



## 結合專才和科技 締造更佳消費保障

隨著香港近年漸漸步入人口老齡化和退休潮，不論是年長人士或年輕一代都對提供退休或醫療保障的保險產品需求日益增加，尤其政府於去年推出的自願醫保計劃和年金計劃扣稅優惠，鼓勵市民為未來個人財政和醫療作出計劃，為保險業帶來更多發展和機遇，不同種類的保險產品亦應運而生。與此同時，在環球科技創新的大趨勢下，香港保險業監管局（保監局）於去年十月發出第二個虛擬保險牌照，意味着保險科技（Insurtech）未來將在保險業擔當更重要的角色。本會期望在保障消費者權益這方面亦同步加強。

保險科技旨在運用創新科技來設計切合客戶需求的產品與解決方案、改善流程及營運效率、降低成本，並提升客戶體驗。除了應用於保險銷售和服務理賠流程，保險公司近年亦積極建立大數據和運用人工智能分析不同客戶對保險產品的需要和消費模式，從而為個人化保險產品定價與承保。

然而，科技引起的網絡安全和大數據所產生的個人私隱問題令人關注。在國際間和不同市場時有發生顧客資料外泄的事故，例如有酒店集團在4年間近5億住戶的個人資料被盜取，有航空公司遭到系統入侵，導致超過9百萬位乘客的資料被不當取覽。雖然，近年來多國政府都大力加強有關個人資料的保障，例如在二零一八年五月生效的歐盟法規，規定數據所有者必須清楚地披露任何數據收集、聲明數據處理的合法基礎和目的等；但資訊科技發展一日千里，國際間在網路、私隱方面的規管必須與時並進，確保有一個全面和合理的保護政策和措施保障消費者。

在香港，保監局對虛擬保險公司有訂出一定的要求，包括須遵循與傳統保險公司相同的高資本儲備和操守，以及對可在線上銷售的保險產品施加限制，例如僅限於提供旅保、車保及自願醫保。

保險中介人在這個課題上同樣擔當重要的溝通角色。在保險中介行業以「人」為本的前提和原則下，若行業能吸納結合科技和傳統保險業人才，加以培訓，配合保險中介人在保險業的經驗，緊貼及深入了解新興保險科技對行業的改變（例如不同保險公司在人工智能的應用，如何作出理賠、分銷、承保和定價），以應對經營環境的變化和對客戶的影響。當客戶需要購買保險產品時，中介從業員能有效發揮其專業知識，向消費者清楚講解不同保險科技對消費者的影響和保障，會增加消費者對投保的信心，達致雙贏的局面。

在這科技和網絡世界盛行的年代，本會期盼保險業界及從業員能保持和善用專業，與科技結合，做到相輔相乘的效果。本會更相信具備誠信、能為消費者提供合適產品和保障其個人私隱的公司自然能贏消費者的信心和支持，迎接革命性的保險新時代。

消費者委員會總幹事



黃鳳嫻



## 業界攜手並肩 推動數碼轉型

強積金制度不經不覺已實施近二十年，一直協助打工仔建立長期儲蓄習慣，為退休生活作準備。積金局多年來透過推出各項改革措施，優化制度以加強對打工的保障及為計劃成員創優增值。打工仔透過強積金累積退休儲備的整個過程長達四十年，因此制度由誕生至發展成熟，現在剛好走到中段，在這個重要的里程碑，積金局啟動了制度實施以來最大規模的改革—積金易平台。

近年金融科技發展迅速，銀行及保險界已不斷推出新穎而便利的服務。在數碼轉型的大趨勢下，善用科技對退休金業界的發展至為重要。有見

及此，積金局於 2018 年底開始籌建積金易平台，目標是將現有強積金系統內，分散於各受託人負責的強積金計劃行政程序標準化、精簡化及自動化。積金局剛於去年年底為這項目招標，目標是於 2022 年建成平台，然後分階段啟用。

積金局希望藉積金易平台將整個強積金計劃行政工作涉及的傳統運作模式和用家的行為習慣徹底更新，提高僱主和計劃成員管理強積金的效率及用家體驗，並深化教育成員的工作，以提升他們關心其強積金作為退休儲蓄的意識及管理 ability，確保他們在悠長的強積金投資路上獲得更佳保障。對於業界來說，積金易平台將有助開放市場競爭，令行業百花齊放，帶來更好的價格競爭，提高產品和服務質素。

我們預見積金易平台其中一個成功關鍵因素，是於平台推出時的使用率。要達致這目標，業界的支持必不可少。積金局樂見業界近年積極推動強積金運作電子化和無紙化，並鼓勵更多僱主及計劃成員好好利用受託人所提供的電子服務。

事實上，及早踏上數碼轉型之路，不但是為了迎接積金易平台的來臨做好準備，對各方亦有實質好處。利用數碼工具，不但能讓僱主減省重複性的工序，提高強積金行政工作的準確性和效率、減少因資料遺漏或供款延誤而被罰交附加費，而打工仔亦能更方便地管理他們的強積金，並可減少耗用紙張，而在新型冠狀病毒的疫情影響下就更能凸顯足不出戶亦可處理強積金事宜的好處。

**黃友嘉博士**  
積金局  
主席



## 誠信為先 成就未來

保險業近年發展蓬勃，隨著保險科技的應用，市場上有關保險資訊的流通，刺激了市民對保險產品的購買需求。面對龐大的需求和機遇，每位保險中介人都希望把握時機，為自己的事業創造高峰。要開拓市場及擴建人脈，中介人必須具備專業知識及高度的誠信操守，方能贏取客戶的信任，達致更佳的销售果效。

### 銷售保單時容易出現的貪污舞弊風險

保險中介人的收入主要來自佣金，不時要面對業績達標的壓力。然而，若中介人只着眼業績而對法規掉以輕心，甚至因急於求成而不惜鋌而走險，可能會導致違法的行為出現。近年有關保險業的貪污投訴，便有不少

