

2011年保險業大事回顧

保監獨立

政府就設立獨立保險監管局一事向業界及公眾提出諮詢，保監去年第一份意見書出台後，引起業界巨大回響；業界多次與立法會議員及保險監理專員蔡淑嫻女士商議，保監同意作第二次諮詢。HKCII於2011年8月22日再次聯合其他友會合辦研討會，就第二份「保監獨立意見書」內容再次發表意見。

保險經紀披露佣金事件簿

2007年至2008年期間，ICAC提醒保險業監理處，保險經紀向保險公司收取佣金，而不向投保人披露收取佣金，可能違反「防止賄賂條例」。

2009年開始，保監與保險經紀組織溝通，由業界討論披露佣金問題。

2011年初，香港保險顧問聯會(CIB)及香港專業保險經紀協會(PIBA)分別向會員發出專業指引，建議披露佣金的詳情。

2011年中，保險業聯會建議經紀向保險公司簽署披露佣金聲明書。

業界一致認為如政府立法規管佣金披露，將會影響整體保險業市場銷售生態。

勞保市場投保困難

根據保險業監理處臨時統計，2011年僱員補償保險賠償金全年虧損達2億零49萬元，預計業界未來數年之虧損數字仍會增加，在工傷索償額仍然高企下，提高保費並不能彌補虧損，因此保險公司對部分高風險行業拒絕投保。保險業監理處有見及此便聯同僱員補償聯保計劃管理局，協助有困難的行業；為那些在公開保險市場上未能購買僱員補償保險的僱主提供最終的投保渠道。由於向僱員補償聯保計劃管理局投保過程需時，勞工及福利局局長張建宗建議僱主應為僱員改善工作安全環境及提高員工工業安全意識，從而減低風險；使各行業能在保險市場順利投保。





投資移民與投資相連保險

2011年入境處正式公佈，投資移民的入場門檻已由680萬元提升至1,000萬元，房地產投資並不納入投資移民計劃；保聯資本投資者入境計劃專責小組主席李滿能認為，政府放寬投資移民的核准產品範圍，納入投資相連保險(投連險)，不但為現存市面上27隻許可基金互補不足，投資相連險旗下更有多隻基金可供選擇，方便客戶作資產調配，最大賣點是豁免基金轉換的手續費，料可為業界帶來一定商機。

MPF半自由行2012年實行

強積金(MPF)半自由行已於本年度經立法會通過，供款入息水平上限由現時月薪2萬元調升至2.5萬元，下限則由5,000元增加至6,500元；並落實於2012年11月1日推行。業界必須留意實行強積金「半自遊行」的隱憂，雖則僱員有權轉換自己的強積金基金組合，但可能會受到宣傳促銷影響，於選擇強積金時作出情緒化決定；故業界認為有需要向僱主及僱員進行教育，其次保險業界認為銷售過程，應與銀行職員擁有共同準則。

粵港自駕遊

由於中港兩地交通法規相異，內地左軚行駛，香港則右軚行駛，有關於兩地司機一旦在異地發生交通意外之賠償及法律問題；由2010年開始經香港運輸署及內地交通部多次商議及修改，在2011年終於達成共識，粵港自駕遊可望於2012年實行，首階段先由香港自駕北上先行，至於內地汽車何時南下自駕來港，待首階段證實有效才會落實。以每日港方80個配額、每人一年可到國內自駕8次及香港登記私家車車主40多萬計算，粵港自駕遊之實行，對持有國內認可保險牌照之保險從業員，實在是商機無限。



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Lee & Wu, Solicitors 李胡律師行

Main Office

Unit A, 20th Floor, Winsan Tower, 98 Thomson Road,
Wanchai, Hong Kong

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Tel: 852-23888520 Fax: 852-23888010

E-mail: leewu@hklawyer.com

JOHN K.H. LEE 李劍雄

BBA / LLB / LLM (Hons)
香港中文大學校董

Solicitor, Partner
律師，合夥人

Civil Celebrant of Marriages
婚姻監禮人

MONTAIR J. XU 徐晶

B. Eng, Engineer PRC, LLM (Hons)
中國人民大學法學院香港事務幹事

Senior Director
高級主任

Senior Legal Assistant
資深法律助理

敬賀

Branch Office : Room 1229, 12th Floor, Nan Fung Centre,
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**Income and Expenditure Account
For The Year Ended 30 June 2011**

