPD opinions which had been sent to IA and all other organizations for reference.

We expressed our opinion in regard to the Customer Protection Declaration Form.

We urged for widening the representation of voter for insurance functional constituency.

### Forum

We had organized one forum for revision of CPD with Panel Speakers from IA, CIB, PIBA, LUA, GIAA, HKFI and Mr. Bernard Chan as moderator.

### Education

We had organized four CPD core-credit courses with great success. We had one China studying tour (CPD non-core credit) with a golf tournament with great support from members.

### Community Services

We had two community service visits to organizations for under privilege and we had donated some funds to them for buying necessities.

### PR & Fellowship

We held our usual inauguration ceremony in April. We had 10 months last Friday drinks with great turn-up each time and two sponsors were from PRC China Insurance Company. This enhanced our relationship and understanding with them and China market which is a huge opportunity for us.

We also held one joint fellowship with LUA – a good opportunity for members between two organizations to exchange ideas and create friendship.

We take this opportunity to thank all insurance companies who have sponsored our fellowship drinks.

We had also co-organized one outing with GIAA.

### Membership

We have 15 new members joining our Chamber this year.

We have updated our membership list in mid-year.

### Publication

We had published the 2003 Year Book and we thank for all the hard work contributed by our working group.

We thank those who had advertised in our Year Book.

Our bulletin had sent out to members every month.

We had updated our website and strengthened our contents.

### Finance

We had a very strong finance position.

Total cash on hand upto 30 November 2004 is HK\$468,176.14 vs 31 December 2003 HK\$478,933.42.



# Report

## Administration

We employed Sophisticated Secretaries Ltd. as our recording secretary to strengthen our secretarial work. We have changed our registered address to a professional secretarial firm – Sophisticated Secretaries Ltd. We had 12 board meetings held every month and one of it was first time held in China with a huge attendance. We filed all outstanding annual returns and now all legal formalities should be updated. We hold Annual General Meeting today.

## Councilor Meeting

We had two councilor meetings and one was with OCI.

## Business Development Task Force

We established the task force in early part of this year and moved slowly so looking forward to next year's board to keeping things more forward.

## Conclusion

I am happy to become your President in this year and I feel very enjoyable during my term of office. The above activities would not be so successful without all my fellow directors' support. Thank you for all their hardworking, time and effort. They should be credited all the merits. In reviewing of my theme of office which laid down in the early part of the year, our board successfully ran education programs to members and our Chamber relationship with other insurance trade and professional bodies are being enhanced through many interactive activities. However we should do a much better job in membership development and trade opportunity area. These thresholds are mainly due to my personal leadership ability but not the others.

I look forward the next year's Board should put more resources and efforts on the above two areas. Last but not least, we thank our members for their support and encouragement to our Board and they are wonderful.

I personally thank all my fellow directors and especially my mentor IPP Rita Lam for her coaching and her little reminder every morning.

**Geoffrey Lung**

16 December 2004

*With the Compliments of*



**國民保險顧問(國際)有限公司**  
**ICS Insurance Brokers (International) Ltd.**

香港專業保險經紀協會 會員  
A Member of Professional Insurance Brokers Association

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Flat D, 6/F., Guangdong Tours Centre, 18 Pennington Street, Causeway Bay, Hong Kong.  
Tel: 2882 2200 Fax: 2882 2211



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

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

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**JOHN K. H. LEE** Solicitor

B.B.A. L.L.B. (Hons)

**MONTAIR J. XU** Legal Assistant/Senior Manager

B.Eng. (Hons) Engineer (PRC)

**敬 賀**





## Activities

# Inauguration Ceremony of the Executive Committee Members 2004

The 11th Inauguration Ceremony of the Executive Committee was held on April 20, 2004 at the Chinese General Chamber of Commerce.

The Ceremony was honoured with the presence of Mr. Richard Yuen, Commissioner of Insurance, Mr. Bernard Chan, JP, Legislative Councilor and Mr. K.P. Cheng of Hong Kong Federation of Insurers as our officiating guests.

A cocktail reception to celebrate this joyous occasion was held prior to the Ceremony which was followed with a welcome speech by Mr. Geoffrey Lung, President of the HKCII. A dinner was subsequently held which was attended by our guests and committee members.

The Ceremony was also attended by people from industry including Legislative Councilors as well as other industry peers from China and Macau.





## Activities

# Annual General Meeting

The 12th Annual General Meeting was held on December 16, 2004 at the Chinese General Chamber of Commerce.

Geoffrey Lung presented the President's Report and the Financial Reports which were passed by the general assembly. The 2005 Executive Committee was also successfully elected at the AGM.

Guests and members of the Chamber were invited to participate in the event and joined our dinner after the meeting.



With Compliments

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## Activities

### Forums/Seminars

A Seminar was held on April 13, 2004. Our guest Speaker was Dr. Adrian Y. Y. Wu (Specialist in Immunology & allergy) and his topic of discussion focused on allergies.

Another Open Forum was held on October 4, 2004 discussing the revision of the CPD requirements with panel speakers from the representatives of I.A., CIB, PIBA, LUA, GIAA, HKFI and our Honorable Bernard Chan was acting as the moderator.



### China Visit

A visit to China, jointly organized with GIAA was held on July 9 & 10, 2004. Members visited the PICC Dongguan Branch office and were invited to visit a lychee farm.

Members had also paid a visit to the Shenzhen Branch of Ming An Insurance Company the next day.

During the visit, members discussed ways of better business cooperation and how Hong Kong can help China in terms of knowledge and marketing concepts. In addition, the meeting enhanced our relationship and understanding of the China market which should be a significant opportunity for all involved.



