



迎接金融科技 保障消費權益

科技發展一日千里，金融科技(FinTech)大行其道，為金融界各行各業的運作帶來莫大改變，保險業亦緊隨此浪潮，保險科技(InsurTech)一詞應運而生，從開拓電子銷售渠道開始，將金融科技擴散應用至保險產品的設計、銷售、核保、定價、售後服務及索償管理等各營運範疇中。

網上購買例如旅遊、汽車等保險產品對消費者而言並不陌生。但隨著科技發展，保險公司可以進一步運用人工智能，引入能夠快速解答消費者查詢的聊天機械人，甚至使用結合了機器學習能力的智能機械向消費者銷售合適產品、提供售後服務及處理索償等，方便消費者無論在何時何地均可輕易獲取服務。事實上，現時在國際間已有保險公司採用人工智能，透過智能電話應用程式全自動處理消費者的索償，此舉不單可以降低營運成本，亦可減低出現錯誤甚至欺詐的機會，減少消費者投訴及糾紛。

在收集和處理數據方面保險公司早已駕輕就熟，而消費者仗賴日常電子裝置產生了大量數據為保險業所用。智能手錶或電話等裝置可偵測與消費者個人生活習慣有關的資訊，如行走的步數、身處的地方等，有助保險公司制訂醫療保險產品；按照電子裝置搜集汽車的行駛記錄，保險公司可推出按消費者實際行駛里數訂價的汽車保險，甚至追蹤他們的駕駛行為，評估個別消費者的風險。這對消費者而言有利有弊，好處是保險公司可為消費者度身訂做更切合他們需求及風險程度的產品，但弊處是如無形地被監察構成私隱風險。

科技往往是一把雙刃劍，由於保險公司擁有大量過往透過傳統途徑無法搜集到、有關個別消費者的資訊，部份消費者可能會因被評估為高風險而遭保險公司拒之門外；而數據的重要性上升，消費者比過往更關注保險公司如何使用數據、尤其是在與科技公司合作時，及能否妥善確保資料的安全。與金融及銀行業類似，保險科技同時為監管者和監察機構帶來新挑戰，須在推動業界科技發展與保障消費者兩者中取得平衡。

為促進保險科技的發展及吸引初創企業加入保險業，新成立的保險業監管局已推行多項措施，包括推出「保險科技沙盒」，容許業界以先導形式試行創新科技。本會期望在不影響消費者利益為大前題下，有關措施可以促進業界引入新科技，令業界及消費者均可及早受惠於保險科技所帶來的裨益。

科技發展日新月異，為社會各界帶來機遇與挑戰，本會期望保險業界及從業員與時並進，及早部署如何於業務上應用新科技，加強保險業界的競爭力，以迎接保險科技新時代。

消費者委員會總幹事



黃鳳嫻



投資專業誠信 贏取客戶信任

在全球推動金融科技創新下，保險科技近年發展迅速，不少保險公司透過投資於物聯網、大數據及區塊鏈等新科技，協助公司分析市場需要、設計新產品、改善投保及索賠等流程及成本效益，藉以提升企業的競爭力。

保險服務始終是以人為本的行業，縱使科技能協助客戶了解自己的保險需要及提升用家體驗，大部分客戶依然倚賴保險中介人提供的專業意見及個人化的服務。面對業內的激烈競爭及保險行業的逐漸轉型，保險公司更需投放資源為公司建立誠信文化，確保中介人在迎接保險新市場所帶來的機遇的同時，能堅持專業操守，以合法、合規、合情合理的原則去經營業務，贏取客戶的信任，讓公司得以持續發展。

相反地，如果中介人為爭取業務而不擇手段，利用貪污詐騙手法賺取佣金，不單影響保險公司的聲譽，更會影響個人的前途。廉署近期完成調查的其中一宗案件中，一名保險公司上線代理向下線代理「射單」，串謀詐騙公司佣金。個案揭發下線代理訛稱是保單經手代理人，向公司提交虛假保單聲明，待公司發放佣金後，下線代理即向上線代理轉交相關佣金，最終雙方分別因代理人使用文件意圖欺騙其主事人及接受利益而觸犯《防止賄賂條例》，被判入獄四個月及十六個月。

