


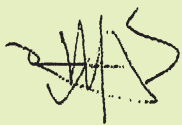
Balance Sheet at 30 June 2010

	2010	2009
	HK\$	HK\$
NON-CURRENT ASSET		
Property, plant and equipment (Note 6)	1	1
CURRENT ASSETS		
Accounts receivable	76,350	84,900
Bank balances	493,402	424,703
	<u>569,752</u>	<u>509,603</u>
CURRENT LIABILITY		
Accruals	20,840	5,000
	<u>20,840</u>	<u>5,000</u>
NET CURRENT ASSETS	<u>548,912</u>	<u>504,603</u>
NET ASSETS	<u><u>548,913</u></u>	<u><u>504,604</u></u>
CAPITAL AND RESERVE		
General fund - accumulated surplus	<u><u>548,913</u></u>	<u><u>504,604</u></u>

Approved and authorized for issue by the Executive Committee on 9 December, 2010



President



Treasurer



Income and Expenditure Account For The Year Ended 30 June 2010

	2010	2009
	HK\$	HK\$
INCOME		
Advertising income	136,100	143,600
Bank interest income	91	3,402
Membership subscription and entrance fee	55,200	40,660
Donation income	15,222	7,908
Surplus on Chamber's activities	5,920	–
	<u>212,533</u>	<u>195,570</u>
Less: EXPENDITURE		
Accountancy fee	1,000	1,000
Administrative expenses	31,500	–
Advertising expenses	1,135	–
Auditor's remuneration	4,000	4,000
Bank charges	–	620
Business registration fee	450	450
Courier and postage	750	1,932
Deficits on Chamber's activities	–	41,735
Donation	17,100	5,100
Insurance	9,750	14,859
Mandatory provident fund contribution	1,950	5,850
Printing and stationery	1,440	2,237
Staff salaries	39,000	69,750
Storage fee	2,160	2,160
Sundry expenses	973	2,760
Telecommunication	2,876	2,720
Year book publication	54,140	57,700
	<u>168,224</u>	<u>212,873</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u><u>44,309</u></u>	<u><u>(17,303)</u></u>

香港保險業務臨時統計數字 (二零一零年一月至九月)

Provisional Statistics on Hong Kong Insurance Business (January - September 2010)

於二零一零年九月三十日的保險市場結構 Insurance Market Structure as at 30 September 2010

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

長期 Long Term	46
一般 General	103
綜合 Composite	19
總數 Total	168

保險中介人數目 Number of Insurance Intermediaries

獲授權的保險經紀 Authorised Insurance Brokers	580
獲登記的保險代理人 Registered Insurance Agents	35,419
總數 Total	35,999
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	8,047
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	25,682
總數 Total	33,729

概要 Highlights	首三季2010 (百萬港元) 2010 First Three Quarters (HK\$ m)	首三季2009 (百萬港元) 2009 First Three Quarters (HK\$ m)
一般業務 General Business		
毛保費 Gross Premiums	24,371	21,534
淨保費 Net Premiums	17,237	15,622
承保利潤/(虧損) Underwriting Profit/(Loss)	1,712	1,964
長期業務 Long Term Business		
有效業務保費收入 Revenue Premiums (In-force Business)	129,084	117,069
新造業務*保單保費(不包括退休計劃) New Business* Office Premiums (excluding Retirement Scheme)	42,412	33,902

* 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.

