

銀行保險 我知我見  
Bancassurance –  
my perspective



2010年刊與2011展望

YEARBOOK 2010 & PROSPECT 2011

香港保險中介人商會  
Hong Kong Chamber of Insurance Intermediaries  
www.hkcii.org



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## HARMONY

To promote and maintain the spirit of fair deal and harmony between and among insurance buyers, intermediaries and insurers.

在公平及和睦的原則下，促進及維護投保人、中介人及承保人進行相互協商。

## KNOW-HOW

To prepare, promote and conduct educational seminars, forums, lectures and workshops for the benefit of its members.

提供保險學術講座，讓會員通過研討及交流，提升其專業知識。

## CONCERN

To communicate and to coordinate with government, associations, insurance companies or any other persons in regard to all matters relating to insurance or insurance intermediaries which may be considered to be for the benefit of members and the general public .

緊密聯繫有關政府部門、社團組織、企業機構、保險商及從業員，反映會員及社會各階層對保險業及中介人的權益及認受。

## INTEGRITY

To enhance self-dignity of the insurance intermediaries through deeds of integrity.

強化中介人的自重、自尊、正直、誠信及莊敬自強。

## INFORMATION

To collect and disseminate amongst the members, information in regard to all matters relating to insurance or to the practice, duties and obligations of insurance intermediaries by means of periodical newsletter and alike.

通過定期刊物，收集及發放保險業資訊，保險中介人運作、責任及義務等事項。



## 香港保險中介人商會，為社會和諧作出貢獻

財政司司長「大轉彎」修改預算案，仍未能平息所有民怨。今天看到一段新聞，國家領導人提議港人為社會和諧作出貢獻。**香港保險中介人商會的綱領亦提倡和諧 (HARMONY)**，作為商會的一份子，我也希望提供一點心意。

香港人希望國泰民安，安居樂業。今天看到國家強大，作為中國人都感到驕傲，但卻因許多人無法安居，無法樂業，我感到遺憾。

要解決社會的矛盾，我認為是要「管理期望，縮小差距！closing the gaps by expectation management！」。我們必須正視以下一些影響社會、及保險業的問題。

1. **房屋問題**。從房委會的統計數字看到，由2000年至2010年，公營房屋由1,016,000間上升至1,135,000間，增幅12%；私人房屋則由1,099,000間上升至1,401,000間，增幅27%。公營房屋增幅較私人房屋少15%，可見「差距」是公營房屋的供應，而不是土地供應。
2. **通脹問題**。在聯繫匯率制度下，香港政府的財政政策無法和貨幣政策配合，發揮應有的作用。財政司曾擔心「派糖」會引致通脹，但香港大部份的通脹是輸入的。「派糖」後，可能會有較多人跑去炒賣iphone或ipad，導致短期價格上升，但這不是持續普遍價格上升的通脹。通脹的「差距」是由聯繫匯率制度衍生的。97後，樓價大幅下滑。今天的現象是「逆97」，面對美國的量化寬鬆政策，要擁有資產才可抗通脹。
3. **退休計劃問題**。「差距」是MPF的收費問題，退休金的滾存速度。
4. **保監獨立問題**。「差距」是諮詢文件粗疏，諮詢不足。
5. **自願醫保計劃問題**。「差距」是變動承保原則，費用和佣金結構。
6. **銀行保險及投資產品問題**。「差距」是不公平的銷售手法，以及客戶資料的使用。
7. **佣金披露問題**。「差距」是投保人會抓住佣金作為一個談判點。