| | 2011 HK\$ | 2010 HK\$ |
|--|---------------|---------------|
| INCOME | | |
| Advertising income | 175,450 | 136,100 |
| Bank interest income | 199 | 91 |
| Membership subscription and entrance fee | 56,930 | 55,200 |
| Donation income | – | 15,222 |
| Surplus on Chamber's activities | – | 5,920 |
| | 232,579 | 212,533 |
| Less: EXPENDITURE | | |
| Accountancy fee | 1,500 | 1,000 |
| Administrative expenses | 81,900 | 31,500 |
| Advertising expenses | 4,200 | 1,135 |
| Auditors' remuneration | 4,500 | 4,000 |
| Bank charges | 300 | – |
| Business registration fee | 450 | 450 |
| Courier and postage | 4,349 | 750 |
| Deficits on Chamber's activities | 5,489 | – |
| Donation | 7,200 | 17,100 |
| Insurance | – | 9,750 |
| MPF contribution | – | 1,950 |
| Printing and stationery | 7,935 | 1,440 |
| Staff salaries | – | 39,000 |
| Storage fee | 2,160 | 2,160 |
| Sundry expenses | 8,947 | 973 |
| Telecommunication | 480 | 2,876 |
| Year book publication | 48,900 | 54,140 |
| | 178,310 | 168,224 |
| | 54,269 | 44,309 |
| SURPLUS FOR THE YEAR | 54,269 | 44,309 |



Balance Sheet at 30 June 2011

| | 2011 HK\$ | 2010 HK\$ |
|-------------------------------|--------------|--------------|
| NON-CURRENT ASSETS | | |
| Property, plant and equipment | 1 | 1 |
| CURRENT ASSETS | | |
| Accounts receivable | 62,640 | 76,350 |
| Prepayment | 11,000 | – |
| Bank balances | 535,541 | 493,402 |
| | 609,181 | 569,752 |
| CURRENT LIABILITIES | | |
| Accruals | (6,000) | (20,840) |
| | (6,000) | (20,840) |
| NET CURRENT ASSETS | | |
| | 603,181 | 548,912 |
| NET ASSETS | | |
| | 603,182 | 548,913 |
| GENERAL FUND | | |
| Accumulated surplus | 603,182 | 548,913 |

Approved and authorised for issue by the Executive Committee on 30 November 2011.

President

Treasurer

香港保險業務臨時統計數字 (二零一一年一月至九月)

Provisional Statistics on Hong Kong Insurance Business (January - September 2011)

於二零一一年九月三十日的保險市場結構 Insurance Market Structure as at 30 September 2011

獲授權的保險公司數目 Number of Authorised Insurers

| | |
|-----------------|------------|
| 長期 Long Term | 46 |
| 一般 General | 98 |
| 綜合 Composite | 20 |
| 總數 Total | 164 |

保險中介人數目 Number of Insurance Intermediaries

| | |
|---|---------------|
| 獲授權的保險經紀 Authorised Insurance Brokers | 585 |
| 獲登記的保險代理人 Registered Insurance Agents | 36,150 |
| 總數 Total | 36,735 |
| 獲授權的保險經紀的行政總裁及業務代表 Chief Executives and Technical Representatives of Authorised Insurance Brokers | 8,599 |
| 獲登記的保險代理人的負責人及業務代表 Responsible Officers and Technical Representatives of Registered Insurance Agents | 27,124 |
| 總數 Total | 35,723 |

| 概要 Highlights | 首三季2011 (百萬港元) 2011 First Three Quarters (HK\$ m) | 首三季2010 (百萬港元) 2010 First Three Quarters (HK\$ m) |
|---|--|--|
| 一般業務 General Business | | |
| 毛保費 Gross Premiums | 27,419 | 24,371 |
| 淨保費 Net Premiums | 18,973 | 17,237 |
| 承保利潤/(虧損) Underwriting Profit/(Loss) | 2,094 | 1,712 |
| 長期業務 Long Term Business | | |
| 有效業務保費收入 Revenue Premiums (In-force Business) | 145,391 | 129,084 |
| 新造業務*保單保費(不包括退休計劃) New Business* Office Premiums (excluding Retirement Scheme) | 56,567 | 42,412 |

* 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 annualised premiums, but excludes all contributions from retirement scheme business.



