



超越



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50th & Beyond

2023

LUAHK

Annual Report



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香港人壽保險從業員協會簡史

History of The Life Underwriters Association of Hong Kong

歷史

香港人壽保險從業員協會（簡稱「保協」）成立於1973年，乃一歷史悠久之保險界專業團體。會員人數接近16,000人，是全港會員人數最多的保險業組織之一。「保協」亦為「亞太區財務策劃總會（APFinSA）」的創會成員，現時，亞太區財務策劃總會之成員國及地區包括新加坡、澳洲、台灣、馬來西亞、泰國、菲律賓、印度、澳門及香港。

宗旨

「保協」主要宗旨是推動及提高人壽保險從業員之專業水準，並訂立和執行有關專業守則；舉辦教育課程與會議，提供機會給業內人士學習和交流經驗，以提高業者水平和成就；鼓勵從業員參與公益和公眾事務，回饋社會。

發展概況

在過去50年，「保協」主辦各類型之大、小會議、研討會和工作坊，並與各大機構合辦培訓課程，例如「特許財務策劃師課程」、「特許壽險策劃師」、「認可兒童財商導師課程」等，提高從業員在銷售、理財策劃和管理等方面的專業知識。

此外，「保協」於1993年增設「傑出人壽保險經理獎」及「傑出人壽保險營業員獎」、2007年首推「傑出財務策劃師」榮譽，又於2010年設立「優質顧問、經理、領袖大獎」、2020年設立「傑出新星獎」，嘉許及表揚出色的壽險從業員。2021年首推「卓越誠信顧問大獎」及「認可財富管理誠信顧問」認證，推崇保險理財顧問之專業誠信形象，深受業界及社會人士支持。2019年，「保協」成功申辦「第十七屆亞太區壽險大會（APLIC）」，為業界一大盛事。

在對外方面，「保協」自1993年已代表出任「保險代理登記委員會」委員，而於2010年成立的行業事務部，主要為與政府及有關機構的溝通橋樑，鞏固業界的專業形象，為保險從業員爭取合理的權益。2019年9月保監局正式取代三個自律規管機構，規管保險中介人，而「保協」作為「壽險行業規管與發展關注組」（簡稱ICG）的當然委員，亦積極參與諮詢及過渡安排之工作，推動業界健康發展。

社會服務

「保協」一向鼓勵保險從業員積極參與公益慈善活動，關懷社群。為更有效統籌社會服務活動，「保協」在1998年正式成立了慈善基金，鼓勵從業員參與公益事務。自成立至今基金會撥款超過港幣1000萬元，受惠機構有數十間。自2016年開始，「保協」及「保協慈善基金」每年均舉辦「生命傳愛慈善跑」，為基金會及受惠機構籌募善款。近年，基金會先後撥款45萬及110萬予善寧會、靈實醫院及司務道寧養院，為末期病患者提供善終服務。2020-2021年間兩組織分別設立合共100萬「新型冠狀病毒支援抗疫基金」，為受新冠病毒感染的同業提供即時支援；2022年又制定「五年可持續發展計劃」，分別撥款港幣130萬予香港紅十字會更換全港公立醫院之租借輪椅及設立獎助學金計劃予本港四間大學，培育保險、精算及財富管理相關課程的人才，貢獻社會。

於2005年，「保協慈善基金」構思「生命傳愛行動」（LCM），希望透過推動全港性的「生命教育」（LE）及「保單捐贈計劃」（PDP），體現人壽保險的核心價值及為慈善機構提供長遠而穩健的收入來源。多年來透過大型媒體宣傳及生命傳愛大使及領袖的推廣，「保單捐贈計劃」至今的認捐保單已逾1萬張，金額更突破4億港元，而已兌現之慈善捐款達1,500萬港元，成績斐然！

History

Inaugurated in 1973, the Life Underwriters Association of Hong Kong Limited ("LUAHK") is a voluntary organization of professional insurance intermediaries destined for the sustainable development of the insurance industry in Hong Kong. Recently, we have almost 16,000 members and had become one of the most predominant organizations for insurance agents and intermediaries in Hong Kong. LUAHK is also one of the founding members of Asia Pacific Financial Services Association (APFinSA). Currently, APFinSA has members all across Asia Pacific region including Singapore, Australia, Taiwan, Malaysia, Thailand, Philippines, India, Macau and Hong Kong.

Mission

The objective of LUAHK is to enhance and uphold the professionalism and ethical standard of the life insurance practitioners through the implementation of ethical code and code of conducts for its members. In addition, LUAHK also aims to provide further and continual education programmes to its members and to mobilize its members to rebate the society by participating in charity and social service.

Development

In the past 50 years, LUAHK had organized numerous exhibitions, seminars, conventions, workshops and education programmes (e.g. Fellow, Chartered Financial Practitioners (FChFP), Chartered Life Practitioner (ChLP) & Certified Child FQ Instructor (CCFQI)) to enhance the adversarial techniques and professional skills of our insurance practitioners.

The launch of Distinguished Manager Award & Distinguished Agent Award (DMA & DAA) in 1993, Best Financial Planner Award (BFPA) in 2007, Quality Advisor Award / Quality Manager Award / Quality Leader Award (QAA / QMA / QLA) in 2010 and New Star Award in 2020 had also set the benchmarks for the insurance industry practitioners standards. In 2021, LUA pioneered a "Trusted Series" - Master Trusted Award (MTA) & Certified Trusted Advisor (CTA) which are universally recognized by insurance companies and the general public. In 2019, the 17th Asia-Pacific Life Insurance Congress (APLIC) was successfully held in Hong Kong which was very well received throughout Asia-Pacific region.

For external affairs, LUAHK has been one of the representatives in the Insurance Agents Registration Board (IARB) for the administration of the insurance agents' registration policy since 1993. Apart from the above, the Industry Affairs Steering Committee (IASC) was set up in 2010 to enhance the communications and interrelations with the government and its related affiliated associations. In addition, another target for IASC to achieve is to strive for the best interest of insurance practitioners and to promote the professional image of the industry. In Sept 2019, Insurance Authority took over the regulation of insurance intermediaries from the three Self-Regulatory Organisations and LUAHK, as the ex-officio member of Insurance Industry Regulatory & Development Concern Group (ICG), continues to play an active role in ensuring the smooth transition of the IA regime and to ensure the prosperous development of the insurance industry.

Community Services

LUAHK has been taking a pro-active role in promoting and procuring the insurance intermediaries to take part in the charity activities. In 1998, LUA Foundation was inaugurated to manage and procure the charity activities. In the past years, LUA Foundation had procured donations of more than \$10 million Hong Kong dollars to the needy and charity organizations. Among all charity activities, "LifeCare Charity Run" had been one of the annual premier events since 2016 where LUAHK & LUA Foundation held hand in hand to raise funds for LUA Foundation. Recently, LUA Foundation have donated more than HK\$1.5 million to The Society for the Promotion of Hospice Care and Haven of Hope Holistic Care Centre for hospice service rendered by both charities. During 2020 to 2021, we established a total of HK\$1 million "Anti-epidemic Fund" to provide immediate financial assistance to insurance practitioners who got infected with Covid-19. In 2022, LUA and LUA Foundation have set up a '5-year Sustainable Development Project'. A total funding of HK\$1.3 million will be granted to HK Red Cross for the replacement of rental wheel chairs in public hospitals and Scholarship & Bursary programs will be granted to students of four universities studying insurance, actuary and wealth management, aiming to foster talents for the insurance industry.

"LifeCare Movement" was launched by LUA Foundation in 2005 which intends to promote "Life Education" and "Policy Donation Program" which had embedded the core value of life insurance and to secure the sustainable funding for charitable organizations. With the aid of the media promotion and the support from LifeCare Ambassadors & Leaders, the total number of policy donors has reached 10,000 and the donated figures under the Policy Donations Program has accumulated to HK\$400 million of which more than HK\$15 million had been paid to the needed and the beneficiaries.



禁止招募政策指引 | Recruitment Prohibition Policy Guideline

1. 香港人壽保險從業員協會「保協」舉辦之各項活動，旨在讓本會會員在誠懇，彼此關懷和真誠分享的氣氛下，互相交流心得、經驗和知識。
2. 倘若會員在本會舉辦之任何課程/活動進行招募從業員之行為或違反協會宗旨之活動，將嚴重損害上述活動目的。因此，「保協」會按照政策，譴責任何人士在本會之課程/活動過程中向參加者進行招募之行為。
3. 任何被証實違反此政策之會員，其會員身份、申請入會、參加活動及報讀課程之資格將被褫奪。所繳之學費或費用恕不退還。

1. The purpose of all functions organized by LUAHK is to provide exchange of ideas, experiences and knowledge among members of the Association in an atmosphere that encourages an attitude of caring and sharing.
2. LUAHK believes that such purpose would be seriously undermined if our functions be used as opportunities for the recruitment of life underwriters. It is a policy of LUAHK, therefore, to condemn any unethical practice of recruiting among participants during the course of any functions/courses organized by the Association.
3. Membership of the Association and admission to the courses organized by LUAHK may be denied to persons who are found to be violators of this policy or the Law of Hong Kong. No refund will be made under this circumstances.

會員承諾 | Membership Pledge

為甚麼要選擇「香港人壽保險從業員協會」的會員作為保險顧問呢？

因為「香港人壽保險從業員協會」的會員都要遵守下列約章：

『身為「香港人壽保險從業員協會」會員，我謹承諾：

我必以**客戶利益為先**，而以公司及個人利益為次。

我必以最高的專業水準**服務**客戶。

我必**尊重**客戶私隱，絕不讓個人或商業資料外洩。

我必**捍衛**人壽保險業的利益。

我必**遵守**「香港人壽保險從業員協會」的會章、附例及專業守則。』

因此閣下大可信賴本會會員提供的保險服務。

此外，閣下如發現本會會員涉嫌違反本會的專業守則，請立刻聯絡本會「專業操守監察委員」，如查明屬實，違規者必按會章，予以處分。

Why Choose LUAHK members as Your Life Insurance Agents?

All LUAHK members are required to uphold the following Membership Pledge:

"As a member of The Life Underwriters Association of Hong Kong (LUAHK), I pledge that I will always:

PLACE the interests of policyowners and prospective purchasers before those of any insurer or myself;

MAINTAIN the highest standards of professional competence in order to advise policy holders and prospective purchasers to my ability;

RESPECT the confidentiality of policy owners and prospective purchasers and carefully guard any information which becomes known to me regarding their personal and business affairs;

UPHOLD the best interests of life insurance industry and;

COMPLY with the Memorandum and Articles of Association, By-laws and Code of Ethics of The Life underwriters Association of Hong Kong."

That is why you can be confident in choosing LUAHK member to take care of your life insurance coverage.

Most importantly, should you find unethical practice of LUAHK member in handling your insurance matter, particularly when he/she violates any Code of Ethics of LUAHK, you can lodge your complaint to the Professional Practice Department of the LUAHK Executive Committee. Prompt investigation will follow.

為何要加入LUAHK? | Why Join LUAHK?

- 國際化聯繫
- 最多會員、最具代表性
- 作為與政府有關部門的諮詢橋樑
- 會員福利豐厚
- 協助會員不斷學習、自我增值
- 協助會員持續進修爭取學分
- 提供最新保險市場資訊
- 增加與業界精英交流機會
- 頒發保險界最具代表性獎項
- 提高會員專業形象有助會員推銷
- 協會專業操守準則、提高客戶信心
- 協會會員 = 優質保證

- We have linkage with International Life Insurance Organizations.
- We are the largest association in terms of number of members, representing the life insurance practitioners of Hong Kong.
- We communicate on behalf of our members with the related government bodies.
- We provide lots of value-added services/benefits to our members.
- We create context such as training courses/seminars/convention for members to learn, grow and excel.
- We offer training and educational programmes for members to comply with the upcoming mandatory continuing professional development's requirement.
- We provide the most current market trend and information of our trade.
- Members have chances to meet elites of the industries through our functions.
- We have prestigious prize presentations.
- We uphold the professional image of our members that makes their clients to entrust them in taking care of their insurance services.
- We demand our members for their compliance with LUA Code of Ethics, which increases their clients' confidence.
- LUA members = Quality

十大專業守則

Code of Ethics

香港人壽保險從業員協會（簡稱「保協」）致力提高業內人士的道德操守，並印製了一本《香港人壽保險從業員專業守則》（Code of Ethics），列出以下多項專業道德守則，籲請同業遵守：

1. 客戶的利益應放在首位

保險從業員應將客戶利益放在自己及公司利益之上，盡全力為客戶提供服務。

2. 客戶資料必須保密

客戶的個人資料應絕對保密，不可外洩。

3. 推介合適的保險服務及產品

產品要切合客戶需要，及考慮客戶的供款能力，不要貪圖豐厚佣金。

4. 清楚解釋投保計劃書

讓客戶清楚了解所購買保險的重要條款，特別是長期性保險計劃，及中途退出供款計劃應注意事項。

5. 不可錯誤解說

壽險從業員在推介產品時不可提供虛假資料或誤導性的聲明（Misrepresentation）。

6. 不可譏謗：

壽險從業員應維護壽險業，不可譏謗業內其他公司、其壽險計劃及代理人等，以免影響公眾對壽險業的信任。

7. 不可回佣

壽險從業員不可直接或間接向客戶提供回佣（折扣優惠）。

8. 不可游說客戶轉換個人壽保險單

壽險從業員不可直接或間接鼓勵客戶隨便轉換保單，避免造成業內惡性競爭及損害客戶利益。

9. 慎重處理新團體保險保單及退休金計劃

壽險從業員在重新安排及處理團體保險及退休金計劃時，應盡力保護客戶的利益，同時兼顧原有安排下所有參與者應享的權利。

10. 不可私取費用

除保險公司所釐訂應收取的保費或費用外，壽險從業員不可多收，或企圖多收任何額外的保費或費用。所有從客戶收取所得的保費或費用必須立刻交回保險公司。

Definitions

"Life Underwriter" shall mean a person who is a member of the Life Underwriters Association of Hong Kong.

"Life Insurance" shall mean all individual life policies, policy riders and annuity contracts and group insurance policies issued by a life insurance company, whether or not such policies contain provisions for cash surrender or paid up values, and any contract under which the reserve, or part thereof, varies in amount depending on the market value of a specified group of assets.

"Group Insurance" shall mean all policies whereby the lives of a number of persons are insured severally under a single contract between an insurer and an employer or other person.

"Client" shall mean a policyholder or prospective policyholder or any other person whom the life underwriter serves in a professional capacity.

1. Priority of Client's Interests

A life underwriter shall place the interests of his clients before his own and shall advise them to the best of his ability without bias and without regard for his own personal advantage.

2. Confidential Information

A life underwriter shall respect the confidentiality of his clients and carefully safeguard any information which becomes known to him regarding their personal and business affairs.

3. Suitability of Insurance

A life underwriter shall ensure as far as possible that any policy recommendations are suitable to the needs and not beyond the resources of his clients.

4. Explanation of the Policy

A life underwriter shall explain all the essential provisions of the policy being recommended and ensure as far as possible that the client understands what he is committing himself to and in particular draw attention to the long term nature of the policy and to the consequent effects of early discontinuance.

5. Misrepresentation

A life underwriter shall also ensure that material information passed to him by, or on behalf of, the insured are reforwarded to the insurer before the issuance of a life policy.

6. Defamation

A life underwriter shall uphold the institution of life insurance and refrain from making statements of a misleading or defamatory nature which might cause members of the public to lose confidence in any life insurance company, its policies or its agents.

7. Rebating

A life underwriter shall not, directly or indirectly, rebate or attempt to rebate all or any part of premium for life insurance.

8. Replacement

A life underwriter shall not, where it could be detrimental to the interests of the client, directly or indirectly, induce or attempt to induce a client to lapse, forfeit, or surrender for cash or for paid up or extended insurance, or for other valuable consideration, any existing contract of individual life insurance in order to replace it with another contract for individual life insurance.

9. Transfer of Group Insurance or Retirement Benefit Business

A life underwriter in placing new group insurance or retirement benefit business shall, to the best of his ability, endeavour to protect the interest of the client and the rights of existing participants with regard to any existing arrangements.

10. Fees and Premium

A life underwriter shall not overcharge, or attempt to overcharge, any fees or premium other than those officially laid down by the insurer. All fees or premium collected by a life underwriter from the insured must be forwarded to the insurer without delay.

優質銷售指引

Best Practice Guidelines

1. 了解你的客戶並推介合適產品

查詢客戶的背景、投保動機及目標，了解對方工作及收入來源的穩定性，從而以專業的角度為對方作出合適的投保建議，並推介以客戶的需要為依歸的產品，從而協助客戶完成人生不同階段的保障及理財目標。

2. 於冷靜期內送遞保單

必須於冷靜期之時限內，將已發出的保單交到客戶手上，從而保障客戶能享有冷靜期的權利。

3. 清楚講解保單內容

必須向客戶清楚講解保單中承保及不承保的範圍，以及提醒客戶當中重要的條文及細則，例如：等候期、保費寬限期、自殺條款等。

4. 詳細解釋產品的潛在回報及風險

向客戶清楚講解投連保險及投資計劃的內容，以及相關投資項目的價值。切勿誇大預期的回報或隱瞞當中涉及的風險。讓客戶明白投資回報可升可跌，必須因應自己能承受風險的能力作出投保的決定。

5. 謹慎處理轉保事宜並清楚說明有關利弊

當客戶決意轉保，應清楚向對方解說當中的利弊，以及填寫「客戶保障聲明書」並講解當中的內容及實際影響，包括：保險公司可能要重新審視客戶的健康狀況，而新保單的等候期及自殺條款等亦需要重新計算等。

6. 協助跟進理賠服務

從業員應盡力協助及向客戶解釋理賠的程序及所須文件，務求協助客戶能盡快獲得賠償，展現保險工作的意義。

7. 妥善處理客戶資料以保障客戶私隱權利

應將投保人的個人資料、保單內容、索償文件及相關資料保密，不可隨意運用，並必須妥善處理，包括：放置、儲存及銷毀，以保障客戶的私隱權。

8. 適當處理客戶的保費

必須將個人的金錢與客戶交付的保費清晰劃分，並將客戶的保費於行業守則指定的時限內交回保險公司，亦切勿挪用客戶的保費。

9. 與客戶保持聯繫並給予最新資訊

由於客戶在不同時間會有不同的需要，因此從業員須與客戶保持聯繫，向客戶提供最新的資訊，以及給予專業的保險及理財建議。

10. 清楚及遵守相關行業法規

同業應了解並遵守由監管機構、所屬公司及「保協」所發出的行業法規及指引，並加以落實遵守。同時，亦要留意行業法規的變更及修訂，如遇到不清楚的地方，可主動向有關機構或公司法規部查詢。

1. Know your client and recommend suitable products

The intermediary should inquire about the clients' backgrounds, their motives and objectives of purchasing insurance plans, and the stability of their income sources in order to provide appropriate investment recommendations from professional point of view. In addition, the recommendations on insurance products should base on clients' needs to help them to accomplish their goals in protection and financial planning at different stages of life.

2. Deliver the policy within the cooling off period

It is necessary to hand-in the issued policy to the client within the cooling off period in order to secure customer's right during cooling off period.

3. Provide clear explanation on policy's details

It is necessary to clearly explain to clients on the scope of coverage of their insurance plans, and to remind them about the important provisions and rules stated in the policy, such as the waiting period, the premium grace period, and the suicide clause etc.

4. Elaborate the potential returns and risks of the product

The intermediary should clearly explain the contents of Investment-Linked Assurance Scheme (ILAS) and investment plan, as well as the values of relevant investments to the clients. The intermediary should never exaggerate the expected rate of return or cover up the risks that may involve, and should let the clients understand the investment return may go up and down and they must make their own insurance decision based on the risk taking abilities.

