

30 September 2020

Our Ref: MC/CPD/CIR

*By email only*

To: Chief Executives of all authorized insurers, Responsible Officers of all licensed insurance agencies and licensed insurance brokers companies

Dear Sirs,

### **CPD Requirements under the New Regulatory Regime for Insurance Intermediaries - FAQs, Reference Lists and Reporting Requirements**

This circular sets out certain measures the Insurance Authority (“IA”) has put in place to assist individual licensees (and their principals, i.e. their appointing authorized insurers, licensed insurance broker companies and licensed insurance agencies) in calculating the number of CPD hours they have to complete. It also provides an update on the reporting requirements for CPD compliance.

#### **Recap on the merger of the 2019/20 and 2020/21 CPD years**

By way of a recap, the IA issued a [circular dated 12 June 2020](#) setting out its decision to merge the CPD assessment period for 23 September 2019 to 31 July 2020 (“the First CPD Assessment Period”) with the CPD assessment period for 1 August 2020 to 31 July 2021 (the “Second CPD Assessment Period”). As a result of this merger:

- an individual licensee will be considered as CPD-compliant provided that by the end of the Second CPD Assessment Period i.e. **31 July 2021**, he or she has earned sufficient CPD hours required for both the First and the Second Assessment Periods;
- if an individual licensee is unable to complete the requisite CPD hours for the First CPD Assessment Period by 31 July 2020, he or she can make up the shortfall by the end of the Second CPD Assessment Period i.e. 31 July 2021 (in addition to completing the CPD hours for the Second CPD Assessment Period); and
- reporting of CPD compliance for the First and Second CPD Assessment Periods should be made to the IA no later than **30 September 2021**.

#### **Frequently Asked Questions on CPD requirements**

The number of CPD hours an individual licensee must complete is set out in the [Guideline on Continuing Professional Development for Licensed Insurance Intermediaries](#) (“GL24”). The IA has also issued a set of Frequently Asked Questions (“FAQs”) and accompanying answers to provide explanation and basic rules for calculating the minimum number of CPD hours required of individual licensees with different registration or licensing histories. These FAQs are available on a dedicated [CPD webpage on the IA website](#) in both [English](#) and [Chinese](#).

### **List of CPD hours required for each individual licensee**

The IA has also prepared a list for every principal (i.e. every authorized insurer, licensed insurance broker company and licensed insurance agency) indicating the number of CPD hours which each of its appointed individual licensees would have been required to complete in the First Assessment Period i.e. as at 31 July 2020, had the First and Second Assessment Periods not been merged (“CPD List”).

Although the First and Second Assessment Periods have been merged (so that an individual licensee can make up any shortfall of CPD Hours in the First Assessment Period by completing them in the Second Assessment Period), individual licensees are still encouraged as far as possible to complete their CPD hours evenly throughout the First and Second Assessment Periods and not leave a large shortfall to be made up in the weeks leading up to 31 July 2021 (the end of the Second Assessment Period). The CPD Lists have been prepared to assist principals in supporting and monitoring the efforts of their appointed individual licensees in this respect. A principal may download the CPD List for its individual licensees, in Microsoft Excel format, by accessing its account in [Insurance Intermediaries Connect](#), the IA’s online portal.

Each CPD List provides a snapshot of the CPD requirements in relation to all the individual licensees appointed by the principal as at 31 July 2020<sup>1</sup> and is compiled based on the information transferred to the IA from the three former self-regulatory organizations (“SROs”). While the IA has tried to ensure the accuracy of the information contained in each CPD List, the prospect of the occasional discrepancy cannot be discounted.

The IA will also provide each principal with a second CPD List next year (by the end of May 2021) setting out the total number CPD hours required to be completed by each of their appointed individual licensees by the end of the Second Assessment Period i.e. as at 31 July 2021. This second CPD List will breakdown the number CPD hours required to be completed by each individual licensee for the First and the Second Assessment Periods respectively and will facilitate reporting of CPD compliance by 30 September 2021 (see further “Compliance Reporting Procedures” below).

