保險業監管局
Insurance Authority

User Guide of the Insurance Intermediaries Connect for Individual Applicants to Submit an Individual Licence Application

Applicable to Individual Insurance Agent, Technical Representative (Agent) and Technical Representative (Broker)

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Table of Contents

1. Introduction 3

1.1 Users of the Insurance Intermediaries Connect 3

2. Setting up an Individual Account 4

2.1 Step 1 - Submission of Application Form for Individual Account 4

2.2 Step 2 – Creation of Individual Account 4

2.3 Step 3 – Activation of Individual Account 4

3. Process to submit an Application for Licence by Individual Applicant 6

3.1 Licence Application by Individual Account Owner 6

3.2 Verification of Application by the Principal 10

3.3 Amendment of Application by Individual Account Owner 10

3.4 Re-verification of Application and Confirmation of Appointment by the Principal 11

3.5 Application Returned by the IA 12

3.6 Application Deletion 12

4. View Former Self-Regulatory Organization Past Registration Records 13

5. Forgot Password, Username and Unlock Account 13

6. Other Technical Issues 14

1. Introduction

To enhance regulatory efficiency, Insurance Authority ("IA") has developed a new online portal, the Insurance Intermediaries Connect ("IIC"), which enables electronic submission of applications and other documents by licence applicants, licensees and their principals.

This user guide is to provide individual applicants, i.e. **individual insurance agent, technical representative (agent) and technical representative (broker)** (collectively, "**individual account owner**") with information on how to submit an individual licence application through IIC.

For the set up of "supervisor account" and "administration account" by the principal, please refer to the "*User Guide of the IA Insurance Intermediaries Connect for Principals (Authorized Insurers, Licensed Insurance Agencies and Licensed Insurance Broker Companies)*".

1.1 Users of the Insurance Intermediaries Connect

- Principals (after duly registered with IA) as defined in GL24
  - Authorized insurers
  - Licensed insurance agencies
  - Licensed insurance broker companies

- Individual applicants for the following licences (after duly registered with principals)
  - Individual insurance agents
  - Technical representatives (agent)
  - Technical representatives (broker)

2. Setting up an Individual Account

Individual account owner is required to set up an individual account before he/she can use the functions in IIC. Setting up an individual account involves several steps as follows:

2.1 Step 1 - Submission of Application Form for Individual Account

Individual account owner need to provide the following information to their principal in order to create an individual account:

a. **Full Name in English** – The name must be identical with their Hong Kong Identity ("HKID") card ;

b. **Hong Kong Identity Card Number** - The HKID card number will be used during the account activation process;

c. **Email Address** – The email address provided will be used for all future communication between the IA and the individual account owner, the individual account owner should provide an personal email address which is valid at all times (Note: work e-mail is **NOT** recommended as the individual account owner may not able to access their work e-mail if they change job later). An account activation email will also be sent to this email address;

d. **Hong Kong Mobile Number** – A one-time password ("**OTP**") will be sent to this mobile number for verification purpose.

2.2 Step 2 – Creation of Individual Account

Individual Account Opening Record

- Principal should create the account for the individual account owner upon request and provide the one-off designated **account opening password ("AOP")** to individual account owner after verification of his/ her identity.

2.3 Step 3 – Activation of Individual Account

- Once the principal has created the individual account, the individual account owner will receive an activation email and he / she should activate the account with the provided activation link, which will be valid only for 90 days (Note: Due to the different e-mail setting, it is possible that the activate email may be moved to junk/spam folder, please check the relevant folder if necessary). The principal can resend the activation email if the individual account owner is unable to receive the activation email.

- The individual account owner will be directed to the activation page once he/she clicked the link from the activation e-mail. The following information is required to activate the account:
  - First 4 characters of the HKID Number
  - Last 4 digits of the registered mobile number; and
  - AOP

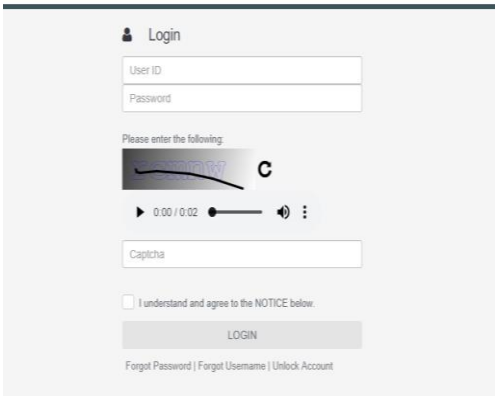
  During the activation process, the information inputted into the activation page should be consistent with the information provided to the principal during the account opening process in order to pass the authentication.

- After successful authentication, an OTP will be sent to the individual account owner's registered mobile number via SMS and he/ she is required to provide the OTP **within 5 minutes** in order to activate the individual owner account. If the account owner is unable to receive the OTP, he/she can click the "Re-send" button to request a new OTP.

- The individual account owner can then enter the self-defined username and new password (please note the requirements below) to complete the account activation process.

  - The requirements for username:
    - Between 6-20 characters with no space
  - The requirements for password:
    - Minimum of 8 characters
    - Cannot be the same as the user ID.
    - Must be a combination of lowercase letter(s), uppercase letter(s), number(s) and special character(s) (Allowed special characters are "! @ # $ _ ? – &").
    - The previous 3 old passwords cannot be reused as the new password.