5. Handle policy replacement prudently and declare the relevant benefit and loss clearly

It is necessary to elaborate the pros and cons to the client when he/ she has decided to replace an existing insurance policy. Also the intermediary is required to complete the Customer Protection Declaration Form ("CPDF") and explain the contents and actual impact on policy replacement to the clients. For example, the insurer may have to reassess the insured's health condition, and the calculation of waiting period and suicide clause of the new policy will be restarted.

6. Support claims follow ups

Insurance intermediaries have to do their utmost in assisting and explaining to clients about the procedures and documents required for insurance claims in order to help clients to receive payment promptly, signifying the value of insurance services.

7. Handle client's information properly to protect personal privacy

It is necessary to keep clients' information, contents of insurance policies, claims documents and relevant information in high confidentiality. To safeguard clients' privacy, it is prohibited to use their information arbitrarily and the intermediaries must handle, store and dispose the documents in a proper manner.

8. Handle clients' premium properly

There must be a clear differentiation over client's premium from the intermediary's own money. If the intermediary received money from the clients as insurance premium, he / she is required to hand over the money to the insurer within the designated period set by the industry regulation, and arbitrary usage of client's premium is strictly prohibited.

9. Maintain close tie and provide updated information to clients

Clients have different needs over time. Thus intermediary has to maintain close tie with clients and provide updated information in order to provide professional insurance and financial recommendations to clients.

10. Knowledgeable and comply with applicable industry guidelines and regulations

Insurance intermediaries have to understand, implement and comply with the industry guidelines and regulations issued by regulators, insurers and LUAHK. In the meantime, they have to keep abreast of the updates and modifications of industry regulations. In case of any doubts, they should take the initiative to seek clarifications from the related regulator or the compliance department of the affiliated insurers.

行政會議非官守議員召集人及立法會議員獻辭

Message from the Convenor of the Non-Official Members of the Executive Council, HKSAR and the Legislative Council Member



葉劉淑儀太平紳士，
大紫荊勳賢，GBS
The Hon Mrs. Regina
Ip, GBM, GBS, JP

行政會議非官守議員召集人
立法會議員
The Convenor of the Non-Official Member
of the Executive Council, HKSAR and The
Legislative Council Member

葉劉淑儀

行政會議非官守議員召集人
立法會議員

大紫荊勳賢
金紫荊星章
太平紳士

宏籌益展 駿譽日隆
專業創新 通財惠民

香港人壽保險從業員協會二零二三年

財經事務及庫務局局長獻辭

Message from Secretary for Financial Services and the Treasury



許正宇太平紳士，GBS
The Hon Christopher
Hui, GBS, JP

財經事務及庫務局局長
Secretary for Financial Services and the
Treasury

財經事務及庫務局局長許正宇



雋才碩志
擘劃宏圖

香港人壽保險從業員協會二零二三年



行政會議成員及立法會保險界議員獻辭

Message from the Members of the Executive Council, HKSAR and the Legislative Council Member



陳健波太平紳士，GBS
The Hon. K. P. Chan,
GBS, JP

行政會議成員及
立法會保險界議員
The Members of the Executive Council,
HKSAR and
the Legislative Council Member

行政會議成員
立法會議員
陳健波

保協賢勞半世紀
祝願興旺一百年

香港人壽保險從業員協會二零二三年

立法會保險界議員獻辭

Message from the Legislative Council Member



陳沛良先生
Mr. P.L. Chan

立法會議員
Legislative Council Member

立法會議員
陳沛良

集賢匯智
興業利民

香港人壽保險從業員協會二零二三年

財經事務及庫務局副局長獻辭

Message from Under Secretary for Financial Services and the Treasury



陳浩濂太平紳士
Mr. Joseph Chan, JP
財經事務及庫務局副局長
Under Secretary for Financial Services and
the Treasury

財經事務及庫務局副局長
陳浩濂



光弘專業
卓獻香江

香港人壽保險從業員協會二零二三年

保險業監管局主席獻辭

Message from the Insurance Authority



姚建華太平紳士
Mr. Stephen Yiu, JP
保險業監管局主席
Chairman, Insurance Authority

保險業監管局主席
姚建華

專業幹練
通財惠羣

香港人壽保險從業員協會二零二三年

「保協」贊助人獻辭
Message from the Patron of LUAHK



陳智思太平紳士，大紫荊勳賢，GBS
Hon. Bernard Charnwut Chan, GBM, GBS, JP
亞洲保險有限公司主席
Chairman, Asia Insurance Co. Ltd.

凝 聚 業 界
卓 績 弘 彰

亞洲保險有限公司主席 陳智思

香港人壽保險從業員協會二零二三年

亞太區財務策劃總會主席獻辭
Message from the Asia Pacific Financial Services Association (APFinSA)



江德華先生，PBM
Mr. Matthew Kang,
PBM

亞太區財務策劃總會主席
Chairman, Asia Pacific Financial Services Association (APFinSA)

On behalf of the Asia Pacific Financial Services Association (APFinSA), it is an honor and privilege to extend my heartfelt congratulations to the Life Underwriters Association of Hong Kong (LUAHK) on its remarkable 50th Anniversary. This significant milestone stands as a testament to the dedication, commitment, and professionalism that LUAHK has demonstrated over the years in serving both its members and the community at large.

The journey of half a century is a journey of growth, resilience, and evolution. LUAHK's unwavering dedication to promoting excellence within the life insurance industry has not only contributed to the development of Hong Kong's financial landscape but has also played a pivotal role in enhancing the lives of countless individuals and families through its services.

In an era of constant change and evolving customer needs, the role of life underwriters has never been more crucial. Your expertise, insights, and personalized approach in helping individuals navigate the complex landscape of insurance and financial planning have provided a sense of security and peace of mind to people from all walks of life. Your commitment to upholding the highest standards of professionalism and ethical conduct is a shining example for the entire financial services industry.

As the Chairman of APFinSA, an organization that represents the interests of financial professionals across the Asia Pacific region, I commend LUAHK for its dedication to fostering collaboration and knowledge sharing. Your efforts in organizing seminars, workshops, and events have not only enriched the professional development of your members but have also facilitated the exchange of ideas and best practices on a regional scale.

As we celebrate LUAHK's golden jubilee, let us reflect on the achievements of the past and look forward to the opportunities that lie ahead. In a rapidly changing world, LUAHK's role in advocating for the importance of life insurance, financial literacy, and sound financial planning remains indispensable. Your association's continued pursuit of excellence and innovation will undoubtedly shape the future of the industry and positively impact the lives of those you serve.

May this anniversary not only be a time of celebration but also a moment to reaffirm your commitment to the principles that have guided LUAHK for five decades. Together, let us continue to inspire, educate, and elevate the standards of our profession, fostering a brighter and more secure financial future for all.

Once again, congratulations on this remarkable achievement. Here's to 50 years of excellence and to many more years of continued success.

香港保險業聯會獻辭

Message from the Hong Kong Federation of Insurers



李紫蘭女士
Ms. Orchis Li

香港保險業聯會主席
Chairman, The Hong Kong Federation of Insurers

香港保險業聯會主席
李紫蘭

懋績卓著
砥礪前行

香港人壽保險從業員協會二零二三年

香港保險業聯會壽險總會獻辭

Message from the Life Insurance Council



馮偉昌先生
Mr. Alger Fung

香港保險業聯會壽險總會主席
Chairman, Life Insurance Council,
The Hong Kong Federation of Insurers

香港保險業聯會壽險總會主席
馮偉昌

聚賢匯智
敬業惠群

香港人壽保險從業員協會二零二三年



2023年執行委員會

The Executive Committee 2023



姜楚芝小姐
Ms. Keung Chor Gee May
會長
President



謝立義先生
Mr. Tse Lap Yee Stanley
上任會長
Immediate Past President



曾繼鴻先生
Mr. Tsang Kai Hung Henry
副會長 (行業事務部)
Vice President
(Industry Affairs)



黃銘淇先生
Mr. Wong Glen
副會長 (項目統籌部)
Vice President
(Event Coordination)



羅永健先生
Mr. Law Wing Kin Kent
副會長 (會員部)
Vice President
(Membership)



黃坤成博士
Dr. Wong Kwan Shing Bowen
副會長 (保協培訓學院)
Vice President
(LUA Academy)



陳頌琳小姐
Ms. Chan Chung Lin Carrie
副會長 (公關部)
Vice President
(Public Relations)



高廣恩先生
Mr. Ko Kwong Yan Stephen
副會長 (社會服務發展部)
Vice President
(Community Service)



潘立紅小姐
Ms. Poon Lap Hung Diane
名譽司庫
Honorary Treasurer



袁寶潔小姐
Ms. Yuen Bo Kit Teresa
名譽秘書
Honorary Secretary



陳倬延先生
Mr. Chan Cheuk Yin Churchill
執委會理事
Executive Committee



陳巧霖小姐
Ms. Chan Hau Lam Piann
執委會理事
Executive Committee



陳國贊先生
Mr. Chan Kwok Tsan Thomas
執委會理事
Executive Committee



陳慧英小姐
Ms. Chan Wai Ying Susanna
執委會理事
Executive Committee



陳逸洵先生
Mr. Chan Yat Kwan Garry
執委會理事
Executive Committee



鄭鏗源先生
Mr. Cheng Hang Yuen Henry
執委會理事
Executive Committee



鄭禮祺先生
Mr. Cheng Lai Ki Andy
執委會理事
Executive Committee



莊青育小姐
Ms. Chong Ching Yuk Veronica
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Executive Committee



何家文先生
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李佩珊小姐
Ms. Li Pui Shan Zen
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李玉樹先生
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馬驊伯先生
Mr. Ma Hua Ba Alex
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Executive Committee



譚智謙先生
Mr. Tam Benjamin Chi Him
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Executive Committee



湯恩銘先生
Mr. Tong Yan Ming Alvin
執委會理事
Executive Committee



謝倩昕小姐
Ms. Tse Sin Yan Carol
執委會理事
Executive Committee



王學良先生
Mr. Wong Hok Leung Raymond
執委會理事
Executive Committee



邱錦文先生
Mr. Yau Kam Man Clarence
執委會理事
Executive Committee

會長報告

Report from the President



姜楚芝小姐

Ms. May Keung

會長 President

2023年乃「保協」創會50周年，本人十分榮幸能在這個特別時刻擔任會長，與會員同業和廣大市民分享這份喜悅。回顧協會今年的發展，我們早在年初時已把A.C.E.，即Anniversary（周年慶）、Consolidation（整合）及ESG（環境、社會、管治）定為今年的工作重點，並先後推出多項新猷。

以「周年慶」為例，我們除了製作微電影City of Angels，推廣保險業的社會價值外，又舉辦了保協50載晚宴與眾同樂，並就一眾前會長及業界友好的支持予以由衷感謝。此外，我們還先後於紅隧海底隧道外刊登大型廣告，並於領展商場舉行展覽，讓市民對業內的優秀精英，以至「保協」和行業發展有更深入的認識。

至於「整合」方面，配合行業的未來發展，我們整合了多個獎項、課程及活動，並聚焦於「卓越誠信顧問」（MTA）、「認可財富管理誠信顧問」（CTA）及「大灣區」（GBA）3大領域。

此外，「保協」於年內推出了多項與ESG相關的措施和活動，包括進一步落實無紙化，並把聯合國可持續發展目標（SDGs）納入執委會及職員手冊、資助資深員工修讀認可ESG策劃師（CEP®）課程，協助協會制定及執行合適的ESG政策。而今年協會在環保促進會「聯合國可持續發展目標香港成就獎」中脫穎而出，獲頒「最佳中小企獎」，反映我們的努力深受社會肯定。同時我們亦有繼續舉辦各類型的慈善公益活動，夥拍由行業精英組成的義工團隊，為社會上有需要的社群服務。

上述活動得以順利開展，實在有賴一眾執委會成員與協會職員的努力，加上一眾前會長、會員同業及公眾的支持。本人在此再次感謝各位過去一年對「保協」的支持，並期望大家積極參與協會舉辦的活動，攜手推動行業實現可持續發展。

2023 celebrates the 50th anniversary of LUAHK. I am very honoured to serve as the president at this very special moment and share this joy with our members, practitioners and the public. Reviewing the development of the association in the year, we already set "A.C.E.", which means Anniversary, Consolidation and ESG as the focus of work at the beginning of this year and successively launched a number of new initiatives.

Taking "Anniversary" as an example, we organised the LUAHK 50th Anniversary Banquet to share the joy and take the opportunity to thank our past presidents and friends from the industry who gave us support, in addition to the production of a micro-film "City of Angels" to promote the social value of insurance. We placed ads on the large billboards outside the Cross-harbour Tunnel and held exhibitions in the Link shopping malls, giving the public a better understanding of the elites in the insurance sector, LUAHK and the industry's development.

While for "Consolidation", looking forward to the industry's future development, we have integrated various awards, courses and activities with a focus on 3 areas including MTA, CTA and GBA.

In addition, LUAHK launched a number of ESG-related measures and activities during the year, including further implementation of the paperless operation, incorporating the UNSDG into the executive committee and staff manuals, subsidizing senior staff to study The Certified ESG Planner (CEP®) course, and to help the association to formulate and implement the most suitable ESG policies. LUAHK was awarded the "Best SME" of the Green Council "United Nations Sustainable Development Achievement Awards", indicating that our efforts were highly recognised. We also continued to organise different charitable activities, partnering with volunteer teams composed of business leaders to serve the needy in the society.

Thanks to the efforts of the executive committee members and association's staff, our past presidents, members, practitioners and the public, all these activities were smoothly launched. I would like to thank you again for your support to LUAHK in the past year. I hope that you will enthusiastically join our activities and join hands with us to promote sustainable development in the industry.

上任會長報告

Report from the Immediate Past President



謝立義先生

Mr. Stanley Tse

上任會長 Immediate Past President

今年是「保協」成立50周年，本人喜見一連串的50周年慶活動如「保協50載啟動禮」、「City of Angels廣告」、「保協50載晚宴暨卓越誠信顧問大獎頒獎禮」，以及「穿梭保險50載商場展覽」等自年初起逐一成功舉辦。透過有關活動，相信無論是會員同業，還是普羅大眾都對「保協」以至本港保險業的發展有更進一步的認識，在此實在需要感謝一眾前會長、今屆會長與執委會成員、各活動籌委會成員及協會職員的同心協力，為「保協」踏入50周年添上更多喜悅和色彩。

隨着協會邁向新一頁，「保協」亦積極配合可持續發展的大方向，推行ESG（環境、社會及企業管治）策略，包括在日常營運中進一步落實無紙化、改善員工福利，另外又繼續舉辦各類型的慈善公益活動，為社會上有需要的社群服務。

在大家的努力下，「保協」在今年的「聯合國可持續發展目標香港成就獎」中獲選為「最佳中小企獎（機構獎項）」，足見我們的工作深受社會各界的認同。本人期望協會全人未來繼續努力整合不同資源，使我們的營運表現持續提升，同時善用收益，確保協會財政穩健，實現可持續發展，繼續為支持香港成為國際金融中心出一分力。

This year marks the 50th anniversary of LUAHK. I am delighted to see the successful launch of a series of events celebrating our gold anniversary from the beginning of the year such as the "Launching Ceremony of LUAHK 50th Anniversary", "City of Angels advertisement", "LUAHK 50th Anniversary Banquet cum Master Trusted Adviser Award Presentation" and the "50 Years of Insurance - Shopping Mall Exhibitions". I believe that no matter our industrial practitioners or the public have gained a better understanding of our association and the development of the insurance industry in Hong Kong through all these activities. At the same time, I really have to thank all the past presidents, our current president and committee members, members of the organizing committees of various activities, and the staff of the association for their efforts, bringing more joy and happiness to our 50th anniversary.

Moving to a new chapter, the association is actively working in the direction of sustainable development and implementing ESG strategies, including further executing a paperless operation and improving employee welfare in our daily work. We will continue to organise different charity activities to serve the needy in the society.

Thanks to everyone's efforts, the Association was awarded as the "Best SME (Organisation Award)" in this year's "United Nations Sustainable Development Achievement Awards". The award indicated our work was highly recognised by various sectors of the society. I hope that our fellow association members will continue to integrate different resources to improve our operational performance, and effectively utilize our proceeds to ensure the association's financial stability and sustainable development, contributing to maintaining Hong Kong's position as an international financial centre.

名譽司庫報告 Report from the Honorary Treasurer



潘立紅小姐
Ms. Diane Poon

名譽司庫 Honorary Treasurer

過去一年，環球經濟逐步走出疫情陰霾，「保協」亦抱着穩中求進的理念為會員提供各類適切的服務，而配合協會成立50載，我們特別撥備舉行多項活動如「保協」50載晚宴、商場展覽等，在慶祝協會成立半世紀的同時，加深大眾對協會和行業的了解。

隨着社會與經濟發展步伐重拾正軌，「保協」積極拓展服務領域，例如在前海成立諮詢公司辦公室，為會員提供一個內地服務據點；另外又先後舉辦多次大灣區交流活動和保協大灣區日，促進會員與當地人士的交流，從而深入了解區內的发展情況，發掘更多機遇。未來，「保協」會繼續有效地運用資源，為會員、業界以至社會提供更多與時並進的服務。

The global economy has gradually emerged from the haze of the epidemic in the past year. LUAHK, aiming at making steady progress, provided various services suitable for the members to help them further develop. Celebrating the 50th anniversary of the association, we specially launched different events including the LUA 50th anniversary Banquet and mall exhibitions. Marking the glorious establishment of the association, these events also gave a more comprehensive idea of LUAHK and the industry to the public.

While the society and the economy have come back on the right track, LUAHK, eagers to expand its service scope, has been allocating more resources to aid our members. A consulting office was set up in Qianhai to act as a Mainland service base; a series of GBA exchange events and LUA GBA Days has been held to foster communication between our members and the local community. Our members would be able to explore the GBA development and locate more opportunities. The association will continue to effectively use the resources to offer more advanced services to the members, the insurance business, and the society.

名譽秘書報告 Report from the Honorary Secretary



袁寶潔小姐
Ms. Teresa Yuen

名譽秘書 Honorary Secretary

過去一年，「保協」秘書處除了重點跟進協會的行政工作及安排每月的大小會議外，同時積極優化運作模式，以配合協會的可持續發展方針，並為多項大型活動提供適切的支援。以「保協」50周年慶為例，在協會上下全人的努力下，我們先後舉辦了多項大型活動如微电影廣告、慶祝晚宴及商場展覽，不只為協會50周年慶錦上添花，同時亦讓同業及大眾對協會以至行業有更全面的認識。

綜觀保險與財務策劃行業在內地以至全球社會所扮演的角色日益重要，除了為大眾提供多元化的保障方案外，同時亦為經濟發展帶來支持。本人期望並相信「保協」未來會繼續發揮其橋樑角色，代表業界連繫政府、大眾以至不同界別，同心同行，共建更美好的香港。

In the past year, LUAHK's secretariat has been focusing on the association's administrative work and coordinating monthly meetings. We were keen to optimize the operating model, catering to the association's sustainable development policy and providing proper support to various large-scale activities. LUAHK's 50th anniversary celebration has brought together the effort of everyone to organize a micro-film campaign, celebration dinner, and mall exhibitions. All these events, highlighting the joyous atmosphere of the important moment, gave the industrial practitioners and the public a more comprehensive understanding of the insurance sector.

Overall, the insurance and financial planning industry, playing an increasingly significant role in the Mainland and global society, provides diversified protection plans to the public and supports economic development. I hope and believe that LUAHK will continue being the role of a bridge connecting the sector with the government, the public, and different sectors, working together to build a better Hong Kong.



50周年慶活動 | 50th Anniversary Celebration

2023年乃「保協」成立50周年的日子，為紀念這珍貴時刻，協會舉辦了一連串的活動，藉此與眾同樂，並讓大眾更深入認識協會，加強協會在業界以至社會上所扮演的角色和發揮的作用，使更多人明白保險的價值和重要性。

2023 marks the 50th Anniversary of LUAHK. A series of activities were organized to remember this remarkable moment and to allow more people to understand the value and importance of insurance, thus enriching the public's understanding of us, and strengthening our role and function in the sector and society.

