



2022 LUAHK Annual Report



保協齊心服務社群

目錄

CONTENTS

2	香港人壽保險從業員協會簡史	History of LUAHK
3	會員承諾 / 為何要加入 LUAHK	LUAHK Membership Pledge/ Why Join LUAHK
4	十大專業守則	Code of Ethics
5	優質銷售指引	Best Practice Guidelines
6	嘉賓獻辭	Messages from Guest of Honour
11	2022年執行委員會	The Executive Committee 2022
12	會長報告	Report from the President
13	上任會長報告	Report from the Immediate Past President
14	名譽司庫報告/名譽秘書報告	Report from the Honorary Treasurer / Report from the Honorary Secretary
15	活動回顧	Activities Review
16	會員部	Membership Department
	會員部主席報告	Report from the Chairlady - Membership Department
	優質顧問/經理/領袖大獎及傑出新星獎	Quality Advisor / Manager / Leader Award (QAA/QMA/QLA) and New Star Award
	培訓與講座	Training and Seminars
19	公關部	Public Relations Department
	公關部主席報告	Report from the Chairman - Public Relations Department
	加強業界、公眾及會員溝通	Strengthen Communication with Industry, Public and Members
22	保協培訓學院	LUA Academy
	保協培訓學院主席報告	Report from the Chairman - LUA Academy
	保協培訓學院課程介紹	Introduction to Educational Programme
25	項目統籌部	Event Coordination Department
	項目統籌部主席報告	Report from the Chairlady - Event Coordination Department
	香港人壽保險從業員大會暨國際龍獎日2022	2022 LUA Convention & IDA day
	第三十屆傑出人壽保險經理及營業員獎頒獎典禮及2022年百萬圓桌會日（香港及澳門）	The 30th Distinguished Manager Award & Distinguished Agent Award Presentation Ceremony & 2022 MDRT Day (Hong Kong & Macau)
28	行業事務部	Industry Affairs Department
	行業事務部主席報告	Report from the Chairlady - Industry Affairs Department
	為會員提供支援服務	Provide Supportive Services to Members
31	社會服務發展部	Community Service Department
	社會服務發展部主席報告	Report from the Chairman - Community Service Department
	無懼疫情 傳遞關愛	Spread Love and Care Amid the Pandemic
34	保協慈善基金	LUA Foundation
	保協慈善基金主席報告	Report from the Chairlady - LUA Foundation
	保協慈善基金管理委員會架構2021-2023	LUA Foundation Management Committee Members 2021-2023
	保協慈善基金贊助者名單	LUA Foundation Donor List
	慈善活動	Charitable Activities
	生命傳愛行動	LifeCare Movement
40	附錄一 財務報表	Appendix 1 Financial Statements
	執行委員會報告	Executive Committee's Report
	核數師報告	Report of the Auditors
	損益表	Statement of Comprehensive Income
	資產負債表	Statement of Financial Position
	財務報表附註	Notes to Financial Statements
53	附錄二 保協慈善基金財務報表摘錄	Appendix 2 Extracted Financial Statements of LUA Foundation Limited
	管理委員會報告	Management Committee's Report
	核數師報告	Report of the Auditors
	損益表	Income statement
	財務狀況報表	Statement of Financial Position

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17,000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，以提高業員水平和成就；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40多年，本會主辦各類型之大、小會議、研討會和工作坊，並與各大機構合辦培訓課程，例如「副特許財務策劃師課程」、「特許財務策劃師課程」、「特許壽險策劃師」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」證証，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800萬元，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。2016年牛頭角迷你倉大火，基金會發起同業1+1募捐行動，為兩位殉職消防員家屬籌得40萬港元。2020-2021年兩組織設立合共100萬港元「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。

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3億港元，而已兌現之慈善捐款達8百多萬港元，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. Today we have almost 17,000 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 40+ years, LUAHK had organized numerous exhibitions, seminars, conventions, workshops and education programmes (e.g. Associate Chartered Financial Practitioners / Fellow, Chartered Financial Practitioners (AChFP / FChFP) & Chartered Life Practitioner (ChLP)) 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 by more than 10,000 participants 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 Organizations 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 functions. In 1998, LUA Foundation was inaugurated to manage and procure the charity functions. In the past years, LUA Foundation had procured donations of more than \$8 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. In 2016, LUA Foundation had also called a 1+1 Campaign and had successfully raised \$400,000 for the families of two firefighters who had lost their lives in the Ngau Tau Kok storage house fire fight. 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.

"LifeCare Movement" was launched by LUA Foundation in 2005 which intends to promote "Life Education" and "Policy Donation Programme" 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 Programme has accumulated to HK\$300 million of which more than HK\$8 million had been paid to the needed and the beneficiaries.

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
- 🔥 百萬圓桌會資格認可之本地保險業組織
- 🔥 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 a connection 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.
- 🔥 MDRT recognized local insurance organization.
- 🔥 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。

Definition

"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 client's 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.

全國人大常委獻辭

Message from a Member of the Standing Committee of the National People's Congress



譚耀宗太平紳士，
大紫荊勳賢，GBS
Mr. Tam Yiu Chung,
GBM, GBS, JP

全國人大常委
A Member of the Standing Committee
of the National People's Congress

香港人壽保險從業員協會二零二二年

保協齊心 集賢匯智
匡扶業界 建港惠群

全國人大常委 譚耀宗 敬賀

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
Mrs. Regina Yip, 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 Members
of the Executive Council, HKSAR and the
Legislative Council Member

香港人壽保險從業員協會二零二二年

精誠團結
大展宏圖

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

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
立法會議員
The Members of the Executive Council,
HKSAR and the
Legislative Council Member

保協英才敢創新
客戶投保更稱心

行政會議成員
立法會議員

陳健波

香港人壽保險從業員協會二零二二年

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

鴻才薈萃
裕業利港

立法會議員
陳沛良

香港人壽保險從業員協會二零二二年

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

香港人壽保險從業員協會二零二二年

賢才協德
德澤萬家

保險業監管局主席 姚建華

「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.

香港人壽保險從業員協會二零二二年

敬業專群

亞洲保險有限公司主席 陳智思

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
Mr. Matthew Kang

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

On behalf of Asia Pacific Financial Services Association (APFinSA), I extend my heartiest wishes for our valued member, The Life Underwriters Association of Hong Kong Limited (LUAHK).

I would like to thank LUAHK for their dedicated service, hard work and contribution as APFinSA member association for the past decades. We have witnessed LUAHK's efforts in promoting continual education to the financial advisors via congresses, financial courses, as well as giving recognition to the top advisors with Asia Pacific Financial Services Awards.

LUAHK has been a valuable platform among life insurance practitioners for educational opportunities and career advancement in Hong Kong and the region. This is in line with APFinSA's objective to encourage the enhancement of educational and professional standards of financial services practitioners in the Asia-Pacific Region.

Lastly I would also like to welcome all to the next 19th Asia Pacific Life Insurance Congress (APLIC) in Singapore 2023 with an exciting line up of programme and industry speakers. The continual success of the APLIC Congress has convinced APFinSA of the need to provide a platform and opportunity for industry leaders and national associations to come together to share news in the industry and to learn from one another.

I wish LUAHK many more successful years ahead.

香港保險業聯會獻辭

Message from the Hong Kong Federation of Insurers



黃子遜太平紳士
Ms. Winnie Wong, JP
香港保險業聯會主席
Chairman,
The Hong Kong Federation of
Insurers

懋績嘉獻
會務昌隆

香港保險業聯會主席
黃子遜

香港人壽保險從業員協會二零二二年

香港保險業聯會壽險總會獻辭

Message from the Life Insurance Council



徐志堅先生

Mr. Ellick Tsui

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

香港人壽保險從業員協會二零二二年

保眾利民
協社惠群

香港保險業聯會壽險總會主席

徐志堅

2022年執行委員會

The Executive Committee 2022



謝立義先生
Mr. Tse Lap Yee Stanley
會長
President



李冠群先生
Mr. Lee Kwun Kwan Davey
上任會長
Immediate Past President



姜楚芝小姐
Ms. Keung Chor Gee May
副會長 (行業事務部)
Vice President
(Industry Affairs)



陳頌琳小姐
Ms. Chan Chung Lin Carrie
副會長 (項目統籌部)
Vice President
(Event Coordination)



袁寶潔小姐
Ms. Yuen Bo Kit Teresa
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)



羅永健先生
Mr. Law Wing Kin Kent
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



曾繼鴻先生
Mr. Tsang Kai Hung Henry
名譽秘書
Honorary Secretary



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
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Executive Committee



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Executive Committee



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Mr. Cheng Lai Ki Andy
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Executive Committee



莊青育小姐
Ms. Chong Ching Yuk Veronica
執委會理事
Executive Committee



何家文先生
Mr. Ho Ka Man Albert
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Executive Committee



李聰穎小姐
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Executive Committee



李慶達先生
Mr. Lee Hing Kwai Duncun
執委會理事
Executive Committee



李虹小姐
Ms. Li Hung Flora
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Executive Committee



李佩珊小姐
Ms. Li Pui Shan Zen
執委會理事
Executive Committee



李玉樹先生
Mr. Li Yuk Shu Dick
執委會理事
Executive Committee



馬驊伯先生
Mr. Ma Hua Ba Alex
執委會理事
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



譚學熙先生
Mr. Tam Benjamin Hok Hei
執委會理事
Executive Committee



黃銘淇先生
Mr. Wong Glen
執委會理事
Executive Committee



黃綺年小姐
Ms. Wong Lily
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



謝立義先生

Mr. Stanley Tse

會長 President

持續的疫情為各行業帶來衝擊，然而憑藉業界的同心協力，堅守專業為本、以客為尊的服務精神，不只令廣大客戶能在這艱難時刻可以獲得適切的保障方案，同時亦令行業得以穩健發展。而在一眾會員、同業以及各持份者的支持下，「保協」今年亦排除萬難，透過線上線下不同渠道舉辦多項活動，與同業攜手推動行業邁向更專業水平。

事實上，保險財策工作是一門專業，保險從業員理應受到社會尊重，而為了促進行業繼續朝專業、健康的方向發展，「保協」於過去一年開展了多個籌備已久的項目，包括「卓越誠信顧問大獎」（MTA）、「認可財富管理誠信顧問」（CTA）認證，以及「保協總監會」（The Directors' Club by LUAHK），而目前總監會已獲逾200名總監參與。我們期望透過有關活動，能夠匯聚行業的精英和領袖，為行業的長遠發展出謀獻策。

此外，為弘揚保險業的大愛精神，「保協」除了聯同「保協慈善基金」分5年期捐助4間本地大學合共200萬港元的獎助學金外，我們更於今年11月12至13日舉辦首屆「全港保險愛心公益日2022」，鼓勵同業及其家人參與不同的公益活動，在幫助有需要社群的同時，為社會注入更多正能量，並提升行業的正面形象。展望將來，我期望一眾同業能繼續共同努力，推動行業邁向新里程。

Despite the challenges brought by the prolonged pandemic, the insurance industry still recorded barely steady due to the concerted efforts of the industry, and the practitioners' persistent determination to adhere to the spirit of professionalism and customer-oriented service. We ensured that our clients were covered by the best protection plans regardless of the current difficulties. LUAHK, encouraged and supported by our members, industry practitioners, and stakeholders, has overcome challenges by flexibly working on online and offline platforms to host an array of events. We are honoured to be part of the industry, walking with all practitioners to progress to a higher professional level.

Insurance and financial planning are professional services, which means our industry practitioners deserve the public's respect. Aiming at fostering the insurance industry to develop in a professional and healthy way, LUAHK launched various long-planned projects in the past year, including the "Master Trusted Advisor" (MTA) Award, "Certified Trusted Advisor" (CTA), and "The Directors' Club by LUAHK" which already recruited more than 200 members. We expect to agglomerate more industrial talents and leaders to contribute to the long-term development of the sector.

LUAHK, promoting the industry's spirit of great love, joined hands with LUA Foundation to donate HK\$2 million in scholarships to 4 local universities by 5 instalments. We also held the first "2022 LUA Charity Day" on November 12 to 13 to encourage our practitioners and their families to participate in different charitable activities. Not only would they help the needy groups and inject more positive energy into society, but the positive image of the insurance industry would also be enhanced. Looking forward, we hope our industry practitioners will continue to keep working together and take our industry to a new horizon.

上任會長報告 Report from the Immediate Past President



李冠群先生 Mr. Davey Lee

上任會長 Immediate Past President
保協大灣區委員會主席 Chairman of LUA GBA Committee
保協總監會主席 Chairman of Directors' Club by LUAHK



很高興看到自己擔任會長時，與執委會定下的一些目標於今年一一實現，包括頒發了首屆「卓越誠信顧問大獎」（MTA）獎項，以及完成兩班「認可財富管理誠信顧問」（CTA）認證課程，藉此持續提升行業水平及職業操守。

粵港澳大灣區作為「保協」發展大方向，今年雖然持續受疫情封關影響，實體交流活動未能展開，但這正是時機讓我們打好基礎，待一切準備就緒後，才正式踏出第一步。「保協」設於前海的辦事處已於今年成立，將着手向有關當局申請培訓牌照，為將來推出大灣區院士課程鋪路。

由本人擔任主席的保協大灣區委員會，並設立「專業交流平台」（PEP），以醫療、法律及會計三大專業為本，已邀得多位社會賢達組成顧問團，搭建大灣區交流平台，未來期望以今年剛成立的「保協總監會」為基礎，在大灣區成立「總監俱樂部」，逐步搭建跨地域的總監網絡平台，相關工作計劃在通關後着手開展。

保險與市民的生活息息相關，保險行業團體亦要與時並進。未來「保協」服務對象不應只是會員及行業人士，亦包括其他持份者如監管機構、保險公司及廣大市民。「保協」將積極擔當公眾教育的責任，回應公眾對保險行業的要求，提升行業的正面形象。

Looking back to the year when I was serving as the president, I am glad that some of our goals set by the executive committees and I have been accomplished, including the first Master Trusted Advisor (MTA) Awards, and two Certified Trusted Advisor (CTA) courses, through which we could continuously enhance the industry standard and professional conduct.

The Guangdong-Hong Kong-Macao Greater Bay Area (GBA) is LUAHK's long term development goal. We believe that it is good timing for us to better prepare for our future development, while physical activities are waiting to be launched. Once everything is set, we can confidently kick off our plans. LUAHK's office located in Qianhai was established this year. We, paving the way to launch degree programmes in the GBA in the future, will apply for a training license from the related authorities soon.

The GBA Committee of LUAHK has been chaired by me and addressed to set up a Professional Exchange Platform (PEP) that has been focusing on 3 kinds of professionals - medical care, law and accounting. We have invited various social leaders to form a consultant group to build an exchange platform in the Greater Bay Area. Based on the success of our newly founded "Directors' Club by LUAHK" in this year, we are planning to establish "the Director's Club" in GBA to build a cross-regional directors' network platform. The relevant works may begin once the border is re-opened.