### Golf Tournament -- The 2nd Y.C. Pi Cup

On July 9, 2004, Jerneh Insurance (HK) Ltd. donated prizes for the best scorers of the golf tournament which was held in Dongguan, China. It was attended by over 20 golfers from the insurance industry. A fun day was held by all.





# Activities

## Community Care

During 2004, HKCII Executive Committee and their members visited two organizations to cheer up individuals who are not as fortunate as we are.

The first visit was held on March 27, 2004 to Prince Alexandra Red Cross Residential School (Boarding House).

During the visit, singing and dancing was the order of the day. Everyone was encouraged to participate in singing and dancing. At last with a magic show as the ending.

The second visit was held on December 18, 2004 to Fu Hong Society Lok Wah Adult Training Centre.

The Committee also donated cash as well as distributed gifts to the individuals.



27.3.2004



## Activities

## Functions Summary

During 2004, the HKCII submitted three position papers in respect of the centralization of E.C. Insurance. Members set up a Task Force working along with PIBA, CIB and GIAA. The members also met with Legco and Exco Members, Mr. Bernard Chan and stated our concern and opinion regarding such an approach.

- The HKCII also worked with LUA, PIBA and GIAA to draft a revised CPD proposal to Mr. Bernard Chan so that members can present a uniform proposal to the I.A.
- The HKCII also conducted a survey to gather opinions and comments from members regarding the CPD which had been sent to the I.A. as well as all other organizations for reference.
- The Chamber also expressed our opinion in regarding to the Customer Protection Declaration Form which was used in Life Insurance business.
- On the education area, the HKCII organized with the assistance of the VTC, four CPD core-credit courses with great success. Also there was one China StudyTour (CPD non-core credits) followed by a golf tournament. This was supported by many members. For the CPD courses, we would like to thank VTC's Financial Services Development Centre for their support.
- The All-China Federation of Industry & Commerce had also paid the HKCII a visit in September 2004. Members discussed various issues which affect ing China insurance industry. On the other hand, through the seminar, all attendees had a better understanding of Hong Kong insurance industry.

Finally, there were another insurance seminars held by our Executive Members to the Baptist Church Institute and Incorporated Owners. This is the first time the HKCII conducted public seminars to the community.



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  
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 : 703266



翹楚保險顧問有限公司  
CPS INSURANCE BROKERS LTD.

曾經有一份保險建議書放在我的面前，可惜我沒有加以珍惜，但是當意外臨到我身上時，我後悔莫及，如果現在要我為這份保險單定一個期限，我會說是一生一世。

## 意外招損失 保險防萬一

鄭國基 Steve Cheng

九龍油麻地彌敦道 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





# Activities

## Fellowship Gathering

The HKCII holds a regular Fellowship Gathering on the last Friday of every month. The monthly gathering is sponsored by different companies associated with the insurance industry. The gathering is designed to ensure that members meet in a relaxed setting so that different insurers and industry executives can discuss specific topics which is affecting the industry. The monthly gathering has proven to be a very popular event on the calendar.

We would also like to thank the following companies/associations for their support of the Fellowship Gathering in 2004:-

