

User Guide of the Insurance Intermediaries Connect for Individuals

– Licence Renewal Application

***Applicable to Individual Insurance Agent, Technical
Representative (Agent) and Technical Representative
(Broker)***

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Important: Users shall have basic understanding of the individual account functionality in Insurance Intermediaries Connect (“IIC”). For details of other functions and other technical issues, please refer to below User guides.

A2 User Guide of the Insurance Intermediaries Connect for Individual Applicants to Submit an Individual Licence Application

<https://ia.org.hk/en/infocenter/forms/intermediaries.html>

1. Individual Account Activation

- Account activation is only applicable for individual licensees who has not created IIC account. For those who has already created IIC account, please login with your username and password to access IIC’s functions.
- Go to IIC login page and click the “**Activate Account (for individual licensees who has not created IIC account)**” button.

The screenshot shows the IIC login page. At the top left is the Insurance Authority logo (保險業監管局) and at the top right is a language selector with 'Eng' selected. The main content area is titled 'Login' and contains a username and password input field. Below this is a captcha verification section with a video player showing a captcha 'WE1a6 C'. A checkbox for 'I understand and agree to the NOTICE below.' is present. A 'LOGIN' button is located below the checkbox. At the bottom, there are links for 'Forgot Password', 'Forgot Username', and 'Unlock Account'. The 'Activate Account (for individual licensees who has not created IIC account)' link is highlighted with a red rectangular box.



- The following information is required to activate the account:
 - First 4 characters of the HKID Number
 - Registered email address; and
 - Registered mobile number

During the activation process, the information inputted into the activation page should be consistent with the information provided to the Insurance Authority (“IA”) in order to pass the authentication. If there is any update on mobile no and email address, licensee should notify the IA using the **Notification of Change in Particulars (Form N3)** (<https://ia.org.hk/en/infocenter/forms/intermediaries.html>).

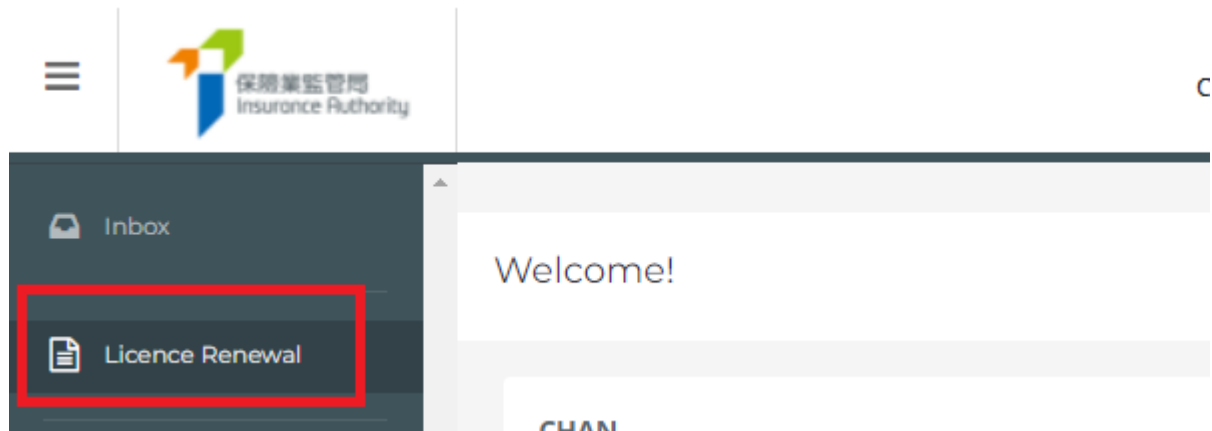
- After successful authentication, an OTP will be sent to the individual licensee’s registered mobile number via SMS and he/she is required to provide the OTP **within 5 minutes** in order to activate the individual owner account. If the account owner is unable to receive the OTP, he/she can click the “Re-send” button to request a new OTP.
- The licensee can then enter the self-defined username and new password (please note the requirements below) to complete the account activation process.
 - The requirements for username:
 - Between 6-20 characters with no space
 - The requirements for password:
 - Minimum of 8 characters
 - Cannot be the same as the user ID.
 - Must be a combination of lowercase letter(s), uppercase letter(s), number(s) and special character(s) (Allowed special characters are “! @ # \$ _ ? – &”).
 - The previous 3 old passwords cannot be reused as the new password.
- The licensee may then return to the IIC login page and login with the newly created individual account username and password to access the IIC’s functions.