- The individual account owner may then return to the IIC login page and login with the newly created individual account username and password to access the IIC's services.

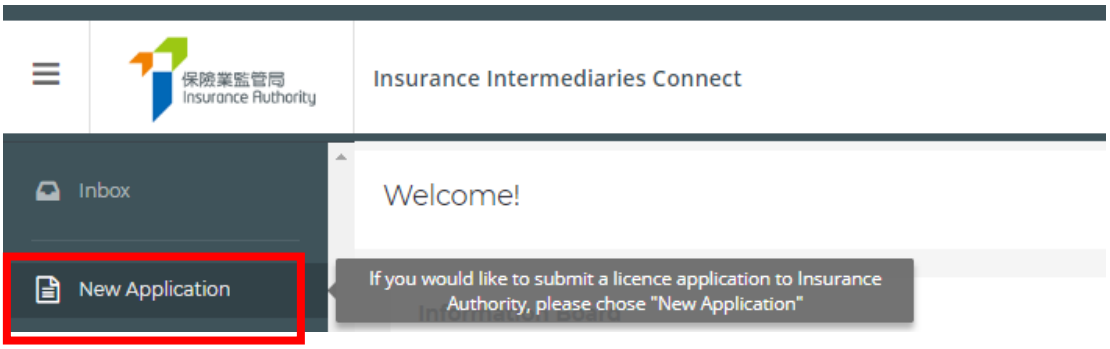


3. Process to submit an Application for Licence by Individual Applicant

Individual Licence Application Workflow

3.1 Licence Application by Individual Account Owner

- After logging into the IIC, individual account owner may click "***New Application***" to start the application process.



- The following information which have been provided during the individual account opening, will be prefilled in the online application form.
    - **Type of Licence for Applicant**
    - **Full Name in English**
    - **Date of Birth**
    - **Hong Kong Identity Card Number**

- **Mobile Phone Number**
- **Email Address**

The individual account owner is required to complete the information for the remaining sections.

- In respect to the section "**Insurance Intermediaries Qualifying Examination**" ("**IIQE**"), individual account owner will need to select the results of the IIQE (pass, exempted, grandfathered) which should meet the line(s) of business to be appointed by the principal. For the case of "pass" and "exempted", the relevant IIQE examination results should be scanned and uploaded to the IIC as supporting document. The individual account owner should ensure the selected IIQE papers match with the line of business(s) to be appointed. Please refer to Annex 1 of GL23 - Guideline on "Fit and Proper" Criteria for Licensed Insurance Intermediaries under the Insurance Ordinance (Cap. 41) ("GL23") for more details.

- In respect to the section "**Education or Other Qualifications**", if the individual account owner should select "Yes" for the appropriate qualification he/she possessed.
  - HKDSE / HKCEE
  - International Baccalaureate Diploma
  - Diploma Yi Jin
  - Diploma or Degree obtained in Hong Kong or
  - Insurance Qualification acceptable by the IA

  For other qualifications (e.g. associate degree, non-Hong Kong diploma/degree, etc.), please select "Other Education Qualification".

  For the individual account owner, who meets the prescribed conditions set out in paragraph 2 of Annex 2 of GL23, please select the choice of exemption in this section.

- In respect to the section "**Fitness and Properness**", if any of the answers were "**Yes**", the individual account owner will be required to indicate whether he/she has already provided the Insurance Authority with the details of the relevant case. If necessary, individual account owner will need to provide further information to supplement his/her answers for IA's consideration. For issues concerning criminal records, financial records and disciplinary actions, the individual account owner can provide the details in the text box in the IIC, or use the specified Supplemental Forms on the IA's website (https://www.ia.org.hk/en/infocenter/forms/intermediaries.html) to provide the required information. The completed Supplemental Forms with supporting document(s), if any, should be uploaded to the folder "Other Documents" in the section "Supporting Documents".

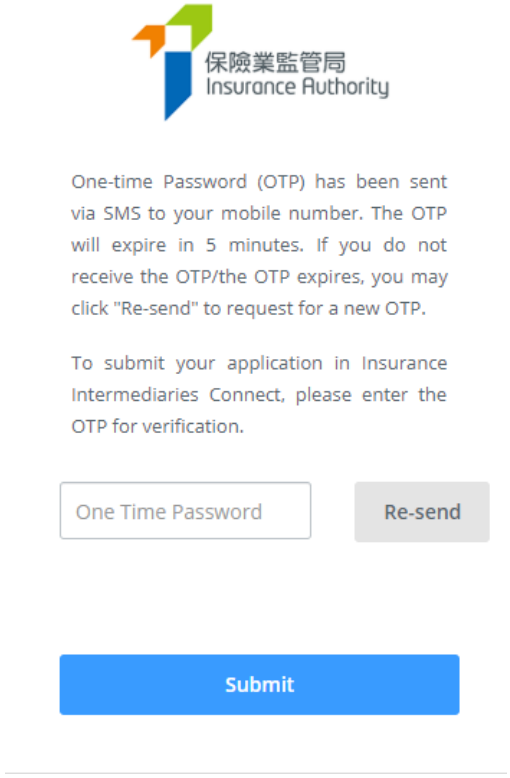
- In respect to the section "**Appointing Principal(s)**", the name of the appointing principal is set by default and the individual account owner is required to select the line of business from the drop-down menu. The Line(s) of Business should be consistent with

