

**25** **HKFi**  
**1988 - 2013**

The Hong Kong Federation of Insurers  
Celebrating 25 Years

香港保險業聯會 成就豐盛25載

**HKFi**  
The Hong Kong  
Federation of Insurers  
香港保險業聯會

Messages | 獻辭

## Financial Secretary | 財政司司長



Mr John C TSANG  
曾俊華先生

I am most delighted to extend my best wishes to the Hong Kong Federation of Insurers on its 25th Anniversary.

Insurance is a vital pillar of Hong Kong's financial services industry. Its success would hardly be possible without the innovation and unwavering support from the Federation. Over the years, the Federation has encouraged high standards of professional practices among insurance practitioners and enhanced consumer education. The steadfast commitment of the Federation in serving the community through various meaningful projects has further enhanced the image of the insurance industry.

The introduction of RMB business and other measures under the Mainland and Hong Kong Closer Economic Partnership Arrangement have boosted the growth of the Hong Kong insurance industry. The Government will continue to explore opportunities with the Mainland authorities for closer coordination and cooperation with the insurance sector there and to further the growth of the Hong Kong insurance industry. I also look forward to continuing the collaboration with the Federation as the Government takes forward the establishment of an independent Insurance Authority and the Policyholders' Protection Fund.

With the remarkable accomplishments of the Federation, the Hong Kong insurance industry has grown leaps and bounds over the past 25 years. On this commemorative silver jubilee, I would like to offer my warmest congratulations and wish the Federation every success in the years to come.

**欣** 逢香港保險業聯會二十五週年誌慶，我謹致以最衷心的祝願。

保險業是香港金融服務業的重要支柱，其成功實有賴保聯的創新和堅定不移的支持。多年來，保聯致力提升保險從業員的專業服務水平、加強消費者教育。通過舉辦各種有意義的項目，保聯除顯示其服務社會的熱忱，也樹立了保險業的形象。

香港保險業近年的發展受惠於人民幣業務及《內地與香港關於建立更緊密經貿關係的安排》下的各項優惠措施。政府會繼續與內地有關部委保持聯繫，開拓機遇，促進兩地保險業界的協同合作，推動香港保險業的持續發展。我也期盼在成立獨立保險業監管局及保單持有人保障基金上，與保聯繼續合作。

過去二十五年，香港保險業取得突飛猛進的發展，保聯功不可沒。際此銀禧紀念，謹以最熱烈的祝賀，祝保聯會務蒸蒸日上。

## Member of Legislative Council | 立法會議員



Mr K P CHAN  
陳健波先生

Ever since its inception, HKFI has been the "master mind" of the insurance industry and guiding us to the right path against all odds and difficulties.

Under the able and dedicated leadership of its past chairmen and committee members, HKFI has grown from strength to strength. Even during the most trying and challenging times, HKFI showed astounding resilience and determination, and prevailed. It succeeded in developing the most credible self-regulatory system and helping Hong Kong emerged as a major insurance hub in Asia.

As we all know, the regulatory framework is undergoing substantial and critical changes. HKFI will play an even more important role in protecting the interests of the industry as well as creating a more favorable business environment for our practitioners.

At the tender age of 25, HKFI is as energetic and full of life as a young man. We look upon HKFI for its leadership and direction for a better future of our industry.

**香** 港保險業聯會猶如保險業界的腦袋，一直帶領我們從艱難的歲月中走出正確的方向。

二十五年來，保聯在歷屆主席及委員盡心的領導下，縱使面對挑戰，仍能審時度勢，時而大步向前，時而重整步伐，最終在推動行業自律監管及業務發展上，取得驕人成績。

展望將來，監管架構將會改變，保聯在保障業界權益及擴展業務上的工作，將更形重要。

二十五歲的保聯就好像二十五歲的青年人，充滿生機及朝氣，盼望保聯能繼續帶領我們邁步向前，為業界締造更有利的營商環境。

## The Commissioner of Insurance 保險業監理專員



Ms Annie CHOI  
蔡淑嫻女士

I would like to congratulate the Hong Kong Federation of Insurers on its Silver Jubilee.