施政要從心出發。要促進社會和諧，是要細心明白及縮小這些「差距」，要與人民接觸及溝通。管理雙方的期望，是要準確地預算、修訂、實現、及達成期望。

**保險中介人作為社會一份子**，亦要為社會和諧作出貢獻，要提高專業地位，要準確地用心管理，甚至超越客戶的期望 (exceeding customer expectation)。

何柏源

會長2010



香港保險中介人商會

嘉猷迭展  
駿業廣興

保險業監理專員蔡淑嫻



近年来，在两地监管部门的积极推动下，深港保险中介行业相互学习，鼎力合作，两地保险中介业交流合作的层次不断提高，内涵不断深化，为深港保险业快速健康发展做出了积极贡献。目前，深港保险经代交流会已经成为香港与内地保险中介行业重要的沟通渠道；深港“保险中介服务中心”的设立，更为两地保险中介行业开展日常合作搭建了良好平台。

深圳是中国保监会和深圳市政府共同确立的全国首家保险创新发展试验区。自2006年设立以来，发展成果斐然。在深圳保险中介业近年来快速发展、实力显著增强的基础上，最近中国保监会和深圳市政府进一步提出了将深圳打造为全国“保险中介之都”的战略目标，全面推动保险中介业科学发展，两地保险中介业合作发展面临着更加广阔的空间。

2011年是我国“十二五”规划的开局之年。深港保险中介行业应充分抓住各方面有利因素，进一步创新合作方式、扩展合作领域，积极为深港两地保险业合作闯关探路，为推动深港两地保险业发展做出更大贡献！

衷心祝愿香港保险中介人商会宏图大展、蒸蒸日上！祝愿深港两地保险合作事业携手共赢、再创辉煌！

**余龙华**

中国保监会深圳监管局局长



香港保險業界過去一直上下一心，共同為業界前景而打拚，並創造出驕人的成績。我希望各位朋友能夠一如既往，在為社會提供優質服務的大前提下，齊心為行業開拓無限商機。我相信，無論保險中介人或銀行保險，均各有優勢，只要我們能夠努力不懈，迎著我們的是一片光明的前景。

立法會議員 陳健波





香港保險中介人商會

# 業界精英 人才濟濟

香港保險業聯會主席

余健南



香港保險中介人商會

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## 香港的銀行保險

「銀行保險」(Bancassurance) 最早在1960年代起源於法國，主要的意念是銀行涉足保險生意的一種新穎業務策略。狹義而言，是指保險業透過銀行代理銷售保險產品；在廣義上的解釋則指保險業利用銀行廣泛的銷售通路與客戶資源進行包括電話、郵寄及銀行職員直接銷售保險產品。這種業務模式漸漸大受歡迎，及至1980年代，歐洲的銀行保險市場一直以驚人的速度增長，銀行已經成為壽險和一般保險產品的主要銷售渠道。

今時今日，銀行和保險公司建立了非常緊密的合作關係，在香港的銀行保險亦已經逐漸成為銀行界重要業務之一。

### 香港銀行保險的發展

與其他亞洲地區相比，香港的銀行保險發展比較早，可以追溯至1965年1月15日本地四家主要華資銀行成立的「銀聯保險有限公司」，主力承保銀行客戶的火險、水險及意外險的業務。當時，其百分之九十的業務是來自四家銀行的分銷網絡，可算是由銀行主導的銀行保險業務的鼻祖。

到了1980年代，眾多的保險公司亦開始與銀行及信用卡公司合作，透過郵寄宣傳單張和電話銷售以擴大自己的銷售網絡。不過，香港銀行保險到了90年代中期，才正式投入全面運作。1997年以後，大部分大、中型銀行憑藉其龐大的客戶網絡和專業服務，透過本身直屬的保險公司或透過聯盟的合作形式，大舉進軍香港保險市場，將銀行保險推廣至零售銀行的前綫業務上。

隨著金融危機後貸款需求及利息收入不斷下降，保險計劃作為銀行非利息收入業務，進一步發展成為銀行銷售的重要產品之一。及至1998至2000年間。當時預計強積金實施後，到達高峰期，所以無論是保險公司、銀行、基金公司都紛紛搶灘，組成聯盟，盡量爭取可觀的市場佔有率。時至今日，不少保險公司都已與銀行組成策略性聯盟。

