



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

無憂生活由此起

旅遊保障 交俾藍十字



您的最佳旅遊伙伴

連續13年榮獲《新假期》頒發
「最受歡迎旅遊保險公司」大獎

無憂遨遊天下，這裡全面保障！

藍十字「旅遊寶」提供不同程度的全天候保障，照顧不同外遊需要，讓您安心無憂，全情投入每個精彩旅程。

✈ 保障概覽

- ✔ 醫療費用及個人意外保障
- ✔ 海外住院或隔離現金津貼保障
- ✔ 24小時全球緊急援助 — 包括不設上限的緊急運送及送返香港
- ✔ 「外遊警示」伸延保障 — 全面覆蓋黃、紅及黑色警示級別
- ✔ 旅程阻礙保障 — 包括旅程取消、縮短及延誤
- ✔ 郵輪專有保障
- ✔ 保障消閒運動，包括滑雪及其他冬季運動、高山遠足、潛水及各種水上活動
- ✔ 所有保障均不設自負金額



旅遊保險熱線：3608 2932 網址：www.bluecross.com.hk/travelsafeplus

「旅遊寶」由香港獲授權之保險商 — 藍十字（亞太）保險有限公司 Blue Cross (Asia-Pacific) Insurance Limited 承保。此廣告只供參考之用，有關保險計劃的詳盡條款及細則及所有不保事項，請參閱相關產品單張及保單原文。如欲索取保單條款及細則，請致電3608 2932或電郵至cs@bluecross.com.hk向客戶服務部查詢。此廣告僅在香港刊登。刊登此廣告並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與Blue Cross and Blue Shield Association及其任何相關聯機構或許可證持有人並無任何關係。

HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2017

	2017 HK\$	2016 HK\$
REVENUE	278,549	269,104
Less: EXPENDITURE	-----	-----
Accountancy fee	(4,000)	(2,000)
Administrative expenses	(163,417)	(112,477)
Auditors' remuneration	(9,000)	(8,600)
Bad debts	(54,460)	-
Bank charges	(645)	-
Business registration fee	(250)	-
Community expenses	(2,998)	-
Companies Registry related expenses	-	(2,361)
Donation	(3,100)	-
Entertainment	(4,774)	-
Insurance	(8,200)	-
License fee	(6,000)	-
Printing and stationery	(1,330)	(677)
Sundry expenses	(1,405)	(50,839)
Website	(2,860)	(10,600)
Year book publication	(70,258)	(63,990)
	-----	-----
	(332,697)	(251,544)
	-----	-----
(DEFICIT)/SURPLUS BEFORE TAX	(54,148)	17,560
INCOME TAX EXPENSE	-	(512)
	-----	-----
(DEFICIT)/SURPLUS FOR THE YEAR	(54,148)	17,048
OTHER COMPREHENSIVE INCOME	-	-
	-----	-----
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	(54,148)	17,048
	=====	=====

The accompanying Accounting Policies and Explanatory Notes from an integral part of, and should be read in conjunction with, these financial statements.

HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017

	2017 HK\$	2016 HK\$
NON-CURRENT ASSETS		
Property, plant and equipment	1	1
CURRENT ASSETS		
Accounts receivable	81,310	157,138
Interest receivable	954	1,171
Prepayment	4,580	–
Income tax recoverable	–	7,902
Fixed deposit	621,956	618,858
Bank balances	171,841	137,184
	<u>880,641</u>	<u>922,253</u>
CURRENT LIABILITIES		
Accruals	(43,793)	(31,262)
Income tax payable	(5)	–
	<u>(43,798)</u>	<u>(31,262)</u>
NET CURRENT ASSETS	<u>836,843</u>	<u>890,991</u>
NET ASSETS	<u>836,844</u>	<u>890,992</u>
GENERAL FUND		
Accumulated surplus	<u>836,844</u>	<u>890,992</u>

The financial statements were approved and authorized for issue by the Executive Committee on 13 November 2017.