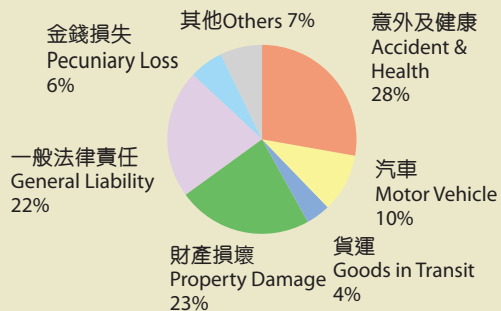
香港保險業務臨時統計數字 (二零一一年一月至九月)

Provisional Statistics on Hong Kong Insurance Business (January - September 2011)

按業務類別劃分的保費組合 Composition of Premiums by Class of Business

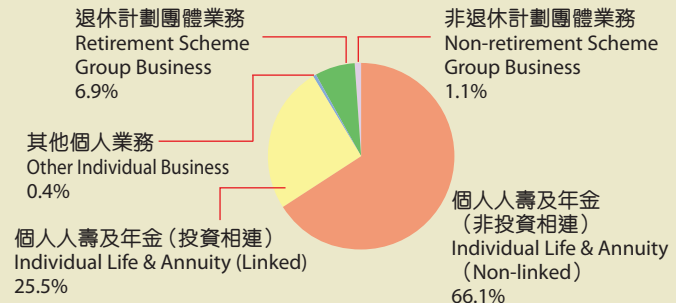
按毛保費計的一般業務

General Business by 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 | 7,679 |
| 汽車 Motor Vehicle | 2,759 |
| 貨運 Goods in Transit | 1,062 |
| 財產損壞 Property Damage | 6,256 |
| 一般法律責任 General Liability | 6,150 |
| 金錢損失 Pecuniary Loss | 1,675 |
| 其他 Others | 1,838 |
| 總額 Total | 27,419 |

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) | 96,160 |
| 個人人壽及年金 (投資相連) Individual Life & Annuity (Linked) | 37,034 |
| 其他個人業務 Other Individual Business | 615 |
| 退休計劃團體業務 Retirement Scheme Group Business | 10,015 |
| 非退休計劃團體業務 Non-retirement Scheme Group Business | 1,567 |
| 總額 Total | 145,391 |



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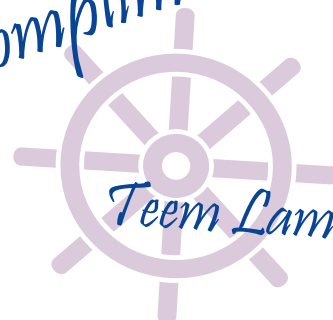
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誰是責任保險單上的第三者 (Third Party)

顧名思義，第三者 (Third Party) 祇會在責任保險上出現，市面上很多顧客都說要買第三者保險，我們實在要清楚在保單上第三者的定義和解釋。在香港，建築物管理責任保險和汽車責任保險都有第三者責任保險的名稱，在其他責任保險則採用其他的保險名稱，例如公眾責任保險，專業責任保險等。在不同的責任保險裡，何謂第三者呢？

a) 普通解釋 (Common Interpretation)

一般來說投保人作為第一者 (first party) 購買責任保險，接受投保的保險公司作為第二者 (second party)，提供因投保人疏忽而引起其他人 (第三者 third party) 受傷損失的法律責任。

b) 建築物管理第三者風險保險 (Building Owners Corporation Third Party Liability Insurance Policy)

在建築物管理第三者風險保險 (Building Owners Corporation Third Party Liability Insurance Policy) 的標準保單中，在保障條款中 (Insuring Clauses) 提及“第三者的受傷或死亡 (injury to or death of third parties)”。在保單內的“定義條款 (Definition)”中，包含很多保單名詞，例如：行業 (The Business)，公司 (The Company)，但是找不到第三者 (Third Party) 在保單中的定義，香港保險聯會 (HKFI) 雖然在第三者風險保險的常見問題中澄清“第三者”誰是和誰不是“第三者”，但是仍然沒有為「第三者」訂立保單的定義作出解釋。

c) 私家車第三者保險 (Private Car Insurance - Third Party Only)

在私家車第三者保險中 (Private Car Insurance - Third Party Only)，保障條款 (insuring Clauses) 對於第三者的描述為“任何人的死亡或受傷 death of or bodily injury to any person”，這裡使用‘任何人 any person’去形容“第三者 (Third Party)”在私家車第三者保險中保障條款中明確表明保障“任何人”進入或離開車輛時引起的責任 (any person (other than the person driving) in or getting into or out of the another car)，上述的任何人意指乘客，而保單亦會同時保障汽車意外引起的乘客受傷或死亡的法律責任，從這例子中，可以看到在私家車第三者保險中，乘客的責任既是被保障，而乘客亦可以是第三者向受保車主或司機索取責任上的索償。

在法律中“第三者 (Third Party)”與“任何人 any person”究竟有沒有實質上的分別，仔細明確的分析不是本篇文章的範圍，但是明顯地用字的不同定會帶來不同的法律解釋，儘管這“不同”在實際上的應用或許是沒有多少人留意。

d) 交叉責任條款 (Cross liability clauses)

