



Sunny Path of Tomorrow's Insurance Intermediaries

Shortly after the outbreak of the financial tsunami in late 2008 the insuring public suddenly lost confidence on insurance products. To resume public confidence our regulator brought up the issue of setting up a Policyholders Protection Fund to minimize financial loss of policyholders of insolvent insurance companies. This is just part of the play. In fact insurance intermediaries also have a vital role to play in regaining confidence of the insuring public. This is the time for insurers and insurance intermediaries to demonstrate their concerns and care of the insuring public.

Meeting clients' expectation is the primary role of insurance intermediaries. Only through proactive discussion and detailed analysis to identify the needs of clients can insurance intermediaries offer tailor-made solutions to satisfy the protection needs of clients and recommend risk control and management measures or investment plans to their clients. This is where professionalism comes in. The interest of clients overrides personal reward of insurance intermediaries.

In dealing with clients who have misconceptions about insurance it is the duty of insurance intermediaries to educate them and to change their incorrect mindset. In this respect insurance intermediaries should not regard themselves as salesmen rather they are acting in the capacity of professional advisers. By adopting that attitude, their social status will then be gradually promoted and recognized by the public.

Being a middleman between client and insurance company, insurance intermediary needs to relay all factual and comprehensive information of the clients to insurance company for better risk assessment. A partnership relationship between an insurance intermediary and insurer can only be established through trust and integrity. Underwriters do not mind lowering the premium so long as the risk is properly managed and the interest insured is adequately covered. There is often a "give and take" situation to achieve a harmony relationship.

Once the selling process is professionally conducted there will be less or even no dispute on under-insurance when a claim occurs, complaints made against insurance intermediaries for misrepresentation and misconduct will be reduced. A simplified presentation without clear explanation

in particular on those disadvantages and exclusions affecting clients will only invite more inconvenience to insurance intermediaries when there is dispute or complaint.

With the increasing awareness of insurance by the public there will be growing demands for better protection, hence a growing insurance market. The sunny path of tomorrow's insurance intermediaries is forthcoming through concerted efforts of insurers and insurance intermediaries. The Hong Kong Chamber of Insurance Intermediaries and its members will face this challenge and continue striving professionalism to serve the insuring public and regain public confidence.

林偉權先生 榮譽勳章
Mr Dominic Lam, MH

Mr Dominic Lam, MH, has over 40 years of general insurance experience in various operational areas including administration, reinsurance, underwriting, sales and marketing. He is now the Senior Vice President of Asia Insurance Company Limited. Mr. Lam is a Fellow of the Australian & New Zealand Institute of Insurance and Finance (ANZIIF Fellow).

Mr Lam is currently the Deputy Chairman of Employees' Compensation Insurance Residual Scheme Board, a member of the Task Force on Site Safety under Construction Industry Council, a member of the Insurance Agents Registration Board since 2005, a member of the Insurance Intermediaries Quality Assurance Scheme Steering Committee and a member of the Consultative Group on Voluntary Supplementary Financing Scheme. Mr Lam was awarded medal of honour (MH) in year 2003 by the Chief Executive of the Government of the Hong Kong S.A.R. for his contribution in employees' compensation business.

本會為香港註冊的非牟利機構，共有40所服務單位，受惠人數超過4,000名。自1977年成立以來，本會不斷創新，推出適切服務，協助智障人士及精神病康復者發揮潛能，參與社會。

Our Society is a government-subsidized non-profit organization operating over 40 service units and serving over 4,000 persons with mental handicap or psychiatric disabilities in Hong Kong. As incorporated in 1977, our Society is committed to developing innovative services to develop their potentials and to enable them to achieve maximum independence.

創新服務：

自閉症人士發展及支援中心，「香港最佳老友」運動，扶康家庭...

Innovative Services:

Development and Support Centre for Persons with Autism, "Best Buddies Hong Kong" Movement, Casa Famiglia...

