



Dear Friends,

This year 2010 has been a significant one for HKCII. As I review the various events in “The Essential Summary and Highlights 2010”, I am both grateful for and proud of my Committee members, Past Presidents, and supporters, and this wonderful Chamber. HKCII is continuing to fulfil many of its commitments to the insurance society and there are a lot of remarkable works in progress.

Together we will allow the insurance community to grow in a better shape as it encourages strong share values, professional integrity, and a sense of responsibility and accountability to the needs of the society.

Sincerely,

**Patrick Ho**

President 2010

親愛的朋友，

香港保險中介人商會在2010年度有很多顯著的活動。當我審閱“2010年度活動概要”時，我感到自豪。我要衷心感謝香港保險中介人商會的理事、前會長、會友、及各方人士。我們會繼往開來，推行會務。

讓我們一起共勉，提高專業精神，改善社會。

**何柏源**

會長2010

## The Essential Summary and Highlights HKCII 2010年度活動概要

<p><b>1. Membership 會員</b></p>	<ul style="list-style-type: none"> <li>• Number of Corporate Member 企業會員數目: 74</li> <li>• Number of Individual Member 個人會員數目: 349</li> <li>• Total number of member 會員總數: 423</li> </ul>
<p><b>2. Community Services 社會服務</b></p>	<ul style="list-style-type: none"> <li>• Donation of \$5,000 to Fu Hong Society 向扶康會捐款\$5,000</li> <li>• Award of Caring Organization 2009-10 &amp; Application of 2010-11 獲頒2009-10年度「同心展關懷」機構及獲2010-11年度提名</li> <li>• Providing assistance to HKCII members for the award of Caring Company 2009-10 and Application of 2010-11 respectively 協助會員，獲頒2009-10年度「商界展關懷」公司，及獲2010-11年度提名</li> <li>• Participation of The 6th Fu Hong Society Charity Walkathon 參加第六屆扶康會慈善步行籌款</li> <li>• Participation of two Flag Days of Fu Hong Society 參加扶康會賣旗日2次</li> <li>• Participation of Charity Fundraising for Haiti 參與海地慈善籌款</li> <li>• Participation of Qinghai Earthquake Donations 參與青海慈善籌款</li> <li>• Arrangement of “Stand by Me Visit Day” to FHS Rehabilitation Centre 安排扶康會康復中心「伴我同行」探訪日</li> </ul>
<p><b>3. China Desk 國內事務</b></p>	<ul style="list-style-type: none"> <li>• Jointly setting up “HKCII Service Centre – ShenZhen” and “SIIA Service Centre - Hong Kong” 兩會協作，成立「香港保險中介人商會深圳服務中心」和「深圳市保險中介行業協會香港服務中心」</li> <li>• Providing input for ATV’s report on “The Difficulties of Entering The Insurance Market In Mainland” 協助亞洲電視拍攝「保險業進軍內地困難重重」</li> <li>• Preparing a questionnaire on “Entering the Insurance Market in Mainland” 進軍內地保險市場問卷調查</li> <li>• Attending various meetings in ShenZhen 多次參加深圳市保險業不同會議</li> </ul>