President: Chu Yuen Yee



Treasurer: Tang Chung Tao Justin

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2017香港保險業務臨時統計數字

2017 Provisional Statistics on Hong Kong Insurance Business

於2017年12月31日的保險市場結構

Insurance Market Structure as at 31 December 2017

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

長期 Long Term	47
一般 General	93
綜合 Composite	19
總數 Total	159

保險中介人數目 Number of Insurance Intermediaries

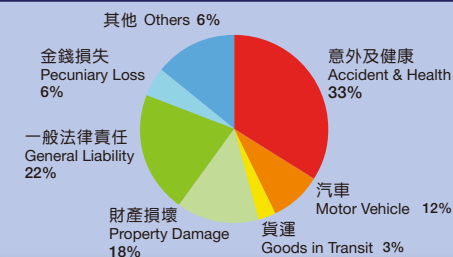
獲授權的保險經紀 Authorised Insurance Brokers	759	獲授權的保險經紀的行政總裁及業務代表 Chief Executives and Technical Representatives of Authorised Insurance Brokers	9,489
獲登記的保險代理人 Individual Insurance Agents	63,933	獲登記的保險代理人的負責人及業務代表 Responsible Officers and Technical Representatives of Registered Insurance Agents	25,881
獲登記的保險代理商 Registered Insurance Agencies	2,447		

概要 Highlights

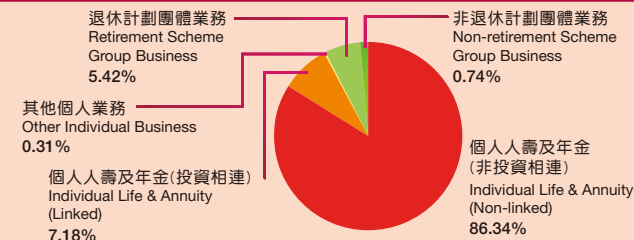
	2017年度(百萬港元) Year 2017 (HK\$ m)	2016年度(百萬港元) 2016 (HK\$ m)	變化 Change
一般業務 General Business			
毛保費 Gross Premiums	48,137	45,643	+5.5%
淨保費 Net Premiums	33,068	31,457	+5.1%
承保利潤/(虧損) Underwriting Profit/(Loss)	(792)	1,606	-149.3%
長期業務 Long Term Business			
有效業務保費收入 Revenue Premiums (In-force Business)	441,510	403,159	+9.5%
新造業務*保單保費 (不包括退休計劃) New Business* Office Premiums (excluding Retirement Scheme)	156,375	185,489	-15.7%

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 (百萬港元) Gross Premiums of General Business (HK \$m)

意外及健康 Accident & Health	15,671
汽車 Motor Vehicle	5,908
貨運 Goods in Transit	1,484
財產損壞 Property Damage	8,561
一般法律責任 General Liability	10,656
金錢損失 Pecuniary Loss	2,776
其他 Others	3,081
總額 Total	48,137

長期業務(有效業務)的保費收入 (百萬港元) Revenue Premiums of Long Term Business (In-force Business) (HK \$m)

個人人壽及年金 (非投資相連) Individual Life & Annuity (Non-linked)	381,219
個人人壽及年金 (投資相連) Individual Life & Annuity (Linked)	31,713
其他個人業務 Other Individual Business	1,373
退休計劃團體業務 Retirement Scheme Group Business	23,931
非退休計劃團體業務 Non-retirement Scheme Group Business	3,274
總額 Total	441,510

* 新造業務包括整份及年度化保費，但不包括退休計劃業務的所有供款。

* New business includes single revenue premiums and annualised premiums, but excludes all contributions from retirement scheme business.

本報告所包括數字，是根據保險公司向保險業監管局提交的季度報表內申報的統計資料編輯而成。該等資料屬臨時性質及未經審計，並且以曆年基礎計算。因此該等資料有可能經最後審計而被修改。保險業監管局雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。更詳盡的臨時統計數字資料可從保險業監管局處的網頁下載。

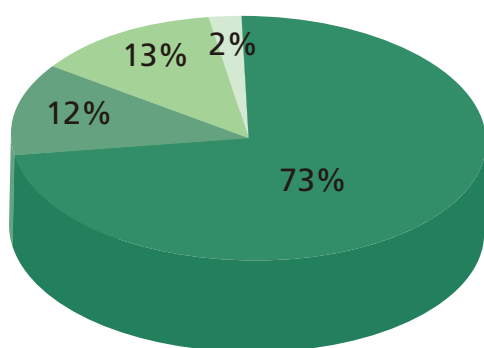
Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the IA. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the IA disclaims any warranties or representations of any kind with regard to such information. More details of the provisional statistics are available for downloading at the Insurance Authority's website.