是涉及銷售保單時出現的貪污或詐騙行為，例如：

- I. 保險中介人利用虛假保單以騙取保險公司佣金；
- II. 保險代理/經紀將保單轉介予其他中介人以獲取個人利益；或
- III 保險中介人串謀客戶於申請投保時提交虛假資料，以詐騙保險公司等。

### 銷售保單時應留意遵守防貪法例

假如一名上線保險代理在未得到其主事人（即保險公司）同意下，接受其下線代理提供的回佣，將其經手的保單轉到該下線的名下，以騙取保險公司的佣金，便會觸犯《防止賄賂條例》第 9(1) 條的受賄罪。而該名下線代理亦會因向上線經理提供利益而觸犯第 9(2) 條的行賄罪。

此外，如果保險代理明知客戶於投保前已有病徵，但為免有關保單可能遭保險公司拒絕承保而損失生意，於是協助客戶遞交虛假文件（例如健康報告、醫療報告等）意圖欺騙保險公司，使保險公司信納投保申請表格的內容為準確及完整而接受該名客戶的投保，則保險代理會因此而觸犯《防止賄賂條例》第 9(3) 條，即代理人使用虛假、錯漏不全的收據/帳目/其他文件意圖欺騙其主事人。

貪污是高風險、高成本的刑事罪行，觸犯《防止賄賂條例》第 9 條的最高刑罰是監禁 7 年及罰款 50 萬。中介人在拓展自己事業之同時，亦必須謹守法規，切勿以身試法，以免得不償失。

### 恪守誠信以成就佳績

恪守高度專業誠信是抵禦貪污舞弊的第一道防線。作為值得客戶信賴的保險中介人，應本著誠信，運用自己的專業知識盡力為客戶尋找適合他們的保險產品，並以客戶的最佳利益行事，這樣你既能為客戶帶來一份窩心的保障，亦能為自己創造前所未有的佳績。

廉政公署和保險業監管局於 2019 年攜手推出為期兩年的「誠信創未來」保險業道德推廣計劃，藉此提高從業員對貪污風險的警覺並認識專業誠信的重要。計劃獲包括香港保險中介人商會在內的 12 個業內團體支持，共同協力提升業界專業誠信水平。歡迎瀏覽 <https://hkbedc.icac.hk/insurance/tc/> 以了解更多計劃詳情。

廉政公署香港商業道德發展中心總幹事  
鍾麗端



香港商業道德發展中心  
Hong Kong Business Ethics Development Centre





## 香港保險業數碼大轉型 保險業中介人將乘風破浪

數碼轉型潮流在過去十年間席捲全球，掀起第四次工業革命，為金融服務業帶來了翻天覆地的變化，具數百年歷史的保險業亦不例外。筆者從事保險業逾 20 年，曾於國際保險經紀公司及國際核保公司出任銷售主管及行政總裁，負責制定業務策略，一直見證着保險業的轉變。近年保險業正銳意求變，積極擁抱保險科技，以應對時代挑戰。例如採用自動化程式收集核保資料，大大提升理賠效率，成效甚彰。

保險一向視保險代理及經紀為重要夥伴，我們大力推動科技變革，讓前線夥伴可以隨時隨地、有效率地服務顧客，務求為顧客帶來最佳的投保體驗。昆士蘭保險 (QBE) 的獲獎一站式網上保險平台專為保險中介人而設，令他們可以迅速處理保單，大大節省投保時間，變相提高中介人的盈利能力，並有助他們與顧客時刻保持緊密聯繫。

QBE 網上保險平台於 2014 年推出以來，系統不斷升級。最新版本讓保險中介人可透過桌面電腦、筆記本電腦及手機，為客戶即時提供報價、簽發保單、管理客戶保單賬戶，以及分析數據。

筆者認為網上保險平台能有效加快資料核實及付款過程，充分簡化行政程序，大大縮減整個理賠流程所需時間。QBE 網上保險平台以 B2B2C 業務模式為基礎，直接連接保險中介及顧客，平台界面簡單易用，顧客可以隨時隨地輕鬆購買保險、付款、收取保單及理賠。

最近，受新型冠狀病毒疫情影響，不少企業為安全起見讓員工在家工作，不少管理層及東主更藉此檢討日常營運程序，考慮將部分程序轉移到線上進行。筆者最近探訪業務夥伴，喜見保險中介人普遍對網上保險平台反應正面，部分前線夥伴更表示網上平台有助他們在疫情下繼續如常經營，順利度過逆境，筆者聽後甚感欣慰。

時至今日，科技已是保險業不可或缺的一部分。可是即使科技發展一日千里，機器仍然無法理解人類思想，更遑論深入了解顧客需要，提供度身訂做的貼心建議。這對於保險這個以人為本的行業尤甚。因此，筆者認為在可見的將來，保險業中介人依然會是保險業的中流砥柱。事實上，保險中介人對顧客發自內心的關懷、對顧客背景的了解，包括其業務模式及風險，以及保險中介人的行業知識及經驗，是保險中介人的最重要資產，定必會隨年月而繼續增長，繼續帶動保險業的長遠發展。

### 于蕾

北亞地區行政總裁及亞洲區區域分銷主管  
昆士蘭聯保保險有限公司





## Digital enablement of insurance intermediaries

### In response to the digital age

Insurance industry at every level is facing tremendous pressure on all fronts. Customer behaviour is changing. New distribution and business models are emerging. Driven by digital transformation, our business landscape keeps shifting literally every day. And the latest coronavirus has posed a completely brand new challenge to the industry.

As such, market players worldwide are trying to embrace and adapt to the new business approaches which the new technology can offer.

Many realize that if they do not keep up with technology, their competitors will and can use it to their advantage to get ahead. Meanwhile, they understand the need to go digitized so as to capture more greenfield opportunities, generate new revenues, streamline processes, stay agile, cut costs and make customers happier.

### Leveraging technology to your advantage


Agencies and brokers now see the value in providing digital experience and find themselves implementing solutions previously thought to be too complicated. Here technology has proved to be a real game changer.