保險公司應以上述個案為鑑，加強系統控制、定期檢視公司紀律守則及為僱員和中介人安排誠信培訓，以協助公司建立誠信文化，減少貪污舞弊出現的機會。中介人亦應時刻保持專業操守，並秉持以下三個原則行事：

- 合法：遵守包括《防止賄賂條例》在內的相關法規，不行賄，不受賄，不以虛假文件欺騙主事人。
- 合規：恪守專業守則，避免利益衝突，並留意保險公司發出的紀律守則，充分了解及嚴格遵守公司對員工的操守要求。
- 合情合理：以公開、客觀的準則決定事情是否符合投保大眾的期望，盡力為客戶提供最切合他們需要的產品，以達至最佳的保障。

廉政公署香港商業道德發展中心為保險公司提供免費誠信培訓及顧問服務，協助公司建立誠信企業文化。請瀏覽<http://www.hkbedc.icac.hk>以獲取有關資訊。

鍾麗端

廉政公署香港商業道德發展中心總幹事



“Learning for a living” – Technology is key to meet the skill challenge of the insurance industry

In today’s highly competitive insurance landscape, knowledge and skills of employees is a source of productivity and competitive advantage. To remain relevant in the highly competitive insurance job market, employees also need to continuously keep their knowledge and skills updated. Together with the ever-increasing compliance requirements, insurance companies are constantly under tremendous pressure to deliver timely and cost-efficient training to a diverse audience.

Thanks to its inherent high cost and lack of flexibility, the traditional classroom-based training method has become increasingly impractical for insurance companies as training demand increased. Costs frequently associated with classroom-based training include cost of instructors, venues as well as productivity loss while employees attending training. Furthermore, it is difficult for insurance professionals to bring the level of energy and attention needed to learn due to highly dynamic work role demands.

Fortunately, recent design and achievements around digital technologies make it realistic to deliver out-of-class learning experience that best fit the needs and schedule of busy insurance professionals. With digital technologies, training can be delivered faster and becomes more visible. It is also more sustainable and environmentally friendly. Most importantly, research has shown that digital learning is as effective as, if not more effective than, traditional classroom-based training.

Technology has not only radically disrupted the functioning of the insurance industry, it also enables insurance companies to digitise and to “automise” training. As one of the early advocates of digital learning in Hong Kong, we are seeing organisations increasingly turning to digital learning as a way to circumvent the costs and constraints associated with traditional classroom-based training. With the establishment of the Insurance Authority (IA), it is interesting to see if digital learning will also have a role to play in continuing professional development (CPD) of insurance intermediaries.



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Insurtech and New Markets

Background

Insurance is an industry that has long operated without significant disruption in the traditional underwriting process and distribution channel management. However, Insurtech may quickly emerge to shake things up. It is because consumers are looking for easy and convenient insurance solutions especially for the personal insurance needs. Insurers, agents and brokers who have become complacent now need to figure out how they will adapt to digital disruption.

Hong Kong is one of the most developed insurance markets in the world, with steady growth of gross written premium in both general and life insurance industry. Therefore, Hong Kong has attracted many multinational insurance companies for doing business in this region. Being an insurance practitioner, it is the time to explore how “Insurtech” can benefit underwriting, quotation processing, distribution and claims application. This article will share with you the potential benefits of “Insurtech” for different parties involved in the insurance transaction process.

What is 'Insurtech'

“Insurtech” refers to the use of technology innovations designed to squeeze out savings and efficiency from the current insurance industry model. “Insurtech” is a portmanteau of “insurance” and “technology” that was inspired by the term Fintech.

Source: www.investopedia.com

From my opinion, “Insurtech” is to provide and compare insurance products through on-line distribution channel and the whole distribution process including automated electronic underwriting, quotation processing, policy administration and claims application services. Assuming that the whole electronic distribution services that deliver savings and efficiencies compared with the traditional insurance distribution and underwriting model.

Benefits from “Insurtech”

New technology and data sets are profoundly affecting the insurance industry, by allowing insurers to better assess the risks they are exposed to and interact with their consumers in new ways. The use and benefit of “Insurtech” services varies for all parties involved in the insurance transaction process.