<p><b>4. Independent Insurance Authority (IIA)</b> 獨立保險業監管局</p>	<ul style="list-style-type: none"> <li>• Holding a HKCII Forum 舉辦論壇</li> <li>• Speech in Legco to Panel on Financial Affairs 在立法局向財經事務委員會發言</li> <li>• Submission of HKCII position paper to Panel on Financial Affairs and FSTB 向財經事務及庫務局，及財經事務委員會，提交立場文件</li> <li>• Attending IIA Consultation session organized by FSTB 出席財經事務及庫務局舉辦之諮詢會</li> <li>• Various Meetings with Legco members together with other insurance associations: Civic Party (Audrey Eu, Leong Kah Kit, Ronny Tong, Dennis Kwok), independent (Priscilla Leung), The Alliance (Raymond Ho Chung Tai), April Fifth Action (Leung Kwok Hung), insurance sector (K P Chan), Savantas (Ip Lau Suk Yee Regina), DAB (Chan Kam Lam), Democratic Party (Ho Chun Yan, To Kun Sun), HKFTU (WONG Kwok-kin) 與其他協會合作，向多位議員發表意見，包括：公民黨〈余若薇，梁家傑，湯家驊，郭榮鏗〉，獨立〈梁美芬〉，泛聯盟〈何鍾泰〉，四五行動〈梁國雄〉，保險界〈陳健波〉，匯賢智庫〈葉劉淑儀〉，民建聯〈陳鑑林〉，民主黨〈何俊仁，涂謹申〉，及工聯會〈黃國健〉</li> <li>• Attending 2 PIBA Forums 出席香港專業保險經紀協會舉辦之論壇2次</li> <li>• Circulation of Positions Paper to HKCII members 向會員發出立場文件</li> <li>• Participating the GAMA and LUA Press Conference 參與香港人壽保險經理協會及香港人壽保險從業員協會之記者會</li> <li>• Attending HKIPGU meeting 出席香港保險業總工會座談會</li> <li>• Participating LUA Forum 出席香港人壽保險從業員協會論壇</li> </ul>
<p><b>5. Industry Relationship</b> 行業關係</p>	<ul style="list-style-type: none"> <li>• LUA football game 參加香港人壽保險從業員協會足球賽</li> <li>• GAMA Annual Dinner 出席香港人壽保險經理協會週年晚宴</li> <li>• Courtesy Visit to IA office 拜訪保險業監理處</li> <li>• Courtesy Visit to Consumer Council 拜訪消費者委員會</li> <li>• Association of Macau Financial Employees – The 6th Anniversary Ceremony 出席澳門金融從業員協會六周年會慶暨第三屆理監事就職典禮</li> <li>• HKFI Christmas Cocktail Party 出席香港保險業聯會聖誕酒會</li> <li>• LUAHK 37th Annual Dinner 出席香港人壽保險從業員協會37屆週年晚宴</li> <li>• Flower arrangement for Mr K Y To 杜覺英先生花籃安排</li> <li>• LUA - Insurance industry in Guangzhou Tour 2010 參加香港人壽保險從業員協會廣州保險行業交流團</li> <li>• HKIPGU Two-day Insurance Industry Guangzhou Tour 參加香港保險業總工會廣州參觀交流兩天團</li> <li>• LUAHK Spring Luncheon 出席香港人壽保險從業員協會新春午宴</li> <li>• Association Executive Seminar-Macau Government Tourist Office 出席澳門特別行政區旅遊局研討會</li> <li>• HKGIAA Spring Dinner 出席香港一般保險代理協會春茗</li> <li>• HKFI Annual Cocktail Reception 出席香港保險業聯會週年酒會</li> <li>• PIBA Spring Dinner 出席香港專業保險經紀協會春茗</li> <li>• IIHK Annual Dinner 2010 出席香港保險學會週年晚宴</li> <li>• Opening Ceremony of the Privacy Campaign for Insurers 出席私隱專員公署聯同香港保險業聯會舉辦為保險從業員而設「保障個人資料私隱活動」啟動儀式暨「認識《個人資料(私隱)條例》」講座</li> <li>• LUA DMA/DAA Presentation Ceremony 出席香港人壽保險從業員協會「傑出人壽保險經理及營業員獎頒獎典禮」</li> <li>• 2nd International Insurance Loss Adjustors (Shenzhen) Forum 出席第二屆國際保險公估(深圳)高峰會議</li> <li>• Visiting Ping An School of Financial Services (organized by Hong Kong Securities Institute) 參觀平安金融培訓學院 (由香港證券專業學會組織)</li> <li>• GAMA Convention Opening Ceremony 出席香港人壽保險經理協會「擴闊視野·同創未來」大會</li> <li>• 20th LUA Convention 2010 出席第20屆香港人壽保險從業員協會大會</li> </ul>