齊建共融社會

To Build A Society For All



插圖由著名繪畫師小克設計
(The artwork was designed by renowned illustrator Siu Hak)

 **我樂意支持他們自力更生!**
I would like to help them Lead Dignified and Independent Lives!

- HK\$200 HK\$500 HK\$1,000
- 其他Other Amount: _____

捐款方法 Donation Methods

- 現金 - 請把捐款直接存入本會滙豐銀行戶口**119-290005-838**
(請把銀行存款收據連同本表格寄回本會)
Cash - Direct pay-in to our HSBC Account **119-290005-838**
(Please send the bank pay-in-slip together with this form to our Society)
- 劃線支票 - 抬頭請寫「扶康會」
Crossed Cheque - Payable to "Fu Hong Society"
- 按月自動轉賬 (自動轉賬表格將隨後寄上)
Monthly Autopay (We will forward the autopay form to you)
- 信用卡 VISA Card 持卡人姓名
Credit Card Master Card Cardholder's Name: _____
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Card No.: _____ Expiry Date: _____
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信用卡捐款可傳真至(852) 2786-4097
Credit Card donation can be made by faxing this slip to (852) 2786-4097
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捐款港幣100元或以上可憑收據申請扣減稅項
Donation of HK\$100 or above are tax deductible with a receipt

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姓名/機構 電話
Name / Company: _____ Telephone: _____

電郵 日期
Email: _____ Date: _____

地址
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扶康會 Fu Hong Society
香港九龍深水埗樂年花園保安道二號A地下
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電話Tel: (852) 2745-0424 傳真Fax: (852) 2786-4097
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If you wish us to cease your data for direct mailing, please tick the box and mail back this donation form to our Society.

多謝您的支持!
Thank you for your support!

本年度商會年刊的主題為‘保險中介人新世代’，編輯部特意訪問了2位二十多歲的‘後進’中介人，以其‘80後’對保險中介人的認知，去了解新一代保險中介人對保險業不同層面的看法。



伍志凱 Garrick

國衛保險有限公司 理財顧問

出生日期：8/1984

2006年香港理工大學統計學系畢業

- 我大學畢業後，先加入政府統計處做文職工作，Part time進修財務分析課程。進修期間，我了解到香港未來長時間，將極之倚重金融業，例如銀行、保險、證券等。經過一年多觀察及深入了解，發覺保險業發展空間最大，所以我選擇加入保險中介人行列。
- 保險中介人角色上需要接觸不同行業的人，能助我擴闊我的知識，學會更多做人道理，從而幫我建立良好的人際關係。而且我喜歡保險業的機制是多勞多得，自主性強，只要你肯努力，便有機會晉升成為管理層。
- 我會多看不同類型書籍，例如人際關係，心理學，經濟學等，以增進自己的知識，應付未來挑戰。我亦不怕艱辛，接受公司長期持續的培訓。我會先站穩陣腳，再去發展自己的銷售團隊，發揮《團隊力量》，鞏固自己的事業。



鄔家威 Pavey

富通保險(亞洲)有限公司 理財服務主任

出生日期：1/1984

2009年香港大學工商管理系畢業

- 我覺得保險業的工種比較特別，工作自主，彈性時間，可以容許人拼搏，以獲取回報。
- 保險中介人接觸人多，可以令我擴闊眼界，增進知識。同時，我亦深知道，保險可以幫到人。
- 加入保險中介人行列一年多，我發現普羅大眾對保險認識還不夠深，所以我要令自己更加專業，才能夠肩負教育大眾的任務。除了符合政府最低入職要求外，我還會報考投資及理財方面的專業試，成為理財顧問，擴闊我的專業層面，以配合未來發展。

綜觀2位‘80後’對保險業發展甚為有遠見，且對於開拓自己的前路亦甚有謀略。他們有一個共通點：先不問收穫，推崇多勞多得。

似乎，新一代保險中介人都滿意於保險業目前的機制 - 工作自主、彈性時間、多勞多得，因而願意加入保險中介行列。但另一方面，作為僱主，保險公司、或保險中介人公司的主管，對他們又有何要求？

