

# I Lens

## 保監透視

	Feature
P.1	保險業資歷架構： 提升專能與學習質素新方向
P.7	Legal and Technical Corner 法律及專責事務園地
P.11	Exchange 交流
P.13	News Summary 消息摘要
P.15	Market Performance 市場表現

### 專題文章 Feature

## 保險業資歷架構： 提升專能與學習質素新方向

### Qualifications Framework for the Insurance Industry: A New Approach of Skill Enhancement and Quality Learning

彭炳鴻先生 Mr. Patrick Pang

#### 教育局與資歷架構之政策

**教**育局於2008年推行資歷架構，屬一個統一的資歷級別制度，涵蓋學術、職業和持續教育界別的資歷。資歷架構將資歷和學習課程分為七個級別，根據學習成果的深淺程度和複雜性劃分不同級別，由最基礎的第一級至最高的第七級。

資歷架構認可的資歷，具備的基本特色分別是通過質素保證、註明資歷級別和學分，及採用統一的資歷名銜。

香港推行資歷架構，與海外地區推行資歷架構是同一目標，旨在提供一個有效的平台支援終身學習，及提升勞動人口的技能和競爭力。

為達致以上目的，資歷架構沿兩方面推行：（一）發展及完善資歷架構的基建以支援終身學習；及（二）在各行各業推行資歷架構。目前，教育局已在20個行業及界別推行資歷架構，佔香港整體勞動人口約48%。

**資**歷架構能協助市民確立持續進修的目標和方向，獲取有質素保證的資歷。資歷架構可提升整體工作人口的質素及競爭力。資歷架構秘書處的彭炳鴻先生是資歷架構事宜的專家，他與讀者分享保險行業可如何善用這機制加強專業知識。

The Qualifications Framework helps people to set clear goals and directions for continuous learning to obtain quality-assured qualifications. It aims to enhance the overall quality and competitiveness of the workforce. Mr. Patrick Pang, the expert from the Qualifications Framework Secretariat, shares with our readers how the insurance industry can benefit from the mechanism in enhancing their professional knowledge.

## 保險業資歷架構與行業培訓諮詢委員會

**保**險業於2011年成立保險業行業培訓諮詢委員會（“諮委會”），由24位不同持份者代表組成，包括僱主、商會、僱員、工會、專業團體，監管機構和有關的政府部門。

行業推行資歷架構，會因應不同行業的特色和需要而有不同。在各委員的齊心協力下，保險業諮委會在三年內已完成兩項重要里程：(一)制訂了《能力標準說明》（“能力標準”），涵蓋一般保險、人壽保險及保險經紀業務；及(二)推行通過資歷架構評審的課程可作為保險業監理處（“保監處”）推行的中介人持續專業培訓計劃（“培訓計劃”）下之合資格培訓活動的新認可機制。

## 一般保險、人壽保險及保險經紀業務的能力標準

**發**展能力標準是一項艱巨而複雜的工作，然而，是行業推行資歷架構不可或缺的一環。保險業諮委會成立了兩個《能力標準說明》編撰專責小組，撰寫了242個能力單元，適用於一般保險、人壽保險及保險經紀業務，可分為以下七個範疇：

- 銷售及分銷管理
- 市場營銷
- 核保
- 保單服務
- 理賠
- 法律及合規
- 營運支援及服務



彭炳鴻先生  
Mr. Patrick Pang

彭炳鴻先生現任資歷架構秘書處總經理。資歷架構秘書處於2009年6月成立，負責執行政府就發展資歷架構有關的政策。彭先生早於2002年出任僱員再培訓局副行政總監期間，已開始參與當時教育統籌局（現為教育局）制定及發展資歷架構的籌備工作。彭先生在加入僱員再培訓局之前，曾於勞工處任職勞工事務主任超過十五年。憑藉豐富的勞工事務及職業教育及培訓經驗，彭先生成功協助教育局為二十個行業成立「行業培訓諮詢委員會」，作為政府與業界一個重要的橋樑，以行業為基礎去推行資歷架構。此外，彭先生亦帶領資歷架構秘書處支援政府發展各類資歷架構的基建項目及措施，以落實應用資歷架構於行業，以及學術、職業及持續教育界別。

Mr. Patrick Pang is currently the General Manager of the Qualifications Framework Secretariat (“QFS”) which has been set up since June 2009 to implement the Government’s policy initiative on Qualifications Framework (“QF”) for Hong Kong. He had in fact participated in the planning and development of QF in the then Education and Manpower Bureau as early as 2002 while he was serving as Deputy Executive Director in the Employees Retraining Board (“ERB”). Before that, Mr. Pang was a Labour Officer of the Labour Department where he had worked for over fifteen years. By virtue of his background and experience in the labour field, and in the vocational education and training sector, he has successfully assisted the Education Bureau in setting up so far 20 Industry Training Advisory Committees (“ITACs”) which are important conduits between the Government and the industry in QF implementation on industry basis. Besides, he also leads the QFS to support the development of various infrastructures and measures to facilitate QF application in industries, as well as the academic, vocational and continuing education sectors.



## 範疇

## 能力單元數目

銷售及分銷管理	42
市場營銷	36
核保	33
保單服務	16
理賠	27
法律及合規	41
營運支援及服務	36
通用於不同範疇之能力單元	11
總數	242

保險業的能力標準載列了不同工作範疇所需要的知識和技能，是一套完整的能力指引，既臚列了前瞻性的能力要求，亦經過廣泛的業界諮詢，為業界認同的標準。為協助不同的保險中介人團體能廣泛及有效地運用能力標準，保險業諮委會將242個能力單元進一步分為適用於三個界別：

- 人壽保險業務
- 一般保險業務
- 保險經紀業務

## 能力標準應用與技能專業化

**能**力標準應用範圍廣泛，培訓機構可利用能力標準作為教育及培訓的基準及參考，公司及商會可根據能力標準制訂內部培訓課程。作為行業能力的綜合藍本，能力標準為課程設計提供良好基礎，並配合業界的需要。保險業能力標準自2014年4月推出以來，資歷架構秘書處已接獲不少公司及培訓機構的查詢，表示有興趣發展能力為本課程。香港學術及職業資歷評審局（“評審局”）會為機構向其提交的保險課程作出評審。

