

E-CPD Courses Organized by the Insurance Authority
保險業監管局舉辦的電子持續專業培訓課程

| Name of Course 課程名稱 | Business Ethics for Licensed Insurance Agents 持牌保險代理人的商業道德 | Business Ethics for Licensed Insurance Brokers 持牌保險經紀的商業道德 |
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| Overview: 概覽 | <p>Insurance agents form an indispensable link between insurers and the insurance buying public. Acting on behalf of insurers, insurance agents promote, advise on and arrange insurance policies. In doing so, they use their expertise to identify the insurance needs of potential policyholders and recommend insurance policies that are suitable to meet those needs.</p> <p>Given the importance of their role, it is imperative that insurance agents observe the highest standards of ethics in their conduct. This course provides insurance agents with a series of good Conduct Principles that must be observed to ensure they carry on ethical business practices when conducting business with and serving their insurance clients.</p> <p>The course provides real-life examples through which insurance agents can analyze different kinds of behavior and consider the ethical path to take. Insurance agents will also obtain an understanding of the importance of ethics to their reputation and to building a successful career in the insurance industry.</p> | <p>Insurance broker companies serve a vital role in society, offering a wide range of insurance related services to the public.</p> <p>In providing their services, insurance broker companies serve a wide range of clients, from individuals to corporate clients, from small and medium enterprises to multinational corporations. They also serve an important role in the reinsurance market, assisting insurers to develop and procure suitable reinsurance coverage to transfer and manage their risk. Insurance brokers possess specialised knowledge of insurance needs and coverage which is not easily accessible to members of the public. Clients need to trust their expertise and conduct. To build and maintain that trust, insurance brokers must display the highest standards of business ethics in every aspect of conduct.</p> <p>In this course, insurance brokers will learn the eight general principles of good conduct which are part of the Code of Conduct for Licensed Insurance Brokers. Observing these eight Conduct Principles at all times will ensure you carry on ethical business practices in serving your clients. The course provides real-life examples to demonstrate ethical business practices in action. Insurance brokers will come away with an understanding of the importance of ethics to your reputation and to building a successful career in the insurance industry.</p> |

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| | <p>保險代理人是保險公司與購買保險的公眾之間不可或缺的聯繫。保險代理人代表保險公司推廣、建議並安排保單。在此過程中，他們運用其專業知識來識別潛在保單持有人的保險需求，並為滿足這些需求推薦合適的保單。</p> <p>鑑於其角色的重要性，保險代理人必須遵守最高的道德操守標準。本課程旨在為保險代理人提供一系列務必遵守的良好「操守原則」，以確保他們在與保險客戶進行業務及提供服務時能遵循商業道德常規。</p> <p>本課程提供真實例子，讓保險代理人可以透過這些例子分析各種行為，並考慮應採取怎樣的道德手法。保險代理人亦會瞭解到道德對於他們的聲譽，以及在保險業中建立成功職涯的重要性。</p> | <p>保險經紀公司在社會上擔當重要角色，為大眾提供多元化的保險相關服務。</p> <p>就履行有關職責而言，保險經紀公司為不同範疇的客戶提供服務，從個人到企業客戶，從中小型企業到跨國公司，都涵蓋在內。保險經紀公司亦於再保險市場中擔任重要角色，負責協助保險公司探索及購買合適保障範圍的再保險，以轉移並管理其風險。保險經紀擁有了解保險需求及保障範圍相關的專業知識，而這些知識是普羅大眾難以獲得的。客戶需要信賴保險經紀的專業知識及操守。為建立並維持這份信任，保險經紀在擔任保險經紀的每個層面，都必須展現最高的商業道德操守標準。</p> <p>在本課程中，保險經紀將學習到持牌保險經紀操守守則中的八項良好操守原則。時刻注意此八項操守原則可確保保險經紀在為客戶提供服務時，能遵循商業道德常規。本課程提供真實例子，示範如何實踐商業道德常規。保險經紀會瞭解到道德對於聲譽，以及在保險業中建立成功職涯的重要性。</p> |
| Learning objective: 學習目標 | <p>By the end of the course, insurance intermediaries will be able to:</p> <ul style="list-style-type: none"> • State the importance of insurance in society • Describe the different types of Licensed Insurance Intermediaries • Describe what business ethics are and why they are important • List and analyse the principles of good conduct necessary to ensure their business practices are conducted ethically • Ensure that client assets which are in their possession are sufficiently safeguarded | |