The past 25 years have witnessed unprecedented growth and evolution in Hong Kong's insurance industry, and the Federation has been playing a pivotal role in this development. Over the years, the Federation has blazed a path of excellence through its strenuous efforts in promoting professionalism and innovation, as well as in forging a strong partnership both within the industry and with other stakeholders.

I applaud the Federation for its dedication and good work, and I look forward to its next 25 years of accomplishment. With the solid foundation laid down in the past years and the unfailing support of its members, I am sure the Federation will continue to lead the insurance industry from strength to strength.

**我** 衷心祝賀香港保險業聯會銀禧紀念誌慶。

過去二十五年見證了香港保險業驕人的增長及發展，保聯在其中擔當著舉足輕重的角色。期間，保聯努力不懈地推動業界提升專業水平及創新保險產品，並與業界及其他持份者結成堅固的夥伴關係，成就卓越。

我對保聯的貢獻及出色的工作表示讚許，並期望保聯於未來二十五年迭創佳績。藉著保聯過往奠定的穩固基礎及會員公司的全力支持，我深信保聯將會繼續帶領保險業向前邁進，不斷壯大。

## Chairman of the Hong Kong Federation of Insurers 香港保險業聯會主席



Mr Thomas LEE  
李滿能先生

My warmest greetings to you all on the 25th anniversary of the Federation!

Today we come together to commemorate and celebrate our remarkable journey. The past 25 years have seen a most impressive growth of our industry - from an annual gross premium of HK\$54 billion in 1988 to HK\$255 billion in 2012; and from about 18,000 to over 65,000 agents nowadays. As a body representing insurers and a self-regulatory organization for agents, we are proud to have contributed to this amazing story of success.

Here I want to pay tribute to our founding members for their extraordinary foresight and those of you who have served the Federation in a variety of ways. To the various industry bodies and our present and past Commissioners of Insurance, we are particularly grateful for their unfailing support and guidance.

Our business and regulatory environment is heading into a period of substantial changes. We at HKFI will stay focused and continue to work closely with all stakeholders to manage this process and get it right for the good of Hong Kong. And we look forward with confidence to a brighter future for the industry in the next 25 years and beyond.

**欣** 逢保聯銀禧紀念，謹向各位送上摯誠的祝福！

今天我們聚首一堂，同慶保聯走過25年的光輝歲月。過去的四分之一世紀，見證了保險業的長足發展—保險業的毛保費由1988年只有540億港元增至2012年的2,550億港元；而保險代理的數字更由90年代的18,000人倍增至今天的65,000人。能夠成就今天的豐碩成果，保聯作為保險公司的代表機構和規管代理的自律監管機構，實在深感驕傲。

際此，感謝保聯的創會委員高瞻遠矚；對於曾為保聯服務的人士，謹此致以深切的謝忱。當然，不得不由衷的感謝各業界團體、現任及歷任保險業監理專員，對保聯予以無限的支持和指導。

我們的營商和規管環境將面臨重大的轉變。保聯將一如以往繼續與所有持份者緊密合作，迎接這項挑戰，務求以香港的福祉為依歸，締造最佳的環境。對於保險業的未來，我們滿懷信心，打造更璀璨的25年。