就業人口

The Employed Population

2017年12月 (December 2017)



參加強積金計劃 Joined MPF schemes	73%
參加其他退休計劃 Joined other retirement schemes	12%
無須參加本地退休計劃 Not required to join any local retirement scheme	13%
應參加強積金計劃但尚未參加 Should join but have not yet joined any MPF scheme	2%

在就業人口中，有73%獲強積金計劃保障，12%受其他退休計劃保障，如公務員退休金計劃及獲強積金豁免的職業退休計劃等。13%就業人口並沒有法律責任參加任何本地退休計劃。他們大部分均為家務僱員及65歲以上或18歲以下的僱員。其餘2%的就業人口為應參加強積金計劃但尚未參加的人士。

Among the employed population, 73% are covered under MPF schemes and 12% are covered under other retirement schemes, such as Civil Service Pension Scheme, and MPF exempted ORSO schemes, etc. 13% of the employed population, most of them domestic employees and employees who are aged above 65 or below 18, are not required to join any local retirement scheme according to law. The remaining 2% of the employed population are people who should have joined MPF schemes but have not done so.

強積金中介人

MPF Intermediaries

截至2018年03月13日，共有32,632名註冊強積金中介人，當中主事中介人佔412名，附屬中介人佔32,220名。

As at 13 March 2018, there were 32,632 registered MPF intermediaries, comprising 412 principal intermediaries and 32,220 subsidiary intermediaries.

資料來源 Sources of Data: 強制性公積金計劃管理局 Mandatory Provident Fund Schemes Authority

常見保險、投資或精算專業資格及認證

LISTS OF INSURANCE, INVESTMENT OR ACTUARIAL QUALIFICATIONS & CERTIFICATIONS

專業機構 Professional Bodies	專業名銜 Professional Designation	網址 Website	
Chartered Insurance Institute 英國特許保險學院	Associate 院士	ACII	http://www.cii.co.uk
	Fellow 資深院士	FCII	
Australian and New Zealand Institute of Insurance and Finance 澳大利亞及新西蘭保險與金融學會	Senior Associate 資深準會員	ANZIIF (Snr Assoc)	https://www.theinstitute.com.au
	Fellow 高級會員	ANZIIF (Fellow)	
Life Office Management Association 美國壽險管理學會	Fellow 會士	FLMI	http://www.loma.org/ http://www.loma.com.hk
The American College of Finance Services 美國學院	Chartered Life Underwriter 特許壽險承保人	CLU	http://www.theamericancollege.edu
	Chartered Financial Consultant 美國特許財務顧問	ChFC	http://www.theamericancollege.edu
Financial Planning Standards Board Ltd. 國際金融理財標準委員會	Certified Financial Planner 認可財務策劃師	CFP	https://www.fpsb.org
The Institutes 美國特許財產保險學會	Chartered Property Casualty Underwriter 會士	CPCU	http://www.theinstitutes.org
CFA Institute CFA協會	The Chartered Financial Analyst 特許金融分析師	CFA	http://www.cfainstitute.org/ http://www.hksfa.org
	Certificate in Investment Performance Measurement 投資表現衡量證書	CIPM	
Institute of Actuaries of England 英國精算師學會	Fellow 會員	FIA	http://www.actuaries.org.uk
Faculty of Actuaries in Scotland 蘇格蘭精算師學會	Fellow 會員	FFA	http://www.actuaries.org.uk
Institute of Actuaries of Australia 澳洲精算師學會	Fellow 會員	FIAA	http://www.actuaries.asn.au
Society of Actuaries of the United States of America 美國精算師公會	Fellow 會員	FSA	http://www.soa.org
Life Underwriters Association of Hong Kong 香港人壽保險從業員協會	Fellow Chartered Financial Practitioner 特許財務策劃師	FChFP	http://www.luahk.org
Hong Kong Society of Certified Insurance Practitioners 香港保險師公會	Hong Kong Insurance Professional Qualification Examination 香港保險師專業試	HKIPQE	http://www.hkcip.org.hk
Life Underwriter Training Council 美國壽險訓練學院	Fellow 院士	LUTCF	http://www.naifa.org
Vocational Training Council 職業訓練局	Professional Diploma in Insurance Programme 專業文憑課程 - 保險學	PDI	http://www.vtc.edu.hk
The Chartered Insurance Institute 英國特許保險學院	Hong Kong Diploma in Insurance Studies 保險學 - 香港文憑		http://www.cii.co.uk
Hong Kong Securities and Investment Institute 香港證券及投資學會	Foundation Programme Examination 基本課程考試	FPE	http://www.hksi.org
	Diploma Programme Examination 文憑課程考試	DPE	
	HKSI Practising Certificate 從業員資格證書		
	HKSI Specialist Certificate 高級從業員資格證書		
	HKSI Professional Diploma in Financial Markets 金融市場專業文憑		

