Membership Regulations
And
Code of Conduct

CIB 香港保險顧問聯會
THE HONG KONG CONFEDERATION
OF INSURANCE BROKERS

會員規則
及
專業守則

CIB 香港保險顧問聯會
THE HONG KONG CONFEDERATION
OF INSURANCE BROKERS

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MEMBERSHIP REGULATIONS

1. Introduction

1.1 These Regulations are made pursuant to Article 5A of the Articles of Association of the Hong Kong Confederation of Insurance Brokers.

1.2 These Regulations were first made on 11 February 1993 and were subsequently amended on 14 December 1993, 26 October 1995, 10 December 1996 and 10 October 2006 respectively.

2. Definitions and Interpretation

2.1 In these Regulations, the following expressions shall have the following meanings:

"Articles"	means the Articles of Association of the Confederation.
"Acceptable Insurance Qualification"	means any one of the qualifications listed in Annex A.
"Chief Executive"	means an individual who complies at least with the requirements laid down in these Regulations and who is registered as a Chief Executive in the sub-register of Chief Executives and Technical Representatives.
"Client Account"	means a current or deposit account maintained with a financial institution duly authorized under the Banking Ordinance (Chapter 155, Laws of Hong Kong) in the name of the insurance broker and in the title of which the word "client" appears.
"Compliance Report"	means a compliance report issued by a Member's auditor as provided for in Regulation 13.1.2.
"Confederation"	means the company registered as The Hong Kong Confederation of Insurance Brokers (香港保險顧問聯會)
"Controller"	means in relation to a Member (a) a managing director of a Member or of a body corporate of which the Member is a Subsidiary; or (b) a chief executive of a Member or of a body corporate of which the Member is a Subsidiary; and (c) a person (i) in accordance with whose directions or instructions the directors of a Member or a body corporate of which the Member is a Subsidiary are accustomed to act; (ii) who, alone or with any associate or through a

	nominee, is entitled to exercise, or control the exercise of, 15% or more of the voting power at any general meeting of a Member or of a body corporate of which the Member is a Subsidiary.
"Code of Conduct"	means the Code of Conduct of the Confederation as adopted by resolution of the General Committee.
"CPD Programme"	means the Continuing Professional Development Programme under the Insurance Intermediaries Quality Assurance Scheme promulgated by the Insurance Authority.
"Customer Protection Declaration"	means the Customer Protection Declaration referred to in the Code of Practice for Life Insurance Replacement issued by The Hong Kong Federation of Insurers.
"Director"	means any person appointed to the Board of a Member company or prospective Member company.
"Employee"	means any person employed by a Member.
"Fit and Proper Person"	means a person who fulfils the criteria set out in Section 4.
"General Committee"	means the general committee for the time being of the Confederation appointed or elected pursuant to the Articles.
"Insurance Authority"	means the Insurance Authority appointed under Section 4 of the Insurance Companies Ordinance.
"Insurance Brokerage Income"	means brokerage or fee income derived from advising on or arranging any contract which contains an element of insurance, irrespective of the extent of such insurance element.
"Insurance Companies Ordinance"	means the Insurance Companies Ordinance (Chapter 41, Laws of Hong Kong).
"Line of Business"	means either one of the following insurance classes (as such terms are defined in the Insurance Companies Ordinance): (a) General; (b) Long Term (excluding Linked Long Term); (c) Long Term (including Linked Long Term).

"Member"	means a member of the Confederation.
"Qualifying Examination"	means the examination introduced by the Insurance Authority under the Insurance Intermediaries Quality Assurance Scheme.
"Register of Members"	means the register of Members maintained by the Confederation.
"Registration Number"	means the unique number assigned by the Confederation to each Chief Executive or Technical Representative.
"Regulations"	means these Membership Regulations.
"Subsidiary"	has the meaning given that term in Section 2(4) of the Companies Ordinance (Chapter 32, Laws of Hong Kong).
"Technical Representative"	means an individual who complies at least with the requirements laid down in these Regulations and is an individual who provides advice to a policy holder or potential policy holder on insurance matters for a Member, or negotiates or arranges contracts of insurance in or from Hong Kong on behalf of a Member for a policy holder or potential policy holder and who is registered as a Technical Representative in the sub-register of Chief Executives and Technical Representatives.

2.2 In these Regulations:

2.2.1 words importing one gender only shall include the other gender;

2.2.2 words stated in the singular may apply in the plural or vice versa;

2.2.3 a reference to an Article, a Regulation or an Annex is a reference to an article of the Confederation's Articles, or a regulation of or an annex to these Regulations;

2.2.4 any terms not defined shall have the meaning(s) (if any) set out in the Articles; and

2.2.5 any Articles, Regulations, Ordinance or Annex or any definitions shall apply in such terms as amended from time to time.

2.3 Subject to the Articles, the interpretation of these Regulations shall be determined by the General Committee whose decision shall be final.

3. Application and Effect of Breach

3.1 Members shall at all times act in accordance with and comply with these Regulations and the Code of Conduct. The Members shall also satisfy the General Committee of compliance with the Regulations and the Code of Conduct when requested to do so.

3.2 Members shall at all times allocate adequate resources and shall set up appropriate procedures to ensure compliance with these Regulations and the Code of Conduct.

3.3 These Regulations and the Code of Conduct are applicable to all Members and their Directors, Chief Executives, Technical Representatives and all other Employees of such Members. Members shall take all reasonable steps to ensure that all such persons are aware of these Regulations and the Code of Conduct.

3.4 The General Committee may at its sole discretion grant exemptions from the application of these Regulations if it is satisfied that such an exemption will in no way be injurious to the character and interests or prejudicial to the objects of the Confederation.

3.5 The General Committee may issue guidelines or guidance notes from time to time as to how it intends to exercise its powers and fulfil its responsibilities under these Regulations. Such guidelines or guidance notes will not form part of these Regulations but Members shall be expected to provide reasonable explanation for any departures from such guidelines and guidance notes when called upon to do so by the Confederation.

3.6 A Member and its Directors, Chief Executive, Technical Representatives and Employees shall co-operate with the Confederation and provide such information as the Confederation may require from time to time for the performance of its duties as a body of insurance brokers approved under Section 70 of the Insurance Companies Ordinance.

3.7 Notwithstanding any other provision of these Regulations, a Member shall, and shall procure that its Directors, Chief Executive, Technical Representatives and Employees shall comply with all laws and regulations in Hong Kong and the Minimum Requirements specified by the Insurance Authority under section 69(2) and 70(2) of the Insurance Companies Ordinance.

3.8 Breach of any of these Regulations or the Code of Conduct may constitute a violation of Article 23 of the Articles by the Member concerned. The breach may also reflect adversely on the fitness and propriety of the Directors and Chief Executive of the Member concerned, or that of the Technical Representative involved. Any alleged breach or violation of the Regulations or the Code of Conduct shall be dealt with in accordance with the Articles.

3.9 A Member and its Directors, Chief Executive, Technical Representatives and Employees shall subject themselves to the jurisdiction of the Disciplinary Committee of the Confederation and shall supply such information and attend upon such hearing of the Disciplinary Committee or its Investigation Board as may be directed by the Disciplinary Committee in accordance with the Articles.

4. Fit and Proper Criteria

4.1 In considering whether a person is fit and proper, the Confederation shall take into account all relevant factors, which include, in relation to such person:

4.1.1 his character and reputation;

4.1.2 his integrity and reliability;

4.1.3 his financial status; and

4.1.4 his capabilities to perform functions and to comply with laws and regulations.

4.2 Without limiting the criteria set out in Regulations 4.1.1 to 4.1.4, the following events and matters would likely give rise to a concern in respect of the fitness and propriety of a person:

4.2.1 such person has been convicted of a criminal offence (including any conviction which is considered spent under the provisions of the Rehabilitation of Offenders Ordinance (Chapter 297, Laws of Hong Kong) or equivalent legislation outside Hong Kong by any court (including a military tribunal)) in Hong Kong or elsewhere;

4.2.2 such person has been adjudged to be civilly liable for fraud, dishonesty or misfeasance by a court in Hong Kong or elsewhere;

4.2.3 such person has been adjudicated bankrupt by a court in Hong Kong or elsewhere;

4.2.4 such person was a director or involved in the management of a corporation in Hong Kong or elsewhere which has been wound up other than by a members' voluntary winding up or equivalent in any other jurisdiction;

4.2.5 such person has any unsatisfied judgement or court order requiring the payment of damages or other sums of money in relation to any trade or business carried on by him or in which he has been concerned;

4.2.6 such person has been censured, disciplined, disqualified or criticised by any regulatory body or self-regulatory organization or professional body in Hong Kong or elsewhere.

4.3 Notwithstanding the foregoing, the assessment as to whether any person is to be considered fit and proper shall be at the discretion of the General Committee.

5. Minimum Requirements for a Member

5.1 Capital and Net Assets

5.1.1 A Member shall maintain a minimum net assets value and a minimum paid up share capital of HK$100,000 at all times.

5.1.2 The minimum net assets value is to be determined by excluding all intangible assets and in accordance with accounting principles generally accepted in Hong Kong.

5.2 Professional Indemnity Insurance

5.2.1 A Member shall maintain a professional indemnity insurance policy with a minimum limit of indemnity for any one claim and in any one insurance period of 12 months in an amount described in Regulation 5.2.2.