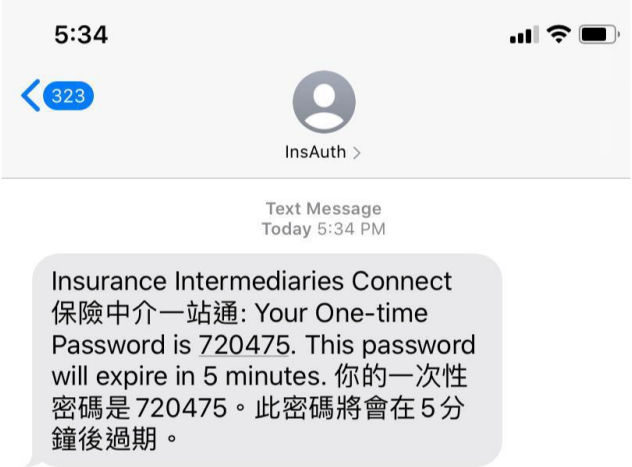
the IIQE papers declared. For applicant such as individual insurance agent, he could add other appointing principals and the appointing Line(s) of Business after obtaining the principals' consent.

- In respect to the section "**Supporting Documents**", individual account owner will need to upload the relevant supporting documents as required. For other relevant supporting documents (e.g. Supplemental Forms for reporting criminal, financial or disciplinary record, etc.), the individual account owner will need to upload them to the folder namely "Other Documents", which is able to **support a maximum of 10 files**, with **each file of a maximum size of 2 MB**. The IIC can support format such as JPG, JPEG, PNG and PDF.

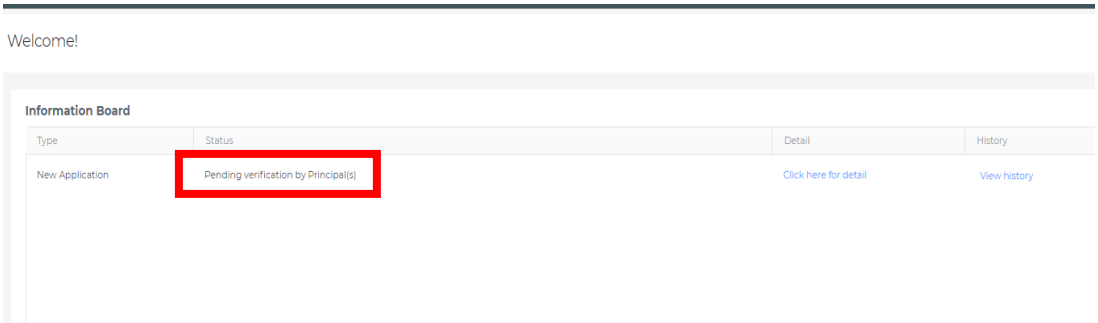
- After the documents have been uploaded, individual account owner will be directed to the "**Declaration Page**". By confirming all information is true and accurate, individual account owner may then click the button "***Submit to Principal***" for principal's verification.

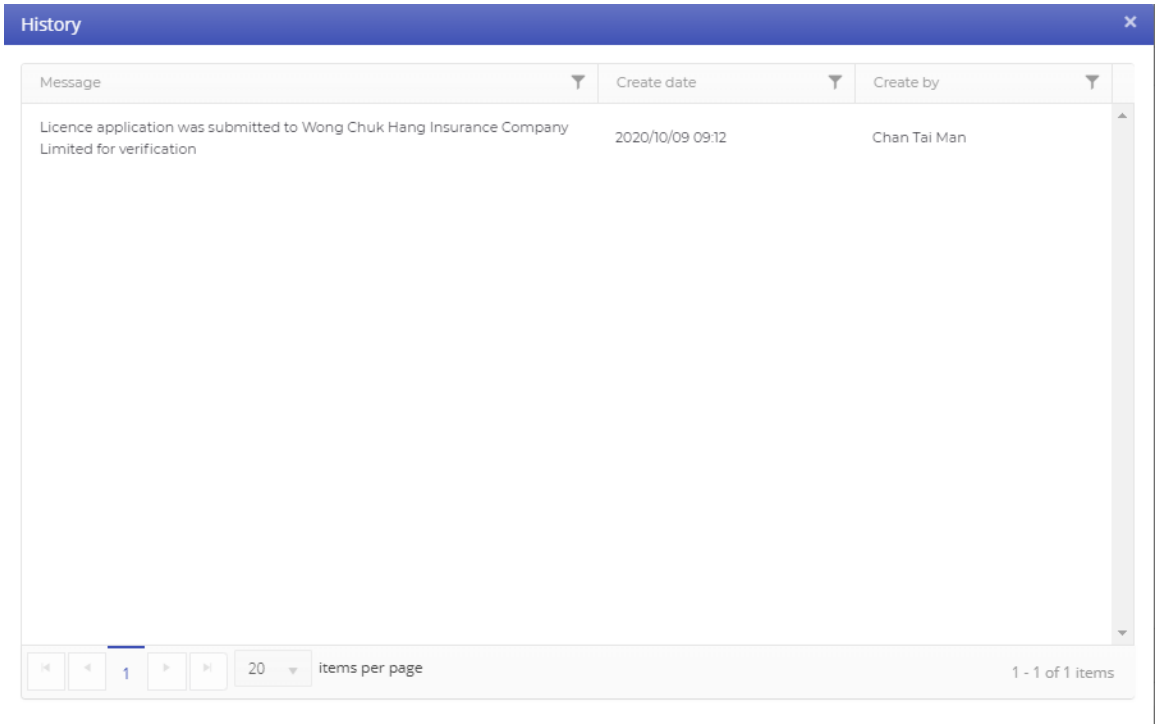
- An OTP will be sent to the individual account owner's registered mobile number via SMS and he/ she is required to provide the OTP within 5 minutes. If the account owner is unable to receive the OTP, he/she can click the "Re-send" button to request a new OTP.





