

保險中介人規管制度檢討

根據業界就現行規管制度下可予改善地方所提出的意見，保監處現與自律規管機構進行商討。其中一些改善建議已經實施。保監處對未來路向持開放的態度，並會就改革自律規管制度繼續與業界磋商。

保險中介人素質保證計劃

投資相連長期保險考試的新增豁免資格

保險中介人素質保證計劃的督導委員會已於2003年7月8日，同意把香港證券專業學會發出的“香港證券專業學會從業員資格證書”及“香港證券專業學會高級從業員資格證書”，列入投資相連長期保險考試的豁免資格名單之內。如持有上述其中一張證書，可獲豁免參加保險中介人資格考試下的投資相連長期保險考試。

投資相連長期保險考試的過渡期安排快將屆滿

投資相連長期保險考試的過渡期安排將於2003年12月31日結束。過渡期將不會延長。

現正受惠於過渡期安排的從業員，應盡快通過保險中介人資格考試，或從有關的規管團體取得豁免確認，以確保他們於2003年12月31日之後能繼續銷售投資相連長期保單。

保險中介人資格考試電腦應考模式

由2003年9月1日起，電腦應考模式資格考試的收費已作出調整。現時，四科保險科的電腦應考模式考試收費為每科150港元。

Review of the Regulatory System for Insurance Intermediaries

Based on the industry's comments on the proposed improvements to the existing self-regulatory system, the OCI is in the process of liaising with the self-regulatory organizations to

implement a number of proposals. Some items of the proposed improvements have been implemented. The OCI would keep an open mind on the way forward. Any changes to the self-regulatory system would be introduced upon further liaison with the industry.

Insurance Intermediaries Quality Assurance Scheme ("IIQAS")

Additions to the Exemption List of the Investment-linked Long Term Insurance Examination

On 8 July 2003, the Steering Committee of the IIQAS agreed that the HKSI Practising Certificate and the HKSI Specialist Certificate issued by the Hong Kong Securities Institute ("HKSI") should be added to the exemption list of the Investment-linked Long Term Insurance Examination. Consequently, a holder of either of the above two certificates is now granted exemption from taking the Investment-linked Long Term Insurance Examination paper under the Insurance Intermediaries Qualifying Examination ("IIQE").

Expiration of the Transitional Period for Meeting the Investment-linked Long Term Insurance Examination Requirement

The transitional period for meeting the Investment-linked Long Term Insurance Examination requirement will expire on 31 December 2003. There will not be any extension of the transitional period.

Practitioners who are currently benefiting from the transitional arrangement are advised to either pass the examination paper under the IIQE or seek confirmation for their exemption status from the relevant regulatory bodies to ensure that they can continue to sell investment-linked long term policies after 31 December 2003.

Computer Screen Mode Examination for the IIQE

The examination fee of the Computer Screen Mode Examination ("CSME") for the IIQE has been revised since 1 September 2003. The fee for any one examination paper in respect of the four insurance examinations for the CSME is now HK\$150 each.



保險中介人資格考試電腦應考模式
Computer Screen Mode Examination for the IIQE



第七屆亞太風險及保險協會周年大會

保險業監理專員於2003年7月21至22日出席了由亞太風險及保險協會在曼谷舉行的第七屆周年大會。保險業監理專員鄧國斌先生以“從香港的經驗看如何維持償付能力”為題，於全體會議開幕典禮上發表演說。

第三屆粵、港、澳、深四地保險監督聯席會議

2003年8月15日，第三屆聯席會議在深圳舉行，會議由中國保險監督管理委員會副主席李克穆先生主持，主題是“在CEPA框架下，如何加強四地監管合作，以及共同促進四地保險業健康發展”。與會官員在許多主要議題上達成共識，當中包括加強規管合作措施，以打擊各種非法在內地銷售人壽保單的活動。下次聯席會議將於明年在澳門舉行。

