

**30 October 2020**

***Our Ref: MC/ENF/CIR***

***By email only***

To: Chief Executives of Authorized Insurers, Responsible Officers of licensed Insurance broker companies and licensed insurance agencies

Dear Sirs,

**Formation of the Insurance Authority’s Disciplinary Panel Pool  
Publication of “Conduct in Focus”**

We are pleased to inform you that the Insurance Authority (“IA”) has formed its Disciplinary Panel Pool (“DPP”), which will serve as an important part of the architecture of the IA’s disciplinary process going forward.

As part of the disciplinary process, it is intended that decisions on disciplinary actions which the IA is empowered to take under the Insurance Ordinance (Cap. 41) will be made by three-member panels formed by persons drawn from the DPP. Given its role, the DPP is composed of IA Board members and other experienced professionals from the legal, financial and other sectors. Members include a former High Court judge, eminent barristers and solicitors and experts from the insurance and other industries all of whom have a demonstrated track record of disciplinary or related work.

We would like to thank the industry for their suggestions on suitable candidates for the DPP, which were put forward through the Hong Kong Federation of Insurers, the Hong Kong Confederation of Insurance Brokers and the Professional Insurance Brokers Association. Together with the candidates sourced directly by the IA, this has enabled us to ensure a balanced composition of members with the capability and experience of deciding the full range of disciplinary cases likely to come before the IA’s disciplinary panels.

Members of the DPP are appointed by the IA for a renewable term of three years from October 2020 to September 2023. The membership list of the DPP is available on the IA website:

[https://www.ia.org.hk/en/enforcement/Disciplinary\\_Panel\\_Pool/DPP.html](https://www.ia.org.hk/en/enforcement/Disciplinary_Panel_Pool/DPP.html)

We are also pleased to inform you that the IA has published the inaugural issue of *Conduct in Focus*, a periodical newsletter which presents statistics and commentary on complaints received by the IA and examines topical regulatory issues relating to conduct in the insurance market. In our first issue, we look at the topic of complaints arising from the handling of premium by insurance agents, provide a broad overview of the IA’s approach to enforcement, and examine how the general principles of good conduct on which the new regulatory regime is based must be embedded into the culture and governance of companies operating in the insurance market to ensure ethical business practices.

*Conduct in Focus* is now available on the IA website:  
[https://www.ia.org.hk/en/infocenter/files/Conduct\\_In\\_Focus\\_English.pdf](https://www.ia.org.hk/en/infocenter/files/Conduct_In_Focus_English.pdf)

Thank you for your kind attention.

Yours sincerely

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

cc. Hong Kong Federation of Insurers  
Hong Kong Confederation of Insurance Brokers  
Professional Insurance Brokers Association

30 October 2020

**檔案編號：MC/ENF/CIR**

**以電郵方式發送**

致： 獲授權保險人的行政總裁 及  
持牌保險經紀公司及持牌保險代理機構的負責人

敬啟者：

### 保險業監管局的紀律處分委員會的成立 《監管通訊》創刊號的發行

本局很榮幸分享保險業監管局(「保監局」)的紀律處分委員會(「委員會」)已正式成立。委員會將會成為構建保監局的紀律處分程序的重要一環。

作為紀律處分程序的一部份，保監局根據《保險業條例》(第 41 章)賦予的權力所採取的紀律行動，將由委員會的其中三位成員所組成的小組作出決定。基於委員會的職責，委員會將由保監局的董事成員以及其他從事法律、金融或其他領域具豐富經驗的專業人士所組成。委員會的成員包括高等法院的前任法官、知名的大律師及事務律師、以及保險業或其他行業的專家，而各成員均具備處理紀律處分程序或相關工作的往績。

本局希望在此向業界就委員會的適當人選的推薦表示謝意，尤其為香港保險業聯會，香港保險顧問聯會及香港專業保險經紀協會的協助。加上保監局直接挑選的成員，本局確保委員會由不偏不倚的成員組成，並具能力及經驗處理各類型的紀律處分案件。

委員會的成員獲保監局委任，其三年可續期的任期為 2020 年 10 月至 2023 年 9 月。成員名單可瀏覽保監局的網站

[https://www.ia.org.hk/tc/enforcement/Disciplinary\\_Panel\\_Pool/DPP.html](https://www.ia.org.hk/tc/enforcement/Disciplinary_Panel_Pool/DPP.html) 查閱。

本局同時很高興宣布發行保監局的《監管通訊》創刊號。《監管通訊》為一份定期刊物，載列保監局接獲投訴的統計數字及意見，並探討有關保險業市場業務操守的主要監管事宜。創刊號探討保險代理人處理保費方面所接獲投訴方面的關注事項、介紹保監局的執法方式、並研究新規管制度所建基的良好操守的一般原則，強調必須貫徹落實於保險業市場營運的公司的企業文化及管治，以加強保險業的道德業務常規。

《監管通訊》現可載於保監局的網站  
[https://www.ia.org.hk/tc/infocenter/files/Conduct\\_In\\_Focus\\_Chinese.pdf](https://www.ia.org.hk/tc/infocenter/files/Conduct_In_Focus_Chinese.pdf) 供公眾查閱。

感謝各位垂注。

郭家華  
市場行為部主管(署任) 及 法律總監  
保險業監管局

副本抄送： 香港保險業聯會  
香港保險顧問聯會  
香港專業保險經紀協會