

# 財政報告

## FINANCIAL REPORT

### HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES INCOME STATEMENT FOR THE YEAR ENDED 30 JUNE 2020

	Notes	2020 HK\$	2019 HK\$
REVENUE	3	263,616	317,914
LESS: EXPENDITURE			
Accountancy fee		(5,000)	(6,000)
Administrative expenses		(168,934)	(160,749)
Auditors' remuneration		(9,000)	(10,000)
Bank charges		(665)	(400)
Business registration fee		(250)	(2,250)
Community expenses		-	(100)
Donation		(6,100)	(6,000)
Entertainment		(6,973)	(2,239)
Insurance		(8,235)	(8,003)
Postage and courier		(2,667)	-
Printing and stationery		(1,902)	-
Sundry expenses		(7,670)	(2,272)
Telephone and internet expenses		(1,608)	(2,214)
Website		(1,430)	(1,430)
Year book publication		(66,550)	(80,293)
		(286,984)	(281,950)
(DEFICIT)/SURPLUS BEFORE TAX		(23,368)	35,964
INCOME TAX EXPENSE	5	904	623
(DEFICIT)/SURPLUS FOR THE YEAR		(22,464)	36,587


The accompanying Accounting Policies and Explanatory Notes from an integral part of, and should be read in conjunction with, these financial statements.

HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES  
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2020

	Notes	2020 HK\$	2019 HK\$
<b>NON-CURRENT ASSETS</b>			
Property, plant and equipment	6	1	1
<b>CURRENT ASSETS</b>			
Accounts receivable		80,500	35,825
Interest receivable		661	1,834
Deposit paid		1,300	1,300
Prepayment		11,500	6,917
Fixed deposit		639,848	628,997
Bank balances		158,421	294,356
		<u>892,230</u>	<u>969,229</u>
<b>CURRENT LIABILITIES</b>			
Accruals		(15,395)	(78,506)
Temporary receipts		(9,480)	-
Income tax payable		-	(904)
		<u>(24,875)</u>	<u>(79,410)</u>
<b>NET CURRENT ASSETS</b>		<u>867,355</u>	<u>889,819</u>
<b>NET ASSETS</b>		<u>867,356</u>	<u>889,820</u>
<b>GENERAL FUND</b>		<u>867,356</u>	<u>889,820</u>
Accumulated surplus		<u>867,356</u>	<u>889,820</u>

Approved on behalf of the Executive Committee by:

  
\_\_\_\_\_  
Lee Chun Ming  
President

  
\_\_\_\_\_  
Lee Wai Kan  
Treasurer

The accompanying Accounting Policies and Explanatory Notes from an integral part of, and should be read in conjunction with, these financial statements.

# 2020 年香港保險業務臨時統計數字

## 2020 Provisional Statistics on Hong Kong Insurance Business

### 於 2020 年 12 月 31 日的保險市場結構

### Insurance Market Structure as at 31 December 2020

獲授權的保險公司數目 Number of Authorised Insurers	
長期 Long Term	53
一般 General	91
綜合 Composite	20
<b>總數 Total</b>	<b>164</b>

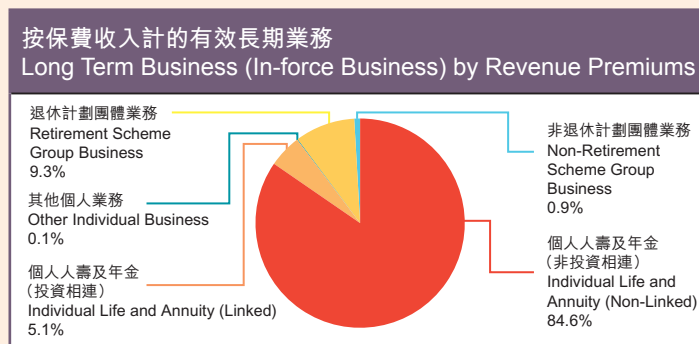
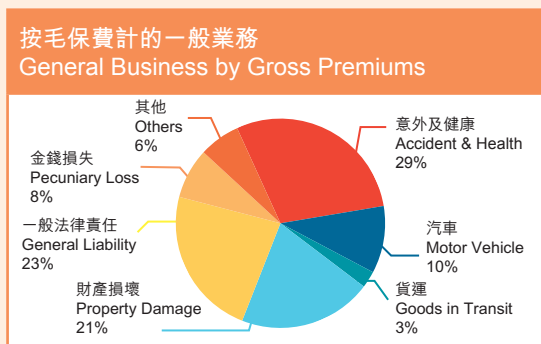
保險中介人數目 Number of Insurance Intermediaries			
持牌保險經紀公司 Licensed Insurance Broker Companies	827	持牌保險經紀公司的業務代表 Licensed Technical Representatives of Insurance Brokers	10,998
持牌的保險代理人 Licensed Individual Insurance Agents	88,508	持牌保險代理人的業務代表 Licensed Technical Representatives of Insurance Agents	26,644
持牌的保險代理商 Licensed Insurance Agencies	2,336		