Risk Carriers and Underwriters:

- Utilizing new technologies offered by “Insurtech” firms to improve underwriting results, minimize the workload of underwriters and maximize long-term profitability through on-line self-service quotation system and electronic policy administration system. By using Big Data analytics, they can improve risk analysis, risk selection, and insurance pricing modeling.

Policy Administration:

- Electronic Billing systems are not only integrated but now can accept varied forms of payments allowing ultimate flexibility to the customer and thereby making the billing systems efficient. The automated systems can inform and remind customers of approaching due dates for premiums thereby lowering unintentional defaults.
- Error comes in all shapes and sizes. Insurance policy document error costs companies billions of dollars per year across the globe. Insurance companies should establish a technology framework, tap into advanced automation and analytics, and take steps to prevent it.

Claims Management:

- Electronic or online claims application system. Utilizing these technologies to better analyze and adjust claims more efficiently. In addition, it may improve the efficiency of claims reporting and claims settlement processing time.

Insureds:

- Taking advantage of mobile applications developed by “Insurtech” firms to pay insurance bills or report claims and using smartphone to buy different kinds of insurance products.
- Customers are seeking more digital touch points for convenient customer experiences in their daily lives, and they are expecting higher degree of personalization.

Intermediaries:

- Using “Insurtech” developed analytic tools to track sales outcomes and leads. Insurance remarketing and comparison electronic platform can be established for selling insurance product and provide value added services such as policy renewal and claims application.

“Insurtech” – Support from Insurance Authority

Under the new regulatory regime administered by the Insurance Authority (IA), there will be an expanded scope of regulatory oversight over insurance companies. The IA will also take over the regulation of insurance intermediaries from the three existing self-regulatory organizations, hence putting in place a more holistic and effective insurance regulatory system. The development of financial technology “Fintech” is important in strengthening the role of Hong Kong as an international financial centre. Against this background, the IA has been closely monitoring the development and application of technology in the insurance industry “Insurtech” and proactively assisting market participants to tackle Insurtech-related regulatory issues.

The IA has launched various initiatives to promote “Insurtech” development in Hong Kong. These include:

- *Insurtech Sandbox*
- *Fast track for applications for authorization of new insurers owning and operating solely digital distribution channels*
- *Insurtech Facilitation Team*
- *Working Group on Embracing Fintech in Hong Kong under Future Task Force*

Source: www.ia.org.hk



Insurance Education Technology

ANZIIF Skill Unit

In partnership with the insurance industry, ANZIIF has created time efficient educational units that focus on skills that insurance professionals need to work at their best or get to the next level in their career.

Skills Units are basic building block of our new education. Delivered fully online, they can be completed in an average of 4-6 weeks. Rather than traditional “talk and test” teaching, units are built around active learning, building on the knowledge you already have using interactive scenarios. You can apply what you learn directly to your job and add the formal competency in each unit to your skill set. At the end of each unit, your learning is assessed through the application of knowledge to a real world scenario that you are likely to face as an insurance professional. You may check the detail from ANZIIF official website.

<https://anziif.com/education/studying-with-anziif>

Conclusion

In view of the technology improvement, “Insurtech” is a hot topic in insurance industry that may help our industry to minimize cost and maximize profit in the long-run. Of course, we are required to allocate a development cost for establishing “Insurtech” in your organization. The cost of “Insurtech” depends on the scale of business and the nature of your organization but digitization, digitalization and automation with online application support are the trend for doing insurance business in the future. No matter Insurers, Intermediaries or customers will also benefit from “Insurtech” in terms of cost effective, time efficiency and customer relationship management.