除培訓外，僱員可利用能力標準作技能分析並釐定培訓需要。僱主及人力資源經理亦可根據能力內容制訂工作崗位、員工招聘要求及表現評估等。為提高業界對能力標準的認知度，資歷架構秘書處將於2014年12月至2015年6月舉辦一系列的聚焦工作坊。

此外，能力標準提供明確的進階路徑，為行業的前景和能力要求提供清晰的資訊。保險業諮委會正就行業不同的工種設計進階路徑，由文書至經理職系，共分四個職位級別。在諮委會轄下的專責小組，將就每一個職位所要求的能力進行分析，列出可配對的能力單元及培訓課程。有了清晰的能力和培訓指引，僱員可更容易規劃學習和職業發展路向。臚列詳盡資料的進階路徑將於2015年第一季完成，以供公眾人士參閱。



## 資歷架構與持續專業進修： 通過資歷架構評審的課程可作為合資格持續專業培訓活動的新認可機制

**保**監處在保險業諮委會的建議下，推出由評審局制定的通過資歷架構評審的課程可作為保險中介人素質保證計劃下的合資格持續專業培訓活動的一個認可機制。

在新機制下，通過資歷架構評審的保險業課程<sup>1</sup>，可被確認為合資格的持續專業培訓活動；而其他通過資歷架構評審的保險業相關課程<sup>2</sup>，通過審查程序後，亦可被認可為合資格的持續專業培訓活動。一般來說，保險業中介人於一年內完成此類課程而獲取3個資歷學分<sup>3</sup>，將可達到每年的持續專業培訓的要求。

新機制推出後，預計現時8000多個已通過評審並上載於資歷名冊的課程當中，約有1000個課程可成為合資格持續專業培訓活動。新機制不但大大廣闊了保險中介人專業發展的範圍，並有助他們選擇有質素的課程進修。此外，新機制鼓勵中介人修讀較長的課程，以取得資歷學分達到最多6年的持續專業培訓要求，有助他們獲取更高級別的資歷。

為向業界詳細解釋新機制，諮委會於2014年6月舉行簡介會，講者包括諮委會委員、保監處及評審局代表。逾120位業界人士出席，反應良好。出席者歡迎新機制的推出，認為有助業界邁向專業化的發展。

## EDB and Policy Initiative of QF

The Education Bureau (“EDB”) officially launched the Qualifications Framework (“QF”) in 2008. QF in Hong Kong is a unitary framework, covering the academic, vocational and continuing education sectors. It is a seven-level hierarchy that orders qualifications and learning programmes from the foundation Level 1 to the highest Level 7, according to the depth and complexity of the required competencies and learning outcomes.

All qualifications recognized under QF have essential characteristics, namely quality assured, indication of QF level, credit-rated, and use of standardized award titles. Similar to most QFs in overseas jurisdictions, QF in Hong Kong aims at providing an effective platform to support lifelong learning, with the ultimate objective of enhancing the capability and competitiveness of the local workforce.



## 展望未來

**繼**往開來，保險業諮委會正構思一些新計劃，包括為培訓及人力資源方面發展應用能力標準指引，以及認可保險業資歷先導計劃等。有關資歷架構與資歷名冊的詳情，請瀏覽網頁 [www.hkqf.gov.hk](http://www.hkqf.gov.hk) 及 [www.hkqr.gov.hk](http://www.hkqr.gov.hk)。

<sup>1</sup>通過“資歷架構”的課程評審並於教育局其下的「資歷名冊」內被列為保險行業的課程。

<sup>2</sup>通過“資歷架構”課程評審的與保險有關的課程，但並未於教育局其下的「資歷名冊」內被列為保險行業的課程，其課程內容屬於某些指定範圍。

<sup>3</sup>1個資歷學分包括了10個名義上的學習小時，當中已把學員一般來說的學習模式，包括課堂上課、自修、網上學習、實習、考試等考慮在內。

註：本刊旨在向讀者提供有關保險的一般知識。專題文章內發表的意見是作者的個人觀點，並不一定代表保監處的立場。

To achieve the above objectives, QF is implemented on two broad fronts: (i) development and continuous refinement of the overall QF infrastructures to support lifelong learning; and (ii) implementation of QF on industry basis. On the industry front, the EDB has so far assisted 20 industries or sectors in launching QF, covering some 48% of the total working population in Hong Kong.

## QF in Insurance and Formation of ITAC

QF has been implemented in the insurance industry since 2011, with the formation of the Insurance Industry Training Advisory Committee (“ITAC”), which is composed of 24 members representing various stakeholders, including employers and trade associations, employees and unions, professional bodies, regulatory organizations and relevant government departments.

Implementation of QF may vary in approach from industry to industry, depending on the unique context and needs of the industry. With the concerted efforts of members, the Insurance ITAC has so far achieved two major milestones in only three years' time : (i) completion of the specification of competency standards ("SCS") covering general insurance, life insurance and insurance brokers; and (ii) having a new recognition mechanism for QF accredited programmes as qualified continuing professional development ("CPD") activities for the insurance intermediaries introduced by the Office of the Commissioner of Insurance ("OCI").