### **Applying to open a Supervisor Account in Insurance Intermediaries Connect**

As indicated, a principal can access the CPD List for its individual licensees through its account in Insurance Intermediaries Connect. Any principal which has not yet opened a Supervisor Account in Insurance Intermediaries Connect may do so (and should do so) by submitting a signed [Form A2](#) to the IA. For more information about Insurance Intermediaries Connect,

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<sup>1</sup> The CPD List captures the status of all individual licensees appointed by a principal as at 31 July 2020. This means that it probably includes individual licensees who ceased to be appointed by the principal after 31 July 2020 and excludes individual licensees newly appointed by you after that date. Please take note of this. As mentioned in the circular, we plan to issue an updated CPD List by the end of May 2021.

please refer to the [user guides](#). In addition, the IA has produced a number of videos explaining the processes for completion, amendment and submission of the application form and the activation of Individual Accounts. Please visit the [“Forms – Insurance Intermediaries” webpage on the IA website](#) for the application form, user guides and videos.

### **CPD compliance reporting procedures**

As the First and Second CPD Assessment Periods have been merged, **there is no requirement to report CPD compliance in 2020**. Rather, individual licensees will be required to report their CPD compliance for the First and Second CPD Assessment Periods by **30 September 2021**, i.e. 2 months after the expiration of the Second Assessment Period.

Our eventual aim is to enable individual licensees to report their CPD compliance to us directly through their individual accounts in Insurance Intermediaries Connect. However, given that it may take time for every individual licensee to open their own individual accounts, we have decided that the reporting for the First and Second CPD Assessment Periods due by 30 September 2021 should be done through principals (i.e. through authorized insurers, licensed insurance broker companies and licensed insurance agencies). For this purpose, individual licensees will be required to submit a duly completed *CPD Declaration Form* to their appointing principal who will in turn report CPD compliance of all its appointed individual licensees to the IA by 30 September 2021. The *CPD Declaration Form* and details of the CPD compliance reporting procedures will be announced in early 2021.

### **Enquiries**

If you have any questions, please contact us as follows:

- for matters concerning Insurance Intermediaries Connect, or the opening or the use of a Supervisor Account, please send your enquiries by email to [licensing@ia.org.hk](mailto:licensing@ia.org.hk).
- for matters concerning the information contained in this circular or the CPD List, please send your enquiries by email to [cpd@ia.org.hk](mailto:cpd@ia.org.hk).

Yours faithfully,

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

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

2020年9月30日

檔號：MC/CPD/CIR

僅經電郵發送

致：所有獲授權保險人的行政總裁、持牌保險代理機構及持牌保險經紀公司的負責人

敬啟者：

### 保險中介人新規管制度下的持續專業培訓規定 — 常見問題、參考清單及匯報規定

本通函載列保險業監管局（「保監局」）為協助個人持牌人（及其主事人，即委任該個人持牌人之獲授權保險人、持牌保險經紀公司及持牌保險代理機構）計算所須取得的持續專業培訓時數而制定的措施，並就持續專業培訓的合規匯報規定提供最新資訊。

### 2019/20 及 2020/21 兩個持續專業培訓年度的合併事宜 — 扼要說明

保監局已於 [2020年6月12日發出通函](#)，載列其合併 2019年9月23日至2020年7月31日的持續專業培訓評核期（「第一個評核期」）及 2020年8月1日至2021年7月31日的持續專業培訓評核期（「第二個評核期」）之決定。在首兩個評核期合併後：

- 如個人持牌人在第二個評核期完結日（即 **2021年7月31日**）或之前，已取得第一及第二個評核期所規定的持續專業培訓時數，即可被視為已符合首兩個評核期的持續專業培訓規定；
- 如個人持牌人未能在 2020年7月31日或之前完成第一個評核期所規定的持續專業培訓時數，該持牌人可在第二個評核期完結日（即 2021年7月31日）或之前，完成第二個評核期的持續專業培訓時數，以及完成於第一個評核期內尚未取得的持續專業培訓時數；及
- 個人持牌人須於 **2021年9月30日**或之前匯報首兩個評核期內持續專業培訓的合規情況。

### 有關持續專業培訓規定的常見問題

[《持牌保險中介人持續專業培訓指引》（「指引 24」）](#)已載列個人持牌人須取得之持續專業培訓時數。保監局亦已發出一系列常見問題及解答，闡述持有不同登記或牌照紀錄的個人持牌人如何計算所需的最低持續專業培訓時數，並提供相關之解釋及基本規則。個人持牌人可於[保監局網站內的「持續專業培訓規定」專頁](#)，查閱常見問題的[英文版本](#)及[中文版本](#)。

## 每名個人持牌人所需持續專業培訓時數之清單

保監局已為每名主事人(即所有獲授權保險人、持牌保險經紀公司及持牌保險代理機構)編制清單,列明若第一及第二個評核期不作合併,每名獲委任個人持牌人於第一個評核期內(即截至2020年7月31日)須取得的持續專業培訓時數(「持續專業培訓清單」)。

