

17 May 2021

Our Ref: MC/INT/5
By Email

To: Chief Executives of all Authorized Insurers, Responsible Officers of all Licensed Insurance Broker Companies and Responsible Officers of all Licensed Insurance Agencies

Dear Sirs,

“Conduct in Focus” - second issue

We are pleased to inform you that the second issue of Conduct in Focus has been published by the Insurance Authority (“IA”) today, and is now available on the IA’s website at https://www.ia.org.hk/en/infocenter/files/Conduct_In_Focus_English_Issue2.pdf.

Conduct in Focus is a periodical publication which presents statistics and commentary on complaints received by the IA and examines topical regulatory issues regarding the way in which insurance business is conducted. In this issue, we present the statistics for complaints received by the IA for both the full calendar year 2020 and the first quarter 2021. In the Practice section, we take a look at the regulatory issues which emerge when licensed individual insurance agents promote insurance products in public places from temporary booths or retail outlets. We also include a new section called “Policyholder Corner” to provide insights to the insurance-buying public on lessons to be learned from the complaints and regulatory issues we see.

If you have any questions concerning this circular, please e-mail licensing@ia.org.hk.

Yours faithfully,

Peter Gregoire
Head of Market Conduct (Acting)
General Counsel
Insurance Authority

c.c. The Hong Kong Federation of Insurers
The Hong Kong Confederation of Insurance Brokers
Professional Insurance Brokers Association

檔案編號：MC/INT/5
經電郵方式發送

致：所有獲授權保險人的行政總裁、持牌保險經紀公司及持牌保險代理機構的負責人

敬啟者：

監管通訊 - 第二期

我們很榮幸通知各位保險業監管局（「保監局」）於今天發佈了第二期監管通訊。該監管通訊現可在保監局的網站上瀏覽，相關網址為 <https://www.ia.org.hk/tc/infocenter/files/Conduct In Focus Chinese Issue2.pdf>。

監管通訊為一份定期刊物，載列保監局接獲投訴的統計數字及意見，並探討有關保險業務經營方式的主要監管事宜。我們在今期載列了保監局於2020年全年及2021年第一季所接獲投訴的統計數字。在「業務常規」部分，我們會探討持牌個人保險代理在臨時攤位或零售地點等公共場所推廣保險產品時出現的監管事宜。此外，我們亦加入了名為「保單持有人專欄」的新欄目，就所接獲的投訴及監管事宜中所汲取的經驗教訓，與購買保險的公眾作出分享及提供見解。

如對本通函的內容有任何疑問，請電郵至 licensing@ia.org.hk。

保險業監管局
市場行為部主管（署理）及法律總監
郭家華 謹啟

副本抄送： 香港保險業聯會
香港保險顧問聯會
香港專業保險經紀協會

2021年5月17日