香港保險中介人商會年刊誌慶

匯聚菁英 共建繁榮

PLA Group 龐堡集團

竭誠為各中介人及其客戶提供多元化保險產品及方案：

個人保障及儲蓄保險

- 定期人壽
- 萬能人壽
- 終身人壽
- 年金規劃
- 保費融資規劃
- 教育儲蓄規劃
- 投資相連計劃
- 危疾及醫療規劃

一般保險

PLA (Hong Kong) Ltd
龐堡保險顧問(香港)有限公司
1705B, 17/F, Sino Plaza,
255-257 Gloucester Road,
Causeway Bay, Hong Kong
香港銅鑼灣告士打道255至257號
信和廣場 1705B室
Tel/電話： +852 2523-2161
Fax/傳真： +852 2810-1435
Email/電郵： info@pla.hk

Singapore Branch
新加坡分公司
PLA Masterlife Pte Ltd.
47 Hill Street
#07-04A SCCC Building
SINGAPORE 179365
Phone: +65 6338 6069
Fax: +65 6338 6610

業界組織 / 相關機構

TRADE ASSOCIATIONS / RELATED INSTITUTIONS

	Tel. 電話	Fax. 傳真
Hong Kong 香港		
Hong Kong Chamber of Insurance Intermediaries (HKCII) 香港保險中介人商會	8108 1238	8108 1282
Chinese Insurance Association of Hong Kong Ltd. 香港華商保險公會有限公司	2815 7700	2541 0615
Chinese Underwriters Club (CUC) 保險從業華員會		
LOMA Society of Hong Kong (LOMA) 香港壽險管理學會	6017 2233	
General Agents and Managers Association of HK Ltd. (GAMA) 香港人壽保險經理協會	2893 9699	2832 9822
Hong Kong Confederation of Insurance Brokers (CIB) 香港保險顧問聯會	2882 9943	2890 2137
Hong Kong Federation of Insurers - Insurance Agents Registration Board (HKFI) 香港保險業聯會-代理登記委員會	2520 1868	2520 1967
Hong Kong General Insurance Agents Association Ltd. (GIAA) 香港一般保險代理協會	8108 1909	8103 1909
Hong Kong Society of Certified Insurance Practitioners (HKCIP) 香港保險師公會	9482 5591	
Independent Financial Advisers Association Limited (IFAA) 獨立理財顧問協會有限公司		
Insurance Claims Complaints Bureau (ICCB) 保險索償投訴局	2520 1868	2520 1967
The Chartered Insurance Institute 英國特許保險學院	2520 0098	2295 3939
Life Underwriters Association of Hong Kong (LUA) 香港人壽保險從業員協會	2570 2256	2570 1525
Mandatory Provident Fund Schemes Authority (MPFA) 強制性公積金計劃管理局	2918 0102	2259 8806
Motor Insurers' Bureau of Hong Kong (MIBHK) 香港汽車保險局	2866 9681	2866 9536
Insurance Authority 保險業監管局	3899 9983	3899 9993
Professional Insurance Brokers Association (PIBA) 香港專業保險經紀協會	2869 8515	2770 2372
Macau 澳門		
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) 2857 0848
Association of Macau Financial Employees	(853) 2856 7541	(853) 2856 7541
China 中國		
深圳市保險中介行業協會(SIIA)	(0755) 8306 7675(會員部)/ 8306 8161(綜合部)	(0755) 8290 9140