HKFI Past Chairmen 歷任主席



Founding Chairman  
創會主席  
Michael Somerville  
沈茂輝



1992 – 1993  
Edmund Tse  
謝仕榮



1988 – 1990  
Stephen Glanfield



1993 – 1994  
Joseph Ip  
葉仲生



1990 – 1991  
Simon Brett



1994 – 1995  
Alex Wong  
黃寶亨



1991 – 1992  
Elvon Harris



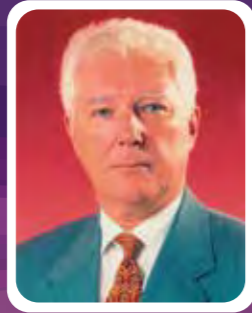
1995 – 1996  
Dennis Pedini  
潘德禮



# HKFI Past Chairmen 歷任主席



1996 – 1997  
Steven Lau  
劉漢強



1999 – 2000  
Robert Hubbard  
夏百德



2002 – 2003  
K P Cheng  
鄭國屏



2005 – 2006  
Roddy Anderson  
安德生



2008 – 2009  
Agnes Koon  
管胡金愛



2011 – 2012  
Alex Chu  
朱永耀



1997 – 1998  
Frank Chan  
陳潤霖



2000 – 2001  
C F Choy  
蔡中虎



2003 – 2004  
Edward Lau  
劉允剛



2006 – 2007  
Leo Ma  
馬陳鏗



2009 – 2010  
James Wong  
王建國



2012 – 2013  
Agnes Choi  
蔡香君



1998 – 1999  
Robert Ka  
賈秉添



2001 – 2002  
M K Cheng  
鄭文光



2004 – 2005  
K P Chan  
陳健波



2007 – 2008  
Michael Huddart  
何達德



2010 – 2011  
Allan Yu  
余健南



2013 – 2014  
Thomas Lee  
李滿能

## 25 Years in Review | 25年回顧

**08.1988**

HKFI formally registered and established.  
香港保險業聯會正式註冊成立。



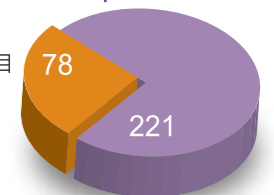
**02.1990**

Insurance industry set up the Insurance Claims Complaints Bureau to resolve claims disputes at no cost.  
保險業設立保險索償投訴局，免費調解索償糾紛。



**06.1990**

Number of life insurers  
壽險公司數目



Number of general insurers  
一般保險公司數目



**11.1989**

HKFI Educational Trust founded to support education in insurance.  
保聯教育基金成立，支持本地保險教育。



**1990**

First educational booklet on concepts of insurance and various types of personal insurance.

保聯製作的首份資訊小冊子面世，介紹保險知識和個人保險的種類。



**04.1991**

The Hong Kong Insurance Industry Delegation to China visited People's Insurance Company of China and the Insurance Institute of China.

香港保險業組團訪問中國人民保險公司及中國保險學會。



**02.1992**

Official opening of a joint office of the HKFI, the General Insurance Council of Hong Kong and the Life Insurance Council of Hong Kong.

保聯、香港一般保險總會、香港壽險總會聯合秘書處正式啟用。



Gross premium from general insurance business  
一般保險毛保費  
**HK\$14.2 billion**  
142億港元

**12.1992**

**01.1993**

The Insurance Agents Registration Board (IARB) was formed to register all insurance agents and handle complaints regarding agent's professional conduct. The Appeals Tribunal was added in October 1995 to perfect the disciplinary regime.

保險代理登記委員會成立運作，負責登記本港的保險代理和處理相關的投訴。

1995年10月成立上訴裁判處，令紀律機制更臻完備。



**04.1994**

Governor Christopher Patten addressed the audience at the 1994 Annual Dinner.

港督彭定康於1994年保聯周年晚宴上致辭。



**12.1995**

IARB Chairman Elizabeth Wong showcased a PC-based insurance agent register, which was subsequently developed and evolved to the 24-hour on-line register at the HKFI website.

保險代理登記委員會主席黃錢其濂展示保險代理電腦登記冊，該系統及後發展成為保聯網站內的24小時在線登記冊。



**06.1996**

A delegation of 13 insurance industry members called on Chen Ziyong, Deputy Director of the Hong Kong and Macau Affairs Office, in Beijing to seek support for an Insurance Functional Constituency seat at the Legislative Council.