With the aid of digital tools, intermediaries can now move away from mundane processes to focussing on customer's needs, doing proper cross-selling and up-selling and making proactive engagement with ecosystem partners. Never before can they be so better equipped to manage the entire sales cycle with practically a few touches on the screen anywhere anytime.

In addition, digital transformation brings enormous benefits to end-customers as millennials and other older age groups who have become accustomed to the use of technology in their daily life. The whole insurance process can be more user-friendly and efficient in generating leads, processing policy forms and communicating instantly on digital platforms. Customers are thus happier and feel more empowered.

### Out of legacy and into the new age

Obsolete and legacy systems are being slowly phased out by insurance agencies and brokers - replaced by agile and more robust systems with modern architecture. Highly modular and configurable, these new systems are also easy to use and master. Intermediaries can now manage their daily activities and all aspects of the customer journey digitally, thus giving them more time to expand their business network and reach out to potential customers.



Moreover, any manual process is prone to human errors and inaccuracies. And the legacy system is blatantly unable to provide validation to prevent these from happening. Companies are stuck using old systems and methods that cannot keep pace with the changing requirements. In search of a way out, therefore, more and more intermediaries have started deploying better insurtech software solutions with a view to achieving a sensible and practical balance between technology and face-to-face engagement.

### **Advancing the business with technology**

As technology progresses, agencies and brokers have to move with the times to stay competitive and relevant. People who do not leverage technology to improve customer experience are more likely to be outmatched by those who do.

This is an exciting and challenging time for insurance intermediaries. To stay ahead of the game, it requires uncanny ability to combine solid digital capabilities with the right dose of human touch.

At CoverGo we help insurers, brokers and agencies to get digitized quickly and reliably. With our award-winning core insurance platform and over 400 insurance APIs, we support omni-channel distribution, streamlining of policy administration, digitizing of claims and speedy launching of new products. Working with industry fast movers and IT experts, we are dedicated to building a brighter insurance of tomorrow in the digital age for Hong Kong, Asia and beyond.

#### **Peter Tam, ACII**

Director & Deputy CEO

CoverGo Limited



## The changing face of the Insurance professional in today's tech-infused landscape

Much has been written about the impact of Insurtech, with promising technologies covering, Robotic Process Automation, Chatbots, Wearables and the Internet of things (IoT), Blockchain, Mobile Apps & ecosystems, with excitement around big data and AI. Contrastingly, we see little written about its impact on the Insurance professional or those contemplating such a career.

The ubiquitous influence of technology continues fuelling employee anxiety across many industries and professions, including insurance.

With the Insurance segment facing its own 'amazon' moment, with obstinate internal costs, clunky processes, increasing regulatory and reporting burdens, outdated customer engagement models and the threat of newer leaner more specialised start-ups threatening hard-earned market shares. Industry professionals would do well to contemplate their contribution and skills needed to thrive in tomorrow's 'Insurance organisation 2.0'.

Those affected may resist an organisational level change, but ultimately the fact is, that some jobs will cease to support as a competitive differentiator for the organisation. How deep this will affect the Industry is unclear? Technological progress is nothing new, while complex algorithms and other new technologies are considered threats within the profession, the reality is altogether different. On balance, such advancements have increased both jobs and productivity, not destroyed them.


Many insurance jobs continue to go unfilled, primarily from the lack of skills available due to technological advancements. With today's industry-wide talent pool both vast as it is diverse, the industry can boast as being one of the more inclusive of the financial services both in terms of customer impact and the talent pool that supports it. While automation could place some job functions at risk, opportunities exist for Insurance practitioners to enhance their offerings via Insurtech.

“

*It's not only the Insurance business model, the plethora of available Technology Solutions and complexity of the risk landscape that is changing, but also the people and skills needed to support it*

”





As business operations, distribution models, Technology Solutions and the risk landscape complexity continue to evolve. Equally is the need for people and skills to evolve alongside that will support it. While Insurance CIOs & CTOs confront fast-paced technological change and adaptation while maintaining outdated, in-house legacy IT systems. Similarly, Human Resource departments must work with Operational and Product leadership teams, together with employees, in transitioning from providing lower- to higher value-added services, organisation-wide.


Beyond technology investment, Insurance businesses must proactively identify critical skills to support the future sustainability and competitiveness of the business. Recognising, the required expertise during transition, identifying training and education resources and redefining career paths with institutional T&D, amplifies the amount of retained corporate intelligence within the organisation.

### **A modern Insurance Business sourcing the right talent**

The right skills and organisational structure. While technology is seen as a panacea by some, there's so much more at stake as incumbents consider shifting from a physically dependent entity with traditional back-office admin and functions to a leaner and more agile customer focused organisation.

As to the Professional Insurance practitioner's future, how technology with skills enhancement support career enrichment opportunities:

- **Workforce elevation with complex and creative job functions:** Technology will displace most industry repetitive functions. However, as the adoption continues, equilibrium will be found through the creation of more complex, imaginative and fulfilling job functions around customer engagement, user experiences together with process and product reengineering.
- **Highlighting quality communication:** Emotional intelligence and empathy rule, listening skills, understanding customer needs and responding in a personal way. Supporting the creation of trust and effective collaboration with customers and colleagues. AI can't replace empathy. So, insurance professionals will continue to have the edge here.
- **Growth and learning mindset:** Mindset and learning agility have always been prerequisites when embarking on an Insurance career. Today's rapidly shifting automation and Insurtech advances require professionals wishing to stay relevant, to commit to lifelong learning to ensure enriched and prolonged career success. Employees are encouraged to take ownership of growing their value to the organisation, embracing new technologies and operating models as an enabler for them to perfect their craft and customer engagement.
- **Blended workforce management:** Leaders will have to learn to manage and integrate employees, third party contractors, automated processes together with access to quality and relevant data, to support daily product development and organisational planning that deliver high levels of customer satisfaction.