5.2.2 The minimum limit of indemnity referred to in Regulation 5.2.1 shall be:

(a) a sum equal to:

(i) two times the aggregate insurance brokerage income relating to the 12 months immediately preceding the date of commencement of the professional indemnity insurance cover (applicable to a Member who has been in business for more than one year); or

(ii) two times the projected insurance brokerage income for the first 12 months of the period of the professional indemnity insurance cover (applicable to a Member who has been in business for less than one year),

(as the case may be); or

(b) a sum of HK$3,000,000,

whichever sum shall be greater, up to a maximum requirement of HK$75,000,000. Cover in excess of this prescribed amount may, at the Member's discretion, be arranged to meet the requirements of the individual Member.

5.2.3 If, as a result of any claim or claims, the indemnity available shall fall below the amount determined in Regulation 5.2.2(a) above, the Member shall effect a reinstatement of cover up to not less than such minimum determined amount. Where the limit of indemnity has been determined in accordance with Regulation 5.2.2(b) above, the policy shall provide for one automatic reinstatement to a limit of indemnity of not less than HK$3,000,000.

5.3 Keeping of Separate Client Accounts

5.3.1 A Member shall keep client monies in a Client Account separate from its own monies.

5.3.2 A Member shall keep at least one Client Account and may keep as many such Client Accounts as it thinks fit.

5.3.3 A Member shall keep written evidence in a form prescribed by the General Committee in accordance with Regulation 3.5 to show that it has notified all financial institutions with which a Client Account is maintained of the provisions set out in section 71 of the Insurance Companies Ordinance namely:

(a) a Member is required to keep client monies in a bank account separate from his own monies;

(b) a Member is not allowed to use client monies for any purposes other than for the purposes of the client;

(c) a Member is entitled to retain the interest that is earned on client monies that he holds unless the Member and the client agree otherwise;

(d) a lien or claim on client monies made by or through the Member is void unless the monies in a Client Account are for fees then due and owing to the Member; and

(e) a charge or mortgage on client monies made by the Member is void,

and to show that such financial institutions have acknowledged such notification by the Member.

5.3.4 A Member shall not use client monies for any purposes other than for the purposes of the client and shall use the monies to make payments to the party to whom such monies are due.

5.3.5 A Member who receives or holds monies on behalf of its client in relation to insurance broking business shall, without delay, deposit such monies into a Client Account.

5.3.6 A Member will be responsible for any bank charges that may be payable on any Client Account, and not less than quarterly, shall transfer from the Member's own funds, sufficient money to reimburse such charges incurred on a Client Account.

5.3.7 Interest receivable on Client Account shall accrue to the Member, and may only be withdrawn from the Client Account once interest receivable has been credited to that Client Account by the bank.

5.3.8 Without limiting the generality of the above requirements, Annex B provides a brief guidance on the circumstances under which monies shall be deposited into or withdrawn from a Client Account.

5.4 Keeping Proper Books and Accounts

5.4.1 A Member shall keep and maintain (or cause to be kept and maintained) such accounting and other records as will:

(a) sufficiently explain its business;

(b) reflect its financial position;

(c) enable convenient and proper audit; and

(d) enable the preparation of financial statements from time to time which give a true and fair view of its financial position and its results.

5.4.2 The records referred to in Regulation 5.4.1 above shall be kept:

(a) in writing or in such a manner as to enable them to be readily accessible and readily converted into written form; and

(b) in sufficient detail to show separately particulars of:

(i) all transactions by the Member with, or for the account of;

- insurance and reinsurance companies;
- clients of the Member; and
- the Member itself;

(ii) all income received from brokerage, commissions, interest and other sources, and all expenses, commissions and interest paid by the Member; and

(iii) all the assets and liabilities (including contingent liabilities) of the Member.

5.4.3 A Member shall keep and maintain adequate records of its insurance broking transactions with clients and insurers.

5.4.4 A Member shall retain for a period of not less than seven years the records referred to in Regulation 5.4.1.

6. Application for Membership

6.1 Application for membership of the Confederation shall be made in a form prescribed by the General Committee stating the Lines of Business for which the Member is to be registered and shall be furnished with supporting documents and/or information that the General Committee may specify from time to time.

6.2 The applicant shall be a body corporate.

6.3 All applications for membership shall be considered by the General Committee which shall at its absolute discretion decide upon the admission or rejection of the applicant.

6.4 Upon acceptance by the General Committee and payment of the prescribed entrance fee and annual subscription the applicant shall become a Member and its name shall be entered on the Register of Members accordingly.

6.5 A certificate of membership shall be issued to each Member on registration.

7. Management of a Member

7.1 A Member shall not be dependent on any particular insurance company in transacting normal insurance business and shall not act in any capacity as an agent of an insurer.

7.2 A Member shall ensure that its Chief Executive, Technical Representatives, Directors and Controllers are Fit and Proper Persons.

7.3 A Member shall inform the Confederation in writing of the appointment and resignation of any Director within 14 days of such appointment or resignation.

7.4 A Member shall not adopt a company name that, in the opinion of the General Committee, is likely to deceive, mislead or confuse and in particular shall not import the name of an insurance company or of an insurance organization.

7.5 A Member shall nominate a person to be registered with the Confederation as its Chief Executive and in the event of the resignation of its Chief Executive, a Member shall nominate a replacement who complies with the minimum requirements for Chief Executive as specified in Regulation 9 within 30 days.

7.6 A Member shall ensure that any person who provides advice to a policy holder or potential policy holder on insurance matters for the Member, or negotiates or arranges contracts of insurance in or from Hong Kong on behalf of the Member for a policy holder or potential policy holder shall be registered with the Confederation as its Chief Executive or its Technical Representatives.

7.7 A Member shall obtain the confirmation of the Confederation that the Chief Executive or Technical Representative have been registered before confirming the appointment of any person as its Chief Executive or Technical Representative, and shall notify the Confederation within seven days when a person has ceased to be its Chief Executive or its Technical Representative.

7.8 A Member shall also take all reasonable steps to ensure that its Chief Executive and Technical Representatives are competent and are fit and proper to act in such capacities.

7.9 A Member shall pay to the Confederation such annual subscriptions, administrative charges, fines and penalties as may be levied upon it by the Confederation.

7.10 All payments due to the Confederation shall be made by such due date as may be specified by the Confederation.

8. Resignation of a Member

8.1 A Member may at any time give a three months' prior notice in a form prescribed by the General Committee to resign its membership of the Confederation.

8.2 The resigning Member shall comply with the requirement of submission of audited financial statement and auditor's report set out in Regulation 13.3.

8.3 The resignation shall take effect on the expiration of the notice given or the due performance of its obligations under Article 38A to 38B whichever is the later.

8.4 A Member and its Directors, Chief Executive, Technical Representatives and Employees shall remain subject to the jurisdiction of the Disciplinary Committee of the Confederation in accordance with the Articles and Regulation 3.9 until the membership resignation takes effect in accordance with Regulation 8.3.

8.5 Any amount of monies outstanding to the Confederation at time of the resignation of a Member shall become a debt due recoverable by the Confederation.

8.6 The certificate of membership issued to a Member shall be surrendered to the Confederation within fourteen days after cessation of membership or any shorter period of time that the General Committee may stipulate.

9. Minimum Requirements for a Chief Executive

9.1 A Member shall satisfy the General Committee that the person it has nominated as its Chief Executive complies with all of the following minimum requirements before such person may be registered as the Chief Executive of a Member:

9.1.1 he is at least twenty-one years of age;

9.1.2 he is a Hong Kong Permanent Resident or Hong Kong Resident but is permitted to work in Hong Kong and whose employment visa conditions, if any, do not restrict him from being engaged in insurance broking business and he resides in Hong Kong;

9.1.3 he has attained an education standard of Form 5 (or equivalent) or higher;

9.1.4 he is a Fit and Proper Person;

9.1.5 he is a full-time Employee or full-time Director of the Member and is responsible for the conduct of the whole of the insurance broking business of the Member in Hong Kong, and under whom the direction and overall day to day supervision and control of the business of the company in Hong Kong is conducted;

9.1.6 he is registered for specific Lines of Business by the Confederation;

9.1.7 he possesses a minimum of two years' experience in the insurance industry occupying a management position;

9.1.8 he:

(a) possesses an Acceptable Insurance Qualification and, where he intends to be engaged in the linked long term insurance broking business, has passed the relevant paper of the Qualifying Examination unless exempted; or

(b) where he does not have an Acceptable Insurance Qualification has a minimum of five years' experience in the insurance industry and has passed the relevant papers of the Qualifying Examinations unless exempted; and

9.1.9 he is in compliance with the CPD Programme.

9.2 A Chief Executive shall comply with the requirements in Regulations 9.1.1 to 9.1.9 for as long as he remains registered with the Confederation as the Chief Executive of a Member.

10. Minimum Requirements for a Technical Representative

10.1 A person nominated as a Technical Representative of a Member shall satisfy the Confederation that he complies with all the following requirements before he may be registered as the Technical Representative of a Member:

10.1.1 he is at least eighteen years of age;

10.1.2 he is:

(a) a Hong Kong Permanent Resident or a Hong Kong Resident but is permitted to work in Hong Kong and whose employment visa conditions, if any, do not restrict him from being engaged in insurance broking business and he is resident in Hong Kong, or

(b) a person who is permitted to work in Hong Kong and whose employment visa conditions, if any, do not restrict him from being engaged in insurance broking business;

10.1.3 he has attained an education standard of Form 5 (or equivalent) or higher, unless he was engaged in the insurance intermediary business in Hong Kong immediately before 1 January 2000 and has not since ceased to be engaged in insurance-related work in the insurance industry in Hong Kong for two consecutive years;

10.1.4 he is registered for specific Lines of Business by the Confederation;

10.1.5 he is a Fit and Proper Person;

10.1.6 he has passed the relevant papers of the Qualifying Examinations unless exempted; and

10.1.7 he is in compliance with the CPD Programme.