Insurance is indeed an indispensable protection service in our daily life and the industry has to keep up with changes. In the future, LUAHK not only serves our members and industry practitioners but also stakeholders such as regulators, insurance companies, and the public. LUAHK will proactively take up the responsibility to educate the public, respond to the public's requests to the industry, and enhance the industry's helpful image.

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

面對近年反覆的疫情，作為「保協」司庫，一方面要對協會財政把好關，另一方面也不能忽略協會對行業及社會的承擔和服務，以秉承協會一貫提供專業及積極服務的宗旨，確是一大挑戰。

回看本會今年財政依然穩健，實有賴多年來「保協」上下一心及各執委的熱誠和努力，使本會的多元化專業課程和活動廣受業界支持及歡迎。為了回饋業界及社會，「保協」今年進行兩大重點項目，包括成立「保協總監會」，藉此凝聚業界聲音與力量，以及首辦「全港保險愛心公益日2022」以傳遞業界對社會的關愛。不管來年疫情能否終結，「保協」將繼續有效地運用資源，積極推廣及開拓有利於行業及社會的專案，以一向積極及專業精神發揮本會對業界的作用。

It has been another challenging year under the ongoing pandemic situation. Especially we are keen to uphold the association's mission to provide professional services. As the Honorary Treasurer of LUAHK, one of the major tasks is to maintain the association's financial conditions. Yet at the same time, we have to fulfill our promises and provide services to both the industry and the society.

Reviewing passed months of this year, LUAHK maintained sound financial conditions. Our achievements were made owing to the seamless cooperation of LUAHK and the executive committee's dedication and effort throughout the years. The association's diverse professional courses and activities were well-received and enthusiastically supported by the industry. To contribute to the industry and our society, LUAHK launched two major projects this year, including the establishment of "The Directors' Club by LUAHK" which collected feedback from the industry and consolidated strengths. "2022 LUA Charity Day" showing our care and concern to the society was organized for the first time. LUAHK, regardless of the pandemic situation in the coming year, will continue to effectively utilize resources to develop projects beneficial to the industry and society. We adhere to our spirit of positivity and professionalism that will maximize our contributions to the insurance industry.

名譽秘書報告

Report from the Honorary Secretary



曾繼鴻先生
Mr. Henry Tsang

名譽秘書
Honorary Secretary

為配合行業和市場急速發展，「保協」秘書處積極優化運作模式，令協會能更迅速和有效地回應同業的需要，並推出更多嶄新活動，包括與「灣區薈萃」、「保協總監會」，以及「卓越誠信顧問大獎」（MTA）相關的項目，令會員獲得更多元化的資訊和服務。今年更喜獲社聯15年關愛機構大獎及環保促進會之聯合國可持續發展目標香港成就獎。

一年將過去，本人十分榮幸獲委任為「保協」的名譽秘書，與今屆執委會理事及一眾「保協」職員共同籌備不同的活動，為會員和同業提供適切的資訊和支援；期望協會未來能舉辦更多元化的活動，鞏固行業的專業形象，推動行業實現持續發展。

Coping with the rapid development of the industry and market, LUAHK's secretariat is keen to optimize its operating model and cater the needs of the industry more efficiently and effectively. Also, LUA launched an array of new activities, including projects related to "The GBA Club", "The Directors' Club by LUAHK" and the "Master Trusted Advisor (MTA) Awards". We ensured that our members could receive diversified information and services. This year, we are proud to be awarded the 15th Caring Organization Award by HKCSS & UNSDG Award by Green Council.

The year is coming to an end. I am very grateful for being appointed as the Honorary Secretary of LUAHK. I am honoured to have the opportunity to work with the Executive Committee and staff of LUAHK on organizing different activities, providing the most updated information and appropriate support to our members and industry practitioners. I hope that LUAHK will host more diversified activities in the future to enhance the industry's professional image and promote its sustainable development.



◀4天的ChLP導師培訓課程，在薪火相傳下，新一批ChLP導師誕生了。
In the 4-day ChLP moderator conference, new ChLP moderators carrying on the knowledge was nurtured.

▼上任會長李冠群以「保協」行業事務部召集人名義接受「東張西望」訪問。
Immediate Past President Mr Davey Lee in the role of the Convener of LUAHK Industry Affairs Department was interviewed by TV programme "Scoop".



▲保協傑出財務策劃師大賽2022於10月14日舉行決賽，一眾評審、「保協」代表及籌委會委員大合照。
The final round of 2022 Best Financial Planner Award was held on October 14. The judges, representatives of LUAHK and members of the organizing committee took a group photo.



◀「保協」社會服務發展部於6月23日到訪「香港關愛動物庇護之家有限公司」進行首次清潔狗場活動。
LUAHK Community Service Department visited Kelly Animals Shelter to help cleaning the area for the first time on June 23.



▶「保協」會員部舉辦多個會員增值線上講座，為會員提供多方面的學習機會。
LUAHK Membership Department held various online seminars for the members to offer diverse learning opportunities for them.



▲「保協」及「保協慈善基金」將於未來5年向本港4所開設保險及財務相關課程的大學合資格學生提供獎、助學金。
LUAHK and LUA Foundation were promised to offer scholarship and bursary awards to eligible undergraduates taking insurance and wealth management related courses in 4 Hong Kong universities in the next 5 years.

▶保單捐贈認捐金額於本年度突破4億港元大關，一眾善心同業於9月14日的保單捐贈嘉許禮中獲表揚。
The accumulated value of policy donations exceeded HK\$400 million this year. Our kind-hearted industrial practitioners were praised in the PDP Recognition Ceremony held on September 14.



▲▶「保協」社會服務發展部8月20日第三度與鄰舍輔導會合辦互助關懷行動。
LUAHK Community Service Department cooperated with the Neighbourhood Advice-Action Council for the third time on August 20 to organize the Mutual Support Action.



會員部 Membership Department

會員部主席報告

Report from the Chairlady, Membership Department



袁寶潔小姐 Ms. Teresa Yuen

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

疫情持續，年初確診人數更攀升至數萬宗，根據保險業監管局的登記數字顯示（2021年中與今年9月比較），業界流失約6,000人，對會員部來說是充滿挑戰性的一年。不過，感恩的是在「保協」執委及部門人員的同心協力下，會員人數跌幅較少。

今年「保協」繼續專注於吸納新會員、提升誠信形象，以及增進同業專業水平等不同範疇，當中包括推出不同類型的持續進修課程。各項課程除符合監管機構的要求外，其內容和質素在本會嚴格監控及審核下也具有相當保證，幫助會員獲得所需的專業知識。同時我們又舉辦了一系列會員講座，主題涉及醫療資訊、打造專業形象等，令參與的會員可學以致用。

為吸引會員加盟，「保協」一如以往舉辦多個專業獎項，包括保協傑出新星獎、優質顧問大獎（QAA）、優質經理大獎（QMA）、優質領袖大獎（QLA）及卓越誠信顧問大獎（MTA）等，嘉許表現出色的同業，並展現「保協」的獎項在業界以至社會皆具有廣泛認受性。

期望明年疫情可放緩，會務蒸蒸日上，增加優質的會員活動，亦希望為特定群組的會員度身訂造更多合適的活動，如「保協總監會」及「灣區薈萃」，盡力做到最好，為會員帶來裨益。

The pandemic is not yet over. The number of diagnosed cases rose to tens of thousands at the beginning of the year. According to the registration statistics from the Insurance Authority, about 6,000 practitioners left the industry (comparing mid-2021 and September this year), making it a very challenging year for the membership department. However, thanks to the effort of LUA executive committees and the staff, the number of members just dropped slightly.

We kept focusing on recruiting new members this year, enhancing the image of integrity, and uplifting the professional level of the industry such as launching an array of continuing education courses. The quality and contents of all the courses met the requirements of the regulatory bodies. The courses under LUA's strict monitoring and approval process were quality-guaranteed, offering professional knowledge to our members. During the year, we held a series of seminars for our members to learn and apply the knowledge to work and life. The seminars covered various topics such as medical information and professional image building.

As usual, LUAHK held a number of professional awards in order to attract practitioners to join as members, including the LUA New Star Award, Quality Advisor Award (QAA), Quality Manager Award (QMA), Quality Leader Award (QLA) and Master Trusted Advisor (MTA) Award to praise the outstanding practitioners, and indicate LUA awards' wide acceptance by the industry and the society.

Hope that the association will be prosperous with the pandemic easing. We can thus organize more quality membership activities and tailor-make more suitable activities for the members of particular groups, such as The Directors' Club by LUAHK and The GBA Club to maximize the benefits for our members.

優質顧問 / 經理 / 領袖大獎

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



本會設立的 QAA / QMA / QLA 已成為一個優質標誌，讓市民在選擇保險及理財顧問時有一個參考指標，亦鼓勵所有保險從業員繼續以「服務為本」為準則，服務客戶。

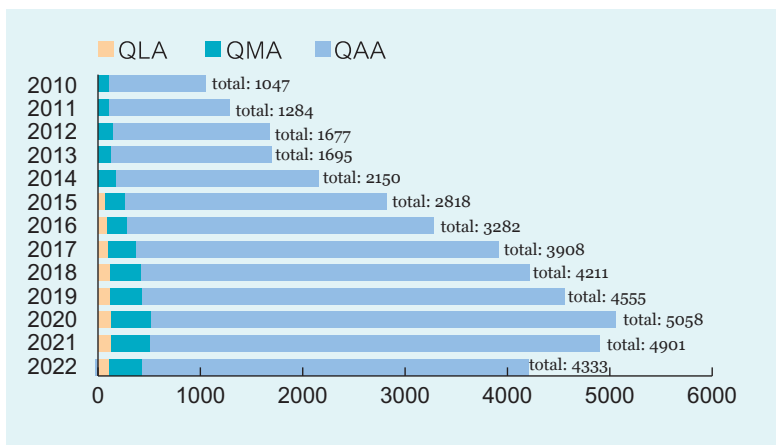
截至2022年，QAA、QMA 和 QLA 得獎人數由2010年的1,000人，逐年遞增，即使近年受疫情影響，得獎人數仍維持約4,500人，足證此獎項在業內的認受性，以及從業員追求「優質服務，專業態度」的決心。

本會為嘉許各得獎者，特別邀請得獎者出席頒獎禮，製作個人頒獎短片。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。

Representing quality and excellence, the QAA/QMA/QLA awards by LUAHK have been recognized by many citizens as a benchmark when they choose insurance products and financial consultants. The awards also incentivize insurance practitioners to uphold the "service-oriented" philosophy in serving clients.

The number of awardees of the QAA, QMA and QLA, in spite of the impact of COVID-19, has consecutively increased from 1,000 in 2010 to approximately 4,500 in 2022. The increasing number has demonstrated the growing acceptance of the awards in the insurance industry, as well as the determination of industry practitioners to pursue "quality services and professionalism".

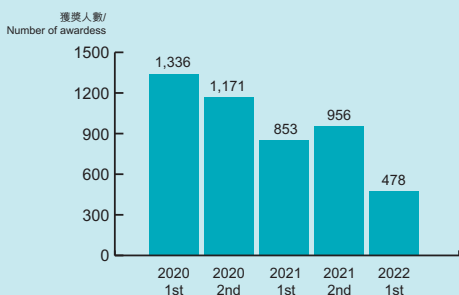
To celebrate and commend the award winners, LUAHK invited them to the presentation ceremony and produced individual award presentation videos for them. The videos not only recorded the remarkable moments of the awardees but also featured the blessings from our president and their own companies' management. It would be a beautiful memoir of the awardees' achievements.



保協傑出新星獎 | LUA New Star Award

「保協」舉辦的「保協傑出新星獎」今年踏入第三屆，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」不但對新晉同業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。

This is the 3rd year for the New Star Awards of LUAHK with growing acceptance and support from many insurance companies and new industry practitioners. The New Star Awards become a recognition of the new members' competence, and hard work, as well as boosting the confidence of their families and clients. The awards not only serve as a goal for emerging practitioners but also help the insurance companies to train and develop more talents.



培訓與講座 | Training and Seminars

現時網上學習已成為新常態，即使受疫情影響，「保協」亦為會員舉辦多個會員增值線上講座，為會員提供多方面的學習機會。本年度，本會特別舉辦「醫療系列」講座，大受同業歡迎。

另外，「保協」積極與保監局溝通，成功爭取調低持續專業培訓時數，即由原來的15個時數調低至12個時數。而本會更靈活地應用了網上平台進行持續專業培訓學習，讓會員可透過線上學習豐富的財務和法律知識，以及獲得市場最新資訊，同時亦可獲得監管當局要求的學分。

Online learning has now become the new normal. LUAHK offered diverse learning opportunities for our members through organizing a series of valued-added online lectures, in spite of the impact of the pandemic. This year, the association specially organized the "Medical Lecture Series" which was highly appreciated by the industry.

Actively communicating with the Insurance Authority (IA), LUAHK successfully arranged with the authority to lower the requirement of Continued Professional Development (CPD) hours obtained by industry practitioners, from 15 to 12. We also flexibly held online training sessions to enhance industry practitioners' financial and legal knowledge and update them with the latest market information. The members could also acquire the required CPD hours through joining these seminars.



