保險業監管局
Insurance Authority

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By Email Only

To: Responsible Officers of all Licensed Insurance Broker Companies

Dear Sir/Madam,

Launch of the E-Submission Function for Financial Returns by Licensed Insurance Broker Companies

The Insurance Authority ("**IA**") is pleased to announce that a new E-Submission Function for Financial Returns (the "**e-FR Submission Function**") is available on the Insurance Intermediaries Connect ("**IIC**") portal with effect from **5 November 2026**. The e-FR Submission Function is intended to streamline and enhance the efficiency of statutory submissions by licensed insurance broker companies to the IA under section 73(1) of the Insurance Ordinance (Cap.41) ("**IO**").

Statutory Submission Requirements

Pursuant to section 73(1) of the IO, a licensed insurance broker company must, within 6 months after the end of each financial year, submit to the IA:

- a copy of its audited financial statements;
- a copy of an auditor's report on its financial statements; and
- a copy of an auditor's report stating whether the auditor is of the opinion that the broker company has continued to comply with the Insurance (Financial and Other Requirements for Licensed Insurance Broker Companies) Rules (Cap.41L)

(collectively "**the Required Documents**").

e-FR Submission Function

Building on the existing IIC portal, the e-FR Submission Function enables broker companies to submit the Required Documents electronically, without the need to deliver hard copies to the IA. This provides greater convenience and flexibility for broker companies, reduces their delivery time and costs, and enhances transparency of the submission process, such that both the IA and the broker companies can track the submission status of the Required Documents in a timely manner.

In addition, the e-FR Submission Function includes designated fields requiring broker companies to provide specified financial and compliance information from the audited financial statements and auditor's reports, together with any necessary supplementary elaborations. This could help broker companies compile a more complete submission upfront, address common follow-up matters at the time of submission, and reduce subsequent back-and-forth with the IA, thereby enhancing overall communication efficiency.

Submissions made through the e-FR Submission Function must be approved by a Responsible Officer ("**RO**"), or, where the broker company does not have an RO at the date of submission, a director of the company (collectively, the "**Approver**"). The Approver must certify, by making the declaration at the time of the submission, that the information provided is true, accurate, and complete to the best of his/her knowledge and belief. In discharging this responsibility, the Approver is expected to verify the information against relevant financial records and make such enquiries as may be necessary, including with the company's auditor where appropriate.

For the avoidance of doubt, the launch of the e-FR Submission Function does not change any applicable statutory or regulatory requirements, including the prescribed submission deadline. Broker companies remain responsible for ensuring that all submissions are complete, accurate and made within the applicable timeframe.

User Guidance

A user guide and an online demo walkthrough are available on both the IA website and IIC portal to assist broker companies in using the e-FR Submission Function and understanding the relevant submission procedures.

Upon the launch of the e-FR Submission Function, broker companies are advised to log in to their IIC account to verify their account credentials and review their account administration arrangements (e.g. account delegation and user permissions). To avoid any delay in meeting the submission deadline, broker companies are strongly encouraged to complete these checks well in advance. Late submissions arising from last-minute operational issues (including incorrect account credentials or inability to access the IIC account) will not be accepted as a reasonable justification for late filing.

Transitional Arrangements

Broker companies are encouraged to make use of the e-FR Submission Function from its launch date, as hard copy submission to the IA will not be required once the Required

Documents have been submitted electronically through the e-FR Submission Function[1]. Meanwhile, to allow broker companies sufficient time to familiarize themselves with the e-FR Submission Function and facilitate a smooth transition, there will be a one-year parallel run period from the launch date up to **31 October 2027**. During this period, the IA will continue to accept the Required Documents in hard-copy format. Upon expiry of the parallel run period, all broker companies are expected to make submissions through the e-FR Submission Function unless otherwise specified by the IA.

Should you have any queries regarding the contents of this circular, please contact us via brokers@ia.org.hk.

Yours faithfully,

Alan Wu
Acting Head of Conduct Supervision
Insurance Authority

c.c. Professional Insurance Brokers Association
The Hong Kong Confederation of Insurance Brokers

[1] While the e-FR Submission System introduces an electronic channel for the submission of the Required Documents, it does not alter any applicable statutory or regulatory requirements, including record-keeping obligations. The IA reserves the right to request original copies of the Required Documents where necessary.