10.2 A Technical Representative shall comply with the requirements in Regulations 10.1.1 to 10.1.7 for as long as he remains registered with the Confederation as a Technical Representative of a Member.

11. Lines of Business Permitted

11.1 A Member shall be allowed to carry on only such particular Lines of Business for which its Chief Executive is registered.

11.2 A Technical Representative shall not engage in any Line of Business other than such Lines of Business that the Member for whom he represents is registered.

11.3 A Chief Executive or a Technical Representative shall not engage in any Line of Business other than that for which he and the Member who he presents is registered.

12. Appointment of Auditor

12.1 A Member shall appoint as its auditor a person who is qualified and lawfully practises as an auditor in the place of its incorporation and who holds a qualification that the Confederation accepts as being of a standard comparable to that of a person qualified under the Professional Accountants Ordinance (Chapter 50, Laws of Hong Kong).

12.2 A Member who is not incorporated in Hong Kong shall also appoint an auditor in Hong Kong qualified under the Professional Accountants Ordinance (Chapter 50, Laws of Hong Kong) for the purpose of conducting a Compliance Report under Regulation 13.1.2 of these Regulations.

12.3 A Member shall inform the Confederation in writing of the appointment of its auditor and shall provide the name and qualifications of such auditor appointed.

12.4 A Member shall notify the Confederation, within fourteen days, in writing of any changes in respect of any auditor appointed.

13. Submission of Audited Financial Statement & Auditor's Report

13.1 Within six months after the end of each of its financial year, the Member shall deliver to the Registrar a financial audit and a compliance audit as follows:

13.1.1 an audited financial statement which shows a true and fair view of the financial position of the Member as at the end of the financial year and its profit or loss for the period then ended;

13.1.2 an auditor's Compliance Report expressing whether, in his opinion, the Member satisfies the requirements relating to minimum capital and net asset, professional indemnity insurance, the keeping of separate Client Accounts and the keeping of proper books and accounts as at the end of the financial year and two such other days in the financial year as the auditor may elect provided that the intervening period between those two dates shall not be less than three months provided that:

(a) the report referred to in Regulation 13.1.2 shall take the form laid down in guidelines issued by the Hong Kong Institute of Certified Public Accountants and approved by Insurance Authority and the Confederation; and

(b) for the purpose of reporting on the two such other days as referred to in Regulation 13.1.2, it is sufficient for the auditors to perform such procedures as laid down in the guidelines issued by the Hong Kong Institute of Certified Public Accountants in consultation with the Insurance Authority.

Such compliance audit shall be provided by an auditor appointed in Hong Kong.

13.2 Where requested by the General Committee, a Member shall provide to the Confederation:

13.2.1 a certificate, in such form as the General Committee may prescribe, signed by or on behalf of the Member together with such supporting documents as the General Committee may prescribe; or

13.2.2 such other evidence that such Member is in compliance with these Regulations; or

13.2.3 such other information as the Confederation or the Insurance Authority may require in pursuance of compliance with these Regulations or the Code of Conduct or other regulations, guidelines or guidance notes laid down by the Confederation or the Insurance Authority.

13.3 When a Member resigns its membership of the Confederation and the resignation takes effect within the six-month period referred to in Regulation 13.1, the Member shall submit both the financial audit and compliance audit referred to in Regulations 13.1.1 and 13.1.2 with the notice of resignation.

14. Disclosure of Information

14.1 A Member shall signify its membership of the Confederation by including the phrase "Member of the Hong Kong Confederation of Insurance Brokers" together with the registered emblem of the Confederation on its stationery (which includes letter-headed paper, facsimile paper, memorandum paper, "With Compliments" slips and business cards). The emblem of the Confederation may be omitted on business cards with insufficient space. The above phrase shall be printed in the same language as the language used in respect of a Member's name in any printed stationery.

14.2 A Member shall display the membership certificate issued by the Confederation in a prominent place in its office and ensure that the Code of Conduct is available for inspection upon request.

14.3 A Chief Executive or Technical Representative shall disclose his Registration Number if so requested by a policy holder or a potential policy holder and shall include such Registration Number on his business cards (if any).

14.4 A Member shall notify the Confederation in writing of:

14.4.1 any change in the Member's address at least seven days prior to such change of address;

14.4.2 any proposed change in the Member's name, or a proposed change of either the English or Chinese names if the Member has both, not less than twenty-one days before the proposed date of change to enable approval by the Confederation in accordance with Regulation 7.4;

14.4.3 any event or circumstance which results in a breach by the Member of any of these Regulations not later than fourteen days following discovery of such circumstance.

14.5 Where a Member has referred or arranged an insurance contract with an insurer which is not authorized in Hong Kong, it shall advise the clients of the unauthorized status of such insurer in Hong Kong.

14.6 Members shall not disclose any information acquired from his client except:

14.6.1 in the normal course of negotiating, maintaining or renewing a contract of insurance for that client to the extent that the information disclosed is required for such purposes;

14.6.2 to other professional or commercial organizations in connection with the contract of insurance (including handling insurance claims) for that client including but not limited to loss adjusters and surveyors, security consultants and installation companies, property and engineering surveyors consultants and vendors, consulting engineers and architects;

14.6.3 with the written consent of that client; or

14.6.4 under a court order or to comply with obligations imposed upon it by law.

14.7 In negotiating or arranging contracts of long term insurance business, Members and their Chief Executive and Technical Representatives shall:

14.7.1 take all reasonable steps to establish the true and full identity of their clients;

14.7.2 use a suitable confidential questionnaire to conduct a "needs analysis" for prospective policyholders in the selling process;

14.7.3 in respect of any advice given on any insurance policy and where an illustration document is used, refer to such illustration document in its original format and shall not add to such illustration document or use or refer to parts only of such illustration document;

14.7.4 bring to the attention of its clients the long term nature of the insurance policy and analyse the consequences and implications of its early discontinuance, surrender or replacement with another long term insurance policy;

14.7.5 explain the difference between guaranteed and projected benefits, the assumptions behind any projected benefits illustrated, and explain that the projections are not guaranteed (e.g. where the relevant policy offers participation in profits or is linked to other investments);

14.7.6 explain that in the case of a participating (or a "with profits") policy, any bonuses or dividends declared in the future may be lower or higher than those currently quoted and that past performance may not be a guide to future performance, or in the case of a linked long term policy, the value of the policyholder's benefits may fluctuate;

14.7.7 complete a Customer Protection Declaration in accordance with the explanatory notes to such Customer Protection Declaration before its client agrees or makes a decision in relation to the purchase of a new long term insurance policy; and

14.7.8 deliver any new long term insurance policy together with a copy of the Customer Protection Declaration (if applicable) issued by the insurer through him to his client without delay.

15. Amendment of Regulations

15.1 The General Committee is authorized to review and amend these Regulations from time to time.

ANNEX A: Acceptable Insurance Qualification

Acceptable Insurance Qualification	Abbreviations
(1) Associate or Fellow of the Chartered Insurance Institute	ACII / FCII
(2) Senior Associate or Fellow of the Australian and New Zealand Institute of Insurance and Finance	ANZIIF(Snr Assoc) / ANZIIF(Fellow)
(3) Fellow of the Life Management Institute	FLMI
(4) Chartered Life Underwriter	CLU
(5) Chartered Property Casualty Underwriter	CPCU
(6) Hong Kong Diploma in Insurance Studies of the Insurance Institute of Hong Kong	IIHK Diploma in Insurance Studies
(7) Fellow of the Institute of Actuaries of England	FIA
(8) Fellow of the Faculty of Actuaries in Scotland	FFA
(9) Fellow of Institute of Actuaries of Australia	FIAA
(10) Fellow of the Society of Actuaries of the United States of America	FSA
(11) Other qualifications considered acceptable to the Insurance Authority	

ANNEX B: Deposits and Withdrawals from Client Accounts

(1) Deposits into a Client Account

Monies received by a Member shall be paid into a Client Account where:

(a) such monies are received from a client for the purpose of purchasing a contract of insurance;

(b) such monies are received on behalf of a client from an insurer, a reinsurer, or an insurance intermediary or any other third party in relation to the settlement of an insurance claim;

(c) such monies are received for the purposes of the client which are incidental* to the ordinary transactions of insurance broking business; or

(d) such monies are required in connection with the settlement of bank charges incurred on a Client Account.

(2) Withdrawals from a Client Account

Withdrawals from a Client Account may only be made in relation to:

(a) premium monies required to be paid on behalf of a client to an insurer, a reinsurer or other insurance intermediary in connection with a contract of insurance;

(b) claim monies received on behalf of a client and required to be paid to the claimant or the person entitled to receive such claim monies;

(c) payments made on behalf of a client which are incidental* to the ordinary transactions of insurance broking business;

(d) monies withdrawn with the written authority of a client;

(e) where a Member is entitled to any interest earned on monies held in a Client Account, interest earned on such Client Account; or

(f) monies debited by the bank to the Client Account for the settlement of bank charge incurred on such Client Account.

(g) monies which have been deposited into such Client Account by mistake or by accident.

* For the avoidance of doubt, monies deemed to be "incidental to ordinary insurance broking business" are as follows:

- premiums, renewal premiums, additional premiums and return premiums of all kinds;
- claims and other monies due under contracts of insurance;
- refunds to clients;
- policy loans and associated interests;
- fees, charges, levies relating to contracts of insurance; and
- discounts, commissions and brokerage.

CODE OF CONDUCT

This Code of Conduct shall serve as a guide to members and the objective of the Code is to assist and establish a recognized standard of professional conduct.