- The application status will be shown as "***Pending Verification by Princpal(s)***" after the application is submitted to the principal for verification. Individual account owner may click "***Click here for detail***" to view the application. By selecting **"*View History*"**, the individual account owner could trace the status.





3.2 Verification of Application by the Principal

- After the application has been submitted by the individual account owner, the principal will perform verification on the individual licence application before submitting it to the IA.

- If the principal consider the information is incorrect or inconsistent with their record, the principal will return the application to the individual account owner for amendment. Please refer to section 3.3 for more details.

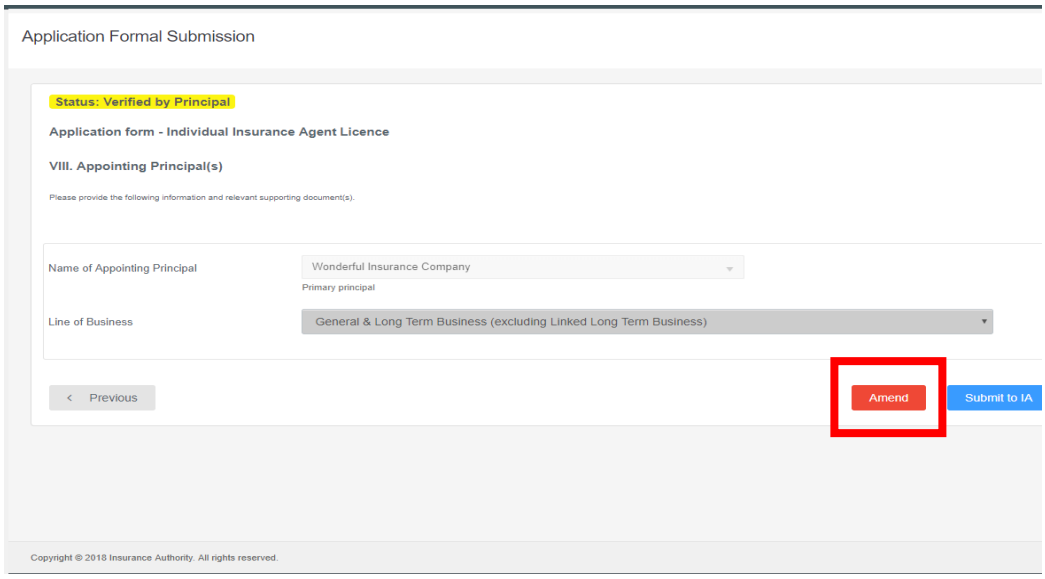
- If no amendment is required, the principal can proceed with confirmation of appointment.

3.3 Amendment of Application by Individual Account Owner

- The individual account owner will receive a notification email instructing him/her to amend the application through the IIC. He/ she can then click "***Click here for detail***", and the application form will be opened.

- If any issues are being found, comments from the principal will be displayed in the "***Comments by Principal***" box in **red**. The individual account owner should amend the application as appropriate.

- If the page is verified without any issues, the "***Comments by Principal***" box will be displayed as "***This page has been reviewed by principal ([Time] on [Date]).***" If necessary, the individual account owner can still amend the application even if the page has been verified without any issues by the supervisor / administration account owner by clicking the "***Amend***" button. The principal will be notified for the change.



- After the individual account owner has amended the application, it should be re-submitted to the principal for re-verification with the input of OTP.

- Individual account owner may also check the status by clicking "***View History***". Please refer to section 3.1 for more details.

3.4 Re-verification of Application and Confirmation of Appointment by the Principal

- If the application has been amended by the individual account owner, the principal will need to verify the individual licence application again.

- Once the application has been verified without further comments, the individual account owner will receive a notification email from the IA.

- The principal will also receive email notification and complete the appointment confirmation process. The individual account owner will be notified by email that the appointment(s) has been confirmed by the appointing principals and the licence application is under IA's review.

- The IA will review the application and inform the principals and the individual account owner in due course on its decision or follow-up action. An e-mail notification will be sent to the individual account owner if the licensed is being approved by the IA.