概要 Highlights	2020 年度 (百萬港元) Year 2020 (HK\$ m)	2019 年度 (百萬港元) 2019 (HK\$ m)	變化 Change
<b>一般業務</b> General Business			
毛保費 Gross Premiums	60,297	55,669	+8.3%
淨保費 Net Premiums	40,932	37,650	+8.7%
承保利潤 / (虧損) Underwriting Profit/(Loss)	2,232	1,127	+98.0%
<b>長期業務 (新造業務 #)</b> Long Term Business (New Business #)			
保單保費 (不包括退休計劃) Office Premiums (exclude Retirement Scheme)	133,411	172,716	-22.8%

# 新造人壽業務的數字並不包括退休計劃業務。  
Figures for long term new business exclude retirement scheme business.

### 按業務類別劃分的保費組合

### Composition of Premiums by Class of Business



### 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	17,581
汽車	Motor Vehicle	6,264
貨運	Goods in Transit	1,559
財產損壞	Property Damage	12,443
一般法律責任	General Liability	13,930
金錢損失	Pecuniary Loss	4,704
其他	Others	3,816
<b>總額</b>	<b>Total</b>	<b>60,297</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)	463,861
個人人壽及年金 (投資相連)	Individual Life & Annuity (Linked)	27,720
其他個人業務	Other Individual Business	815
退休計劃團體業務	Retirement Scheme Group Business	50,748
非退休計劃團體業務	Non-retirement Scheme Group Business	4,943
<b>總額</b>	<b>Total</b>	<b>548,087</b>

\* 新造業務包括整付及年度化保費，但不包括退休計劃業務的所有供款。

\* New business includes single revenue premiums and annualised premiums, but excludes all contributions from retirement scheme business.

本報告所包含數字，是根據保險公司向保險業監管局提交的季度報表內申報的統計資料編制而成。該等資料屬臨時性質及未經審計，並且以曆年基礎計算。因此該等資料有可能經最後審計而被修改。保險業監管局雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。更詳盡的臨時統計數字資料可從保險業監管局處的網頁下載。

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the IA. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the IA disclaims any warranties or representations of any kind with regard to such information. More details of the provisional statistics are available for downloading at the Insurance Authority's website.