The principles are as follows:

a. Members shall at all times conduct their business with utmost good faith and integrity.
b. Members shall do everything possible to satisfy the insurance requirements of their clients and shall place the interests of those clients before all other considerations. Subject to these requirements and interests, members shall have proper regard for others.
c. Statements made by or on behalf of members when advertising shall not be misleading or extravagant.

The specific examples are that the company shall:

1. provide advice objectively, independently and impartially.
2. ensure that all employees are made aware of the Code of Conduct.
3. on request explain to a client the differences in the principal types of insurance and explain the terms and exclusions therein.
4. use sufficient number of insurers to satisfy clients' requirements without unduly limiting the client's choice.
5. use its skill objectively in the choice of an insurer or insurers in the best interests of a client and shall not be unreasonably dependent on any particular insurer in transacting broking business.
6. if required, inform a client of all insurers with whom a contract of insurance is placed and disclose any special association he may have with any insurer whom he is recommending.
7. have proper regard of the wishes of a client who seeks to terminate business.
8. ensure that any information received from clients shall not be used or disclosed except that relating to normal negotiation for insurance or if the information is required by a court of law.
9. in the completion of the proposal form, claim form, or any other material document, insurance brokers shall make it clear that all the answers or statements are the client's own responsibility and explain the principle of utmost good faith. The client shall always be asked to check the details and told that the inclusion of incorrect information may result in a claim being repudiated.
10. ensure that advertisements distinguish between contractual and non-contractual benefits.
11. ensure that advertisements are not restricted to the policies of one insurer except where reasons are given and the insurer is named.
12. ensure that advertisements shall disclose the company's identity, occupation and purpose.
13. advise clients that the Code of Conduct is available and display a notice to this effect in a prominent position in its office/offices.
14. ensure that any director or employee who may act for more than one broking firm shall identify to his client which broking firm he is representing in relation to each particular insurance transaction.

IIQAS Continuing Professional Development Programme Administrative Framework

Preamble

This Administrative Framework is to supersede all previous Circulars of The Hong Kong Confederation of Insurance Brokers ("CIB") in relation to the administrative process and procedures that CIB has adopted in relation to monitoring the CPD compliance by persons registered with CIB. This should be read in conjunction with the CPD Information Sheet published by the Insurance Authority ("IA"). Members are encouraged to circulate this and the IA's CPD Information Sheet to their registered persons for their reference.

1. The CPD Programme

1.1 The Insurance Authority has promulgated the CPD Programme with the latest version of the CPD Information Sheet published in April 2006. It is available for download at the following link: http://www.oci.gov.hk/download/cpdis.pdf

1.2 Paragraphs 4 and 21 of the CPD Information Sheet are irrelevant to insurance brokers.

2. The Rules for Determining the Requisite CPD Hours

2.1 Required CPD Hours
10 CPD Hours per calendar year (1 January to 31 December).

2.2 Registration History
Registration periods as insurance intermediaries in Hong Kong with the following bodies shall be taken into account as if being registered with CIB:-
(1) The Professional Insurance Brokers Association ("PIBA");
(2) The Insurance Agents Registration Board ("IARB"); and
(3) Insurance Authority ("IA")

2.3 Deduction for part-year registration
1 CPD Hour is deducted for each 5-week (i.e. 35 days) period of continual non-registration during the calendar year.

2.4 Concession for persons with long term/prolonged illness
1 CPD Hour is deducted for each 5-week (i.e. 35 days) period of continual absence from work during the calendar year due to long term/prolonged illness confirmed with medical certificate.

2.5 Option for persons having passed the CPD assessment of the IARB as at 31 July
6 CPD Hours is deemed to have earned for the year and the remaining 4 CPD Hours to be earned during the period from 1 August to 31 December of that year.

3. Permitted Ways to Earn CPD Hours

3.1 Studying to attain specified qualifications or relevant university/postgraduate degrees
10 CPD Hours per year, up to 6 years at most for each qualification or degree programme.

List of Specified Qualifications

(1) Associate or Fellow of the Chartered Insurance Institute (ACII/FCII)
(2) Senior Associate or Fellow of the Australian and New Zealand Institute of Insurance and Finance (ANZIIF (Snr Assoc)/ANZIIF (Fellow))
(3) Certified Financial Planner (CFP)
(4) Chartered Financial Consultant (ChFC)
(5) Chartered Life Underwriter (CLU)
(6) Chartered Property Casualty Underwriter (CPCU)
(7) Fellow, Chartered Financial Practitioner of the Life Underwriters Association of Hong Kong (FChFP)
(8) Fellow of the Faculty of Actuaries in Scotland (FFA)
(9) Fellow of the Institute of Actuaries of England (FIA)
(10) Fellow of the Institute of Actuaries of Australia (FIAA)
(11) Fellow of the Life Management Institute (FLMI)
(12) Fellow of the Society of Actuaries of the United States of America (FSA)
(13) Hong Kong Diploma in Insurance Studies of the Insurance Institute of Hong Kong
(14) Hong Kong Insurance Professional Qualification Examination of the Hong Kong Society of Certified Insurance Practitioners (HKIPQE)
(15) Fellow of the Life Underwriter Training Council (LUTCF)
(16) Professional Diploma in Insurance Programme of the Vocational Training Council (PDI)

Relevant Degrees

Disciplines relating to the following scope of qualified CPD activities -

(1) Local insurance (or related) legislation
(2) Regulatory aspects of insurance practice in Hong Kong
(3) Insurance
(4) Actuarial science
(5) Risk management
(6) Financial planning
(7) Other disciplines which are directly related to the work of insurance intermediaries, such as investment, law and legal knowledge, finance, business, commerce, management, engineering or communication skills

3.2 Accomplishing the CPD programme (if any) of the above-mentioned specified qualifications held
10 CPD Hours per year.

3.3 Participating in or speaking at accredited CPD activities including:

(1) Activities accredited by the Hong Kong Council for Academic Accreditation ("HKCAA") with accreditation code.
(2) CPD activities organized by CIB, PIBA, IARB or IA.
(3) CPD courses organized or formally accredited by specified professional bodies which are within the scope of qualified CPD activities mentioned in 3.1.

List of specified professional bodies

Specified professional bodies mean those established under an Ordinance or those required to perform statutory duties under an Ordinance of Hong Kong. To the best of CIB's knowledge, they include:

(1) Hong Kong Institute of Architects
(2) Hong Kong Institute of Certified Public Accountants
(3) Hong Kong Institute of Housing
(4) Hong Kong Institute of Landscape Architects
(5) Hong Kong Institute of Planners
(6) Hong Kong Institute of Surveyors
(7) Hong Kong Institution of Engineers
(8) The Law Society of Hong Kong

- Participants in accredited CPD activities will earn 1 CPD Hour for each hour of attendance.
- Speakers of accredited CPD activities will earn 3 CPD Hours for each hour of addressing in the activities.

4. Documentary Proofs

4.1 Types of Documentary Proofs

- Documentary evidence of passing during the relevant year examination of at least one subject for the qualification being studied.
- Documentary evidence of examination results, coursework assessment or attendance during the relevant year for study of the degrees.
- Documentary evidence of holding the qualification and of accomplishment with its CPD programme.
- Certificate of attendance of an accredited CPD activity.
- Claim of having earned CPD Hours without documentary proofs shall not be accepted.

4.2 Individuals are responsible to:

- Furnish proof to claim any deduction/concession under Items 2.3 - 2.5, i.e.
  - (1) For part-year registration - records of registration issued by either IARB, PIBA or IA;
  - (2) For prolonged illness - medical certificate issued by registered medical practitioners who are by statute authorized to issue medical certificate for sick leaves;
  - (3) For passing IARB's assessment - certification issued by either IARB or the then appointing insurer(s) of the person concerned.
- Retain all original documentary proofs for their CPD compliance of the immediate past 3 calendar years.

4.3 Members are responsible to:

Obtain from the registered persons and to furnish with CIB the originals and/or copies of such proofs when so required.

4.4 CIB is responsible to:

- Inspect but shall return to relevant party any original proofs.
- Review photocopy of the proofs filed with CIB for the purpose of compliance audit but shall not be responsible to return the photocopy nor to retain any such copy in files.

5. Assessment

5.1 Responsibility of Members

Prior to a person applying for registration or for registration renewal, the relevant Members are responsible for assessing his/her CPD compliance and shall declare so in the prescribed application forms.

5.2 Failing in Discharging the Duty of Assessment

If a Member is found to be failing repeatedly in discharging this duty of assessment, the matter will be referred to the Disciplinary Committee for investigation.

6. Consequence of Failure to Comply

6.1 If the applicants have failed to or are yet to comply with the CPD requirements

- CIB will not process their applications for registration or for renewal.
- CIB will process their applications for registration anew when CIB is satisfied that they are capable to comply with the CPD requirements by making up any deficiency for the year being assessed.

6.2 If the applicants have ceased to be registered as insurance intermediaries in Hong Kong for more than a year

Subject to Section 6.3, CIB will process their applications anew.

6.3 If registration of a person having been revoked or suspended by either CIB or IARB or PIBA or IA due to CPD non-compliance

No matter how long he/she has ceased to be an insurance intermediary in Hong Kong, CIB has to be satisfied that he/she is capable to comply with the CPD requirements by making up any deficiency leading to the revocation or suspension.

6.4 CPD Hours earned during a period of Non-registration

To facilitate the making up of deficiency, CPD hours earned during a non-registration period will count. (This is not applicable to fresh applicants, i.e. the hours of study prior to their first registration as insurance intermediaries in Hong Kong will not be counted as CPD Hours.)