保聯組成13人代表團前往北京拜訪港澳事務辦公室副主任陳滋英，爭取於法會設立保險界功能議席。



Number of registered insurance agents  
登記保險代理數目

**18,000**



**12.1994**

Life Insurance Council announced the implementation of the *Code of Practice for Life Insurance Replacement*.

壽險總會宣布推出《壽險轉保守則》。



**HK\$27.8 billion**  
278億港元

Office premiums from life insurance business  
壽險保單保費

**12.1992**

Signing of market agreement on the self-regulatory system for the administration of insurance agents. The *Code of Practice for the Administration of Insurance Agents* came into effect on 1 January 1993.

保險公司簽署自律監管的市場協議書，《保險代理管理守則》於1993年元旦正式生效。

**01.1993**

**02.1996**

Together with 8 industry bodies, the HKFI established the Hong Kong Insurance Industry Coalition to campaign for an Insurance Functional Constituency seat at the Legislative Council.

保聯與八個行業團體合組香港保險業聯盟，爭取於立法會設立保險界功能議席。

**12.1996**



## 04.1997

First official website on the internet. In October, the first educational radio programme was launched on Commercial Radio 1. 推出首個官方網頁，同年10月在商業一台首次播出保險知識電台節目。



## 05.1998

Four candidates running for the first Insurance Functional Constituency seat at the Legislative Council met HKFI members at an election forum. 首屆特區立法會選舉前，四名競逐保險業界功能議席的候選人出席保聯舉辦的選舉論壇。



## 08.1998

Governing Committee members proposed a toast at the 10th Anniversary Cocktail Reception. 管治委員會委員於十周年慶祝酒會上祝酒。



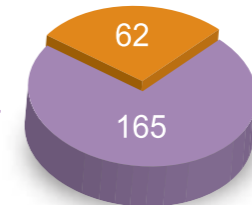
## 05.1999

Supported the Insurance Authority's introduction of the Insurance Intermediaries Quality Assurance Scheme. 支持保險業監督推出保險中介人素質保證計劃。



## 05.2000

Number of life insurers  
壽險公司數目



Number of general insurers  
一般保險公司數目

## 05.2001

China Insurance Regulatory Commission Chairman Ma Yong Wei performed Chinese calligraphy to mark the opening of the HKFI's new office. 中國保險業監督管理委員會馬永偉主席即席揮毫，祝賀保聯喬遷之喜。



Number of registered insurance agents  
登記保險代理數目

32,788



## 04.1998

HKSAR Chief Executive Tung Chee Hwa officiated at HKFI Annual Dinner. 香港特別行政區行政長官董建華擔任保聯周年晚宴的主禮嘉賓。



## 05.1998

Life Insurance Council announced the introduction of the Standard Illustration for Non-linked Products. 壽險總會宣布推出「非投資成分壽險利益說明」。



## 07.1998

Ran four TV commercials for the first time to promote the need for and the advantages of having adequate insurance cover. 首次製作及播出四輯電視廣告，推廣投購足夠保險的重要性及好處。

Number of authorized insurance brokers  
獲授權保險經紀數目

350



## 12.1999

## 11.2000

Released the consultant's report on Review of the Employees' Compensation System in Hong Kong, which recommended positive solutions to tackle the problems faced by insurers. 公布「檢討本港僱員補償制度」顧問報告，建議可行方案，解決經營勞保業務的困難。

## 12.2001

Held numerous briefings to prepare members for the implementation of the Mandatory Provident Funds Scheme. 舉辦多場簡介會，協助會員公司為實施強制性公積金計劃作好準備。

12.2001



**09.2002**

Hosted the Hong Kong & Cross-strait Insurance Business Conference for the first time. The exchange platform was broadened to include Macau in 2007.

首次在港舉辦「兩岸三地保險業交流與合作會議」，澳門代表團隨後於2007年加入。



**01.2005**

Joined hands with the Occupational Safety and Health Council in promoting work place safety.

與職業安全健康局攜手推廣職安健。



**07.2005**

Educational series at TVB Jade. 於無線翡翠台播出保險資訊節目。



**09.2005**

"Mission Well" Community Project - life planning and risk management programme for teenagers - jointly launched with the Boys' and Girls' Clubs Association.