保協會員專題講座 | LUAHK membership lectures

月份 Month	講座題目 Lecture topic	模式 Mode	主講 Lecturer	相片 Photo
一月 January	醫療系列 (一)：常見宮頸疾病及最新治療方法 Medical series (1): Common Cervical Diseases and the Latest Treatment Methods	線上 online	黃胡信醫生 Dr. Wong Wu Shun	1
三月 March	醫療系列 (二)：嬰幼兒篇 Medical Series (2): Infants and Toddlers 2022年度CPD持續專業培訓活動 第一課 2022 CPD Training activities (1)		徐梓筠醫生 Dr. Tsui Tsz Kwan, Sarah 香港金融業協會講師 HKFsPA	2
四月 April	醫療系列 (三)：抗疫疲勞如何是好? Medical Series (3): How to Deal with Anti-pandemic Fatigue?		黃穎勤醫生 Dr. Wong Wing Kun, Charlotte	3
	2022年度CPD持續專業培訓活動 第二課 2022 CPD Training activities (2)		李達豪先生 Mr. Peter Lee 白一平博士 Dr. Peh Yi Ping 蘇振國律師 Mr. Eddy C. K. So 林昶恆先生 Mr. Alvin Lam 李明正先生 Mr. Gin Lee	
五月 May	如何管理個人形象 / How to Manage Personal Image		Ms. Heidi Chong	4
七月 July	如何打造獨特個人魅力線上品牌 How to Create Your Own Charismatic Online Brand		Ms. Millie Leung	
八月 August	如何正確及合法報稅 How to Correctly and Legally File Tax Returns		吳錦華先生, JP (上屆香港稅務學會會長) Mr. Ng Kam Wah, Webster, JP (Immediate Past President of the Taxation Institute of Hong Kong)	
九月 September	醫療系列 (四)：認識心臟健康，由「心」出發 Medical Series (4): Starting from Your "Heart" to Learn about Heart Health		陸毅康醫生 Dr. Luk Ngai Hong Vincent	
	ESG 與保險大解碼 ESG and Insurance Decoding		龐寶林先生 環境社會及企業管治基準學會創辦人 鄧嘉南先生 晉達資產管理香港有限公司， 大中華零售業務主管 彭頌邦先生 艾華迪集團董事總經理 保險公司代表	
十月 October	保協X積金局 2022 CPD講座 LUAHK X MPFA Lecture on 2022 CPD		李達豪先生 積金局經理 (監管) Mr. Peter Lee Manager (Supervision) of the Mandatory Provident Fund Schemes Authority (MPFA)	



公關部 Public Relations Department

公關部主席報告

Report from the Chairman, Public Relations Department



羅永健先生 Mr. Kent Law

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

「保協」今年在線上和線下的公關工作均有所革新。在線上方面，自從我們於會址設立了錄影室後，安排了不同種類的訪談節目，項目包括《保寶和你吹吹風》，訪問對象包括「保協」前會長、保險業內精英以及其他的行業翹楚等等。今年我們特別創作了推廣「保協」吉祥物《保寶》的漫畫，主題廣泛有趣，反應愈來愈好。

線下方面，我們今年重新編輯和製作「保協」的雙月刊，更易名為《LUA iWealth》。內容更豐富，也提升了格調，報道範圍廣泛，當中包括行業發展、社會性事務、各界名人專訪（商界精英、律師、醫生、培訓翹楚等），特別增設保協慈善跑贊助商的訪問，並每期加入一篇保監局的文章以提醒及教育同業。今年我們繼續制作「吹風會」的動態節目，以趣味的方式介紹行內八卦及小道消息，文章獲得會員及各界的不俗反應。

過去3年，我擔任社會服務發展部主席，今年亦獲委任負責顧問一職，所以我特別在《LUA iWealth》內加入有關推廣保協社福機構網上資訊平台（SWO）的內容，希望吸引會員及其他讀者多些關注不同非牟利組織的工作內容。

理論上，「保協」發生任何事都可以與公關拉上關係，因此我希望未來不同持份者多留意「保協」的動態，以及「保協」和社會各界合辦的活動，使大家更清楚了解「保協」的發展、定位和服務宗旨。

LUAHK reformed both its online and offline public relations work. On the online aspect, we have produced different types of interview programmes since setting up a video studio in LUAHK's office. The programme "Bobo's Casual Talk" promoting the association, interviewed our past president, industry elites and industrial leaders from other sectors. This year, we created comics for "Bobo", with a wide range of interesting topics, that have been receiving more and more positive responses.

On the offline-aspect, we re-edited and produced LUAHK's bi-monthly magazine and renamed it as "LUA iWealth". The magazine content has been enriched with an enhanced style and covering wider range of news, including industry development, social issues, feature interviews with various industrial leaders (business elites, lawyers, doctors, training professionals and others). A new column on interviews with LUA charity run sponsors will be added, together with an article contributed by the Insurance Authority on industrial topics, information and tips for each issue. The trendy "Casual talk Sessions" will continue to run, sharing gossip and hearsay of the industry in a fun way. The articles are well accepted by our members and the public.

In the past three years, I have served as the Chairman of the Community Service Department. This year, I have been honoured to be appointed as a consultant. Aiming at promoting the SWO platform, I added related information in "LUA iWealth" to attract more eyeballs of our members and other readers on the works of different NGOs.

All LUAHK's contributions and news are indeed related to PR works. I hope that different stakeholders will be more aware of our news, and we can co-organize activities with different sectors in the future. I am committed to promoting the association's development, positioning and mission.

加強業界、公眾及會員溝通

Strengthen Communication with Industry, the Public and Members

「保協」雙月刊《LUA iWealth》 LUAHK Bi-monthly Magazine, LUA iWealth

今年「保協」把雙月刊《源富》易名為《LUA iWealth》，改以清新的封面示人，並對內容作出多項改革，例如訪問與保險業相關的人士，並於內頁增加了話題性的訪問，以強化內容。另外，為使讀者更投入閱讀，《LUA iWealth》新設投稿欄目「小索償大意義」，反應熱烈。每期《LUA iWealth》印刷1千本，除了派送給保險公司外，亦為各新入會的會員快遞一本為迎新禮物，另亦備有少量送給受訪人物、相關機構等。

LUAHK renamed its bi-monthly magazine "IF" to be "LUA iWealth" with a refreshing cover and enhanced content including interviews with the insurance industry-related professionals, and topical conversations with various opinion leaders. To get our readers more involved in our magazine, we set up a new story column "Small Claims - Big Meanings" asking for story contributions and receiving great responses. A thousand copies of each issue of the "LUA iWealth" were printed, and the copies were given to insurance companies, new members as a welcome gift, as well as interviewees and related institutes.



《LUA iWealth》進行了多項改革，包括增設投稿欄目。
"LUA iWealth" has been enhanced in various ways, including a new contribution column.

「保寶家族」平台 Bobo Channel Platform

「保寶家族」多媒體社交平台一向以相對輕鬆的手法為保險業及大眾提供保險、理財及經濟資訊，廣受業內及業外人士關注。協會今年繼續舉辦「吹風會」，以不記名的方式，讓保險業大隊長（即保險公司高層）對行內外事暢所欲言，並輯錄成文章與讀者分享，深受業內人士關注及喜愛。

Bobo Channel, covering insurance, financial and economic news in an interesting way, provides useful information to the insurance sector and public, successfully raising the awareness of the industry and outsiders. We continue to host "Casual Talk Sessions", through a group of executives from insurance companies discussing industry affairs anonymously. The talks compiled into articles and shared were highly received by industry practitioners.



「保寶家族」facebook平台今年新增輕鬆漫畫傳遞「保協」、行業及各類項目資訊。漫畫約每周刊登，自推出以來，廣受facebook平台的使用者追捧。

The Bobo Channel Facebook platform launched the new funny comics to provide news about LUAHK, the industry, and other topics. The weekly comics have been highly appreciated by the platform users since its launch.

2022 保協賀年片 2022 LUAHK Lunar New Year Greeting Video

今年初，「保協」執委會全人向同業拜年及送上祝福，讓大家虎虎生威過肥年。

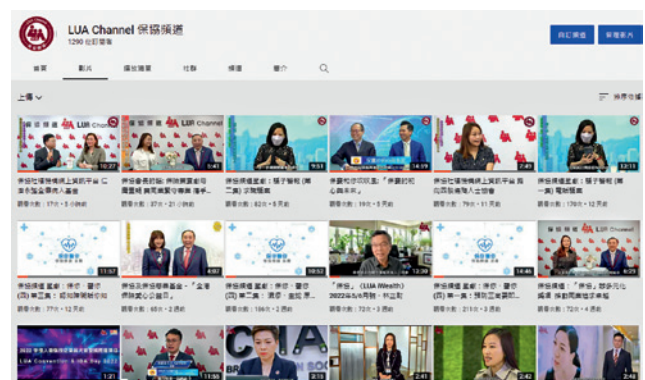
At the beginning of this year, the LUAHK's executive committee greeted the industrial practitioners wishing them a healthy, wealthy, and happy New Year.



多元化影片製作 Diverse and Informative Videos

今年初起，「保協」各部門增加不同話題的短片製作，並於YouTube的「保協頻道」發放，使會員能更快、更易、更輕鬆地獲得有關資訊。

Earlier this year, LUAHK's departments began to increase the number of short videos being produced and uploaded them on YouTube's LUAHK channel. Members thus can obtain the related information in a quicker, easier, and more relaxing way.



「保協總監會」發布會

Directors' Club by LUAHK Online Conference

「保協」今年成立「保協總監會」(Directors' Club by LUAHK)，並分別在5月和7月於線上舉行「保協總監會」發布會，以及在香港會議展覽中心舉辦首場「保協總監會」會員專享活動，吸引過百名保險公司總監捧場，場面熱鬧。「保協總監會」成立兩個多月已吸引逾200名總監參與成為會員，以全港各大保險公司約共1千名總監的人數計算，反應不俗。

"The Directors' Club by LUAHK" was established this year. We have an online kick-off ceremony about the club that was released in May, and the first members' privilege event of "The Directors' Club by LUAHK" was successfully held in the Hong Kong Convention and Exhibition Centre in July, with over 100 directors from insurance companies gracing the event. We were happy with the club's growth in such a short period of time. With around 1,000 insurance companies' directors in Hong Kong, the Directors' Club by LUAHK has recruited more than 200 directors in the first few months of establishment.



宣傳影片

Promotional video:



立法會議員為總監會宣傳片段

Video of Legislative council member endorses the Directors' Club by LUAHK:



第三屆亞太區壽險理財大獎

The 3rd APFinSA Awards

亞太區壽險理財大獎 (APFinSA Awards) 第3年在香港舉行頒獎禮，合資格得獎者多達415位，較前年及去年舉辦時以10倍數字增長，得獎人數不比其他APFinSA成員地區少，實在可喜可賀，各得獎者亦在APFinSA亞太各地組織中為香港爭光。

APFinSA Awards ceremony was held in Hong Kong for the third year. The number of qualified winners surged to 415, ten times that in the last year and the year before last. We should have similar numbers of winners compared to other APFinSA member countries and we would like to congratulate our winners who are the glory of Hong Kong.



大會於7月6日假會展舉辦頒獎典禮，並為得獎者拍攝。活動當天有逾200名得獎者到場領獎及參與拍攝。

The conference ceremony was held at the HKCEC on July 6, and the glorious moment of the winners was captured in the photos.

卓越誠信顧問大獎

Master Trusted Advisor (MTA) Award

「保協」舉辦全城首個以「客戶為尊」的業界獎項——卓越誠信顧問 (Master Trusted Advisor, MTA) 大獎，藉此表揚高度誠信、優秀的人壽保險從業員，並進一步宣揚保險業正面且專業的形象，加強客戶的信心。「保協」相信，MTA大獎會是本港，以至鄰近地區最難達標的業界殊榮。獎項於10月5日假四季酒店舉辦集研研討會、午宴及頒獎典禮於一身的MTA Day活動。

LUAHK organized Hong Kong's first "customer-oriented" industry award - the "Master Trusted Advisor" (MTA) Awards, recognizing the effort of those highly trustworthy and outstanding life insurance practitioners, as well as further promoting the positive and professional image of the industry. The MTA Awards with the highest requirements in Hong Kong and the neighbouring areas definitely raised the performance bar in the industry, thus strengthening clients' confidence. 2022 MTA Day was held as an award ceremony with a luncheon and seminar at the Four Seasons Hotel on October 5.



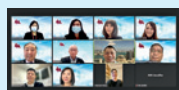
胸針專為首屆得獎者而設，而其擁有者亦會自動成為獎項的創始會員。

The MTA pin was specially designed for the inaugural awardees, who would automatically become founding members of the awards.

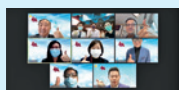
公司拜訪 | Company Visit

跟往常一樣，在2022年的首4個月，「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。

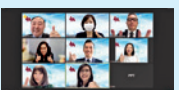
In the first 4 months of 2022, LUAHK's representatives paid visits to various insurance companies as usual. We took the opportunity to brief the industrial key persons on our upcoming projects and get their feedback.



AIA



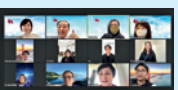
Altruist



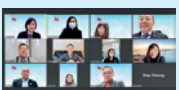
AXA



BOC Life



China Life



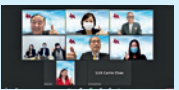
Convoy



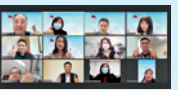
FTLife



FWD



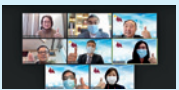
Manulife



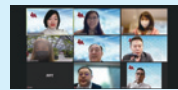
Prudential



Sunlife



Tahoe



YF Life

保協培訓學院 LUA Academy

保協培訓學院主席報告 Report of the Chairman, LUA Academy



黃坤成博士 Dr. Bowen Wong

保協培訓學院主席 Chairman of LUA Academy

今年是充滿挑戰的一年，保協培訓學院因應反覆的疫情放緩了培訓步伐，但我們仍然推行了許多計劃，包括首屆公開班「認可財富管理誠信顧問」（Certified Trusted Advisor, CTA）認證課程、特許壽險策劃師課程（ChLP）、特許財務策劃師高階課程（FChFP）、ChLP協導4PS領袖訓練課程等。我們也與時並進，推出數碼營銷KOL課程。各項課程要順利舉行，離不開會長、一眾課程主席、學院職員的努力以及同業的參與。

今年我們積極提升保協培訓學院的認受性和專業性。在9月，我已經與發展顧問議會及課程素質委員會共同制定未來3年的發展方針。我們亦就ChLP向香港學術及職業資歷評審局申請資歷架構，期望成為保協培訓學院首個資歷架構第4級的認可課程。保協培訓學院亦聯同保協慈善基金，向本地4間大學捐贈獎學金和助學金，讓大專生認識「保協」、保協培訓學院及明白保險在社會上擔當的角色。

大灣區的發展一日千里，為香港保險業帶來新的衝擊，「保協」希望幫助會員將來在大灣區發展做好準備，並已經在大灣區註冊了一間公司，以及計劃夥拍香港的教育機構將部分課程如KOL、兒童財商帶到大灣區，與內地同業交流，增進認識。

In a year full of challenges, LUA Academy slowed down our training progress in response to the volatile epidemic situation. However, we still managed to launch many programmes, including the first public class of "Certified Trusted Advisor" (CTA) course, "Chartered Life Practitioner" (ChLP) programme, "Fellow, Chartered Financial Practitioner", (FChFP) Executive Programme, the ChLP moderator conference and some others. We also kept abreast with the times and launched digital marketing KOL courses. Thanks to the efforts of the president, course chairpersons, our staff and the participation of the industry practitioners, our courses were successfully and smoothly organized.

We have been actively enhancing the LUA Academy's recognition and professionalism. In September, I worked with the development advisory council and the curriculum quality assurance committee to set out the blueprints for our developments in the next three years. We have applied to The Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) for ChLP's Qualifications Framework, hoping that it will become the academy's first QF Level 4 accredited course. This year, the academy joined hands with LUA Foundation to give scholarships and bursaries to four local universities, aiming at enhancing the undergraduates' awareness towards LUAHK, LUA Academy and the important role played by insurance in the society.