截至2011年1月31日止，全港有八萬多人從事保險行業，當中保險代理有五萬九千多人，而保險經紀則有七千多人；在整個行業中，超過一萬八千人正是從事與銀行保險有關的工作。

與保險代理、保險經紀等的傳統銷售保險模式相比，銀行保險擁有其優勢，亦有其不足之處。銀行保險能夠在芸芸銷售渠道中脫穎而出，蓬勃發展，是因為銀行保險具備以下的競爭優勢。

### 競爭優勢與缺點

銀行保險利用銀行既有覆蓋各地區的分行網絡，接觸各個社會階層，擁有豐富的客源；同時透過分析銀行龐大的資料庫內的客戶財務狀況，有助銷售和推廣保險、金融等產品。加上銀行理財顧問有不少與客戶直接溝通的機會，能夠針對其需要，為他們安排聚會以便介紹合適的服務和產品。



對於客戶來說，在同一機構內，辦理所有金融財務事宜，不單方便快捷，切合現代人所需；銀行保險公司也可以留住客戶，進一步推廣其他產品。銀行員工轉職的比率，遠較傳統保險代理為低，銀行保險公司可以節省培訓新入職人士的資源，同時較易維持服務質素，客戶跟隨代理轉換保險公司的機會也較低。

儘管銀行保險的發展氣勢如虹，但仍然難免遇到一些阻力。銀行辦公時間及地點均有規範，靈活性及服務空間較傳統保險代理為少。銀行櫃位式推銷，缺乏傳統保險代理的個人化貼身服務，由於空間及時間所限，未能全面了解客戶需要及建議合適的服務/產品。加上銀行本身的信貸政策的改變和處理日益頻密的一般保險索償個案，亦會影響了客戶和銀行以往建立的良好關係，這種情況，實在是銀行經常遇到的挑戰。

## 中介人的角色與定位

縱使銀行保險搶佔一定的市場，但傳統透過保險中介人進行銷售保險產品的模式仍然享其優勢。中介人的角色是以客戶需求的角度出發，推介適合的保險產品，讓客戶在保險商品的規劃有更寬廣的選擇性與比較。此外，中介人的服務時間較具彈性，也能提供一對一的貼身服務。在處理索償時，由於中介人與客戶利益並不衝突，加上是獨立於保險公司的第三者，故更能為客戶爭取應有的賠償，保障客戶的權利。

銀行保險與傳統的銷售渠道，各具優勢，符合不同客戶的要求，當然兩者之間存在一定的競爭。為了應付不斷轉變的市場，中介人應該與時並進，透過不斷的進修自我增值，增加財富管理、金融保險等多方面的知識，藉以提升競爭力，走向多元化、專業化的財務策劃和一般保險服務。另一方面，中介人應繼續秉承「以人為本」的精神，提供全面及貼身的銷售服務，同時，堅守信諾，以良好正直的專業操守，爭取客戶的信任。

日後，中介人與保險公司繼續緊密合作，充當客戶與保險公司的溝通橋樑，將合適的保險產品推介給客戶，以滿足他們的所需，達致三贏局面。

### 余健南

香港保險業聯會主席



## My perspective about Banks doing Insurance anywhere in the world (including Hong Kong)

In May 2005 there was extensive flooding in the City of New Orleans, USA after the hurricane Katrina. Most of the residents suffered and were faced with the damage of their homes and their properties such as cars, houses, etc. Some of the residents were even found dead. Naturally their property or their houses were found valueless during that period of aftermath. The Government or some residents may even think of abandoning the entire City.

There were two families in the same block in the City were facing the same adversity where their bread-earner-father did not survive the hurricane. Both families, fortunately, had a LIFE Assurance in place , ideally to protect the family.

