

HONG KONG CHAMBER OF INSURANCE INTERMEDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2018

	2018	2017
	HK\$	HK\$
REVENUE	298,238	278,549
Less: EXPENDITURE	-----	-----
Accountancy fee	(5,000)	(4,000)
Administrative expenses	(152,968)	(163,417)
Auditors' remuneration	(9,500)	(9,000)
Bad debts	-	(54,460)
Bank charges	(400)	(645)
Business registration fee	(2,250)	(250)
Community expenses	(16,100)	(2,998)
Donation	(6,000)	(3,100)
Entertainment	(1,093)	(4,774)
Insurance	(16,203)	(8,200)
License fee	-	(6,000)
Printing and stationery	-	(1,330)
Sponsor	(4,000)	-
Sundry expenses	(705)	(1,405)
Website	(1,930)	(2,860)
Year book publication	(65,700)	(70,258)
	<u>(281,849)</u>	<u>(332,697)</u>
SURPLUS/(DEFICIT) BEFORE TAX	16,389	(54,148)
INCOME TAX EXPENSE	-	-
SURPLUS/(DEFICIT) FOR THE YEAR	16,389	(54,148)
OTHER COMPREHENSIVE INCOME	-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	16,389	(54,148)

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 2018

	2018 HK\$	2017 HK\$
NON-CURRENT ASSETS		
Property, plant and equipment	1	1
CURRENT ASSETS		
Accounts receivable	20,550	81,310
Interest receivable	942	954
Prepayment	–	4,580
Income tax recoverable	508	–
Fixed deposit	625,095	621,956
Bank balances	238,260	171,841
	885,355	880,641
CURRENT LIABILITIES		
Accruals	(20,123)	(43,793)
Sponsor received in advance	(12,000)	–
Income tax payable	–	(5)
	(32,123)	(43,798)
NET CURRENT ASSETS	853,232	836,843
NET ASSETS	853,233	836,844
GENERAL FUND		
Accumulated surplus	853,233	836,844

Approved on behalf of the Executive Committee by:

President: Chu Yuen Yee

Treasurer: Lam Pui Shan

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

2018香港保險業務臨時統計數字

2018 Provisional Statistics on Hong Kong Insurance Business

於2018年12月31日的保險市場結構

Insurance Market Structure as at 31 December 2018

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

長期 Long Term	49
一般 General	93
綜合 Composite	19
總數 Total	161

保險中介人數目 Number of Insurance Intermediaries

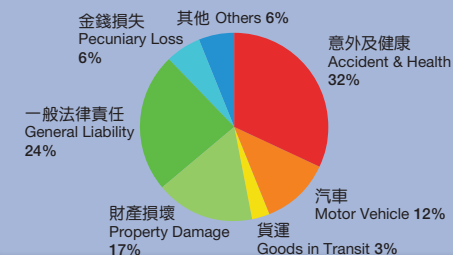
獲授權的保險經紀 Authorised Insurance Brokers	788	獲授權的保險經紀的行政總裁及業務代表 Chief Executives and Technical Representatives of Authorised Insurance Brokers	9,560
獲登記的保險代理人 Individual Insurance Agents	69,285	獲登記的保險代理人的負責人及業務代表 Responsible Officers and Technical Representatives of Registered Insurance Agents	25,356
獲登記的保險代理商 Registered Insurance Agencies	2,422		

概要 Highlights

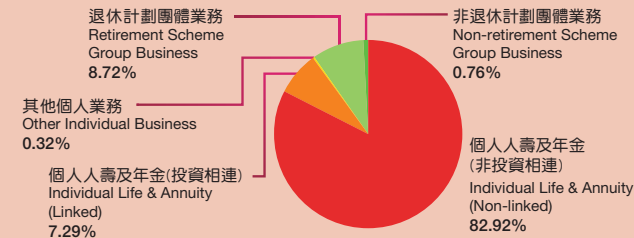
	2018年度(百萬港元) Year 2018 (HK\$ m)	2017年度(百萬港元) 2017 (HK\$ m)	變化 Change
一般業務 General Business			
毛保費 Gross Premiums	53,555	48,137	+11.3%
淨保費 Net Premiums	35,262	33,068	+6.6%
承保利潤/(虧損) Underwriting Profit/(Loss)	583	(792)	+173.6%
長期業務 Long Term Business			
有效業務保費收入 Revenue Premiums (In-force Business)	478,176	441,510	+8.3%
新造業務*保單保費 (不包括退休計劃) New Business* Office Premiums (excluding Retirement Scheme)	162,197	156,375	+3.7%

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	17,134
汽車 Motor Vehicle	6,215
貨運 Goods in Transit	1,563
財產損壞 Property Damage	9,278
一般法律責任 General Liability	13,089
金錢損失 Pecuniary Loss	3,018
其他 Others	3,258
總額 Total	53,555

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)	396,509
個人人壽及年金 (投資相連) Individual Life & Annuity (Linked)	34,842
其他個人業務 Other Individual Business	1,529
退休計劃團體業務 Retirement Scheme Group Business	41,683
非退休計劃團體業務 Non-retirement Scheme Group Business	3,613
總額 Total	478,176

* 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.