## 就業人口

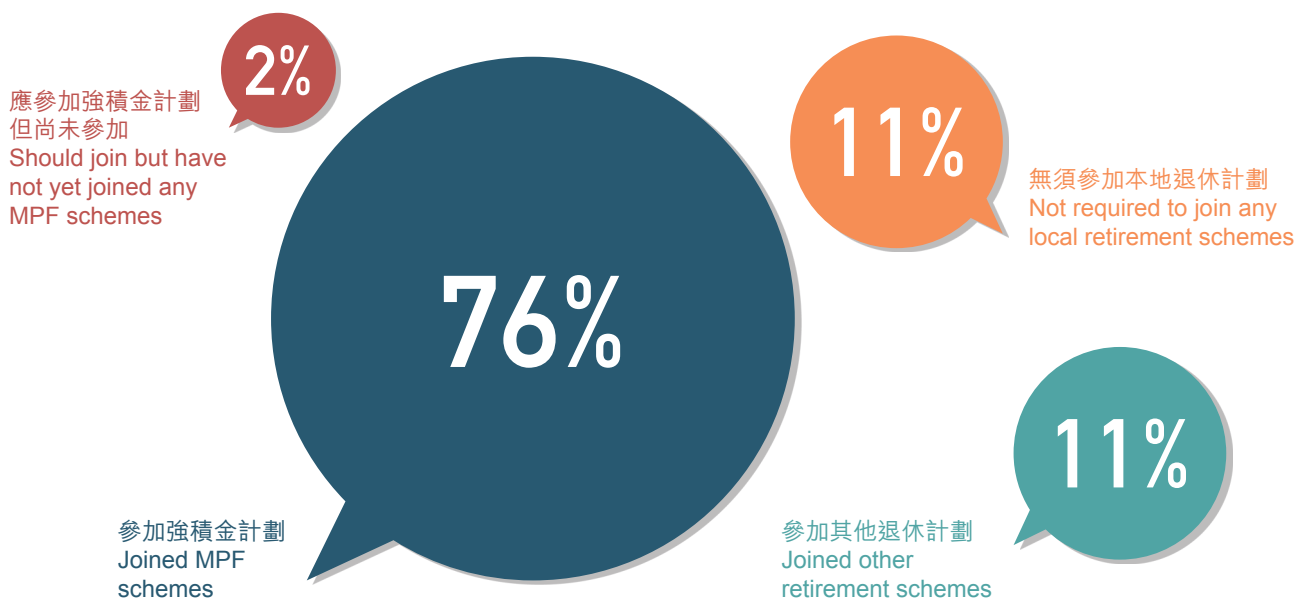
根據香港特別行政區政府統計處公布之 2020 年第 1 季《綜合住戶統計調查按季統計報告》，在本港 372 萬就業人口中，僱員及自僱人士<sup>1</sup> 的數目分別佔 340 萬及 31 萬，另外約有 11,000 人為無酬家庭從業員。

在就業人口中，有 76% 獲強積金計劃保障，11% 受其他退休計劃保障，如公務員退休金計劃及獲強積金豁免的職業退休計劃等。11% 就業人口並沒有法律責任參加任何本地退休計劃。他們大部分均為家務僱員及 65 歲以上或 18 歲以下的僱員。其餘 2% 的就業人口為應參加強積金計劃但尚未參加的人士。

## The Employed Population

According to the Q1 2020 Report on General Household Survey published by the Census and Statistics Department, HKSAR, Hong Kong's employed population of 3.72 million was made up of 3.40 million employees and 0.31 million self-employed persons<sup>1</sup> (SEPs). In addition, around 11,000 persons were unpaid family workers.

Among the employed population, 76% are covered under MPF schemes and 11% are covered under other retirement schemes, such as Civil Service Pension Scheme, and MPF exempted ORSO schemes, etc. Eleven percent of the employed population, most of them domestic employees and employees who are aged above 65 or below 18, are not required to join any local retirement scheme according to law. The remaining 2% of the employed population are people who should have joined MPF schemes but have not done so.



按退休計劃種類劃分的就業人口 \*  
Employed Population by Type of Retirement Schemes\*

\* 經四捨五入後，各項百分比的總和未必等同 100%。  
Percentages may not sum up to 100% due to rounding.

<sup>1</sup> 強積金制度下的自僱人士，包括政府統計處《綜合住戶統計調查按季統計報告》中界定的「自營作業者」及「僱主」。

Self-employed persons under the MPF System include both "self-employed persons" and "employers" as defined in the *Quarterly Report on General Household Survey*, Census and Statistics Department.