保協50載啟動禮活動

The Launching Ceremony of LUAHK 50th Anniversary

「保協」於4月20日舉辦50載啟動禮，邀得一眾業界友好闡述50周年慶將推出之一連串慶祝和宣傳活動，透過不同媒體傳揚保險的社會角色及價值，全面推廣保險業的正面形象。

LUAHK held its The Launching Ceremony of LUAHK 50th Anniversary on April 20, and invited friends from the industry to talk about the celebration and promotional activities. Different media covered the event and brought the insurance sector's social role and value to give the public a positive image of the industry.



「City of Angels」保險照料你我50載之廣告片 Short Film "City of Angels" Brings Out The Message Of Insurance Taking Care Of Us For Half A Century

廣告片邀請了電影導演潘梓然執導製作，由黎學勤 (Jeffery Lai) 主演，以 City of Angels 為主題拍攝影片，闡述保險從業員猶如天使般守護市民，配以令人感動的情節，勾劃出保險從業員日常的工作，希望大眾更容易理解保險從業員的辛勤付出和保險的作用！

Film director Tim Poon was invited to direct and produce a short film starring Jeffery Lai. Themed with "City of Angels", the microfilm explained how insurance practitioners protect citizens like angels. The daily work of the insurance practitioners was depicted in a touching plot, hoping to make it easier for the public to understand the effort of the practitioners and the function of insurance.



「保協」執委與嘉賓祝賀「保協」50周年之短片 A Short Video Of The Executive Committee Members And Guests Congratulating The Association On Its 50th Anniversary

業界翹楚、協會好友、前會長以及一眾的執委員以短片恭賀「保協」50周年慶。

Industry leaders, friends of the Association, Past Presidents and Executive Committee members sent short congratulations messages to the association on its 50th Anniversary.

連結 / Link:

<https://youtu.be/4z0SrUX7nml>



「保協」50載晚宴暨卓越誠信顧問頒獎禮及50周年慶電子特刊 LUAHK's 50th Anniversary Banquet cum MTA Presentation Ceremony and the 50th Anniversary Special Issue Electronic Version

為慶祝「保協」成立50周年，協會特意舉辦「保協50載晚宴暨卓越誠信顧問頒獎禮」，讓業界頂峰獎項得獎者與在場數百位賓客同喜同賀。此外，協會亦為此活動製作了「保協50周年慶」電子刊物，當中集合保險業翹楚及保險公司的恭賀、50周年慶活動介紹、保協「3A」即認可財富管理誠信顧問（CTA）、卓越誠信顧問（MTA）及大灣區（GBA）的簡介與未來發展方針。

In celebration of LUAHK's 50th anniversary, the Association held the "LUAHK 50th Anniversary Banquet cum Master Trusted Award Presentation" for the industry's top award winners and hundreds of guests to celebrate together. The Association specially produced the "50th Anniversary E-booklet (Special Edition)", collecting the congratulations messages from leading insurance practitioners and insurance companies, an introduction of the 50th anniversary celebration activities, and the association's "3As", namely Certified Trusted Advisor (CTAdvisor), Master Trusted Advisor (MTA) and The GBA Club (GBA)'s introduction and future development strategies.



「穿梭保險50載」領展商場展覽 “50 Years of Insurance” - Link Shopping Mall Exhibition

為進一步令香港市民明白保險的價值和保險從業員的工作，以及提升保險業的形象與地位，「保協」聯同各大保險公司在領展4個商場中舉辦：「穿梭保險50載」展。

LUAHK collaborated with major insurance companies to organise "50 Years of Insurance Exhibition" in 4 Link's shopping malls, to further facilitating Hong Kong people to understand the value of insurance and the work of the practitioners.

4 展覽場地及日期 4 Exhibition Venue and Date

黃大仙中心北	Temple Mall North	12/10-15/10
啟田商場	Kai Tin Shopping Centre	26/10-29/10
TKO SPOT (將軍澳)	TKO SPOT (Tseung Kwan O)	16/11-19/11
慈雲山中心	Tsz Wan Shan Shopping Centre	23/11-26/11

50周年特別版-EiD數碼身份卡 50th Anniversary Special Edition - EiD NFC Card

「保協」積極配合行業趨勢與創新科技應用，為會員同業提供相應的支援，包括推出「保協」50周年特別版的EiD NFC電子卡片，讓同業可以透過更方便、創新的方式與客戶聯繫，為客戶帶來嶄新體驗，並展現其與時並進的一面。

LUAHK, in support of our peer members, actively copes with industry trends and takes advantage of innovative technology applications to aid them, including the launch of LUAHK 50th Anniversary special edition EiD NFC electronic name card. The name card allows the insurance practitioners to connect with customers in an easier and more effective way, giving the customers brand-new and technological-advanced experiences.

紅隧廣告橫額 Advertising Banners at the Cross Harbour Tunnel

7月10日起至8月9日，「保協」在紅磡海底隧道外刊登大型廣告橫額，當中集合了部分卓越誠信顧問（MTA）得獎者及「保協」總監會會員，並聯同各大保險公司及商業機構友好，與廣大市民分享協會50周年慶的喜悅。

LUAHK placed advertising banners at the Hung Hom entrance of the Cross Harbour Tunnel from July 10 to August 9. Some of the MTA winners, members of "The Directors' Club by LUAHK", with major Insurance Companies and our commercial sponsors congratulated the Association's achievements and shared the joy with the public by supporting the campaign.





「保險條例ICU」研討會 | Insurance Regulations ICU



百變保真任你想填色大賽 | Bobo Colouring Contest



「保協」前海諮詢有限公司辦公室開幕
LUAHK's branch office was opened in Qianhai



第三十一屆傑出火壽保險經理及營業員獎頒獎典禮 | The 31st DMA & DAA award presentation



《世上只有爸爸好》慈善電影欣賞會 | Fate Charitable Movie Event



保單捐贈計劃嘉許禮 | Commendation Ceremony for Policy Donation Programme



2023年香港及澳門百萬圓桌會日 | 2023 MDRT Day (Hong Kong and Macau)



卓越誠信顧問大會 | MTA Convention Day



2023優質服務頒獎典禮
2023 Quality Service Award Presentation Ceremony



保協培訓學院 | LUA Academy



愛·連繫一衝出社區半天遊 | Love • Connection - A half day-trip out of the community

會員部

Membership Department



會員部主席報告

Report from the Chair, Membership Department



羅永健先生
Mr. Kent Law

副會長（會員部）
Vice President (Membership Department)

今年初，香港步入復常軌道，不過受外圍因素影響，保險業新入職人士的數目相應減少，為「保協」會員部帶來不少挑戰。猶幸各部門人員及執委群策群力，不斷構思更多會員福利及推薦迎新入會計劃，令會務得以維持穩定，致使會員人數仍然無懼挑戰，繼續保持相若水平！

適逢今年協會迎來成立50周年的里程碑，「保協」一方面繼續舉辦深受會員歡迎的持續專業培訓課程，以及多個具有高度認受性的獎項，如保協傑出新星獎（New Star Awards）、優質顧問/經理/領袖大獎（QAA/QMA/QLA Awards），以及卓越誠信顧問大獎（MTA Awards）等，推動行業不斷求進；另一方面，協會又推出一系列主題如中西醫療資訊和環球投資等領域的會員講座，全方位緊貼市場發展及會員所需，幫助他們塑造更專業的形象。

展望未來的會務發展，會員部將不遺餘力，繼續為會員爭取更多專屬優惠和活動，並會進一步提升及優化電子會員系統，與同業攜手向前，全面提升專業水平。

Hong Kong started to get back on track at the beginning of this year. However, with the impact of external factors, the number of new practitioners decreased accordingly, posing challenges to the membership department of LUAHK. Fortunately, our executive committee members and department staff worked together to enhance member benefits and launch the member referral scheme to stabilise our business and the number of members was kept at a similar level!

This year, LUAHK is celebrating its 50th anniversary. The association carries on organising Continuous Professional Development training programmes and various highly recognised awards, such as the New Star Awards, QAA/QMA/QLA Awards and the MTA Awards to foster the ongoing improvement of the industry. The association also launched a series of seminars exclusively for members, themed from Chinese and Western medical information to global investment, catering to market development and the needs of our members to help them build a more professional image.

Looking forward to the future development of the membership business, our department will keep seeking for more exclusive member benefits and organising more activities. The electronic membership system will also be further improved and optimised. We will work together and move forward with our practitioners to comprehensively enhance our professional standard.



優質顧問 / 經理 / 領袖大獎

Quality Advisor / Manager / Leader Award (QAA/ QMA/ QLA)



秉承推動保險業發展及提升業界專業水平的宗旨，「保協」特意設立優質顧問大獎（QAA）、優質經理大獎（QMA）及優質領袖大獎（QLA）。大獎以「優質服務 專業態度」為題，得獎顧問必須符合業績要求和行業法規，方可得獎。

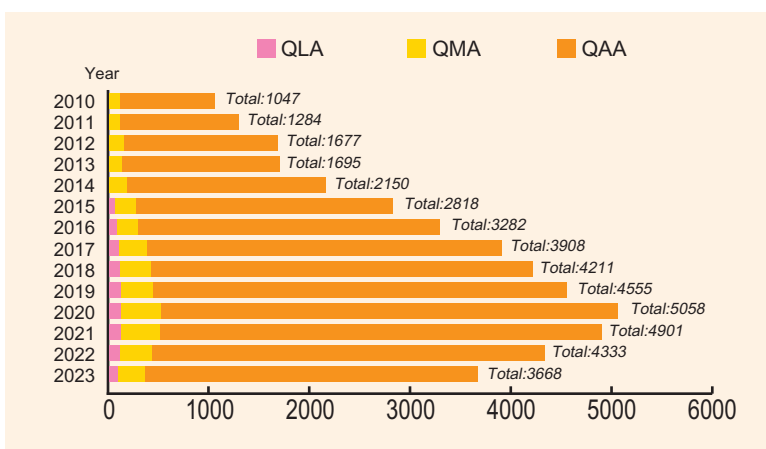
迎接大獎舉辦第13屆，今年錄得近3,700人獲獎，足見大獎一直深得一眾保險公司及普羅大眾認可，得獎者實為業績、操守及誠信兼重，為保險業界的一個優質標誌。

為嘉許各得獎者，協會特別邀請得獎者出席頒獎禮，製作個人領獎短片。短片除了紀錄得獎者珍貴的獲獎時刻外，同時收錄「保協」會長、所屬公司管理層的祝賀，為得獎者的努力成果留下美好回憶。

Committed to fostering the development of the insurance industry and enhancing the professional standards of the sector, LUAHK especially established the Quality Advisor Award (QAA), Quality Manager Award (QMA) and Quality Leader Award (QLA). Themed with "Quality Service and Professionalism", the awarded practitioners are required to comply with the performance requirements and industry regulations.

Celebrating the 13th anniversary of the awards, we have recorded nearly 3,700 awardees, proving that the awards have always been recognised by insurance companies and the public. The awardees representing the benchmark of performance, ethics and integrity are indeed the quality mark of the insurance industry.

LUAHK invited the awardees to the presentation ceremony in celebration and commendation of their excellent performance. Personalised video recording of the precious moments of awardees would be produced on-site. The video is a memoir of the awardee's precious moments, featuring the awardees' outstanding works, and blessings from LUAHK President, and their companies' management level.



保協傑出新星獎 | LUA New Star Award

由「保協」舉辦的「保協傑出新星獎」今年踏入第4屆，此獎項獲得多間保險公司及新晉同業支持，認受性愈來愈高。「保協傑出新星獎」不但對新晉同事的能力給予肯定及認同，也為其客戶及家人帶來信心，同時可協助各大保險公司鼓勵新人以贏得獎項，力爭佳績為發展目標，打造更多銷售精英。

We are pleased to announce that the LUA New Star Award is celebrating its 4th anniversary. The award has been growing with the support and recognition of various insurance companies and budding industrial practitioners. It is an honour for the new industrial practitioners and an affirmation of their competence. Their clients and families will also be proud of them.

The award is also a goal for the insurance companies to encourage their new joiners to reach, which helps the companies to train and develop more professionals in the sector.



2023 保協傑出新星獎
LUA New Star Award 2023

上半年度
First Half Year

保協
傑出新星獎
LUA New Star Award
2023

獎項申請準則

- 申請者必須為行業新人（請符合以下其中一項條件）
 - A. 於2022年1月1日或之前加入保險行業，或
 - B. 於2022年1月1日或之前獲委任為保險代理人，或在任何一間保險公司，以獲委任代理記成為保險代理人或業務經紀
- 必須為2023年之新晉專業人士
- 必須於1/2023年1月1日（即6月30日）前獲以下「業績要求」
 - 業績：FYC HK\$42,000 或 FYP HK\$326,000 及 6個月內獲保費總額
 - 業績：FYC HK\$24,000 或 FYP HK\$226,000 及 6個月內獲保費總額
 - 業績：FYC HK\$168,000 或 FYP HK\$204,000 及 6個月內獲保費總額
- 「FYC」為獲保費總額 FYP 為保費總額
- 「6個月」指由獲委任日期起計
- 獲名額：HK\$200
- 獲獎截止日期：2023年7月31日
- 獲獎者必須親身，不能再次申請

得獎者榮譽

- 專業證書
- 半年獎狀
- 獲頒發專業證書
- 獲頒發獎狀
- 獲頒發獎狀
- 獲頒發獎狀

查詢熱線：2670 2256

2023 保協傑出新星獎
LUA New Star Award 2023

下半年度
2nd Half Year

保協
傑出新星獎
LUA New Star Award
2023

報名截止日期
2024年1月31日

獎項申請準則

- 申請者必須為行業新人（請符合以下其中一項條件）
 - A. 於2022年1月1日或之前加入保險行業及成功獲批保牌紀錄；或
 - B. 於2022年1月1日或之前獲委任為保險代理人，或在任何一間保險公司，以獲委任代理記成為保險代理人或業務經紀
- 必須為2023年之新晉專業人士
- 必須於1/2023年7月1日（即12月31日）前獲以下「業績要求」
 - 業績：FYC HK\$168,000 或 FYP HK\$204,000 及 6個月內獲保費總額
 - 業績：FYC HK\$24,000 或 FYP HK\$226,000 及 6個月內獲保費總額
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- 「FYC」為獲保費總額 FYP 為保費總額
- 「6個月」指由獲委任日期起計
- 獲名額：每位HK\$200
- 獲獎截止日期：2023年12月31日
- 獲獎者必須親身，不能再次申請

得獎者榮譽

- 專業證書
- 半年獎狀
- 獲頒發專業證書
- 獲頒發獎狀
- 獲頒發獎狀
- 獲頒發獎狀

查詢熱線：2670 2256

會員福利與培訓 | Member Benefits and Training

現今線上學習已是新常態，「保協」因時制宜，為會員舉辦多個線上增值講座，提供更多方面學習機會。此外，本會亦靈活運用了網上平台進行持續專業培訓學習（CPD），讓會員在線上都可豐富財務、法律知識，及獲得市場最新資訊，同時亦可獲得保監局之學分要求，一舉多得。

Online learning is the new normal. LUAHK captured the trend and offered diverse learning opportunities for our members through organizing a series of valued-added online seminars. Flexibly utilising the online platform, we have been providing Continued Professional Development (CPD) courses. Our members can relaxingly learn financial and legal knowledge and update them with the latest market information. They can also acquire the required CPD hours through joining these seminars.

「保協」會員專題講座 | LUAHK Member Seminars

月份 Month	講座題目 Topics	模式 Mode	主講 Speaker	相片 Photo
二月 February	星級升 Club Level UP Star Club Level UP	實體 Physical	陳肇賢博士、黃銘淇先生、黃佩珊女士 Dr. Elex Chan, Mr. Glen Wong, Ms. Becky Wong	
三月 March (CPD)	保險業行為準則之執行與案例分享（香港金融業協會合辦） Implementation of the Insurance Industry Code of Conduct and Case Sharing (co-organized by Hong Kong Financial Services Professionals Association)	線上 Online	樊靖宏先生 Mr. Simon Fan	
	香港稅制及正確報稅 Hong Kong Taxation System and Correct Tax Declaration		吳錦華先生（前香港稅務學會會長） Mr. Webster Ng, (Former President, The Taxation Institute of Hong Kong)	1
	大灣區保險法律與案例分享 Greater Bay Area Insurance Laws and Case Sharing		鄧智榮律師 Mr. Dennis Tang, Legal Practitioner	
	當前與保險有關的法律問題 Current Legal Issues Related to Insurance		蘇振國律師 Mr. Eddy So, Legal Practitioner	2
	強積金制度發展及積金易平台 Development of MPF System and eMPF Platform		李達豪先生（積金局代表） Mr. Peter Lee (Representative of Mandatory Provident Fund Schemes Authority)	
	信託及資產保障 Trust and Asset Protection		白一平博士 Dr. Peh Yi Ping	
	退休的需要和想要 The Needs and the Wants of Retirement		林昶恆先生（理財教練） Mr. Alvin Lam (Money Coach)	3
六月 June	保險先機 - ESG大趨勢 Insurance First Opportunities - ESG Megatrends		楊思文女士（商界環保協會） Ms. Vivian Yeung (Business Environment Council)	
八月 August	防治中風中醫篇 Prevention and Treatment of Stroke with Traditional Chinese Medicine		周榮富中醫博士 Dr. Clarence Chou, Registered Chinese Medicine Practitioner	
十月 October	2024環球資產市場前瞻 2024 Global Asset Market Forecast		孫運喜先生（《iMoney智富雜誌》主編） Mr. Ricky Suen (Chief Editor of iMoney)	



公關部

Public Relations Department



公關部主席報告

Report from the Chair, Public Relations Department



陳頌琳小姐
Ms. Carrie Chan

副會長（公關部）
Vice President (Public Relations Department)

公關部的工作是要向外界傳達「保協」的理念和活動，所以必須有良好的溝通和協調能力。我們日常須負責線上和線下的公關工作，如管理「保協」的社交媒體平台，定期更新內容和回應網友的查詢。今年除了發布有關保險業的最新動態外，亦在社交媒體小組舉辦了「保寶」填色比賽，以提升協會的知名度和影響力。而在線下方面，我們會與其他部門和組織合作，舉辦各種宣傳和推廣活動如講座、展覽等，包括50周年慶活動，例如「保協50載啟動禮」、「City of Angels廣告」、「保協50載晚宴暨卓越誠信顧問大獎頒獎禮」，以及「穿梭保險50載商場展覽」等。

作為公關部主席，我必須具備豐富的創意和策劃能力，帶領公關部成員，分配工作和監督進度，同時關心他們的意見和感受，建立團隊精神。今年的工作讓我學到了很多公關事務的知識和技能，也結識了很多朋友和合作夥伴，我感到非常榮幸和高興。當中印象最深刻是組織了多場「保協」活動，邀請不同業界的專家和嘉賓分享他們的見解和經驗，這些活動都具挑戰性。

我對「保協」未來的發展充滿信心和期待，相信在「保協」領導和團隊的努力下，保險業將迎來更美好的明天。

The main duty of the Public Relations Department is to convey LUAHK's concepts and activities to the public, we therefore need good communication and coordination skills to deal with our work. We are responsible for routine online and offline PR work, managing LUAHK's social media platform and updating content, also answering enquiries. Besides releasing the latest news of the insurance industry this year, the LUA's Bobo Colouring Contest was held in the social media group to enhance the popularity and impact of the association. The department collaborating with other departments and organisations, held various offline promotional activities including seminars and exhibitions, 50th anniversary celebrating activities such as "Launching Ceremony of LUAHK 50th Anniversary", "City of Angels advertisement", "LUAHK 50th Anniversary Banquet cum Master Trusted Adviser award Presentation" and the "50 Years of Insurance - Shopping Mall Exhibitions".

Serving as the Chair of the Public Relations Department, I need creative ideas and planning skills to lead the members of the department, delegating work and monitoring progress. I also take care of their opinions and feelings for building team spirit. I am really honoured and delighted as I obtained a lot of PR knowledge and skills, made friends, and met working partners through this year's work. I found it challenging and impressive, especially about the organisation of various LUAHK activities in which we invited professionals and guests from different sectors to share their insights and experiences.