2. Process to submit a Renewal Application by Individual Licensee

2.1. Renewal Application by Licensee

- After logging into the IIC, licensee may click “*Licence Renewal*” to start the renewal application process.



- The following information which have been provided to the IA, will be prefilled in the online renewal application form.
 - **Type of Licence for Applicant**
 - **Licence Number**
 - **Name**
 - **Hong Kong Identity Card Number**
 - **Daytime Contact Number**
 - **Mobile Phone Number**
 - **Email Address**
 - **Business Address**
 - **Residential Address**

The licensee is required to complete the information for the remaining sections.

- In respect to the section “**Licence Applied**”, individual account owner will need to indicate the duration of licence (2 or 3 years) that he/ she is applying for.



- In the case that the licensee has any change of particulars (i.e. Name, Address, Telephone Number or Email Address), he/she may click the “**Change in Particulars**” button. He/she will then be directed to the “**Change in Particulars**” page. Please refer to section 3 for more details. **Please note that renewal application could only be submitted after the notification of change in particulars is completed, which generally takes 1 day if supporting document is not required and submission is made before 12 noon.**
- In respect to the section “**Relationship with Authorized Insurer/Licensed Insurance Agency/Licensed Insurance Broker Company**”, if any of the answers were “Yes”, the licensee is required to provide details of the capacity and may upload further supporting documents to the relevant folder in the section “Supporting Documents”.
- In respect to the section “**Licence(s) Granted by Financial Regulator(s)**”, the licensee is required to answer the questions for the past 3 years only. If any of the answers were “Yes”, the licensee will need to provide the licence / registration number with the relevant financial regulator(s).
- In respect to the section “**Character, Financial Status, Disciplinary Action & Investigation**”, the licensee is required to answer the questions for the past 3 years only. If any of the answers were “Yes”, the licensee will need to provide further information to supplement his/her answers for IA’s consideration. For issues concerning criminal records, financial records and disciplinary actions, the licensee can use the specified Supplemental Forms on the IA’s website (<https://www.ia.org.hk/en/infocenter/forms/intermediaries.html>) to provide the required information. The completed Supplemental Forms with supporting document(s), if any, should be uploaded to the relevant folder in the section “Supporting Documents”.
- In respect to the section “**Appointing Principal**”, the name of current appointing principal(s) will be shown. The licensee is required to choose the appointing principal responsible for verifying the renewal application.



- The licensee is required to answer the question whether he/ she relied on the Remote Investigation Mode Examination (RIME) for the Insurance Intermediaries Qualifying Examination (IIQE) passing result(s) in previous licence application. If Yes, the licensee is required to provide supporting documents showing that he/ she has fulfilled relevant requirements. Supporting document(s) should be uploaded to the relevant folder in the section “Supporting Documents”.
- In respect to the section “**Supporting Documents**”, licensee will be required to upload relevant supporting documents, if necessary (e.g. Supplemental Forms for reporting criminal, financial or disciplinary record, etc.). The IIC can support format such as JPG, JPEG, PNG and PDF, with **each file of a maximum size of 2 MB**.
- After the documents have been uploaded or if no documents are required to be upload, licensee will be directed to the “**Declaration**” page. By confirming all information is true and accurate, licensee can then click the button “**Submit to Principal**” for principal’s verification.

Estimated application fee will be shown for reference. The application fee is subjected to changes before principal’s confirmation (e.g. change of duration of licence). **Please note that if appointing principal selects applicant to be the payer, applicant is required to login the IIC and complete the payment after principal’s verification and confirmation.**

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*** The licensing fee may be subjected to changes before appointing principal's confirmation ***

Eligible Line of Business: General Business
Duration of Licence Applied: 3 years
Total licensing and related fees: \$810
Are you sure to submit the application?

YES NO

For relevant fees table and Frequently Asked Questions, please refer to IA’s website

(https://www.ia.org.hk/en/supervision/reg_ins_intermediaries/licensing_and_related_fees.html).



- After acknowledging the estimated application fee, an OTP will be sent to the licensee's registered mobile number via SMS and he/she is required to provide the OTP within 5 minutes. If the account owner is unable to receive the OTP, he/she can click the "Re-send" button to request a new OTP.