Dr. Tony Lee

Director of ANZIIF Board

Australian and New Zealand Institute of Insurance and Finance (ANZIIF)





香港金融科技 VERSION 0.0

科技正在顛覆世界，我們意識到嗎？當我們被問到，「金融科技」對你業務有影響嗎？你會否回答：「不會吧，保險是不同的，是「人」的生意嘛，機器是冷冰冰的，難以取代我們的！」

從前有一位資深老人，用積蓄買了一隻牛，開始以他的人生經驗去管理這盤生意；牛要吃草，認為需要找這麼多草是很麻煩的，就對自己說「節省人力」才是智慧，於是把牛賣了。用賣牛的錢買了幾隻羊，吃了一隻，剩下的用來生小羊，可是小羊遲遲未見出世，日子變艱難了，就對自己說應「先講現實」，於是把羊賣了。自此嘗試養雞，認為賣雞蛋長做長有，其後明白處理大量雞蛋的技術繁複，最後對自己說雞蛋生意「技術繁複」、這種生意難以成功，所以他亦把雞殺了，很多人也是這樣的。

世界正在改變，這也屬於我們生命一部分。問題在於我們真的在改變「自己的認知」，還是像上述資深老人，只套用另一個「安慰自己的講法」？事實上，我們都是很懂站在自己的舒適圈 (comfort zone) 去認知世界。

在2017年，KPMG金融科技報告指出，全球金融科技「投資總額」已經超過310億美元，而有關保險科技的「創業投資」交易更創下歷史性新高，佔了21億美元。眾安保險為例，由螞蟻金服、騰訊、平安保險、攜程等四大財團在2013年共同出資成立的線上保險公司，上線只有一年半多，估值已達80億美元，他們亦於2015年「FinTech 100 金融科技創新者」成為冠軍，他們主要發展網路社群、電商生態、跨界合作三大策略，更研究消費者處境性的保險需求，開發出港人眼中奇特而細緻零碎的產品，但創下驕人佳績。在跨國合作項目上，懂得利用合作夥伴的專業範疇和業務網絡則有螞蟻金服、雲峰基金和MassMutual的合作、騰訊和Aviva的合作，蘇寧和Chubb的合作。

中國保險業現狀

(資料來源：2016保險行業洞察報告)：

中國保險規模已超越英國 成為世界第三大保險國家

2015年中國總保費規模已超越英國成為世界第三大 (資料來源：瑞士再保險SIGMA世界保險數據庫)

排名	國家	總保費規模 (USD Billion)
1	美國	1,316
2	日本	450
3	中國	387
4	英國	320
5	法國	231

中國各省保險意識 VS 保費收入

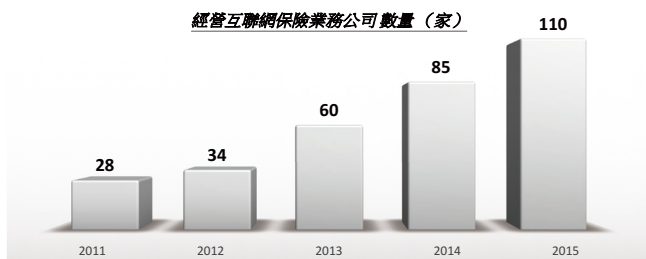
(資料來源：Gdata數據分析、中國保監會2016年1-5月全國各地區原保險保費收入情況表)

保險關注排名	省份	保費收入排名	省份
1	廣東	1	廣東
2	江蘇	2	江蘇
3	河北	3	山東
4	四川	4	北京
5	湖北	5	四川



經營互聯網保險業務公司數量

傳統保險企業 積極擁抱互聯網變革 (資料來源: 中保協發佈 數據整理)



互聯網保險保費收入

(資料來源: 中保協發佈 數據整理)



「Y世代」消費者

2017年全球保險報告(歐洲金融管理和營銷協會EFMA)採訪了8,000多位在世界各地的消費者,31.4%的受訪者表示十分依賴保險科技公司,其中有些人更只接觸保險科技公司。受訪者亦表示,保險科技公司的服務性價比更高、更及時、更高效。

保險科技公司吸引了極受重視的「Y世代」消費者(一般指於1981年~2000年出生的人),他們特徵是熱衷新科技,這些人注重便捷、靈活、個性化的金融互動。這些客戶從保險公司購買延續產品的可能性大,是潛在收入增長的重要客戶。