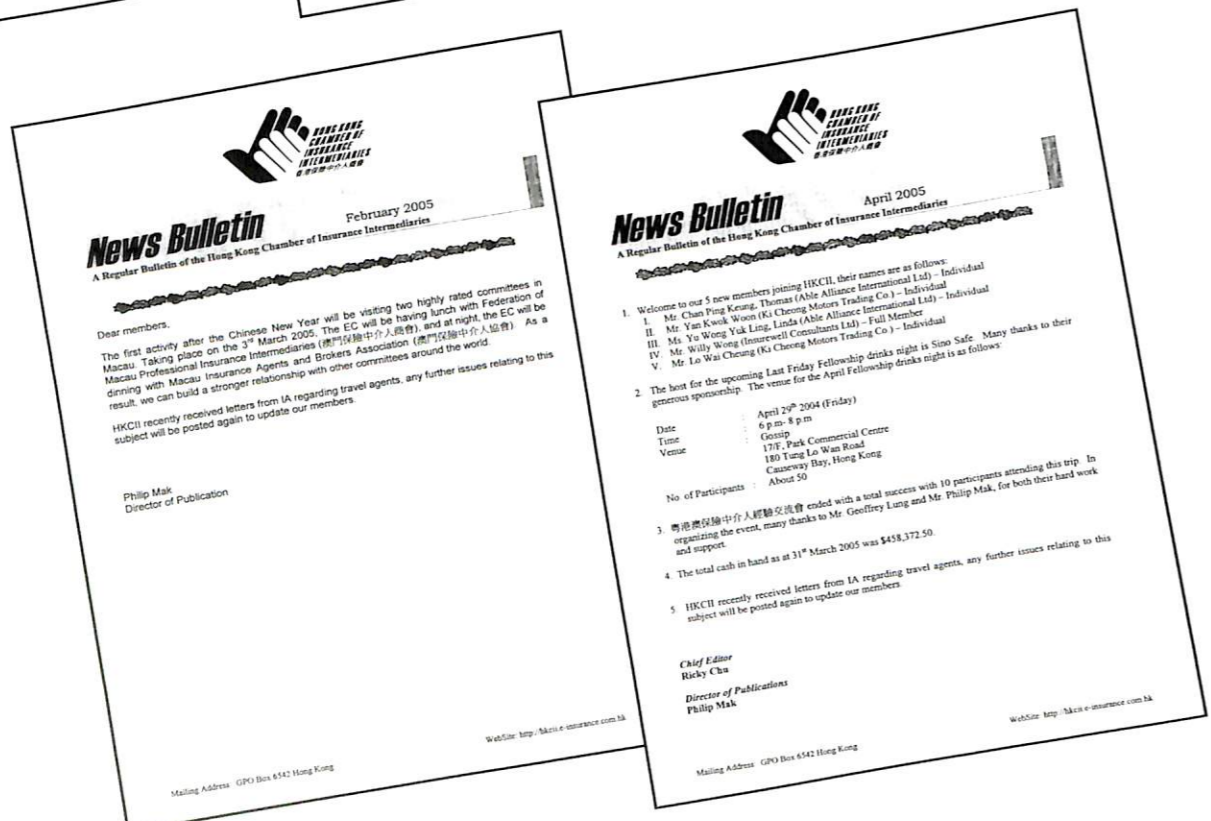
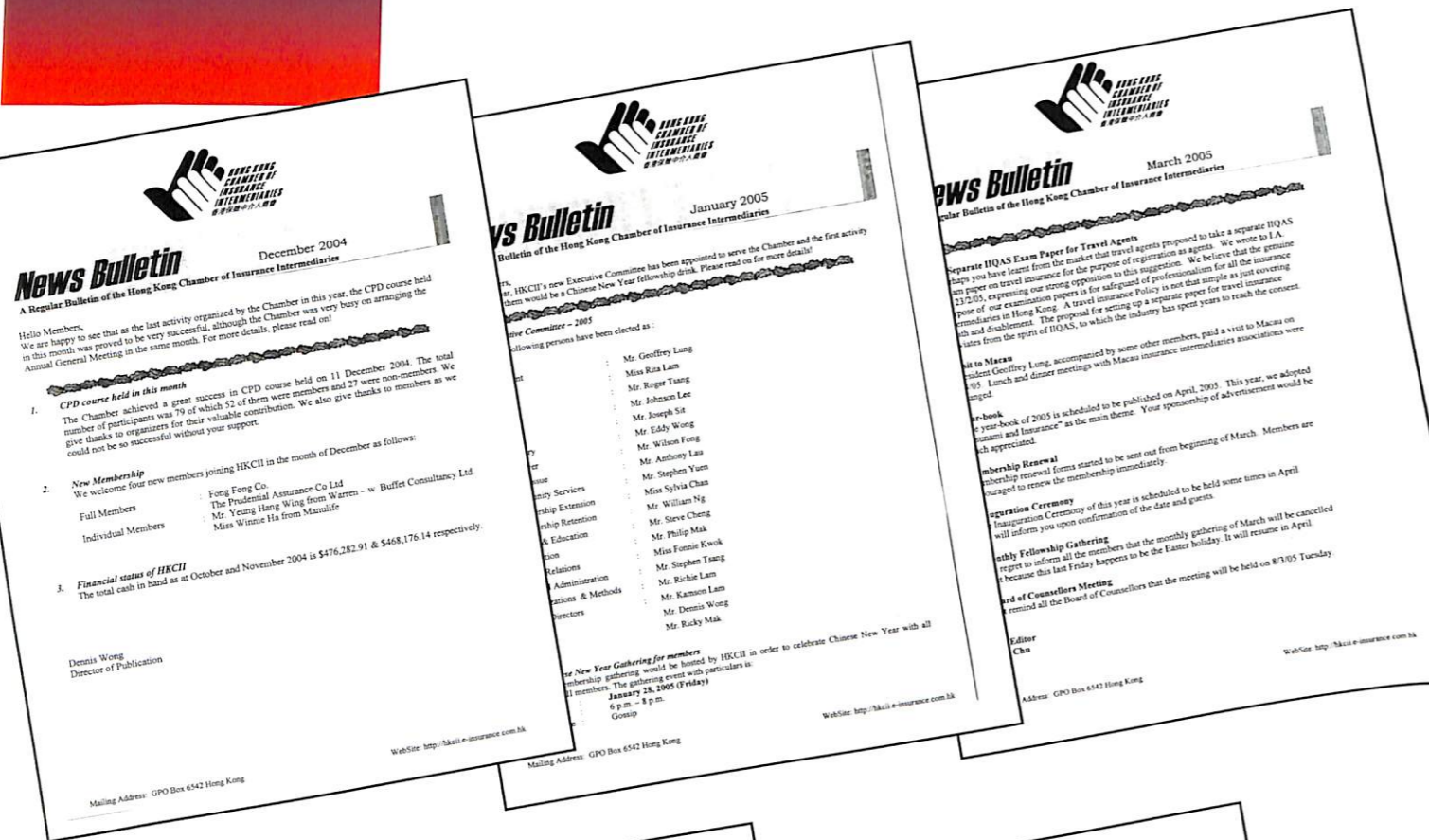

January	27	R.E.L. Hong Kong Insurance Brokerage, Ltd.
March	26	QBE Hongkong & Shanghai Insurance Ltd.
April	30	Transamerica Occidental Life
May	28	MetLife Hong Kong
June	25	Tugu Insurance Co., Ltd.
July	30	China Continent Property & Casualty Insurance Ltd.
August	27	American International Underwriters, Ltd.
September	24	ING General Insurance International
October	29	China Pacific Property Insurance Co., Ltd.
November	26	The Life Underwriters Association of Hong Kong Ltd.






# Publication

# News Bulletins

**Acanda International Ltd.**  
Insurance Services

AIB INSURANCE BROKERS LTD.




**WING HANG INSURANCE AGENCY LTD.**



**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.**



Financial Concepts



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.



## Activities

# Education

Our Chamber arranged several seminars for members to join in order to update their knowledge as well as getting some CPD credits. Some seminars held in 2004 were listed out for our memories, namely:-

1. On September 11, 2004, our Chamber held a seminar which related to the statutory law of motor insurance which was held in VTC's Hall of Internetworking. Attending members acquired 5 core credits.
2. On December 18, 2004, another seminar concerning 'Criminal Law relating to Insurance' was held in VTC lecture theatre. Attending members acquired another 5 IA core credits as well as MPF Non- Core credits.