## SCS Development for General Insurance, Life Insurance and Insurance Brokerage

SCS development is an onerous, complex but essential task for QF implementation in industry. The Insurance ITAC has set up two SCS Drafting Subcommittees to produce a total of 242 units of competencies ("UoCs"). The UoCs are grouped under the following seven functional areas commonly applicable to general insurance, life insurance and insurance brokerage:

- Sales and Distribution Management
- Marketing
- Underwriting
- Policy Service
- Claims
- Legal and Compliance
- Operational Support and Services

Functional Areas	Number of UoCs
Sales and Distribution Management	42
Marketing	36
Underwriting	33
Policy Service	16
Claims	27
Legal and Compliance	41
Operational Support and Services	36
UoCs common to functional areas	11
<b>Total</b>	<b>242</b>

In gist, the SCS for the insurance industry is a comprehensive guidebook which sets out the knowledge, skills and competencies required of the industry under different functional areas. It is developed through a forward looking and consultative approach. To facilitate the wider and

effective use of the SCS by different groups of insurance intermediaries, the Insurance ITAC takes the initiative of classifying the 242 UoCs into three subsets of competencies applicable to:

- Life Insurance
- General Insurance
- Insurance Brokerage

## Uses of SCS and Skill Professionalization

SCS can be used for a multifarious range of purposes. Firstly, it serves as useful benchmark and reference for education and training by providers, including companies and trade associations in their provision of in-house training. Being a collective album of industry competencies, SCS provides the basis for programme design that best suit the needs of the industry. With the launch of SCS for the insurance industry just in April 2014, the Qualifications Framework Secretariat ("QFS") has received enquiries from a number of companies and providers with interest in developing SCS-based programmes. The Hong Kong Council for Accreditation of Academic and Vocational Qualifications ("HKCAAVQ") will arrange for accreditation of the insurance programmes submitted to it by interested providers.

Apart from training, SCS can be adopted by employees in identifying competency gaps and gauging training needs. Employers and human resources managers can use SCS for competency-based job specifications, staff recruitment and appraisal, amongst others. To enhance awareness of what SCS is and its possible uses, the QFS will organize a series of focus group workshops during December 2014 to June 2015.

SCS provides clear progression pathway with transparent information on job requirements and prospects of the industry. The Insurance ITAC is now in the process of designing the progression pathway for different job roles at four rank levels from the operative/clerical to the managerial grades. A special subcommittee under the Insurance ITAC will be tasked for mapping the requisite UoCs and the learning programmes leading to attainment of such competencies for the different levels of job roles. With clear indication of preferred competencies and training, employees in pursuit of learning or career advancement can draw up their development plan with reference to the established pathways. It is expected that the fully fledged progression pathways will be completed by the first quarter of 2015 for public access.



## QF and CPD: A New Recognition Mechanism for QF Accredited Programmes as Qualified CPD Activities

The OCI, upon the suggestion of the Insurance ITAC, has introduced a recognition mechanism formulated by the HKCAAVQ for specified accredited programmes under the QF as qualified CPD activities under the Insurance Intermediaries Quality Assurance Scheme.

Under the new mechanism, accredited insurance programmes<sup>1</sup> can be recognised as qualified CPD activities, and accredited insurance related programmes<sup>2</sup> can also be recognised as qualified CPD activities after undergoing a vetting process. Generally, insurance intermediaries having completed the aforesaid QF accredited programmes and obtained 3 QF credits<sup>3</sup> from these programmes in a year will fulfill the CPD requirements for the year.

With the introduction of this new mechanism, it is roughly estimated that some 1,000 out of the existing 8,000 and more entries of accredited programmes registered on the Qualifications Register (“QR”) might be converted into CPD recognised activities. It will not only extend the scope of professional development of insurance intermediaries, but also facilitate insurance practitioners to choose quality-assured programmes for further studies. In addition, it will support them to attain qualifications at higher QF level by enrolling in programmes of longer study duration to fulfill the CPD requirements for a maximum of six consecutive years.

To further explain details of this new CPD mechanism, a QF seminar was held in June 2014 with presentations by ITAC members and representatives from the OCI and the HKCAAVQ. Over 120 practitioners joined the event with very positive feedbacks. Participants of the event welcomed the introduction of the new CPD model and considered that it would pave way towards further professionalization of the Insurance Industry.



### Way Forward

Built on the above successes, the Insurance ITAC has conceptualized some new initiatives, including development of a SCS guidebook for training and HR development, and a pilot project on recognition of insurance qualifications. For details on QF and QR, please visit websites at [www.hkqf.gov.hk](http://www.hkqf.gov.hk) and [www.hkqr.gov.hk](http://www.hkqr.gov.hk).

<sup>1</sup> These are programmes accredited under the QF and categorized under the insurance industry on the Qualifications Register under the EDB.

<sup>2</sup> These are Insurance related programmes accredited under the QF but not categorized under the insurance industry on the Qualification Register under the EDB but with their course contents falling within specified areas of coverage.

<sup>3</sup> One QF credit consists of 10 notional learning hours. It takes into account the total time likely to be spent by an average learner in all modes of learning, including attendance in classes, self-study, on-line learning, practical learning, examination, etc.

Note: This newsletter aims to provide readers with the general knowledge of insurance. Any views expressed in the feature article represent the personal views of the writer, which may not be necessarily shared by the OCI.

### 《保監透視》有賴你的支持

倘你有某些題目希望我們報道，或對本刊有任何意見，請告知我們。

### “I Lens” would like to hear from you

If there are any specific subjects you would like to read about or if you have any comments on this publication, please write to:

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## 保監處2013年年報

**保**監處2013年年報已於2014年8月28日發表。年報概述保險業監督的主要工作，以及2013年香港保險市場的發展及表現。年報以電子形式製作，並已上載於本處網站，讓公眾人士免費瀏覽。

## OCI Annual Report 2013

The OCI Annual Report 2013, released on 28 August 2014, gives an account of the key activities of the Insurance Authority (“IA”), as well as the developments and the performance of the insurance market in Hong Kong in 2013. The Annual Report is published in electronic format and has been uploaded onto our website for free public access.