The screenshot shows the Insurance Authority website interface. At the top is the logo with the text "保險業監管局 Insurance Authority". Below it, a message states: "One-time Password (OTP) has been sent via SMS to your mobile number. The OTP will expire in 5 minutes. If you do not receive the OTP/the OTP expires, you may click 'Re-send' to request for a new OTP." Below this message are two buttons: "One Time Password" and "Re-send". A large blue "Submit" button is positioned below these. To the right, a mobile app interface is shown with a user profile icon labeled "InsAuth" and a notification bubble that reads: "Insurance Intermediaries Connect 保險中介一站通: OTP is 917367 一次性密碼是 917367".

- The application status will be shown as "**Submitted to Principal**" after the application is submitted to the principal for verification. Licensee may click "**Click here for detail**" to view the application and payment details (e.g. estimated application fee, selected payer and payment status).

Information Board

The screenshot shows an "Information Board" with a message: "Your licence renewal application is submitted to principal." To the right of this message is a blue link that says "Click here for detail". The entire message area is enclosed in a red rectangular border.

Application

The screenshot shows the "Application" details page. At the top, a yellow banner displays the status: "Status : Pending verification by Principal(s)". Below this, a black-bordered box contains the following information: "Payment Details", "Projected Licence Fee for this Application: \$810", "Payer : Not Selected by Principal yet", and "Payment Status: Pending".



2.2. Verification of Renewal Application by the Principal

- After the renewal application has been submitted by the licensee, the principal will perform verification on the renewal application before submitting it to the IA.
- If the principal considers the information is incorrect or inconsistent with their record, the principal will return the application to the licensee for amendment. Please refer to section 2.3 for more details.
- If no amendment is required, the principal can proceed with confirmation of the renewal application.

2.3. Amendment of Renewal Application by Licensee

- The licensee will receive a notification email instructing him/her to amend the application through the IIC. He/she can then click "[Click here for detail](#)", and the application form will be opened.
- If any issues are being found, comments from the principal will be displayed in the "[Returned by Principal](#)" box in **red**. The licensee should amend the application by clicking the "[Amend](#)" button on the page to be edited, as appropriate.

Licence Renewal Withdraw Application

Returned by principal:
Please provide supplementary information. (2:47 PM on April 28, 2022)

Status: Filling



are you currently subject to bankruptcy proceedings in Hong Kong or elsewhere? (If Yes, please complete [Form S2](#))

13. In the past 3 years, have you failed to satisfy any judgment debt under an order of a court in Hong Kong or elsewhere? Yes No

14. In the past 3 years, have you been found by a court to be mentally incapacitated, or detained in a mental hospital, under the Mental Health Ordinance (Cap. 136)? Yes No

^ Business entity means a sole proprietorship, a partnership or a company.

3 / 6 Completed

< Previous Amend Next >

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- If the page is verified without any issues, the “**Returned by Principal**” box will be displayed as “**This page has been reviewed by principal ([Time] on [Date]).**” If necessary, the licensee can still amend the application by clicking the “**Amend**” button even if the page has been verified without any issues by the principal. The principal will be notified of the change.

Licence Renewal Withdraw Application

Returned by principal:
This page has been reviewed by principal (2:47 PM on April 28, 2022)

Status: Filling

- After the licensee has amended the application, it should be re-submitted to the principal for re-verification with the input of OTP.



2.4. Re-verification and Confirmation of Renewal Application by the Principal

- If the renewal application has been amended by the licensee, the principal will need to verify the licence renewal application again.
- The licensee will be notified by email that the renewal application has been verified and confirmed by the appointing principal, and who the payer of his/her application is (as selected by principal). The application status will be shown as *“Pending for Payment”*.
- The licence renewal application will be submitted to the IA when relevant application fee is paid by the selected payer. Please refer to Section 4 for the detailed payment process.
- The IA will review the licence renewal application and inform the principal and the licensee in due course on its decision or follow-up action. An e-mail notification will be sent to the licensee if the licence renewal application is being approved by the IA.

2.5. Renewal Application Returned by the IA

- If the IA returns the application case to the applicant (e.g. due to incomplete application/missing information/further information or documents required), the licensee will receive a notification email. He/she can then login to the IIC and remarks by the IA on the return will be displayed. Applicant can amend the application details/upload supporting documents as appropriate. Applicant can also withdraw the application by clicking *“Withdraw Application”* if he/she would not proceed with the application. Application fee paid is non-refundable. If the application is withdrawn, the applicant will need to pay fee again if he/she then submits a fresh application.
- After the applicant has amended the application, it should be re-submitted to the principal for re-verification. Applicant does not need to pay the application fee again when he/ she resubmits the application.