The rapid development of the Greater Bay Area has brought new impacts to the insurance industry in Hong Kong. LUAHK aims to help our members better prepare for the area's future development. A company registered in the area is planning to partner with Hong Kong educational institutions to offer some courses such as KOL and Certified Child Financial Quotient Instructors Courses in the Greater Bay Area, in order to foster communication and understanding with the Mainland insurance practitioners.

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專業認證，亦設有一系列的持續專業發展課程和相關活動和大賽等，讓同業獲得多元化的學習機會，透過裝備自己，為客戶提供更專業優質的服務。學院於今年初更引入「壽險管理師」(FLMI)課程，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。

In response to the market changes, LUA Academy has been launching an array of high-quality professional certifications / courses, continuous professional development courses, related activities and contests. Our students should be able to equip themselves with diversified learning opportunities and offer the best professional services to their clients. Early this year, the academy launched the "Fellow, Life Management Institute" (FLMI) course to provide related training to those who are eager to enter the insurance and financial service industry to better prepare them for their future career.



認可財富管理誠信顧問 | Certified Trusted Advisor (CTA)

全新行業專業認證，涵蓋財富管理及專業操守兩大層面，塑造一個專業和誠信兼備的從業員形象。申請人除須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的「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，以及財富心理學的應用。此外，申請人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 and builds professional and trustworthy images for the practitioners. The applicants, 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, and the application of wealth psychology. The applicants have to pursue continuous study every year to accumulate credit hours in order to maintain their qualification of the CTA.

2022傑出財務策劃師大賽 The LUA Best Financial Planner Award (BFPA) 2022

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。

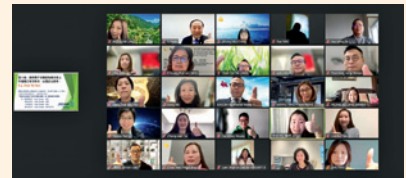
Demand for financial planning has been increasing. We encouraged our practitioners to participate in the competition enthusiastically. Through exchanging opinions and striving ahead with other industry practitioners, they would be able to enrich their knowledge to provide clients with the most professional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



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，助客戶提供一份完善的財務計劃。

We offered 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 the clients.



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.



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釋不同個案，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. Tutor shared and analysed different cases from their personal experience, students can 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 will be able to learn sales tactics through interactions with classmates and apply to their work practically. One of the subjects is the Ethical Study on Insurance and Financial Studies, providing the regulatory information in the market and analysing practical cases to identify areas of professional misconduct.

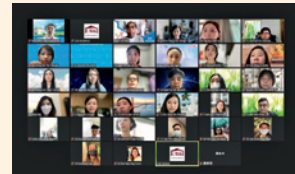


認可兒童財商導師課程

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 right attitudes towards money.



認可數碼直播營銷領袖證書課程

Accredited Digital Live Marketing Leadership Certificate Course

為有志透過短視頻接觸內地客戶，建立個人形象。打破製作影片很複雜的迷思，令學員用一部手機便能簡單有效製作精彩內容。另外，內地自媒體平台有其「遊戲規則」，課程亦會教授各種自媒體平台的運作原則、吸引流量的策略、找到自己的客戶群的方法等。

A course designed for those keen on reaching out to Mainland clients through short videos to build an outstanding personal image. The course makes it easy for the students to use only a smartphone to effectively create attractive content. There are "game rules" for Mainland self-media platforms and the students will learn about the platforms' operational principles and the strategies to attract traffic, finding their way to build up their own clientele.



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.

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 club. The attendees will be able to improve their speech techniques in this one-of-a-kind toastmaster club in Hong Kong with on-site Putonghua teachers.

項目統籌部

Event Coordination Department



項目統籌部主席報告

Report from the Chairlady, Event Coordination Department



陳頌琳小姐 Ms. Carrie Chan

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

今年「保協」年度盛事「香港人壽保險從業員大會暨國際龍獎日2022」於8月19日假會展順利舉行，以「保險元宇宙——群星匯聚」為主題，近年元宇宙是大勢所趨，活動希望透過介紹元宇宙在保險行業的商機和前景，為同業帶來創新意念。

此外，為表揚一眾得獎同業在疫情期間無懼挑戰，勇往直前，「保協」亦為第三十屆傑出人壽保險經理及營業員獎復辦實體頒獎典禮，並選址於西九文化區戲曲中心的大劇院舉行，讓優秀同業能在這極具氣派的環境中獲獎。

雖然疫情持續，但由年頭開始籌備活動時，我們一直保持正面的態度，堅持舉辦實體活動，希望承傳「保協」一直以來的傳統。感激一眾「保協」執委和同事齊心協力，一同衝破重重障礙，讓上述活動以及其他重要項目，包括2022年百萬圓桌會日（香港及澳門），以及全港保險愛心公益日2022等都得以順利完成。

本人期望「保協」會員人數不斷上升，有更多同業入會，更希望透過「保協」的各項活動提升業界形象，讓保險業以外的人也能夠深入認識「保協」。

This year, 2022 LUA Convention & IDA Day themed with "INSURVERSE" was successfully held at the Convention Hall, Hong Kong Convention and Exhibition Centre on 19 August. The inspiring event encouraged our industry practitioners to embrace the rapidly changing market environment - just like in the Metaverse. With a creative mind and adopting an active attitude, they would be able to continuously provide quality and professional services to their clients.

Paying tribute to the award-winning practitioners for being fearless and moving forward during the pandemic, LUAHK resumed organizing physical award presentation ceremony for DMA and DAA. The ceremony was held at the Xiqu Centre at the Western Cultural District, with the awards being presented to our outstanding practitioners in an artistic and stylish environment.

Although the pandemic prevails, we have been positive since we started to prepare for the events. We insisted to hold a physical event to carry on the tradition of LUAHK. I am very thankful to our committee members and colleagues who overcame all the difficulties together, allowing various important projects to be successfully held, including 2022 MDRT Day (Hong Kong & Macau), and 2022 LUA Charity Day.

I hope that the number of LUAHK members will keep increasing with more new members joining us. Our activities will also help to enhance the industry's image and LUAHK's public awareness.



▲多間贊助保險公司代表與主禮嘉賓合照。
Group photo with several insurance company representatives and Guests of Honour.

香港人壽保險從業員大會暨國際龍獎日2022 2022 LUA Convention & IDA Day

本年度的「香港人壽保險從業員大會暨國際龍獎日」於8月19日假香港會議展覽中心會議廳圓滿舉行。今屆大會以「INSURVERSE保險元宇宙•群星匯聚」為活動主題，旨在鼓勵同業在急速轉變的市場環境中，仿如置身元宇宙，發揮創造力積極求變，持續為客戶提供專業、優質的服務。

為提升與會者的體驗，大會首次把原為兩日的活動改為一日進行，分享嘉賓的人數及活動安排仍與往年相若，為與會者帶來嶄新體驗，令活動變得更精采和緊湊。

今屆活動邀請了近30名不同界別的人士，以及業內菁英擔任演講嘉賓，跟與會者分享他們的人生歷練和實戰經驗，期望與會者能從一眾嘉賓身上學習不斷創新、逆境自強的香港精神。

2022 LUA Convention & IDA Day themed with "INSURVERSE" was successfully held at the Convention Hall, Hong Kong Convention and Exhibition Centre on 19 August. The inspiring event encouraged our industry practitioners to embrace the rapidly changing market environment - just like in the Metaverse. With a creative mind and adopting an active attitude, they would be able to continuously provide quality and professional services to their clients.

The convention changing from a two-day event to one day enriched the participants' experience. The number of guests sharing their insight and activities organized was similar to the previous year. The event was fruitful and we look forward to the next year.

Nearly 30 industrial leaders from different sectors and elite practitioners of the insurance sector were invited to speak at the convention. It should be expected that from the guest speakers' life stories and business experience sharing, the participants would be enlightened and learn more about the spirit of Hong Kong - be innovative and be strong in adverse situations.

▶彭秀慧導演擔任壓軸分享嘉賓。
Film director Kearen Pang Sau-Wai was the final speaker.



▼主禮嘉賓為活動揭開序幕。
Guests of Honour kicked off the activity.



▲主禮嘉賓陳浩濂先生及「保協」會長謝立義為活動致辭。
Guests of Honour Joseph Chan Hollim, JP (up), and LUA President, Stanley Tse (bottom) delivered speech at opening ceremony.



◀▲多位嘉賓分享。
Guests Sharing.



▲活動籌委會主席分享及與籌委會成員合照。
Sharing by 2022 LUA Convention & IDA Day Chairman and group photo of the organizing committees.



第三十屆傑出人壽保險經理及營業員獎頒獎典禮 The 30th DMA & DAA Presentation Ceremony



▲一眾「保協」執委會成員和前會長與來賓祝賀。
LUA Excoms, past presidents and guests sent congratulations.



▲一眾活動籌委會成員合照。
Group photo of the organizing committees.



▲主禮嘉賓為典禮揭開序幕。
Guests of Honour kicked off the ceremony.



▲「保協」前會長楊梵城獲頒本年度保協行業成就獎。
LUAHK Past President Yang Fan Shing Andrew was obtained with the LUA Industry Achievement Award.

第三十屆傑出人壽保險經理及營業員獎再次恢復舉行實體頒獎典禮，並選址於西九文化區戲曲中心內殿堂級的大劇院舉行，以表揚及給予各獲獎同業極具氣派的致敬。今屆傑出人壽保險經理及營業員獎頒獎典禮以「傳奇·匯聚·成就」為主題，旨在表揚各獲獎同業即使在疫情期間仍能無懼任何挑戰、勇往直前，展現超卓能力，成為業界典範，締造非凡傳奇。

大會特別於現場提供多個拍攝位置，如即影即有、後台360度拍攝等，並剪輯成專屬片段給各得獎者。同時亦提供個人化電子海報，讓得獎者可隨時與客戶及親朋好友等分享喜悅。頒獎典禮當天，大會亦向投身行業逾60年，有保險業教父之稱的楊梵城博士頒授「保協行業成就獎」，以表揚他多年來對保險業的貢獻。

The 30th DMA & DAA Presentation Ceremony was held at the Grand Theatre, Xiqu Centre in the West Kowloon Cultural District, to praise the awarded industry practitioners and pay our greatest respect to them. The awardees with excellent performances are the industry's role models. Themed with "Legend, United and Achievement", we celebrated the industry achievers' courage when facing the challenges posed by the pandemic, and their extraordinary competence at this remarkable ceremony.

The organizers produced individual videos for the awardees to celebrate this special moment. Multiple photo spots, such as an instant photo stand, 360° panorama shooting camera backstage, and so on were set up. We also provided individual electronic posters for the award winners to share their joy with their family, friends and clients. At the ceremony, Dr. Yang Fan Shing Andrew nicknamed the "Godfather of Insurance" who has been working in the industry for more than 60 years was awarded the "LUA Industry Achievement Award" for his long-time contributions.

2022年百萬圓桌會日 (香港及澳門) 2022 MDRT Day (Hong Kong & Macau)

2022年百萬圓桌會日 (香港及澳門) 於9月28日假香港會議展覽中心展覽廳3G舉行。今年大會主題為「Change to Win, Win to Change」，邀請了超過30名業界精英及特別嘉賓分享成功之道。除以往主場會議和焦點會議外，還設有交流區及新增銷售擂台「Pitching Area - Pitching to the NEW RICH」，以及靜坐冥想時段，務求將百萬圓桌年會的體驗帶給香港及澳門的與會者。

2022 MDRT Day (Hong Kong and Macau) was successfully held on 28th September at Hall 3G of HKCEC with the theme, "Change to Win, Win to Change". In order to present the MDRT Annual Meeting experience to delegates of Hong Kong & Macau, more than 30 industry elites and special guests were invited to share their successful stories at the Conference. In addition to the Main Conference and Focus Sessions, there were also a networking zone and the new ring for sales - "Pitching Arena - Pitching to the NEW RICH", as well as a meditation session. We wanted to share the MDRT Day experience with the participants in Hong Kong.



▲「保協」會長謝立義感謝一眾與會者參與支持，並感激MDRT總會信任、各位演講嘉賓的用心分享，以及台前幕後工作人員的付出。

President of LUAHK, Mr Stanley Tse thanked all the participants for their participation and support, the MDRT Association for their trust, the speakers for their inspiring sharing, and all staffs' efforts.



▲今年大會亦增加了活動的多元性，例如新設NFT攤位、冥想環節及銷售擂台。
This year's conference enhanced the diversity of activities, such as the set up of new NFT booths, meditation sessions and sales arenas.



▲業外嘉賓簡銘進分享營運新興行業的經歷。
Khan Swadig, an outside guest, was invited to share his experience in running an emerging business.

行業事務部 Industry Affairs Department

行業事務部主席報告

Report of the Chairlady, Industry Affairs Department



姜楚芝小姐 Ms. May Keung

副會長（行業事務部） Vice President (Industry Affairs Department)

持續近3年的疫情為保險業帶來嚴峻打擊。有見及此，「保協」除了與「保協慈善基金」合共撥出100萬港元成立「新型冠狀病毒支援抗疫基金」，支援確診的「保協」會員及同業外，更於3月進行網上問卷調查，了解同業情況，數日間共獲得逾3,300名同業回覆，以這調查結果聯同保險業界立法會議員陳健波及陳沛良向有關當局反映同業的經營壓力。

「保協」行業事務部並先後兩次舉行新聞發布會，促請政府考慮向合資格的保險從業員提供援助，亦成功獲政府及保監局回應，適時為業界提供支援。另外，配合投資相連壽險計劃產品的改革，「保協」代表聯同壽險行業規管與發展關注組（ICG）多次與保險監管局（IA）及香港保險業聯會（HKFI）代表會面，表達業界意見。

因應近期小部分有關保險從業員作出不恰當銷售行為的報道，「保協」亦積極嘗試了解當中始末，就傳媒的查詢作出適當的回應，釋除公眾疑慮，鞏固行業形象。而早於3年前，協會亦提供法律支援服務，邀請5名資深律師為會員提供首次免費法律諮詢，於過去一年成功幫助個別同業。展望將來，「保協」將透過更多不同渠道和活動，繼續為同業發聲，並進一步推廣保險業恪守專業、關愛社會的精神。

The nearly 3-year epidemic has dealt a severe blow to the insurance industry. Regarding the situation, LUAHK and LUA Foundation allocated a total of HK\$1 million to set up the "COVID-19 Support Fund" to help those insurance practitioners diagnosed with COVID-19. An online survey conducted in March to understand our practitioners' situation received over 3,300 responses. Based on the survey results, Mr. Chan Kin-por and Mr. Chan Pui-leung, members of the Legislative Council of Hong Kong (Functional constituency, Insurance) reflected the difficult situation and the pressure of the insurance practitioners to the relevant authorities.