## 法律及專責事務園地 Legal and Technical Corner

### 保險業諮詢委員會

**保**險業諮詢委員會(“委員會”)新一屆的任期在2014年10月1日開始。委員會由財經事務及庫務局局長陳家強教授擔任主席，並且由保險業監理專員蔡淑嫻女士為當然委員。新一屆委員以個人身份獲委任，成員包括：

- 陳健波議員
- 蔡香君女士
- 李冠群先生
- 李慧琼議員
- 劉廷安先生
- 博杰明先生
- 徐福榮醫生
- 黃德尊教授
- 楊志威先生
- 鍾家富先生
- 吳麗萍教授
- 黃子遜女士
- 楊斌官先生

} 新委員

保險業監督熱烈歡迎四位新委員，並向三位卸任的委員何達德先生、管胡金愛女士及廖麗茵女士衷心致謝，感謝他們對委員會所作的重大貢獻。

### Insurance Advisory Committee (“IAC”)

The IAC commenced a new term on 1 October 2014. It is chaired by Professor K C CHAN, Secretary for Financial Services and the Treasury, with the Commissioner of Insurance, Ms. Annie CHOI, as ex-officio member. Members of the current term, who are appointed on an ad personam basis, include:

- The Honourable CHAN Kin-por
- Ms. Agnes CHOI Heung-kwan
- Mr. Davey LEE Kwun-kwan
- The Honourable Starry LEE Wai-king
- Mr. LIU Ting-an
- Mr. Jeremy Robert PORTER
- Dr. Michael TSUI Fuk-sun
- Professor WONG Tak-jun
- Mr. Jason YEUNG Chi-wai
- Mr. Garth Brian JONES
- Professor Angela NG Lai-ping
- Ms. Winnie WONG Chi-shun
- Mr. Lennard YONG Peng-kuang

} New Appointees

The IA would like to welcome the four newcomers, and express her sincere gratitude to the three retired members, Mr. Michael Edward HUDDART, Mrs. Agnes KOON WOO Kam-oi and Ms. Amanda LIU Lai-yun, for their valuable contribution to the IAC.

## 《承保類別C業務指引》（“指引15”）

**為** 加強對類別C業務，或通稱為投資相連壽險計劃（“投連壽險”）業務保單持有人的保障，保險業監督於2014年7月30日發出《承保類別C業務指引》（“指引15”）。該指引依據國際保險監督聯會制訂的《保險核心原則19》中關於公平對待客戶的部分而制訂。指引涵蓋了對承保類別C業務的保險公司由產品開發到完成各階段的全面要求，包括由產品設計、內容介紹及說明、銷售和承保程序、以及售後監控措施。所有獲授權承保類別C業務的保險公司須於2015年1月1日遵守該指引。

## 酬勞披露指引

**緊** 接於發出指引15後，保險業監督亦於2014年8月5日就酬勞披露制定了“計算方法及披露方式指引”，該指引訂明公式，就不同投連壽險產品及銷售渠道逐一計算中介人的酬勞，以及在重要資料聲明書中包括了酬勞的披露範本。酬勞計算應基於“全期平均值”的方法，並包括了就銷售投連壽險保單所得的所有佣金、花紅及所有種類的酬勞。酬勞披露的目的是提高投連壽險產品的透明度，讓保單持有人衡量有否存在潛在利益衝突及酬勞有否影響中介人推銷有關的投連壽險產品。該指引對所有銷售投連壽險產品的保險公司及中介人提供了清晰及統一的計算方法及披露範本。



## Guidance Note on Underwriting Class C Business (“GN 15”)

To strengthen protection of policyholders of Class C business, or more commonly known as Investment Linked Assurance Scheme (“ILAS”) policies, the IA issued GN15 “Guidance Note on Underwriting Class C Business” on 30 July 2014. GN15 is based on Insurance Core Principle 19 in respect of Fair Treatment of Customers issued by the International Association of Insurance Supervisors. It has adopted a cradle-to-grave approach, setting out comprehensive requirements for insurers underwriting Class C business from product design to clarification of illustration, sales & underwriting processes, as well as post-sales control. All authorized insurers carrying on Class C business are required to comply with the GN by 1 January 2015.

## Guide on Remuneration Disclosure

In tandem with the issuance of GN15, the IA has also issued on 5 August 2014 the “Guide on Calculation Methodology and Disclosure Format”, which has set out a formulation for calculating the remuneration for each ILAS product and distribution channel, as well as a disclosure template for remuneration disclosure to be included in the Important Facts Statement. Briefly, the “all-year-average” approach would be adopted for calculating the remuneration, which will cover all commission, bonuses and all types of rewards for the sale of an ILAS policy. The objective is to enhance the transparency of ILAS products and allow policyholders to consider whether there exists any potential conflicts of interests and whether the remuneration would affect the intermediaries’ recommending the ILAS product concerned. The Guide will provide a clear and uniformed calculation and disclosure template for all insurers and intermediaries involved in the sale of ILAS products.



## 《2014年保險公司（修訂）條例草案》 （“條例草案”）

**條**例草案已於2014年4月25日刊憲，並於2014年4月30日提交立法會進行首讀。條例草案標誌着成立獨立於業界及政府的保險業監管機構向前邁進了一大步。

條例草案是政府與業界及公眾自2010年年中起四年以來深入討論的成果。它就多項事宜訂定條文，包括設立名為“保險業監管局”（“保監局”）的法人團體、保監局的強制執行權力、設立保險事務上訴審裁處，以及設立取代現有自律規管制度的保險中介人法定發牌制度。立法會已成立法案委員會（“委員會”）詳加研究該條例草案。

條例草案已上載於財經事務及庫務局（[www.fstb.gov.hk/fsb/iaa/chi/establishment/index.htm](http://www.fstb.gov.hk/fsb/iaa/chi/establishment/index.htm)）及本處網站，供公眾閱覽。公眾亦可瀏覽立法會的網頁（[www.legco.gov.hk/yr13-14/chinese/bc/bc06/general/bc06.htm](http://www.legco.gov.hk/yr13-14/chinese/bc/bc06/general/bc06.htm)），閱覽該委員會的相關文件及會議議程。

## Insurance Companies (Amendment) Bill 2014 (“the Bill”)

The Bill, gazetted on 25 April 2014, was introduced to the Legislative Council (“LegCo”) for first reading on 30 April 2014. It marked a significant step forward in establishing an insurance regulator which is independent of the industry and the Government.

The Bill is a result of four years of intensive industry and public engagement starting from mid 2010. It provides for, among other things, the establishment of a body corporate with the name “Insurance Authority”, its enforcement powers, the establishment of an Insurance Appeals Tribunal and a statutory licensing regime for insurance intermediaries to replace the existing self-regulatory system. A Bills Committee has been set up to examine the Bill.