## 全美定期保

生活更美好



由全美人壽保險公司提供之  
定期人壽保障

終日為口奔馳，無非是替子女及下一代的生活着想。居安思危，您只需選購全美人壽保險公司之定期人壽保險，便可安枕無憂。

透過 Trendsetter® Super 定期人壽保險產品系列，您可獲得全美人壽保險公司的優質保障；優點包括：

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- 保費保證於指定的10、15或20年內固定不變
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每份保單均由實力雄厚的全美人壽保險公司承保，您大可安心信賴。

全美定期保，生活更美好。請即聯絡全美人壽保險的業務代表查詢詳情。



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Trendsetter® Super 10 (#1-306 67-103), Trendsetter® Super 15 (#1-305 67-103)及 Trendsetter® Super 20 (#1-304 67-103) 定期人壽保單由全美人壽保險公司香港分公司發出。本公司在美國愛荷華州註冊。保費遞增：10年期計劃保費由第11年開始按年遞增；15年期計劃保費由第16年開始按年遞增；20年期計劃保費由第21年開始按年遞增。此系列產品只適用於香港。受保資格及保費取決於核保結果。如果受保人在保單生效首兩年內自殺身故，死亡賠償只限於退還已繳交之保費。

**TRANSAMERICA**  
OCCIDENTAL LIFE  
全美人壽保險公司

OL 1629 0804





# Accounts

## Balance Sheet

at 30th June, 2004

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2002 \$
<b>NON-CURRENT ASSETS</b>				
Property, plant and equipment	2(c)&3		399	798
<b>CURRENT ASSETS</b>				
Trade and other receivables	4	76,400		24,405
Cash and cash equivalents	2(g)	444,784		514,711
		521,184		539,116
<b>CURRENT LIABILITIES</b>				
Trade and other payables	5	7,970		3,800
<b>NET CURRENT ASSETS</b>				
			513,214	535,316
<b>NET ASSETS</b>				
			513,613	536,114
Representing :				
<b>ACCUMULATED SURPLUS</b>			513,613	536,114
<b>CHAMBER'S FUNDS</b>			513,613	536,114

Approved by Executive Committee on 14 Dec 2004

  
President

  
Hon. Treasurer

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

## Income and Expenditure Account

for The Year Ended 30th June, 2004

(expressed in Hong Kong Dollars)

	Notes	\$	\$	2002 \$
<b>INCOME</b>				
Membership subscriptions	2(d)	44,310		53,610
Advertising income	2(d)	90,600		93,100
Bank interest earned	2(d)	369		2,183
Sundry income		-		750
		<b>135,279</b>		<b>149,643</b>
<b>EXPENDITURE</b>				
Auditors' honorarium		3,800		3,800
Bank charges		600		1,270
Depreciation		399		400
Donations	7	-		5,000
Deficits from functions	8	33,278		2,326
Insurance		1,875		1,420
Micellaneous		8,654		2,529
Postage		1,803		731
Printing & stationery		6,410		5,532
Professional fees		3,800		-
Salaries - staff		13,000		21,800
Secretarial service fee		18,000		-
Storage fee		2,304		-
Telecommunication		17,357		8,625
Year Book Publication		46,500		93,000
			<b>(157,780)</b>	<b>(146,433)</b>
(DEFICIT)/SURPLUS BEFORE TAX			(22,501)	3,210
INCOME TAX	6(a)		-	-
NET (DEFICIT) SURPLUS FOR THE YEAR			(22,501)	3,210
ACCUMULATED SURPLUS BROUGHT FORWARD			536,114	532,940
ACCUMULATED SURPLUS CARRIED FORWARD			<b>513,613</b>	<b>536,114</b>





## Trade-related Information

# 香港保險業務臨時統計數字

(二零零四年一月至十二月)

## Provisional Statistics

on Hong Kong Insurance Business (January-December 2004)

於二零零四年十二月三十一日保險市場結構

INSURANCE MARKET STRUCTURE AT 31 DECEMBER 2004

獲授權保險公司數目

Number of Authorized Insurers

長期 <i>Long Term</i>	45
一般 <i>General</i>	116
綜合 <i>Composite</i>	19
總數 <b>Total</b>	<b>180</b>

保險中介人數目

Number of Insurance Intermediaries

獲授權保險經紀 <i>Authorized Insurance Brokers</i>	476
獲登記保險代理人 <i>Registered Insurance Agents</i>	31,207
總數 <b>Total</b>	<b>31,683</b>

概要

HIGHLIGHTS

全年 2004 Full Year  
(百萬港元)(HK\$ M)

全年 2003 Full Year  
(百萬港元)(HK\$ M)

一般業務

General Business

毛保費

<i>Gross Premiums</i>	22,995	24,766
-----------------------	--------	--------

淨保費

<i>Net Premiums</i>	16,273	17,045
---------------------	--------	--------

承保利潤 / (虧損)

<i>Underwriting Profit / (Loss)</i>	<b>2,154</b>	<b>1,343</b>
-------------------------------------	--------------	--------------

長期業務

Long Term Business

有效業務保單保費收入

<i>Revenue Premiums (in-force Business)</i>	100,088	77,951
---	---------	--------

新造業務 \* 保單保費 (不包括退休計劃)