唐慶溢 Andrew

董事總經理

美輝保險顧問有限公司

- 新入職的中介人，學歷不太高也無妨，但起碼要中學會考5科合格，包括英文。因香港乃國際城市，保險有關文件現時仍以英語為基準，所以要有較佳的英語水平才能勝任。
- 成為保險中介人，當然希望他們開發到業務源頭，為公司帶來業績，平衡到公司聘請他們的支出。我會鼓勵我的員工進修，尤以英文、電腦及保險的專業試。我公司一向都有資助員工去進修。



林俊華 Tommy

區域行政經理

蘇黎世人壽保險有限公司

- 我要求新進的中介人要有大學水平，因學歷較高，學習新事物會較快。同時，他們也要具備以下個人軟件：勤奮、處事正面、具個人目標、善於聆聽等。
- 我公司會對新進的中介人提供為期2兩個月的職前訓練，讓他們了解其工作範圍，讓他們對產品有正確認知；教他們如何作規劃，也教他們如何解決問題。

PAUL C.K. TANG & CO. Solicitors
鄧賜強律師事務所

With Compliments

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左傳

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Annual General Meeting

Dear distinguished guests, members and friends,

It is so great to report to you in my second year of office as the President in the 17th AGM. With the support from all of you, it has been both a great learning and enjoyable experience to me.

Year 2009 has been another challenging year for the Chamber and the insurance industry as a whole. Stepping into 2009, world economy was still in disorder and bleak. The concerted effort of governments of key economies was stabilizing the world economy. The public confidence to financial industry had been slowly returning. Thanks to the concerted effort of stakeholders of our industry, quality insurance intermediaries had done well in going through this turbulence. I am so glad to see that growth had been seen in the sales of conservative and protection personal insurance products as well as general insurance products.

In my address in the 2009 Inauguration Ceremony, I had identified key initiatives for the year of 2009 and I would like to report to you on the progress made during the year on these key initiatives:

- 1) To assist members in exploring business opportunity & to promote best practices
 - a) I personally participated in various meetings convened and chaired by Hon. K. P. Chan for the purpose of identifying measures that could immediately help the livelihood of insurance intermediaries in the wake of financial tsunami. Five key areas were identified
 - Establishment of Policyholder Protection Fund
 - Premium Tax Allowance/Withholding Provisional Tax Payment/Waiver of Business Registration Fees
 - Admission of Investment Linked Products under Investment Immigration Scheme
 - Opening of Mainland Insurance Market under CEPA
 - Strengthen the regulation of insurance product sales in banking sector

Thanks to the effective effort of Hon. K.P. Chan, views were channeled to SAR government and significant progress was made in different areas. Investment linked life insurance product was now admitted as one of vehicles under Investment Immigration Scheme.

- b) Two-day China visit 「保險中介人如何在國內尋找商機」交流團 was jointly organized with HKGIAA in July 2009. Members visited Ming An Insurance Shenzhen and Chang Cheng Insurance Brokers Ltd Guangzhou. Members learnt the recent development of China insurance market and practices from insurers' as well as brokers' perspective. Members also learnt the legitimacy of cooperation with insurance brokers across the border when servicing clients in China.