與香港小童群益會合辦「未雨行動」社區計劃，教育青少年策劃人生和管理風險。



**12.2005**

Total gross premiums of insurance business: **HK\$137.3 billion**, i.e. **9.9%** of Hong Kong's GDP. 保險業的毛保費總額：**1,373 億港元**，相當於本地生產總值的**9.9%**。



**05.2006**

Provided financial support to the Hong Kong Mediation Council to promote the use of mediation for settlement of employees' compensation insurance claims.

向香港調解會提供資助，鼓勵透過調解，解決僱員補償保險的索償糾紛。



**12.2004**

Donated HK\$500,000 to Hong Kong Red Cross to support its relief operations for earthquakes and tsunamis in Asia.

捐助50萬港元支持香港紅十字會於南亞海嘯及地震災區的救援工作。



**02.2005**

Introduced the HKFI Cup in Green Power Hike to support environmental protection.

在綠色力量環島行中贊助「保險業聯會盃」，支持推動環保。



**08.2005**

Helped promoting the Hong Kong Red Cross' Bone Marrow Donor Registry.

協助香港紅十字會推廣骨髓捐贈者資料庫。



**12.2005**

The first HKFI Insurance Carnival. 「全家之保同樂日」嘉年華會首次舉行。

**02.2006**

Being awarded the Caring Organization status by the Hong Kong Council of Social Service for the first time.

首獲香港社會服務聯會頒發「同心關懷」標誌。



**09.2006**

Conducted a series of public seminars with the School of Public Health of the Chinese University of Hong Kong to generate new ideas on health care reform. The seminar series was recognized as one of the Distinguished Lecture Series under the Sir Edward Youde Memorial Fund.

為啟發更多有關醫療融資的新思維，保聯與香港中文大學公共衛生學院合辦研討會，並獲尤德爵士基金確認為卓越講座系列之一。



**03.2007**

Insurers visited the Hong Kong port area. The HKFI came up with a practical solution to remove any potential insurance gap for policyholders of motor and Employees' Compensation insurance. 保險公司的代表參觀香港口岸區。保聯制訂了可行的方案，堵塞汽車和僱員補償保單在該區可能存在的漏洞。



**07.2007**

Organized CSR project - Charity Soccer Match - in conjunction with Metro Radio. 與新城電台合辦社企責任活動—慈善足球王大賽。



**12. 2007**

Number of authorized insurance brokers  
獲授權保險經紀數目  
508

**05.2008**

Donated HK\$500,000 to the Hong Kong Red Cross to support its relief operations for the Sichuan earthquakes. 捐款50萬港元予香港紅十字會救助中國四川地震災民。



**09.2008**

Unveiled the new HKFI logo at the HKFI 20th Anniversary Cocktail Reception. 於20周年慶祝酒會上推出新會徽。



**01.2009**

Jointly held the Professional Ethics Campaign with the Independent Commission Against Corruption, the Insurance Authority and six insurance intermediary bodies. 聯同廉政公署、保險業監督和六個保險中介人團體合辦保險專業誠信推廣計劃。



**10.2009**

Book Launching Ceremony of *The Insurance History of Hong Kong 1841-2008*. 《厚生利群—香港保險史(1841-2008)》新書發布會順利舉行。



Total gross premiums of insurance business:  
**HK\$184.6 billion**, i.e. **11.3%** of Hong Kong's GDP.  
保險業的毛保費總額：**1,846 億港元**，相當於本地生產總值的**11.3%**。

**04.2007**

Employees' Compensation Insurance Residual Scheme Bureau was incorporated and acts as a market of last resort to assist employers to obtain Employees' Compensation insurance cover. 僱員補償聯保計劃管理局正式成立，為未能在市場購買勞工保險的僱主，提供後援市場。