<i>New Business* Office Premiums (exclude Retirement Scheme)</i>	38,595	25,097
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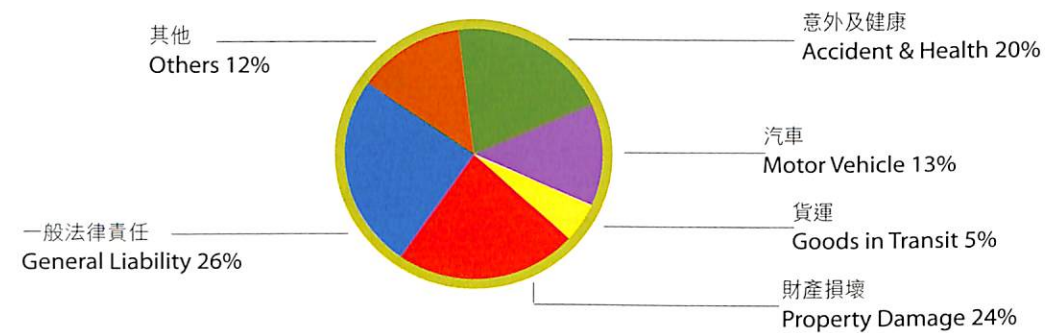
# Trade-related Information

## 按業務類別劃分的保費組合

### COMPOSITION OF PREMIUMS BY CLASS OF BUSINESS

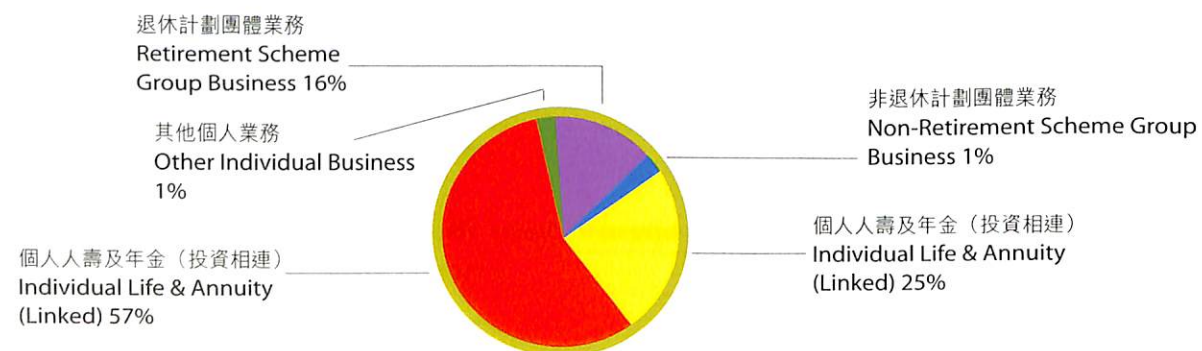
#### 按毛保費計的一般業務

#### 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 Accident & Health	4,523
汽車 Motor Vehicle	3,064
貨運 Goods in Transit	1,246
財產損壞 Property Damage	5,474
一般法律責任 General Liability	5,974
其他 Others	2,711
<b>總額 Total</b>	<b>22,992</b>

#### 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) Individual Life & Annuity (Non-Linked)	56,666
個人人壽及年金 (投資相連) Individual Life & Annuity (Linked)	25,016
其他個人業務 Others Individual Business	971
退休計劃團體業務 Retirement Scheme Group Business	16,205
非退休計劃團體業務 Non-Retirement Scheme Group Business	1,230
<b>總額 Total</b>	<b>100,088</b>

\* 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





## Association/ Authority

## Trade Associations/ Related Authorities

Name of Trade Association / Related Authority	Tel.	Fax.	Correspondence Address and Website
<b>Hong Kong</b>			
Actuarial Society of Hong Kong	2147 9418	2520 1967	2202 Tower 2, Lippo Centre, 189 Queensway, Hong Kong. <a href="http://www.actuaries.com.hk">http://www.actuaries.com.hk</a>
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. <a href="http://www.consumer.org.hk">http://www.consumer.org.hk</a>
Institute of Professional Education and Knowledge (Vocational Training Council)	2836 1850	2891 5707	8/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong. <a href="http://www.fsd.vtc.edu.hk">http://www.fsd.vtc.edu.hk</a>
FLMI Society of Hong Kong	2511 0851	2851 0078	GPO Box 3471, Hong Kong.
General Agents and Managers Association of Hong Kong Ltd.	2893 9699	2832 9822	Rm. 903, Bartlock Centre, 3 Yiu Wa Street, Causeway Bay, Hong Kong. <a href="http://www.gama.com.hk">http://www.gama.com.hk</a>
Hong Kong Confederation of Insurance Brokers	2882 9943	2890 2137	22/F, Prince's Building, 10 Chater Road, Central, Hong Kong. <a href="http://hkci.org">http://hkci.org</a>
Hong Kong Federation of Insurers / Insurance Agents Registration Board	2520 1868	2520 1967	29/F., Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. <a href="http://www.hkfi.org.hk">http://www.hkfi.org.hk</a>
Hong Kong General Insurance Agents Association Ltd.	2272 8899	2854 1103	17/F, COSCO Tower, 183 Queen's Road Central, 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	2116 8654	2882 6989	21/F, 111 Leighton Road, Causeway Bay, Hong Kong
Insurance Claims Complaints Bureau	2520 2728	2520 1967	29/F., Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. <a href="http://www.iccb.org.hk/e_home.htm">http://www.iccb.org.hk/e_home.htm</a>
Insurance Institute of Hong Kong	2520 0098	2295 3939	Rm 1705 Beverly House, 93-107 Lockhart Road, Wanchai, Hong Kong <a href="http://www.iihk.org">http://www.iihk.org</a>
Life Underwriters Association of Hong Kong	2570 2256	2570 1525	Unit D, 23/F., Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong. <a href="http://www.luahk.com">http://www.luahk.com</a>
Mandatory Provident Fund Schemes Authority	2918 0102	2259 8806	21/F & 22/F., One International Finance Centre, 1 Harbour View Street, Central, Hong Kong. <a href="http://www.mpfahk.org">http://www.mpfahk.org</a>
Motor Insurers' Bureau of Hong Kong	2866 9681	2866 9536	Room 901, Bank of East Asia Harbour View Center, 56 Gloucester Road, Wanchai, Hong Kong. <a href="http://www.mibhk.com.hk">http://www.mibhk.com.hk</a>
Office of the Commissioner of Insurance	2867 2565	2869 0252	21/F, Queensway Government Offices, 66 Queensway, Hong Kong. <a href="http://www.info.gov.hk/oci">http://www.info.gov.hk/oci</a>
Professional Insurance Brokers Association	2869 8515	2770 2372	Room 1402 Kai Tak Commercial Building, 317-319 Des Voeux Road Central, Hong Kong. <a href="http://www.piba.org.hk">http://www.piba.org.hk</a>
<b>Hong Kong Chamber of Insurance Intermediaries</b>	<b>2577 3233</b>	<b>2577 3363</b>	<b>GPO Box 6542 Hong Kong. <a href="http://hkci.e-insurance.com.hk">http://hkci.e-insurance.com.hk</a></b>
香港保險中介人商會			
<b>Macau</b>			
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.
Association of Macau Financial Employees	(853) 567 541	(853) 567 541	Rua de Silva Mender No. 5, Edif. Hang Fat GF(C), Macau