The Bill has been uploaded onto the websites of the Financial Services and the Treasury Bureau ([www.fstb.gov.hk/fsb/iaa/eng/establishment/index.htm](http://www.fstb.gov.hk/fsb/iaa/eng/establishment/index.htm)) and the IA. The papers and agendas of the Bills Committee meetings could be found at LegCo’s website (<http://www.legco.gov.hk/yr13-14/english/bc/bc06/general/bc06.htm>).

## 對香港金融體系的更新評估

**由**國際貨幣基金組織（“基金組織”）和世界銀行聯合推行的金融體系評估計劃，旨在就司法管轄區金融體系的穩健性、其基礎設施、機構和市場方面的發展需要，以及遵守國際標準的情況作出評估。香港在2003年參與第一次評估，並在2013年下半年參與第二次評估。

基金組織認為香港的保險業規管制度高度落實國際保險監督聯會所發出的《保險核心原則》，並支持保險業監督目前在監管方面的改革，特別是關於成立獨立的保險業監管局、撤消自律規管制度、發展風險為本資本及保險集團監管框架、以及以新模式規管市場行為。

## Financial Sector Assessment Program (“FSAP”) Update for Hong Kong

Jointly organised by the International Monetary Fund (“IMF”) and World Bank, the Financial Sector Assessment Program aims to assess the soundness of a jurisdiction’s financial system, the development needs of its infrastructure, institutions and market, as well as its compliance with international standards. The first assessment for Hong Kong took place in 2003. The second one took place in the second half of 2013.

The IMF concluded that the insurance regulatory regime of Hong Kong has attained a high level of observance of the Insurance Core Principles promulgated by the IAIS. It is also supportive of the IA’s current regulatory reforms, particularly in regard to the establishment of the independent Insurance Authority, abolition of the self-regulatory regime, development of a risk-based capital and group-wide supervisory framework, as well as new approaches for the regulation of the market conduct.

## 有關執行《打擊洗錢及恐怖分子資金籌集(金融機構)條例》的諒解備忘錄 (“《打擊洗錢條例》”)

**保**險業監督與香港海關關長、香港金融管理局和證券及期貨事務監察委員會已簽訂有關執行《打擊洗錢條例》的諒解備忘錄。這份由2014年4月30日起生效的諒解備忘錄，訂明各監管機構就執行《打擊洗錢條例》積極相互合作和聯繫的協定框架。諒解備忘錄之詳情已上載本處網站。

## 香港保險業風險為本資本框架

**就**擬議的香港保險業風險為本資本框架已於2014年9月16日展開為期三個月的諮詢。風險為本資本框架旨在使香港保險業的規管架構與國際要求看齊，令資本要求與保險公司所承擔風險更為相稱。

諮詢文件主要提及風險為本資本制度的目標、基本原則和擬議框架。諮詢文件的電子版本可從本處網站下載。

## 通過「資歷架構」評審的課程可作為「保險中介人素質保證計劃」的「持續專業培訓計劃」 (“培訓計劃”) 下之合資格培訓活動的認可機制

**教**育局於2008年成立「資歷架構」。作為一個資歷級別制度，它涵蓋了學術教育、職業培訓和持續進修等不同界別的資歷。為推動本地保險界別的發展，「資歷架構」與「培訓計劃」均擁有推動終身學習及持續進修、及提高保險業從業人員的專業能力及水平之共同目標。

凡通過「資歷架構」的課程評審並於教育局其下的「資歷名冊」內被列為保險行業的課程，均可被認可為「培訓計劃」下的合資格培訓活動。此外，那些通過「資歷架構」課程評審而與保險有關但未於「資歷名冊」內被列為保險行業的課程，若有關課程內容符合指定的範圍，並通過香港學術及職業資歷評審局的審查，亦可被認可為「培訓計劃」下的合資格培訓活動。一般而言，在上述「資歷架構」課程中所獲取之

## Memorandum of Understanding (“MoU”) Concerning Implementation of the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance (“AMLO”)

The IA has signed an MoU Concerning Implementation of the AMLO with the Commissioner of Customs and Excise, the Hong Kong Monetary Authority and the Securities and Futures Commission. The MoU, which has taken effect since 30 April 2014, sets out the framework to facilitate co-operation and communication amongst regulators in relation to their enforcement of the AMLO. The MoU has been posted onto OCI's website.

## Risk-based Capital (“RBC”) Framework for the Insurance Industry of Hong Kong

A three-month consultation on the proposed RBC framework for the insurance industry of Hong Kong was launched on 16 September 2014. The RBC framework seeks to align Hong Kong's regime with international requirements and make capital requirements more sensitive to the level of risk that insurance companies are bearing.

The consultation document focuses on the objectives, overarching principles and proposed framework for the RBC regime. An electronic version of the consultation paper can be downloaded from the OCI's website.

## Recognition Mechanism for Qualifications Framework (“QF”) Accredited Programmes to be qualified as Continuing Professional Development (“CPD”) activities under the Insurance Intermediaries Quality Assurance Scheme (“IIQAS”) CPD Programme

The QF was set up by the Education Bureau (“EDB”) in 2008. It is a qualification structure which covers qualifications in the academic, vocational and continuing education sectors. For the development of the insurance sector in Hong Kong, the QF and the IIQAS CPD Programme share the common objectives of promoting lifelong learning and continuous development as well as enhancing professional competence and standard of insurance practitioners.

Programmes accredited under the QF and categorised under the insurance industry on the Qualifications Register (“QR”) under the EDB can be recognised as qualified CPD activities for the IIQAS CPD Programme. Insurance-related programmes accredited under the QF but not categorized under the insurance industry on the QR can also be recognized as qualified CPD activities for the IIQAS CPD Programme, provided that their course contents fall within the specified areas of coverage and have been approved

3個資歷學分，可被認為「培訓計劃」下的10個持續專業培訓時數。詳情可參閱上載於本處網站的「持續專業培訓計劃 - 資料摘要」。

我們期望保險中介人可以善用已通過「資歷架構」評審的課程以提升他們的專業能力及競爭力，並同時幫助他們符合「培訓計劃」下的持續專業培訓要求。

by the Hong Kong Council for Accreditation of Academic & Vocational Qualifications as qualified CPD activities. In general, 3 QF credits earned under the aforesaid QF accredited programmes will be recognised as 10 CPD hours under the IIQAS CPD Programme. Details are at the CPD Information Sheet which can be found on the OCI's website.