LUAHK's Industry Affairs Department held two press conferences to urge the government to consider aiding qualified insurance practitioners, which received positive feedback and assistance from the government and the Insurance Authority. In response to the reform of "investment-linked assurance scheme (ILAS)" products, representatives of LUAHK joint with the Insurance Industry Regulatory and Development Concern Group (ICG) had several meetings with the representatives of Insurance Authority (IA) and the Hong Kong Federation of Insurers (HKFI) to express the industrial practitioners' opinions.

LUAHK looked into the recent media reports of inappropriate sales practices by insurance practitioners, gave appropriate assistance and information in response to media inquiries to dispel any misunderstandings or concerns; and has been consolidating the image of the industry. The association provided legal support services to our members since 3 years ago by inviting five experienced lawyers to provide first-time legal consultation free. We were able to help some individual practitioners in the past year. LUAHK has been taking the lead to voice out for our practitioners through different channels and activities; and has been promoting the professional and caring spirit of the insurance industry.

保協頻道 | LUA Channel

一如既往，「保協」透過「會長的話」為業界不同的事發聲及表達意見，並適當地提供「保協」最新資訊，於YouTube的「保協頻道」、經濟日報、iMoney雜誌及「保協」社交平台發放，大部份文章獲同業關注及轉載。



LUAHK voices out for different issues in our sector, expresses our opinions through "President's Notes", as well as appropriately provides the latest information about the association. The articles are released through "LUA Channel" on YouTube, "Hong Kong Economic Times", iMoney magazine and LUAHK's social media platforms. The articles are well-received by the industry and most of them have been re-posted on their Facebook and media channels.

去信特首辦表達業界之訴求

An official letter to Chief Executive's Office Reflected the Industry's Demand

5月中，「保協」代表與譚耀宗先生會面，並去信當時的候任特首李家超先生表達業界對新一任政府之期望，以及關注焦點。

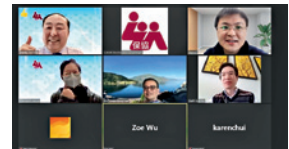
Representatives of LUAHK met Mr. Tam Yiu-chung in mid-May and wrote to the Chief Executive-elect, Mr John Li, at the moment to express the industry's expectations towards the new government and their issues of concern.



助業界的「被視作已持牌人士」與保監局溝通 Foster Communication between the Industry's "Deemed Licensee" and the Insurance Authority

年初，「保協」收集約40宗「被視作已持牌人士」（Deemed Licensee）向保監局申請正式保險中介人牌照時遇上困難的同業個案，向保監局反映並促請當局與相關同業直接聯絡處理，獲保監局迅速回覆，直接與當事人聯絡跟進。這些同業的困難大致如下：持有內地學歷，但該校已倒閉，不知如何尋找學歷證明；遞交資料後，沒有收到保監局回覆，或保監局回應未交資料；之前提交過學歷證明並獲承認，但現在卻不獲承認；不知如何提供學歷證明，或因為未通關而無法提供學歷證明；自己未有提供相關證明文件；及其他。

LUAHK received about 40 cases of the "Deemed Licensees" who encountered difficulties when applying for the Insurance Intermediary License from the Insurance Authority. We reflected the situation to the authority and urged them to directly contact the related practitioners and solve the problem. The Insurance Authority promptly replied and directly followed up with the related persons who have these issues: With Mainland education qualification, the school was closed and no way to obtain the certificates; After submitting the materials, there is no reply from the Insurance Authority, or the Insurance Authority indicates that the information has not been submitted; Those previously submitted academic certificates were accepted, yet they are now rejected; They have no way to provide academic certificates or cannot provide the certificates due to the border being closed; Failure to submit relevant supporting documents; and other issues.



與保監局會議，討論入行牌照與學歷問題。
Meeting with the Insurance Authority to discuss the entry license and education qualifications issues.

「法律支援保障服務」計劃 | "Legal Support Services" Programme

保協 - 法律支援保障服務乃支援會員遇上與保監局訴訟有關之法律問題，提供免費的初步諮詢服務。會員可透過以下之電子表格陳述要求協助的個案，經審核後，本會會聯絡申請人進一步跟進，並安排此計劃具豐富業界服務經驗之律師團體進行電話諮詢或會面諮詢。

自2020年至今，該計劃曾為數名同業提供免費的專業法律意見，並為他們解決與保監局的訴訟問題。每次服務後，「保協」亦會邀請申請人提供服務體驗意見，並獲好評。

LUAHK provides preliminary advisory services free of charge to support members when they have legal disputes with the Insurance Authority. Members can fill in an electronic form on the following website to request legal support. Their applications will be studied, then we will contact them to follow up and arrange a legal team with insurance experience under the plan to conduct phone or face-to-face consultations.

From 2020 till now, the highly appreciated plan has offered free professional legal advice to several practitioners, resolving the litigation issues with the Insurance Authority. The successful applicants would be invited by the association to comment on the experience after each service.



e-form
電子表格



Video
短片



今年「保協」亦重新拍攝「法律支援保障服務」宣傳短片，歡迎有需要的同業聯絡我們求助。LUAHK re-shot the "Legal Support Services" promotional video. Practitioners who need help are welcome to contact us.

「保協」與保監局會面 | LUAHK Meeting with the Insurance Authority

8月下旬，「保協」與保監局會面，暢談行業內情況及更新「保協」下半年的重點活動。

LUAHK had a meeting with the Insurance Authority in late August, discussing the industrial situation and updating the association's key activities in the second half year.

為業界發聲 | Voice Out for the Industry

為不同保險業界的事為同業發聲，希望有關當局正視業界的訴求。

LUA voices out for the practitioners on different industrial issues, urging the relevant authorities to face up to the needs of the industry.



「保協」網上「新聞發佈會」 | LUAHK's Online Press Conference

因應第五波新冠疫情於年初爆發，「保協」努力與各界溝通，包括立法會議員，促請政府以實質的支援助業界度過難關，並以新聞發佈會形式為業界發聲，而3月中的新聞發佈會更獲各大媒體「洗版式」報道，最終政府4月宣布於「2022保就業計劃」中為合資格的自僱人士會發放一筆過\$8,000元的補貼；若有聘請秘書的總監或經理可以申請每人最高\$8,000、為期3個月合共\$24,000的薪金補貼。

LUAHK, in response to the outbreak of the COVID-19 fifth wave at the beginning of this year, strived to communicate with different sectors, including the Legislative Council Members, to urge the government to provide substantial support to the industry to overcome the challenges. Online press conferences were held to voice out for the practitioners. The one held in March gained vast media attention. The government eventually launched the "2022 Employment Support Scheme" to provide the eligible self-employed persons with a one-off HK\$8,000 subsidy. A director or a manager with a secretary could apply for a maximum salary subsidy of HK\$8,000 per person for 3 months at a total of HK\$24,000.



1. 2月16日新聞發佈會
Press conference held on February 16
2. 3月17日新聞發佈會
Press conference held on March 17

保協大灣區委員會活動 | LUAHK GBA Committee Activities

今年保協大灣區委員會假香港會議展覽中心於7月27日舉行了The GBA Club活動，超過200名「保協」會員參加，並於11月15日舉辦保協大灣區日2022，邀請保險業界及不同行業之翹楚進行交流及溝通，以幫助香港保險從業員朝著大灣區的市場進發。

LUAHK GBA Committee hosted the GBA Club event at the Hong Kong Convention and Exhibition Centre on July 27 this year, with more than 200 members attending. On November 15, we organized 2022 LUA GBA Day inviting various leaders of the insurance industry and other sectors to join and exchange their thoughts, thus helping Hong Kong insurance practitioners to efficiently enter the GBA market.



「保協」開設大灣區分公司 LUAHK Established a Branch Office in the Greater Bay Area

「保協」開設大灣區分公司，並以「深圳市保寶諮詢有限公司」為公司註冊名稱。

LUAHK set up a branch office in GBA and the company was registered as "Shenzhen City Baobao Consulting Limited."

7月份「保協」於內地開設香港首個保險業於大灣區的業務辦事處，為本地從業員於國內發展提供支援。
LUAHK set up the first office for Hong Kong insurance industry in GBA Mainland in July, providing support to Hong Kong practitioners who would like to tap into the Mainland market.



定期與壽險行業規管與發展關注組 (ICG) 舉行會議 Regularly Attending Meetings Held by the Insurance Industry Regulatory and Development Concern Group (ICG)

定期參與壽險行業規管與發展關注組 (ICG) 會議，討論業界最關心的保險業大事，並透過業內權威人士向有關當局反映、遊說、磋商事件。近期主要為投資相連壽險 (ILAS) 新框架爭取有利行業發展的條件。

We regularly attend the meetings held by the Insurance Industry Regulatory and Development Concern Group (ICG) to discuss the important issues in the industry. Industrial leaders represent all the practitioners to reflect our situation, lobby and negotiate with the authorities. Recent focus is on securing favourable conditions for the industry's development with the reform of insurance-linked assurance scheme (ILAS).

社會服務發展部 Community Service Department

社會服務發展部主席報告

Report from the Chairman, 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」社會服務發展部主責策劃及執行社區慈善項目，今年在疫情稍為放緩時，我們重啟各類型義工服務及慈善活動，並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。我期望藉此「燃亮一點燭光，推動同業愛心綻放」，讓大眾了解保險業一直心繫社會，同時鼓勵保險從業員回饋社會，深化社會各界人士連繫、互助，達至資源共享及社會共融。

今年社會服務發展部繼續與社企合作，招募過百位從業員身體力行走進社區派發飯盒及福袋，活動惠及過千位基層市民及長者。我們隨之更把慈善光譜拉闊至動物層面，帶領同業組成的義工團前往偏遠地區為狗舍服務，清潔狗場環境及搬運糧食等，希望擴闊受惠層面，由兒童、長者、殘疾人士，以至動物亦可以涵蓋其中。

此外，「保協」及保協慈善基金於11月12及13日合辦首屆「全港保險愛心公益日2022」，以「愛·連繫」為主題，藉此滙聚全港保險從業員參與慈善咖啡義賣、「全港愛心千歲宴」、「保協生命傳愛慈善跑2022」及自發性義工活動等，務求充分善用人力及資源，讓有需要人士得到幫助，回饋社會。

LUAHK Community Service Department focuses on planning and launching community charitable projects. We reactivated various volunteer services and charitable activities when the pandemic eased. Through the funding from LUA Foundation, we were able to actively cooperate with charitable organizations sharing the same philosophy with us to help the needy. I hope to ignite our practitioners' love towards the community and let the public know the insurance industry has a strong bond with the society. I would also like to encourage our practitioners to contribute to the society, strengthen the connection with people from all walks of life and help each other, and develop an inclusive society where we can share resources together.

This year, we continued to cooperate with social enterprises and recruited over 100 practitioners to deliver lunch boxes and blessing bags to the needy and the elderly, benefiting over 1,000 people. We also extended our love and care to the animals, taking a volunteer team formed by our practitioners to remote areas to help working in the shelters, cleaning up the area and carrying bags of food for the animals. We used to help children, elderly and disabled, and we also wanted to extend our care and attention to animals in Hong Kong.

LUAHK and LUA Foundation co-organized the first "2022 LUA Charity Day" on November 12 and 13, themed with "love - Connection" to unite all the practitioners from Hong Kong to participate in the charity coffee sales, "Thousand - ages Feast", "2022 LUA LifeCare Charity Run" and self-initiated volunteering services. We would be able to effectively utilize our manpower and resources to help the needy and contribute to the society.

「保協」義工隊 LUA volunteer team

義工總人數 / Total number of volunteers: 404

義工總服務時數 / Total service hours: 836

截至2022年6月30日 / Data compiled as of 30 June 2022

「疫情下的好生好死」 - 綫上分享會 "Life and Death Under the Epidemic" - Online Sharing Session

本港第五波新冠肺炎疫情持續肆虐，多間醫院殮房爆滿，逝者遺體無處安放，家人亦無法在疫情下陪伴親友走過最後一程。如此境況，聞者心酸。「保協」社會服務發展部於3月29日邀請毋忘愛主席范寧醫生分享「疫情下的好生好死」，為不幸病逝者保留最後一份尊嚴，包括在家離世及預設醫療指示等。毋忘愛除早前捐出大量環保棺材，安放病逝者遺體，亦繼續支援選擇在家離世的病者，由醫生簽署死亡證書，專業殯儀團隊妥善處理身後事。

The fifth wave of COVID-19 rampaged through Hong Kong. It was a sorrow for many people. The morgues in many hospitals were full, bodies were not well placed, and the families could not bid farewell to the deceased. On 29 March, the Community Service Department of LUAHK invited Dr. Fan Ning, Chairman of Forget Thee Not, to share the topic of "Life and Death under the Epidemic" so as to pay respect to the deceased online. There are ways to maintain patient dignity at the end of life, such as advance notes for at last way at home and pre-setting medical instruction. "Forget Thee Not" donated a large number of eco-friendly coffins to the deceased and continued to support those who spent their last way at home by having signed death certificates from doctors to them and a professional funeral team to carry out care after death.



「保協」社會服務發展部主席高廣恩（右）、謝倩昕（左）及毋忘愛主席范寧醫生（中）合照。

Stephen Ko, Chairman of LUAHK's Community Service Department (right), Carol Tse (left) and Dr. Fan Ning, Chairman of Forget Thee Not.

「廚尊」定期派飯活動 Regular Meal Distribution Events by "Dignity Kitchen"

去年社會服務發展部曾一連6日於社企「廚尊」（Dignity Kitchen）舉辦「馬拉松式」派飯活動。本年，保協慈善基金再度捐出4萬2千港元善款，社會服務發展部亦再與廚尊合作，共舉辦5次派飯活動，每次共派出約150個飯盒予區內有需要人士。相關活動日期包括：6月16日、7月16日、7月28日、8月30日及9月3日。

Last year, the Community Service Department held a "Marathon" meal distribution event at the social enterprise "Dignity Kitchen" for six consecutive days. This year, funded by the donation of HK\$42,000 from the LUA Foundation, we cooperated with Dignity Kitchen again to organize a total of 5 meal distribution events, each time distributing 150 lunch boxes to the needy in the area. The events were held on June 16, July 16, July 28, August 30 and September 3.



保協義工隊五度到廚尊進行派飯活動，每次派出逾150個飯盒予區內有需要人士。
LUA volunteer team co-organized 5 meal distribution events with Dignity Kitchen, each time giving away 150 lunch boxes to the needy in the area.