- Applicant can then follow the steps according to section 2.1 to 2.3 to resubmit the renewal application.

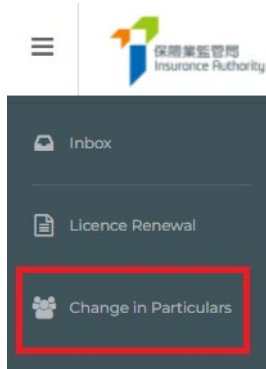
2.6. Deadline of submitting Renewal Application

- Licensees are required to submit their renewal application no later than **45 days** before the licence is due to expire, otherwise the licence may be revoked upon expiry.



3. Change in Particulars

- After logging into the IIC, licensee may click “*Change in Particulars*” to start the change of particulars process.



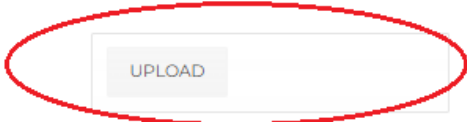
- Please choose the particular(s) to be changed by checking the box(es) and filling in the new particular(s) and relevant effective date.

Particulars to be changed	Current Particulars	New Particulars	Effective Date
<input type="checkbox"/> Surname	CHAN	<input type="text"/>	DD/MM/YYYY <input type="button" value="Calendar"/>
<input type="checkbox"/> First / Other Names		<input type="text"/>	
<input type="checkbox"/> Full Name in Chinese		<input type="text"/>	
<input type="checkbox"/> Chinese Commercial Code		<input type="text"/>	
Note: Please upload a copy of your new HKID card or deed poll in support of the change.			
<input type="checkbox"/> Daytime Contact No.		<input type="text"/>	DD/MM/YYYY <input type="button" value="Calendar"/>
<input type="checkbox"/> Mobile Phone No.		<input type="text"/>	DD/MM/YYYY <input type="button" value="Calendar"/>
<input type="checkbox"/> Email Address		<input type="text"/>	DD/MM/YYYY <input type="button" value="Calendar"/>



- For change of name, please also upload the new identification document (e.g. HKID) and the deed poll/change of name deed as the supporting documents.

<input checked="" type="checkbox"/>	Surname	CHAN	<input type="text"/>
	First / Other Names		<input type="text"/>
	Full Name in Chinese		<input type="text"/>
	Chinese Commercial Code		<input type="text"/>
			<input type="text"/>



- By confirming all information is true and accurate, licensee may then click the button “**Submit**” for the IA’s handling.
- An OTP will be sent to the licensee’s registered mobile number via SMS and he/she is required to provide the OTP within 5 minutes. If the OTP was not received, licensee can click the “Re-send” button to request a new OTP.
- The relevant record will be updated 1 day later if supporting document is not required and the submission is made before 12 noon.
- Please note that “**Change in Particulars**” function will be disabled when there is another notification submitted to the IA and such change is still being processed by the IA.