Eddy Wong

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

Members

Membership List 2004

AIA SUCCESS - RM AGENCY  
RICKY MAK

誠尚保險服務公司  
INSUVEST FINANCIAL SERVICES

Full Member

Company Name	Contact Person	Tel. No.	Fax No.
Acanda International Limited	Ms. Law K. L. Virginia	2854 3838	2854 3928
AMI Insurance Brokers Ltd	Ms. Or S.W., Amy	2723 1392	2723 4133
Apex Insurance Brokers Limited	Mr. Mak Shun Pong, Philip	2366 8898	2376 2325
Assurance Appraisal	Mr. Fong Foo Keung, Gregory	2891 1229	2579 0014
Assurance Appraisal Ltd.	Mr. Fong Tin Chi, Wilson	2891 1229	2579 0014
B & J Co. Insurance Agency	Mr. Lau Yat King	2366 1108	2366 1238
Central Union Ins. Consultant Co., Ltd.	Mr. Cheng Yiu Wah, Warren	2881 1621	2882 9916
Charter Gilman Insurance Brokers Ltd.	Mr. Herman Cheung	2823 0170	2865 0779
Charter-Union Insurance Brokers Limited	Mr. Leung Kin Hing, Edmond	2865 5797	2861 0229
Chubb Insurance Services. (HK) Ltd.	Mr. Geoffrey Lung	2865 3263	2865 5339
Convoy Financial Services Ltd.	Mr. Chan C.K., Stanley	2311 3328	2708 3033
Cynergy Partners Limited	Ms. Au Ming Yee, Belinda	2511 3302	2511 3303
CIS Insurance Brokers Ltd.	Mr. Chan Francis	2529 8828	2865 6155
CPS Insurance Brokers Ltd.	Mr. Cheng Kwok Kee, Steve	2708 3328	2708 3033
Dennis Wong & Co.	Mr. Wong Kay Chau, Dennis	2723 6101	2732 0331
Financial Concepts	Mr. Lau T.Y., Anthony	2116 8646	3188 1305
Fong Fong Co.	Ms. Fannie Kwok	2733 1288	2285 9393
Forever Insurance Agency Co.	Mr. Stephen Tsang	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. Leung Tai Lin, Jameson	2866 5555	2866 5500
Hanshun Insurance Consultants (HK) Ltd.	Mr. Jonas Man	2545 6227	2542 2159
Harvester Ins. Brokers & Consultants Ltd.	Ms. Amy Tam	2869 1807	2521 7399
HCG Insurance Services Ltd.	Mr. Leung Che Keung, Raymond	2579 8377	2516 6992
Hilsen Insurance Consultants Ltd.	Mr. So K.L., Steven	2739 7702	2739 7472
I.P.A. International Co. Ltd.	Ms. Lau Chor Ying, Patra	2789 8700	2789 8660
ICS Insurance Brokers (Int'l) Ltd.	Mr. Tsang C.P., Roger	2882 2206	2882 2211
Insuright Insurance Brokers Ltd.	Mr. Leung W.S., Patrick	2541 1696	2541 8362
Insur-Union Insurance Brokers Ltd.	Mr. Raymond Yam	2397 7208	2397 7149
IRC ASIA Insurance Brokers Ltd.	Ms. Lee, Angela	2578 8631	2578 8162
JM Consultancy Ltd.	Mr. Sit Cho Lun, Joseph	2363 0135	2774 3103
Kai Fung Insurance Broker Ltd.	Mr. Tang Kai Sing	2473 6655	2473 6866
Keystone Underwriters Ltd.	Ms. Choi Ka Yi, Shirley	2866 3773	2865 2969
K&S Insurance Service Ltd.	Mr. Cheng Kwok Wai, Vincent	2771 8836	2388 7278
L & C Insurance Consultant Ltd.	Mr. Kwan Yik Shun, Harley	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
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
Mass Insurance Brokers Ltd.	Mr. Wong Cheong Chung, Francis	2851 7928	2851 9003
Maxable Insurance Consultancy Ltd.	Mr. Yuen Kwok Keung, Stephen	2733 1288	2733 1280
Newstate Stenhouse Ltd.	Mr. Lam Yu Wah, Simon	2723 4868	2739 8945
Olympic Insurance Agency Company	Mr. Law Siu Hung, Paul	2788 9191	2780 2388
Richie Lam & Co.	Mr. Richie Lam	3181 2888	2152 9979
Ranger Insurance Brokers Ltd.	Mr. Ho Y. M., Alfred	2826 3661	2179 5078
R.C. Agency	Mr. Cheung Wai Leung, Roy	2311 7388	2733 1280
REL Hong Kong Insurance Brokerage, Ltd.	Ms. Chan Siu Ying, Sylvia	2882 4336	3428 9181
REL Hong Kong Insurance Agency, Ltd.	Ms. Shum W.S., Judy	2882 4336	3428 9181
Realife Insurance Consultants Ltd.	Mr. Chiu Chun Keung, Ivan	2783 6363	2783 6565
Ricky Mak & Co.	Mr. Mak Wai Kei, Ricky	2732 0300	2628 9273
Ricra 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 Brokers Ltd.	Mr. So Sau Shan, Simon	2730 8189	2735 5895
SK Insurance Brokers Ltd.	Ms. Rita Lam	2528 9316	2528 0609
Stanford Insurance Brokers Ltd.	Mr. Poon P.Y., Stanley	2893 3982	2893 8332
Sun Flower Insurance Agency Ltd.	Mr. Tong Shing Fun	2521 1881	2521 1919
Swiss Insurance Management (HK) Ltd.	Mr. Poon, Wing Fai, Jimmy	2977 0668	2105 3700
Trans-Pacific Insurance Brokers Ltd.	Mr. Lam Ping Chun, Kamson	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	2770 0291	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