- 
- **Demand for Deep Learning Specialists:** As the practical application of Artificial Intelligence evolves. With it will the need for the supporting specialisms. Deep learning researchers, programmers, engineers and scientists. Likewise, increased demand for data analysts to review the depth, accuracy and quality of useable AI data-enabled insights. Such data, augmenting the already enormous volumes of historical data held by the insurance industry.
  - **Development of Critical thinking:** While traditional education and training seeks to encourage memorisation of tasks and processes, automation will make many traditional skills obsolete. As companies seek to innovate, they necessitate the need for organisation-wide enhanced thinking. Such thinking requires individuals making reasoned judgements, to have a natural curiosity and scepticism of the current status quo. A critical thinker, naturally questions previously held beliefs and understanding, together with the humility to admit ideas are wrong when faced with new evidence.

Insurance is one of the most important financial considerations in today's complex and interconnected world. Identifying, measuring and mitigating both Personal and Business risk is a multidimensional undertaking. Whether protecting the family home, Car or Personal Health, to the more complex protection needs of an SME business, the growing influence of available technologies continues to support greater customer engagement with more informed and targeted protection outcomes.

Indeed, tomorrow's successful insurance professional must be both dynamic and entrepreneurial. Embracing available technologies and business models to deliver enhanced customer-centric solutions, leading to greater customer and personal satisfaction.

### **Jason Smith**

(Chartered Insurance Practitioner, ACII, MBA) Chief Executive of Leadenhall Asia.

*Leadenhall Asia is a Digital-first MGA & Lloyd's Coverholder, specialising in developing tailored insurance products delivered using their proprietary, cloud-based underwriting & distribution platform technologies, powered by Efinity. With Insurtech underpinning their strategy, they enable partnering intermediaries to simply plug and play into a market making ecosystem to amplify sales and customer satisfaction. Leadenhall Asia is part of Leadenhall Underwriting & Efinity Group.*



## Capitalizing on Professionals to Reach Greater Heights

We have come to the new year of 2020 just a few months ago and have encountered huge challenges posed by the social unrest in Hong Kong derived back from the second half year of 2019 and the outbreak of coronavirus in early 2020 in China which have affected human lives and business activities in Hong Kong and other places in the globe. These events brought both new challenges and opportunities to the insurance industry in Hong Kong in the months to come as well. We, as professionals in the industry, all have a major role to play.

These new challenges faced by the insurance industry in Hong Kong include:

- The handling of potential claims over various existing insurance policies incurred due to the social unrest (property damages, business interruption, bodily injuries, etc.) and the outbreak of coronavirus (bodily injuries, contingent business interruption, travel & medical expenses, etc.);
- The correct interpretation of insurance policies based on limited experience of insurers and previous judicial precedence on similar incidents before; and
- Appropriate terms and conditions to provide appropriate cover to the insureds and to provide adequate returns to the insurers in a long run.


On the other hand, we can have vast opportunities stemmed from these new challenges, as long as we find the right ways to materialize these opportunities such as:

- The provision of relevant covers tailored for the happening of these events, with relevant reinsurance support if needed in a global scale, to provide new streams of premiums to insurers; and
- The products with affordable premiums to provide cover for these events and to provide immediate relief to the insureds, as well as society at large, at these difficult times to discharge social responsibility of insurers to a larger extent.

### Newly designed products

Issues are bound to come up when new circumstances happen, such as the incident on major terrorist attack under the '911' event in the United States of America in 2001, which changed the whole landscape of insurance cover for terrorist acts. Due to the withdrawal of cover for terrorist acts by major reinsurers in the globe after the '911' event, the Government of Hong Kong started to provide the cover for the terrorist acts under compulsory Employees' Compensation Insurance as from 2002. Insurers can participate in the scheme, subject to a levy to be charged. Covers can be provided to all employees in case of the happening of a terrorist attack and all businesses, particularly for those occupations with higher risks of terrorist attacks, could come to operate as before. Disruption in business in Hong Kong was minimized to a large extent with the provision of this cover in the market.





Upon happening of all these challenges and opportunities, the market requires a large group of professionals to coordinate and work on new proposals and plans over new products and schemes. Regarding these new products and schemes, they should have the following features:

- They should be actuarially calibrated for the insurers to sustain them in a long run;
- They should attract adequate reinsurance support in a global basis to remove unnecessary volatility;
- They should help to transfer the risks of the insureds to insurers at affordable premiums; and
- They should also provide effective claims settlement system including claims dispute resolution mechanism in case of dispute of claims settlement.

The professionals required should include:

- Marketers who understand the benefits and limitations of these products and can explain all essential terms to the insureds;
- Underwriters who are capable of translating the demand of cover to the relevant products for the insureds at affordable pricing; and
- Claims handling experts who can settle the claims at speedy and hassle-free manner with no ambiguity in interpretation in terms and conditions.


Insurance forums are also vital. They can provide a good venue for insurance professionals to exchange their experience and findings in various aspects of advancement in new products and coverage and new ways in handling disputes in claims settlement. Besides, continuous professional development (CPD) courses have also played important role as they can provide momentum for professionals in the insurance industry to upgrade their knowledge and to apply them in their daily work so as to bring about the desired outcome for mutual benefits of both the insureds and the insurers.

### **Evolution of new issues on insurance claims**

Marketers have to be more vigilant on insurance claims settlement issues, particularly due to novel claims situations and be able to explain the terms and conditions of the insurance policies when the insureds purchase their policies. Drafters of policy wordings have to be more careful in putting up relevant terms and conditions under the policy to reflect the true intention of the policy, particularly due to the new novel situations, to avoid possible disputes in future.

New mechanisms for settlement of claims, including the involvement of more professionals with practical knowledge in arbitrations and mediations, have to be put in place under insurance policies and insurance practitioners have to be more conversant in finding ways to satisfy the needs of the insureds and the insurers to resolve potential disputes in claims settlement amicably, particularly under these novel claims situations.