- c) The 2nd Shenzhen Hong Kong Insurance Intermediaries Soccer Tournament would be held on 12 December 2009 with Zurich Insurance HK as the sponsor. The activity gave members exchange opportunity with counterparts across the border.
 - d) Your Chamber was promoting seminar on 'Professional Ethics For General Insurance Managers' organized by ICAC to promote best practices to members.
 - e) Sub-committee on Best Practices was studying guidelines to be released to members in near future.
 - f) Your Chamber was setting an example of being a good corporate citizen in the community. Having committed to charity activity through working closely with Fu Hong Society, your Chamber was awarded Caring Organization by the Hong Kong Council of Social Services 香港社會服務聯會」頒發2008/09年度「同心展關懷」的標誌。I am glad to learn that over 10 full corporate members were responding by joining the scheme and were expected to be awarded Caring Company in coming February.
 - g) 2008 Year Book titled 'Insurance Industry after current financial tsunami' was published in April 2009. It provided readers with views and insights of how the financial tsunami came about and lessons learnt. Importance of good risk management was key message sent to members. Special thanks would be given to those who contributed to the timely publication of the Year Book.
- 2) To closely watch the outcome on the issue of broker's disclosure of commission
- a) The issue was coordinated successfully by Mr. Johnson Lee, Director of Trade Issue. Consultation with our Hon. Legal Advisor was made. Views were exchanged with CIB, PIBA and other intermediary associations. The issue was closely monitored and members had been updated via bimonthly newsletters.
- 3) To reduce operating costs in the wake of economic recession
- a) Increase of HKCII membership fee was held back for one year despite reduction in revenue
 - b) Demand for reduction of CPD cost and Business Registration cost was reflected to Hon. K.P. Chan.
- 4) Other events
- a) Active participation in insurance industry activities
Representatives from the Chamber attended annual Cross Strait Insurance Conference, annual dinners and anniversary functions of other insurance associations and other industry events in Hong Kong, PRC and Macau.
 - b) Active participation in community service
Despite economic hardship, your Chamber never forgot the under-privileged. Thanks to the good hearts of our members, our support to Fu Hong Society continued into 2009. A donation

President 2009 Report

2009 年會長報告

box was used to collect donations in our monthly last Friday Fellowship Drinks. This year, your Chamber had participated in the Flag Day and walkathon organized by them.

c) Run CPD courses and forums

CPD course continued to be focused on developing soft skill of members. In July 2009, a 5 CPD hour course on Entrepreneurship - Creativity and Innovation was organized. Another one 5 CPD hour course on Psychology & Counseling of Sales person and how to overcome fear of selling would be held on 19 Dec 2009.

d) Forum on Motor Insurers' Bureau was well received by over 70 attendees.

e) Fellowship & Members' Service

The Last Friday Fellowship Drink continued to be the most popular functions for members. Free drinks were offered to members who were able to expand their network with other members and representatives from sponsored insurers. Ten Fellowship drinks were organized for members in the year.

Pi Yu Chong Golf Tournament was successfully held on 20 Nov 2009 at Nam Sha Golf Club with 24 participants.

f) Membership

As at today, your Chamber had 170 members including 51 full members.

g) Mr. Teem Lam, Director of Fellowship resigned from the Executive Committee on 27 August 2009 as he had to take over the chairmanship of the HKGIAA. I congratulate him every success in this challenge. Special thanks must be given to Vincent Wong, Director of Membership Extension who also helped to run successfully fellowship activities after Teem's resignation.

On behalf of the Board of Directors of the Chamber, I would like to take this opportunity of expressing my heartfelt thanks to the following persons:

- 1) Mr. Bernard Chan Honorary Advisor
- 2) Hon. K.P. Chan Legco Member
- 3) Mr. Ip Shing Hing Honorary Legal Advisor
- 4) Mr. Wong Chun Bong Honorary Auditor
- 5) Members of the Appeal Committee – Mr. Fernando Hui, Mr. Simon Ip, Mr. O.F. Leung & Mr. Alex C.B. Wong
- 6) Members of the Board of Counselors – Mr. Roger Tsang (Chair), Ms. Susanna Chan, Mr. John Lee, Mr. Jonas Man, Mr. Kamson Lam, Ms. Rita Lam, Mr. Davey Lee, Mr. Anthony Lau & Mr. Simon So