7. Compliance Audit after Registration Renewal

7.1 Timing

Conducted immediately after the registration renewal (1 January each year). Relevant Members will be asked to furnish with CIB documentary proofs within a month's time.

7.2 Targets of audit

(1) Random Audit: At least 10% of registered persons randomly drawn;

(2) Compulsory Audit: Those who have been found CPD non-compliant in the previous audit.

7.3 Documents to be submitted

- Only copy of documentary proofs for fulfilling CPD requirement of the immediate preceding calendar year shall be submitted.
- The first 10% among those being randomly drawn will be required to send their original documentary proofs for inspection.

7.4 Identified cases of non-compliance

Any cases of non-compliance will be referred to the Disciplinary Committee for investigation

8. Compliance Audit at Application for Registration

8.1 Timing

CPD Compliance Audit will form part of the vetting process for each application for registration.

8.4 未能符合要求的個案

如申請人不能符合上一年度的 CPD 要求，該申請註冊將不獲接納。

8.5 隱瞞註冊紀錄的個案

(1) 聯會將對申請人所提交的註冊紀錄文件進行檢查。

(2) 任何隱瞞註冊紀錄的個案將轉介予紀律委員會調查。

9. 查詢

9.1 常見問題已上載於聯會的網頁供參考。

9.2 如有任何疑問，歡迎聯絡聯會秘書處查詢。

8.2 Targets of audit

All applicants for registration as either Chief Executives or Technical Representatives.

8.3 Documents to be submitted

(1) Copy of documentary proofs of their CPD Compliance;

Applicants shall furnish the above documents when submitting the application, unless:

(a) They have ceased to be registered as insurance intermediaries in Hong Kong for more than a year; AND

(b) Have never been revoked or suspended due to CPD non-compliance.

- Only copy of documentary proofs for fulfilling CPD requirement of the immediate preceding calendar year shall be furnished with the application.
- If the applicants have previously been revoked or suspended due to CPD non-compliance, the proofs shall be for the relevant period of registration.

(2) Documentary Records of Registration

- The records of registration shall be issued by either IARB or PIBA or IA.
- The records may be in the form of a letter issued by these institutions or a print-out from online enquiry (e.g. the Registration History enquiry facility provided by IARB at http://www.hkfi.org.hk/en_insurance015.asp)
- The records shall include both the commencement and end dates of each registration in the current and the immediate preceding calendar years.
- No record need to be filed for previous registration with CIB.

8.4 Identified cases of non-compliance

Applications with CPD non-compliance for the previous calendar year will be rejected.

8.5 Identified cases of concealment of records of registration

(1) CIB will conduct reference check on record of registration furnished with the application.

(2) Identified cases of concealment of records of registration will be referred to the Disciplinary Committee for investigation.

9. Enquiries

9.1 A list of Frequently Asked Questions is prepared and placed at the CIB website for reference.

9.2 Any other enquiries may be sent to the CIB Secretariat for attention.

4.4 聯會責任

- 檢查及退回 CPD 證明文件正本與有關註冊人士
- 審閱已呈交的 CPD 證明文件副本，文件副本將不被退回或保留。

5. 評審

5.1 會員公司責任

在申請註冊或註冊續期申請前，會員公司必須先審閱有關人士所得的CPD時數是否足夠及在指定的申請表格中作出聲明。

5.2 如未能履行審閱的責任

如會員公司多次未能履行審閱的責任，事件將被轉介至紀律委員會進行調查。

6. 如未能遵守及符合要求

6.1 如申請人未能符合 CPD 要求

- 聯會將不會處理該註冊或註冊續期的申請。
- 當申請人已完成在該評估年份所不足的 CPD 時數後，聯會才重新處理該註冊申請。

6.2 如申請人已停止其在港之保險中介人註冊滿一年或以上

除了在第 6.3 項所述的情況外，聯會將處理該申請人的申請。

6.3 如該申請人曾因未能符合 CPD 要求而被 CIB 、IARB 、PIBA 或 IA 暫停或終止其保險中介人的註冊

不論申請人停止註冊為保險中介人多久，他必須補足其所不足的 CPD 時數。

6.4 在沒有註冊的時期中所得之 CPD 時數

為了讓有關人士能補足之前註冊期所缺欠的 CPD 時數，在沒有註冊的時期中所得之CPD時數將計算在內。(這方法並不適用於新申請註冊人士，即所有於他們第一次在港註冊為保險中介人之前所得的 CPD 時數將不會計算在內)

7. 註冊續期後的審查

7.1 時間

在續期之後進行(即每年 1 月 1 日)，有關的會員公司需要在一個月內提交證明文件與聯會。

7.2 審查對象

(1) 抽樣審查: 最少 10% 的註冊人士
(2) 強制審查: 在上一次審查時被發現未能符合要求的人士

7.3 需要提交的文件

- 註冊人士只需提交在上一年度有關證明文件副本。
- 在抽樣審查中，最先抽出的 10% 人士需要提供其 CPD 證明文件正本以供核對。

7.4 未能符合要求的個案

任何被發現未能符合要求的個案，將會轉介由紀律委員會調查。

8. 新申請註冊人士的審查

8.1 時間

CPD 審查乃是審批申請的其中一個環節。

8.2 審查對象

所有申請人士，包括行政總裁和業務代表。

8.3 需要提交之文件

(1) CPD 證明文件副本

申請人提交註冊申請時，須一併提交 CPD 證明文件副本，除了以下情況:

1) 申請人已超過一年沒有在香港註冊為保險中介人；及
2) 申請人從未曾因未能符合 CPD 要求而被暫停或終止其保險中介人之註冊。

- 申請人士只需提交在上一年度有關證明文件副本。
- 如申請人曾因未能符合CPD要求而被暫停或終止其保險中介人之註冊，需提交的便是有關註冊時期所需 CPD 時數的證明文件。

(2) 註冊紀錄的證明文件

- 由 IARB, PIBA, IA 發出的註冊紀錄。
- 註冊紀錄可為由上述機構所發之信件或於網上列印之註冊紀錄。(如IARB之註冊紀錄 http://www.hkfi.org.hk/en_insurance015.asp)
- 註冊紀錄需包括本年度及上一年度的所有開始註冊日期及終止註冊日期。
- 申請人不需提交於本會的註冊紀錄。

3. 合資格的培訓活動

3.1 修讀指定資格或本地/海外大學的學士或研究院學位課程

每年可取得 10 個 CPD 時數。就同一個資格或學位，以 6 年為限。

指定資格一覽表

(1) 英國特許保險學院院士或資深院士 (ACII 或 FCI I)
(2) 澳大利亞及新西蘭保險與金融學會資深準會員或高級會員(ANZIIF (Snr Assoc) 或 ANZIIF (Fellow))
(3) 認可財務策劃師 (CFP)
(4) 美國特許財務顧問 (ChFC)
(5) 特許壽險承保人 (CLU)
(6) 美國特許財產保險學會會士 (CPCU)
(7) 香港人壽保險從業員協會之特許財務策劃師 (FChFP)
(8) 蘇格蘭精算師學院會員 (FFA)
(9) 英國精算師學會會員 (FIA)
(10) 澳洲精算師學會會員 (FIAA)
(11) 美國壽險管理學會會士 (FLMI)
(12) 美國精算師公會會員 (FSA)
(13) 香港保險學會之保險學 - 香港文憑
(14) 香港保險師公會之香港保險師專業試 (HKIPQE)
(15) 美國壽險訓練學院院士 (LUTCF)
(16) 職業訓練局之保險專業文憑課程 (PDI)

(部分專業資格的中文名稱乃英文原文之譯名)

有關學位課程

(1) 本地保險（或相關）法例
(2) 保險條例的規則
(3) 保險
(4) 精算學
(5) 風險管理
(6) 財務策劃
(7) 其他與保險中介人的工作相關的學科，如投資、法律及法律知識、財務、商業、管理、工程和溝通技巧

3.2 完成上述專業資格所訂的持續專業培訓要求

每年可獲 10 CPD 時數

3.3 參與獲認可的 CPD 活動或擔任其講員，包括：

(1) 香港學術評審局認可之課程
(2) 由 "CIB"、"PIBA"、"IARB"、或 "IA" 舉辦之 CPD 課程
(3) 由指定專業團體舉辦的 CPD 課程，而課程範圍是在 3.1 項之內

指定專業團體

指定專業團體指透過條例成立或那些需要履行法定職務的團體。聯會所認知的包括：

(1) 香港建築師學會
(2) 香港會計師公會
(3) 香港房屋經理學會
(4) 香港園境師學會
(5) 香港規劃師學會
(6) 香港測量師學會
(7) 香港工程師學會
(8) 香港律師會

- 參加認可 CPD 活動的人士，每一小時可獲 1CPD 時數。
- 擔任認可 CPD 活動講員者，每一小時演講可獲 3CPD 時數。

4. CPD 的證明文件

4.1 證明文件

- 有關指定資格在該年其中一科的合格證明文件
- 有關學位課程的考試成績、作業評估、或出席課堂的證明文件
- 擁有指定資格及已完成該資格之 CPD 要求的證明文件
- 認可之 CPD 活動的證書
- 未能提供證明文件的 CPD 時數將不被接受

4.2 註冊人士的責任

- 提交關於在第 2.3-2.5 項 CPD 時數減免的證明文件（倘需要減免者適用）
  1) 註冊時期不足一年：在 IARB ， PIBA 以及 IA 之註冊紀綠
  2) 長期病患：具法定權力簽發病假紙的註冊醫生所發的證明書
  3) 已通過 IARB 的評估：由 IARB 或有關保險公司所發出的證明書
- 保留過去 3 年的所有證明文件正本