Family 'A' were happy that they had their own policy with their own Insurer and they obtained the proceed of the Policy and were free to spend the money for the best interest of their family. However, Family 'B' had a Policy which is a Mortgage Life Plan through their Bank. As such they were unable to get a dime (or a dollar) from their Insurance Policy because the Policy proceed would go directly to their Bank to pay off the mortgage. Family 'B' were still in the same serious financial trouble although their mortgage of their House had been fully paid off----bearing in mind their House could be not sold or realized at all under such situation.

In Hong Kong I would wonder how many Mortgage Life Policies in the market are placed through the Banks-----which can be very devastating (or double jeopardy ) for the policyholders in the event of major or medium-size disaster in the community. The Banks are of course happy to have these arrangements as the Policies are to protect their interest.

This is exactly the situation where a great majority of the insuring public around the world (not just Hong Kong) may not be aware.

Do you think our Insurance Authority or the Government are aware of this ???

This is only one of the disadvantages. The Insurance so arranged through independent intermediaries is to protect the family while that through the Bank is certainly to protect the Bank, themselves. There are also few other conflict(s) which the Banks are not willing to share or disclose to their customers at the time of purchasing such as choices of plans, stable grace period after expiry, independent expert advice and so on.



From the page 20 of the Consultation Paper (on Proposed Establishment of an Independent Insurance Authority) released in July 2010, it was known to the Insurance Authority that there are 26.4% of the total insurance intermediaries (18,000 out of the total of 68,000) are bank employees involving the sales of the insurance products. It was further stated that more than 30% of insurance products sold in Hong Kong are distributed through the Banks.

AS such the situation is not so 'sweet' in Hong Kong. In some countries it is understood that their Insurance Authority or Regulators would not allow the Banks to sell insurance at their retail level or at their branches. The reason is so obvious.

Further it is also their law to prohibit "Tied Selling" by the Banks and its agents. "Tied Selling" is defined very clearly that when a person doing a transaction (e.g. mortgage application) with the Banks or Financial Institution, is required to transact additional business (e.g. insurances) with the Banks or its agents. The purpose is simple----just to protect the members of the public.

There are also some restrictions under the law to own Insurance companies by the Banks.

Nonetheless in Hong Kong we have too little defensive tools to protect the insuring public and the Government Authority are too.....

We all know in our industry the Agents are representing the Insurers and the Brokers are representing the Customers (ie the insuring public). BUT The Agents in the Banks are representing **both the Insurers and THEIR BANKS.**

**The worst is that the Bank staff would NOT properly disclose the fact that the insurances so arranged would only protect their Bank's interest, not the policyholders'.**

**Eric K Chui**

Mr. Chui graduated from the University of Hong Kong specialized in Civil Engineering in 1974 and has engaged in Insurance since then and was awarded as one of the selected Outstanding Businessmen in WHO'S WHO by the International Business Edition in Hong Kong in 1986.

His professional life is further augmented through his active participation in other community services in both Hong Kong & Vancouver, Canada.



## 不怕競爭，只怕自己沒有志氣 ——寫給保險中介人商會（2011年）

隨著經濟發展、風險意識提高，保險行業愈來愈重要。它已經不是一種可有可無的服務，而是企業運營的結構性的一環。在這樣的趨勢之下，保險行業的空間將愈來愈大，服務的專業性將愈來愈高，否則難以滿足市場的要求。由此可知，保險工作已經不是簡單的中介服務，而是必須具有相當的專業知識，和市場觸覺，加上自身的忠誠、敏銳、深懂法例，纔能應付這個時代的需求。

但是，一個能具有如此多方面的條件和質素的保險從業員在今天社會，已不容易找到。它的要求愈高、能勝任的人愈少，如何尋覓優秀的新人加入可能是當務之急。其次，面對市場競爭，尤其是來自銀行界的競爭，它們雖不如保險人那麼專業，但卻有近水樓台，亦即更容易掌握顧客財務之利；加上銀行的品牌、體系、點線面的分布，會造成一種錯覺，讓顧客以為更方便、更可靠，所以對保險業是很大的挑戰。不過，自從雷曼事件的發生，政府和市民已經有所醒覺：畢竟專業還是專業，不能到兼營百貨的商店去找。所以保險業應趁機重整隊伍，調整策略。