儘管第一及第二個評核期已合併(故個人持牌人可在第二個評核期內完成就第一個評核期尚未取得之持續專業培訓時數),本局仍建議個人持牌人盡量於第一及第二個評核期期間平均地完成持續專業培訓時數,以避免於2021年7月31日(第二個評核期完結日)前數星期仍未取得大部分所需之時數,而須急於補回。有見及此,本局希望藉著編制持續專業培訓清單,以協助主事人支援並監督獲其委任之個人持牌人的持續專業培訓合規進度。主事人可經[保險中介一站通](#)(保監局的電子服務站)登入其帳戶,下載屬該主事人的持續專業培訓清單(清單以Microsoft Excel格式編制)。

每份持續專業培訓清單均顯示所有截至2020年7月31日<sup>1</sup>,仍獲有關主事人委任之個人持牌人的持續專業培訓規定概況的資料;而該清單乃根據三間前自律規管機構轉移至保監局的資料編制而成。保監局已盡量確保每份持續專業培訓清單所載資料準確,惟未能避免清單可能偶有誤差。

保監局將於2021年5月底前為每名主事人提供第二份持續專業培訓清單,載列每名獲委任個人持牌人於第二個評核期完結前(即截至2021年7月31日)所須取得的持續專業培訓總時數。第二張持續專業培訓清單將分開列出每名個人持牌人就第一及第二個評核期內所須取得的持續專業培訓時數。該清單將有助主事人於2021年9月30日或以前匯報獲其委任之個人持牌人的持續專業培訓合規情況(詳情見下文「持續專業培訓合規情況的匯報程序」)。

## 申請開設保險中介一站通 -- 監督人帳戶

如上文所述,主事人可經其保險中介一站通帳戶取得獲其委任之個人持牌人的持續專業培訓清單。如主事人仍未開設保險中介一站通之監督人帳戶,請儘快向保監局提交已簽妥的[表格 A2](#)以開設帳戶。請參閱[用戶指南](#)以取得更多有關保險中介一站通的資訊。此外,保監局已製作若干影片解釋填寫、修改及提交申請表的程序,以及啟動個人帳戶的流程。請於[保監局網站內「保險中介人表格」頁面](#)瀏覽及取得申請表、用戶指南及相關影片。

## 持續專業培訓合規情況的匯報程序

由於第一及第二個評核期已作合併,故個人持牌人**毋須於2020年匯報持續專業培訓的合規情況**。他們須於**2021年9月30日**或之前(即第二個評核期完結後兩個月內)匯報在第一及第二個評核期內持續專業培訓的合規情況。

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<sup>1</sup> 持續專業培訓清單記錄了所有截至2020年7月31日仍獲某主事人委任的個人持牌人之狀況。換言之,清單很可能會包括2020年7月31日後不再獲該主事人委任的個人持牌人,但不包括於該日期後方獲委任的個人持牌人,請務必留意。如本通函所述,保監局已計劃於2021年5月底前發出最新的持續專業培訓清單。

保監局的最終目標為讓個人持牌人直接經保險中介一站通的個人帳戶，向本局匯報其持續專業培訓的合規情況。然而，要所有個人持牌人開設個人帳戶或需時甚久，故保監局決定，個人持牌人須於 2021 年 9 月 30 日或之前經主事人（即獲授權保險人、持牌保險經紀公司及持牌保險代理機構）匯報第一及第二個評核期內的持續專業培訓合規情況。為此，個人持牌人須於 2021 年 9 月 30 日或之前向其委任主事人提交已填妥之《持續專業培訓聲明書》，而主事人將據此向保監局匯報所有獲其委任之個人持牌人的持續專業培訓合規情況。《持續專業培訓聲明書》及持續專業培訓合規情況的匯報程序將於 2021 年年初公佈。

## **查詢**

如有任何問題，請以下列方式聯絡保監局：

- 有關保險中介一站通及開設或使用監督人帳戶之事宜，請電郵至 [licensing@ia.org.hk](mailto:licensing@ia.org.hk) 查詢。
- 有關本通函所載資料及持續專業培訓清單之事宜，請電郵至 [cpd@ia.org.hk](mailto:cpd@ia.org.hk) 查詢。

郭家華 謹啟  
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  
香港專業保險經紀協會  
香港保險顧問聯會