I am confident about the LUAHK's future and looking forward to its development. I believe with the association's leadership and efforts of the team; the insurance sector will thrive in the future.

加強業界、公眾及會員溝通 Strengthen Communication with Industry, the Public and Members

「保協」季度會訊：《LUA iWealth》 LUAHK Seasonal Magazine: "LUA iWealth"

內容涵蓋健康、財富管理和投資等豐富有用資訊的《LUA iWealth》，自今年起改以季刊形式出版，同時為履行環境、社會及企業管治（ESG）的企業策略，刊物亦停止印製實體版，只設線上版供讀者閱覽。為吸引廣大讀者以及業內人士的閱讀興趣，我們除了在刊物內發放「保協」最新資訊，亦積極邀請及尋找讀者感興趣的封面人物及話題，令刊物內容更多元化。

"LUA iWealth" starts to publish quarterly from this year. It provides rich and valuable information on health, wealth management and investment. To practice ESG corporate strategies, we have decided to save the physical print copies and offer an online version. Besides, we will continue to find attractive cover persons, report interesting and informative topics rather than only updates of LUAHK to attract readers from different sectors in addition to insurance intermediaries.



「保協」賀年短片 Lunar New Year Greeting Video of LUAHK

一如以往傳統，「保協」為兔年製作了賀年短片。協會的執委會全人拍攝了有關短片，向我們的會員和同業送上祝福，祝賀他們身心安泰，喜迎兔年。

Just like the past years, we produced the Lunar New Year Greeting Video for the year of Rabbit. Our executive committee members filmed the video to greet our members and the practitioners, wishing them a healthy, wealthy, and happy Lunar New Year.



「保寶家族」平台 Bobo Channel Platform

我們今年把Bobo Channel與LUAHK的官方Facebook合併，以便妥善運用資源。此外，我們繼續透過漫畫形式在Facebook向會員或公眾傳遞有關協會及行業的有趣故事或資訊。

We merged Bobo Channel's Facebook page with LUAHK's official Facebook page together to save resources from this year. Besides, we continued to use comics to express some short stories or messages to our members and the public on Facebook.



吹風會 | Casual Talk Sessions

「保協」今年繼續每兩月舉辦一次「吹風會」，以不記名的方式，讓保險公司高層對業內事務與議題暢所欲言。他們的對話被輯錄成文章與讀者分享，深受業內人士關注及喜愛。

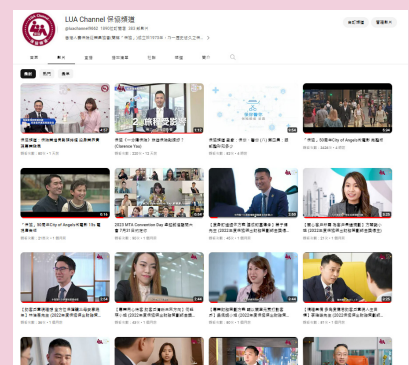
We continued to host "Casual Talk Sessions" this year every two months and invited a group of executives from insurance companies to discuss industry affairs and issues anonymously. The talks compiled into articles and shared were highly received by industry practitioners.



YouTube「保協」頻道 | LUA Channel at YouTube

我們自2022年初開始製作更多短片，藉此吸引更多對保險和財務規劃感興趣的從業員或公眾的關注。我們預期今年將製作約120條短片，而在今年1月至8月期間，我們已經製作了約70條短片。我們致力發展並透過有關渠道與從業員及公眾保持聯繫，務求以最短時間向他們傳達相關資訊，並藉此提升「保協」在行業中的影響力。

We started to produce more videos in early 2022 and tried to attract practitioners or the public who are interested in insurance and financial planning. This year, we have produced about 70 videos so far (Jan to Aug). We expected that we would have made about 120 videos this year. We tried our best to develop this channel of communication to practitioners and the public to convey our messages to practitioners and the public in the shortest time. The publication of videos would help to enhance LUAHK's influence in the industry.





公司拜訪 | Company Visit

在今年的2至3月，「保協」代表走訪了各大保險公司，讓行業關鍵人物了解今年「保協」即將推出的項目，並收集行業意見。

During February and March of 2023, LUAHK's representatives paid visits to various insurance companies. We took the opportunity to brief the industrial key persons on our upcoming projects and get their feedback.



BOC Life



China Life



AIA



Altruist



China Taiping



FTLife



FWD



Prudential



Sun Life



YF Life

2023卓越誠信顧問大獎 Master Trusted Advisor (MTA) Awards 2023

香港保險業首個以誠信優秀表現嘉許從業員的獎項——「卓越誠信顧問」大獎今年踏入第2年。今年得獎人數較去年增長約42%，共有67名合資格得獎者獲頒殊榮，而頒獎典禮則安排在8月1日晚上舉行的「保協」50周年慶晚宴上進行。

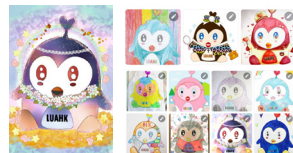
Hong Kong's first award of the industry recognizing the effort of those highly trustworthy and outstanding life insurance practitioners as Master Trusted Advisor (MTA) Awards was held for the 2nd year. Eventually, we had 67 qualified awardees who got the recognition which is about a 42% increase in comparison to the number of awardees in the last year. We held the award presentation ceremony with the 50th-anniversary banquet together on the evening of Aug 1.



百變「保寶」任你想填色大賽 | LUAHK's Colouring Contest

為加深從業員和公眾對「保寶」的了解，我們舉辦了一場「保寶」填色比賽，並收到大量的參賽作品。最終，來自公關部社交媒體團隊的委員從眾多作品中選出了多張優秀作品，並在7月25日於「保協」多媒體工作室舉辦了簡單而隆重的頒獎典禮。

We held a Bobo Colouring Contest to let the practitioners and the public learn more about Bobo and receive a lot of designed pieces from the participants. Our committee members of the Social Media of our PR department selected excellent pieces. A simple award presentation ceremony was held at LUA Studio on July 25.



「保協」會員及公眾組別冠軍：
LUAHK's member & Public group Champion:
李媛嫻



兒童組冠軍：
Junior group Champion:
梁鈞琪

The Life Underwriters Association of Hong Kong (LUAHK)
【歡迎會員任你想填色大賽得獎者到完成】
感謝各得獎者早前親身來到保協保務，期待保協的活動將來繼續有大家參與！
再次恭喜以下得獎者！—— 查看更多



保協培訓學院

LUA Academy

保協培訓學院主席報告

Report of the Chair, LUA Academy



黃坤成博士
Dr. Bowen Wong

副會長 / 保協培訓學院主席
Vice President / Chair of LUA Academy

過去3年擔任「保協」旗下保協培訓學院（下稱學院）主席，很高興能夠代表學院與各方專才及專家合作，不斷提升及改善學院旗下課程框架及內容，為會員及從業員提供「落地、深入、正確」的培訓，過程中亦與不少機構及人士建立聯繫，對擴闊個人視野及深化會務工作均有得着。

籌辦課程是學院的重點工作，當中可分為三大方向。第一是持續專業發展課程，主要為會員提供工作技能提升及滿足持續專業培訓（CPD）要求的課程，年內更開辦極具特色的網紅培訓課程，獲得會員好評；第二是學歷頒授及專業資格課程，涵蓋多元化的專業資格及各級學位課程，助業界人士考取認可學歷及專業資格；第三則是近年重點發展的大灣區課程，因應大灣區帶來的龐大機遇，學院積極與區內大學合作開辦適合本港保險業人士修讀的大灣區理財院士課程，先行班的學員反應十分正面。

儘管本人來年將擔任新崗位，學院未來將繼續實行「引入專業課程，融入行業元素」理念，持續與不同機構商討引進新課程，例如 ESG 及家族辦公室相關主題，同時改善課程框架，加強保險行業元素如個案分析等，令課程更加切合學員所需。

Serving as the Chairman of the LUA Academy (academy) for the past 3 years, I am really delighted to have the opportunities to work with different talents and experts to continuously enhance and optimize the academy's course framework and content in order to provide "practical, in-depth and accurate" training for our members and practitioners. During the process, I have established working relationships with various organisations and people, which broadened my horizons and facilitated the association's work.

Course organisation, the academy's key task, can be divided into 3 major types. The first type is the Continuous Professional Development (CPD) courses, which mainly provide members with courses to improve their working skills and meet the requirements of CPD. Last year, a unique KOL training course was launched and highly received by members.

The second type is the award-bearing qualification programmes covering a wide range of professional qualifications and degree courses at different levels for industrial practitioners. The third type focuses on the emerging Great Bay Area in response to the huge opportunities in the area. The academy has been actively working with universities in the region to launch a GBA financial management bachelor's degree course that is suitable for Hong Kong insurance practitioners. We have received positive feedback from students who attended the new courses.

Next year, I am taking up a new position, while the academy will carry on the philosophy of "introducing professional courses with industrial elements" and keep on working with different organisations to launch new courses, such as ESG and family business related topics. We will optimise the course framework and stress on insurance issues such as case analysis, and make the course more practical for the students.

保協培訓學院 | LUA Academy

保協培訓學院一直因應市場變化推出一系列高質素的學歷認證頒授課程，亦設有一系列持續專業發展課程及大賽、職前培訓課程等，不但讓同業獲得多元化增值機會，亦為一眾有意投身保險和金融服務業的人士提供相關培訓，令他們開展事業時有更好的準備。學院亦提供大灣區相關課程，好讓同業瞭解大灣區營商環境，把握粵港澳大灣區發展帶來的機遇。



In response to the market changes, LUA Academy has been launching an array of high-quality professional certification programmes and activities, contests and pre-employment training courses. Our participants were able to equip themselves with diversified learning opportunities. The academy launched related training programmes to the insurance and financial service industry to better prepare them for their future career development. Greater Bay related programmes are also available for those who would like to learn more about the business environment in GBA, seizing the opportunities brought about by the development of the area.

學歷認證頒授課程

Professional Qualification - Certification Programme

副特許財務策劃師課程

Associate Chartered Financial Practitioner (AChFP) Programme

完成3天（共18小時）課程及個案分析考試合格，便可取得初階專業認證。導師優良，透過個人經驗分享及剖析不同個案，好讓學員學以致用。

After attending three days' (18 hours in total) courses and passing an examination of case analysis, students could obtain the certificate of Associate Chartered Financial Practitioner. The tutor would share and analyse different cases from the view of their personal experience, allowing students to apply the techniques learned in their real-life practice.



特許壽險策劃師課程 | Chartered Life Practitioner (ChLP) Programme

強化銷售系統課程，課堂透過學員互動，切實應用各項技巧，即學即用。其一科目壽險理財操守，提供市場上最新的監管資訊，以實際案例，分析當中可能有損專業操守的地方。

The courses offer an enhanced systematic sales curriculum. Students would be able to learn sales tactics through interactions with classmates and apply those to their work practically. One of the subjects is the Ethical Study on Insurance and Financial Services, providing regulatory information in the market and analysing practical cases to identify areas of professional misconduct.



特許財務策劃師高階課程

Fellow, Chartered Financial Practitioner (FChFP) Executive Programme

專業資格認證課程，只須完成6天的課程，學員掌握全面財務策劃的知識，提供一份完善的財務計劃給客戶。



We offer certified professional qualification courses. Students could acquire comprehensive knowledge about financial planning through the 6-day intensive course. They would learn to prepare sound financial plans for their clients.

認可財富管理誠信顧問

Certified Trusted Advisor (CTAdvisor)

全新行業專業認證，擁有財富管理和專業操守兩方面，塑造一個專業和誠信兼備的形象。除通過行業操守審查外，更要完成與香港大學專業進修學院合辦之「財富管理誠信顧問」證書課程，內容包括保險業最新監管要求、信託概念和知識、不同地區的稅務事項、財富傳承的策略與執行步驟、高端客戶的財富管理（家族辦公室）及財富心理學的應用。此外，亦必須每年持續進修，達到學分要求，才可持續取得認可財富管理誠信顧問認證。

A new professional certification of the industry covers both wealth management and professional conduct, building professional and trustworthy images for the practitioners. The participants, in addition to passing an industry conduct review, have to complete the Trusted Advisor in Wealth Management courses co-organized by HKU SPACE, which include the latest insurance regulatory requirements, trust concept and knowledge, taxation issues in different regions, implementation of wealth inheritance and strategy, wealth management for high-end customers (Family Office), and the application of wealth psychology. The participants have to pursue continuous study



every year to accumulate credit hours in order to maintain their qualifications for the CTAdvisor.

工商管理碩士課程

Master of Business Administration Programme (MBA)

學歷資格課程，內容為同業度身訂造，平日上課，中文授課，以習作、匯報及論文等為考核，減輕同業壓力。



The master courses are tailor-made for insurance practitioners. The classes are taught in Chinese and students attend classes on weekdays. The assessment is based on exercises, reports and essays, allowing the students to learn in a more relaxing way.

持續專業發展課程 / 大賽

Continuous Professional Development Courses/Contests

認可兒童財商導師課程

Certified Child Financial Quotient Instructors Course (CCFQI)

學員掌握兒童財商教育知識，同業能向客戶分享相關概念，甚至助客戶為其孩子樹立正確的金錢觀。

The course offers child FQ education to students, who can share relevant concepts with their clients and help their children build the right attitudes towards money.



2023保協傑出財務策劃師大賽

The Best Financial Planner Award (BFPA) 2023

大眾對財務策劃的需求與日俱增，鼓勵同業積極參與大賽，透過與同業切磋交流、砥礪互勉，藉此自我提升，為客戶提供最專業及全面的財務策劃服務。

Demand for financial planning has been increasing. We encourage our practitioners to participate in the competition enthusiastically. Through exchanging opinions and striving ahead with other industry practitioners, they would be able to enrich their knowledge to provide clients with the most professional and comprehensive financial planning services.



職前培訓課程 | Pre-employment Training Courses

壽險管理師課程 | Fellow, Life Management Institute (FLMI)

提供最新的保險和財務理念，讓學員更深入理解保險業務。學員必須完成10個必修課程及考試合格，便可獲得壽險管理師（FLMI）的專業資格認證。

The Fellow, Life Management Institute (FLMI) programme provides the latest insurance and financial concepts for the students to gain a deeper understanding of the insurance business. Students are required to complete 10 mandatory courses and pass the exam to obtain the professional qualification certificate from the institute.

大灣區相關課程 | Greater Bay Related Courses

大中華資產配置及傳承證書課程

Certificate Course for Asset Allocation and Inheritance in the Greater China Area

今年「保協」聯同大中華企業培訓師協會推出CPD學分課程 - 大中華資產配置及傳承證書課程。讓同業掌握不同地域資產配置，清楚中港兩地法規擴展業務地域，加強同業對香港遺產及委託的新法規認知，獲得專業知識及最新資訊。

This year, LUA joined hands with the Greater China Corporate Trainers Association to launch a CPD credit course - Certificate Course for Asset Allocation and Inheritance in the Greater China Area. The course allows our participants to understand how assets are allocated in different regions, and how to expand business regions under the laws and regulations of China and Hong Kong, strengthening our participants' awareness of new laws and regulations on heritage and trust in Hong Kong. The participants would also be able to acquire professional knowledge and the latest information.



保協普通話演講會

LUAHK Putonghua Toastmasters Club

保協普通話演講會是國際演講會其一分會，參加者不但可提升演講技巧；亦是全港唯一設普通話老師駐場的演講會，提供語音點評。

LUAHK Putonghua Toastmasters Club is a branch of Toastmasters International. The members would be able to improve their speech techniques in this one-of-a-kind Toastmaster club in HK with on-site Putonghua-speaking teachers who would help review the members' performance.

保協保險從業員普通話課程

LUAHK Putonghua Course

教材針對從業員日常銷售工作為主，與內地客戶交談時更得心應手。

The course is designed for insurance practitioners to learn to better communicate with Mainland customers.

項目統籌部

Event Coordination Department



項目統籌部主席報告

Report from the Chair, Event Coordination Department



黃銘淇先生
Mr. Glen Wong

副會長（項目統籌部）
Vice President (Event Coordination Department)

隨着社會復常，今年「保協」先後舉辦了各種活動，並以實體形式進行，包括「第31屆傑出人壽保險經理及營業員獎」頒獎禮、「2023百萬圓桌會日（香港及澳門）」，「2023國際龍獎日（香港站）」以及「2023卓越誠信顧問大會」等，藉此推動同業精益求精、自我增值，並透過活動建構的平台，分享成功經驗和睿智，促進同業間的專業發展。

此外，因應各地的出入境措施逐步回復正常，今年協會亦繼續邀請來自世界各地不同行業的精英，以至在多個不同專屬領域具豐富經驗的人士出席活動如「2023卓越誠信顧問大會」，為參加者作出分享，豐富個人閱歷並獲得啟發，從而推動他們朝更專業的方向邁進，為客戶提供更優質及切合市場步伐的服務。

一年的時間轉眼過去，本人藉此機會感謝一眾會員同業踴躍參與今年協會舉辦的各項活動，攜手提升行業的專業水平。展望未來，本人祝願「保協」的會員人數不斷上升，有更多同業加入我們並積極提供建議，讓協會能舉辦更多元化的活動，加強公眾對行業和協會的認識，藉此提升業界形象，進一步發揮保險業的社會價值。

As society returns to normal, LUAHK has organised and conducted various activities in a physical manner, including "The 31st DMA & DAA Presentation Ceremony", "2023 MDRT Day (Hong Kong & Macau)", "2023 IDA Day (Hong Kong)" and "MTA Convention Day 2023" to encourage the insurance practitioners to strive for accomplishments and excellence and self-enhancement. We also hope to promote the sector's professional development by sharing successful experiences and insight through the network built from the activities.

With the immigration services of different countries returning to normal, the Association will continue to invite elites and prominent industrial leaders from around the world to attend events such as "MTA Convention Day 2023" to share their success stories and insight. Learning from their experiences, our industrial practitioners are enlightened and encouraged to seek further professional development, thus providing customers with more versatile quality services catering to market trends.

A year has passed in a split second. Yet I would like to take this opportunity to thank all members and our industrial practitioners for actively participating in the activities organised by the Association this year and working together with us to bring the industry to another level. Looking forward to the future, I hope that the number of LUAHK members will keep increasing with more new members joining us, to share their advice on how we could organise more diversified activities to foster public understanding of our industry and the Association, thus promoting the industry's image and maximizing our social value.

2023卓越誠信顧問大會 | MTA Convention Day 2023

「保協」特別將年度盛事香港人壽保險從業員大會 (LUA Convention) 與「卓越誠信顧問」 (Master Trusted Advisor, MTA) 結合，並舉辦「卓越誠信顧問大會」 (MTA Convention Day)，以「發掘·創不同」為主題，期望與同業攜手推動行業向着專業、誠信的方向前進。

今屆大會已於7月31日假香港會議展覽中心會議廳圓滿舉行。得到一眾保險公司鼎力支持，大會成功邀得23位業外及業內精英擔任演講嘉賓，啟迪聽眾，當中更有中年好聲音冠軍周吉佩 (吉吉) 高歌一曲，使活動倍添色彩！

LUAHK especially combined the annual gala event "LUA Convention" and "Master Trusted Advisor, MTA", and organized the MTA Convention Day themed with "Explore the Difference", looking forward to working with our peers to promote professionalism and integrity in the industry.

This year, the event was successfully held in the Convention Hall of the Hong Kong Convention and Exhibition Centre (HKCEC) on July 31. Thanks to the strong support from various insurance companies, we invited 23 speakers in total, including those from other sectors and insurance industry elites speak to and inspire the audience. Albert Chau Kat Pui, champion of the TV show Midlife, Sing & Shine! graced the event with his songs.



▲ 多家保險公司代表應邀出席活動，以行動展示對從業員專業、誠信的重視。 Representatives from various insurance companies attended the event, showing their respect to the professionalism and integrity of the industrial practitioners.