我認為：保險中介人應加強自己的專業形象；面對挑戰，唯有勤加練功，設計出更專業的產品，和提供更貼身的服務，把危機視為轉機，把壓力視為鍛煉。深入顧客的需要，為他們守住安全的大門，讓顧客放心，並以此來提高自己的競爭力。換言之，唯有與顧客唇齒相依，纔能立於不敗之地。

不怕競爭，只怕自己沒有志氣。

**霍韜晦教授**

法住機構創辦人兼會長





## 銀保業務之我見

其實要寫關於銀保業務(Bancassurance)，本人是在班門弄斧。如果大家想了解銀保業務的歷史，可以參考本期年刊的其他文章，或參考由馮邦彥和饒美蛟著作，由三聯書店出版的：(厚生利群-香港保險史1841-2008)。當中詳細介紹了香港的銀保業務的發展，值得一讀再讀。

銀保業務在早期來說，主要集中在水險和火險，原因在於因利成便，當客戶要求銀行開信用狀或貨款託收，很自然地銀行就可以順帶給客戶提供保險代理的服務，如果保單出錯，也可馬上替客戶更正，方便客戶最快取得貨款，這服務很受客戶歡迎。而火險是因應客戶房屋貸款後為房屋購買的保險，銀行為求效率而直接替客戶安排保單，也可避免要每年向客戶追保單和收條，減省行政消耗。

時至今日，銀行提供的保險服務種類包羅萬有，除了傳統的人壽保險外，更有投資相關連的，甚至以前只有專業保險經紀才提供的信用保險，產品責任和董事責任保險等，也可提供給客戶。面對着銀保業務的發展，本地的保險代理和保險經紀，他們所受到的挑戰和衝擊，是不言而喻的。因此，市場上有聲音要求管制銀行為客戶提供保險服務，以達到公平競爭(Level Playing Field)的環境。

對於公平競爭的原則，本人是絕對贊同的，當然要量度公平的準則則有待市場上各位前輩先進去提供意見了，在此本人列出幾項銀保業務近年的規範：-

- 1) 銀行對從事保險業務的員工，如果有機會接觸客戶的，一律要求他們具備保險中介人資格和每年的持續進修時數。
- 2) 銀保業務跟保險業有一點不同，保險業是受保險監理處監管的，但銀保業務是受保險監理處和金管局雙重監管的。大家也知道金管局對銀行的管理是相當嚴格的，好像售賣有投資內容的保險，就只有有在投資區內專責員工才能推銷，並且要錄音甚至錄影，但保監現在還沒規定保險中介人要這樣做，他們可以隨意到麥當奴和客人傾談。
- 3) 銀行業近年對合規(Compliance)的要求越來越嚴格，有時候我們說笑，一個人找業務，十個人在後面看着你。當然，合規是大勢所趨，所有有規模的公司也應建立制度和 workflows 以合乎法律和法例的要求。因此，銀保業務在雙重監管下，就要一套 workflows 來符合兩個甚至四個(包括証監和積金局)監管機構的法例要求。
- 4) 銀行業對於接觸客戶方面有當然優勢，這是很自然的，大家可以調查你的客戶到銀行多還是到保險公司多呢，這做就了銀行通過接觸客戶去推銷產品比較容易。但除了銀行要設立投資區和一般銀行服務區，即俗稱的紅區和綠區外，銀行對客戶資料的取用也受到私隱條例的限制，不可隨便取用。自八達通事件後，個人資料的取用便更為嚴格了。
- 5) 一般人誤以為現在銀行可以強迫客戶一定要通過銀行安排保險才取得貸款，這是不完全對的。如果是個人客戶，銀行指引是要讓客戶選擇是否願意讓銀行安排，絕對不能強迫。但如果是商業客戶，就應按照商業條件來進行，雙方都有權去決定保險的安排。