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Unit 602, 6/F., New City Centre, No. 2 Lei Yue Mun Road, Kwun Tong, Kowloon. Email: admin@hkgiaa.org.hk	www.hkgiaa.org.hk
Suite 1201, General Commercial Building, 156-164 Des Voeux Road, Central, Hong Kong. Email: info@ifaa.com.hk	www.hkcip.org.hk www.ifaa.com.hk
29/F, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong. Email: iccb@iccb.org.hk	www.iccb.org.hk
Room 1901B, Allied Kajima Building, 138 Gloucester Road, Wanchai, Hong Kong. Email: hkequiries@cii-hk.com	www.cii.co.uk
Unit A-D, 23/F., Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong. Email: info@luahk.org	www.luahk.org
Level 8, Tower 1, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung. Email: mpfa@mpfa.org.hk	www.mpfa.org.hk
Room 902, Bank of East Asia Harbour View Centre, 56 Gloucester Road, Wanchai, Hong Kong. Email: mib@mibhk.com.hk	www.mibhk.com.hk
19/F, 41 Heung Yip Road, Wong Chuk Hang, Hong Kong. Email: enquiry@ia.org.hk	www.ia.org.hk
Room 2507-08, 25/F, China Insurance Group Building, 141 Des Voeux Road Central, Hong Kong. Email: info@piba.org.hk	www.piba.org.hk
"G" 6 Andar, Macau Finance Centre, No. 244-246 Rua de Pequim, Macau. 15/F, Edificio "Financas", No.575, Avenida da Praia Grande, Macau. Email: info@mia-macau.com	www.mia-macau.com
Ave da Praia Grande, No. 309, Nam Yuet Commercial Centre, 8th Floor, "B", Macau. Email: amsmacau@gmail.com	www.amsm.org.mo
Rua de Silva Mender No. 5, Edif. Hang Fat GF(C), Macau.	

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www.siaa.com.cn

歡迎以下新會員加入HKCII， 有您的參與絕對能幫助本會的會務發展， 個個都重要，一個都不能少。

公司會員

Full Member (FM)

- 持有效商業登記在香港經營保險中介業務的公司或機構
An organization who carries on business in Hong Kong as an insurance intermediaries under a valid business registration
- 只有「公司會員」之「公司代表」方可作為商會的理事
Only the Nominee of the Full Member shall be a committee member of the Executive Committee of HKCII

DUAL Underwriting Agency (Hong Kong) Limited
Nominee: Ms Shek Verone

Fortune Freedom Wealth Management Limited
Nominee: Mr Ho Ming Hong Rod

HANG TANG WEALTH (HK) INSURANCE CONSULTANTS LTD
Nominee: Mr Ho Fu Lung Stephen

Jucheng Insurance Broker Limited
Nominee: Ms Kam Wan Lam Polly

Marsh & McLennan Agencies Ltd
Nominee: Ms Chong Iris

Trust Link Insurance Consultants Company
Nominee: Mr. Lok Man Fai Frankie

個人會員

Individual Member (IM)