在交叉責任條款下，保單同時間保障多名投保人的責任 (multiple insured)，但每名受保人的責任既可以受到保障，亦同時可以作為第三者的身份向其他受保人索償其應負責任。

e) 總結: 保險合約條款決定“誰是責任保險單上的第三者”

保險合約條款是判決“誰是責任保險單上的第三者”的依據，第三者的身份最終仍是由有關的保單所判斷，隨着不同的保單條文，第三者的定義亦會隨之改變。

特別鳴謝：Dr Raymond Chow 周偉文博士 撰寫



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希信保險經紀有限公司
HILSEN INSURANCE BROKERS LTD.
香港專業保險經紀協會會員
 A Member of Professional Insurance Brokers Association Ltd.



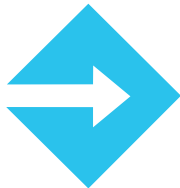
香港皇家保險服務有限公司
Hong Kong Royal Insurance Services Co., Ltd.



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 卓越環球資產管理有限公司

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 Lee Kar On Insurance Consultant Ltd.

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MINKFAIR INSURANCE BROKERS LTD.



世運(汽車)集團
OLYMPIC (MOTOR) GROUP



雋澤保險代理公司
One Harvest General Insurance Services Co.

寶欣保險代理公司
Ricta Wong & Company



喜來登保險經紀有限公司
SHERATON INSURANCE BROKERS LIMITED

蘇壽山保險服務有限公司
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Ricky Chu

SMART TOP INSURANCE
AGENCY LIMITED
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Sompo Japan Insurance (Hong Kong) Co., Ltd.
日本財產保險(香港)有限公司

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& Management Ltd.

Dr Raymond Chow

天豐保險經紀有限公司
Tin Fung Insurance Brokers Ltd



邦域保險顧問有限公司
TRANS-PACIFIC INSURANCE BROKERS LTD.



華富保險事務有限公司
WAH FU INSURANCE SERVICES CO., LTD.

WXM WELLSMART INSURANCE MANAGING LTD
俊銘保險事務有限公司



永亨保險代理有限公司
WING HANG INSURANCE AGENCY LTD.



| | Tel. 電話 | Fax. 傳真 |
|--|--------------------|--------------------|
| Hong Kong 香港 | | |
| Hong Kong Chamber of Insurance Intermediaries (HKCII) 香港保險中介人商會 | 8108 1238 | 8108 1282 |
| 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 | 2828 8308 | 2877 8393 |
| 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-代理登記委員會 | 2520 1868 | 2520 1967 |
| Hong Kong General Insurance Agents Association Ltd. (GIAA) 香港一般保險代理協會 | 8108 1909 | 8103 1909 |
| Hong Kong Society of Certified Insurance Practitioners (HKCIP) 香港保險師公會 | 2599 5399 | 8102 8639 |
| Independent Financial Advisers Association Limited (IFAA) 獨立理財顧問協會有限公司 | 2297 7888 | 2838 9390 |
| Insurance Claims Complaints Bureau (ICCB) 保險索償投訴局 | 2520 2728 | 2520 1967 |
| Insurance Institute of Hong Kong (IIHK) 香港保險學會 | 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 |
| Office of the Commissioner of Insurance (OCI) 保險業監理處 | 2867 2565 | 2869 0252 |
| Professional Insurance Brokers Association (PIBA) 香港專業保險經紀協會 | 2869 8515 | 2770 2372 |
| Macau 澳門 | | |
| Federation of Macau Professional Insurance Intermediaries | (853) 2870 3268 | (853) 2870 3266 |
| Macau Insurers' Association | (853) 2851 1923 | (853) 2833 7531 |
| Macau Insurance Agents and Brokers Association | (853) 2833 1661 | (853) 2833 1555 |
| Association of Macau Financial Employees | (853) 2856 7541 | (853) 2856 7541 |
| China 中國 | | |
| 深圳市保險中介行業協會(SIIA) | (86) 755 8294 7195 | (86) 755 8294 7341 |