Mediators who are professionals in insurance as well as other aspects can also be appointed by the parties (insurers and insureds) to facilitate the parties to reach settlement over claims disputes if direct communication between the parties is proven to be unsuccessful. This can be a win-win solution for all parties involved if a final resolution can be reached in the end while the parties can continue to work as good clients as before.



Arbitrators who are professionals in insurance as well as other aspects can be appointed to resolve the claims disputes for the parties who get full autonomy to appoint them. Disputes can be resolved more speedily but less costly, privately and informally. A carefully drafted arbitration clause in the insurance policies would be effective and useful to assist parties to come to arbitrations to resolve their disputes in claims settlement.

Added knowledge nowadays becomes crucial for the professionals to work effectively and efficiently with the insureds who get more demanding to find policy coverage to satisfy their needs, particularly in novel claims situations.

### **Conclusion**

With the consolidated efforts from capitalizing all professionals in the insurance industry in Hong Kong to reach greater heights through various means of knowledge enhancement, the insurance industry can be elevated to higher level to provide positive momentum for the recovery of the economy and society from these recent novel events.

#### **Chu Heung Ming, Stephen**

Operations Manager (Legal, Compliance, Risk Management & Claims)

China Ping An Insurance (Hong Kong) Co., Ltd.



Approximately 250 years after the (First) Industrial Revolution began, we now vividly find ourselves in a digital revolution, which is starting to transform or disrupt the whole world at a pace which could not have been imagined. With the emergence of a couple of InsureTech startups in the Hong Kong insurance market, InsureTech has the potential to turn the local insurance sector upside down over the next decade or so. Let us ask ourselves who would still demand a paper insurance contract twenty or thirty years from now.

While it is understandable that the advent of InsureTech is causing a fear among some insurance practitioners of loss of market to a form of new players, InsureTech should be seen as both a threat and an opportunity to the insurance industry - it could challenge or help market incumbents.

Theoretically, InsureTech can bring quite a number of benefits to the insurance industry, with the unlocking of new markets and higher sales volumes being some of the highly probable outcomes. Any one insurance services provider – in the broadest sense of the term – is bound to be made either a winner or loser by the introduction of InsureTech products to the market, depending on whether and how it will make a response to the change. At this juncture, I must make it clear that I am not saying that you must embrace InsureTech or you will be doomed to be a loser. Adoption of InsureTech will not guarantee a profit or increased profitability, which is affected by such factors as customer awareness of particular InsureTech products and customer concerns over the use of these products. As a matter of fact, most FinTech startups in advanced economies have failed! Needless to say, what you should do is a SWOT analysis as one of your initial steps in formulating an InsureTech strategy for yourself.

New business strategies – as responses to the InsureTech developments in the market – vary a lot. But please allow me to simply narrow their range to just two obvious strategies: non-engagement and going InsureTech. By not engaging in InsureTech, an insurance services provider will practically be left with the defensive strategy of reinforcing its identified strengths, which could include any attributes that its clients find worth paying for, e.g. customer/provider rapport, services with personal touch and the benefits of face-to-face communications. The strategy of going InsureTech should only be taken up where it is concluded that it is a more efficient and effective alternative strategy for achieving the established business goals.

No matter which of these two strategies is adopted by an insurance services provider, its existing business model needs to be replaced or revamped. At least, a new training strategy or just a re-focus is necessary. With a non-engagement strategy, an insurance services provider should provide reinforced training for its staff on customer service, business ethics, insurance knowledge and product knowledge. By going InsureTech, an insurance services provider will see a substantial reduction of process-based work and an emergence of technology-based roles in its organisation, so that its staff will have to be retrained for new, more productive work. Last but not least, a workforce capable of thinking innovatively will certainly give the organisation a cutting edge in the increasingly competitive business environment. After all, human capital is truly behind the wheel of any one business concern, with any form of technology in the back seat!

### **Mr Hedley Chow**

Training Consultant of the VTC; LLB (Hons) (London), MBA, FCII, Chartered Insurance Practitioner





## 保險賠償科技應用的前瞻

恭賀香港保險中介人協會的周年！儘管武漢疫情 WARS 嚴重影響香港及保險經紀業務，但相信香港人和香港保險同業的精英會顯示出堅定力量，憑著靈活的變通，迎難而上。

### 保險賠償服務必須變革來面對新的挑戰

不同於保險公司直接處理保險賠償，按保監的行業守則，保險經紀最基本責任是收到客戶賠償通知後，協助客戶提交賠償通知書及保其內容正確並提交給保險公司。如果遇到複雜的賠案，經紀缺乏專業能力處理時，便需要通報所屬的經紀公司，再找專業或懂理賠的人士處理。

保險賠償是保險經紀提供專業互動服務的重要環節。華人社區的客戶，都依賴對保險經紀的信任。所以，傳統的保險經紀在保險賠償時，會提供較貼身的個別化服務。

但面對市場不景及成本不斷上升的壓力，加上疫情嚴峻，新一代的客戶和從業員也希望利用更快捷和有效的方法來處理保險理賠。

### 保險理賠科技前瞻性的戰略

保險經紀有必要用新思維、新科技來處理大部分的理賠個案，也可以將保險理賠科技作為具前瞻性的戰略優勢，通過大數據分析，在客戶承保需求、客戶服務自動化、風險管理服務、培訓和客戶拓展方面能夠提供有針對性和具效率的服務。具體發展範圍可以歸納為以下各種方向：

#### 1. 網上或手機申報保險意外事故

通過網上或手機，在同時利用語音、文字、圖片、視像、文檔及時地將事發環境、事故細節、損失範圍等等，在不用保險公司或經紀到現場前，按照程序，已經將所有事故申報、並將資料保存及上載，也減輕了將來漏報了重要證據。

#### 2. 理賠個案人工智能，提供機械人（E-Robot）服務大使

通過對保險理賠個案人工智能 AI 分析，可以加以利用，協助客戶理解不同保險對不同意外的保障程度；或反過來說，利用 E-Robot 和客戶不厭煩地加強溝通，可以在客觀上，按不同事故意外情景，能最能夠點出有關的保險險種、保障範圍、具體的拓展和限制條款，和合適的申報程序。