本報告所包含數字，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。

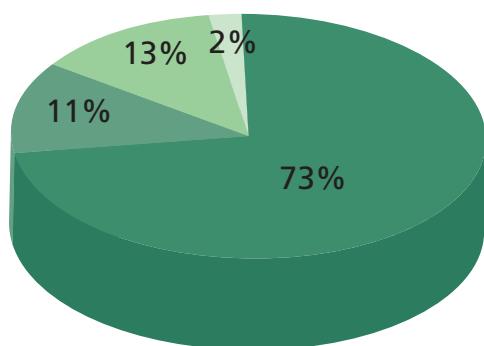
Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the IA. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore a possibility of amendments before the final audited figures are produced. 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

2018年12月 (December 2018)



參加強積金計劃 Joined MPF schemes	73%
參加其他退休計劃 Joined other retirement schemes	11%
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，11%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 11% 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2019年03月08日，共有33,269名註冊強積金中介人，當中主事中介人佔410名，附屬中介人佔32,859名。

As at 8 March 2019, there were 33,269 registered MPF intermediaries, comprising 410 principal intermediaries and 32,859 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.hkqip.org.hk
Life Underwriter Training Council 美國壽險訓練學院	Fellow 院士	LUTCF	http://www.naifa.org
Institute of Professional Education And Knowledge 高峰進修學院	Professional Diploma in Insurance Programme 專業文憑課程 - 保險學	PDI	https://www.peak.edu.hk/
	Postgraduate Diploma in Insurance in Risk Management 保險風險管理深造文憑	PgDIRM	
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

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- 投資相連計劃
- 危疾及醫療規劃

一般保險

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Causeway Bay, Hong Kong
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信和廣場 1705B室
Tel/電話： +852 2523-2161
Fax/傳真： +852 2810-1435
Email/電郵： info@pla.hk

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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

	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		
The Insurance Complaints Bureau (ICB) 保險投訴局	2520 2728	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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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, Edf. Hang Fat GF(C), Macau.	

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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

BLI Insurance Brokers Ltd
Nominee : Mr Mak Roger

Marsh Insurance Brokers (Macau) Ltd
Nominee : Dr Lee Tony

UHO International Wealth Management Co., Ltd
Nominee: Mr Lee Fat Ming Andy

Venson Insurance Brokers Limited
Nominee: Mr Chan Wing Sum Vincent

聯繫個人會員

Individual Associate Member (IAM)

Ms Hung Kwok Hing Rebecca
Ms Leung Ka Man Lydia

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 Edward
Mr Chan Woon Man
Mr Cheng Chi Kit
Mr Cheong Kai Hong
Mr Chow Che Man Edmond
Mr Lam Kin On Benny
Mr Lau Chun Kwong
Mr Lee Wai Ping
Mr Yiu Kam Fai Frankie
Mr Yuen Oi Man
Ms Chan Wai Ying Nicole
Ms Fu Pik Hung
Ms Kwong Yuk Yi Joanne
Ms Tsang Yuk Ha Josa
Ms Wong Wai Sze Rossana

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Corporate Associate Member (CAM)

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Please refer to terms, conditions and exclusions of the relevant policy(ies) for full details.

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China United Insurance Brokers Ltd.

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貨運險，家居險，家傭險，
旅遊保險等等

(歡迎查詢報價)

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Room 903, 9/F, Far East Consortium Building,

204-206 Nathan Road, Jordan, Hong Kong

Tel: 8222 7780 Fax: 8221 6513 E-mail: brokers.cui@gmail.com



中華聯合保險代理有限公司
China United Insurance Agency Ltd.

專營各類一般保險

包括勞工險，汽車險，責任險，水火險，
工程險，店舖綜合險，工商綜合險，
貨運險，家居險，家傭險，
旅遊保險等等

(歡迎查詢報價)

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編者的話

過去一年，保險業遇到種種挑戰。由超強颱風山竹所引致的巨額索償，以至僱員補償保險更嚴謹的核保要求，都為業界和社會帶來不少困難。香港保險中介人商會為此不時凝聚業界智慧，提出應對方法，提升同儕專業知識；同時集思廣益，向立法機關，監管組織及有關部門反映意見和提出改善措施。本年刊回顧本會一年來的工作和活動，也希望為會員帶來對前景的啟示。



今年本刊的專題為「A New Era for Insurance Tax Deduction」，主力探討政府為鼓勵納稅人參加自願醫保計劃，強積金自願性供款及購買延期年金，決定提供扣稅優惠。這些新政策無疑影響社會各持份者，保險業可為社會提供更優質的退休及醫療保障，也為政府分擔未來因人口老化所引起的福利財政壓力。感謝各界社會賢達和業界精英為本刊撰文，分享真知灼見和前沿訊息，讓本會會員裝備自己抓緊機遇。

本刊能夠順利出版，全賴各前輩和理事的寶貴經驗和無私付出！本人亦謹代表編輯委員會感謝社會各界賢達的貢獻，為本刊提賀詞、刊廣告，長期支持本會營運和發展。

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