- 7) Members of the Trade Counseling Commission – Mr. Ricky Chu (Chair), Mr. John Ma, Mr. William Ng, Mr. Raymond Yam, Mr. Simon So, Mr. John Lee, Mr. Li Ka On, Mr. Albert Chan & Mr. Francis Chan
- 8) Sponsors to our activities
 - a) Past Presidents (Golf Tournament), Zurich Insurance (Soccer Team & HK-SZ Soccer Tournament)
 - b) Sponsors to our monthly Last Friday Fellowship Drinks
- 9) Writers and advertisers of 2008 Year Book
- 10) Mr. Gregory Fong, Founding President
- 11) My marvelous members of the 2009 Executive Committee – Roger Tsang, Harry Chan, Patrick Ho, Ivan Chiu, Kent Yu, Harley Kwan, Jaclyn Chu, Steve Cheng, Michael So, Teem Lam, Kenny Leung, Vincent Wong, Frankie Yiu, George Wu, Geoffrey Lung, Ricky Chu, and Johnson Lee. Ian Choi, our hardworking Part time administrator. To me, I enjoy and learn so much from working with them. Without their generous and enthusiastic support, I cannot imagine to be able to execute my role as the President.
- 12) Last but not least, members' support as stakeholders

Dear fellow members, my second year of presidency would be coming to an end. I would be taking up a new role as the Immediate Past President according to the M&A of the Chamber.

Once again, thank you for your kind support and I look forward to your support to the upcoming Executive Committee.

Joseph C.L. Sit

President 2009

Organisation Chart 2009

2009年組織架構表





曾振平
Roger Tsang
*Immediate
Past President*



趙春強
Ivan Chiu
*Third
Vice President*



關億信
Harley Kwan
Treasurer



姚錦輝
Frankie Yiu
*Director,
Membership
Retention*



林裕添
Teem Lam
*Director,
Fellowship*



黃耀敏
Vincent Wong
*Director,
Membership
Extension*



鄭國基
Steve Cheng
*Director,
Community
Service*





PLA Group



Mr. Patrick Leung, a renowned life insurance professional, together with his team of insurance practitioners in PLA Group, are always here to listen to your voices, identify your needs and solve your problems.

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LOOK WHO'S COME OUT WITH A COMPETITIVE NEW RETURN OF PREMIUM POLICY.



Transamerica Life (Bermuda) Ltd. Introduces Trendsetter **ROP**30

Transamerica Life Bermuda's return of premium term life insurance policy, Trendsetter ROP 30, is great news for everyone. It offers clients the best of both worlds: the protection of a 30-year term life insurance policy and a full refund of eligible premiums at the end of that term.*

Percent of Eligible Premiums Refunded

End of year 4	5	10	15	20	25	30
3%	8%	33%	48%	63%	78%	100%

And because we offer some very competitive premiums, Trendsetter ROP 30 gives you the opportunity to set some winning sales records. Take a look below and see what clients would pay to get their money back! Shown are annual premiums for Trendsetter Super 30, providing the protection of a 30-year term life insurance policy. Next to it are premiums for Trendsetter ROP 30, which offers the same 30-year term coverage plus the return of premium feature!

Annual Premiums, Preferred Plus	Trendsetter Super 30	Trendsetter ROP 30
\$500,000 Male 35	\$ 820	\$1,350
Male 45	1,910	3,095
\$1,000,000 Male 35	1,525	2,360
Male 45	3,565	5,620

All amounts are in U.S. dollars.

For more information, please contact:



**Patrick Leung Agency Ltd
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*Excluding substandard premiums, rider premiums, and outstanding loans. Return of premium not available if death occurs during level premium period.

Trendsetter ROP 30 (Policy Form Nos. 6-630 67-106 and 6-630 89-106) is a term life insurance policy issued by Transamerica Life (Bermuda) Ltd., incorporated in Hamilton, Bermuda. Premiums are guaranteed level for the first 30 years, then premiums increase annually starting in year 31. This policy is available only in Hong Kong and Singapore. Insurance eligibility and premiums are subject to underwriting. In the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.