▶ 近千名同業參與「卓越誠信顧問大會」，以期在業界及不同行業精英的分享中「發掘·創不同」。
Nearly a thousand industrial peers participated in the MTA Convention Day with the aim to "Explore the Difference" in experience and insight sharing of the industrial participants and elites from different sectors.



國際龍獎IDA | International Dragon Award

為表揚獲頒國際龍獎IDA (International Dragon Award) 的香港從業員，「保協」與國際龍獎IDA於9月18日假灣仔會議展覽中心舉行「2023國際龍獎日 (香港站)」頒獎典禮，並邀得多名嘉賓出席盛會。大會除即場頒發獎項予本港獲獎從業員與團隊外，更邀請了3支國際龍獎IDA百人團隊的領袖分享其管理經驗與致勝之道。

To recognize our insurance practitioners who have been awarded the International Dragon Award, IDA and LUAHK jointly held the "IDA Day (Hong Kong) 2023" at the Hong Kong Convention and Exhibition Centre on September 18. Many guests were invited to attend the event. In addition to presenting the awards to Hong Kong insurance practitioners and teams, the leaders of 3 IDA teams with 100 IDA were also invited to share their management experiences and success stories.



◀ 國際龍獎IDA創會主席梁天龍 (中)、「保協」會長姜楚芝 (右2)、國際龍獎IDA執行委員會主席黃俊文 (左2)、「世界華人保險終身成就獎」得主兼「保協」前會長容永祺 (右1)，以及頒獎典禮籌委會主席譚智謙 (左1) 擔任典禮揭幕嘉賓。
Guests at the award opening ceremony: IDA Founding Chairman, Liang Tien Lung (middle); President of LUAHK, May Keung (R2); IDA Executive Committee Chairman Huang Chun Wen (L2), "Worldwide Chinese Life Insurance Lifetime Achievement Award" winner and past president of LUAHK, Samuel Yung (R1), and Chairman of the Award Ceremony Organising Committee, Benjamin Tam (L1).



◀ 主禮嘉賓、國際龍獎IDA百人團隊領袖，以及多家保險公司代表合照。
Group photo of the Guests of Honour, Leaders of IDA teams with 100 IDA and representative of insurance companies.

亞太區壽險理財大獎 | The APFinSA Awards

「保協」作為亞太區財務策劃總會 (Asia Pacific Financial Services Association, APFinSA) 的創會會員之一，早前特別舉辦「第四屆亞太區壽險理財大獎頒獎典禮」，頒發獎項予本港獲獎同業。今屆獎項總得獎者人數超過1,700人，而香港共有346名同業獲獎，約佔總人數20%。

LUAHK, one of the founding members of the Asia Pacific Financial Services Association (APFinSA) earlier held "The 4th APFinSA Awards Presentation Ceremony". This year, more than 1,700 people were given the awards, with 346 insurance practitioners from Hong Kong, accounting for 20% of the total awardees.



◀ 「保協」會長姜楚芝 (前排右2)、2023 APFinSA頒獎典禮籌委會主席兼「保協」上任會長謝立義 (前排右1)、亞太區財務策劃總會理事會名譽司庫兼「保協」前會長鄭經源 (前排左2) 及「保協」副會長曾繼鴻 (前排左1) 與多家保險公司代表合照。
Group photo of President of LUAHK, May Keung (Front roll, R2); Chairman of the Award Ceremony Organising Committee and the Immediate Past President of LUAHK, Stanley Tse (Front roll, R1); Honorary Treasurer of the Council of the APFinSA and Past President of LUAHK, Henry Cheng (Front roll L2) and Vice President of LUAHK, Henry Tsang (Front roll L1) and representatives from insurance companies.



第三十一屆傑出人壽保險經理及營業員獎頒獎典禮 The 31st DMA & DAA Presentation Ceremony

第三十一屆傑出人壽保險經理及營業員獎頒獎典禮，於6月29日假香港嘉里酒店圓滿舉行。

今屆頒獎禮的主題是「RE:SPECT」，代表尊重，當中的「RE:」有回應的意思，主題希望帶出業界對各位得獎者的尊重之餘，亦藉着是次頒獎禮回應各位得獎者：大家的成就絕對是有目共睹、實至名歸。

有別於歷屆頒獎禮的舞台設計，大會首次採用T型台的「天橋」設計，令獲獎者上台時不只成為全場焦點，讓各位來賓清楚欣賞及見證每個獎項得獎者的誕生，更可讓得獎者充分感受到與會者的祝賀並作出回應。

頒獎典禮當天，大會亦向投身行業逾30年的王君傑先生頒授「保協行業成就獎」。他先後從事前線的營銷與保險公司的團隊管理工作，不只為客戶提供專業稱心的服務、為行業培育人才；多年來更先後擔任多項公職，包括曾任「保協」會長，為行業及社會的持續發展作出貢獻，他獲獎的確實至名歸。

The 31st DMA & DAA Presentation Ceremony was successfully held at Kerry Hotel Hong Kong on June 29.

The theme of this year's award ceremony was "RE:SPECT", which represented respect and the "RE:" in it meant to respond. We wanted to bring out the message of the industry's respect to the awardees and our response to them: Your achievements were recognised and you deserved the award!

Different from previous awards ceremonies, the event adopted a T-shaped catwalk stage. The awardees not only became the focus of the event when they took the stage but also allowed the audience to witness the birth of each award. The awardees would gratefully receive the audience's hearty congratulations and respond to them.

On the day of the award presentation ceremony, Mr. Jeff Wong who has engaged in the insurance industry for more than 30 years was awarded the "LUAHK Industry Achievement Award". He has been involved in frontline agency and team management work in insurance companies. He not only provides customers with professional and extraordinary services and develops talents for the industry but also engages in public services over the years, including serving as the President of LUAHK and contributing to the sustainable development of the industry and society. He truly deserves the award.



▲「保協」會長姜楚芝（左5），聯同項目統籌部主席黃銘淇（左4）、籌委會主席謝倩昕（右4）及籌委會副主席邱錦文（右3）與主禮嘉賓及頒獎嘉賓合照。
May Kwong, President of LUAHK (L5) with Wong Glen, Chairman, Event coordination Department (L4), Carol Tse, Chairlady, Organising committee (R4), Clarence Yau, Vice-chairman, Organising committee (R3) with Guest of Honour and award-presenting guests.



▲「2023保協行業成就獎」得主王君傑（左2）先後擔任多項公職，為行業及社會的持續發展作出貢獻。
Mr. Jeff Wong (L2) awarded the "LUAHK Industry Achievement Award" has engaged in various public services and contributed to the sustainable development of the industry and the society.



▲會場特意用「T台」設計，讓得獎者如模特兒「行Catwalk」般上台領獎，令來賓可清楚見證得獎者的誕生。
The event specially adopted a T-shaped stage for the awardees to "catwalk" like models to take the stage and let the audience witness the birth of each award.

2023年香港及澳門百萬圓桌會日 2023 MDRT Day (Hong Kong & Macau)

2023年香港及澳門百萬圓桌會日於10月17至18日一連兩日在西九文化區戲曲中心大劇院舉行，今年活動主題為「RESTART」，大會邀得逾30名來自不同界別的嘉賓講者分享其經驗與睿智，讓參加者能重啟、學習，迎接新機遇。

2023 MDRT Day (Hong Kong & Macau) was held for two consecutive days, October 17 and 18, at the Grand Theatre, Xiqu Centre, West Kowloon Cultural District. Themed with "RESTART", over 30 guest speakers from different sectors were invited to share their experiences and insights to inspire the attendees to restart, learn and embrace new opportunities.



- 2023年香港及澳門百萬圓桌會日主席陳逸洵致辭時感謝多家保險公司的支持。
Chairman of 2023 MDRT Day (Hong Kong & Macau), Garry Chan thanked insurance companies for their support at his speech.
- 百萬圓桌會員交流委員會 - 香港及澳門區主席陳虹期望，參加者能透過嘉賓的分享獲得成長。
Chairman of the MDRT Member Exchange Committee (Hong Kong and Macau), Anna Chan hoped that the participants would learn from the guest speakers' sharing.
- 2024年度百萬圓桌會長Gregory B. Gagne特意來港出席活動。
Chairman of 2024 MDRT Day, Gregory B. Gagne specially came to Hong Kong to attend the event.
- 有賴一眾百萬圓桌會員交流委員會委員及項目統籌委員會志願者參與及幫忙，令活動成功舉辦。
The event was successfully held thanks to the participation and help of MCC members & PGA volunteers.



行業事務部

Industry Affairs Department



行業事務部主席報告

Report of the Chair, Industry Affairs Department



曾繼鴻先生

Mr. Henry Tsang

副會長（行業事務部）

Vice President (Industry Affairs Department)

行業事務部一直關注行業的發展情況，致力透過「保協」平台，擔當業界與政府及公眾之間的橋樑，促進三方溝通。例如在行業發展方面，我們定期參與壽險行業規管與發展關注組（ICG）會議，就業界關心的議題如投資相連壽險（ILAS）、新人考取牌照，以及公眾申訴等事宜進行討論，並透過業內權威人士向當局反映業界的想法和需要。

另一方面，為使公眾更了解保險的作用和價值，使他們對行業和不同類型的保險產品有更深入認識，行業事務部先後邀請了多名「保協」執行委員會成員拍攝短片「保協一分鐘」，分享一些常被公眾忽略但卻相當重要的保險資訊，藉此為他們提供有用的知識，並鞏固行業專業正面的形象。

在行業事務部工作以外，適逢「保協」成立50年，本人有幸獲委任為「保協」50周年慶活動籌委會主席。憑藉「保協」一眾前會長、現任會長與執委會成員、50周年慶活動籌委會成員及協會職員的支持和努力下，我們在年內舉辦了連串活動包括50周年慶啟動禮、廣告特輯、50周年慶晚宴，以及「穿梭保險50載」商場展覽等。我相信，行業事務部未來會繼續支持「保協」成為行業最具影響力的協會，為會員同業發聲及謀福祉，令同業為成為保險業一份子而感到自豪。

Paying close attention to the insurance industry's development, the Industrial Affairs Department is always committed to serving as a bridge between the industry, the government, and the public to foster communications among all the parties taking advantage of the platform of the LUAHK. For example, in terms of industrial development, we regularly participate in the ICG meeting and discuss popular issues such as ILAS, new participants obtaining licenses and complaints from the public. We also asked industrial leaders to reflect on their ideas and needs of our practitioners to the government.

To help the public better understand the role and value of insurance and provide a deeper understanding of the industry and different types of insurance products, the Industry Affairs Department has invited several LUAHK's executive committee members to shoot short videos - "One Minute Insurance" to share some important insurance information which was often overlooked. We hope to provide useful information to the public while consolidating the industry's positive and professional image.

I am honoured to be appointed as the Chair of the organising committee for the 50th Anniversary Celebration of LUAHK, in addition to working for the Industrial Affairs Department. Thanks to the support and efforts of the Past Presidents, current Presidents and executive committee members of the association, members of the 50th anniversary celebration organising committee and association staff, we have successfully held a series of event including the launching ceremony of LUAHK 50th anniversary, advertising campaign, 50th Anniversary Banquet and the "50 Years of Insurance - Shopping Mall Exhibition". I believe that the Industrial Affairs Department will continue to support the LUAHK to voice and seek welfare for the industrial partitioners, becoming the most influential association in the industry in the future. We, as part of LUAHK, will also be proud to be part of the insurance industry.



牌照及法律保障支援計劃 | License and Legal Support Scheme

我們自2020年起提供「新入職保險業牌照申請支援服務」和「法律支援保障服務」。過去一年，我們幫助了部分在申請牌照時遇到問題的準保險代理人，透過與保險業監管局的反映和跟進，幫助他們成功獲得牌照。

We continued the services for "Individual Insurance Agent Licence" and "Legal Support Programme", which were started in 2020. This year, we also helped a few potential Insurance Agents who got problems in the licence application. With our assistance to communicate with the Insurance Authority, they finally succeeded to obtain their licences.

一分鐘保險 | The Videos of "1-Minute-Insurance"

今年隆重推出一分鐘保險，片長約1分鐘，內容談及保險的注意事項、條例、冷知識、行內笑話等。作為新節目，每位執委會理事都會獲邀單獨拍攝一條視頻。已發布和即將發布的視頻可瀏覽：
<https://bit.ly/45il4Xg>

We launched the One Minute Insurance videos this year, with each lasting for about 1 minute, covering insurance issues such as policies, regulations, trivia and insider of insurance. The videos were the new programmes and videos for IASC, which were filmed in the LUA Studio. An executive committee member would be invited in each video. The released and to be released videos are shown below: <https://bit.ly/45il4Xg>

保協頻道—會長的話 | LUA Channel - President Notes

我們繼續透過YouTube的「保協頻道」發布會長的話。今年的「保協頻道」專欄每月在香港經濟日報（周一）及iMoney理財智富雜誌（周六）各出版一次。而YouTube的「保協頻道」內容，乃iMoney理財智富雜誌版本的視頻版。

We continued to release our President Notes through LUA Channel on YouTube. The notes were released twice a month, one on HKET (Monday), and one on iMoney (Saturday). For the iMoney version, it came with a video version that would also be released at our YouTube Channel.



壽險行業規管與發展關注組 (ICG) 定期會議 ICG Regular Meeting

由「保協」及「香港人壽保險經理協會」組成的壽險行業規管與發展關注組 (ICG) 於每季度均會舉行定期會議，探討保險業的各種問題，並把行業情況反映給保險業監管局和政府。例如在投資相連壽險 (ILAS) 產品於2023年5月1日推出前，ICG已向當局爭取有利行業發展的條件。

We held ICG meeting quarterly and discussed various issues of the insurance industry. Both GAMAHK and LUAHK representing the ICG reflected the industry situations to IA and the government. The ICG had tried their best to fight for more favourable conditions for the industry before the launch of the new ILAS products on May 1, 2023.

壽險行業規管與發展關注組 (ICG) 研討會 | ICG Seminar

我們於4月27日（星期四）舉行2023年的壽險行業規管與發展關注組 (ICG) 研討會，為對業務拓展、市場資訊、行業發展機會及行業規範等議題感興趣的保險中介人提供交流平台。活動更邀請了保險業監管局和廉政公署的代表，並就家族辦公室的組成作出探討，約有400名同業出席活動。

We held the ICG Seminar 2023 on Thursday, 27th April, for Hong Kong insurance intermediaries who are interested in practical experience, market information, development opportunities and regulations of the industry, etc. We invited speakers from Insurance Authority and ICAC to discuss about the organisation of Family Offices, with about 400 participants attending the event.



大灣區訪問團 | GBA Visit

香港人壽保險從業員協會之「保協大灣區委員會」於3月30日至4月1日一連三日舉辦南沙及深圳訪問團，會見多位重要官員。此次考察交流將進一步推進「保協大灣區委員會」與大灣區（南沙）後援基地落地項目的相關事宜，包括在前海舉辦保協「深圳市保寶諮詢有限公司」開幕儀式，「保協」正式在灣區設立諮詢點，期望聚引粵港澳高精尖金融科創企業、資金、人才，推動大灣區高質量發展發揮輻射和引領作用，致力打造大灣區金融科技領域以及保險業交匯的新高地。8月下旬，「保協」再辦「保險業灣區交流團」，帶領約30名香港保險從業員走訪廣州的南沙和番禺，參觀多個展館、創意創業基地，並與負責人員會面交流。

LUAHK GBA Committee organized a 3-day delegation to Nansha and Shenzhen from March 30 to April 1 and meeting various important officials. The delegation furthered the implementation work of the LUAHK GBA Committee and the supporting base in GBA (Nansha), which included the opening ceremony of "Shenzhen City Baobao Consulting Limited" in Qianhai. The company signified the first official consultation spot in GBA, which would hopefully gather the top-rated and advanced financial technology innovation enterprises, funds and talents from Guangdong, Hong Kong and Macau to promote development in GBA. The insurance sector will play a role to expand and lead the insurance business' technological development and reach a new height in the insurance industry. In late August, LUAHK organized another GBA delegation, leading around 30 Hong Kong insurance practitioners on a tour of Nansha and Panyu in Guangzhou. The group visited several exhibition halls and had discussions and meetings with the representatives.



深圳市保寶諮詢有限公司揭幕啟用

Opening Ceremony of Shenzhen City Bobo Consulting Limited

在大灣區訪問團舉行期間（3月31日至4月1日），我們為深圳市保寶諮詢有限公司舉行了一個簡單而隆重的開幕儀式，約有40名來賓參加。這個成立於2022年7月的辦事處將為本港保險中介人員提供支援。

During our GBA visit from Mar 31 to Apr 1, we held an important yet simple opening ceremony for our consultation company in Shenzhen, with 40 participants joining. The office established in July 2022 will be supporting the intermediaries of the insurance industry.



大灣區「Happy Hour交流聚會」 GBA Gathering - Happy Hour

「保協」大灣區委員會與總監會聯辦「HAPPY HOUR 交流聚會」，邀請「認可財富管理誠信顧問」（CTA）、「卓越誠信顧問」（MTA）、「灣區薈萃」（GBA）及「保協總監會」（DC）會員參與，提供多款酒精及非酒精飲品供各位享用，讓大家盡情互動交流！

LUAHK GBA Committee and The Directors' Club by LUAHK joined together to organise "HAPPY HOUR Gathering" inviting the members of CTA, MTA, GBA and DC. It was a fun and practical evening with everyone happily chatting and interacting. A great variety of alcoholic and non-alcoholic drinks were offered for enjoyment.



「2023保協大灣區日」 LUA GBA Day 2023

保協第三年舉辦「2023保協大灣區日」（下稱：「大灣區日」），旨在促進保險業界與大灣區拓展、落地與交流合作，今年更邀得多位來自不同領域的專家，分享他們對於大灣區規劃、機遇、挑戰和前景的見解及建議。今年「大灣區日」主題為Growth, Business & Achievement，並着重《大灣區家族辦公室發展》。

This year, the LUA GBA Day 2023 was themed with "Growth, Business & Achievement" and a focus on "the development of family office in GBA". The "LUA GBA Day" has been organised for the third time by the LUA to foster the insurance industry's entering into the Mainland market, expansion and interaction with the counterparts. The LUA GBA Day 2023 invited experts from different areas to share their insight and advice on the planning, opportunities, challenges and perspectives of GBA.

與保險業相關的專題短片 Special Topic Videos Related To Our Insurance industry

我們為會員拍攝了一系列由協會前會長李冠群主持的「2023年高息環境下投資危與機」系列短片。我們拍攝的「2023年高息環境下投資危與機」共有4集。（<https://bit.ly/45hQINW>）

A series of special topic videos - "Crisis and Opportunity for Investment in the high-interest rate environment of 2023" hosted by Davey Lee was filmed for our members.

We filmed 4 episodes hosted by Davey Lee for the topic "Crisis and Opportunity for Investment in the high-interest rate environment of 2023". (<https://bit.ly/45hQINW>)

社會服務發展部

Community Service Department



社會服務發展部主席報告

Report from the Chair, Community Service Department



高廣恩先生
Mr. Stephen Ko

副會長（社會服務發展部）
Vice President (Community Service Department)

「保協」社會服務發展部持續在疫後策劃及執行各類型義工服務及慈善活動，同時透過「保協慈善基金」的撥款，積極與理念相同的社福機構合作，為有需要人士提供援助，其中招募過百位從業員為基層派發飯盒及福袋、入屋與長者聊天，以及陪同長者出門本地遊，將關愛擴展社區。另外，「保協」亦舉行「寵物當家」活動，帶領同業組成的義工團為狗舍、貓舍及救免之家服務，令受惠人士由兒童、長者、殘疾人士延伸至動物層面。

適逢「保協」50周年，協會更以「City of Angels」為主題拍攝微電影，透過影片及網上平台宣揚保險的社會角色及價值，讓大眾理解保險的作用、保險從業員的辛勤付出，為保險業建立專業及正面形象。

「保協」與「保協慈善基金」今年亦聯合續辦「保協生命傳愛慈善跑」，所獲善款扣除成本會撥捐予香港移植運動協會及香港盲人體育總會，惠澤社會上有需要人士，希望藉此「燃亮一點燭光，推動同業愛心綻放」，寄語從業員回饋社會，幫助弱勢社群，同時向大眾發放業界正能量，體現保險業界以行動宣揚「生命傳愛」的信息。

LUAHK Community Service Department continues to organise and launch various types of volunteer services and charity activities after the pandemic. Together with the funding from LUA Foundation, we can actively cooperate with social welfare organisations with the same philosophy to provide services to those in need. Over a hundred insurance practitioners were recruited to distribute lunch boxes and blessing bags to the grassroots. They also visited the seniors and went on local trips with them to send more love and care to the community / neighbourhood. The "Pets at Heart" event was organised again, taking our kind-hearted volunteers to help dogs and cats in shelters, and the Hong Kong Bunny Rescue. Our beneficiaries have been expanded from children, seniors, and the disabled to include animals.