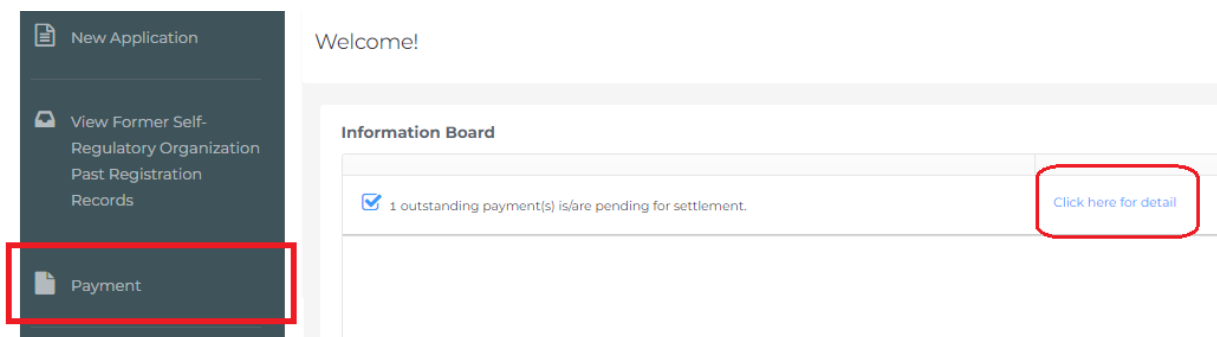


4. Payment

From 23 September 2024 onwards, fees for licence applications and related notifications submitted electronically through IIC will be collected through IIC at the time that the application or notification is submitted. For details, please refer to the fees table and Frequently Asked Questions, available at the [IA's website \(https://www.ia.org.hk/en/supervision/reg_ins_intermediaries/licensing_and_related_fees.html\)](https://www.ia.org.hk/en/supervision/reg_ins_intermediaries/licensing_and_related_fees.html).

4.1. Outstanding Payment Records

- When there is outstanding payment pending individual account owner's settlement, reminder message will be display in the Information Board. The individual account owner may click "[Click here for details](#)" or "[Payment](#)" at the menu bar to check outstanding payment record(s) and payment history.



- When there is an application or an notification which relevant licensing fee was selected to be paid by the individual account owner, relevant payment entry will be added to the list of "Outstanding Payments (Licence)".
- Relevant details in relation to the payment will be shown, e.g. application type, reference number, fee amount, etc..



- Individual account owner may settle the payment by clicking “**Pay**” next to the payment record. If there are more than one payment pending settlement, individual account owner may settle the payments in batch by clicking “**Pay Selected**” or “**Pay All Outstanding Payments**”.

Payment

<input type="checkbox"/>	Application Type	Case/Ref. No.	Amount	Status	Payment Details	Create Date	Payment
<input type="checkbox"/>	New Application	A240008494	\$810	Pending Payment	Application Fee for 3-Year Licence: \$810	10/09/2024	<input type="button" value="Pay"/>



- Total amount to be paid would be shown. Click “**Confirm**” to proceed if confirm the amount is correct.

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The TOTAL amount to be paid is: \$810








- Individual account owner will then be directed to the payment gateway which different payment methods are available.

 **mPay Payment Service** Pay safer with mPay 

Order Number	██████████
Merchant Name	Insurance Authority - Licensing
Total Amount	HKD 1,900.00

Choose the payment method

Please do not REFRESH/BACK or CLOSE the page during payment process

CANCEL

- When payment process is completed, individual account owner will be directed back to the IIC.

Payment

OUTSTANDING PAYMENTS (LICENCE) PAYMENT HISTORY (LICENCE) OUTSTANDING PAYMENTS (DISCIPLINARY ACTION) PAYMENT HISTORY (DISCIPLINARY ACTION)

All paid fee will NOT be refunded, even if the application is not approved.

Pay Selected \$ Pay All Outstanding Payments \$

<input type="checkbox"/>	Application Type	Case/Ref. No.	Payment Details	Create Date	Payment
<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 0 auto;"><p>Insurance Intermediaries Connect</p><p>Payment Success</p><p>OK</p></div>					



4.2. Payment History and Payment Receipt

- Records of settled payment will be shown under “Payment History (Licence)”. Individual account owner may download relevant payment receipt by clicking “**Receipt**”.

Payment

OUTSTANDING PAYMENTS (LICENCE)		PAYMENT HISTORY (LICENCE)		OUTSTANDING PAYMENTS (DISCIPLINARY ACTION)		PAYMENT HISTORY (DISCIPLINARY ACTION)				
								Download Selected Receipt	Export	
<input type="checkbox"/>	Application Type	Name of Applicant/...	Case/Ref. No.	Payment Da...	Amount	Status	Line of Business	Payment Details	Create Date	Receipt
<input type="checkbox"/>	New Application	██████████	A240008494	10/09/2024	\$810	Paid	G	Application Fee for 3-Year Licence: \$810	10/09/2024	Receipt



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收據 Receipt

發出日期 Issue Date :

付款日期: Payment Date: (DD/MM/YYYY)	付款方式: Payment Method:
付款參考編號: Payment Reference ID:	付款人: Payer:

付款資料 Payment Details				
付款類別 Payment Type	個案編號 Case Number	姓名 Name	保監局牌照號碼 IA Licence No.	金額 (港幣) Amount (HK\$)

備註:
Remarks : /

<此為電腦編印文件，毋須簽署>
 <This is a computer-generated record. No signature is required >

-----End-----