按照以上的規範，本人感覺到銀保業務所受到的約束比市場上的保險代理和經紀還多，並不存在不公平競爭的情況。只是大公司的資源總比小公司為多，這是競爭的現實。不過，香港是一個中小企為主的經濟體，他們的存在一定有成功之道，如果他們提供的服務到位，一樣可以勝過大公司，贏取客戶信任。

以上是本人一些意見，望跟大家分享。

**伍華**：香港保險中介人商會前會長  
香港一般保險代理協會前會長  
香港保險學會前副會長  
現職銀行保險及信託處主管



## “How to Compete in the Era of Widening Channels of Distribution for Insurance”

In order to provide a more holistic service to its clients, banks are extending its product range from the traditional deposit related products to investment related and insurance related products. Insurance products sold through banks are now commonly known as “Bancassurances”. These insurance products are predominantly individually related such as life insurance; insurances for the house; the motorcars; personal health and personal accident insurance etc. According to the latest statistics released by The Hong Kong Federation of Insurers as at 2009 there were 58,787 registered agents in Hong Kong. It was not known how many of these worked in banks.

Banks enter into agency agreements with insurance companies according to rules laid down by the Insurance Commissioner. In many circumstances banks also own the insurance companies they entered into contracts with. Banks’ front line staffs have to qualify as insurance agents before they are allowed to sell insurance products. In other words banks and some of its staff become part the insurance intermediaries. They differ from insurance brokers, another form of insurance intermediary, as they represent insurance companies, not the final buyers of the products. Although there are banks setting up separate entities as insurance brokers to represent their clients in the purchase of corporate insurances, this practice is not common. When bank sets up insurance broking operation it usually does so through joint-venture with another insurance broker.

In this article I would examine briefly the implications of the “Bancassurances” to both the traditional insurance agencies and brokers. What their strategies should be in facing competition from this sector from my personal point of view.

Insurance products suitable for individuals are becoming more homogeneous. When these products are sold through a great variety of distribution channels, there would be intense competition. Seemingly it makes life more difficult for the traditional insurance agencies that only sell insurance products for the insurance companies they represent. However greater competition creates greater awareness of insurance needs, making the pie bigger. It forces the insurance agencies and insurance companies to come up with better and cheaper products to the benefits of the consumers.

Banks are not only the ones that are selling insurance. Travel agencies, motorcar dealers are also representing insurance companies in selling products such as travel insurance or motorcar insurance suitable to the respective industry. The advantage these intermediaries has over the traditional insurance intermediaries who are selling products through their own contacts, or referrals from their existing clients just to name a few methodologies they are using, is that they have access to a larger client base. If one could ignore the origin where these agencies come from, it only means that there are now more insurance agencies employing more agents in town selling the similar products.

Many insurance agencies find themselves still able to compete with widening/increased distribution channels. They retain their competitive edge over the banks, the travel agents and car dealers through more personalized services such as policy delivery, claims handling that these corporations are



not capable or not willing to do so. Others diversified their business to include corporate insurances; to avoid direct competition with these institutions and by doing so would be able to maintain the individual insurance portfolio because they have greater access to people working in these corporations. After all, insurance is sold not bought, only if one has a chance to sell the product, one will be able to close a business. If one's client already has a good product with a reasonable price, the chances for the client to move away to another insurance agency will be reduced.

As for insurance brokers who advise the clients on their risk exposures, arrange programs suitable for the clients and then seek to find an insurance company willing to underwrite such risks at a reasonable price, it seems that competition from any insurance agencies including banks is not that great as each work on a different business module. However, if insurance brokers were not discharging their duties as brokers should and continue to sell product, they will lose out to insurance agencies, as their clients would not see the value of using insurance brokers.

Insurance brokers traditionally do not compete head on with insurance agencies, as they tend to concentrate on corporate clients. They usually take on individual clients only because the individuals work for the corporate clients. Some tried to pick up individual clients through workplace marketing, no one knows how successful they were.