「保協生命傳愛慈善跑 2021」 | LUA LifeCare Charity Run 2021

由保協及保協慈善基金合辦的保協生命傳愛慈善跑，自2016年起每年均連續舉辦。2020年因疫情轉為「虛擬跑」。去年「保協」決定復辦實體賽事，縱然遇上不少挑戰，但在籌委會成員同心協力下，活動終克服重重難關，於11月28日假西九文化區藝術公園成功舉行「保協生命傳愛慈善跑 2021」，更邀請到殘奧金牌得主蘇樺偉先生以及藝人方紹聰（奶仔）、李霖恩及漢陽，親身到場為逾千名健兒打氣。現場氣氛高漲，加上場地景色優美，令跑手跑得盡力亦盡興。

LUA LifeCare Charity Run, co-organized by LUAHK and LUA Foundation, had been held every year since 2016. 2020 Charity Run was turned into a "virtual run" due to the pandemic. Afterwards, LUAHK decided to resume the physical competition. Though we had to cope with a lot of challenges, thanks to the concerted efforts of the members of the Organizing Committee, LUA LifeCare Charity Run 2021 was successfully held in the Art Park of West Kowloon Cultural District on November 28, 2021. We invited Paralympic gold medalist Mr. So Wa Wai and artist Milkson Fong, Glen Lee and Terence Tam to the event and cheer for over 1,000 athletes. In the exciting atmosphere and surrounded by beautiful scenery, the runners ran the best performance in a very happy mood.



闊別兩年的實體「保協生命傳愛慈善跑」吸引逾千名跑手報名參加。

After two years, the physical "LUA LifeCare Charity Run" attracted more than 1,000 runners to sign up.

「寵物當家」清潔狗場活動 "Pets at Heart" Dog Shelter Cleaning

營運動物收容所在香港向來非常艱難，需要大量人力物力，悉心照顧和提供動物每日所需的糧食。然而，不少收容所都面對資源缺乏的情況，對流浪動物而言，情況可謂百上加斤。因此，社會服務發展部於6月23日舉辦「寵物當家」活動，到香港關愛動物庇護之家進行義工活動，包括清洗收容所及餵飼流浪狗隻等。

It is not easy to run an animal shelter in Hong Kong as it requires a lot of manpower and resources to take care of the animals and feed them. A lot of shelters are indeed facing a lack of resources and it is even worse for stray animals. The community service department held the "Pets at Heart" activity and volunteered for Kelly Animals Shelter to help clean the area and feed stray dogs on June 23.



「保協」社會服務發展部於6月23日首度舉辦「寵物當家」活動。LUAHK's community service department held the "Pets at Heart" activity on June 23.

互助關懷行動 2022 | Mutual Support Action 2022

新型冠狀病毒疫情持續，不少基層家庭因失業或開工不足嚴重影響收入，然而防疫用品如口罩、家居消毒清潔劑等價格上升，許多基層家庭生活受到打擊。第五波高峰時期，數以百計的長者相繼確診，求助無門，導致長者身心疲累；現雖已康復，但仍猶有餘悸。同時，身體上也繼續承受著新冠肺炎的各種後遺症，例如容易疲勞、氣促、記憶力下降等，亦有部分長者過度擔心，不敢外出，繼續過著疫情最嚴重時的生活模式等等。疫情雖然已稍緩，但種種影響均令長者難以重投正常生活。

過去兩年，社會服務發展部連同保協慈善基金及鄰舍輔導會舉辦兩屆「互助關懷行動」，活動反應踴躍。本年度，在保協慈善基金再度捐出13萬港元善款下，活動於8月20日第三度舉辦，以「鄰舍福澤惠社群 保協同行慶中秋」為題，為四區包括深水埗、東涌、天水圍及屯門的曾確診長者家庭及獨居長者/雙老家庭送上福袋。

The pandemic prevails and seriously affects the income of many grass-root families due to unemployment or underemployment. But the costs of anti-epidemic supplies, such as masks and household disinfectants have increased, thus affecting the daily life of these families. Amid the COVID-19 fifth wave, hundreds of elderly were also diagnosed, they were helpless and exhausted. Though they had recovered, they were still worried and suffering from the sequelae like getting tired easily, short breathing, and memory loss. Some elderly are over-worried and afraid to go out, just like living life at the height of the pandemic. Although the pandemic eases, the elderly still find it difficult to return to normal life.

In the past two years, the Community Service Department, LUA Foundation, and the Neighbourhood Advice-Action Council co-organized " Mutual Support Action " twice, receiving an overwhelming response. This year with another donation of HK\$130,000 from the LUA Foundation, the event was held for the third time on August 20, themed with a Mid-autumn celebration and community aid activity, blessing bags were delivered to the families of the elderly who were diagnosed, solitary elderly and elder couples in 4 districts including Sham Shui Po, Tung Chung, Tin Shui Wai, and Tuen Mun.



社福機構網上資訊平台

Social Welfare Organizations Online Information Platform

保險從業員於日常工作當中，難免會接觸到客戶本人或是其親屬因患病而求助。當患上一些嚴重疾病或稀有疾病時，他們都會感到徬徨無助，需要同業向他們伸出援助之手。

有見及此，社會服務發展部於2021年成立社福機構網上資訊平台，提供更多疾病的資訊，讓同業可裝備自己應付及處理這些求助個案，同時亦為市民大眾提供多一個機會了解各社福機構之服務，為有需要人士，特別是罕見疾病的患者，開拓一個便捷的渠道，尋找適合他們的非牟利機構及支援服務。

在項目主席謝倩昕（Carol）的穿針引線下，至今已有11間社福機構參與拍攝。同時，為令市民大眾更認識此計劃，我們亦已於7月拍攝該項目之宣傳片，並邀得網絡紅人霍俊邦（霍哥）出演。

Helping clients or their relatives on health issues is part of an insurance practitioner's regular work. If it is about critical or rare illness, they might feel helpless and need the practitioner's support and assistance.

The community service department understanding the public's needs launched the "Social Welfare Organizations Online Information Platform" to provide more disease information, which helps the practitioners equip themselves and efficiently handle these cases. The platform allows the public to learn about different social welfare organizations and their services. The needy, especially patients with rare diseases, can have a convenient channel to look for the non-profit organization and supporting services for them.

With project chairman Carol Tse's help and arrangement, eleven social welfare organizations participated in the shooting. Earlier in July, we started to film the project's promotional video and invited internet celebrity Jeffrey Fok to appear in the video, to attract more eyeballs and strengthen the public's understanding of the platform.

現已拍攝機構：毋忘愛、癌症資訊網慈善基金、香港聾人子女協會、遺傳性心律基金會、仁濟永強全癱病人基金、路向四肢、善寧會、庭恩兒童中心、地中海貧血兒童基金、生命小戰士、籽橋社。

The Social Welfare Organizations participated in filming: Forget Thee Not, Cancerinformation.com.hk, CODA Hong Kong (Children of Deaf Adults), SADS HK Foundation (Sudden Arrhythmic Death Syndromes), Yan Chai Tetraplegic Fund, The Direction Association for the Handicapped, Jockey Club Home for Hospice, Benji's Centre, Children's Thalassaemia Foundation, Little Life Warrior Society, Learning Bridge.



庭恩兒童中心創辦人何淑英女士（左2）。
Founder of Benji's Centre, Ms Viola Ho (Second left).



社福機構網上資訊平台的宣傳片已於2022年7月18日完成拍攝。
Shooting of the promotional video of the Social Welfare Organizations Online Information Platform was completed on July 18, 2022.



庭恩兒童中心創辦人何淑英女士（左2）。
Founder of Benji's Centre, Ms Viola Ho (Second left).



路向四肢傷殘人士協會主席嚴楚碧女士（右）。
Chairperson of The Direction Association for the Handicapped, Ms Rabi Yim (right).

保協慈善基金 LUA Foundation

保協慈善基金主席報告 Report from the Chairlady, LUA Foundation



蘇婉薇博士 Dr. Teresa So

保協慈善基金主席 LUA Foundation Chairlady

保協慈善基金邁向25周年，為了鼓勵業界行善及配合ESG方向，除了繼續推動一些恆常項目外，我與一眾委員特意推出兩項可持續發展的「五年計劃」慈善項目。第一是「贈輪椅助你行」項目，有見本港社會人口老化問題嚴重，不少傷病長者都需要租借輪椅服務，故本會捐出137萬港元，以供紅十字會在未來5年更換全港公立醫院的930部輪椅，預計每年將有7,930人次受惠。此外，我們聯同「保協」為4所大學設立獎助學金，向每間大學每年撥款10萬港元，5年期合共總額200萬，為修讀保險、精算及財富管理相關課程的大學生提供資助，預計可於未來5年幫助約140名學生就讀上述課程，盼能培育更多保險業專才，貢獻社會。

保單捐贈計劃到本年8月底已累計超過4億港元認捐保額，於疫情期間善款亦持續上升，本人再次感謝大家熱心的支持。在此亦要特別鳴謝保協慈善基金管理委員會全體委員、今屆「保協」會長謝立義與執委會委員、現任生命傳愛行動主席陳逸洵及首任主席黃錦成與委員會成員，期望與大家砥礪前行，令保險業的大愛精神繼續發熱發亮！未來，希望能將我們的慈善工作與區塊鏈技術連結，令公益活動更有規劃，捐款更為透明，以助慈善基金進一步茁壯成長！

LUA Foundation will soon celebrate its silver jubilee anniversary. This year, apart from our regular projects, our committee members and I specially launched two sustainable "Five Year charity projects" to encourage the industry to do charity, and caring for the needy, as well as to cooperate with the ESG direction. The first "Wheelchair Donation" project targets to ease the serious aging problem in Hong Kong, as those who are sick or old need to rent wheelchairs. We are donating HK\$1.37 million to the Hong Kong Red Cross in 5-year instalments to replace 930 leased wheelchairs in public hospitals. It is expected that the plan will benefit 7,930 people each year. The Foundation also joined hands with LUAHK and pledged a total of HK\$2 million scholarship and bursary to 4 local universities, donating HK\$100,000 to each of them for 5 years. The scholarship and bursary will be given to the outstanding undergraduates taking insurance, actuarial and wealth management related courses. We hope to nurture more insurance talents to service and contribute to the society and expect that the donation will help about 140 students study these courses in this 5-year period.

The "Policy Donation Programme" has already achieved remarkable results by the end of August this year with an impressive, over HK\$400 million policy donation. The policy donation continued to increase, regardless of the pandemic. I would like to thank you all for your enthusiasm and support and I have to specially show my gratitude to all the members of the LUA Foundation Management Committee; Stanley Tse, current President of LUAHK; Garry Chan, existing Chairman of The LifeCare Movement; and Matthew Wong, the founding Chairman of the Movement, and all Committee Members. I hope we will join together and strive ahead, to carry on the love and caring spirit of the insurance industry. I am looking forward to combining our charitable work with blockchain technology to better plan and ensure transparency of the donation, helping the Foundation to grow and thrive!

慈善基金管理架構 2021-2023

Foundation Management Committee Members 2021-2023



蘇婉薇博士
Dr. Teresa So
主席
Chairlady



黃英傑先生
Mr. Sidney Wong
副主席
Vice Chairman



鄭鏗源先生
Mr. Henry Cheng
名譽秘書
Hon. Secretary



黃錦成先生
Mr. Matthew Wong
名譽司庫
Hon. Treasurer



陳鳳玲小姐
Ms. Queenie Chan
委員
Member



陳逸洵先生
Mr. Garry Chan
委員
Member



何國挺先生
Mr. Robert Ho
委員
Member



高廣恩先生
Mr. Stephen Ko
委員
Member



林潔貞小姐
Ms. Betty Lam
委員
Member



劉偉強先生
Mr. Kinson Lau
委員
Member



李冠群先生
Mr. Davey Lee
委員
Member



李慕潔小姐
Ms. Maggie Lee
委員
Member



謝立義先生
Mr. Stanley Tse
委員
Member



楊梵城先生
Mr. Andrew Yang
委員
Member

保協慈善基金贊助者名單

LUA Foundation Donor List

截至2022年8月31日
(Up to 31 August 2022)

特許鑽石贊助人

Chartered Diamond Sponsor

(捐款港幣 100,000 元或以上)
(Donation of HK\$ 100,000 or above)

Chan Yim Kwong
Lam Alwin
Lau Ting Yin Anthony
Mak Wing Kwong Tony
Ng Wing Keung Paul
So Yuen May Teresa
Wong Kwan Kit Jeff

鑽石贊助人

Diamond Sponsor

(捐款港幣 80,000 元或以上)
(Donation of HK\$ 80,000 or above)

Chan Chi Kin Johnny
Lee Mo Kit Maggie
Wong Lily
Wong Wing Tai Harry

翡翠贊助人

Jade Sponsor

(捐款港幣 50,000 元或以上)
(Donation of HK\$ 50,000 or above)

Chan Ping Kan Raymond
Cheng Hang Yuen
Ho Lai Ming Jenny
Lau Kwok Ming Samuel
So Peter
Wong So Ping Pecky

金贊助人

Gold Sponsor

(捐款港幣 30,000 元或以上)
(Donation of HK\$ 30,000 or above)

Cheung Lai Hing Grace
Fong Chung Keung Kenny
Ho Shiu Kuen Frankie
Law Wing Kin Kent
Lim Chun Wah Tommy
Tse Lap Yee Stanley
Wong Kam Shing Matthew
Yang Fan Shing Andrew
Yung Wing Ki Samuel, SBS, MH, JP

銀贊助人

Silver Sponsor

(捐款港幣 10,000 元或以上)
(Donation of HK\$ 10,000 or above)

Balani Lachu Bhopatrai
Chan Lai Chu Joe Joe
Chan Ling Bill
Cheng Man Kwong
Cheng Manly
Cheng Ting Kong
Cheng Ying Ming Henry
Cheung Wai Yin Ivy
Choi Vivian
Chow Wing Kai Wave
Chu Hong Tat Felix
Fung Herman
Fung Johnny
Ho Robert Kwok Ting
Keung Chor Gee May
Lai Alex Chun Hung
Lai Chi Hung Christopher
Lai Kam Moon
Lai King Ngai Francis
Lai Kwok Wai Villy
Lam Kit Ching Betty
Lam Lai Ha Juliana
Lam Shu Hung Cassidy
Lam Yat Ming Richard
Lam Yee Yeung Vic
Lam Yuk Paul
Lau Lai Wan Michele
Lee Kwun Kwan Davey
Lee Wah Chun Jennifer
Leung On Fook
Li Kit Mei Francis
Liu Shuk Har Winnie
Lo Mi Fei
Lui Doi Ming Clement
Ng Chak Wai David
Ng Hon Shing
Ng Hung Mui
Ng Kwok Wo Dominic
Siu Wai Keung
Tao Kwok Lau Clement, BBS, JP
Tsang Kai Hung Henry
Wong Hoi Pang
Wong Kam Fai Kelvin
Wong Man To Johnson
Wong Wai Hing
Wong Wai Kwong
Wu Walter
Yau Lai Hing
Yu Hon Kit Titus