Celebrating the 50th anniversary of LUAHK, a micro-movie themed "City of Angels" was filmed to promote the social role and value of insurance. The public would be able to learn more about the function of insurance and the hard work of insurance practitioners to establish a professional and positive image for the sector.

LUAHK and LUA Foundation once again joined hands to launch "LUA LifeCare Charity Run". The proceeds, after deducting the cost, have been donated to the Hong Kong Transplant Sports Association and the Hong Kong Blind Sports Association to benefit the needy in society, hoping to promote kindness in the industry and society by giving a helping hand to those who need it. We would like to encourage every practitioner to deliver the industry's message of "sending love to the underprivileged and bringing out positive energy".

「保協」義工隊 LUAHK Volunteer Team

義工總人數 / Total Number of Volunteers: 771
義工服務總時數 / Total Service Hours: 1,805.5

*截至2023年10月31日 / Data compiled as of 31 Oct 2023

社會服務發展部於2019年成立，目的是向保險同業推廣社會服務和義務工作。希望「保協」和「保協慈善基金」除了透過撥款予有需要的慈善機構外，更能透過籌組「保協義工隊」，為社會提供一股新的義工力量，用實際行動去參與和服務，讓保險同業瞭解社會上不同人士的需要。

The Community Service Department established in 2019 aims at promoting social services and voluntary work to the insurance industry. LUAHK and LUA Foundation, in addition to granting funds to charitable organisations through, wanted to bring a new force of volunteers to the society by establishing the LUA volunteer team. The team has been participating in social servicing that allows insurance practitioners to understand the needs of different people in society.

連續三年支持「廚尊」派飯活動

Supporting the Regular Meal Distribution Events by "Dignity Kitchen" for the Third Consecutive Year

由「保協慈善基金」撥款，社會服務發展部義工連續三年支持社企「廚尊」（Dignity Kitchen）進行「馬拉松式」派飯活動。年初至今，已進行了10次派飯活動，合共為低收入人士提供約1,000個飯盒。

Funded by the LUA Foundation, volunteers from the Community Service Department have supported the social enterprise "Dignity Kitchen" for 3 consecutive years to conduct the meal distribution activities. Since the beginning of this year, volunteers conducted 10 times and gave out a total of around 1,000 lunch boxes to the low income group.



互助關懷行動 2023—保協、鄰舍樂同行

Mutual Support Action 2023 — LUA Walked with NAAC

今年，「保協」及「保協慈善基金」四度聯手與「鄰舍輔導會」合辦互助關懷行動！「保協」一共派出超過100名義工，分別於四區包括：深水埗、東涌、屯門及天水圍，為1,000戶獨居長者或雙老家庭，送上福袋！由於疫情已過，今年義工們可以「入屋」與長者傾談，更特別為老友記特製心意咭，用以打開話題，老友記滔滔不絕向義工們述說身體狀況和生活軼事，場面感人。藉此亦要再次感謝今年福袋贊助機構：A-1 Bakery Group、藝恆愛心行動、香港海天濃縮中藥有限公司、海天堂集團、鴻福堂集團有限公司、力生米業香港有限公司及麥偉光先生，令福袋滿載濃濃厚意。

This year, LUAHK, LUA Foundation, and the Neighbourhood Advice-Action Council joined hands together for the 4th time to conduct the Mutual Support Action! LUAHK recruited 100 volunteers in total to 4 districts, including Sham Shui Po, Tung Chung, Tuen Mun and Tin Shui Wai. 1,000 blessing bags with blessings and care were given to single seniors or senior couples.

This year, as the pandemic came to an end, volunteers were able to go inside the seniors' homes and chat with them. The volunteers specially prepared handmade cards used as icebreakers for the visits. It was a touching scene that the seniors kept chatting with the volunteers about their health, bits and moments in life. We would like to thank the blessing bags sponsoring organisations, including A-1 Bakery Group, Eternity Love Foundation, Hong Kong Premier Concentrated Chinese Herbs Limited, Hoi Tin Tong Group, Hung Fook Tong Ltd, LS Rice (HK) Ltd and Mr. Mak Wai-kwong.





愛·連繫—衝出社區半天遊

Love·Connection — A Half-Day Trip Out of the Community

鑑於疫情令不少長者無法外出，與外界隔絕，今年「保協」及「保協慈善基金」除了進行派福袋活動外，更特意籌辦「愛·連繫—衝出社區半天遊」，鼓勵一眾長者出外走走，與社區連繫。半天遊於7月分四天進行，合共招待逾250位長者。

公公婆婆出遊心情無比興奮，表示已有數十年沒到訪尖沙咀，更不知道香港也有故宮博物館呢！大夥兒中午一起到酒樓享用精美點心菜餚，盡興而回。

Many elders were isolated and unable to go out during the pandemic. In addition to giving out blessing bags, LUAHK and the LUA Foundation specially organised the "Love·Connection - A half-day trip out of the community" event to encourage the elders to go out and connect with others. The half-day trips were held on 4 days in July and a total of over 250 elders joined the activities.

The elders were very excited about the trip. They said that they had not visited Tsim Sha Tsui for a few decades and did not even know about the Hong Kong Palace Museum. After sightseeing, the groups went to enjoy dim sum in a Chinese restaurant. Everyone had a great time.



2022全港保險愛心公益日暨音樂嘉年華

2022 LUA Charity Day cum Music Carnival

「保協」去年破天荒舉辦「2022全港保險愛心公益日暨音樂嘉年華」，以「愛·連繫」為主題，為期兩日的活動除了有全港愛心千歲宴、保協生命傳愛慈善跑、音樂嘉年華外，還有全港義工活動、慈善咖啡卡義賣等等，務求將多元化活動帶到全港每個角落，藉此把社會各界連繫起來，滙聚力量。活動招募超過200名保險從業員作為義工，把愛心和關懷帶進社區各階層和年齡層，同時亦帶出保險同業熱心公益、助人自助的大愛精神，為近年業界最大型的義務慈善活動之一。

LUA held the first "2022 LUA Charity Day cum Music Carnival" last year, themed with "Love·Connection", the 2-day event included "Thousand - ages Feast", "2022 LUA LifeCare Charity Run", self-initiated volunteering services and charity coffee card sales. We aimed to bring diverse activities to every corner of Hong Kong to connect different sectors and gather strength. More than 200 insurance practitioners were recruited as volunteers to deliver love and care to all ages and sectors in the community. The event was one of the largest voluntary activities in insurance industry held lately, showing spirit of love, enthusiasm and care for public welfare of insurance practitioners.



保協慈善基金

LUA Foundation



保協慈善基金主席報告

Report from the Chair, LUA Foundation



黃英傑先生
Mr. Sidney Wong

保協慈善基金主席
LUA Foundation Chair

保協慈善基金成立以來，積極鼓勵會員參與公益，並向世界各地的慈善團體提供撥款，以支持各項公益計劃。我們在過去25年向逾百間慈善團體，撥款超過1,000萬港元。今年，我們的活動包括：廚尊派飯、支持鄰舍輔導會之四區同步探訪獨居長者並派發福袋、宴請長者參觀故宮博物館、贊助善寧會登山善行，及舉辦《世上只有爸爸好》慈善電影欣賞會推動器官捐贈等，在年底更贊助及派隊出席不倒翁共融運動協會Dark Run橫越日本2,000公里視障跑，藉此推動關愛共融及保單捐贈。

去年，我們制定5年期可持續發展計劃，分別撥款130萬元予香港紅十字會，分5年期更換930部全港公立醫院租借用輪椅，又聯同「保協」為本地4所大學設立合共200萬獎助學金，支援修讀保險、精算及財富管理相關課程的合資格學生，培育未來保險才俊。

保協慈善基金在2005年推動「生命傳愛行動」及保單捐贈。截至2023年8月，保單捐贈活動錄得14,746張捐贈保單，累計捐贈金額逾4.6億港元。今年，「生命傳愛行動」更打破記錄，於短短9個月已收集了1,300張認捐保單，衷心感謝各善長及生命傳愛大使/領袖/大師的支持和努力。我作為保單捐贈活動之發起人之一，期望保單捐贈能為慈善機構開拓更長遠之收益來源，為社會創造共享價值，「讓社會成為我們保單的受益人」。

Since its establishment, the LUA Foundation has been eagerly engaging our members in volunteer work and supporting different charitable initiatives by funding charitable organisations around the globe. In the past 25 years, we have allocated more than HK\$10 million to more than 100 charitable organisations. This year, our activities included Meal Distribution Events by "Dignity Kitchen"; sponsoring the Neighbourhood Advice-Action Council to simultaneously visit seniors living alone in 4 districts and giving them blessing bags; taking the elderly to lunch and visiting the Hong Kong Palace Museum; sponsoring the Society for the Promotion of Hospice Care to organise Hike for Hospice; and organising a charitable movie event showing "Fate" to promote organ donation. At the end of the year, the Foundation also sponsored and sent a team to participate in Dark Run, a 2000 km across Japan race for the visually impaired organised by the Roly-poly Inclusion Sports Association to promote care, inclusion, and policy donation.

Last year, we made a 5-year sustainable development plan, allocating \$1.3 million to the Hong Kong Red Cross to replace 930 rental wheelchairs in Hong Kong public hospitals in 5 years' time. We, on the other side, worked with LUAHK to pledge a total of HK\$2 million in scholarships and bursaries to 4 local universities to assist the undergraduates taking insurance, actuarial and wealth management related courses to nurture future insurance talents.

In 2005, the LUAF promoted "The Lifecare Movement" and policy donation. As of August 2023, the policy donation programme accumulated 14,746 policies with donation amounts up to HK\$460 million. This year, the "Lifecare Movement" broke its previous record, and collected 1,300 donated policies in 9 months. We would like to thank all the philanthropists, Lifecare Ambassadors/ Leaders/ Masters for their efforts and support. Acting as one of the initiators of the policy donations, I hope that it could become a longer-term and stable source of income for charitable organisations, to create higher shared value for the society. Let your insurance benefit the society.



慈善基金管理架構2023-2025

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Mr. Sidney Wong
主席
Chairman



陳鳳玲小姐
Ms. Queenie Chan
副主席
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Hon. Secretary



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Mr. Garry Chan
委員
Member

保協慈善基金贊助者名單

LUA Foundation Donor List

截至2023年8月31日
(Up to 31 August 2023)

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(Donation of HK\$ 100,000 or above)

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(排名按贊助級別及英文姓名序) (In sequence of sponsorship category and donor's name)

理念 | Mission

「保協慈善基金」在1998年成立，致力鼓勵保險從業員參與公益事務。自成立至今基金會撥款超過港幣1,000萬元，受惠機構有數十間。「保協」及「保協慈善基金」自2016年起每年均舉辦「生命傳愛慈善跑」，為基金會及受惠機構籌募善款。近年，基金會先後撥款45萬及110萬予善寧會、靈實醫院及司務道寧養院，為末期病患者提供善終服務。

2020-2021年間兩組織（「保協」與保協慈善基金）分別設立合共100萬「新型冠狀病毒支援抗疫基金」，為受新冠病毒感染的同業提供即時支援；2022年又制定「五年可持續發展計劃」，分別撥款港幣130萬予香港紅十字會更換全港公立醫院之租借輪椅及設立獎助學金計劃予本港4間大學，培育保險、精算及財富管理相關課程的人才，貢獻社會。

今年為「保協慈善基金」25周年慶，「保協慈善基金」於6月中舉辦慈善電影欣賞會及於10月與「保協」籌辦商場展，全面提升保險業之正業形象。

The LUA Foundation, established in 1998, is committed to encouraging insurance practitioners to participate in public welfare affairs. Since its establishment, the Foundation has funded few dozens of beneficiary organisations with over HK\$10 million. Among all charity activities, "LifeCare Charity Run" has been one of the annual signature events since 2016 where LUAHK & LUA Foundation held hand in hand to raise funds.

The Foundation has allocated HK\$450,000 and HK\$1.1 million to the Society for the Promotion of Hospice Care, Haven of Hope Hospital, and Haven of Hope Sister Annie Skau Nursing Home to provide hospice services for terminally ill patients.

From 2020 to 2021, both organisations (LUAHK and LUAF) established a total of HK\$1 million "Anti-epidemic Fund" to provide immediate financial assistance to insurance practitioners who were infected with Covid-19. In 2022, a 5-year sustainable development plan was delivered to provide HK\$1.3 million funding to Hong Kong Red Cross for the replacement of all leased wheelchairs. To further contribute to society, a Scholarship and Bursary Plan has been launched for 4 local universities, for outstanding undergraduates taking insurance, actuarial, and wealth management related courses.

This year marks the 25th anniversary of the LUA Foundation, a charitable film event was held in June and a mall exhibition was organised with LUAHK in October to celebrate our achievements and enhance the positive image of the insurance industry.

《世上只有爸爸好》慈善電影會 | Fate Charitable Movie Event

「保協慈善基金」25周年慶，於父親節前夕6月17日，假九龍灣國際展貿中心舉辦《世上只有爸爸好》慈善電影欣賞會。已故知名藝人廖啟智遺孀陳敏兒、電影出品人暨編劇李霖恩、演員方紹聰、阮政峰及香港移植運動協會代表及肺移植康復者霍惠霞出席電影分享活動，借助電影宣揚保單及器官捐贈，遺愛人間。

Celebrating the 25th anniversary of LUA Foundation, the *Fate* charitable movie event was held on June 17, the eve of Father's Day at the Kowloon Bay International Trade and Exhibition Centre. Barbara Chan Man Yi, widow of the late renowned actor, Dick Liu Kai Chi; film producer and screenwriter, Glen Lee Lam Yan; actor Milkson Fong and Hero Yuen Ching Fung; Hong Kong Transplant Sports Association representative and lung transplant survivor Fok Wai Ha attended the film sharing event. We aimed to promote policy donation and organ donation by organising the event to spread love and kindness.



善寧會—登山善行 | The Society for the Promotion of Hospice Care - Hike for Hospice

「保協慈善基金」與「保協」今年繼續身體力行支持善寧會「登山善行」活動！活動於5月7日於元朗大欖郊野公園舉行起步禮！「保協慈善基金」與「保協」代表出賽，出錢出力為善寧會籌募經費，希望支援更多有經濟需要的晚期病者與家庭，安享晚年！「保協慈善基金」和「保協」團隊更獲大會頒發傑出籌款獎！

LUA Foundation and LUAHK continued to support The Society for the Promotion of Hospice Care to organise the "Hike for Hospice" this year with the kick-off ceremony of the event held on May 7 at Tai Lam Country Park in Yuen Long. Awarded the Outstanding Fundraising Award, LUA Foundation and LUAHK team helped to support more terminally ill patients and their families who had financial needs by donating to the society and sending participants to join the hiking contest.



「5年獎助學金」計劃 | 5-year Scholarships and Bursaries Plan

「保協慈善基金」聯同「保協」於2022年為嶺南大學、香港大學、香港中文大學及香港恒生大學設立5年期合共港幣200萬元的獎助學金，為修讀保險、精算及財富管理相關課程的大學生提供資助，為將來保險行業培育更多人才。今年首次有學生獲獎，「保協慈善基金」及「保協」獲邀出席頒獎禮。

The Foundation also joined hands with LUAHK and pledged a total of HK\$2 million in scholarships and bursaries to 4 local universities: Lingnan University, the University of Hong Kong, the Chinese University of Hong Kong, and the Hang Seng University of Hong Kong to the outstanding undergraduates taking insurance, actuarial and wealth management related courses to nurture more talents for the insurance industry. This was the first time, students were awarded the scholarships, so LUA Foundation and LUAHK were invited to attend the award presentation ceremony.



生命傳愛行動 | LifeCare Movement

「保協」及「保協慈善基金」在2005年於保險界全力推行「生命傳愛行動」，推動全港性的「生命教育」及「保單捐贈計劃」。此計劃的會員由業界不同公司的精英組成，在眾委員的努力下，本年度共有10家保險公司成為計劃的主要贊助。

在「保協慈善基金」及「生命傳愛行動」、「保協」、保險業界、慈善機構及公眾大力支持下，本年度的「保單捐贈」成績顯著，縱然今年度因受往年的疫情影響，調整年期至9個月，保單捐贈總額卻再創高峰，認捐保額達1,300張，較往年以15個月計多出28%！截至2023年6月30日，累計認捐保額已超越4.68億港元，有紀錄的保單捐贈亦已超過14,680份，成績極為鼓舞。

LUAHK and LUA Foundation launched the LifeCare Movement in 2005 to promote "Life Education" and the "Policy Donation Programme" in Hong Kong. The Programme's committee is composed of elites from various insurance companies. This year, ten insurance companies have been the principal sponsors of the Programme.

With the concerted efforts of LUA Foundation, the LifeCare Movement, LUAHK, and the strong support from the insurance industry, charities, and the general public, the "Policy Donation Programme" achieved remarkable results this year. Under the challenges brought by the pandemic from the previous year, the term was adjusted to 9 months. However, we obtained extremely encouraging results this year, with the total number of insurance policies donated exceeding 1,300 in the period, a 28% increase compared to the previous year in terms of 15 months. As of June 30, 2023, the cumulative insured amount pledged exceeded HK\$468 million, and the number of recorded policy donations exceeded 14,680.

保險業宣傳及推廣 | Insurance Industry Publicity and Promotion

透過由從業員擔任的「榮譽生命傳愛大師」、「生命傳愛大師」、「生命傳愛領袖」及「生命傳愛大使」，鼓勵各投保人士捐贈保額，為社會上眾多非政府機構開拓善款渠道。

Qualified local insurance practitioners recognized as "Honorary LifeCare Master", "LifeCare Master", "LifeCare Leader" and "LifeCare Ambassador" encouraged policy holders to donate their policies and helped non-government organisations to expand their sources of donations.

2022-2023 年生命傳愛家族人數 2022-2023 LifeCare Family Headcount

生命傳愛大使 LifeCare Ambassador	206
生命傳愛大使 (20份保單或以上) LifeCare Ambassador (20 policies or more)	14
生命傳愛領袖 LifeCare Leader	12
生命傳愛大師 LifeCare Master	3
榮譽生命傳愛大師 Honorary LifeCare Master	5

「2023年保單捐贈計劃」成績：

"2023 Policy Donation Programme" achievements:

保單數目 Number of donated policies: 1,296

捐贈保額 Insured sum of donated policies: HK\$21,900,000

(以上數字由2022年4月1起至2023年6月30日)

(The above data is for the period from April 1, 2022 to June 30, 2023)

保單捐贈嘉許禮 | Policy Donation Programme Recognition Ceremony

為感謝一眾善心同業身體力行支持「保單捐贈計劃」，本年度之保單捐贈嘉許禮已於7月25日在北角青協舉行。今年大會以黑暗中的彩虹 (The Glamorous Rainbow) 作大會主題，讓大家回想在疫情下走過在黑暗中堅持讓世界更美好的日子。

大會今年特別邀請「耆康會」#車縫耆才為一眾善心同業縫制加冕彩帶，並配以限量版保單捐贈勳章，寓意生命傳愛大使為保單捐贈「肩」負重任，任重而道遠的使命，鼓勵同業繼續發揚保單傳愛精神，並以成為生命傳愛大使、領袖、大師為目標，共同弘揚保險業界善心，讓社會成為我們的保單受益人。

大會更特別加插「黑暗中對話 (香港) 基金會」和「生命小戰士」活動和表演項目，為嘉許禮增添動力和意義。合資格的生命傳愛家族成員除了在嘉許禮獲表揚外，更會在中環電車車站燈箱獲得嘉許。

The "Policy Donation Programme Recognition Ceremony" was held at Hong Kong Federation of Youth Groups in North Point on July 25, to appreciate benevolent insurance practitioners' robust support to the "Policy Donation Programme". Themed with "The Glamorous Rainbow", the ceremony reminded us of our faith, and in those days how we overcame darkness under the pandemic and persisted to make the world a better place.