#### 3. 網上培訓 E-Learning 和業務拓展的應用

利用最新科技，將賠償個案變成可以在網上提供有關的課程外，也可以加強 VR 和 AR 的應用，能夠更有效地對員工、客戶提供有實際環境的場景，協助在遇到類似個案時更有效地處理。

#### 4. 風險管理

可以通過實際場景為基礎的虛擬與實景環境（AR），重現不同賠案發生的經過，吸取過去的經驗，通過互動，讓參與者能夠通過應用軟件，將風險管理辦法、程序在 AR 環境中落實，可以避免重新發生類似的意外。

保險同業可以考慮在職培訓上多加科技元素增加競爭力，在將來的發展，理賠數據的累積也是有利於將來累積經驗和實力。在下行經營環境下，大家更應考慮聯手合作，在新一代共享經紀模式下，更應該考慮保險賠償服務共享的模式，通過科技的協作，在保留經紀商業機密和客戶隱私的前提下，共同發展保險理賠服務共享模式。而保險理賠外判也有可能成為未來的趨勢。

**Dr. Wilson Cheung** FCII, FCIP, CPCU, ACIArb, DipCILA

Founder of Technic Essential Ltd (華利 - 保險理賠顧問)



## “Capitalizing on professionals and InsurTech to reach greater height”


According to historical record, the first insurance policy was issued to a Genoa shipowner covering his merchant ship going for a sea voyage by an Italian merchant in mid-14th century. Insurance industry has continued to flourish and extensively developed following the active trading activities and subsequent industrialization in the western countries since then until now. At all time, insurance practitioners always serve the customers to best by providing professional advice and assistance in arranging appropriate insurance covers to protect their assets and liability. Insurers are manufacturers and providers

of a broad range of insurance products whereas the insurance intermediaries are the specialists who can prepare a customized insurance and risk management programme for customers, and, when claims arise, can assist the customers through the process and liaise with the insurer to pursue settlement on behalf of the customers.

Over the past two decades, increasing natural catastrophes and man-made disasters, such as hurricanes, windstorms, flooding, earthquakes, terrorist attacks, etc., have relentlessly generated huge economic losses to many countries in the world. Businesses and individuals are painfully suffering from the mishap, if under-insured or lack of insurance. Again, the insurance practitioners are the key professionals who play an important role to help out customers to manage their risks and to offer insurance solutions for providing protection against losses on their investment and wealth.

Today, the world’s business has been changing rapidly, and insurance is no exception. Following technological advancement, the emerging risks including cyber risk, drone liability, parametric insurance, etc. are found within the insurance industry. Insurance practitioners need to have a comprehensive understanding of the exposure and impact of the new risks as well as the relevant products that suit the customers so to mitigate risks when they are facing with new challenges in business and in life. While insurance products become more sophisticated and complex with time amid market evolution and changes, insurance practitioners, particularly the insurance intermediaries, are expected to broaden their professional knowledge and upgrade their skill-set through continuing professional development from time to time in order to enhance professionalism and capability.

The insurance guru always advocates the insurance practitioners to pursue lifelong learning as ongoing learning helps nurture the development of future leaders for the industry. Clearly, this is the expectation from the industry as well as the insuring public for insurance practitioners reaching new height in their professional development.



Like many different industries, the advancement of technology is reshaping the insurance industry globally. While new insurance products are being designed and developed in meeting customer needs, new ways of conducting businesses aided by new technologies like artificial intelligence and data analytics help automate business processes to a great extent and reduce the operating cost of the insurers, insurance agencies and broking houses favourably over time.

In Hong Kong, InsurTech is still in its infancy stage. Many e-platforms developed in the local market are being used by insurance intermediaries rather than the consumers. In most situation, consumers are relying on the insurance intermediaries to provide them with the insurance services instead of procuring the services they need on their own e-platform. Taking this opportunity, insurance intermediaries are urged to step up and invest in service system and applications as well as human resources in order to provide consumers with adequate customer service support and help close the deal speedily.

In recent years, most international insurers and insurers in Mainland China take the lead to transform operations by embracing technologies including artificial intelligence, blockchain, big data, Internet of Things, mobile, robotic process automation to provide enhanced customer experience and achieve operational efficiencies. It is advisable that insurance intermediaries in Hong Kong should consider to seek support from their business partners, inter alia, those insurers which are forerunners in InsurTech development to start the digital transformation since the digitization in operations will bring many benefits and convenience to the insurance intermediaries such as increase in sales and long-term sustainability.