Correspondence Address 地址

Website 網址

| | |
|---|--|
| GPO Box 6542 Hong Kong. email: admin@hkci.org 810 Nan Fung Tower, 173 Des Voeux Road, Central, Hong Kong. | www.hkcii.org |
| G.P.O. Box 523, Hong Kong. GPO Box 3471, Hong Kong. 8/F., 80 Gloucester Road, Wanchai, Hong Kong. | www.cuchk.com.hk www.gama.com.hk |
| Room 3407, AIA Tower, 183 Electric Road, Fortress Hill, Hong Kong. | www.hkcib.org |
| 29/F., Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. | www.hkfi.org.hk |
| 1/F, Wing Hang Finance Centre, 60 Gloucester Road, Wanchai, Hong Kong. | www.hkgiaa.org.hk |
| 15/F, 101 King's Road, Hong Kong. | www.hkcip.org.hk |
| Room 604, 6/F., Admiralty Centre, 18 Harcourt Road, Hong Kong. | www.ifaa.com.hk |
| 29/F., Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. Rm 1705 Beverly House, 93-107 Lockhart Road, Wanchai, Hong Kong. Unit D, 23/F., Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong. | www.iccb.org.hk/e_home.htm www.iihk.org www.luahk.com |
| Level 15, International Commerce Centre, 1 Austin Road West, Kowloon. | www.mpfahk.org |
| Room 902, Bank of East Asia Harbour View Center, 56 Gloucester Road, Wanchai, Hong Kong. | www.mibhk.com.hk |
| 21/F, Queensway Government Offices, 66 Queensway, Hong Kong. | www.oci.gov.hk |
| Room 2507-2508, 25/F, China Insurance Group Building, 141 Des Voeux Road Central, Central, Hong Kong. | www.piba.org.hk |
| "G" 6 Andar, Macau Finance Centre, No. 244-246 Rua de Pequim, Macau. 15' Andar, Edif. 'Financas', No 69A Rua da Praia Grande, Macau. 8-B, Nam Yue Commercial Centre, 309, Av. da Praia Grande, Macau. Rua de Silva Mender No. 5, Edif. Hang Fat GF(C), Macau | |

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2011年刊與2012展望
Yearbook 2011 & Prospect 2012
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Type of Membership Applied (Please refer to the membership definition stated below before completion)

- Full Member
 Corporate Associate Member } Entrance Fee: HK\$250; Annual Subscription: HK\$600 (Please tick as appropriate.)

Section 1 - Company Information

Name of Company : _____ Number of Employees: _____

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.
 We are business organisation closely related to Insurance industry.
 Main line of business: General / Life / Composite Insurance / others: _____

Please enclose a copy of your Business Registration Document with this application for our records. (Please tick as appropriate.)

Section 2 - Name of Nominee

Each member is entitled to nominate its staff for individual membership including one appointed nominee. All correspondence will be forwarded to appointed nominee

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) : _____

List of staffs & Technical Representatives of the company:

(We may consider them as Individual Members where is unlimited of nos. and without extra fees)

(Please use separate sheet if found not enough place)

| Name | Tel | email |
|------|-----|-------|
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We, the undersigned hereby apply to become Full Member / 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 is herewith enclosed as follows :

Bank name : _____

Cheque number : _____

Amount (HK\$) : 850 _____

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.)

"Corporate Associate Member" - is an organisation whose business activities are closely related to the insurance industry and duly accepted by the Chamber.

For office use only

Date received : _____ Date ack. sent : _____

Date approved : _____ Date cert. sent : _____

Membership due date : _____

Remarks : _____

Membership No. Assigned

| |
|---------|
| Company |
| Nominee |
| IM |
| IM |
| IM |
| IM |

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

Individual Member Individual Associate Member

Individual Member (Entrance Fee: HK\$50; Annual Subscription: HK\$150)

or **Individual Associate Member** (Entrance Fee: HK\$50; Annual Subscription: HK\$150)

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.

I am a person whose business activities are closely related to the Insurance industry.

I am a person whose studies full time on subjects related to Insurances or Financial services in education institution.

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 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\$) : 200 _____

Proposer : _____

Signature of applicant (With company chop where appropriate)

Name : _____ Date : _____

Note:

"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.

For office use only

Date received : _____ Date ack. sent : _____

Date approved : _____ Date cert. sent : _____

Membership due date : _____

Remarks : _____

Membership No. Assigned

Individual

Ind. Associates

Your concern is our concern.
That's a promise!



MI Insurance Brokers Limited

MI Insurance Brokers Limited, headed by Geoffrey Lung, Chief Executive of the company. The team transacts business throughout the international insurance markets in Hong Kong, Asia, Australia, New Zealand, Europe and North America.

We handle all aspects of insurance broking, particularly specialising in Professional Indemnity, Directors and Officers Liability, Product Liability, Medical Care, Event Cancellation, Political Risks and Bloodstock Insurance.

We are a member of The Hong Kong Confederation of Insurance Brokers and the Hong Kong Chamber of Insurance Intermediaries.

MI INSURANCE BROKERS LIMITED Lloyd's Coverholders

17/F, 83 Wanchai Road, Wanchai, Hong Kong
Telephone: (852) 2865 3263 Fax: (852) 2865 5339
<http://www.mibins.com>



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