美國全國保險監督協會代表團訪問本處

美國全國保險監督協會主席 Mr. Mike Pickens 於本年9月9日率團訪問本處。雙方就兩地監管情況交換意見，並探討未來簽署諒解備忘錄的可能性。



鄧國斌先生與美國全國保險監督協會主席 Mr. Mike Pickens 及亞肯色州保險業監督部門劉彥奇先生合照
Mr. Benjamin Tang pictured with Mr. Mike Pickens, President of National Association of Insurance Commissioners of the United States and Mr. Leo Liu of the Arkansas Insurance Department

國際保險監督聯會（“聯會”）第十屆周年會議

保監處出席了本年10月1至3日聯會在新加坡舉行的第十屆周年會議。在“新的聯會核心原則—監管架構不可或缺的基石”小組會議上，保險

業監理專員鄧國斌先生以“金融體系評估計劃—香港的經驗”為題發表演說。

會後，專員亦出席在德國慕尼黑舉行的一個有關僱員補償保險的研討會。

趁此外訪機會，鄧先生分別在新加坡及倫敦發表午餐會演說，推廣香港作為亞太區的保險中心。

香港和英國的保險規管合作諒解備忘錄

在2003年10月9日，保險業監督與英國財經事務管理局簽訂了有關相互協助及資料交換的諒解備忘錄。該備忘錄旨在為兩地規管機構提供一個相互合作的機制，包括建立溝通渠道、加強相互了解、資料交換及協助偵查。



鄧國斌先生與英國財經事務管理局行政總裁 Mr. John Tiner 簽訂有關相互協助及資料交換的諒解備忘錄
The Memorandum of Understanding of Mutual Assistance and Exchange of Information was concluded by Mr. Benjamin Tang and Mr. John Tiner, Chief Executive of the Financial Services Authority of the United Kingdom

The 7th Annual Conference of the Asia-Pacific Risk and Insurance Association ("APRIA")

The Commissioner of Insurance attended the 7th Annual Conference of the APRIA held in Bangkok on 21-22 July 2003. The Commissioner, Mr. Benjamin Tang, delivered a keynote speech on "How to Achieve Sustainable Solvency: Hong Kong Experience" at the opening plenary session of the conference.

The 3rd Joint Meeting of the Insurance Regulators of Guangzhou, Hong Kong, Macau and Shenzhen

On 15 August 2003, the 3rd Joint Meeting was held in Shenzhen. Mr. Li Kemu, Vice Chairman of the China Insurance Regulatory Commission, officiated the meeting with a theme of "How to enhance regulatory cooperation among the four jurisdictions and promote healthy developments of the insurance industry within the framework of CEPA". Consensus was reached on a number of major issues, including regulatory cooperative measures to combat illegal selling of life policies in the Mainland. The next joint meeting will be held in Macau next year.

Visit by the National Association of Insurance Commissioners of the United States

Mr. Mike Pickens, President of the National Association of Insurance Commissioners ("NAIC"), led a delegation to visit the OCI on 9 September 2003. The NAIC and the OCI exchanged views on various regulatory issues and explored the possibilities of entering into a memorandum of understanding between the two regulators.

The 10th Annual Conference of the International Association of Insurance Supervisors ("IAIS")

The OCI participated in the 10th Annual Conference of the IAIS held in Singapore on 1-3 October 2003. The Commissioner of Insurance, Mr. Benjamin Tang, delivered a speech on "FSAP-Hong Kong Experience" at a panel meeting on "New IAIS Core Principles - The Essential Building Blocks for a Supervisory Regime".

After the conference, the Commissioner attended a symposium on employees' compensation insurance held in Munich, Germany.

Taking the opportunity of these

official visits, Mr. Benjamin Tang also delivered luncheon talks in Singapore and London to promote Hong Kong as a regional insurance centre.

The Memorandum of Understanding between Hong Kong and the United Kingdom on Insurance Regulatory Cooperation

The Insurance Authority entered into a Memorandum of Understanding

of Mutual Assistance and Exchange of Information ("MoU") with the Financial Services Authority of the United Kingdom on 9 October 2003. The MoU seeks to provide a framework for cooperation, including channels for communication, mutual understanding, exchange of information and investigative assistance between the two regulators.