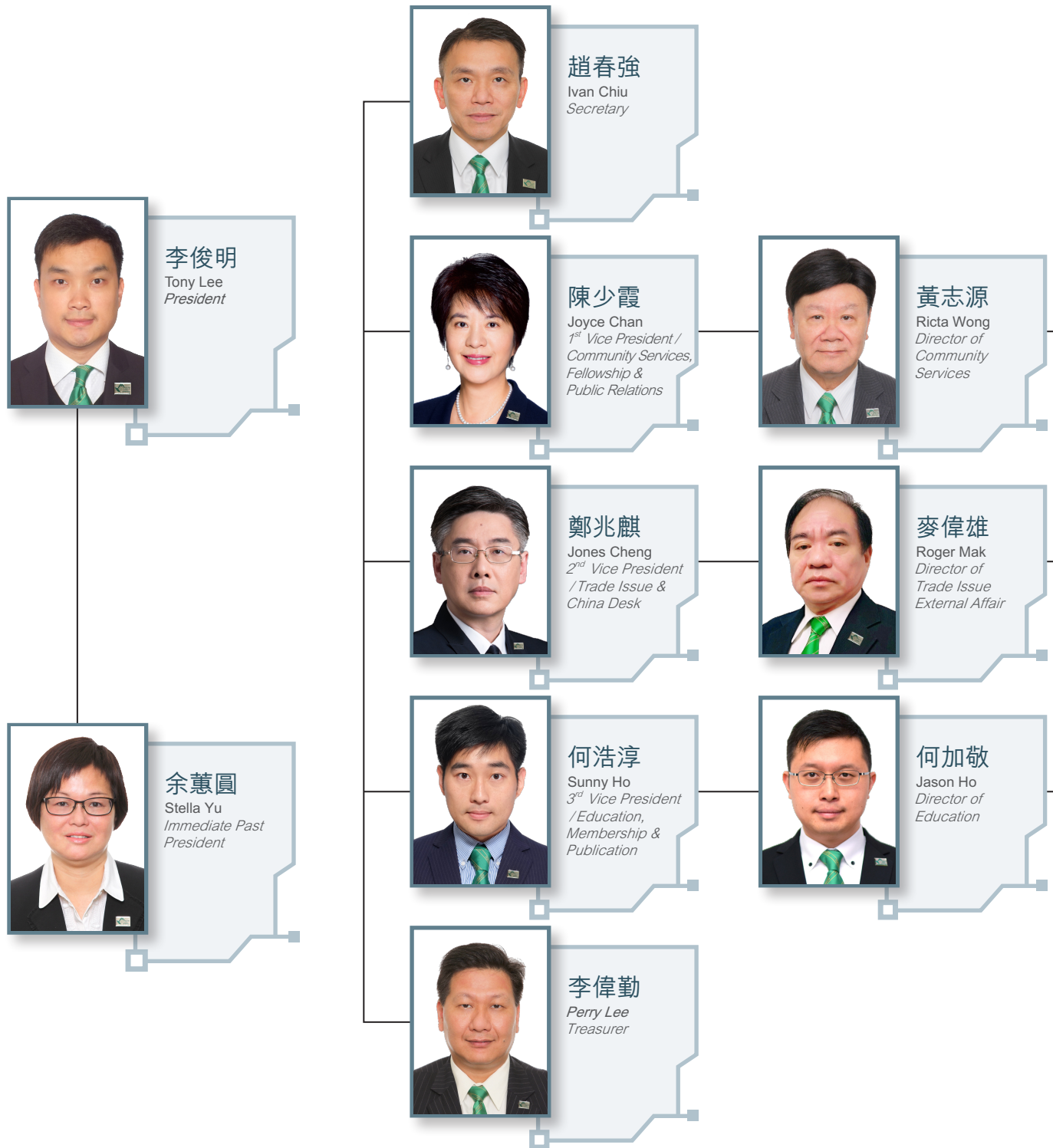
**Allan Yu**

Chairman

Insurance Training Board, Vocational Training Council



# 2020 年架構表 ORGANIZATION CHART 2020



## Roll of Past Presidents

方富強

Gregory Fong  
1994-1995

李鎮成

Johnson Lee  
1996

康貫榮

Kenneth Hong  
1/1997

朱信光

Ricky Chu  
1997-1998

伍華

William Ng  
1999

麥順邦

Philip Mak  
2000

刁志成

C. S. Diu  
2001

林美華

Rita Lam  
2002-2003

龍達明

Geoffrey Lung  
2004-2005



**李國泉**

KC Li  
*Director of Fellowship*



**柳逸瓊**

YK Lau  
*Director of Public Relations*



**何富龍**

Stephen Ho  
*Director of Organization & Method*



**曾振平**

Roger Tsang  
*Director of Trade Issue Internal Affairs*



**莊文玲**

Iris Chong  
*Director of Forum*



**龍思穎**

Tiffany Lung  
*Director of China Desk*



**李劍豪**

Otto Li  
*Director of CPD*



**楊培永**

Andy Yeung  
*Director of Membership*



**朱婉兒**

Jaclyn Chu  
*Director of Publication*

**曾振平**  
Roger Tsang  
2006-2007

**薛祖麟**  
Joseph Sit  
2008-2009

**何柏源**  
Patrick Ho  
2010

**趙春強**  
Ivan Chiu  
2011

**關億信**  
Harley Kwan  
2012-2013

**姚永康**  
Danny Yiu  
2014

**李偉勤**  
Perry Lee  
2015-2016

**朱婉兒**  
Jaclyn Chu  
2017-2018

**余蕙圓**  
Stella Yu  
2019

# 2020 年全體理事 / 顧問 / 附屬委員會 OFFICE BEARERS / ADVISORS / SUB-COMMITTEE 2020

李俊明	Tony Lee	會長	President
趙春強	Ivan Chiu	秘書長	Secretary
李偉勤	Perry Lee	財務長	Treasurer
陳少霞	Joyce Chan	第一副會長 社會服務、會員聯誼及 公共關係事務	1 <sup>st</sup> Vice President Community Services, Fellowship & Public Relations
鄭兆麒	Jones Cheng	第二副會長 業界及中國事務	2 <sup>nd</sup> Vice President Trade Issue & China Desk
何浩淳	Sunny Ho	第三副會長 教育、會員及出版事務	3 <sup>rd</sup> Vice President Education, Membership & Publication
龍思穎	Tiffany Lung	中國事務理事	Director of China Desk
黃志源	Ricta Wong	社會服務理事	Director of Community Services
李劍豪	Otto Li	持續進修事務理事	Director of CPD
何加敬	Jason Ho	教育事務理事	Director of Education
李國泉	KC Li	會員聯誼理事	Director of Fellowship
莊文玲	Iris Chong	論壇理事	Director of Forum
楊培永	Andy Yeung	會員事務理事	Director of Membership
何富龍	Stephen Ho	組織策劃理事	Director of Organization & Method
朱婉兒	Jaclyn Chu	出版事務理事	Director of Publication
柳逸瓊	YK Lau	公共關係理事	Director of Public Relations
麥偉雄	Roger Mak	業界事務理事 (外務)	Director of Trade Issue External Affair
曾振平	Roger Tsang	業界事務理事 (內務)	Director of Trade Issue Internal Affair