3.5 Application Returned by the IA

- If the IA returns the application case to the applicant (e.g. due to incomplete application/missing information/further information or documents required), the individual account owner will receive a notification email. He/she can then login to the IIC and remarks by the IA on the return will be displayed. Applicant can amend the application details/upload supporting documents as appropriate. Applicant can also withdraw the application by clicking "***Cancel Application***" if he/she would not proceed with the application.

- After the individual account owner has amended the application, it should be re-submitted to the principal for re-verification.

- Individual account owner can then follow the steps according to section 3.2 to 3.4 and resubmits the application.

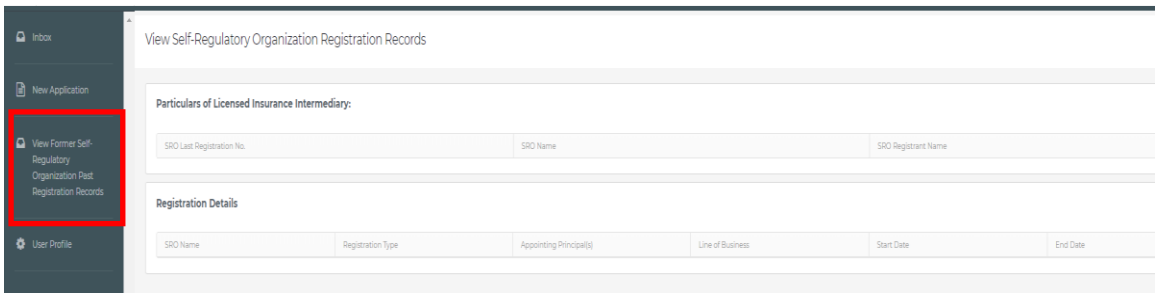
- Individual account owner may also check the status by clicking "***View History***". Please refer to section 3.1 for more details.

3.6 Application Deletion

- If an application in the IIC has not been updated for 90 days, the application will be expired and will be deleted automatically from the IIC. A reminder will be sent to both applicant and principal 1 month before the expiry date.

4. View Former Self-Regulatory Organization Past Registration Records

The individual account owner can use this function to review his / her past registration records of insurance intermediaries if he / she had been registered with any of the three self-regulatory organizations ("SROs") prior to 23 September 2019, of which the information has been transferred from the SROs to the Insurance Authority ("IA"). For licence records of insurance intermediaries on or after 23 September 2019, please refer to the Register of Licensed Insurance Intermediaries (https://iir.ia.org.hk).



5. Forgot Password, Username and Unlock Account

5.1 Forgot Password

In the case that any of the users forgot their password, they can click the "***Forgot Password***" button from the login page to reset the password. An email will be sent to the account owner's registered email address after the owner providing required information for verification.

5.2 Forgot Username

In the case that the individual account owner forgot his / her username, he / she can utilize the "***Forgot Username***" button from the login page. The username will be delivered to the user through his / her registered email address.

5.3 Unlock Account

If the account is locked after 3 failed login attempts, the account owner can utilize the "***Unlock Account***" button from the login page to unlock their accounts. When the account is locked, both "***Forgot Password***" and "***Forgot Password***" cannot be used.

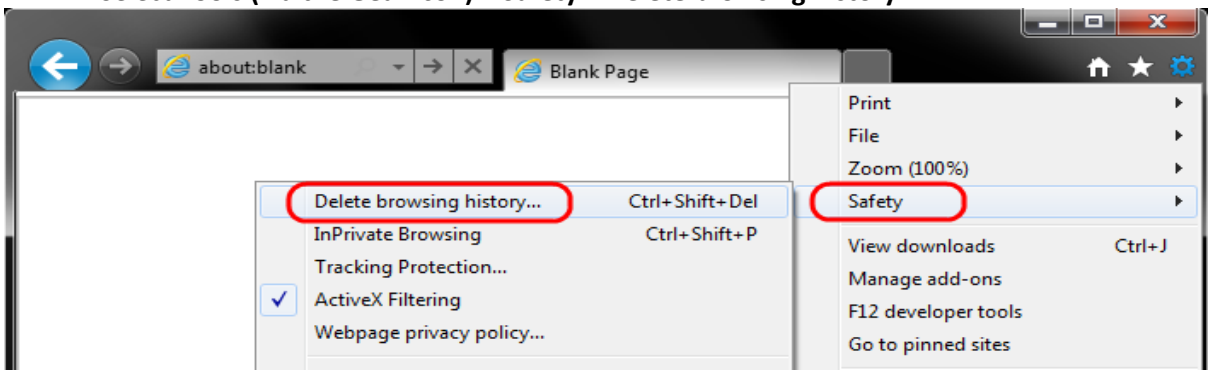
6. Other Technical Issues

If users encountered webpage problems (e.g. screen stuck, badly formatted webpages) or error messages, it may be related to the browser cache. Please **clear browser cache** by using one of the following methods below.