Intermediaries who could not find solution to the competition and are thinking about selling their portfolio to banks, should ask themselves why the banks would be willing to buy their portfolio? If the clients are not clients of the banks, banks could hardly be in touch with these clients and they do not have the capabilities to service these clients. The value of the portfolio would be diminished. It might be better to sell the portfolio to other insurance agencies.

In my view, although there are widening channels of distribution for insurance products, various insurance intermediaries have positioned themselves in different market segments. As long as the intermediary has a defined market position, established its own strategies to find a competitive edge for itself, it should be doing well even against a bigger, more financially strong competitor. Important things are to continue to improve the services it provides be it to the principals it represents, the end user it is selling the product to or the clients it represents; continue to improve its staff's product knowledge; and conduct its business within the business ethics as required it should have nothing to fear!

## Lawrence Lee

Mr. Lawrence Lee is now working as a Management Consultant

He retired as CEO of Aon Hong Kong, one of the leading insurance broking companies in Hong Kong a few years ago after serving the insurance industry for more than 30 years. His past services in the Insurance Industry include being: Insurance Lecturer in the Hong Kong Polytechnic, now known as The Hong Kong Polytechnic University; President of Hong Kong Insurance Institute; Member of Hong Kong Insurance Training Board; INED of a public listed Insurance Company.

Mr. Lee holds B. Sc and MBA degrees. He is an ACII and also a FLMI.



商會創立初期，是一個“三無會”的小型商會——無會址、無資產、無知名度。猶幸擁有熱心的會員和一班幹勁沖天的理事。他們不計較金錢、願意花時間處理會務，為了發展會務。因為無資金，必須開源節流，以下為當年軼事數則：

其一：所有理事的會務咭片，概由商會統一製作，唯用者自付。再者，為避免不必要的誤會或利益衝突，名片上一律不附印各理事所屬的公司名稱。

其二：所有會內、會外；境內或境外；正式、非正式的會議、活動、聚餐、入場費、交通等費用，一律由各理事自掏腰包支付所需費用。

其三：一年既終，為感謝一眾理事的辛勞，我們一如其他機構，會致送感謝紀念品。處理方法：送贈理事的費用由會長負責，會長的一項則由各理事分擔支付。

審慎的量入為出的理財策略下，商會在短短三年間，庫存儲備已有接近五十萬大元，而以上的不成文傳統仍然保留。

1995年，保監對汽車保險施行Caping Commission。所有經營以上車險的保險商，被邀請簽訂承諾，而違例CEO有可能被視為Not A Fit and Proper Person。CEO者，亦打工一族矣，莫奈之何。可以肯定，這種一刀切的做法，是有人歡喜有人愁，害苦了中小型公司，大公司是絕對的既得利益者。

當其時，反對之聲四起，當然主要來自保險中介人。不是自誇，最強音來自由Johnson Lee任會長時的香港保險中介人商會。我們認為保監犯了“三違反”。第一：違反、破壞保險業的傳統遊戲規則。第二：違反香港政府的積極不干預政策。第三：違反了保險商及消費者為了感謝中介人提供服務，回報於佣金幅度的自主權。

我們堅持公開、公平、公正的原則，確信真理會越辯越明，所以樂意將理事會的會議紀錄，各研討會、論壇的紀錄，問卷的統計結果，會方與友會的通訊，與保監的筆戰等一應資料，全部通過當年最佳的通訊器材——傳真，傳達予會員，數量之多肯定會是一個空前絕後的記錄；插上一個笑話，某一個晚上，某會員家中唯一的傳真機因接收商會的大量傳真而耗盡傳真專用紙，致令其任職高級秘書的妻子無法接收身處海外Boss傳來的重要文件，險釀大事。

