

The Insurance Agents Registration Board
Guidelines on Handling of Premiums

The Code of Practice for the Administration of Insurance Agents (the Code) specifies on clause 7 that the Insurance Agents Registration Board (IARB) may issue Guidance Notes from time to time as to how it intends to exercise its powers and fulfil its responsibilities under the Code. This Guidance Note is intended to help both insurers and insurance agents comply with the Code and in particular Part F clauses 56 and 60 of the Code stipulated that an insurance agent shall at all times conduct business in good faith and with integrity.

Failure to comply may constitute a breach of the Code by either a Principal under Part C clause 19 or an insurance agent under Part F clauses 56 and 60.

Handling of Premiums

More than one third of complaints handled by the IARB relate to misappropriation or mishandling of premium. Customers will want to pay their premiums in a variety of ways including cash, credit card, cheque and bank transfer. It is up to the Principal to decide which methods are acceptable but the following methods are recommended.

Cheque in favour of the Principal or

Credit card/ direct deposit/ bank transfer from the customers' account to the Principal.

Any other method of payment or credit facilities extended to an agent should be subject to clear rules set out by the Principal designed to avoid the mixing of customers' money with agents' personal funds.

指引—1999年6月1日

保險代理登記委員會
代理人應如何處理客戶保費指引

《保險代理管理守則》(《守則》)第七條款訂明保險代理登記委員會(委員會)可不時發出指引,說明意欲如何運用《守則》賦予委員會的權力及完成《守則》授予委員會之職責。《代理人應如何處理客戶保費指引》旨在協助保險公司及保險代理遵守《守則》,特別是《守則》內已部第五十六及六十條款有關保險代理必須本著誠信及以正直的態度進行業務之規定。

觸犯指引者可能導致違反《守則》,丙部第十九條款的規定適用於保險公司,又已部第五十六及六十條款的規定則適用於保險代理。

代理人應如何處理客戶保費

委員會收到的投訴中,超過三分一針對挪用保費或處理保費失當之問題;查顧客可能選擇以現金、信用咭、支票或銀行轉賬等支付保費,惟保險公司可自行決定接納哪些付款方式,以下乃某些建議:

以支票付款,抬頭為保險公司或

用信用咭/直接存款/由客戶銀行戶口直接轉賬至保險公司戶口

任何其他支付予代理人之付款或信貸方式,必須符合保險公司之明文規定,防止保險代理把客戶的保費與個人款項混雜。