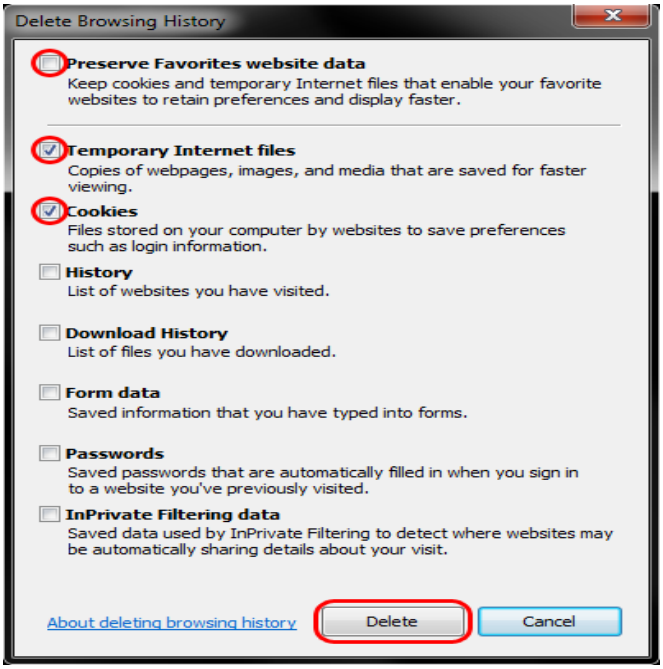
For any other technical issues (e.g. creation of individual account, collection of Account Opening Password, company internet firewall, work e-mail server setting/cannot receive e-mail notifications, etc.), please contact your Principal for further advice.

For IE Users

i. Select **Tools (via the Gear Icon) > Safety > Delete browsing history...**

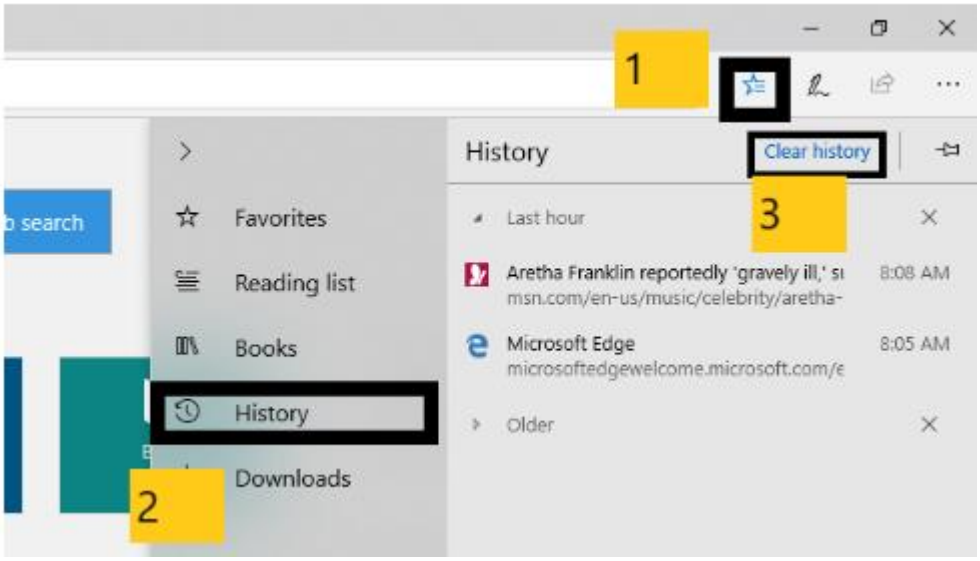


ii. Make sure to uncheck **Preserve Favorites website data** and check both **Temporary Internet Files** and **Cookies** then click **Delete.**

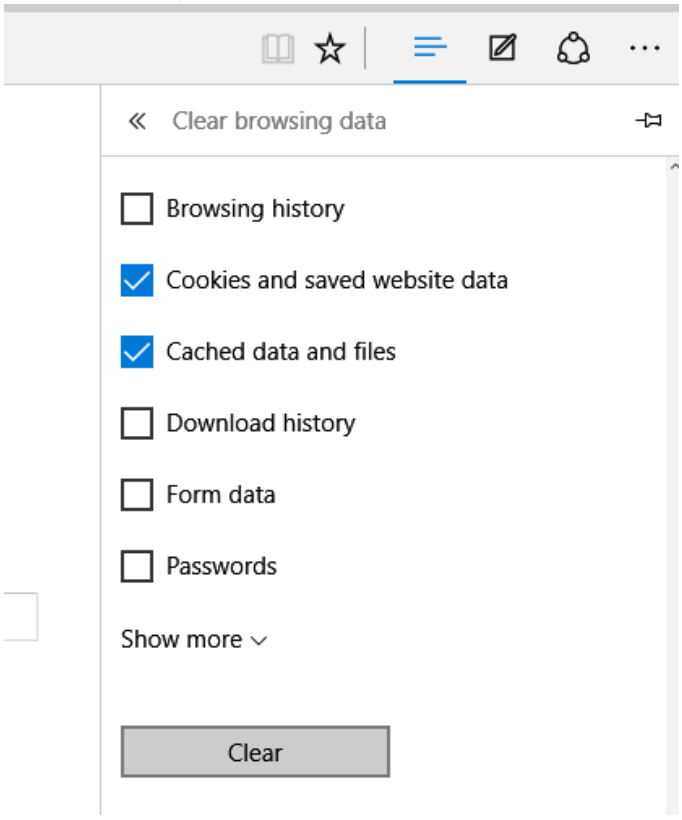


For EDGE Users

i. Select the **Hub icon** (three horizontal lines at top bar in front of a star), click the History menu option, and then click **Clear history**.



