

## **Initiative on Needs Analysis**

### **Purpose:**

The Life Insurance Council ("LIC") of The Hong Kong Federation of Insurers has been taking the lead in promoting self-regulation. Since it is of paramount importance that insurance advice provided by intermediaries needs to be based upon customers' needs, the LIC is leading the industry to adopt the good practice of using a 'Needs Analysis Form' during the sales advisory process. This effort is in line with the global trend of the life assurance industry becoming more customer-focused instead of purely product-focused.

### **Requirements:**

- 1) It is recommended that the form design is to be left with individual Life Insurance Members ("LIMs"). Nevertheless, all LIMs should require the intermediaries to help potential policyholders complete a 'Needs Analysis Form' ("Form") provided/accepted by individual LIMs for **each new life insurance policy**. The Form should include the following:
  - i) Personal particulars (of the potential policyholder)
    - name, date of birth, address, contact numbers, marital status, occupation, etc
  - ii) Needs analysis
    - financial income (monthly salary, bonus, other incomes, etc)
    - financial outgoings (monthly living expenses, rent/mortgage redemption, etc)
    - usable assets (savings, life insurance coverage, stock/securities/bonds, company benefits, etc)
    - liabilities (mortgage loan, debts, etc)
    - family commitments (no. of dependents, education funds, etc)
    - funeral and associated expenses and estate duties
  - iii) Evaluation and recommendation
    - total protection needs, total usable assets, total amount to meet the family's immediate need for protection, etc
    - the reason(s) for the recommendation made by the selling intermediary
  - iv) Signatures of the potential policyholder and the selling intermediary
  - v) Date of signing the Form.

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2) LIMs should require the intermediaries to process a Needs Analysis with the potential policyholders before recommending to them **any** life insurance products and signing the application. Nevertheless, LIMs are only required to keep a copy of the signed Form, for record purpose, for the basic life insurance plan of a single application with:

- i) sum insured\* of HK\$2,000,000 or above; OR
- ii) annualized premium of HK\$20,000 or above; OR
- iii) single premium of HK\$200,000 or above.

*\* If life insurance protection is equal to a certain percentage (e.g. 101%) of the policy value, such amount of protection shall be deemed to be the sum insured.*

3) LIMs should **not** provide any pre-printed materials for potential policyholders to opt out of a Needs Analysis. If a potential policyholder does not want to complete a Needs Analysis, he/she should **state this in writing and sign** immediately below the statement which should be forwarded to the LIM for filing (if required under point 2 above) and the LIM will then be considered to have complied with this Initiative.

4) For insurance business referred by a broker and a potential policyholder does not want to forward the Form to the relevant LIM, the potential policyholder is required to provide signed confirmation of this which should be forwarded to the LIM for filing (if required under point 2 above) and the LIM would then be considered to have complied with this Initiative.

**Validity Period:**

A signed Form shall have a validity period of one year, i.e. in the event that a client purchases additional insurance coverage from the same LIM within a year after a Form is signed, he/she will not necessarily have to go through another Needs Analysis.

## 客戶所需保險分析

### 目的：

香港保險業聯會屬下的壽險總會一向致力推廣自律監管，認為中介人為客戶的需要提供保險建議至為重要，故率先採納優良市場慣例，在銷售保險過程中為準投保人進行「客戶所需保險分析」。此舉亦與全球人壽保險業以客為尊的發展大勢一致，不再純粹集中推銷保險產品。

### 要求：

- 1) 壽險會員可自行制定表格格式，但應要求中介人在銷售**每一份新人壽保險合約**時，協助準投保人填寫由會員提供/為會員所接納的「客戶所需保險分析表格」（下稱「分析表」），分析表應包括下列各項：
  - i) 準投保人的個人資料：
    - 姓名、出生日期、住址、聯絡電話、婚姻狀況、職業等等
  - ii) 需要分析
    - 財務收入（每月薪酬、花紅、其他收入等等）
    - 財務支出（每月生活開支、租金/按揭供款等等）
    - 可動用資產（儲蓄、人壽保險保障、股票/證券/債券、公司福利等等）
    - 債務（按揭貸款、欠債等等）
    - 家庭負擔（眷屬數目、教育基金等等）
    - 殮葬及相關費用、遺產稅
  - iii) 評估及建議
    - 全面保障所需、可動用資產總值、保障家庭即時所需的總額等等
    - 銷售保險合約的中介人提出的建議理由
  - iv) 準投保人及銷售保險合約的中介人的簽署
  - v) 簽署分析表的日期。
- 2) 壽險會員應要求中介人向準投保人推介**任何人壽保險產品**及準投保人簽署投保申請書前，為準投保人進行「所需保險分析」。假如準投保人的單一申請書內的基本人壽保險計劃屬於以下任何一項，壽險會員便必須將已簽署的分析表存檔作為紀錄：
  - i) 總投保額<sup>\*</sup>二百萬港元或以上；或
  - ii) 年付保費二萬港元或以上；或
  - iii) 整付保費二十萬港元或以上。

<sup>\*</sup>假如人壽保險保障相等於保單價值之某百分率（例如：101%），此保障金額則被視為總投保額。

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## **客戶所需保險分析**

- 3) 壽險會員**不應**提供任何預先列印文件，讓準投保人選擇不進行「所需保險分析」。假如準投保人不欲進行「所需保險分析」，他/她應**書面聲明**及於緊接聲明下的位置**簽署**。假如準投保人的單一申請書內的基本人壽保險計劃屬於上述第 2 項所列的任何一項，該書面聲明應送交壽險會員存檔，而壽險會員亦將被視為已遵守本守則。
- 4) 假如保險合約由保險經紀轉介，而準投保人不欲將分析表送交有關壽險會員，準投保人需提供簽署確認。假如準投保人的單一申請書內的基本人壽保險計劃屬於上述第 2 項所列的任何一項，該確認書應送交壽險會員存檔，而壽險會員亦將被視為已遵守本守則。

### **有效期：**

簽署後的分析表有效期為一年，即：假如客戶簽署分析表後一年內，向同一壽險會員購買額外保險保障，則他/她毋須進行另一「所需保險分析」。