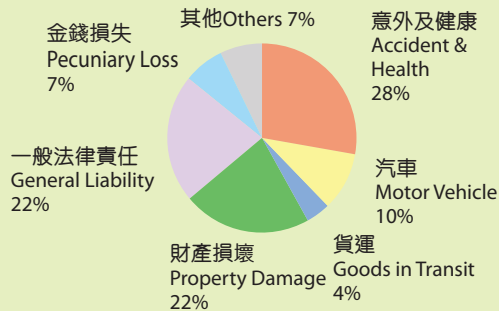


香港保險業務臨時統計數字 (二零一零年一月至九月)

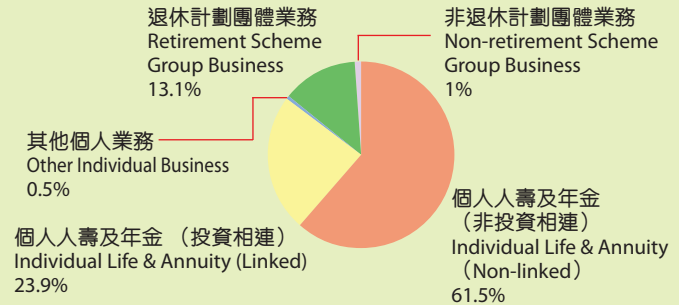
Provisional Statistics on Hong Kong Insurance Business (January - September 2010)

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

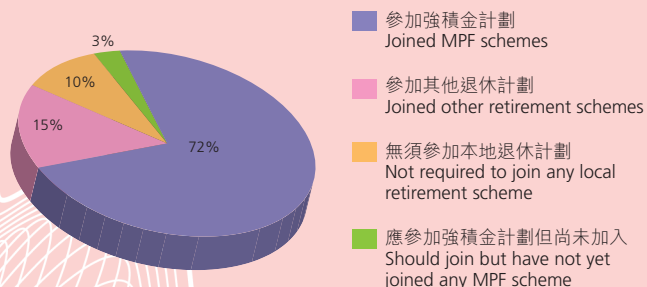


按業務類別劃分的保費 Premiums by Class of Business

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	6,874
汽車	Motor Vehicle	2,444
貨運	Goods in Transit	1,009
財產損壞	Property Damage	5,197
一般法律責任	General Liability	5,359
金錢損失	Pecuniary Loss	1,767
其他	Others	1,721
總額	Total	24,371

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)	79,444
個人人壽及年金 (投資相連)	Individual Life & Annuity (Linked)	30,801
其他個人業務	Other Individual Business	595
退休計劃團體業務	Retirement Scheme Group Business	16,909
非退休計劃團體業務	Non-retirement Scheme Group Business	1,335
總額	Total	129,084

按退休計劃種類劃分的就業人口 Employed Population by Type of Retirement Schemes Enrolled



強積金計劃 MPF Schemes

核准受託人數目 Number of Approved Trustees	19
註冊計劃數目 Number of Registered Schemes	41
核准成分基金數目 Number of Approved Constituent Funds	421
核准匯集投資基金數目 Number of Approved Pooled Investment Funds	324
獲批核的緊貼指數集體投資計劃數目 Number of Index-tracking Collective Investment Schemes Approved	105
2010年第四季已收供款 (百萬港元) Contributions Received, Q4 2010 (HK\$ million)	9,760
所有計劃的總淨資產值 (百萬港元) Aggregate Net Asset Values of All Schemes (HK\$ million)	365,443

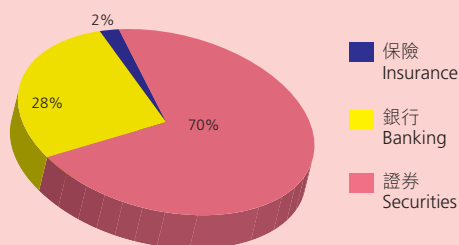
參與成員數目及登記率 Number of Participating Members and Enrolment Rates

截至 As at	僱主 Employer		有關僱員 Relevant Employee		自僱人士 SEP		保留帳戶 數目 No. of Preserved Accounts ('000)
	參與僱主 數目 Participating Employers ('000)	登記率 Enrolment Rate (%)	參與成員 數目 Participating Members ('000)	登記率 Enrolment Rate (%)	參與成員 數目 Participating Members ('000)	登記率 Enrolment Rate (%)	
31.12.2009	238	100	2,209	100	263	76	3,296
31.03.2010	239	100	2,207	100	263	74	3,366
30.06.2010	238	98	2,196	99	262	74	3,422
30.09.2010	241	97	2,229	99	261	78	3,501
31.12.2010	244	99	2,262	99	260	80	3,588