銅贊助人

Bronze Sponsor

(捐款港幣 5,000 元或以上)
(Donation of HK\$ 5,000 or above)

Chan Fan Chong Eva
Chan Kai Man Andy
Chan Kit Yan Kit
Chan Lai Fong Wendy
Chan Pui Shan Joanna
Chan Tak Hung Roy
Chan Tsai, Julie
Chan Wai Ying Susanna
Chan Wilson Wai Kwok
Chan Wing Kam Dorothy
Chan Yat Kwan Garry
Cheng Koon Wing
Cheng Stephen
Cheung Siu Bun
Chong Yiu Kuen Sidney
Chow Sin Chuen
Chu Siu Pan Pat
Fung Yee Wan Antonia
Kwok Chun Kwong Albert
Lai Shuk Mei
Lan Yi Ding
Lau Kong Kei
Lau Seak Lon Benny
Lee Chiu Ling Dorothy
Lee Man Cho Joe
Lee Yiu Cho
Leung Wai Chee Mavis
Li Chung Wing Apple
Ma Wai Han
Ma Yuk Chu Jojo
Mak Oliver
Mak Wai Kei
Mau Oi Hing Anita
Ng Kai Man Man
Ng Yuk Fong
Pak Wun Shan Amanda
Poon Lap Hung Diane
Tse So Fei Sophie
Wong Ka Yan Alison
Wong Kwok Lun Alan
Wong Patrick
Wong Ying Kit Sidney
Wong Yuk Ying Calvin
Yam So Ching Regina
Yan Kin Wah
Yeung Chau Kuen Emily
Yeung Fuk Hing Sally
Yeung Lee
Yu Bo Yuk Marine
Yu Ming Kong Matthew

理念 | Mission

「香港人壽保險從業員協會慈善基金」（簡稱「保協慈善基金」）於1998年12月9日根據《公司條例》（第622章）註冊為擔保有限公司形式成立，用於一般慈善用途。基金由香港人壽保險從業員協會前會長為法定自然人（董事），並由多位前會長組成義務管治委員會以董事受託人身份管理。可獲豁免繳交稅款。

多年來，基金旨在鼓勵會員及公眾積極參與公益活動，並向公眾推廣正確的「財富傳承」的訊息，以代代有愛的精神，凝聚力量，促進共同發展，維繫社會關係的和諧。

The LUA Foundation Limited is a non-profit organization incorporated as a company limited by guarantee under the Companies Ordinance (Cap. 622) on 9 December, 1998 for general charitable purposes. The fund is managed by the former president of the Life Underwriters Association of Hong Kong Limited as a legal natural person (director), and by a voluntary management committee formed by a number of past presidents as a director trustee. The foundation is tax exempted.

Over these years, the fund aims to encourage charitable work among members and the public and to promote the accurate message of "wealth inheritance". With the caring and sharing spirit of LUAHK members as well as their commitment, we are dedicated to passing love from generation to generation, consolidating strengths, and fostering the development of the life insurance profession and the community.

落實可持續性慈善項目 | Implement of Sustainable Charity Project

保協慈善基金一直期望落實一些長遠、具持續性的項目，既可突顯保險理財的重要性，亦可幫助行業提升正面形象，更可回饋社會，合可持續發展方向。「授人以魚不如授人以漁」，故此，保協慈善基金於本年推出兩項可持續發展的「五年計劃」慈善項目，分別是：

1. 分5年期撥捐港幣130萬元予紅十字會更換全港公立醫院930輛租借用輪椅，並於2022年6月進行支票頒贈儀式，正式啟動此項目；

2. 「5年獎助學金」計劃，與「保協」為嶺南大學、香港大學、香港中文大學及香港恆生大學設立合共港幣200萬元的獎助學金，為修讀保險、精算及財富管理相關課程既大學學生提供資助，為將來保險行業培育更多人才。保協慈善基金、「保協」聯同4所大學的代表，於8月20日進行支票頒贈儀式，更即場簽署「合作備忘錄」。

LUA Foundation always hopes to implement some long-term and sustainable projects to highlight the importance of insurance and financial planning in order to enhance the positive image of the industry and contribute to the society. We follow our philosophy - "Better to teach the needy how to fish, rather than giving them fish" and help in a continuously developing manner. We launched two sustainable "5-year charity projects":

LUA Foundation is donating HK\$1.3 million to the Red Cross in 5-year instalments to replace 930 leased wheelchairs in Hong Kong public hospitals. A cheque presentation ceremony was held on June 2022 to officially kick off the project.

The "5-year Scholarships and Bursary" scheme - LUAF & LUAHK pledged a total of HK\$2 million in scholarships and bursary to Lingnan University, the University of Hong Kong, the Chinese University of Hong Kong, and the Hang Seng University of Hong Kong for the undergraduates taking insurance, actuarial and wealth management related courses. A cheque presentation ceremony with representatives from LUA Foundation, LUAHK and the four universities representatives attending was held on August 20 and a "Memorandum of Cooperation" was signed on site.



「保協」聯同4所大學的代表，於8月20日進行支票頒贈儀式。

A cheque presentation ceremony with representatives from LUA Foundation, LUAHK and the four universities representatives attending was held on August 20.



保協慈善基金主席蘇婉薇博士、「保協」會長謝立義先生頒贈支票予受惠機構香港紅十字會行政總裁 / 秘書長蘇婉嫻女士代表接收。LUA Foundation Chairlady Dr Teresa So and LUAHK President Mr Stanley Tse presented the cheque to the beneficiary organization Hong Kong Red Cross with the Chief Executive Officer / Secretary General Ms Bonnie So received the cheque on behalf of the organization.

LUA Foundation Chairlady Dr Teresa So and LUAHK President Mr Stanley Tse presented the cheque to the beneficiary organization Hong Kong Red Cross with the Chief Executive Officer / Secretary General Ms Bonnie So received the cheque on behalf of the organization.

到訪不同團隊及慈善機構宣傳保單捐贈

Visiting Different Teams and NGO's to Promote Policy Donation Programme

「生命傳愛行動」委員無懼疫情，積極走訪不同保險公司的團隊及慈善機構，推廣保單捐贈，令本年度保單捐贈數目再創高峰。

The LifeCare Movement committee members proactively visited the teams of various insurance companies to promote the Policy Donation Programme, regardless of the pandemic. The numbers and amount of policy donations reached a new height again.



到訪紅十字會。
Visiting Hong Kong Red Cross.



生命傳愛行動委員積極走訪不同團隊，宣傳保單捐贈。
The LifeCare Movement committee members proactively visited various insurance companies to promote the Policy Donation Programme.

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，本年度破紀錄共有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，縱然近年疫情肆虐，仍無阻同業的善心，令保單捐贈得以迎難而上，再創高峰，累計認捐保額更是上年度的2.5倍，於本年度突破4億大關！截至2022年6月30日，累計認捐保額已超越港幣4.4億元，有紀錄的保單捐贈亦已超過13,000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, and a record of ten insurance companies have been the principal sponsors of the programme.

Thanks to the concerted efforts of LUA Foundation, the LifeCare Movement, LUAHK, the strong support from the insurance industry, charities and the general public, the "Policy Donation Programme" achieved remarkable results this year. Overcoming the challenges brought by the pandemic, the accumulated value of policy donations has exceeded HK\$400 million, 2.5 times of the previous year. The results are encouraging, as of June 30, 2022, the accumulated value of policy donations has exceeded HK\$440 million, with a total of more than 13,000 insurance policies donated.

公眾宣傳及推廣 | Publicity and Promotion

「生命傳愛行動」與網上短片製作團隊「啱Channel」合作拍攝影片，使更多人認識「保單捐贈計劃」，至今推出5條影片，於Youtube合共獲得超過20萬次觀看，成功提升公眾對保單捐贈的認識。

The LifeCare Movement partnered with "Armchannel TV" to shoot short films to promote the "Policy Donation Programme". The 5 videos on YouTube have gained more than 200,000 views, successfully enhancing public awareness of the programme.

名稱	日期
【搞笑短劇】與神同行一陣 (Funny short story) Along with the Gods for a while	2021年5月5日 May 5, 2021
【咪玩啦！呀叔！：最終回】終極死亡訓練(上) (Don't joke with me, uncle: finale-part 1) Ultimate Death Training	2021年10月7日 October 7, 2021
【咪玩啦！呀叔！：最終回(下)】蝦條的最後告別 (Don't joke with me, uncle: finale-part 2) Fung's Last Farewell	2021年11月11日 November 11, 2021
《唔准諗 即刻答》你今次仲唔死？ (Don't think, answer right now) You will definitely be dead this time	2022年5月23日 May 23, 2022
《由零開始：地獄拯救計劃》 (Start from Zero: Hell salvation plan)	2022年9月1日 September 1, 2022



推廣「保單捐贈計劃」的一系列宣傳影片在Youtube錄得超過20萬觀看次數。
The series of short films promoting the "Policy Donation Programme" earned more than 200,000 views on YouTube.

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 insurers to donate their policies and helped non-government organizations to expand their sources of donations.

2021-2022 年生命傳愛家族人數 2021-2022 LifeCare Family Headcount		「2022年保單捐贈計劃」成績/ "2022 Policy Donation Programme" achievements: 保單數目/ Number of donated policies: 1,152 捐贈保額/ Insured sum of donated policies: HK\$8,000,000
生命傳愛大使 /LifeCare Ambassador	4	
生命傳愛大使 (20份保單或以上) / LifeCare Ambassador (20 policies or more)	19	
生命傳愛領袖 /LifeCare Leader	21	
生命傳愛大師 /LifeCare Master	9	
榮譽生命傳愛大師 /Honorary LifeCare Master	4	

(以上數字由2021年4月1日起至2022年6月30日)
(The above data is for the period from April 1, 2021 to June 30, 2022)

為感謝一眾善心同業於疫情下依然身體力行支持「保單捐贈計劃」，本年度再度舉辦保單捐贈嘉許禮。一眾善心同業聚首龍堡國際，獲得嘉許之餘，亦有機會與其他同業及慈善機構代表進行交流，更邀得著名歌手泳兒擔任嘉賓，共同弘揚保險業界善心，讓社會成為我們的保單受益人。

The "Policy Donation Programme Recognition Ceremony" was again held to appreciate benevolent insurance practitioners for their robust support to the "Policy Donation Programme". Our caring industry practitioners joined together at the BP International to receive the awards, meet other practitioners, representatives from charitable organizations and famous singer Ms Vincy Chan to promote the industry's philanthropic goal to benefit the society.



保單捐贈嘉許禮。
Policy Donation Programme.



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 2022

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 2022.

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.

Financial statements

The result of the Association for the year ended 31st March 2022 and the financial position of the Association as at that date are set out in the financial statements on pages 9 to 26.

Property, plant and equipment

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

Share capital

The Association was incorporated under the laws of Hong Kong as a company 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\$500,000 (2021: HK\$2,250,000) 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 :

Mr. TSE Lap Yee, Stanley	President
Mr. LEE Kwun Kwan, Davey	Immediate past President
Ms. YUEN Bo Kit, Teresa	Vice President
Dr. WONG Kwan Shing, Bowen	Vice President
Mr. LAW Wing Kin, Kent	Vice president
Ms. CHAN Chung Lin, Carrie	Vice President
Ms. KEUNG Chor Gee, May	Vice President
Mr. KO Kwong Yan, Stephen	Vice President
Mr. TSANG Kai Hung, Henry	Honorary Secretary
Ms. POON Lap Hung, Diane	Honorary Treasurer
Mr. CHAN Kwok Tsan, Thomas	
Mr. CHAN Yat Kwan, Garry	
Mr. CHENG Hang Yuen, Henry	
Mr. CHENG Lai Ki	
Ms. CHIK Man Hung	
Ms. CHONG Ching Yuk, Veronica	
Mr. HO Ka Man	
Mr. LEE Hing Kwai	
Ms. LI Chung Wing, Apple	
Ms. LI Hung, Flora	

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED EXECUTIVE COMMITTEE'S REPORT (continued) FOR THE YEAR ENDED 31ST MARCH 2022

Ms. LI Pui Shan, Zen	
Mr. LI Yuk Shu	
Mr. MA Hua Ba, Alex	
Mr. TONG Yan Ming, Alvin	
Ms. TSE Sin Yan, Carol	
Mr. WONG, Glen	
Mr. WONG Hok Leung, Raymond	
Ms. WONG Lily	
Mr. YAU Kam Man	
Ms. CHAN Hau Lam Piann	(Appointed on 1/1/2022)
Ms. CHAN Wai Ying	(Appointed on 1/1/2022)
Mr. TAM Benjamin Hok Hei	(Appointed on 1/1/2022)
Ms. LEE Mo Kit, Maggie	(Resigned on 31/12/2021)

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.

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 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 12 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 (continued) FOR THE YEAR ENDED 31ST MARCH 2022

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 of HK\$29 million for 2022 was 23% or HK\$5.5 million more than in 2021. It was mainly due to conducting our Plan B for some of the events and promoted projects when there were severe covid cases in 2021-2022. It attracts much more participants to attend our events and projects than last year.

Key Financial Performance

Income of LUA major events in 2022 amounted HK\$14 million which was 48% of the total income. We spent HK\$7.3 million to events expenses, which representing 25% of the total income of this year.

Operating cost was HK\$11.6 million, representing 40% of the total income.

Administration cost was HK\$13 million, representing 45% 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. LKKC CPA Limited, Chartered Accountants, Certified Public Accountants, retire but, being eligible, offer themselves for re-appointment. A resolution for the reappointment of Messrs. LKKC CPA Limited as auditor of the Association is to be proposed at the forthcoming annual general meeting.

On behalf of the Executive Committee

Mr. TSE Lap Yee, Stanley
 President

Hong Kong, 16th September 2022

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 26, which comprise the statement of financial position as at 31st March 2022, 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 2022, 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.

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") 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.

Information Other than the Financial Statements and Auditor's Report Thereon

The Executive Committee members are responsible for the other information. The other information comprises the information included in Executive 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.

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, 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, 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.