## 顧問委員會

楊梵城先生  
李冠群先生  
梁健興先生  
徐國權先生  
簡端立先生  
李家安先生

## Board of Councillors

Andrew Yang  
Davey Lee  
Edmund Leung  
Eric Chui  
Glenn Turner  
Li Ka On

## 上訴委員會

簡端立先生  
方富強先生  
薛祖麟先生  
張靈傑先生  
葉成慶先生

## Appeal Committee

Glenn Turner  
Gregory Fong  
Joseph Sit  
Ricky Cheung  
Hon Simon Ip, JP

## 名譽顧問

陳健波議員  
申河先生

## Honorary Advisor

Hon Chan Kin-por, GBS, JP, Legislative Councillor  
Sun Ho

## 名譽法律顧問

葉成慶先生

## Honorary Legal Advisor

Hon Simon Ip, JP



## 2020 年會長的話 PRESIDENT 2020 MESSAGE



Being an insurance professional, I am sincerely value the opportunity to become the President of Hong Kong Chamber of Insurance Intermediaries (HKCII) 2020 and proud of this appointment. I would like to thank you for the support and trust from the current HKCII Executive Committee and other Senior Members in HKCII.

The political issues happened last year and the outbreak of coronavirus disease caused severe disruptions to a wide range of economic activities and dampened economic sentiment that gave me a strong vision to revive economy with start from our Industry. Both Life and Non-Life Insurance sectors face different challenges in this year such as the numbers of potential life insurance customers from mainland China reduced, the local SME downsizing and the insured value for different classes of insurance decreased.

In order to protect the interest of our members, promote the professional image for our industry and formulate the strategies to manage the coming challenges in the current difficult situation, HKCII will take pro-active attitude to communicate with the Regulator and our Industry Representative in Legislative Council for establishing necessary strategies to improve our business opportunities with focus on insurance intermediary long term survival and development.

In 2020, we will allocate more resources to the following key activities to ensure our industry success in the long run. The support from our members and the industry are extremely important.

- Education and Training
- Professional Image Promotion
- Trade Issues and Regulations
- Survival and Growth

Technology is unable to replace a professional insurance Intermediary but the development of InsurTech will difinitely become a motivation of our professionalism and technology base underwriting, distribution and claims management are the necessary support for a professional Insurance Intermediary. Change is forever but we can adopt the change and turn challenges to opportunities.

Given our industry is important to the risk management of the society, I do believe that insurance intermediary will have a very positive and better future with highly respect in Hong Kong.

Lastly, I wish all industry practitioners best of luck in reaching the top of your business and good health for you and your family members. Let's work together and fight for the future.

**Dr. Tony Lee**

*HKCII President 2020*

# 2020 年副會長的話

## VICE PRESIDENT 2020 MESSAGES



**陳少霞**

副會長

- 社會服務、會員聯誼  
及公共關係事務

**Joyce Chan**

Vice President

- Community Services  
Fellowship & Public Relations

### 善用專才與科技 保險中介創高峰

保險業界近數年來發展蓬勃，根據政府統計處從業員人數在五年內急速增長30% 達至 67,800。保險業對香港經濟的貢獻亦極為重要，在同期間佔香港 GDP 由 3.0% 增長至 3.6%。

推動保險業持續發展，優化人才極為重要。保險業監管局於 2019 的成立提升對中介人嚴謹的發牌資格認證；資深從業員不斷作自身裝備與時並進。喜見大專院校亦相繼增設與保險相關的學科，加強有意投身保險界的年輕人士對保險理論的概念及風險管理的專業知識。高質素的從業員將能為客戶提供高質素的保險方案。

與此同時，越來越多的新科技亦漸漸應用在詢價、投保、核保、理賠、客戶服務等流程。近日因新冠肺炎疫情的影響下，從業員與客戶較以前更傾向及頻密地使用網上平台處理保險事宜及提供服務，從而鼓勵業界在保險科技持續投放更多資源，加速改善流程及營運效率，以迎接千變萬化的市場。

配合保險中介業務擴展，善用創新科技，並提升具有深度及人性化的專才服務，定能為業界締造新高峰！



**鄭兆麒**

副會長

- 業界及中國事務

**Jones Cheng**

Vice President

- Trade Issue & China Desk

親愛的同業，人人皆有夢想，創造無分大小，我們為自己的夢想，渡過了無數個白晝和黑夜。這次疫情打擊了經濟，但從未打擊我們的鬥志，這只是我們奮鬥的一部份，沒有什麼可以傷害我們，我們並沒有忘記，我們仍然是當天選擇這個事業的那個小伙子。但願同業們以一直擁有的無比勇氣，橫渡這個挑戰，為自己的奮鬥日記，寫上多一頁成功事蹟。



**何浩淳**

副會長

- 教育、會員及出版事務

**Sunny Ho**

Vice President

- Education, Membership &  
Publication

過去一年，香港動盪不安，由 2019 年下半年因本地政治原因引致大型社會運動，到 2020 年上半年新型冠狀病毒疫情全球大流行，打擊了香港人的身心健康，也重創了香港經濟。不少行業，如飲食業，零售業，旅遊業，受海嘯衝擊，經營非常困難，而保險業也難免不受影響。

無論是近年天災，示威騷亂，還是疫症橫行，更顯得風險管理在今時今日是非常重要的。完善的保險方案，可以保護個人和企業，減輕損失，穩定社會。

社會模式亦因應風險而改變，例如疫症令網購興起，市民為避免不必要的社交接觸，以網購取代傳統零售。工作模式也大不同，居家工作和雲端科技應用，靈活有彈性，辦公室上班不再是唯一選擇。這些模式習慣上的改變，令原有的保險需求減少，但新保險需求應運而生，譬如有關網絡安全的保險也在市場上處於起步階段。

我作為保險中介人商會副會長，負責教育、會員、出版事務，希望本會能繼續因應社會劇烈變化，為商會會員提供具前瞻性和啟發性的資訊和知識，為業界培養專業的人才，迎接新挑戰。