4.3 會員公司責任

當需要時，將其下註冊人士的 CPD 證明文件正本或副本呈交與聯會。

專業守則

本專業守則作為會員日常操作指引，以期建立一套獲認可的專業操作標準。

其準則如下：

〔甲〕 會員須時時以最高誠信及忠實態度經營業務。

〔乙〕 會員須盡己所能去滿足保戶對保險要求，並置保戶利益於首位，除此之外，亦須照顧有關第三者之利益。

〔丙〕 會員作宣傳時，用詞不宜有誤導性或過份誇張。

具體而言，會員應做到如下要求：

一. 客觀地、獨立地無偏袒地提供建議。

二. 保證其所有僱員皆對本專業守則有充份認識。

三. 遇要求時，須向客戶解釋主要保險類別不同之處，及其保單內所包含的條款及除外責任等。

四. 應提供足夠數量承保人，以滿足客戶要求，避免客戶之選擇受限制。

五. 客觀地運用專業知識，為客戶的最佳利益選用一個或多個承保人，絕不可不合情理地依賴個別承保人，以完成顧問交易。

六. 遇要求時，須向客戶公開參與承保的各承保人及其中有特殊關係的承保人。

七. 尊重有意與其結束業務關係的客戶。

八. 除用作正常保險交易或應法庭要求外，不得任意使用或公開客戶所提供的任何資料。

九. 在填寫投保書、索償書或其它關鍵性文件時，須向客戶指明客戶對其所填資料的責任所在，以及最高誠信的原則。要求客戶審閱所填詳情，讓其知悉錯誤資料將導致索償被拒絕諸門外。

十. 確保宣傳資料上能對合約性利益及非合約性利益作出界定。

十一. 確保宣傳資料上非僅局限於某個別承保人之保單內容。否則，須作特別聲明，並將該承保人商號公開。

十二. 宣傳資料上須公開會員的身份、職業及其宣傳目的。

十三. 向客戶說明此專業守則可供索取，並在辦公室內當眼處張貼同樣告示。

十四. 當會員的任何董事或職員任職不少於一家顧問公司時，須在其經手的每一筆保險業務交易中向客戶申明其所代表的顧問公司。

保險中介人持續專業培訓計劃

行政綱要

導言

此「行政綱要」取代所有香港保險顧問聯會（"聯會"）以前就持續專業培訓計劃的行政程序而發出的會員通告。本綱要應與保險業監理處的「持續專業培訓計劃資料摘要」一同閱讀，聯會建議會員公司將上述文件在其註冊人士中傳閱。

1. 持續專業培訓計劃

1.1 保險業監督已於2006年4月公佈持續專業培訓計劃資料摘要的最新版本。 請參考下列網址:

http://www.oci.gov.hk/download/cpdisc.pdf

1.2 持續專業培訓計劃資料摘要的第4段及第21段與保險經紀無關。

2. 計算所需CPD時數的規則

2.1 所需CPD時數

每年10小時（由每年1月1日至12月31日計）

2.2 註冊紀綠

保險中介人在下列機構的註冊時期均作為在聯會註冊般計算在內:

(1) 香港專業保險經紀協會（"PIBA"）

(2) 保險代理登記委員會 （"IARB"）

(3) 保險業監督（"IA"）

2.3 註冊不足一年的CPD時數減免

年中每個連續5星期（即35日）沒有註冊的時期，可獲減免1 CPD時數。

2.4 長期患病的CPD時數減免

年中每段連續5星期（即35日）的病假，可以減免1 CPD時數。須具有效病歷証明文件在該年內提出減免。

2.5 如註冊人士已完成IARB在7月31日之CPD審核

按比例計算，他們會被視為已完成該年的6 CPD時數。就餘下的8月1日至12月31日時間，需4CPD時數。

附件甲：認可的保險資格

(1) 英國特許保險學院院士或資深院士 (ACII 或 FCII)；

(2) 澳大利亞及新西蘭保險與金融學會資深準會員或高級會員[ANZIIF(Snr Assoc)或 ANZIIF(Fellow)]；

(3) 美國壽險管理學會會士 (FLMI)；

(4) 特許壽險承保人 (CLU)；

(5) 美國特許財產保險學會會士 (CPCU)；

(6) 香港保險學會之保險學－香港文憑；

(7) 英國精算師學會會員 (FIA)；

(8) 蘇格蘭精算師學院會員 (FFA)；

(9) 澳洲精算師學會會員 (FIAA)；或

(10) 美國精算師公會會員 (FSA)；

(11) 其它保險業監督認可的資格。

附件乙：從客户帳户存入及提取的款項

(1) 須存入客戶帳戶的款項：

須存入客戶帳戶的款項：

(a) 從客戶收取用以購買保險合約的款項；

(b) 代表客戶從保險人、再保險人、保險中介人及任何第三方收取有關支付保險申索的款項；

(c) 為客戶收取附帶於一般性保險經紀業務交易的款項 *；以及；

(d) 須存入客戶帳戶，用以支付有關該帳戶的銀行雜費的款項。

(2) 可從客戶帳戶提取的款項

從客戶帳戶提取的款項限於：

(a) 須代表客戶向保險人、再保險人或其他保險中介人支付用以購買保險合約的款項；

(b) 代表客戶收取以支付給申索人或有權收取有關款項的人士的申索款項；

(c) 為客戶支付附帶於一般性保險經紀業務交易的款項 *；

(d) 獲客戶書面授權而提取的款項；

(e) 客戶帳戶的存款所收取的利息（倘適用）；

(f) 須從客戶帳戶提取，用以支付有關該帳戶的銀行雜費的款項；以及

(g) 在不符合第(1)項的情況下，錯誤地或意外地存入帳戶的款項。

* 為免生疑問，上文第(1)(c)及(2)(c)項所指附帶於一般性保險經紀業務的款項，包括：

- 保費、續保保費、附加保費及各類退回的保費；
- 根據保險合約應支付的申索及其他款項；
- 退還客戶的款項；
- 保單貸款及有關利息；
- 有關保險合約的費用、收費及徵款；以及
- 折扣金額、佣金及經紀佣金。

(b) 為第13.1.2項所述目的而就另外選取的兩個日期提交的報告，核數師依照香港會計師公會與保險業監督磋商後發出的指引所規定的程序辦理便已足夠。

以上的稽查審核必須由在香港委任的核數師提供。

13.2 在常務委員會要求下，會員公司須提供以下文件予聯會：

13.2.1 符合本會常務委員會要求的證書，該證書必須經會員公司代表正式簽署，並附上常務委員會要求的附屬證明文件；或

13.2.2 其他證明資料可顯示會員公司已遵守會員規則；或

13.2.3 其他依聯會或保險監督所要求提供的資料，顯示會員公司已遵守會員規則或專業守則，或已履行保險業監督發出的指引。

13.3 當會員公司退會，而退會生效期在根據第13.1項所指的提交文件的6個月期限內，會員公司須連同退會通知書提交第 13.1.1 及 13.1.2 項中的周年財務報告和稽查報告。

14. 資料披露

14.1 會員公司必須在其文儀用品（包括公司信箋、傳真及便箋、便條及名片），印上“香港保險顧問聯會會員”字樣及聯會標誌，以顯示其會籍身份。倘若名片上沒有足夠空間，可省略不印聯會的標誌。其字樣所顯示的語言文字，必須要跟會員公司名稱所使用的語言文字相同。

14.2 會員公司必須把聯會發出之會員證書展示於辦公室當眼位置。會員公司必須確保聯會專業守則可供隨時參閱。

14.3 在保單持有人或準保單持有人的要求下，行政總裁或業務代表必須披露由聯會發出的註冊號碼。如使用商務名片，須於名片上顯示其註冊號碼。

14.4 會員公司必須以書面形式通知聯會有關下列情況，：

14.4.1 更改會員公司註冊地址，通知需在更改生效前最少七天發出；

14.4.2 建議更改會員公司的英文或中文名稱，通知需在生效前最少21天內提出，讓聯會按第 7.4 項批准；

14.4.3 任何事故或情況下會員公司違反任何規則，於得悉事故發生後的14天內通知聯會。

14.5 如會員公司轉介或安排保險合約與在香港未獲授權的保險公司，會員公司須告知客戶該保險公司在港未獲授權的身份。

14.6 會員公司不得披露任何從客戶取得的資料，惟以下情況除外：

14.6.1 在為該客戶洽談，維持或續保險合約的正常程序中必須披露的資料；

14.6.2 向與該客戶的保險合約有關的其他專業或商業機構披露資料，包括但不限於理賠師、檢驗人、安全顧問及安裝公司、物業及工程檢驗員、顧問及銷售商、顧問工程師及建築師；

14.6.3 已取得客戶的書面同意；或

14.6.4 法院頒令或按照法例須履行的責任。

14.7 在洽談或安排長期保險合約的保險業務過程中，會員公司及其行政總裁及業務代表必須：

14.7.1 採取一切合理的步驟，確定客戶正確及全面的身份。

14.7.2 於銷售的過程中，使用合理的保密問卷，為準保單持有人進行“需求分析”；

14.7.3 於就保單提供的任何建議，或當有例證文件被使用時，參考原有的全部資料，不可隨意增加例證內容或只引用部份例證資料；

14.7.4 提醒客戶保單帶有長期特性，並分析若保單被提早終止，退保或以另一份長期保單取代所引起的後果及含意；

14.7.5 向客戶解釋保證得益和預期得益的分別，保單任何預期得益背後的假定說明，及解釋所預測的並不能作保證(例如當相關保單可提供利潤或跟投資相連的保險計劃)