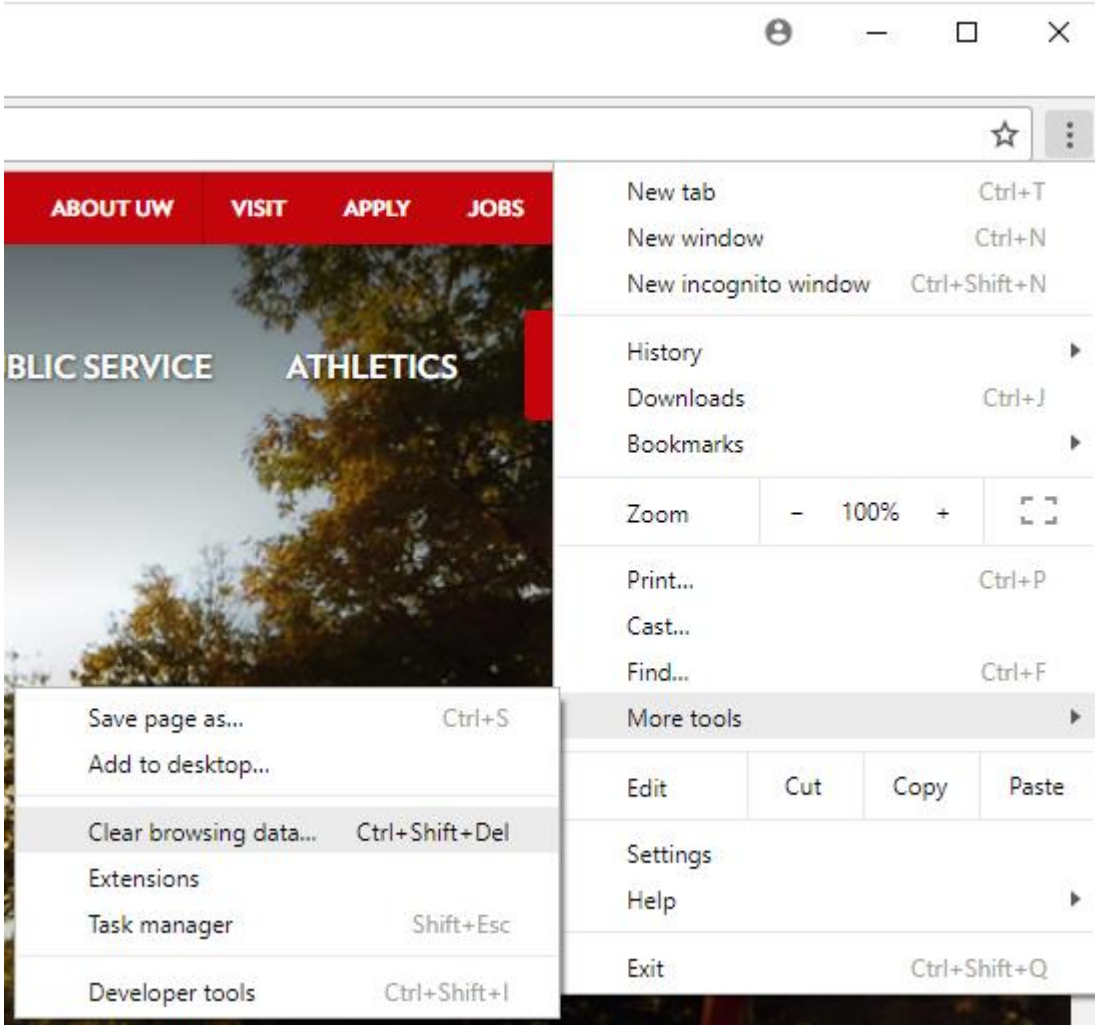
ii. Select "Cookies and saved website data" and "Cached data and files". After the two are marked, click **Clear**.



For Chrome Users

i. Click on the settings icon that appears to the right of the address bar. In the newest versions of Chrome, this appears as three vertical dots and in older versions will be three horizontal lines or a wrench icon.