“Participation” and “Sunny Path of Tomorrow’s Insurance Intermediaries”

I am delighted and honoured to have been elected as President 2010 of HKCII and I am looking forward to further developing the important work of the Chamber and providing service to pave the sunny path for insurance intermediaries.

How to Align My Theme of Office to the Missions of HKCII

HKCII is an acronym of **Hong Kong Chamber of Insurance Intermediaries** as well its missions of **Harmony, Know-how, Concern, Information and Integrity** for the insurance community. During each term of presidency, having reviewed its internal and external conditions, each president will align the focus of his office to the missions by defining a new theme.

This year, the theme of my office is “Participation”. It came into my mind after my reflection of some major incidences happened around us, such as financial tsunami, Beijing Olympic Games, Sichuan earthquake, and policyholders losing confidence in buying insurance. Among these incidences, to succeed or to restate or to build trust, there is a common call for “Participation”. I believe, through participation, every one has his part to play. Inspired by the hundred years Olympic dream, I do hope we can learn from the spirit of participation and to strengthen our core competence to compete in this complex environment.

How to Turn the Dream into Reality

To turn the missions of “HKCII” and the theme of “Participation” into reality, my plan of actions will cover the key result areas of membership relationship, fellowship gathering, continuing professional development programme, community services, forums and trade issues. It is always easier said than done. I do sincerely hope that you can join us to cheer when we succeed and give us your hands when we are facing challenges or difficulties.

Development of Core Competence

In turbulence environment, there is a greater responsibility for us to uphold the spirit of participation as well as the development of core competence. This initiative applies not only to the insurance community but also to my fellow members of the Executive Committee as well. To allow our fellow committee members “to give as well as to receive” from their volunteer work, I have introduced some useful knowledge such as Balanced Scorecard for performance monitoring, SMART goal setting techniques, Seven Habits of Highly Effective People, Accuracy and Efficiency matrix for strategic actions, and RFM relationship management model. Through participation, I have confidence that we build not only just our core competence but also a trusting, harmonious and caring Chamber.

Leverage on our Myriads of Insurance Associates

Since its inception in 1993, HKCII has built a good relationship with myriads of insurance associates. I believe, through concerted effort, HKCII would take part in encouraging a greater cooperation among the insurance community while respecting the diversity of individuals’ core values.

Sunny Path of Tomorrow’s Insurance Intermediaries

Can do! I sincerely wish that you would join us to build and to walk through a sunny path for the insurance intermediaries and the community.

Best Wishes,

Patrick Ho

President 2010



Organisation Chart 2010

2010年組織架構表



何柏源
Patrick Ho
President



朱信光
Ricky Chu
Secretary



趙春強
Ivan Chiu
1st Vice President
Education &
Trade Issue



關億信
Harley Kwan
2nd Vice President
Public
Relations &
Communication



張小沅
**Raymond
Cheung**
Director of
Education
Development



鄭國基
Steve Cheng
Director of
Community
Services



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Danny Yiu
Director of
Education
Program



李冠群
Davey Lee
Director of
Public
Relations



曾振平
Roger Tsang
Director of
Forum



黃明僭
Willy Wong
Director of
Publication &
Communication



龍達明
Geoffrey Lung
Director of
Trade Issue



薛祖麟
Joseph Sit
Immediate
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Director of
Membership



李鎮成
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Director of
Organization &
Method



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Gregory Fong
1994-1995



刁志成
C. S. Diu
2001



李鎮成
Johnson Lee
1996



林美華
Rita Lam
2002-2003



朱信光
Ricky Chu
1997-1998



龍達明
Geoffrey Lung
2004-2005



伍華
William Ng
1999



曾振平
Roger Tsang
2006-2007



麥順邦
Philip Mak
2000



薛祖麟
Joseph Sit
2008-2009

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Mr Kent W.F. Yu	- 3rd Vice President Membership & Operations
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Mr Johnson C.S. Lee	- Director of Organization & Method

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The Hon Chan Kin-por, JP

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