14.7.6 向客戶解釋參與性(或帶利潤)保單時，未來的任何獎金或紅利金額，實際上可能高於或低於現時所宣稱的，而且過往表現並不能作為對未來所作的估計，或當涉及投資相連長期保險，保單持有人之利益價值可能有所變動。

14.7.7 確保客戶在同意或作出決定轉購新長期保險單之前，已填妥附有註釋的“客戶保障聲明書”；及

14.7.8 盡早將由保險公司透過他所發出的新長期保險保單連同“客戶保障聲明書”的副本（如適用者）送交客戶。

15. 會員規則的修訂

15.1 常務委員會有權不時覆核及修正本規則。

9. 行政總裁須符合的最低限度規定

9.1 會員公司須讓常務委員會同意其提名作為行政總裁的人士符合以下所有的最低限度規定，該人選方可獲註冊為該會員公司的行政總裁：

9.1.1 他必須年滿21歲；

9.1.2 他是香港永久性居民，或香港居民而其工作簽證條款（如有者）沒有限制他從事保險經紀業務，並於香港居住。

9.1.3 他具有中五教育程度（或同等程度）或以上的學歷；

9.1.4 他為一個適當人士；

9.1.5 他乃該會員公司的全職僱員或全職董事，及負責領導該會員公司在香港的整體保險經紀業務，而該公司在香港的業務乃由他監督或領導。

9.1.6 他須於聯會註冊從事相關的業務類別；

9.1.7 他具備至少兩年在保險業擔任管理層職位的工作經驗。

9.1.8 他必須：

(a) 持有認可的保險資格，以及如果他打算從事長期保險（包括相連長期保險）經紀業務，他須在資格考試中的相關試卷取得及格成績，獲豁免者除外；或

(b) 如果沒持有認可保險資格，須具備至少五年在保險業的工作經驗，另須在資格考試中的相關試卷取得及格成績，獲豁免者除外；及

9.1.9 他符合持續專業培訓計劃之規定。

9.2 行政總裁在其註冊為會員公司行政總裁期間，須遵守第9.1.1至9.1.9項的要求。

10. 業務代表須符合的最低限度規定

10.1 任何人獲指派為會員公司的業務代表須讓常務委員會同意他符合以下所有的規定，該人選方可獲註冊為該會員公司的業務代表：

10.1.1 他必須年滿18歲；

10.1.2 他必須：

(a) 是香港永久性居民，或香港居民而其工作簽證條款（如有者）沒有限制他從事保險經紀業務，並於香港居住；或

(b) 獲准在香港工作而其工作簽證條款（如有者）沒有限制他從事保險經紀業務；

10.1.3 他具有中五教育程度（或同等程度）或以上的學歷，除非他在2000年1月1日前已從事保險中介業務，而未於期間連續兩年停止在香港保險業從事與保險相關的工作。

10.1.4 他須於聯會註冊從事相關的業務類別；

10.1.5 他為一個適當人士；

10.1.6 他須在資格考試中的相關試卷取得及格成績，獲豁免者除外；及

10.1.7 他符合持續專業培訓計劃之規定。

10.2 業務代表在其註冊為會員公司業務代表期間，須遵守第10.1.1至10.1.7項的要求。

11. 獲准經營的業務類別

11.1 會員公司只可從事其行政總裁獲准註冊的業務類別。

11.2 業務代表除了其所屬會員公司可從事的業務類別外，不可從事其他業務類別。

11.3 行政總裁或業務代表不可從事其所註冊業務類別以外的業務類別。

12. 聘任核數師

12.1 會員公司須聘請一位認可及獲准在其成立地方合法從事核數師的人士出任其核數師，而其資歷的水平獲聯會接受為與專業會計師條例（香港法例第50條）相近。

12.2 會員公司若於香港以外地方成立，必須在香港委任符合專業會計師條例（香港法例第50條）的核數師，進行第13.1.2項所要求的稽查報告。

12.3 會員公司須以書面方式通知聯會已聘任核數師，並須提供該核數師的姓名及資歷。

12.4 會員公司須於14天內以書面通知聯會其聘任核數師的任何變更。

13. 呈交周年財務報告和核數師報告

13.1 會員公司必須在每一個財政年度終結後6個月內向註冊主任呈交下列文件：

13.1.1 一份經審計的財務報表，該財務報表須真實而公平地反映在有關財政年度終結時，該會員公司的財務狀況，以及該年度的盈利及虧損情況；

13.1.2 一份核數師簽發的稽查報告，列明根據該核數師的意見，在有關財政年度終結時，以及在另外兩個由該核數師於有關財政年度內選取的日期(惟該兩個日期之間相隔不得短於三個月），該會員公司在資本及淨資產、專業彌償保險、備存獨立客戶帳戶及備存妥善簿冊及帳目方面是否已符合最低限度規定：

(a) 第13.1.2項所述的報告形式需參考由香港會計師公會發出並獲保險業監督及聯會認可的指引；及

5.4 備存妥善的簿冊及帳目

5.4.1 會員公司須備存（或安排備存）會計及其他記錄。這些記錄應：

(a) 對業務有充份說明；

(b) 反映他的財政狀況；

(c) 能夠方便及適當地進行審計，以及

(d) 能夠不時擬備可真實而公平地反映其財政狀況及業績的財務報表。

5.4.2 第 5.4.1 項所述的記錄須以下列方式備存：

(a) 以書面方式或用一個隨時可以轉為書面的形式備存；以及

(b) 內容充份，分開載列以下各項資料：

(i) 會員公司與或替下列機構或人士進行的所有交易：

- 保險及再保險公司；
- 會員公司的客戶；以及
- 會員公司自己的交易；

(ii) 所有來自經紀費、佣金、利息及其他來源的收入；以及由會員公司支付的所有開支、佣金及利息；以及

(iii) 會員公司的所有資產與負債（包括或有負債）。

5.4.3 會員公司須對客戶及保險公司的保險經紀交易，備存適當記錄。

5.4.4 會員公司須保存第 5.4.1 項所述的記錄不少於七年。

6. 會籍申請

6.1 申請者須以常務委員會指定的格式，說明申請註冊的業務類別，及提供相關證明文件，並提供常務委員會指定的資料及 / 或文件。

6.2 申請者必須為法人團體。

6.3 常務委員會有權決定申請是否被接納或被拒絕。

6.4 當申請獲常務委員會接納並已支付指定入會費用及年費後，便會成為會員。會員公司名稱亦會被登錄於會員名冊中。

6.5 已註冊的會員公司將會獲派發一張會員證書。

7. 會員公司的管理

7.1 在處理保險業運作中，會員公司不可過份依賴任何個別保險公司，及不得以任何形式充任保險公司代理人。

7.2 會員公司須確保其行政總裁，業務代表，董事或控權人均屬適當人士。

7.3 會員公司須於 14 天內以書面通知聯會其任何董事的委任或離任變更。

7.4 會員公司不可採用被常務委員會認為會欺騙，誤導或產生混淆的商號，尤其不可採用保險公司或保險機構的名稱。

7.5 會員公司須提名一位人士在聯會註冊為其行政總裁，及當其行政總裁出缺，會員公司須於 30 天內提名另一位符合第 9 項內最低要求的人士填補空缺。

7.6 會員公司須保證任何代表會員公司在香港或從香港向保單持有人或準保單持有人就保險事宜提供意見，或替保單持有人或準保單持有人洽談或安排保險合約的人士，已向聯會註冊成為其行政總裁或業務代表。

7.7 會員公司須在委任任何人士作為行政總裁或業務代表之前，已取得聯會確認可成為註冊行政總裁或業務代表。及若任何人士的行政總裁或業務代表身份被終止，會員公司須於 7 天內以書面通知聯會。

7.8 會員公司須採取一切合理的步驟確保其行政總裁及業務代表均能勝任及恰當地充任其職能身份。

7.9 會員公司須向聯會支付年費，行政費用，及接受由聯會徵收的罰款及處分。

7.10 須於聯會指定限期前繳清有關的費用。

8. 退會

8.1 於任何情況下，會員公司須於3個月前，以常務委員會指定的表格向聯會通知退會。

8.2 退會之會員公司須遵照第 13.3 項有關呈交周年財務報告和稽查報告的規定。

8.3 退會的生效日，以通知期屆滿或履行章程細則第38A至38B項有關責任後計，兩者以較後者為準。

8.4 根據章程細則及規則第 3.9 項，聯會的紀律委員會可行使對會員公司及其董事，行政總裁，業務代表及僱員的裁判權，直至會員退會生效為止。

8.5 任何未繳清之款項將視為會員公司需向聯會償還之債項。

8.6 會員公司須於退會後 14 天內，或由常務委員會指定時間內交還由聯會簽發的會員證書。

4.2 在不限制第4.1.1至4.1.4項的一般性的原則下，以下事件及情況將對一個人是否為適當人士，引起關注：

4.2.1 他曾在香港或其他地方，被法庭（包括軍事法庭）裁定犯了任何刑事罪行，包括根據香港法律的第297章《罪犯自新條例》或其他地方類似的法例被認為是失去效力的定罪；