國際保險監督聯會第十屆周年會議
The 10th Annual Conference of the International Association of Insurance Supervisors

消息摘要 News Summary

大事紀要 Calendar of Events

| 日期 Date | 事項 | Event |
|-------------|---|--|
| 10/6/03 | 保險業監理專員在香港大會堂舉行的簡報會上，向保險從業員簡介有關檢討保監處組成架構的建議。 | The Commissioner of Insurance gave a briefing to insurance practitioners on the proposal to review the institutional set-up of the OCI at the Hong Kong City Hall. |
| 21-22/7/03 | 保監處參與在泰國曼谷舉行的第七屆亞太風險及保險協會周年大會。 | The OCI participated in the 7th Annual Conference of Asia-Pacific Risk and Insurance Association held in Bangkok, Thailand. |
| 15/8/03 | 保監處參與在深圳舉行的第三屆粵、港、澳、深四地保險監督聯席會議。 | The OCI participated in the 3rd Joint Meeting of the Insurance Regulators of Guangzhou, Hong Kong, Macau and Shenzhen, held in Shenzhen. |
| 1/9/03 | 羅兵咸永道會計師事務所被委任為顧問，就長期業務保險公司的資產監管架構作出研究。 | PricewaterhouseCoopers was appointed to conduct the consultancy study to review the supervisory framework of the assets of long term insurers. |
| 19/9/03 | 保監處與香港金融管理局就相互協助及資料交換簽訂諒解備忘錄。 | The OCI and the Hong Kong Monetary Authority concluded a Memorandum of Understanding of Mutual Assistance and Exchange of Information. |
| 1-3/10/03 | 保監處參與在新加坡舉行的國際保險監督聯會第十屆周年會議及其小組委員會會議。 | The OCI participated in the 10th Annual conference of the International Association of Insurance Supervisors and its committee meetings held in Singapore. |
| 9/10/03 | 保監處與英國財經事務管理局就相互協助及資料交換簽訂諒解備忘錄。 | The OCI and the Financial Services Authority of the United Kingdom concluded a Memorandum of Understanding of Mutual Assistance and Exchange of Information. |
| 12-15/10/03 | 保監處參與首次在香港舉行的第二十一屆太平洋地區保險會議。 | The OCI participated in the 21st Pacific Insurance Conference held for the first time in Hong Kong. |
| 15/10/03 | 保險業監理專員在香港大會堂舉行的簡報會上，向保險從業員簡介內地與香港《更緊密經貿關係的安排》在保險界別方面的優惠。 | The Commissioner of Insurance gave a briefing to insurance practitioners on the terms of the Mainland and Hong Kong Closer Economic Partnership Arrangement relating to the insurance sector at the Hong Kong City Hall. |
| 22/10/03 | 本處發表2002年香港保險業整體及個別保險公司的統計數字。 | Annual statistics on the Hong Kong insurance business for 2002, including statistics on individual insurers, were released. |

撤銷授權保險公司 Withdrawal of Authorization

| 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 |
|----------------------------|--------------------------------------|----------------------------------|--------------------------|
| 23/6/03 | US International Reinsurance Company | 美國 USA | 一般 General |

保險公司名稱更改 Change of Names 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 |
|------------------------|---|----------------------------------|--------------------------|
| 23/7/03 | Hermes Kreditversicherungs-Aktiengesellschaft 改為 to Euler Hermes Kreditversicherungs-Aktiengesellschaft | 德國 Germany | 一般 General |
| 5/8/03 | 中國人壽保險股份有限公司 China Life Insurance Company, Limited 改為 to 中國人壽保險(海外)股份有限公司 China Life Insurance (Overseas) Company Limited | 中國 China | 長期 Long Term |
| 16/9/03 | Hannover Rückversicherungs- Aktiengesellschaft 改為 to Hannover Rückversicherung AG | 德國 Germany | 綜合 Composite |