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

As part of an audit in accordance with HKSAAs, 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
Chartered Accountants
Certified Public Accountants
Auditor — Wilson, Chi-Shing Kwok
郭志成執業會計師
Practising certificate number - P01952

Hong Kong, 16th September 2022
T386/C/866

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 2022

	Note	2022 HK\$	2021 HK\$
Revenue	3	28,627,200	22,244,289
Other income	4	471,118	1,281,450
Administrative expenses		(13,212,434)	(13,275,533)
Fair value change of equity investments		(957,281)	2,456,921
Other operating expenses		(11,697,249)	(5,209,002)
Surplus before taxation	5	3,231,354	7,498,125
Income tax	6	(461,374)	(521,855)
Surplus for the year		2,769,980	6,976,270
Other comprehensive surplus for the year		-	-
Total comprehensive surplus for the year		2,769,980	6,976,270

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 2022

	Note	<u>2022</u>	<u>2021</u>
		HK\$	HK\$
Non-current assets			
Property, plant and equipment	8	20,485,132	6,513,656
Investment in securities	9	10,076,632	10,035,713
		<u>30,561,764</u>	<u>16,549,369</u>
Current assets			
Deposits paid and prepayments		2,453,037	2,421,016
Other receivables		1,662,180	2,303,167
Tax recoverable		70,481	-
Cash and cash equivalents		13,923,376	27,812,895
		<u>18,109,074</u>	<u>32,537,078</u>
Less: Current liabilities			
Other payables and accruals		1,109,252	587,826
Amount due to an affiliated association	10	594,832	2,058,661
Receipts in advance		7,017,842	8,649,052
Tax payable		-	611,976
		<u>8,721,926</u>	<u>11,907,515</u>
Net current assets		<u>9,387,148</u>	<u>20,629,563</u>
NET ASSETS		<u>39,948,912</u>	<u>37,178,932</u>
Equity			
General fund		<u>39,948,912</u>	<u>37,178,932</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 2022

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.

2. Basis of preparation and significant accounting policies

These financial statements have been prepared 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 the requirements of the Hong Kong Companies Ordinance 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 the 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 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 profit or loss.

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

(b) Property, plant and equipment

Property, plant and equipment are stated in the statement of financial position at cost less accumulated depreciation and any accumulated impairment loss.

Depreciation is calculated to write off the cost of items of property, plant and equipment, less their estimated residual value, if any, using the straight line method over their estimated useful lives 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

If there is no indication that there has been a significant change in the depreciation rate, useful life or residual value, if any, of an asset, the depreciation of that asset is revised prospectively to reflect the new expectations.

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.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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

Gains and losses arising from the retirement or disposal of an item of property, plant and equipment are determined as the difference between the net disposal proceeds and the carrying amount of the item and are recognised in the statement of comprehensive income on the date of retirement or disposal.

(c) Financial assets at fair value

Investments in non-convertible preference shares and non-puttable ordinary or preference shares that are publicly traded or whose fair value can otherwise be measured reliably without undue cost or effort are classified at financial assets at fair value. At initial recognition, financial assets at fair value are measured at the transaction price. Transaction costs are recognised in surplus or deficit as and when they are incurred. After initial recognition, financial assets at fair value are measured at fair value with changes in fair value recognised in surplus or deficit.

(d) Impairment of non-current assets other than financial assets

At the end of each reporting period, property, plant and equipment 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 the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in surplus or deficit.

If an impairment loss subsequently reverses, the carrying amount of the asset (or group of related assets) is increased 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 surplus or deficit.

(e) Account and other receivables

Account and 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 accounts and other receivables are 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.

(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) Accounts and other payables

Accounts and other payables are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

(h) Provision and contingent liabilities

Provisions are recognised for liabilities of uncertain timing or amount when the Association has a legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Where the time value of money is material, provisions are stated at the present value of the expenditure expected to settle the obligation.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is disclosed as a contingent liability, unless the probability of outflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

(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.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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

- (iv) Dividend income is recognised when the shareholder's right to receive payment is established;
- (v) Interest income is recognised on a time proportion basis taking into account the principal outstanding and the interest applicable; and
- (vi) 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.

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 for the year comprises current tax and movements in deferred tax assets and liabilities. Current tax and movements in deferred tax assets and liabilities are recognised in profit or loss except to the extent that they relate to items recognised in other comprehensive income or directly in equity, in which case the relevant amounts of tax are recognised in other comprehensive income or directly in equity, respectively.

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantively enacted at the end of the reporting period and any adjustment to tax payable in respect of previous years.

Deferred tax assets and liabilities arise from deductible and taxable temporary differences respectively, being the differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax bases. Deferred tax assets also arise from unused tax losses and unused tax credits. Apart from differences which arise on initial recognition of assets and liabilities, all deferred tax liabilities, and all deferred tax assets to the extent that it is probable that future taxable profits will be available against which the asset can be utilised, are recognised.

The amount of deferred tax recognised is measured based on the expected manner of realisation or settlement of the carrying amount of the assets and liabilities, using tax rates enacted or substantively enacted at the end of the reporting period. Deferred tax assets and liabilities are not discounted.

(m) 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).

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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

(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.

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. Revenue

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

	<u>2022</u> HK\$	<u>2021</u> HK\$
Membership subscriptions	9,307,738	9,444,252
Functions income		
-Major events	14,051,012	10,140,583
-Seminars, training courses, conferences and others	2,095,400	1,405,654
-Sponsorships	3,173,050	1,253,800
	<u>19,319,462</u>	<u>12,800,037</u>
	<u>28,627,200</u>	<u>22,244,289</u>

4. Other income

	<u>2022</u> HK\$	<u>2021</u> HK\$
Bank interest income	32,426	13,332
Dividend income	228,375	247,787
Gain on disposal of equity investments	18,288	-
Management fee income	-	100,000
Rental income	187,767	-
Sundry income	4,262	920,331
	<u>471,118</u>	<u>1,281,450</u>

5. Surplus before taxation

Surplus before taxation is arrived at after charging :

	<u>2022</u> HK\$	<u>2021</u> HK\$
Auditor's remuneration	30,500	29,000
Amortisation of lease premium for land	168,772	84,678
Depreciation	532,491	533,540
Donations	500,000	2,250,000
Fixed assets written off	-	4,674
Loss on disposal of trading securities	-	170,039
Operating lease charges in respect of land and buildings	908,160	865,260
Royalties and membership fees	2,924,555	1,468,182
Staff costs		
-Staff Salaries	6,572,893	5,951,525
-Staff bonus	872,842	217,767
-Mandatory provident fund contributions	280,592	240,455
Venue charges, food and equipment rental charges	<u>1,219,671</u>	<u>361,884</u>

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2022

6. Income tax

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

	<u>2022</u>	<u>2021</u>
	HK\$	HK\$
Current tax - Hong Kong profits tax		
- Provision for the year	461,374	521,855
- Under-provision in respect of prior years	-	-
	<u>461,374</u>	<u>521,855</u>
Deferred tax		
- Origination and reversal of temporary differences	-	-
	<u>461,374</u>	<u>521,855</u>

Hong Kong profits tax has been provided at the rate of 16.5% (2021: 16.5%) on the estimated assessable profits arising in Hong Kong during the year. For the year ended 31st March 2021 and 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 Company.

(b) No deferred tax assets/liabilities were provided during the year as the amounts are immaterial (2021: Nil).

7. Executive Committee members' remuneration

The Executive Committee members have not received or will receive any fees or emoluments in respect of their services to the Association during the year (2021: HK\$ Nil).

8. 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\$	HK\$	HK\$	HK\$	HK\$	HK\$
Cost :						
At 1st April 2021	2,044,653	4,770,857	2,318,691	411,040	1,536,187	11,081,428
Additions	4,151,824	9,687,588	163,760	13,135	656,432	14,672,739
	<u>6,196,477</u>	<u>14,458,445</u>	<u>2,482,451</u>	<u>424,175</u>	<u>2,192,619</u>	<u>25,754,167</u>
Accumulated depreciation and impairment losses :						
At 1st April 2021	359,994	687,504	1,782,209	388,002	1,350,063	4,567,772
Charge for the year	75,492	168,772	204,927	20,995	231,077	701,263
Written off						
	<u>435,486</u>	<u>856,276</u>	<u>1,987,136</u>	<u>408,997</u>	<u>1,581,140</u>	<u>5,269,035</u>
Net book value :						
At 31st March 2022	<u>5,760,991</u>	<u>13,602,169</u>	<u>495,315</u>	<u>15,178</u>	<u>611,479</u>	<u>20,485,132</u>
At 31st March 2021	<u>1,684,659</u>	<u>4,083,353</u>	<u>536,482</u>	<u>23,038</u>	<u>186,124</u>	<u>6,513,656</u>

All of the buildings held by the Company for own use are located in Hong Kong with medium lease term.

THE LIFE UNDERWRITERS ASSOCIATION OF HONG KONG LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

9. Investment in securities

	<u>2022</u> HK\$	<u>2021</u> HK\$
Investment in securities		
Hong Kong listed securities, at fair value	6,308,453	6,861,176
Equity fund, at fair value	<u>3,768,179</u>	<u>3,174,537</u>
	<u><u>10,076,632</u></u>	<u><u>10,035,713</u></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.

10. Amount due to an affiliated association

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

11. Commitments under operating leases

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

	<u>2022</u> HK\$	<u>2021</u> HK\$
Not later than one year	865,260	793,155
After one year but within five years	<u>360,525</u>	-
	<u><u>1,225,785</u></u>	<u><u>793,155</u></u>

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

	<u>2022</u> HK\$	<u>2021</u> HK\$
Not later than one year	516,000	-
After one year but within five years	<u>344,000</u>	-
	<u><u>860,000</u></u>	<u><u>-</u></u>

12. Other 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>2022</u> HK\$	<u>2021</u> HK\$
LUA Foundation Limited	Paid rental expenses to	908,160	865,260
	Received service fee from	-	100,000
	Paid donations to	<u>500,000</u>	<u>2,000,000</u>

LUA Foundation Limited is an affiliated association of the Association.

13. Approval of financial statements

These financial statements were authorised for issue by the Association's Executive Committee members on 16th September 2022

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 2021

The management committee has pleasure in submitting its annual report and audited financial statements for year ended 31st December 2021.

PRINCIPAL ACTIVITIES

The Foundation is a non-profit making organization. Its principal activities are to promote and undertake projects and activities for the relief to poverty and suffering from natural calamities, to provide care and help for the aged, sick, disabled and children, to promote and advance the physical well-being of the poor and the needy people and to promote and assist in promoting education, vocational training, culture, science and research.

THE STATE OF THE FOUNDATION'S AFFAIRS

The results of the Foundation for the year ended 31st December 2021 and the state of the Foundation's affairs at that date are set out in the annexed financial statements on pages 6 to 12.

PROPERTY, PLANT AND EQUIPMENT

Details of the movements in property, plant and equipment are set out in note 7 to the annexed financial statements.

DONATIONS

Donations received by the Foundation during the year amounted to HK\$2,652,663 (2020: HK\$773,220). Donations paid by the Foundation during the year amounted to HK\$407,900 (2020: HK\$90,300).

MANAGEMENT COMMITTEE MEMBERS

The management committee members who held office during the year and up to the 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
Ko Kwong Yan, Stephen	Member
Lee Mo Kit, Maggie	Member (Appointed on 1st January 2020)
Ho Robert Kwok Ting	Member (Appointed on 16th June 2020)
Lee Kwun Kwan, Davey	Member (Appointed on 1st January 2021)
Tse Lap Yee, Stanley	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)
Ho Shiu Kuen, Frankie	Member (Resigned on 31st December 2021)
Law Wing Kin, Kent	Member (Resigned on 31st December 2021)
Tse Kwok Po, Lewis	Member (Resigned on 31st December 2021)
Mak Wing Kwong, Tony	Member (Resigned on 31st December 2021)
Wong Lily	Member (Resigned on 26th March 2022)
Lim Chun Wah, Tommy	Member (Resigned on 26th March 2022)

MANAGEMENT COMMITTEE MEMBERS' INTERESTS

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

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 (CONTINUED)
FOR THE YEAR ENDED 31ST DECEMBER 2021**

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

FOR AND ON BEHALF OF THE MANAGEMENT COMMITTEE

So Yuen May, Teresa
Chairperson

Hong Kong, 12th May 2022

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 12, which comprise the statement of financial position as at 31st December 2021, and the income statement and 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 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 Small and Medium-sized Entity Financial Reporting Standard 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 that give a true and fair view in accordance with HKFRSs 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 skepticism throughout the audit. We also:

INDEPENDENT AUDITOR'S REPORT (CONTINUED) 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)

- 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 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.

LKKC 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, 12th May 2022

L332/DC/C/915

損益表

Income Statement

LUA FOUNDATION LIMITED (LIMITED BY GUARANTEE)
INCOME STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2021

	<u>NOTES</u>	<u>2021</u>	<u>2020</u>
		HK\$	HK\$
DONATIONS			
Donations received		2,652,663	773,220
Donations paid		(407,900)	(90,300)
		<u>2,244,763</u>	<u>682,920</u>
OTHER INCOME			
	4	<u>1,099,704</u>	<u>894,159</u>
		3,344,467	1,577,079
FUNCTIONS AND ADMINISTRATIVE EXPENSES			
Advertising		94,047	100,500
Amortization of lease premium for land		-	116,899
Audit fee		11,000	8,500
Bank charges		8,161	2,856
Depreciation		280,137	92,811
Insurance		1,260	-
Entertainment		-	4,200
Meals and drink		13,178	-
Mandatory Provident Fund Schemes contribution		6,835	-
Miscellaneous Expenses		92,463	-
Photo and video and others		200,700	2,000
Postage and courier		2,277	385
Printing and stationery		15,575	-
Production cost		78,000	-
Professional fee		8,079	2,926
Transport and travelling		4,658	1,047
Service fee		133,400	122,400
Staff salary and welfare		147,760	-
Outreach fee		101,119	98,229
Sundry expenses		-	163,183
		<u>(1,198,649)</u>	<u>(715,936)</u>
Surplus for the year		<u>2,145,818</u>	<u>861,143</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 2021

	<u>NOTES</u>	<u>2021</u> HK\$	<u>2020</u> HK\$
NON-CURRENT ASSETS			
Property, plant and equipment	7	13,185,920	5,440,346
		<u>13,185,920</u>	<u>5,440,346</u>
CURRENT ASSETS			
Amount due from an affiliated association	8	45,601	66,485
Utility deposits		32,788	32,788
Prepayments		81,186	99,379
Cash at bank		2,040,366	6,097,642
		<u>2,199,941</u>	<u>6,296,294</u>
CURRENT LIABILITIES			
Accrued expenses		22,055	60,752
Received in advance		1,542,100	-
		<u>1,564,155</u>	<u>60,752</u>
NET CURRENT ASSETS		<u>635,786</u>	<u>6,235,542</u>
NET ASSETS		<u>13,821,706</u>	<u>11,675,888</u>
RESERVES			
Accumulated fund		<u>13,821,706</u>	<u>11,675,888</u>

APPROVED AND AUTHORISED FOR ISSUE BY THE MANAGEMENT COMMITTEE ON 12th MAY 2022

香港人壽保險從業員協會

The Life Underwriters Association of Hong Kong

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