It is expected that insurance intermediaries can make use of the QF accredited programmes to enhance their capability and competitiveness as well as to fulfill the IIQAS CPD requirements.

## 交流 Exchange

### 保險監管聯席會議

**保**險業監督於2014年5月就一個以香港為總部的保險集團舉辦了監管聯席會議。保險業監督作為該保險集團的主要監管機構舉辦是次會議，共有十個地區的監管機構參與。根據國際保險監督聯會所公布的《保險核心原則23》，監管聯席會議可以加強各地監管機構的合作和溝通，和適切應對各地監管者的關注，並可確保各個保險集團的任何系統性風險能得以有效受控制。在會議中，與會者討論了共同關注的事宜及作出跟進。這些會議有助促進各監管機構相互協調監管工作。

保險業監督於2014年8月與法國的保險監管機構 Autorité de Contrôle Prudentiel et de Résolution 共同在香港就一主要的法國保險集團舉辦了亞洲區監管聯席會議，共有七個地區的監管機構參與。

### Supervisory Colleges

In May 2014, the IA, being the home regulator of an insurance group headquartered in Hong Kong, organized a supervisory college for that group. Altogether ten supervisors participated in the college. As spelt out in Insurance Core Principle 23 promulgated by the IAIS, supervisory colleges facilitate the cooperation and communication among member supervisors and ensure that any supervisory concerns and systemic risk of insurance groups may be effectively addressed. During the college, issues of common concern were discussed and followed up. This helps in promoting coordination of supervisory work among supervisors.

In August 2014, the IA and Autorité de Contrôle Prudentiel et de Résolution of France jointly organised an Asian supervisory college for an insurance group based in France. Altogether seven supervisors joined the college.





## 第九屆亞洲保險監督官論壇

**保**險業監督於2014年7月17日至18日參與在北京舉行的第九屆亞洲保險監督官論壇。

保險業監理專員蔡淑嫻女士在論壇上就“國際改革監管規範的發展 — 香港的回應”的議題向與會者作出介紹，獲得與會者十分熱烈及積極的回應，演講內容包括保險業監督就擬定風險為本資本要求，集團監管和公平對待客戶等範疇方面採取的監管措施。一些司法管轄區對投連壽險產品的售後電話跟進、酬勞計算及披露方式的措施尤其感到興趣。



## 第二十一屆國際保險監督聯會周年會議

**保**險業監督於2014年10月20日至25日期間出席了國際保險監督聯會在荷蘭阿姆斯特丹舉行的第二十一屆周年會議及委員會會議。會議的主題是“通過管治和風險管理加強對保單持有人的保護和金融穩定”，重點在於促進保險業與金融服務業的穩定。各司法管轄區成員及業界人士就資本要求，管治和有效處置等事宜，積極交換意見。作為國際保險監督聯會保監聯會的會員，保險業監督繼續積極參與國際保險監管標準的發展。

## The 9th Asian Forum for Insurance Regulators Meeting

The IA participated in the 9th Asian Forum for Insurance Regulators Meeting held in Beijing on 17-18 July 2014.

Ms. Annie Choi, Commissioner of Insurance, gave a presentation on “The Development of International Regulatory Reforms – Hong Kong’s response”, which was very well received by the audience. During the presentation, the Commissioner gave a brief account of the regulatory initiatives taken by the IA in the areas of RBC requirements, group-wide supervision and fair treatment of customers, etc. A number of jurisdictions have expressed particular interest in the post-sale calls and remuneration calculation and disclosure template for the sale of ILAS products.

## The 21st International Association of Insurance Supervisors (“IAIS”) Annual Conference

The IA attended the 21st Annual Conference and committee meetings of the IAIS in Amsterdam, Netherlands, from 20 October to 25 October 2014. The theme of the conference was ‘Enhancing policyholder protection and financial stability through governance and risk management’ with a focus on fostering stability in the insurance industry and financial services sector. There were active exchanges of views amongst member jurisdictions and industry practitioners on topical issues including the development of capital requirements, governance and resolution. As a member of the IAIS, the IA continues to actively participate in the development of international standards on insurance supervision.

## 2014年滬港金融專業大學本科生交流及考察試點計劃

**保**監處是2014年滬港金融專業大學本科生交流及考察試點計劃的培訓機構之一。該計劃是滬港兩地共同加強金融專業大學本科生培訓及交流的合作協議項目。保監處分別於2014年6月4日及7月14日舉行了兩場演講會，為參與的香港學生和上海學生介紹了香港保險監管架構及其最新發展，會上討論熱烈。

## Pilot Scheme for Cross-border Study Tour for Post-secondary Financial Talents 2014

OCI was one of the trainers in Hong Kong under the Pilot Scheme for Cross-border Study Tour for Post-secondary Financial Talents 2014. The Scheme is the project of a mutual cooperation agreement to strengthen the training and exchange of financial talents between Hong Kong and Shanghai. OCI gave two lectures on the Hong Kong insurance regulatory framework and its developments to the Hong Kong participants and Shanghai participants on 4 June 2014 and 14 July 2014 respectively. The lectures were well received.