事件擾攘數月，保監仍然一意孤行，業內有洩氣、氣餒的現象。商會一本該做就去做的精神，仍然鏗而不捨，四出奔走。最終，我們直接訴諸保監的頂頭上司，時任財經事務司的許仕仁先生，大概一個多月後，保監突然戲劇性的宣佈撤銷該項不得人心的決定，保險界贏得漂亮的一戰。經此一役，香港保險中介人商會雖然仍然是一個只有數百會員的“會仔”，更非享有發牌特權的機構，但她的發言卻得到業界的高度重視與尊重，奠下了江湖地位。江湖上留下一個疑問，如果當年沒有香港保險中介人……？

故事二則，聊搏一粲。如能引發九十後會員(九十年代入會)的集體回憶，於願足矣。苟能同時引起新一輩會員的一些遐想，純屬固所願也，不敢請爾。

**方富強**  
創會會長

本文由本人口述，刁志成先生筆錄，特此鳴謝

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## **Claim services being a top priority: Reflections from the Manila bus hostage incident**

What do customers want when they purchase insurance? Peace of mind and protection *in times of need*. You may be a veteran or an aspiring professional in the industry, and this may sound like a “no-brainer” question to you. However, it takes more than mere knowledge - also a clear vision and deep dedication - to achieve what is expected of you at those critical moments. Claim services are the yardstick with which customers measure our performance. They are the cornerstone of our industry, and should always remain our top priority.

With the Manila hostage inquest still in progress, emotionally charged reports featuring the survivors and the victims’ family members have been showering the media in the recent days. They are a reminder to us all that we are not selling products to faceless individuals, but serving a greater humanistic purpose. We play a major role in providing the security, protection and comfort our customers need as human beings. Caring and responsible insurance companies should have this philosophy at heart at all times. In this article, I would like to share an insurance company’s great example in handling the Manila hostage crisis and its aftermath.

Adopting a no-nonsense approach, the insurance company strived to “be there” when their customers most needed help. Firstly, they sent a Crisis Response Team to Manila at midnight of the day of the incident to investigate the situation and coordinate emergency assistance by meeting with local government officials and emergency medical professionals. Secondly, the Crisis Response Team also included two doctors, who specialized in trauma and acute care. One of the severely injured victims was escorted back to Hong Kong with an exclusive air ambulance with one doctor and two nurses on board. Due to the patient’s critical condition, the plane flew just above sea level to avoid drastic air pressure fluctuations that would affect the patient’s condition. Moreover, the company representatives also visited the survivors and family members of the victims in person in Hong Kong. When it comes to customer care, insurance companies can never be “too” detail-oriented – as they should always work harder for improvements in this aspect.

From an outside-in perspective, conscientious insurance companies should strive to make their claim processes as prompt and efficient as they can by eliminating red tape in case management wherever possible. In handling the Manila hostage incident, the company sped up the claims payment by simplifying the process and required documents, such as documents proving loss of or damage to personal effects and baggage, journey curtailment and hospital income. More impressively, despite the magnitude of the aggregate claim amount, the insurance company reached their claim decision the day following the incident. Again, they aimed at “being there” for their customers at the most difficult times.

In fact, starting from product development, good insurance companies should have their customers close to their hearts. They should aim at providing more and excluding less. For instance, the insurance company concerned has Chinese medicine coverage extended to overseas visits during the trip, and offers 24-hour worldwide emergency assistance services, single-trip plan without age limits...

Claim services are an area for market differentiation. In order to lure customers, some general insurers’ premium rates are “racing to the bottom”. Without doubt, price is a big factor for purchase considerations, but the customers who are hypersensitive to price will not become loyal to any company. Insurance companies should aim at building lasting relationships with loyal customers by taking their claim services very seriously – from ensuring process simplicity to enhancing responsiveness and efficiency to managing claims in a fair-yet-sympathetic manner.

Whether you are an insurance intermediary or an insurance professional with a principal, claim services should always be your priority. It is where you deliver on your promises of the peace of mind your customers purchased.

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