<p><b>6. Industry Affair</b> 行業事務</p>	<ul style="list-style-type: none"> <li>• HKFI - Briefing of Capital Investment Entrant Scheme ("CIES") 出席香港保險業聯會「資本投資者入境計劃」簡介</li> <li>• Formation of Insurance &amp; Financial Practitioners Alliance (IFPA). Meetings to discuss various industry affairs for joint actions 與其他協會組成「保險及金融從業人員聯盟」(IFPA)，出席多次會議</li> <li>• HK Qualifications Framework - consultation session for insurance industry 出席香港資歷架構 – 保險業諮詢會議</li> <li>• Voluntary Health - Protection Scheme - Attending briefing session of HKFI 出席香港保險業聯會自願醫保計劃簡報會</li> <li>• Speech in Legco to Panel on Health Services on Health Reform Second Stage Consultation - Health Protection Scheme 在立法局向衛生事務委員會，就自願醫保計劃發言</li> <li>• Submission of HKCII position paper to Panel on Health Services and Food and Health Bureau 向食物及衛生局，及衛生事務委員會，就自願醫保計劃提交立場文件</li> </ul>
<p><b>7. HKCII Fellowship Gatherings and Sponsors</b> 保險中介人聚會及贊助機構</p>	<ul style="list-style-type: none"> <li>• January: Asia Insurance 一月：亞洲保險</li> <li>• March: Zurich Insurance 三月：蘇黎世保險</li> <li>• May: China Ping An 五月：中國平安保險</li> <li>• June: QBE 六月：昆士蘭聯保保險</li> <li>• July: HKCII 七月：香港保險中介人商會</li> <li>• August: Principal Trust 八月：信安信託</li> <li>• September: AXA Regional 九月：國衛保險</li> <li>• October: Patrick Leung Agency/Transamerica 十月：Patrick Leung Agency/全美人壽</li> <li>• November: Chartis Insurance 十一月：美亞保險</li> <li>• December: Bank Consortium Trust 十二月：銀聯信託</li> </ul>
<p><b>8. Functional Activities</b> 商會活動</p>	<ul style="list-style-type: none"> <li>• AGM 週年大會</li> <li>• Golf Tournament 舉辦高爾夫球賽</li> <li>• HKCII Inauguration 舉行就職典禮</li> <li>• China Visit 舉辦國內保險業訪問團</li> <li>• Organizing "The 3rd Shenzhen-Hong Kong Football Cup" 舉辦第三屆“深港保險中介足球邀請賽”</li> </ul>
<p><b>9. Information Dissemination</b> 行業訊息</p>	<ul style="list-style-type: none"> <li>• Dissemination of various industry information from HKFI, Legco, Labour Department, Fu Hong Society, HKCII, OCI, MPFA etc. 向會員發放行業信息。(資料來源：香港保險業聯會，立法會，勞工處，扶康會，HKCII，保監處，積金局等)</li> </ul>
<p><b>10. Education</b> 教育</p>	<ul style="list-style-type: none"> <li>• Establishing the HKCII CPD course 籌備香港保險中介人商會CPD課程</li> <li>• Seminars - Building Owner's Third Party Liability Insurance 巡迴講座 - 業主立案法團第三者保險</li> <li>• Meeting with VTC - Qualification Framework 出席職業訓練局資歷架構會議</li> <li>• Meeting with HKCAAVQ 出席香港學術及職業資歷評審局會議</li> <li>• Offering a face-to-face course on Risks of Investment for Capacity Building Mileage Programme jointly organized by The Open University of Hong Kong, Commercial Radio, and Women Commission. 為香港公開大學、商業電台及婦女事務委員會聯合舉辦「自在人生自學計劃」的「投資產品風險知多少」課程，提供導師。</li> </ul>
<p><b>11. Publication</b> 出版</p>	<ul style="list-style-type: none"> <li>• HKCII Yearbook 出版年刊</li> <li>• News Bulletin – 1st, 2nd and 3rd Issues 會員通訊1-3期</li> </ul>
<p><b>12. Insurance Protection to HKCII</b> 保險安排</p>	<ul style="list-style-type: none"> <li>• Public Liability, Employee Compensation and D&amp;O Insurance Protection – specially arranged by Chartis Insurance 公眾責任保險，僱員保險，及董事責任保險 – 由美亞保險特惠安排</li> </ul>
<p><b>13. Website</b> 網站更新</p>	<ul style="list-style-type: none"> <li>• Regular Updates 定時更新</li> </ul>



# 2010年架構表

## Organisation Chart 2010



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



姚永康  
Danny Yiu  
Director of  
Education  
Program



李冠群  
Davey Lee  
Director of  
Public  
Relations



曾振平  
Roger Tsang  
Director of  
Forum



黃明偕  
Willy Wong  
Director of  
Publication &  
Communication



龍達明  
Geoffrey Lung  
Director of  
Trade Issue





薛祖麟  
Joseph Sit  
Immediate  
Past President



余永輝  
Kent Yu  
3rd Vice President  
Membership &  
Operations



姚錦輝  
Frankie Yiu  
Treasurer



黃耀敏  
Vincent Wong  
Director of  
Fellowship



徐珮娟  
Bonnie Tsui  
Director of  
Membership



李鎮成  
Johnson Lee  
Director of  
Organization &  
Method





# 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
<b>\$500,000 Male 35</b>	\$ 820	\$1,350
<b>Male 45</b>	1,910	3,095
<b>\$1,000,000 Male 35</b>	1,525	2,360
<b>Male 45</b>	3,565	5,620

All amounts are in U.S. dollars.