### 消息摘要 News Summary

#### 大事紀要 Calendar of Events

日期 Date	事項 Event
30.5.2014	保監處發表2014年首季香港一般及長期保險業務的臨時統計數字。 Provisional insurance statistics on Hong Kong's General Business and Long Term Business for the first quarter of 2014 were released.
5.6.2014	保險業監督參與兩場由加拿大財務機構監督處主辦的保險監管聯席會議。 The IA participated in two supervisory colleges convened by the Office of the Superintendent of Financial Institutions ("OSFI") of Canada.
18-19.6.2014	保險業監督參與比利時國家銀行在布魯塞爾舉行的保險監管聯席會議。 The IA participated in a supervisory college convened by the National Bank of Belgium in Brussels.
17-18.7.2014	保險業監督參與在北京舉行的第九屆保險監督官會議亞洲論壇。 The IA participated in the 9th Asian Forum for Insurance Regulators Meeting held in Beijing.
30.7.2014	保險業監督發出《承保類別C業務指引》(“指引15”)。 Guidance Note on Underwriting Class C Business ("GN15") was released.
4-5.8.2014	保險業監督就一家以香港作為亞洲總部的保險集團舉辦區域監管聯席會議。 The IA organized a regional supervisory college for an insurance group with its regional headquarters in Hong Kong.
28.8.2014	保監處發表 2013 年年報(電子版本)。 The OCI Annual Report 2013 (E-version) was released.
29.8.2014	保監處發表2014年度上半年香港一般及長期保險業務的臨時統計數字。 Provisional insurance statistics on Hong Kong's General Business and Long Term Business for the first half of 2014 were released.
10.9.2014	保險業監督參與兩場由加拿大財務機構監督處主辦的保險監管聯席會議。 The IA participated in two supervisory colleges convened by the OSFI of Canada.
16.9.2014	保險業監督就香港保險業風險為本資本框架發出諮詢文件。 The IA issued the consultation document "Risk-based Capital Framework for the Insurance Industry of Hong Kong".
30.9.2014	保監處發表2013年香港保險業務的統計數字。 Hong Kong Insurance Business Statistics 2013 were released.

日期 Date	事項 Event
4.10.2014	保險業監督參與在倫敦舉行的AR Symposium專題研討會。 The IA participated in the AR Symposium in London.
9.10.2014	保險業監督參與美國密蘇里州保險、金融機構及專業註冊部主辦的保險監管聯席會議。 The IA participated in a supervisory college convened by Missouri Department of Insurance, Financial Institutions and Professional Registration of the United States.
20-25.10.2014	保險業監督參與國際保險監督聯會在荷蘭阿姆斯特丹舉行的第二十一屆周年會議。 The IA participated in the 21st Annual Conference of the International Association of Insurance Supervisors in Amsterdam, Netherlands
28.11.2014	保監處發表2014年首三季香港一般及長期保險業務的臨時統計數字。 Provisional insurance statistics on Hong Kong's General Business and Long Term Business for the first three quarters of 2014 were released.

## 撤銷授權保險公司 Withdrawal of Authorisations

撤銷日期 Date of Withdrawal	保險公司名稱 Name of Insurer	註冊成立地點 Place of Incorporation	業務類別 Type of Business
30.6.2014	日本興亞保險(亞洲)有限公司 Nipponkoa Insurance Company (Asia) Limited	香港 Hong Kong	一般 General
16.7.2014	The Prudential Assurance Company Limited	英國 United Kingdom	長期 Long Term
19.8.2014	Mitsui Sumitomo Insurance Company, Limited	日本 Japan	一般 General
14.10.2014	Euler Hermes Deutschland Aktiengesellschaft	德國 Germany	一般 General

## 保險公司名稱更改 Change of Name of Insurers

更改日期 Date of Change	保險公司名稱 Name of Insurer	註冊成立地點 Place of Incorporation	業務類別 Type of Business
28.11.2011	Tugu Insurance Company, Limited 改為 to 德高保險有限公司 Tugu Insurance Company Limited	香港 Hong Kong	一般 General
23.9.2014	XL Insurance Company Plc 改為 to XL Insurance Company SE	英國 United Kingdom	一般 General
15.10.2014	Sompo Japan Insurance Inc. 改為 to Sompo Japan Nipponkoa Insurance Inc.	日本 Japan	一般 General

## 業務組合的轉讓 Portfolio Transfer

日期 Date	事項 Event
1.7.2014	根據<<保險公司條例>>第25D條，Euler Hermes Deutschland Aktiengesellschaft已獲批准將其在香港經營的一般業務轉讓予Euler Hermes Europe。 The transfer of general business carried on in Hong Kong by Euler Hermes Deutschland Aktiengesellschaft to Euler Hermes Europe was approved under section 25D of the Insurance Companies Ordinance.



### 2014年首3季香港保險業的市場表現

**香**港保險業在2014年首三季的毛保費總額為2,466億元，與2013年同期比較，上升了13.8%。

2014年首3季長期有效業務的保費收入總額較2013年同期上升15.5%至2,119億元。個人人壽及年金（非投資相連）業務的保費收入上升23.2%至1,571億元，而個人人壽及年金（投資相連）業務的保費收入則下跌8.4%至375億元。退休計劃業務的供款錄得10.6%的增長至139億元。

2014年首3季長期業務（不包括退休計劃業務）的新造保單保費與2013年同期比較，上升22.4%至840億元。個人人壽及年金（非投資相連）業務的新造保單保費上升32.6%至716億元。另一方面，個人人壽及年金（投資相連）業務的新造保單保費則下跌17.0%至119億元。

至於向內地訪客所發出的保單，其新造保單保費錄得169億元，佔2014年首3季個人業務的總新造保單保費(837億元)的20.3%。

在2014年首3季，一般保險業務的毛保費與2013年同期比較，增長4.3%至347億元，淨保費則增長3.3%至243億元。整體承保利潤亦由22億元增加至24億元。

在直接業務方面，與2013年同期比較，毛保費及淨保費於2014年首3季分別增加3.4%至258億元及3.6%至194億元。增長主要由船舶業務及汽車業務所帶動；前者的毛保費及淨保費分別為16億元及11億元，後者分別為30億元及24億元。

直接業務的承保利潤在2014年首3季維持於17億元的水平，與2013年同期相若。一般法律責任業務的承保利潤由2億1,400萬元上升至3億5,000萬元。然而，船舶業務的承保表現由9,100萬元的利潤轉為4,600萬元的虧損，抵銷了一般法律責任業務承保利潤的增幅。

在分入再保險業務方面，2014年首3季與2013年同期比較，毛保費及淨保費分別由83億元升至89億元及由48億元升至49億元。由於申索情況有所改善，承保利潤由4億7,000萬元顯著上升至7億1,700萬元。

### Market Performance of the Hong Kong Insurance Industry for first three quarters of 2014

Total gross premiums of the Hong Kong insurance industry in the first three quarters of 2014 amounted to \$246.6 billion, representing an increase of 13.8% over corresponding period in 2013.