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.









Professional Insurance Consultants	Mr. Ip Chung Kei	9026 3401	2482 2166
Professional Insurance Consultants Co.	Mr. Poon Chi Ming	2752 7970	2752 7984
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.	2658 7655	2258 7511
Ranger Insurance Brokers Ltd.	Ms. Wendy Fung	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 4336	3428 9181
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Ms. Chan Siu Yin, Sylvia	2882 4336	3428 9181
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 Agency, Ltd.	Ms. Lee Mung Wah	2882 2255	2882 2460
R.E.L. Hong Kong Insurance Brokers Ltd.	Ms. Tsui Pui Kuen	2882 4336	3428 9181
R.E.L. Hong Kong Insurance Brokerage, Ltd.	Mr. Leung Kin Hong, Kenny	2882 4336	3428 9181
Realife Insurance Consultants Ltd.	Mr. Chiu Chun Keung, Ivan	2780 3122	2781 0770
Realife Insurance Consultants Ltd.	Ms. Peon Yung	2780 3122	2781 0770
Richie Lam & Co.	Mr. Richie Lam	3181 2888	2152 9979
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
Royle Insurance Agents Ltd.	Mr. Lee Tak Fu, Andrew	2542 0772	2545 3987
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 Sun	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	2838 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 5230
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	Mr. Lee Kim Hung, John	2770 0291	2385 6363
Yast Spark Insurance Agency Ltd.	Mr. Leung K., Roger	2453 0773	2543 4770
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
Winterthur Life	Mr. Teem Lam	2117 3580	8202 5899
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 Xiu Insurance Management & Agents Co. Ltd.	Mr. Wang Yan Hui, Kevin	2511 2876	2519 9729

### Corporate Associate Member

Company Name	Contact Person	Tel No.	Fax No.
A. I. U. Ltd.	Mr. Ricky Kan	2832 6461	2838 9901
AXA China Region Ins Co., Ltd (Brokers)	Mr. Thomson Tom	2519 1235	2598 5861
Asia Insurance Co. Ltd.	Mr. Wong K. H.	2867 7988	2810 0218
Chevalier Insurance Co. Ltd.	Mr. Yau C.H., Jonathan	2312 1818	2312 0818
Chubb Insurance Co. Ltd.	Mr. Chan Siu Kuen, Eric		
ING General Insurance International	Ms. Yuki Lam	2850 3002	2850 3031
Jerneh Insurance (HK) Ltd	Mr. Silas Leung	2967 2259	2281 1557
Mass Mutual Asia Ltd.	Mr. Wong C.L., Jonas	2919 9109	2919 9192
Min Xin Insurance Co. Ltd.	Mr. Peter Chan	2511 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. Bob Bettridge	2823 8388	2186 6118
New York Life International Worldwide Ltd.	Ms. Lai	2837 7003	2837 5125
Toplis and Harding (Hong Kong) Ltd.	Mr. Wong W.T., Peter	2861 3812	2866 7226