For more information, please contact:



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Co. Reg. No. F 06768D

\*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.



## 銀行保險－我知我見 Bancassurance — my perspective”

本年度HKCII年刊主題為‘銀行保險 - 我知我見 Bancassurance — my perspective’，編輯部特意以電話問卷形式，訪問不同人士，探討時下一般用家，選擇用何種渠道(主要是銀行及傳統保險中介人)得到保險或者理財服務，與此同時他們用此渠道去購買何種保險產品。

問卷設計分兩大部份：

### 第一部份－產品服務種類

產品服務種類包括汽車保險、旅遊保險、家居保險、家傭保險、水火險、人身意外、醫療住院、人壽儲蓄、投資理財或其他服務。

### 第二部份－從何種渠道得到以上服務及光顧原因

渠道包括經中介人、銀行或其他途徑。

光顧原因是價錢問題、方便與否、質素方面、售後服務抑或其他個別因素。

被訪對象以隨機抽樣選出約40人分兩組進行，年齡組別為20-40歲及41-60歲。

經過今次問卷調查資料顯示，大致歸納以下三大發現：

<b>(一) 渠道</b>	用家除向銀行及保險中介人尋求服務外，從其他渠道(例如直銷、電銷、上網等)也佔某程度上的比例。
<b>(二) 產品</b>	較複雜或長遠性的產品(例如人壽、汽車保險等)，用家一般選擇經中介人提供服務，而較簡單或單次性的產品(例如旅遊保險)，會偏向選擇經銀行或其他途徑。
<b>(三) 年齡</b>	從年齡組別顯示，年輕組別用家較多選擇直接服務模式，例如網上投保方式。相反，年齡較長組別用家則多選擇找中介人協助。

與此同時，編輯部也訪問了幾家**保險公司負責人**，探討他們對於銀行及傳統保險中介人兩種不同渠道業務的看法：

### 傳統中介人特質

由於保險是傳統保險中介人的主要業務，他們的職責比較清晰及專一，時刻都會採取主動，可做到24小時貼身服務，時刻提醒客戶應該注意的事項。



比較專業的中介人(如經紀人)，更加可以做到因應客戶需要而設計不同的保單條款，找不同的保險公司安排保單，不會做到千篇一律。

近年更喜見保險中介人自我增值，提升他們自己以至整個保險業的形象。

### 銀行保險優勢

銀行比較有優勢之處，在於其屬於一個大的財務體系，較容易吸納大量潛在的業務(例如供樓按揭火險)。在同一個場所，能提供一站式服務，且分行眾多，客人有需要時便找上門，甚為方便。

保險屬銀行其中一種邊際關係生意，他們仍需兼顧基金、信用咭、按揭貸款等業務，加上職位調遷因數，銀行未必能做到很貼身的服務。

### 資源分配

傳統中介人的規模有大有細。規模較大的多數為經紀人自主性強，保險公司毋須投放太多資源。但由於經紀人要代表客戶，他們交與保險公司的業務量往往因應客戶的需求和價格競爭而變為不穩定。

規模較細的中介人，交與保險公司的業務量比較穩定，但保險公司往往需要投放更多資源去支援。

傳統中介人一般都要在市場競爭中爭取業務，其業務風險可能較高，保險公司在核保時會較為嚴謹。

銀行客源闊，業務量大，大銀行的優質業務比例高，保險公司會更樂意投放資源去支援，尤以發展一些簡單的個人系列(Personal Line)保險產品。再者，基於銀行規模較大，可減小保險公司追數的顧慮。

坊間常聽到：買保險幫襯銀行好抑或中介人好抑或上網買好？總括而言，不同銷售崗位有不同服務範疇及功能，不能說這崗位重要那崗位不重要。無論如何，為保持香港經濟發展繁榮穩定及創造更多就業機會，從業員都要自強不息，緊守自己崗位，一定會令業界百花齊放，發光發熱。

編輯部