- 在香港從事保險中介業務的個人
An insurance intermediary who carries on business in Hong Kong

Mr Chan Chun Kwong Stephen

Mr Chan Wing Hing

Mr Cheung Wing Cheung Lawrence

Mr Chung Kam Yee Kenneth

Ms Hui Sum Sum Mandy

Mr Li Hong Yuen Robert

Ms Liao Jianqiong

Mr Lo Chi Yeung Alex

Mr Mak Wai Hung Roger

Mr Mak Yat Sing

Mr Ng William

Ms Tai Yuen King Janice

Ms Tung Mei Kwan Irene

Ms Wong Pui Fong Selina



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- 意外及醫療保險
- 家居保險
- 汽車保險
- 中小企業綜合保險
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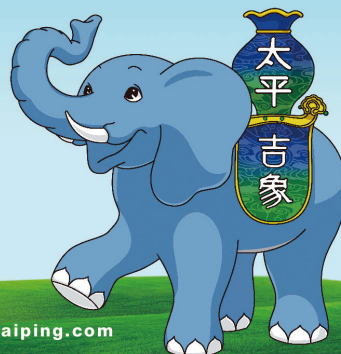
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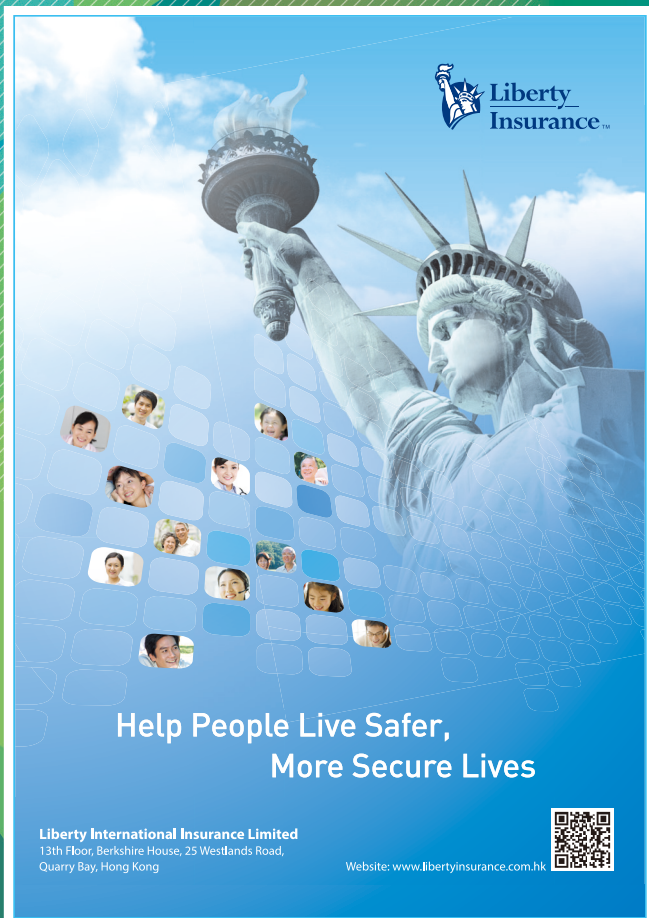
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編者的話

香港保險中介人商會多年來盡心服務社會，努力向公眾宣揚保險業界的專業形象。同時，本會亦關心業界，凝聚智慧，集思廣益，探討市場現況，在瞬息萬變的營商環境中，探索前景，促進香港保險業的蓬勃發展。

一如既往，本年刊總結本會過去一年的工作和活動，深入研究業界的現況及前景。隨著金融科技的普及，業界應把握科技帶來的機遇，提高業務效益。與此同時，業界亦應繼續鞏固基礎，不斷開拓新客源，才能讓業務健康發展。有見及此，今年本刊的專題為「InsurTech & New Markets」，分享來自業界內外的真知灼見和前沿訊息，讓大家俯視形勢，趕上時代。

藉此機會，本人衷心感謝各位前輩和理事的指導和幫助。在編寫本刊的過程中，各位從事前籌備、資料搜集、招刊廣告、徵集文章，以至編輯校對，付出了寶貴的時間和心血。本刊能夠順利出版，全賴各位的努力不懈和無私付出！

最後，本人謹代表編輯委員會感謝社會各界賢達的鼎力支持，為本刊提賀詞、刊廣告，為業界提供最新的專業資訊，豐富本刊的內容，讓業界受益匪淺！

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