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| | <p>課程結束後，你將能夠：</p> <ul style="list-style-type: none"> • 說明保險在社會中的重要性 • 描述不同類別的持牌保險中介人 • 說明何謂商業道德，以及商業道德的重要性 • 列出並分析所必要的良好操守原則，以確保你的商業行為合乎規範 | |
| Mode of training 學習模式 | E-learning 電子學習活動 | |
| Type of Qualified CPD Activities 合資格持續專業培訓活動的類別 | Type 7 – CPD activity organized by the IA 第 7 類：由保監局舉辦的持續專業培訓活動 | |
| CPD hours CPD 小時 | <p>3 hours (Ethics or Regulations) for each course. For the avoidance of doubt, participants can choose to attend either one course or both courses, and they can earn 6 CPD hours in total if they complete both courses.</p> <p>每課程 3 小時 (道德或規例)。 為免生疑問，參加者可自由選擇修讀以上任何一個課程，甚至選擇同時修讀兩個課程。如果參加者同時完成兩個課程，他們總共可以獲得 6 個 CPD 時數。</p> | |
| Targeted participants 目標參與者 | Individual Licensed Insurance Intermediaries 個人持牌保險中介人 | |
| Maximum No. of Enrollment in total 最高參與者人數 | 3,000 | |

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| Language 語言 | Chinese or English (Participants can switch learning language themselves in e-platform) 中文或英文 (參與者可在網上平台自由選擇課程的學習語言) | |
| Course Fee 課程費用 | Free of charge 免費 | |
| Enrolment 報名 | <p>Individual licensees who are interested in enrolling in the courses could register in our e-learning system (https://iahk.knowledgeplatform.com/) starting from 10:00am on 14 March 2023 (Tuesday) on a first-come-first-served basis. They should create an account on the e-learning system and enroll for the course in accordance with the instructions set out in the User Manual which is available on the login page of the system. Participants are expected to complete the course within one month after enrollment.</p> <p>有興趣參加課程的個人持牌保險中介人可以在 2023 年 3 月 14 日(星期二)早上十時開始於本局的電子學習系統 (https://iahk.knowledgeplatform.com/)以先到先得的方式報名。屆時，他們應先建立一個帳戶，然後再選擇自己想修讀的課程。有關步驟可以參閱學習系統登錄頁面上的用戶手冊。參與者應在註冊課程後的一個月內完成課程。</p> | |
| Assessment 評估 | <p>The course will end with an assessment which will test a participant's knowledge of the content covered in this course. In order to pass, participants need to score 70% or more. If the participants fail at the second attempt of the assessment, they have to go through the whole course again. The course will be locked after 4 attempts.</p> <p>課程的最後一章為課程評估，以測試參與者對課程內容的瞭解程度。參與者必須獲得 70% 或以上的分數才能通過評估。如果參與者連續兩次評估都不能通過，他們須再次重新學習整個課程。如果四次評估都不能通過，課程就會失效。</p> | |
| Points to Note 須知 | <ol style="list-style-type: none"> 1. In respect of each course, participants are expected to spend 3 hours to study the course before moving to complete the assessment at the end of the course. The e-platform will record login and logout time to ensure participants have spent the expected study hours. 2. The e-platform will record the learning progress, and participants are not required to complete the whole e-learning in one sitting. However, participants are expected to complete the whole e-learning course within one month after the enrollment. | |

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| | <p>3. Participants are required to provide email address for enrollment. Such email address should not be shared with others and will be used to receive one time password (OTP) generated from the e-platform. Participants are required to input the OTP at irregular intervals during the course in order to continue the study.</p> <p>4. Participants will be logged out if the system is idled for more than 30 minutes.</p> <p>5. Upon completion of the course (including passing the assessment), participants will be able to download a Certificate of Completion from the system. Participants are suggested to keep this certificate as their attendance record.</p> <p>6. The course can be run in computers and mobile devices with various operating systems (i.e. windows, macOS, iOS and android). It is recommended keeping the browser updated to the latest version.</p> <p>1. 就每個課程而言，參與者需預計會先用 3 小時學習電子課程內容，然後才開始課程完結前的測試評估。網上平台會記錄登入和登出時間，以確保參與者已完成預期的學習時數。</p> <p>2. 網上平台會記錄學習進度，參與者無需一次過完成整個電子學習。唯參與者需要在註冊課程後的一個月內完成整個電子學習課程。</p> <p>3. 參加者須提供自己的電子郵箱地址進行報名。該電子郵箱地址不應與他人分享，而且將用於接收網上平台的一次性密碼 (OTP)。參與者須在學習課程期間不定期地輸入 OTP 才能繼續學習。</p> <p>4. 當系統閒置超過 30 分鐘，參與者將被登出系統。</p> <p>5. 完成課程後 (包括通過評估)，參與者可以由系統內直接下載完成證書。建議參加者保留此證書作為他們的出席紀錄。</p> <p>6. 課程可在裝有不同操作系統 (即 windows、macOS、iOS 和 android) 的電腦和移動裝置上運行。建議將瀏覽器更新到最新版本。</p> | |