寄語

我們儘管未能從兩頁參考資料反映各種實際情況,但相對本港金融科技發展之速度緩慢和規模略細,會讓閣下有一些感受。金融科技打破了多種傳統限制,跨市場策略強勢發展,以科技提供「綜合金融服務」趨勢明顯,這對傳統保險中介人行業,帶著挑戰亦暗藏契機。與此同時,香港保險機構往往受制於港式傳統管理文化,科技創新和升級相對滯後。對此,有關組織可盡快加強保險中介人的科技基礎知識及投放基礎建設,建立中介人對保險科技的風險管理和積極正面的態度,讓香港保險市場由一貫被動適應、事件驅動,轉向成為主動引領、有效調節。這樣才能加快發展,擺脫VERSION 0.0的局面。

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香港保險中介人商會 副會長



Bitcoin has changed the money transfer process, but it's that the technology behind the currency, blockchain, will have the greater impact to the financial world. Blockchain is a way to implement a distributed ledger, a record of consensus with a cryptographic audit trail which is maintained and validated by thousands or millions of separate nodes. Blockchain can validate the transactions in the ledger and share them among a network of computers. By using cryptography, blockchain enables network participants to make changes to the ledger securely without a central authority, hence blockchain is decentralized. This new technology offers many business advantages, including simple and fast transactions, full transparency and security, constant accessibility, reduced cost and a single point of truth.

Why is it so important to insurers? Blockchain has the ability to ensure process transparency and trust, which are the most important insurance value proposition, by exploring the potential of distributed ledger technologies to better serve clients through faster, more convenient and secure services from smart contracts, the Internet of Things (IoT), improved fraud detection and enhanced underwriting.

The benefits of blockchain include:

- Simple and fast transactions – participants can transfer information or data without third party intervention. International banking transactions often involve several institutions and international money transfer systems around the globe, which may take days.
- Fully transparent and secure – users control the transactions. When a user wants to add or change information, the request is broadcasted to all participants holding copies of the existing blockchain. Not until the majority of participants validated the transaction with the whole blockchain history, the new transaction will not be approved and no new block can be added to the chain.
- 24/7 accessibility/availability – no bank holidays
- Reduced cost – one ledger, controlled by secure and transparent technology, reduces mediators and costs.

What could be the future use of Blockchain for the Insurance Industry:

1. Smart Contracts

A smart contract is a digitally signed, computable agreement between two or more parties. A virtual third party, a software agent, can execute and enforce at least some of the terms of such agreements. Smart contracts are written using computer programming languages. It establishes the rules and consequences, similar to a regular contract, and automatically executed by a distributed ledger system.

Smart contracts powered by a blockchain technology could provide customers and insurers with the means to manage claims in a transparent, responsive and trusted manner. Contracts and claims could be recorded onto a blockchain and validated by the network, ensuring only valid claims are paid. It also enforces the claims, for instance, triggering payments automatically when certain conditions are met.



2. Blockchain-Backed Mutual and Peer-to-Peer Insurance

Mutual and peer-to-peer (P2P) insurance are gaining in popularity because they can offer greater transparency and trust. Using the smart contracts described above, insurers could use blockchain to succeed in the P2P and mutual markets.

Insurers can provide an online platform where customers post insurance demands. By using historical data and applying risk models and analytics, a premium calculation with expected return could be posted. Interested consumers can then subscribe via the online system. The administration and execution processes are simpler, almost fully automated, transparent and cheaper than in a traditional set up. Also, the investors know their maximum exposure as the amount defined in the smart contract.

3. Internet of Things (IoT)

The Internet of Things (IoT) is the connection of devices to the Internet via software, sensors and network connectivity. Smart homes, car telematics and wearables are hot IoT areas for insurance companies.

IoT is shifting insurers to a more proactive way of interacting with their customers. They are able to reduce costs by accurately assessing clients' risk levels and then adjusting premiums. By offering discounts and rewards for safe behavior and improved habits, insurers can help change customer behavior and offer a more personalized, tailored customer experience.

If the smart contract is used with IoT smart devices and backed by blockchain, this will enable the IoT devices to communicate with the insurance smart contract automatically, with transactions and contract validations taking place in real time. Reduced insurance costs and minimization error. One example could be claims management in property & casualty insurers by collecting claim data from cars and smart homes.

4. Fraud Detection

One of blockchain technology's best features and value propositions is the level of trust it raised. It can reduce fraud, as it can validate authenticity, ownership, and provisioning of goods, as well as the legitimacy of documents. By connecting to external parties, Blockchain can access police theft reports, and detect patterns of fraudulent behavior related to a specific identity.