4.2.2 他曾被香港法庭或外地法庭裁定由於欺詐，不誠實行為或其他不法行為而負上民事責任；

4.2.3 他曾被香港法庭或外地法庭判定破產；

4.2.4 他曾出任在香港或外地一間企業的董事或參與其管理層，而該企業以非股東自願清盤方式進行清盤；

4.2.5 他曾因任何事務而被香港法庭或外地法庭判定但未按裁決償還任何款項；

4.2.6 他曾在香港或其他地方被監管機構或自律組織或專業團體譴責、施以紀律處分，撤銷資格或批評。

4.3 除以上所述，對一個人是否為適合人士的評審，由常務委員會酌情決定。

5. 會員公司須符合的最低限度規定

5.1 資本及淨資產

5.1.1 會員公司須時刻都備存最少港幣 100,000 元的最低資產淨值及最低繳足款股本。

5.1.2 釐定最低資產淨值時，不包括所有無形資產，並須根據在香港公認的會計原則計算。

5.2 專業彌償保險

5.2.1 會員公司必須備存一份專業彌償保單，為任何一次申索及任何一個十二個月的保險期提供第 5.2.2 項的最低彌償額。

5.2.2 第 5.2.1 項所指的最低彌償額須為：

(a) 以下列方式計算的款額：

(i) 專業彌償保單的生效日期之前的十二個月內的保險經紀收入總額的兩倍（適用於經營保險業務超逾一年的會員公司）；或

(ii) 專業彌償保單涵蓋日期內的十二個月的預計保險經紀收入的兩倍（適用於經營保險業務不足一年的會員公司）；

（按適用情況而定）；或

(b) 港幣 3,000,000 元，

兩者以數額較大者為準，最高款額為港幣 75,000,000 元。個別會員公司可因應本身需要，安排超逾上述金額的保額。

5.2.3 如果作出一項賠償後，可動用的彌償額下跌至低於第 5.2.2(a)項所訂定的款額，便須把保額復效至不少於上文訂定的最低款額。如彌償額按第5.2.2(b)項訂定，保單須載有一次保額自動復效的條款，把彌償額調整至不少於港幣 3,000,000 元的水平。

5.3 備存獨立客戶帳戶

5.3.1 會員公司須把客戶的款項存入一個客戶的銀行帳戶內，與其自己的款項分開。

5.3.2 會員公司須備有最少一個客戶帳戶，並可備有他認為合適數目的客戶帳戶。

5.3.3 會員公司亦須備有書面證據，證明有開立“客戶帳戶”的財務機構已確認獲會員公司通知有關保險公司條例第71條的規定，該等證據應參照由常務委員會根據第 3.5 項所頒佈的格式，保險公司條例第 71 條的規定即：

(a) 會員公司須將客戶款項存入一個銀行帳戶內，與其自己的款項分開；

(b) 會員公司不得將客戶款項用於有關客戶用途以外任何其他用途；

(c) 除非保險經紀與客戶之間另有協議，否則保險經紀有權保留其持有的客戶款項所賺取的利息；

(d) 除非在客戶帳戶內的款項是供繳付當時須償還及欠下保險經紀的費用，否則保險經紀或透過保險經紀就客戶款項作出的留置權或申索，均屬無效；

(e) 就客戶款項而作出的任何押記或按揭均屬無效，

及須出示有關財務機構已確認收妥該會員公司的通知。

5.3.4 會員公司不得將客戶款項用於有關客戶用途以外的任何其他用途。

5.3.5 會員公司倘若代其客戶接受或持有涉及保險經紀業務的款項；須盡速把這些款項存入客戶帳戶內。

5.3.6 會員公司須負責客戶帳戶的銀行費用，及至少於每季度會員公司由自己的資金中轉撥足夠金額入客戶帳戶，以支付有關該帳戶的使費。

5.3.7 客戶帳戶所賺取的利息，應付予會員公司，並在銀行支付利息後方可由會員公司提取。

5.3.8 在不限制上述規定的一般性的原則下，附件乙概括地列出一些指引，以說明在那些情況下須把款項存入客戶帳戶或可從該帳戶提取款項。

"僱員"	指由會員公司聘請的任何人士。
"適當人士"	指符合第 4 項所定標準的人士。
"常務委員會"	指依據章程細則由聯會委任或推選出來的現任常務委員會。
"保險業監督"	指根據保險公司條例第 4 項所委任的保險業監督。
"保險經紀收入"	指就任何含有保險成份（不論成份多少）的合約提供意見或安排而賺取的收入。
"保險公司條例"	指香港法例第 41 章的保險公司條例。
"業務類別"	指以下任何一項保險業務類別（其定義依照按保險公司條例所界定）： (a) 一般保險； (b) 長期保險（不包括相連長期保險）； (c) 長期保險（包括相連長期保險）
"會員公司"	指聯會的會員公司。
"資格考試"	指保險業監督按保險中介人素質保證計劃引進的考試。
"會員名冊"	指由聯會管理的會員名冊。
"註冊號碼"	指由聯會指派給行政總裁或業務代表之號碼。
"規則"	指這會員規則。
"附屬公司"	於公司條例（香港條例第 32 章）第 2(4)項中所界定的詞意。
"業務代表"	指符合規則要求，及代表會員公司在香港或從香港向保單持有人或準保單持有人就保險事宜提供意見，或替保單持有人或準保單持有人洽談或安排保險合約的人士，並於行政總裁和業務代表附屬名冊中註冊成為業務代表。

2.2 在本規則中：

2.2.1 任何指某一性別的字，其意乃包括另一性別在內；

2.2.2 凡提述單數，其涵義包含複數，反之亦然；

2.2.3 任何涉及章則、規則或附件的提法，乃指章程細則的章則，或本規則的一項或附件；

2.2.4 任何未有定義的詞組乃按章程細則的意義（如有）解釋；及

2.2.5 任何章程細則，規則，條例或附件或任何定義以經修訂後版本為應用的準則。

2.3 在章程細則的規定下，常務委員會擁有本規則的闡釋權，其決定乃為最終的定案。

3. 適用範圍及違規的後果

3.1 會員公司須時刻遵守本規則及遵守由聯會常務委員會頒佈的任何專業守則。會員公司亦須履行常務委員會對會員公司恪守這規則及專業守則的要求。

3.2 會員公司必須調配足夠資源， 並設定合適程序以確保能遵照本規則及專業守則。

3.3 本規則及專業守則適用於所有會員公司及其董事、行政總裁、業務代表及會員公司所有其他僱員。會員公司需採取所有合理的步驟，以保證他們對本規則及專業守則有充份的認識。

3.4 如常務委員會認定某項豁免不會對聯會造成任何損害或產生不利影響的話，可酌情批准。

3.5 常務委員會將不時頒佈指引或指示，說明其如何行使權力及依據規則履行其責任。這些指引或指示並不組成本規則的一部份，惟在被提問時，會員公司須解釋緣何偏離有關指引或指示。

3.6 會員公司及其董事， 行政總裁，業務代表及僱員須與聯會合作，向聯會提供所需資料，以確保聯會履行根據條例第 70 條作為獲認可之保險團體的責任。

3.7 儘管聯會規則內有其他條款，但會員公司及其董事，行政總裁，業務代表及僱員必須遵守香港所有法律規例及保險業監督依據保險公司條例中第69(2)及70(2)項的最低要求。

3.8 違反本規則的任何一項或聯會的任何專業守則者，即觸犯聯會章程細則第23條。有關違規事宜亦對涉案會員公司的董事及行政總裁或涉案業務代表是否仍為適當人選有不利影響。任何有關違反本規則或專業守則的指控將按章程細則處理。

3.9 會員公司及其董事，行政總裁，業務代表及僱員須接受聯會之紀律委員會的裁判，及須提供有關資料並出席紀律委員會的聆訊，或按照章程細則，出席由紀律委員會所指派的調查委員會所舉行的聆訊。

4. 適當人士的準則

4.1 考量一個人是否為適當人士，聯會將參考所有關乎該人士的所有相關因素，包括：

4.1.1 他的品格及聲譽；

4.1.2 他的誠信及可靠程度；

4.1.3 他的財政狀況；及

4.1.4 他履行職能及遵守法規的能力。

會員規則

1. 引言

1.1 這套會員規則（“規則”）乃按香港保險顧問聯會章程細則第5A條制定。

1.2 本規則在1993年2月11日首次制定，其後在1993年12月14日、1995年10月26日、1996年12月10日及2006年10月10日修訂。

2. 定義及釋義

2.1 在本規則中，以下詞彙具有下列含義：

“章程細則”	指聯會的章程細則。
“認可的保險資格”	指載於附件甲的任何一項資格。
“行政總裁”	指符合規則要求及於行政總裁和業務代表附屬名冊中註冊成為行政總裁的人士。
“客戶帳戶”	指一個以保險經紀的名義，在一間根據《銀行業條例》（香港法例第155章）正式授權的財務機構所開立，名稱有“客戶”字樣的往來或儲蓄帳戶。
“稽查報告”	指為第13.1.2項中由會員公司的核數師所簽發的稽查報告。
“聯會”	指香港保險顧問聯會
“控權人”	指就有關會員公司(a)在會員公司或在以該會員公司為附屬公司的另一法人團體的董事總經理；或(b)在會員公司或在以該會員公司為附屬公司的另一法人團體的行政總裁；及(c)(i)會員公司或在以該會員公司為附屬公司的另一法人團體的董事慣常按照其意行事的人士；(ii)單獨或連同其他人或經提名人，於會員公司或在以該會員公司為附屬公司的另一法人團體的任何會議中，有權行使或控制超過15%或以上的表決權。
“專業守則”	指由常務委員會決議所採納的聯會專業守則。
“持續專業培訓計劃”	指由保險業監督公佈，保險中介人素質保證計劃內的持續專業培訓計劃。
“客戶保障聲明書”	指由香港保險業聯會頒佈的壽險轉保守則所指明的客戶保障聲明書。
“董事”	指獲委任入會員公司或準會員公司的董事局的任何人士。

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