截至2010年12月31日的註冊強積金中介人數目 Number of Registered MPF Intermediaries – 31 December 2010

公司中介人 Corporate Intermediaries	474
個人中介人 Individual Intermediaries	28 560
• 獲准提供保險單方面的意見 Permitted to advise on insurance policies	18 991
• 獲准提供證券方面的意見 Permitted to advise on securities	4 952
• 獲准提供證券及保險單方面的意見 Permitted to advise on both securities and insurance policies	3 731
• 獲准銷售強積金計劃但不可提供投資方面的意見 Permitted to sell MPF schemes without rendering specific investment advice	886
註冊強積金中介人數目 Total Number of Registered MPF Intermediaries	29 034

強積金個人中介人行業分類 (截至2010年12月31日) MPF Individual Intermediaries by Industry (as at 31 December 2010)



截至2010年12月31日按計劃種類劃分的註冊計劃數目 Number of Registered Schemes by Scheme Type – 31 December 2010

計劃種類 Scheme Type	數目 Number
集成信託計劃 Master Trust Schemes	38
行業計劃 Industry Schemes	2
僱主營辦計劃 Employer Sponsored Schemes	1
總計 TOTAL	41

*資料來源強積金管理局網頁提供



金輝保險代理公司
KAM FAI INSURANCE CONSULTANTS CO.

代理各類保險

各類汽車險，勞工險，水火險，貨運險，
工程險，責任險，旅遊險，家居險，
僱傭保險等等

(受保範圍可包括中國內地)

九龍旺角亞皆老街113號10樓1010室
Unit 1010, 10/F., 113 Argyle Street,
Mongkok, Kowloon, Hong Kong.
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Kono Insurance Limited
工安保險有限公司

20/F., Tai Tung Building,
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ABC INTERNATIONAL

農銀國際保險有限公司

ABCI INSURANCE COMPANY LIMITED



恒興萬豐保險顧問有限公司
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- local & international insurance business

Amy Or



Assurance Appraisal Group 衡量保險集團



引領 / 新標準



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Insuright Brokers
保宜保險經紀集團



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JM INSURANCE BROKERS LTD.

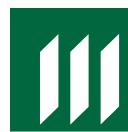


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俊銘保險事務有限公司



永亨保險代理
WING HANG INSURANCE AGENCY

With Compliments

梁媛雯律師

Emba W. M. Leung Solicitor

業界商會 / 有關機構

Trade Associations / Related Institutions

Name of Trade Associations / Related Institutions	Tel.	Fax.
Hong Kong		
The Actuarial Society of Hong Kong	2147 9420	2147 2497
Chinese Insurance Association of Hong Kong Ltd.	2815 7700	2541 0615
Chinese Underwriters Club (CUC)		
Consumer Council	2929 2222	2856 3611
Institute of Professional Education and Knowledge (Vocational Training Council) (VTC)	2836 1850	2891 5707
Fellow Life Management Institute Society of Hong Kong (FLMI)	2828 8308	2877 8393
General Agents and Managers Association of Hong Kong Ltd. (GAMA)	2893 9699	2832 9822
Hong Kong Confederation of Insurance Brokers (CIB)	2882 9943	2890 2137
Hong Kong Federation of Insurers / Insurance Agents Registration Board (HKFI)	2520 1868	2520 1967
Hong Kong General Insurance Agents Association Ltd. (GIAA)	8108 1909	8103 1909
Hong Kong Society of Certified Insurance Practitioners (HKCIP)	2599 5399	8102 8639
Independent Financial Advisers Association Limited (IFAA)	2297 7888	2838 9390
Insurance Claims Complaints Bureau (ICCB)	2520 2728	2520 1967
Insurance Institute of Hong Kong (IIHK)	2520 0098	2295 3939
Life Underwriters Association of Hong Kong (LUA)	2570 2256	2570 1525
Mandatory Provident Fund Schemes Authority (MFAHK)	2918 0102	2259 8806
Motor Insurers' Bureau of Hong Kong (MIBHK)	2866 9681	2866 9536
Office of the Commissioner of Insurance	2867 2565	2869 0252
Professional Insurance Brokers Association (PIBA)	2869 8515	2770 2372
Hong Kong Chamber of Insurance Intermediaries (HKCII) 香港保險中介人商會	8108 1238	8108 1282
Macau		
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		
深圳市保險中介行業協會(SIIA)	(86) 755 8294 7195	(86) 755 8294 7341