資料來源 Sources of Data: 強制性公積金計劃管理局 Mandatory Provident Fund Schemes Authority

# 業界組織 / 相關機構

## TRADE ASSOCIATIONS / RELATED INSTITUTIONS

	Tel. 電話	Fax. 傳真
<b>Hong Kong 香港</b>		
<b>Hong Kong Chamber of Insurance Intermediaries (HKCII)</b> 香港保險中介人商會	<b>8108 1238</b>	<b>8108 1282</b>
Chinese Insurance Association of Hong Kong Ltd. 香港華商保險公會有限公司	2815 7700	2541 0615
Chinese Underwriters Club (CUC) 保險從業華員會		
LOMA Society of Hong Kong (LOMA) 香港壽險管理學會	6017 2233	
General Agents and Managers Association of HK Ltd. (GAMA) 香港人壽保險經理協會	2893 9699	2832 9822
Hong Kong Confederation of Insurance Brokers (CIB) 香港保險顧問聯會	2882 9943	2890 2137
Hong Kong Federation of Insurers - Insurance Agents Registration Board (HKFI) 香港保險業聯會	2520 1868	2520 1967
Hong Kong General Insurance Affairs Association Ltd. 香港一般保險業協會	3466 6844	3914 9266
Hong Kong Society of Certified Insurance Practitioners (HKCIP) 香港保險師公會	9482 5591	
Independent Financial Advisers Association (IFAA) 獨立理財顧問協會有限公司		
The Insurance Complaints Bureau (ICB) 保險投訴局	2520 2728	2520 1967
The Chartered Insurance Institute 英國特許保險學院	2520 0098	2295 3939
Life Underwriters Association of Hong Kong (LUA) 香港人壽保險從業員協會	2570 2256	2570 1525
Mandatory Provident Fund Schemes Authority (MPFA) 強制性公積金計劃管理局	2918 0102	2259 8806
Motor Insurers' Bureau of Hong Kong (MIBHK) 香港汽車保險局	2866 9681	2866 9536
Insurance Authority 保險業監管局	3899 9983	3899 9993
Professional Insurance Brokers Association (PIBA) 香港專業保險經紀協會	2869 8515	2770 2372
<b>Macau 澳門</b>		
Federation of Macau Professional Insurance Intermediaries	(853) 8291 9225	(853) 2896 0055
Macau Insurers' Association	(853) 2882 2266	(853) 2833 7531
Macau Insurance Agents and Brokers Association	(853) 2833 1661	(853) 2857 0848
Association of Macau Financial Employees	(853) 2836 2223	(853) 2836 2226
Macau Insurance Intermediaries Association	(853) 2872 3636	(853) 2835 6511
<b>China 中國</b>		
深圳市保險中介行業協會 (SIIA)	(0755) 8294 7341	(0755) 8290 9140

## Correspondence Address 地址

## Website 網址

<b>GPO Box 6542 Hong Kong.</b> <b>Email: admin@hkci.org</b>	<b>www.hkci.org</b>
Unit A, 19/F, Unionway Commercial Centre, 283 Queen's Road Central, Hong Kong. Email: ciassn.hk@gmail.com	www.ciahk.com.hk
G.P.O. Box 523, Hong Kong.	cuchk.com.hk
Email: administrator@loma.com.hk	www.loma.com.hk
Suites 1705-6, 17/F, Two Chinachem Exchange Square, 338 King's Road, North Point, Hong Kong. Email: info@gama.com.hk	www.gama.com.hk
Room 1504, Tai Tung Building, 8 Fleming Road, Wanchai, Hong Kong. Email: info@hkcib.org	www.hkcib.org
29/F, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. Email: hkfi@hkfi.org.hk	www.hkfi.org.hk
Unit 1108, 11/F, Liven House, 61-63 King Yip Street, Kwun Tong, Kowloon. Email: admin@hkgiaa.org.hk	www.hkgiaa.org.hk
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Room 1502, Easey Comm'l Bldg, 253-261 Hennessy Road, Wanchai, Hong Kong. Email: info@ifaa.com.hk	aifaasia.hk
29/F, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. Email: icb.enquiry@icb.org.hk	www.icb.org.hk
Room 1901B, Allied Kajima Building, 138 Gloucester Road, Wanchai, Hong Kong. Email: hkequiries@cii-hk.com	www.cii.co.uk
Unit A-D, 23/F, Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong. Email: info@luahk.org	www.luahk.org
Level 8, Tower 1, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung. Email: mpfa@mpfa.org.hk	www.mpfa.org.hk
Room 902, Bank of East Asia Harbour View Centre, 56 Gloucester Road, Wanchai, Hong Kong. Email: mib@mibhk.com.hk	www.mibhk.com.hk
19/F, 41 Heung Yip Road, Wong Chuk Hang, Hong Kong. Email: enquiry@ia.org.hk	www.ia.org.hk
Room 2506, 25/F, China Insurance Group Building, 141 Des Voeux Road Central, Hong Kong. Email: info@piba.org.hk	www.piba.org.hk
澳門龍嵩街江沙路里 6 號龍景樓地下 A 鋪	www.fmpii.org.mo
Alameda Dr. Carlos D' Assumpcao No.180, EDIF. Tong Nam Ah Central Comercio, 9 Andar B Email: info@mia-macau.com	www.mia-macau.com
Ave da Praia Grande, No. 309, Nam Yuet Commercial Centre, 8th Floor, "B", Macau. Email: amsmacau@gmail.com	www.amsm.org.mo
Est. do Repouso, No.50, Edf. Tak Fai, 8/A~B, Macau	
Avenida do Dr. Rodrigo Rodrigues Edf. Centro Comercial First Nacional, Room 903, Macau	
深圳市福田區福華一路 123 號深圳中國人壽大廈 16 層 05B 單元 Email: sz-siia@163.com	www.siia.com.cn