香港保險業務臨時統計數字

Provisional Statistics on Hong Kong Insurance Business

二零零三年一月至六月 January - June 2003

於二零零三年六月三十日保險市場結構
Insurance Market Structure as at 30 June 2003

獲授權保險公司數目 Number of Authorized Insurers

| | |
|-----------------|-----|
| 長期 Long Term | 46 |
| 一般 General | 125 |
| 綜合 Composite | 19 |
| 總數 Total | 190 |

保險中介人數目 Number of Insurance Intermediaries

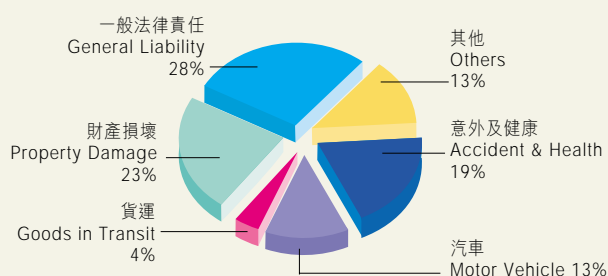
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|---|--------|
| 獲授權保險經紀 Authorized Insurance Brokers | 450 |
| 獲登記保險代理人 Registered Insurance Agents | 31,069 |
| 總數 Total | 31,519 |

概要 Highlights

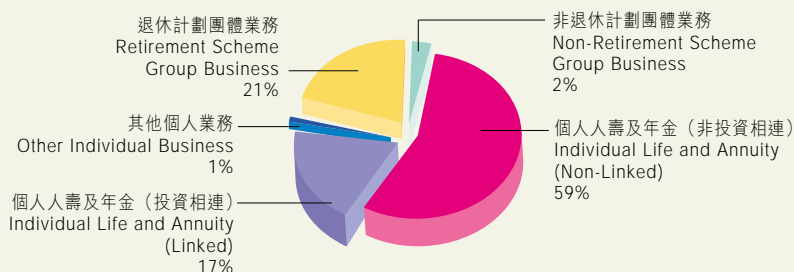
| | 上半年 2003 Half Year (百萬港元)(HK\$ m) | 上半年 2002 Half Year (百萬港元)(HK\$ m) |
|---|--------------------------------------|--------------------------------------|
| 一般業務 General Business | | |
| 毛保費 Gross Premiums | 12,682 | 12,299 |
| 淨保費 Net Premiums | 8,610 | 8,308 |
| 承保利潤 / (虧損) Underwriting Profit / (Loss) | 810 | 332 |
| 長期業務 Long Term Business | | |
| 有效業務保費收入 Revenue Premiums (In-force Business) | 35,148 | 31,483 |
| 新造業務* 保單保費 (不包括退休計劃) New Business* Office Premiums (exclude Retirement Scheme) | 10,028 | 8,639 |

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 Gross Premiums of General Business

| | (百萬港元)(HK\$ m) |
|-----------------------------|----------------|
| 意外及健康 Accident & Health | 2,424 |
| 汽車 Motor Vehicle | 1,581 |
| 貨運 Goods in Transit | 504 |
| 財產損壞 Property Damage | 2,926 |
| 一般法律責任 General Liability | 3,558 |
| 其他 Others | 1,689 |
| 總額 Total | 12,682 |

長期業務 (有效業務) 的保費收入 Revenue Premiums of Long Term Business (In-force Business)

| | (百萬港元)(HK\$ m) |
|---|----------------|
| 個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked) | 20,846 |
| 個人人壽及年金 (投資相連) Individual Life and Annuity (Linked) | 5,834 |
| 其他個人業務 Other Individual Business | 439 |
| 退休計劃團體業務 Retirement Scheme Group Business | 7,277 |
| 非退休計劃團體業務 Non-Retirement Scheme Group Business | 752 |
| 總額 Total | 35,148 |

* 新造業務包括整付及年度化保費，但不包括退休計劃的所有供款。

New business includes single revenue premiums and annualized 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督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。保險業監督雖已適當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監處的互聯網站下載。

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the Insurance Authority. 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 Insurance Authority 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 OCI's website.