The Hong Kong Society for the Aged # Sewing Experts was specially invited to sew coronation ribbons, going with limited edition policy donation medals, for the benevolent industrial participants. The ribbons indicated that the LifeCare Ambassadors "shouldered" responsibility and mission, encouraging our industrial peers to continue to carry forward the spirit of spreading love through insurance policies and to reach the goal of becoming LifeCare Ambassadors, Leaders, and Masters to promote the industry's philanthropic goal to benefit the society.

Special performances from the Dialogue in the Dark (Hong Kong) Foundation and Little Life Warriors Society were arranged, adding more energy and meaning to the event. Eligible LifeCare family members were praised at the ceremony and their achievements would also be shown through lightbox advertisement at the Central tram station.



附錄

Appendix



執行委員會報告

Executive Committee's Report

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED EXECUTIVE COMMITTEE'S REPORT FOR THE YEAR ENDED 31ST MARCH 2023

The members of the Executive Committee have pleasure in submitting their annual report together with the audited financial statements of The Life Underwriters Association of Hong Kong Limited ("the Association") for the year ended 31st March 2023.

Principal activities

The principal activities of the Association are organising lectures and holding conferences to provide training to its members in order to maintain a high standard of insurance services to the public.

Results and appropriations

The result of the Association for the year ended 31st March 2023 and the financial position of the Association as at that date are set out in the financial statements on pages 9 to 29.

Property, plant and equipment

Details of the movements in property, plant and equipment are set out in note 9 to the financial statements.

Share capital

The Association was incorporated under the laws of Hong Kong as a Association limited by guarantee and not having a share capital. Pursuant to the provisions of the Association's Articles of Association, the liability of each member is limited to HK\$10 in the event of the Association being wound up while he/ she is a member.

Donations

Charitable donations amounted to HK\$260,000 (2022: HK\$500,000) were made by the Association during the year.

Permitted indemnity provision

Article 25 of the Association's Articles provides that every Executive Committee member and other officer or servant of the Association may be indemnified by the Association against, and it shall be the duty of the Executive Committee out of the funds of the Association to pay, all costs, losses and expenses which any such Executive Committee member, officer or employee may incur or become liable for by reason of any contract entered into, or act or deed done by him as such Executive Committee member, officer or employee or in any way in the discharge of his duties, and the amount for which such indemnity is provided shall immediately attach as a lien on the property of the Association and have priority as between the members over all other claims. This permitted indemnity provision is in force during the financial year and at the time of approval of this report.

Executive Committee members

The Executive Committee members of the Association during the year and up to the date of this report were :

Ms. KEUNG Chor Gee, May	President
Mr. TSE Lap Yee, Stanley	Immediate Past President
Ms. CHAN Chung Lin, Carrie	Vice President
Mr. KO Kwong Yan, Stephen	Vice President
Mr. LAW Wing Kin, Kent	Vice President
Mr. WONG, Glen	Vice President
Mr. WONG Kwan Shing, Bowen	Vice President
Mr. TSANG Kai Hung, Henry	Vice President
Ms. YUEN Bo Kit, Teresa	Honorary Secretary
Ms. POON Lap Hung, Diane	Honorary Treasurer
Mr. CHENG Hang Yuen, Henry	
Ms. WONG Lily	(Resigned on 31/12/2022)
Mr. CHAN Yat Kwan, Garry	
Ms. CHIK Man Hung	(Resigned on 31/12/2022)
Ms. CHONG Ching Yuk, Veronica	
Mr. LEE Kwun Kwan, Davey	
Ms. LI Chung Wing, Apple	
Ms. LI Hung, Flora	
Mr. WONG Hok Leung, Raymond	



THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED EXECUTIVE COMMITTEE'S REPORT FOR THE YEAR ENDED 31ST MARCH 2023

Mr. MA Hua Ba, Alex
Mr. TONG Yan Ming, Alvin
Ms. TSE Sin Yan, Carol
Mr. CHENG Lai Ki
Mr. LI Yuk Shu
Mr. CHAN Kwok Tsan, Thomas
Ms. LI Pui Shan, Zen
Mr. HO Ka Man
Mr. YAU Kam Man
Mr. LEE Hing Kwai
Ms. CHAN Hau Lam Piann
Ms. CHAN Wai Ying
Mr. TAM Benjamin Hok Hei
Mr. CHAN Cheuk Yin, Churchill

(Appointed on 1/1/2023)

In accordance with Article 12.3 of the Association's Articles of Association, each Executive Committee members shall hold office from the first day of January in the year following his election to the last day of the same year or until his resignation, death, disqualification or removal, if earlier.

The President of the Association shall hold office for not more than three years consecutively.

In accordance with Article 12.5 of the Association's Articles of Association, additional Executive Committee members shall hold office until the expiry of the period of office of the Executive Committee. No person may be co-opted as an Executive Committee member who is not a life, senior or full member of the Association.

Management contracts

No contracts concerning the management and administration of the whole or any substantial part of the business of the Association were entered into or existed during the year.

Executive Committee members' interests in transactions, arrangements or contracts

Apart from the details disclosed in note 16 to the financial statements, no transactions, arrangements or contracts of significance to which the Association was a party, and in which an Executive Committee member of the Association had a material interest, whether directly or indirectly, subsisted at the end of the year or at any time during the year.

Business review

Objectives

The objective of the Association is to enhance and uphold the professionalism and ethical standard of the life insurance practitioners through the implementation of ethical code and code of conducts for its members. Besides, the Association aims to provide further and continual education programs to its members and to mobilise its members to rebat the society by participating in charity and social service.

Vision

The Association has served as a bridge between the industry and the regulator, we will continue acting as the representative of the insurance industry, speaking for the industry and striving for more rights and benefits for the industry. In addition, we will focus on enhancing insurance practitioners' competitiveness, helping them to overcome various challenges and work together with all people in the industry to drive the industry's sustainable development and bring more positive impact to society.

Core Work

Membership

We organise a couple of industry-related lectures each year to enable our members to stay abreast of the latest developments of the insurance industry so that they can recommend most suitable products and services to their customers.

Training Courses

We open a variety of training courses each year to provide life-wide learning opportunities for our members, in the hope that members could arm themselves with the required skills and make progress in the face of a complicated and competitive market.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED EXECUTIVE COMMITTEE'S REPORT FOR THE YEAR ENDED 31ST MARCH 2023

Public Relations

To enhance communication with the industry, we arrange agency luncheon every month to talk with team leaders of different insurance firms and learn about their opinions and perceptions. The team leaders may ask the Association's staff to introduce the Association's activities so that more practitioners could be attracted to join us.

Industry Affairs

The Association has been dedicated to serving as a bridge among insurance practitioners, regulatory authority and the public, therefore we organise meeting and forum with stakeholders to collect opinions and deliver updates for our industry. In addition, we make official and non-official communications with legislators, the commissioners of the Insurance Authority and insurance professionals regularly to exchange ideas about topics and issues of interest.

Community Service

We have established a volunteer team and aimed to promote life education and policy donation to spread the spirit of great love. We take concrete actions to participate in social services and form volunteer team to encourage members to serve the needy of the society and expect more like-minded members to join LUA for the same vision.

Event Coordination

We organise a variety of events every year, like large-scale seminars, professional industry conferences and exchange activities to unify the industry workforce, motivating insurance practitioners, and advancing members' career development.

Financial Performance

The total income and expenses for 2023 are HK\$29 million (2022: HK\$29 million) and HK\$33 million (2022: HK\$26 million) respectively. Therefore, a deficit of HK\$ 4 million was recorded for the year. It was mainly due to the decrease of fair value of our investment property and equity investments.

Key Financial Performance

Income of LUA major events in 2023 amounted HK\$15.7 million which was 54% of the total income. We spent HK\$10 million to events expenses, which representing 34% of the total income of this year.

Operating cost was HK\$13.6 million, representing 47% of the total income.

Administration cost was HK\$15 million, representing 52% of the total income.

Resource Governance

Cost Control

The Association's operations are bound by strict cost controls, internal policies and procedures on expenditure are in place in an endeavor to ensure that our fund is properly used.

Internal Control

A Human Resources & Finance Committee has been set up in Jan 2021. The Committee comprises four Executive Committee members and three staff to discuss and review the human resources issues, annual budget and internal control system. In addition, the President, the Honorary Treasurer, the Honorary Secretary and the vice president of the Association will join the managers meeting and staff meeting regularly to understand the operating status and maintain a good relationship with all staff so as to deliver excellence and professional services to the members and the Association.

Auditor

The independent auditor, Messrs. LKCC CPA Limited, Certified Public Accountants, retire but, being eligible, offer themselves for re-appointment.

On behalf of the Executive Committee

Ms. KEUNG Chor Gee, May
 President

Hong Kong, 25th September 2023



核數師報告

Report of the Auditors

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED (Incorporated in Hong Kong and limited by guarantee)

Opinion

We have audited the financial statements of The Life Underwriters Association of Hong Kong Limited (the "Association") set out on pages 9 to 29, which comprise the statement of financial position as at 31st March 2023, and the statement of comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of the Association as at 31st March 2023, and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standard for Private Entities ("HKFRS for Private Entities") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance (Cap. 622).

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Association in accordance with the HKICPA's Code of Ethics for Professional Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

The Executive Committee members are responsible for the other information. The other information comprises the information included in Executive Committee's report set out on page 1 to 5 and detailed expenses set out on pages 30 to 31, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Executive Committee Members for the Financial Statements

The Executive Committee members are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRS for Private Entities issued by the HKICPA and the Hong Kong Companies Ordinance (Cap. 622), and for such internal control as the Executive Committee members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Executive Committee members are responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Executive Committee members either intend to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance (Cap. 622), and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of the report.

*INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
(Incorporated in Hong Kong and limited by guarantee)*

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Executive Committee members.
- Conclude on the appropriateness of the Executive Committee members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Executive Committee members regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

LKKC CPA LIMITED
國信會計師事務所有限公司
Certified Public Accountants
Auditor — Leung Kee-Lok
Practising certificate number - P06025

Hong Kong, 25th September 2023

T386/C/905



損益表

Statement of Comprehensive Income

*THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31ST MARCH 2023*

	Note	<u>2023</u> HK\$	<u>2022</u> HK\$ (Restated)
Revenue	4	27,694,373	28,627,200
Other income	5	1,386,591	471,118
Administrative expenses		(15,392,548)	(13,093,742)
Fair value change of equity investments		(880,861)	(957,281)
Fair value change of investment property		(3,139,412)	-
Other operating expenses		(13,604,143)	(11,697,249)
		<hr/>	<hr/>
(Deficit) / Surplus before tax	6	(3,936,000)	3,350,046
Income tax expense	7	-	(461,374)
		<hr/>	<hr/>
(Deficit) / Surplus for the year		(3,936,000)	2,888,672
Other comprehensive surplus for the year		-	-
		<hr/>	<hr/>
Total comprehensive (deficit) / surplus for the year		<u>(3,936,000)</u>	<u>2,888,672</u>

資產負債表

Statement of Financial Position

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT 31ST MARCH 2023

	Note	2023 HK\$	2022 HK\$ (Restated)
Non-current assets			
Property, plant and equipment	9	6,533,156	6,764,412
Investment property	10	10,700,000	13,839,412
Investment in securities	11	9,268,206	10,076,632
		<u>26,501,362</u>	<u>30,680,456</u>
Current assets			
Deposits paid and prepayments		2,805,730	2,453,037
Other receivables		1,624,787	1,662,180
Tax recoverable		471,374	70,481
Amount due from an affiliated association	12	46,738	-
Fixed deposit		200,000	-
Cash and cash equivalents	14	11,127,876	13,923,376
		<u>16,276,505</u>	<u>18,109,074</u>
Less: Current liabilities			
Other payables and accruals		354,973	1,109,252
Amount due to an affiliated association	13	-	594,832
Received in advance		6,291,290	7,017,842
		<u>(6,646,263)</u>	<u>(8,721,926)</u>
Net current assets		<u>9,630,242</u>	<u>9,387,148</u>
NET ASSETS		<u>36,131,604</u>	<u>40,067,604</u>
Equity			
Accumulated surplus		<u>36,131,604</u>	<u>40,067,604</u>



財務報表附註

Notes to Financial Statements

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

1. General information

The Life Underwriters Association of Hong Kong Limited ("the Association") is an association limited by guarantee, incorporated and domiciled in Hong Kong and not having a share capital. The registered office and principal place of business of the Association is located at Units A-D, 23/F., Seabright Plaza, 9-23 Shell Street, North Point, Hong Kong.

The principal activities of the Association are organising lectures and holding conferences to provide training to its members in order to maintain a high standard of insurance services to the public.

Pursuant to the provisions of the Association's Articles of Association, the liability of each member is limited to HK\$10 in the event of the Association being wound up while he/she is a member.

These financial statements are presented in Hong Kong dollar ("HK\$"), unless otherwise stated.

2. Basis of preparation and significant accounting policies

These financial statements have been prepared under the historical cost convention and in accordance with the Hong Kong Financial Reporting Standard for Private Entities ("HKFRS for Private Entities") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and the requirements of the Hong Kong Companies Ordinance (Cap.622) and have been prepared under the accrued basis of accounting and on the basis that the Association is a going concern.

The preparation of financial statements in conformity with HKFRS for Private Entities requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Association's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 3.

The following are the specific accounting policies that are necessary for a proper understanding of the financial statements :

(a) Foreign currency translation

(i) Functional and presentation currency

Items included in the financial statements of the Association are measured using the currency of the primary economic environment in which the Association operates (the functional currency). These financial statements are presented in Hong Kong Dollars ("HK\$"), which is the Association's functional and presentation currency and all values are rounded to the nearest dollar unless otherwise stated.

(ii) Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in surplus or deficit.

Foreign exchange gains and losses that relate to borrowings and cash and cash equivalents are presented in surplus or deficit within "finance costs". All other foreign exchange gains and losses are presented in surplus or deficit within "other income" or "administrative expenses".

(b) Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Land and buildings comprise mainly factories and offices. All property, plant and equipment are stated at historical cost less depreciation, except freehold land which is not subject to depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Association and the cost of the item can be measured reliably. The carrying amount of the replaced part is derecognised. All other repairs and maintenance are charged to the statement of comprehensive income during the financial period in which they are incurred.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

2. Basis of preparation and significant accounting policies (continued)

Property, plant and equipment are depreciated at rates sufficient to write off their costs less accumulated impairment losses over their estimated useful lives on a straight-line basis. The principal annual rates are as follows:

Buildings held for own used	2% per annum
Lease premium for land	Over the lease terms
Leasehold improvements	20% per annum
Furniture and fixtures	30% per annum
Computer and equipment	30% per annum

The assets' residual values, if any, and useful lives are reviewed, and adjusted if appropriate, at the end of each reporting period. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount. These are included in the statement of comprehensive income.

(c) Investments

Investments which are not subsidiaries, jointly controlled entities or associates are classified as either current investments or long-term investments, and are stated at fair value with changes in fair value recognised in the statement of comprehensive income if the investments are publicly traded or their fair value can otherwise be measured reliably without undue cost or effort and all other such investments shall be measured at cost less impairment. Purchases and sales of investments in securities are accounted for on a trade date basis.

(d) Impairment of assets

At each reporting date, Property, plant and equipment, intangible assets and investment are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset (or group of related assets) is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the statement of comprehensive income.

If an impairment loss subsequently is reversed, the carrying amount of the asset (or group of related assets) increases to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset (group of related assets) in prior years. A reversal of an impairment loss is recognised immediately in the statement of comprehensive income.

(e) Other receivables

Other receivables are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for impairment of trade receivables is established when there is objective evidence that the Association will not be able to collect all amounts due according to the original terms of the receivables. The amount of the provision is the difference between the carrying amount and the present value of estimated future cash flows, discounted at the effective interest rate. The amount of the provision is recognised in the statement of comprehensive income.

(f) Cash and cash equivalents

Cash and cash equivalents include cash on hand, demand deposits and other short-term highly liquid investments with original maturities of three months or less.

(g) Other payables

Other payables are presented as current liabilities unless payment is not due within 12 months after the reporting period. They are initially at their fair value and subsequently measured at amortised cost using the effective interest method.

(h) Provision

Provisions are recognised when the Association has a present legal or constructive obligation as a result of past events; it is probable that outflow of resources will be required to settle the obligation; and the amount has been reliably estimated. Provisions are not recognised for future operating losses.



THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

2. Basis of preparation and significant accounting policies (continued)

Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Provisions are measured at the present value of the expenditure expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense.

(i) Revenue

Revenue is recognised when it is probable that the economic benefits will flow to the Association and when the revenue can be measured reliably, on the following bases :

- (i) Membership subscriptions are recognised on a time proportion basis;
- (ii) Functions income are recognised upon completion of services provided;
- (iii) Sponsorships are recognised in the statements of financial positions initially as deferred income when there is reasonable assurance that they will be received and that the Association will comply with the conditions attaching to them. Sponsorships relating to income are recognised as revenue in the income statement on a systematic basis in the same periods in which the expenses are incurred;
- (iv) Rental income from operating leases is recognised in income on a straight-line basis over the lease term, unless another systematic basis is more representative of the time pattern of the user's benefit.
- (v) Dividend income is recognised when the shareholder's right to receive payment is established;
- (vi) Interest income is recognised on a time proportion basis taking into account the principal outstanding and the interest applicable; and
- (vii) Miscellaneous income is accounted for on a receipt basis.

(j) Employee benefits

Salaries, annual bonuses, paid annual leave, contributions to defined contribution retirement plans and the cost of non-monetary benefits are accrued in the year in which the associated services are rendered by employees. Where payment or settlement is deferred and the effect would be material these amounts are stated at their present values.

The Association operates Mandatory Provident Fund retirement benefit scheme ("the MPF Scheme") under the Mandatory Provident Fund Schemes Ordinance, for those employees who are eligible to participate in the MPF Scheme. Contributions are made based on a percentage of the employees' relevant income and are charged to surplus or deficit as the Association become payable in accordance with the rules of the MPF Scheme. The assets of the MPF Scheme are held separately from those of the Association in an independently administrated trust fund. The Association's employer contributions vest fully with the employees when contributed into the MPF Scheme.

(k) Operating leases

Leases where substantially all the risks and rewards of ownership of assets remain with the lessors and accounted for as operating leases.

Rentals payable under operating leases are charged to the statement of comprehensive income on a straight-line basis over the term of the relevant lease.

Rental receivables under operating leases are credited to the statement of comprehensive income on a straight line basis over the periods of the respective leases.

(l) Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

2. Basis of preparation and significant accounting policies (continued)

Deferred tax is recognised on differences between the carrying amounts of assets and liabilities in the financial statements and their corresponding tax base (known as temporary differences). Deferred tax liabilities are generally recognised for all temporary differences that will result in taxable amounts in determining taxable profit (tax loss) of future periods when the carrying amount of the asset or liability is recovered or settled (taxable temporary differences). Deferred tax assets are generally recognised for all temporary differences that will result in amounts that are deductible in determining taxable profit (tax loss) of future periods when the carrying amount of the asset or liability is recovered or settled (deductible temporary differences) — but only to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each reporting date and is adjusted to reflect the current assessment of future taxable profits. Any adjustments are recognised in the statement of comprehensive income.