The total amount of revenue premiums of long term in-force business was \$211.9 billion in the first three quarters of 2014, increasing by 15.5% over the same period of 2013. Revenue premiums of Individual Life and Annuity (Non-Linked) business increased by 23.2% to \$157.1 billion whereas Individual Life and Annuity (Linked) business decreased by 8.4% to \$37.5 billion. Contributions of Retirement Scheme business grew by 10.6% to \$13.9 billion.

New office premiums (excluding Retirement Scheme business) of long term business for the first three quarters of 2014 increased by 22.4% to \$84.0 billion compared with the same period of 2013. In terms of new business premiums, Individual Life and Annuity (Non-Linked) business increased by 32.6% to \$71.6 billion. On the other hand, new office premiums of Individual Life and Annuity (Linked) business decreased by 17.0% to \$11.9 billion.

In respect of policies issued to Mainland visitors, new office premiums amounted to \$16.9 billion, representing 20.3% of the total new office premiums (\$83.7 billion) for individual business in the first three quarters of 2014.

In the first three quarters of 2014, gross and net premiums of general insurance business recorded a growth of 4.3% to \$34.7 billion and 3.3% to \$24.3 billion respectively compared with the corresponding period in 2013. Overall underwriting profit also recorded an increase from \$2.2 billion to \$2.4 billion.

On direct business, gross and net premiums increased by 3.4% to \$25.8 billion and 3.6% to \$19.4 billion respectively in the first three quarters of 2014 compared with the corresponding period in 2013, mainly driven by Ships business and Motor Vehicle business. The former recorded gross and net premiums of \$1.6 billion and \$1.1 billion respectively, while the latter recorded \$3 billion and \$2.4 billion respectively.

In the first three quarters of 2014, the underwriting profit of direct business maintained at \$1.7 billion, which is on a par with that in the corresponding period of 2013. The underwriting profit of General Liability business increased from \$214 million to \$350 million. However, such increase was offset by the underwriting performance of Ships business which showed a turnaround from a profit of \$91 million to a loss of \$46 million.

On reinsurance inward business, gross and net premiums increased from \$8.3 billion to \$8.9 billion and from \$4.8 billion to \$4.9 billion respectively in the first three quarters of 2014 compared with the corresponding period in 2013. Due to improvement in claims experience, the underwriting profit rose significantly from \$470 million to \$717 million.



# 香港保險業務臨時統計數字

## Provisional Statistics on Hong Kong Insurance Business

二零一四年一月至九月 January – September 2014

於二零一四年九月三十日的保險市場結構 Insurance Market Structure as at 30 September 2014

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

長期 Long Term	44
一般 General	93
綜合 Composite	19
<b>總數 Total</b>	<b>156</b>

### 保險中介人數目 Number of Insurance Intermediaries

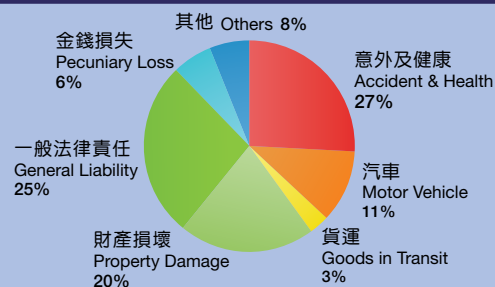
獲授權的保險經紀 Authorised Insurance Brokers	650	獲授權的保險經紀的行政總裁及業務代表 Chief Executives and Technical Representatives of Authorised Insurance Brokers	9,621
獲登記的保險代理人 Registered Insurance Agents	46,065	獲登記的保險代理人的負責人及業務代表 Responsible Officers and Technical Representatives of Registered Insurance Agents	27,085
<b>總數 Total</b>	<b>46,715</b>	<b>總數 Total</b>	<b>36,706</b>

### 概要 Highlights

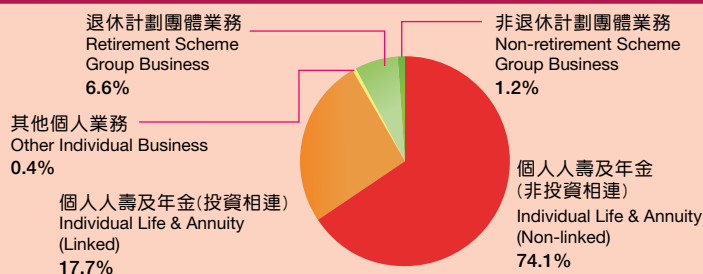
	首季2014(百萬港元) 2014 First Three Quarters (HK\$ m)	首季2013(百萬港元) 2013 First Three Quarters (HK\$ m)
<b>一般業務</b> General Business		
毛保費 Gross Premiums	34,727	33,299
淨保費 Net Premiums	24,301	23,519
承保利潤/(虧損) Underwriting Profit/(Loss)	2,391	2,192
<b>長期業務</b> Long Term Business		
有效業務保費收入 Revenue Premiums (In-force Business)	211,917	183,460
新造業務*保單保費(不包括退休計劃) New Business* Office Premiums (excluding Retirement Scheme)	84,006	68,634

### 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	9,313
汽車	Motor Vehicle	3,800
貨運	Goods in Transit	1,218
財產損壞	Property Damage	6,941
一般法律責任	General Liability	8,598
金錢損失	Pecuniary Loss	2,158
其他	Others	2,699
<b>總額</b>	<b>Total</b>	<b>34,727</b>

#### 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)	157,147
個人人壽及年金(投資相連)	Individual Life & Annuity (Linked)	37,454
其他個人業務	Other Individual Business	893
退休計劃團體業務	Retirement Scheme Group Business	13,895
非退休計劃團體業務	Non-retirement Scheme Group Business	2,528
<b>總額</b>	<b>Total</b>	<b>211,917</b>

\* 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。

本報告所包含數字，是根據保險公司向保險業監督提交的季度報表內申報的統計資料編制而成。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。保險業監督雖已適當謹慎地編制該等統計數字，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監處的互聯網站下載。

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

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 OCl's website.