5. Improved Underwriting Process

Today's underwriting process is still highly dependent on paper forms, with minimal online-enabled applications, and email communications between the underwriters, broker and client. When claims are filed, there is often disagreement about which information was shared, by whom and when. These lead to lengthy litigation and cause problems for underwriters and their clients.

Blockchain can resolve these difficulties by facilitating a more transparent, simplified and faster process.

Mr. Henry Au

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Director of Irish Chamber of Commerce

2018年架構表

ORGANIZATION CHART 2018



Roll of Past Presidents

方富強
Gregory Fong
1994-1995

李鎮成
Johnson Lee
1996

康貫榮
Kenneth Hong
1/1997

朱信光
Ricky Chu
1997-1998

伍華
William Ng
1999

麥順邦
Philip Mak
2000

刁志成
C. S. Diu
2001

林美華
Rita Lam
2002-2003



何富龍
Stephen Ho
Director of
CPD



莊文玲
Iris Chong
Director of
Membership



何浩淳
Sunny Ho
Director of
Publication



姚霽恩
Ida Yao
Director of
Forum



曾振平
Roger Tsang
Director of
Organization
& Method



李國泉
KC Li
Director of
Fellowship



柳逸瓊
YK Lau
Director of
Public Relations

龍達明
Geoffrey Lung
2004-2005

曾振平
Roger Tsang
2006-2007

薛祖麟
Joseph Sit
2008-2009

何柏源
Patrick Ho
2010

趙春強
Ivan Chiu
2011

關億信
Harley Kwan
2012-2013

姚永康
Danny Yiu
2014

李偉勤
Perry Lee
2015-2016

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2018年全體理事 / 顧問 / 附屬委員會

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余蕙圓	Stella Yu	第一副會長 教育、會員及出版事務	1st Vice President Education, Membership & Publication
鄭兆麒	Jones Cheng	第二副會長 業界及中國事務	2nd Vice President Trade Issue & China Desk
陳少霞	Joyce Chan	第三副會長 社會服務、會員聯誼 及公共關係事務	3rd Vice President Community Services, Fellowship & Public Relations
滕忠道	Justin Tang	內務事務理事	Internal Affair
趙春強	Ivan Chiu	秘書長	Secretary
林珮珊	Ivy Lam	財務長	Treasurer
黃志源	Ricta Wong	社會服務理事	Director of Community Services
何富龍	Stephen Ho	持續進修事務理事	Director of CPD
葉柏康	Joe Yip	教育事務理事	Director of Education
李國泉	KC Li	會員聯誼理事	Director of Fellowship
姚霽恩	Ida Yao	論壇理事	Director of Forum
莊文玲	Iris Chong	會員事務理事	Director of Membership
曾振平	Roger Tsang	組織策劃理事	Director of Organization & Method
何浩淳	Sunny Ho	出版事務理事	Director of Publication
柳逸瓊	YK Lau	公共關係理事	Director of Public Relations
龍思穎	Tiffany Lung	業界事務理事	Director of Trade Issue

顧問委員會

楊梵城先生
李冠群先生
梁健興先生
徐國權先生
簡端立先生
陳裕興先生
李家安先生

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Andrew Yang
Davey Lee
Edmund Leung
Eric Chui
Glenn Turner
Harry Chan
Li Ka On

上訴委員會

簡端立先生
方富强先生
薛祖麟先生
張靈傑先生
葉成慶先生
李俊明先生

Appeal Committee

Glenn Turner
Gregory Fong
Joseph Sit
Ricky Cheung
Simon Ip
Tony Lee

名譽顧問

陳智思議員
陳健波議員

Honorary Advisor

Hon Bernard Chan, GBS, JP, Executive Councillor
Hon Chan Kin-por, BBS, JP, Legislative Councillor