Correspondence Address

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2202 Tower 2, Lippo Centre, 89 Queensway, Hong Kong. www.actuaries.org.hk

810 Nan Fung Tower, 173 Des Voeux Road, Central, Hong Kong.

G.P.O. Box 523, Hong Kong. www.cuchk.com.hk

22/F., K. Wah Centre, 191 Java Road, North Point, Hong Kong. www.consumer.org.hk

9/F, VTC Tower, 27 Wood Road, Wanchai, Hong Kong. www.fsdv.vtc.edu.hk

GPO Box 3471, Hong Kong.

8/F., 80 Gloucester Road, Wanchai, Hong Kong. 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. www.iccb.org.hk/e_home.htm

Rm 1705 Beverly House, 93-107 Lockhart Road, Wanchai, Hong Kong. www.iihk.org

Unit D, 23/F., Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong. 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

GPO Box 6542 Hong Kong. www.hkcii.org
email: admin@hkcii.org

"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.

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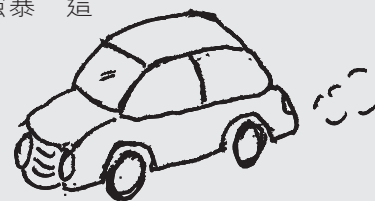
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交強險

國內有一個險種，叫“交強險”。第一次聽到這保險名稱時，我心裏暗忖：這個是什麼保險，叫法這麼粗鄙的？“交”令我想到“濫交”，“雜交”，“強”令我想到“強暴”這些字眼。

原來，“交強險”在國內的全名叫“機動車交通事故責任強制保險”是國家針對所有機動車輛為保障公眾人身或財產而強制購買的保險，概念上跟隨香港及世界各地的強制性第三者保險差不多，當然，保障內容就會因應每個地方各有差別。



天災 ACT OF GOD

買了保險的人士，當發生意外事故例如火災、爆竊，水浸等而遭受損失，一定心煩，尤其是該次事故不是因自己而起，是被人波及的，更會氣上心頭，到處找人悔氣，要他負責任，賠償損失。

雖知道，有一種情況，叫“天災”最常見的如暴雨，閃電，山泥傾瀉等。在這些情況下，縱使我們遭受損失，實在無人需要負責，因談不上誰人疏忽也。

有人問，如果不是自己疏忽或犯錯，只是被人波及而遭受損失，卻又找不到人負責，找不到人討回損失，那豈不是很“無辜”？對！這正正是叫做“天災”，或說是“神的意旨ACT OF GOD”，是人無能抗拒的意外！因此，只有通過買保險，把風險轉移到保險公司，才可以討回損失，也才是保險的真正意義！



Yearbook 2010 & Prospect 2011

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Website: www.hkci.org

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(s) Each member is entitled to nominate its staff for individual membership including one appointed nominee*. All correspondence will be forwarded to appointed nominee 1*

1* 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) : _____

2 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) : _____

3 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) : _____

4 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) : _____

5 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) : _____

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 1
Nominee 2
Nominee 3
Nominee 4
Nominee 5

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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OF INSURANCE BROKERS
Reg No. 287



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