Deferred tax is calculated at the tax rates that are expected to apply to the taxable profit (tax loss) of the periods in which it expects the deferred tax asset to be realised or the deferred tax liability to be settled, on the basis of tax rates that have been enacted or substantively enacted by the end of the reporting period.

(m) Investment property

Investment property is a property held by the Association as an owner, or as a lessee under a finance lease, to earn rental or for capital appreciation or both, rather than for (i) use in the production or supply of goods or services or for administrative purposes, or (ii) sale in the ordinary course of business. It also includes a property interest held by a lessee under an operating lease which otherwise meets the definition of an investment property and can be measured at fair value without undue cost and effort on an ongoing basis.

On initial recognition, the cost of a purchased investment property comprises its purchase price and any directly attributable expenditure. The initial cost of a property interest held under a lease and classified as an investment property is measured at amounts equal to the fair value of the leased property or, if lower, the present value of the minimum lease payments, determined at the inception of the lease and any initial direct costs of the lessee (incremental costs that are directly attributable to negotiating and arranging a lease).

Subsequent to initial recognition, investment property is carried at fair value, derived from the current market prices for comparable real estate determined annually by independent firm of surveyors. Changes in fair value are recognised in the statement of comprehensive income.

(n) Government grants

Grants from the government recognised at their fair value where there is a reasonable assurance that the grant will be received and the Association will comply with all attached conditions.

Government grants relating to costs are recognised in the statement of comprehensive income over the period necessary to match them with the costs that they are intended to compensate.

(o) Related parties

(a) A person, or a close member of that person's family, is related to the Association if that person:

- (i) has control or joint control over the Association;
- (ii) has significant influence over the Association; or
- (iii) is a member of the key management personnel of the Association or the Association's parent.

(b) An entity is related to the Association if any of the following conditions applies:

- (i) The entity and the Association are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
- (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
- (iii) Both entities are joint ventures of the same third party.
- (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- (v) The entity is a post-employment benefit plan for the benefit of employees of either the Association or an entity related to the Association.
- (vi) The entity is controlled or jointly controlled by a person identified in (a).
- (vii) A person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
- (viii) The entity, or any member of a group of which it is a parent, provides key management personnel services to the Association or to the Association's parent.



THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

2. Basis of preparation and significant accounting policies (continued)

Close members of the family of a person are those family members who may be expected to influence, or to be influenced by, that person in their dealings with the entity.

3. Critical accounting estimates and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Association makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

(a) Income taxes

The Association is subject to income tax in various jurisdictions. Significant judgement is required in determining the worldwide provision for income tax. There are many transactions and calculations for which the ultimate tax determination is uncertain during the ordinary course of business. The Association recognises liabilities for anticipated tax audit issues based on estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income tax and deferred tax provisions in the period in which such determination is made.

Deferred income tax assets relating to certain temporary differences and tax losses are recognised when management considers it is probable that future taxable profits will be available against which the temporary differences or tax losses can be utilised.

(b) Fair value of investment property

The fair value of investment property is derived from the current market prices of comparable real estate (note 2). The fair value is based on a valuation made by an independent firm of surveyors, Dudley Surveyor (Hong Kong) Ltd, which has among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued. The valuer uses observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset.

(c) Depreciation on property, plant and equipment

Depreciation on property, plant and equipment is calculated on the straight-line basis to write off the cost of each asset, less the estimated residual value, over its estimated useful life. The Association will review annually the estimated residual value and estimated useful life of Plant and equipment. Revisions to the aforesaid estimates are recognised in the year in which the estimate is revised if the revision affects only that period, or in the year of the revision and future periods if the revision affects both current and future periods.

4. Revenue

An analysis of the Association's revenue is as follows :

	<u>2023</u> HK\$	<u>2022</u> HK\$
Membership subscriptions	7,277,102	9,307,738
Functions income		
- Major events	15,764,663	14,051,012
- Seminars, training courses, conferences and others	1,613,258	2,095,400
- Sponsorships	3,039,350	3,173,050
	<u>20,417,271</u>	<u>19,319,462</u>
	<u>27,694,373</u>	<u>28,627,200</u>

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

5. Other income

	<u>2023</u> HK\$	<u>2022</u> HK\$
Bank interest income	116,761	32,426
Dividend income	236,645	228,375
Government grant*	471,600	-
Gain on disposal of equity investments	-	18,288
Rental income	496,000	187,767
Sundry income	65,585	4,262
	<u>1,386,591</u>	<u>471,118</u>

*The government grant represented the government subsidies received under Employment Support Scheme launched by the Government of the Hong Kong Special Administrative Region.

6. (Deficit) / Surplus before tax

(Deficit) / Surplus before tax is arrived at after charging the following items:

	<u>2023</u> HK\$	<u>2022</u> HK\$
Auditor's remuneration	31,500	30,500
Depreciation	728,667	582,571
Donations	260,000	500,000
Rent and rates	1,447,822	1,252,044
Royalties and membership fees	3,227,576	2,924,555
Staff costs		
- Staff salaries	7,554,741	6,572,893
- Staff bonus	410,090	872,842
- Mandatory provident fund contributions	318,746	280,592
Venue charges, food and equipment rental charges	2,040,916	1,219,671
	<u>2,040,916</u>	<u>1,219,671</u>

7. Income tax expense

(a) The income tax expense in the statement of comprehensive income represents:-

	<u>2023</u> HK\$	<u>2022</u> HK\$
Current tax - Hong Kong profits tax		
- Provision for the year	-	461,374
- Under-provision in respect of prior years	-	-
	<u>-</u>	<u>461,374</u>
Deferred tax		
- Origination and reversal of temporary differences	-	-
	<u>-</u>	<u>461,374</u>



THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

7. Income tax (continued)

No provision for taxation has been made as the Association has no estimated assessable profit for Hong Kong profits tax purpose in current year.

Hong Kong profits tax has been provided at the rate of 16.5% (2022: 16.5%) on the estimated assessable profits arising in Hong Kong during the year. For the year ended 31st March 2022, tax recession relates to tax reduction to tax payable under Two-Tiered Profits Rates Regime capped at HK\$165,000 for one of the Hong Kong incorporate entities of the Association.

(b) No deferred tax assets/liabilities were provided during the year as the amounts are immaterial (2022: Nil).

8. Executive Committee members' remuneration

The Executive Committee members did not or will not receive any fees or emoluments in respect of their services to the Association during the year (2022: HK\$ Nil).

9. Property, plant and equipment and lease premium for land

	Buildings held for own use	Lease premium for land	Leasehold improvements	Furniture and fixtures	Computer and equipment	Total
	HK\$ (Restated)	HK\$ (Restated)	HK\$	HK\$	HK\$	HK\$
<i>Cost :</i>						
At 1st April 2021	2,044,653	4,770,857	2,318,691	411,040	1,536,187	11,081,428
Additions	-	-	163,760	13,135	656,432	833,327
At 31st March 2022 and 1st April 2022	2,044,653	4,770,857	2,482,451	424,175	2,192,619	11,914,755
Additions	-	-	23,700	900	473,993	498,593
Disposal	-	-	-	-	(6,120)	(6,120)
At 31st March 2023	<u>2,044,653</u>	<u>4,770,857</u>	<u>2,506,151</u>	<u>425,075</u>	<u>2,660,492</u>	<u>12,407,228</u>
<i>Accumulated depreciation and impairment losses :</i>						
At 1st April 2021	359,994	687,504	1,782,209	388,002	1,350,063	4,567,772
Charge for the year	40,894	84,678	204,927	20,995	231,077	582,571
At 31st March 2022 and 1st April 2022	400,888	772,182	1,987,136	408,997	1,581,140	5,150,343
Charge for the year	40,893	84,678	231,460	7,233	364,403	728,667
Disposal	-	-	-	-	(4,938)	(4,938)
At 31st March 2023	<u>441,781</u>	<u>856,860</u>	<u>2,218,596</u>	<u>416,230</u>	<u>1,940,605</u>	<u>5,874,072</u>
<i>Net book value :</i>						
At 31st March 2023	<u>1,602,872</u>	<u>3,913,997</u>	<u>287,555</u>	<u>8,845</u>	<u>719,887</u>	<u>6,533,156</u>
At 31st March 2022	<u>1,643,765</u>	<u>3,998,675</u>	<u>495,315</u>	<u>15,178</u>	<u>611,479</u>	<u>6,764,412</u>

All of the buildings held by the Association for own use are located in Hong Kong.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

10. Investment property

(a) The closing carrying amount in the statement of financial position represents:-

	HK\$ (Restated)
Carrying amount as at 1st April 2021	-
Addition during the year	<u>13,839,412</u>
Carrying amount as at 31st March 2022 and 1st April 2022	13,839,412
Net loss from fair value adjustment	<u>(3,139,412)</u>
Carrying amount as at 31st March 2023	<u><u>10,700,000</u></u>

The fair value of the investment property is derived from the current market prices for comparable real estate determined annually by an independent firm of surveyors, Dudley Surveyors (Hong Kong) Ltd, which has among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued. The valuer uses observable market prices, adjusted if necessary for any difference in the nature, location or condition of the specific asset.

11. Investment in securities

	<u>2023</u> HK\$	<u>2022</u> HK\$
Investment in securities		
Hong Kong listed securities, at fair value	5,879,811	6,308,453
Equity fund, at fair value	3,388,395	3,768,179
	<u>9,268,206</u>	<u>10,076,632</u>

The fair value of listed equity securities is based on the market prices quoted in the Stock Exchange of Hong Kong.

The fair value of the funds is determined with reference to their net asset value of the underlying assets which are provided by the counterparty financial institutions.

12. Amount due from an affiliated association

Amount due from an affiliated association is unsecured, interest-free and repayable on demand.

13. Amount due to an affiliated association

Amount due to an affiliated association is unsecured, interest-free and repayable on demand.

14. Cash and cash equivalents

	<u>2023</u> HK\$	<u>2022</u> HK\$
Cash and cash equivalents	4,127,876	13,923,376
Time deposit	7,000,000	-
	<u>11,127,876</u>	<u>13,923,376</u>



THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023

15. Commitments under operating leases

The Association had the following total future minimum lease payments payable under non-cancellable operating leases :

	<u>2023</u> HK\$	<u>2022</u> HK\$
Not later than one year	432,025	1,036,860
After one year but within five years	-	432,025
	<u>432,025</u>	<u>1,468,885</u>

The Association had the following total future minimum lease receipts receivable under non-cancellable operating leases :

	<u>2023</u> HK\$	<u>2022</u> HK\$
Not later than one year	456,000	430,000
After one year but within five years	304,000	-
	<u>760,000</u>	<u>430,000</u>

16. Related party transactions

In addition to the transactions and balances detailed elsewhere in these financial statements, the Association had the following transactions with related party :

<u>Affiliated association</u>	<u>Nature of transactions</u>	<u>2023</u> HK\$	<u>2022</u> HK\$
LUA Foundation Limited	Paid rental expenses to	1,022,560	908,160
	Paid donations to	-	500,000
		<u>1,022,560</u>	<u>1,408,160</u>

LUA Foundation Limited is an affiliated association of the Association.

17. Correction of prior year error

In the year ended 31st March 2022, the Association purchased an investment property for a consideration of HK\$13,839,412. The investment property was held to earn rental income and should have been carried at fair value in the Association's financial statements for the year ended 31st March 2022 according to Section 16 of the HKFRS for Private Entities. Instead, it was mistakenly recognised as land and building held for own used and stated in the financial statements at cost less accumulated depreciation.

As the results of this error, the depreciation charge for the year ended 31st March 2022 had been overstated by HK\$118,692 in the statement of comprehensive income. The carrying value of property, plant and equipment had been overstated by HK\$13,720,720 and the investment property had been understated by HK\$13,839,412 in the statement of financial position as at 31st March 2022.

In accordance with the requirements of section 10 of the HKFRS for Private Entities, the Executive Committee corrected the error and restated the comparative amounts for the year ended 31st March 2022 in the current year financial statements.

18. Approval of financial statements

These financial statements were authorised for issue by the Association's Executive Committee members on 25th September 2023.

管理委員會報告

Management Committee's Report

LUA FOUNDATION LIMITED (LIMITED BY GUARANTEE) MANAGEMENT COMMITTEE'S REPORT FOR THE YEAR ENDED 31ST DECEMBER 2022

The management committee submit their annual report together with the audited financial statements for year ended 31st December 2022.

PRINCIPAL ACTIVITIES

The Foundation is a non-profit making organisation. The principal activities of the Foundation during the year were those engaged in promoting and undertaking projects and activities for the relief to poverty and suffering from natural calamities, providing care and help for the aged, sick, disabled and children, promoting and advancing the physical well-being of the poor and the needy people and promoting and assisting in promoting education, vocational training, culture, science and research.

RESULTS AND APPROPRIATIONS

The results of the Foundation for the year ended 31st December 2022 and the financial position of the Foundation at that date are set out in the financial statements on pages 6 to 14.

PROPERTY, PLANT AND EQUIPMENT

Details of movements in property, plant and equipment of the Foundation are set out in note 8 to the financial statements.

DONATIONS

Donations received by the Foundation during the year amounted to HK\$1,603,864 (2021: HK\$2,652,663). Donations paid by the Foundation during the year amounted to HK\$476,200 (2021: HK\$407,900).

MANAGEMENT COMMITTEE MEMBERS

The management committee members of the Foundation during the year and up to date of this report were as follows:-

So Yuen May, Teresa	Chairperson	
Wong Ying Kit	Vice Chairperson	
Wong Kam Shing, Matthew	Treasurer	
Cheng Hang Yuen, Henry	Secretary	
Lau Wai Keung, Kinson	Member	
Lam Kit Ching	Member	
Lee Mo Kit, Maggie	Member	
Ho Robert Kwok Ting	Member	
Lee Kwun Kwan, Davey	Member	
Tse Lap Yee, Stanley	Member	(Appointed on 1st January 2022)
Ko Kwong Yan, Stephen	Member	(Appointed on 1st January 2022)
Yang Fan Shing, Andrew	Member	(Appointed on 27th March 2022)
Chan Fung Ling, Queenie	Member	(Appointed on 27th March 2022)
Chan Yat Kwan, Garry	Member	(Appointed on 1st July 2022)
Wong Lily	Member	(Resigned on 26th March 2022)
Lim Chun Wah, Tommy	Member	(Resigned on 26th March 2022)

PERMITTED INDEMNITY PROVISIONS

A permitted indemnity provision (as defined in section 469 of the Hong Kong Companies Ordinance) for the benefit of the management committee members of the Foundation is currently in force and was in force throughout this year.



*LUA FOUNDATION LIMITED
(LIMITED BY GUARANTEE)
MANAGEMENT COMMITTEE'S REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2022*

***MANAGEMENT COMMITTEE MEMBERS' MATERIAL INTERESTS IN TRANSACTIONS,
ARRANGEMENTS AND CONTRACTS THAT SIGNIFICANT IN RELATION TO THE FOUNDATION'S
BUSINESS***

No transactions, arrangements and contracts of significance in relation to the Foundation's business to which the Foundation was a party and in which a management committee member of the Foundation had a material interest, whether directly or indirectly, subsisted at the end of the year or at any time during the year.

BUSINESS REVIEW

The Foundation does not need to prepare the Business Review according to Section 388(3)(a) of the Hong Kong Companies Ordinance which the Foundation falls within the reporting exemption for the financial year.

AUDITOR

The independent auditor, Messrs. LKKC CPA Limited, Chartered Accountants, Certified Public Accountants, retires but, being eligible, offers themselves for re-appointment.

核數師報告

Report of the Auditors

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF LUA FOUNDATION LIMITED (INCORPORATED IN HONG KONG AND LIMITED BY GUARANTEE)

Opinion

We have audited the financial statements of LUA Foundation Limited (the "Foundation") set out on pages 6 to 14, which comprise the statement of financial position as at 31st December 2022 and the Foundation's income statement and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the financial statements of the Foundation are prepared, in all material respects, in accordance with the Hong Kong Small and Medium-sized Entity Financial Reporting Standard ("SME-FRS") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance (Cap. 622).

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") and with reference to Practice Note 900 (Revised), Audit of Financial Statements Prepared in Accordance with the SME-FRS issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Foundation in accordance with the HKICPA's Code of Ethics for Professional Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

The management committee members are responsible for the other information. The other information comprises the information included in the management committee's report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibility of management committee members for the financial statements

The management committee members are responsible for the preparation of the financial statements in accordance with the SME-FRS issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the management committee members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management committee members are responsible for assessing the Foundation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management committee members either intend to liquidate the Foundation or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance (Cap. 622), and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of the report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



*INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF LUA FOUNDATION LIMITED
(INCORPORATED IN HONG KONG AND LIMITED BY GUARANTEE)*

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management committee members.
- Conclude on the appropriateness of the management committee members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Foundation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with management committee members regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

LKCC CPA LIMITED

國信會計師事務所有限公司

Chartered Accountants

Certified Public Accountants

Auditor — Wilson, Chi-Shing Kwok

郭志成執業會計師

Practising certificate number - P01952

Hong Kong, 11th May 2023

L332/C/928

損益表

Income Statement

LUA FOUNDATION LIMITED
(LIMITED BY GUARANTEE)
INCOME STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2022

	<u>NOTES</u>	<u>2022</u>	<u>2021</u>
		HK\$	HK\$
DONATIONS			
Donations received		1,603,864	2,652,663
Donations paid		(476,200)	(407,900)
		<u>1,127,664</u>	<u>2,244,763</u>
OTHER INCOME			
	4	<u>2,767,099</u>	<u>1,099,704</u>
		3,894,763	3,344,467
FUNCTIONS AND ADMINISTRATIVE EXPENSES			
Advertising		88,980	94,047
Auditor's remuneration		12,500	11,000
Bank charges		11,468	8,161
Depreciation		606,399	280,137
Insurance		7,338	1,260
Entertainment		26,322	-
Meals and drink		8,451	13,178
Mandatory provident fund contribution		9,719	6,835
Miscellaneous expenses		379,200	92,463
Photo and video		17,000	200,700
Postage and courier		1,213	2,277
Printing and stationery		23,462	15,575
Production cost		637,488	78,000
Legal and professional fee		5,800	8,079
Transportation and travelling		6,680	4,658
Service fee		34,236	133,400
Staff salaries and welfare		184,059	147,760
Outreach fee		126,079	101,119
Venue charges		294,983	-
		<u>(2,481,377)</u>	<u>(1,198,649)</u>
SURPLUS FOR THE YEAR			
	5	<u>1,413,385</u>	<u>2,145,818</u>



財務狀況報表

Statement of Financial Position

LUA FOUNDATION LIMITED
(LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL POSITION
AS AT 31ST DECEMBER 2022

	<u>NOTES</u>	<u>2022</u> HK\$	<u>2021</u> HK\$
NON-CURRENT ASSETS			
Property, plant and equipment	8	12,579,521	13,185,920
		<u>12,579,521</u>	<u>13,185,920</u>
CURRENT ASSETS			
Amount due from an affiliated association	9	44,286	45,601
Utility deposits		32,788	32,788
Prepayments and other receivables		381,833	81,186
Cash at bank		2,836,003	2,040,366
		<u>3,294,910</u>	<u>2,199,941</u>
CURRENT LIABILITIES			
Accrued expenses		12,500	22,055
Received in advance		626,840	1,542,100
		<u>(639,340)</u>	<u>(1,564,155)</u>
NET CURRENT ASSETS		<u>2,655,570</u>	<u>635,786</u>
NET ASSETS		<u>15,235,091</u>	<u>13,821,706</u>
RESERVES			
Accumulated fund		<u>15,235,091</u>	<u>13,821,706</u>

香港人壽保險從業員協會 The Life Underwriters Association of Hong Kong

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