名譽法律顧問

葉成慶先生

Honorary Legal Advisor

Hon Simon Ip, JP

2018年會長的話 PRESIDENT 2018 MESSAGE



一年容易過去，身為新任會長的我一絲不敢怠慢，處理會務，持平會議，讓理事們各展所長；我常自醒若能本著赤子之心，萬事都有可能。

2018年對保險中介人是艱難的一年，但正是如此，激發了我們要重申中介人的專業價值及使命；隨著消費者及社會科技的發展所需，保險業需要不斷追求知識和實踐的結合。在此蛻變的過程中，中介人擔當重要角色，我們要得到社會認同，就需要團結力量互相砥礪，打破傳統框框，學習進步，才能保持專業的價值和持續發展。

我和商會的理事訂立了今年的工作目標及重點：

- 重申商會的願景及使命 - 團結力量互相砥礪，打破傳統框框，學習進步，堅守中介人的專業和價值。
- 面對當下嚴峻的業界難關，商會已成立工作小組，希望收集各方意見，與保監商討問題，以保障中介人權益。
- 加強與同業的溝通，促進與中介人的認識，對本會認同和加入商會。
- 舉辦和協辦CPD課程，提升專業水平。
- 加強本地中介業務與其他地區及內地的工作交流。
- 繼續堅持義工工作，回饋社會。

商會能夠堅持在25年來從不間斷地出版年刊，目的是希望可以將一年之間對業界的工作及努力，可以一點一滴記載下來，同時也證明香港保險中介人商會的工作態度與信念。我期望商會發展的前路得到更多業界的參與和認同，曾經聽過一句說話：

[要走得快，一人就得了，但要走得遠，便要靠一群人一起走才能達到。]

藉此謹向，保險同寅，親愛的會員，榮譽顧問及各友會致以衷心感謝。我和理事們期待你們繼續給予我們寶貴意見和支持。

祝安康！

朱婉兒

2018會長

Jaclyn Chu

2018 President

2018年副會長的話

VICE PRESIDENT 2018 MESSAGES



余蕙圓

副會長

- 教育、會員及出版事務

Stella Yu

Vice President

- Education, Membership & Publication

擔任副會長這一職令我能體會到保險中介人業界非常團結。

最近，政府對我們多方面有不同的要求，令到保險業界的形勢變得嚴峻。香港政府對保險業實施更嚴厲的監督，這轉變增加中介人的工作量及成本。

我們應致力做到如商會的宗旨一樣；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互相協商。

另外我們更要強化中介人的自重、自尊、正直、誠信及莊敬自強。通過對保險的研究及交流，提升專業知識。無懼政府的監管呢！



鄭兆麒

副會長

- 業界及中國事務

Jones Cheng

Vice President

- Trade Issue & China Desk

科技已開始顛覆世界，事實上我們一生都在自己命運裏尋找突破，今天所見的一切「變革」可能只是冰山一角。當今天有人問什麼是Selling Cycle？標準答案可能是：Prospecting、Approaching、Presentation、Handling Objections、Closing，但10年後的標準答案則可能是：Peer-To-Peer、Segment-Based、Micro-Product、BlockChain、Robo-Advisor、ValueChain。儘管未來怎樣。在此，大家別忘記，我們保險中介人商會仍是支持保險業直至大家成功一刻。

All endings are beginnings, we just don't know it at the time
(所有的結局都是新的開始，只是當時不知道) - Mitch Albom



陳少霞

副會長

- 社會服務、會員聯誼及公共關係事務

Joyce Chan

Vice President

- Community Services Fellowship & Public Relations

很榮幸獲邀加入香港保險中介人商會為理事會成員。數年來，深深體會保險業界不斷面對各種各樣的考驗，而本商會亦不遺餘力地為業界、為各會員就新的議題及挑戰與相關政府部門代表發聲，並邀請專業人士就這些議題以講座形式為會員作出解讀。

獨立保監局於去年成立，對業界的監管要求將大大提升，從而令整個行業邁向更專業化。

接踵而來保險科技(Insurtech)亦成為保險業界極度關注的話題。業界將面對保險科技帶來改革的各種挑戰：原有業務運作的收入可能被削弱，卻要投放新資金於科技設備、人才的新舊交替，及擔憂網絡安全、新的欺詐檢測、保險科技所衍生的監管規條等等。

對業界而言，凡此種種，均是極大的考驗及挑戰！因此我們必須要與時並進，採取開放態度，不斷努力學習以裝備自己，迎接未來新的保險業生態帶來的商機！共勉之。



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