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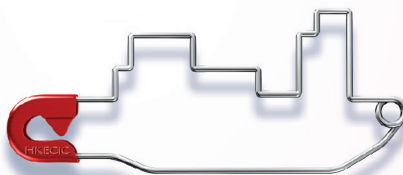
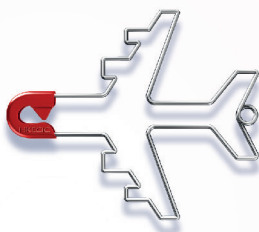
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## 歡迎以下新會員加入 HKCII， 有您的參與絕對能幫助本會的會務發展， 個個都重要，一個都不能少。

### 公司會員

#### Full Member (FM)

- 持有效商業登記在香港經營保險中介業務的公司或機構  
An organization who carries on business in Hong Kong as an insurance intermediaries under a valid business registration
- 只有「公司會員」之「公司代表」方可作為商會的理事  
Only the Nominee of the Full Member shall be a committee member of the Executive Committee of HKCII

Convey Financial Services Limited  
Nominee : Mr. Kenneth Lam

Wanson Insurance Brokerage Limited  
Nominee : Mr. YIU Kam Fai

Mass Insurance Agency Limited  
Nominee : Mr. Wong Cheong Chung

Tung Chi Consulting Limited  
Nominee : Ms. Chow Chui Shan

### 個人會員

#### Individual Member (IM)

- 在香港從事保險中介業務的個人  
An insurance intermediary who carries on business in Hong Kong

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信和廣場 2304 室  
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**PLA Masterlife Pte Ltd.**  
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**Commitment & Trust**



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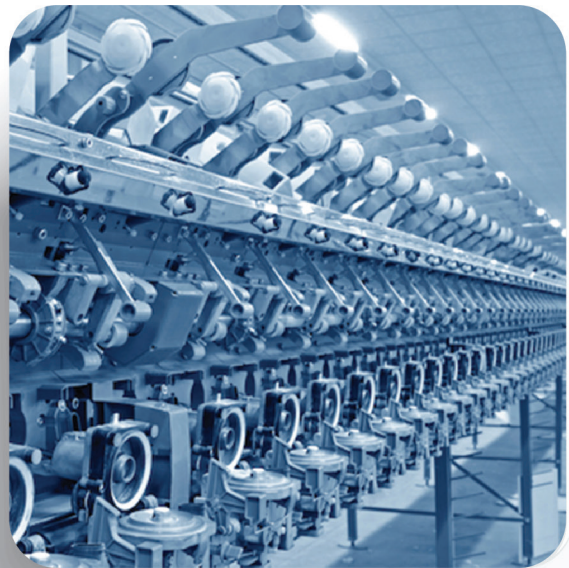
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## RISK MANAGEMENT AND SOLUTIONS



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MEMBER OF PROFESSIONAL INSURANCE BROKERS ASSOCIATION [PIBA]




## University of Warwick: 8<sup>th</sup> in the UK

(The Guardian University Guide 2021)

# 2021/22


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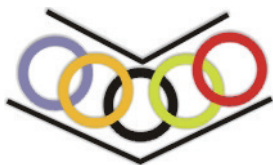
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The Publication Committee would like to take this opportunity to  
express our heartfelt gratitude to all those who helped make it happen.

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在這艱難的 2020 年，香港人都飽受疫情的打擊，為健康為生活已承受著不少壓力和挑戰，縱使如此，商會理事仍然堅持完成今年的年刊，在此感謝。

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