**11.2007**

Held the East Asian Insurance Congress Executive Board Meeting among 11 member cities to decide the necessary preparation for the annual conference to be held in Hong Kong in 2008. 於2008年首次主辦東亞保險大會，由11個會員城市組成的執委會於香港舉行籌備會議。

**08.2008**

Candidates running for the 2008 Legislative Council Election - Insurance Functional Constituency Election met voters at the HKFI Forum. 主辦「2008年立法會選舉—保險界功能界別選舉論壇」，讓候選人與選民會面。

**11.2008**

Successfully held the 24th East Asian Insurance Congress with over 1,100 delegates from 44 countries and cities. 成功主辦「第24屆東亞保險大會」，逾1,100位來自44個國家及城市的代表參加。

**09.2009**

Visited Vice Chairman of the China Insurance Regulatory Commission Mr Li Kemu in Beijing. 到北京拜會中國保險監督管理委員會副主席李克穆先生。

**12.2009**

Joined Road Safety Council in launching a territory-wide anti-drink driving campaign. 夥拍道路安全議會推出反酒後駕駛活動。



**03.2010**

Hosted the Spring Meeting for over 130 Executive and Technical Committee members of the International Union of Marine Insurance. 主辦國際海上保險聯盟行政及技術委員會會議，逾130位成員參加。



**06.2010**

HKFI Chairman appeared in the Police Magazine to help combat fraudulent insurance claims. 保聯主席現身「警訊」，向觀眾宣揚詐騙保險賠償的惡果。

**02.2011**

Junior Financial Secretaries selected and trained by "Mission Well" met the Financial Secretary on the 2011/2012 budget. 「未雨行動」挑選及培訓的「少年財政司」會見財政司司長，表達對2011/2012財政預算案的意見。



**02.2012**

Organized the 2012 Chief Executive Election Forum for the Insurance Sector. 主辦「2012行政長官選舉保險界論壇」。



**03.2013**

Number of authorized insurance brokers  
獲授權保險經紀數目  
613



**08.2013**

Launched revamped HKFI website. 保聯網頁全面革新。



Number of registered insurance agents  
登記保險代理數目

**64,796**

Total gross premiums of insurance business:  
**HK\$255.2 billion**, more than **12%** of Hong Kong's GDP.  
保險業的毛保費總額：2,552 億港元，佔本地生產總值超過12%。

**12.2012**

Organized an intensive focus group discussion on the proposed establishment of the Independent Insurance Authority jointly with Hong Kong Insurance Law Association. 與香港法律協會合辦高層互動專題研討會，深入討論成立獨立保險業監管局的建議。

**12.2012**

**11.2011**

Met with officials from the China Insurance Regulatory Commission, Hong Kong and Macao Affairs Office of the State Council, People's Bank of China and China Securities Regulatory Commission in Beijing. 訪京拜會中國保險監督管理委員會、國務院港澳事務辦公室、中國人民銀行和中國證券監督管理委員會的官員。

**11.2011**

New Insurance Mediation Pilot Scheme Wrap Up Ceremony. 「新保險調解試驗計劃」舉行成果分享會。

**09.2010**

Soft launch of *Enriching Lives: A History of Insurance in Hong Kong, 1841 – 2010*. 《厚生利群—香港保險史》英文版正式面世。

**05.2010**

Jointly launched Privacy Campaign for Insurers with the Office of the Privacy Commissioner for Personal Data. 與個人資料私隱專員公署合辦「保險業保障私穩活動計劃」。

**04.2013**

Undergraduates from the Chinese University of Hong Kong, Lingnan University and the University of Hong Kong received HKFI Scholarships at HKFI Annual Reception. Since 1989, the HKFI Educational Trust has awarded 179 scholarships to outstanding local undergraduates majoring in insurance-related subjects. 香港中文大學、嶺南大學和香港大學的學生在周年酒會上獲頒發保聯獎學金。自1989年以來，保聯共頒發了179個獎項予就讀保險相關學科的本地傑出大學生。

**05.2013**