### Individual Associate Member

Company Name	Member	Tel No.	Fax No.
A. I. U. Ltd.	Mr. Ricky Kan	2832 6461	2838 9901
A. I. U. Ltd.	Mr. Ching Yung Fai, Ray	2830 9190	2893 5369
A. I. U. Ltd.	Mr. Gary Wong	2830 9192	2893 5369
A. I. U. Ltd.	Ms. Cheung Ngai Wing, Agnes	2830 9192	2893 5369
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 China Region Ins Co., Ltd (Brokers)	Mr. Thomson Tom	2519 1235	2598 5861
AXA China Region Insurance Co. Ltd.	Mr. Leung Chi Fei	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	2598 6502
AXA China Region Insurance Co. Ltd.	Mr. Au Wing Wing	2519 1555	2598 6502
AXA China Region Insurance Co. Ltd.	Mr. Li Wai, Paul	2519 1555	2598 6502
C. G. U. International Insurance plc.	Mr. Tang Kai Lam, Louis	2894 0618	2577 9938
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, Ivan	2331 5912	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
Chubb Insurance Co. Ltd.	Mr. Chan Siu Kuen, Eric		
CIGNA Worldwide Insurance Company	Ms. Adeline Ng	2539 9322	2967 9763
CIGNA Worldwide Insurance Company	Ms. Gloria Yip	2539 9326	2967 9763
Deloitte Touche Tohmatsu	Ms. Heidi Leung	2238 7143	2542 2982
Ernst & Young	Ms Lin Shu-Yen	2849 9338	2849 9337
Hang Seng Insurance Co. Ltd.	Mr. Lui Wai Hong, Edward	2198 7800	2526 5312
Hang Seng Insurance Co. Ltd.	Mr. Yiu Kai Chung, Jase	2198 7800	2526 5312
Hong Kong Cybertech Ltd.	Ms Xu Jing, Montair	2771 1377	2385 6363
Hong Kong Federation of Insurers, The	Mr. Fu K.C., Burnie	2861 9333	2520 1967
ING Life Insurance Co. (Bermuda) Ltd.	Mr. Chong Kwok Tat	9682 3120	2541 5847
ING General Insurance International	Mr. Lawrence Luk	2850 3030	2850 3031
ING General Insurance International	Ms. Susan Sze	2850 3030	2850 3031
ING General Insurance International	Ms. Yuki Lam	2850 3030	2850 3031
ING General Insurance International	Mr. Sunny Leung	2850 3030	2850 3031
ING General Insurance International	Mr. Edward Lo	2850 3030	2850 3031
HSBC Ins Brokers (Asia-Pacific) Ltd.	Ms Evanda Fung	2533 6201	2598 4937
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. Silas Leung	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
Mass Mutual Asia Ltd.	Mr. Wong C. L., Jonas	2910 9000	2576 6756
Mass Mutual Asia Ltd.	Mr. Tang Lam Hing, Albert	2910 9363	2919 9305
Ming An Insurance Co (HK) Ltd., The	Mr. Mah H. L., Alan	2852 8383	2540 3310
Ming An Insurance Co (HK) Ltd., The	Mr. Chan Pui Leung	2852 7106	2543 5926
Ming An Insurance Co (HK) Ltd., The	Mr. Yiu Kwok	2852 8312	2540 3310
Min Xin Insurance Co. Ltd.	Mr. Peter Chan	2511 5671	2526 7364
Min Xin Insurance Co. Ltd.	Ms. Jessie Cheng	2511 5671	2526 7364
Min Xin Insurance Co. Ltd.	Ms. Anita Chan	2511 5671	2565 7364
Min Xin Insurance Co. Ltd.	Mr. Chris Siu	2511 5671	2526 7364
Min Xin Insurance Co. Ltd.	Mr. Tommy Tang	2511 5671	2526 7364
Min Xin Insurance Co. Ltd.	Ms. Queenie Kwok	2511 5671	2526 7364
MLC (Hong Kong) Ltd.	Mr. Bob Bettridge	2823 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. David Tam	2823 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. Benny Ng	2823 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. Peter Lai	2823 8388	2186 6118
MLC (Hong Kong) Ltd.	Mr. Cheng T. C.	2823 8388	2186 6118
MRI Worldwide Hong Kong Ltd	Mr. Cheung Tony	2801 6960	2530 9905
New York Life International Worldwide Ltd.	Ms. Lai	2837 7003	2837 5125
New York Life International Worldwide Ltd.	Mr. Ho Chun Hong, Daniel	2837 7009	2881 0043
Progress Co.	Mr. Diu C. S.	3428 9189	3428 9181
QBE Hongkong & Shanghai Insurance Ltd.	Mr. Law Bo Tung, Lobo	2828 0028	2877 3313
QBE Hongkong & Shanghai Insurance Ltd.	Mr. Tang Man Yung, Derek	2828 0028	2877 3313
QBE Hongkong & Shanghai Insurance Ltd.	Mr. Tsang Fu Tsuen, Tony	2828 0028	2877 3313
Sumitomo Property & Casulty Ins. Co. (HK) Ltd., The	Mr. Raymond Cheung	2523 8191	2527 7114
Sumitomo Property & Casulty Ins. Co. (HK) Ltd., The	Ms. Fanny Lam	2523 8191	2537 7114
Sun Life Financial (Hong Kong) Ltd.	Ms. Regina Wai	2103 8183	2103 8613
Toplis and Harding (Hong Kong) Ltd.	Mr. Wong W.T., Peter	2861 3812	2866 7226
VeriSafe International Ltd.	Ms. Wendy Lam	2581 3118	3110 2163
Wong & Tang Solicitors	Mr. Ng Chun Keung, Alan	2521 3166	2521 0186



## 2004 Year Book Editorial Board

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Mr. Stephen Tsang



### 邦域保險顧問有限公司

TRANS-PACIFIC INSURANCE BROKERS LTD.  
(Affiliated with Pacific Insurance Broker Inc. in Canada)

CIB Member of The Hong Kong  
Confederation of Insurance Brokers

15/F., 83 Wan Chai Road  
Wan Chai, Hong Kong.  
香港灣仔道八十三號十五樓

Tel : (852) 2838 5262  
Fax : (852) 2834 5230  
電話 : (852) 2838 5262  
傳真 : (852) 2834 5230

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

保宜保險經紀有限公司  
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://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.

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 I)

**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 : \_\_\_\_\_

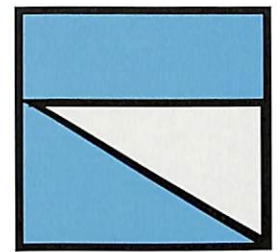
Signature of applicant (With company chop)

**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	



REL Hong Kong Insurance Brokerage, 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**  
Flat D, 8/F.,  
Wing Cheong Commercial Building  
23 Jervois Street,  
Sheung Wan, Hong Kong  
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