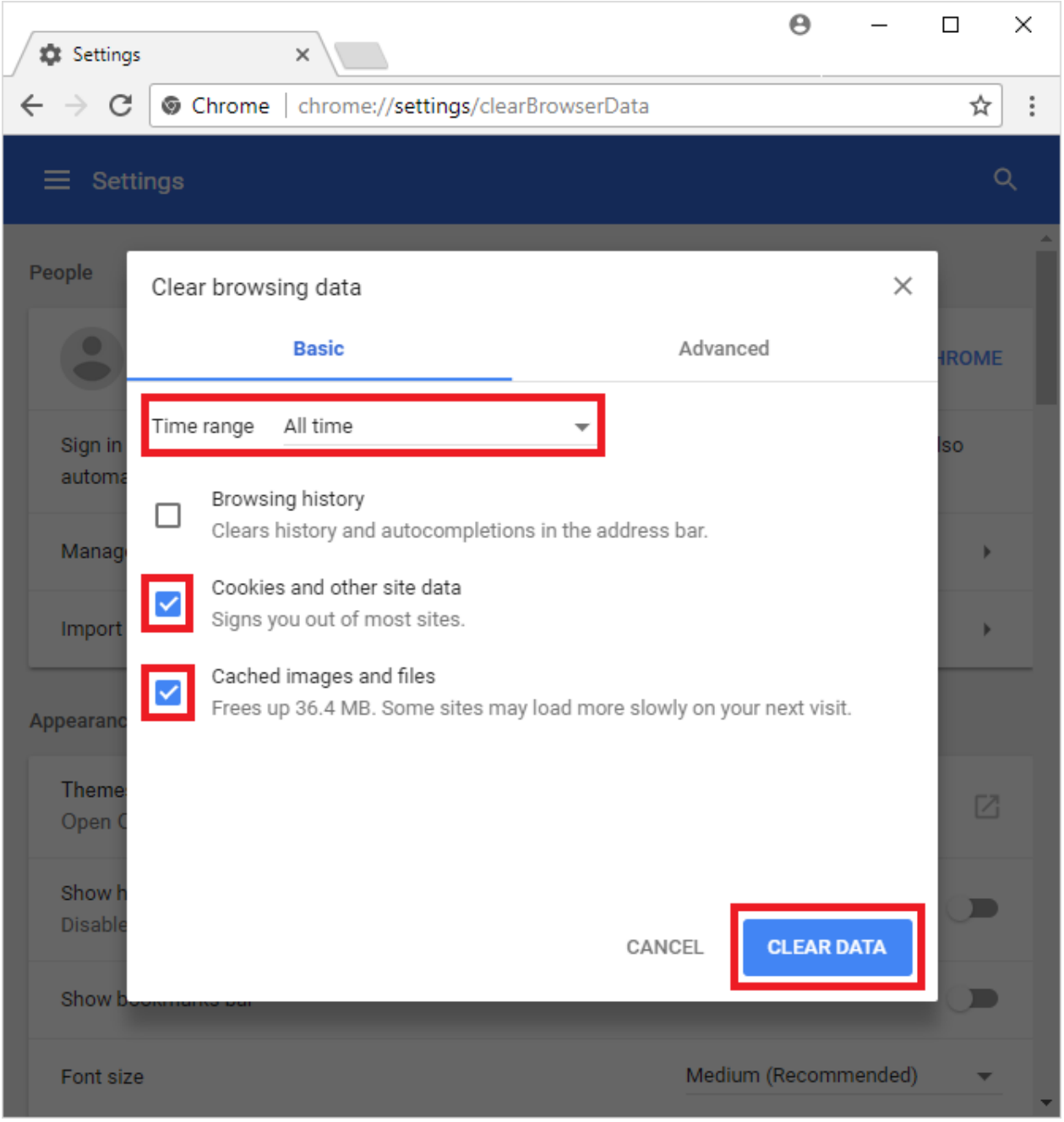
ii. From the menu, select **More tools** > **Clear browsing data...**.



iii. Check the following:

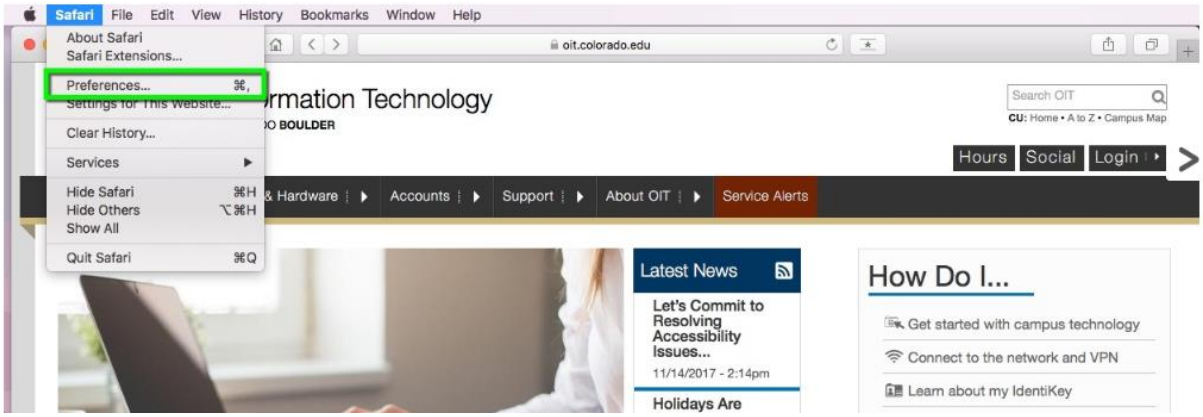
- **Cookies and other site data**
- **Cached images and files**

iv. Select **All time** in the **Time range** drop down box and click on the **CLEAR DATA** button.



For Safari Users

i. Click on the Safari drop-down menu and select **Preferences**.



ii. Click the **Advanced** tab. Select the **Show Develop menu in menu bar** checkbox and close the Preferences window.

<< END >>