

21 December 2020

Our Ref: MC/IIQE/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,

Remote Invigilation Mode Examination (RIME) of the Insurance Intermediaries Qualifying Examination (IIQE)

In view of the latest COVID-19 situation, the Vocational Training Council (VTC), being the appointed examination body for the IIQE, is providing limited services and there is a substantial decrease in its on-campus IIQE seating capacity. The VTC, however, is continuing to support the provision of the IIQE through in-house facilities arranged by authorized insurers. On the previous occasion when the VTC had to decrease its on-campus IIQE seating capacity due to COVID-19, the “in-house” solution served as a robust contingency arrangement to ensure the IIQE continued to be available and the aim is to replicate this in the current situation.

The Insurance Authority (“IA”) has also been working closely with the VTC to see if remotely invigilated IIQE can be offered as a secondary backup contingency arrangement. The IA is pleased to inform you that, if circumstances arise, the VTC is positioned to offer a Remote Invigilation Mode Examination (RIME), as a backup contingency option. RIME will enable candidates to take certain IIQE papers remotely on their own computers (provided they have a stable internet connection, a webcam, microphone and speaker, which will enable remote invigilation to take place). Note, however, RIME will only be offered if the circumstances are such that this backup contingency option needs to be triggered. Further, taking into account the novelty of this technology-dependent solution and the need to ensure that the integrity of an examination through the RIME mode remains equivalent to the current IIQE (which is based on physical attendance and invigilation), the RIME solution will be subject to certain conditions and limitations (as we explain below).

Under this secondary backup contingency plan, RIME would only be available for the three basic IIQE papers: the (1) Principles and Practice of Insurance (P&P) paper, (2) General Insurance (GI) paper, and (3) Long Term Insurance (LT) paper. If an individual passes the relevant RIME papers, it would be considered “as if” he/she has passed the equivalent IIQE papers, and the individual can be granted an intermediary licence to carry on regulated activities in the lines of business that passing these papers would permit, subject to the

fulfillment of all other applicable licensing requirements. However, within 18 months¹ counting from the date of passing the RIME paper (“the 18-month period”), the individual would have to:

- (i) attend a tailor-made course for the relevant IIQE paper (a certain number of CPD hours will be available for such course) - for details, please refer to the Appendix;
or
- (ii) pass the relevant original IIQE paper.

This means that an individual licensee who has relied on RIME to obtain his/her intermediary licence (i.e. his or her first licence) would initially only have a licence that runs to the end of the stated 18-month period. Upon the expiry of the 18-month period, the intermediary licence can be renewed for another 3 years provided that the individual licensee has fulfilled either of the requirements in (i) or (ii) above within the 18-month period, and shows proof of this to the IA during his/her intermediary licence renewal application. If, however, the individual licensee fails to submit to the IA evidence of fulfilling either post measures (i) or (ii) above by the end of the 18-month period when his/her first licence is due for renewal, the first licence will expire at that point without renewal.

Rollout of RIME

RIME, being a secondary backup contingency arrangement, will only be launched when there is a substantial decrease in the IIQE seating capacity (including in-house capacity). In such circumstances, rollout of RIME will be announced via the VTC website with instructions on how to enroll for RIME and details on the examination process. If launched, whilst RIME would not be able to fully replace the drop in IIQE seating capacity, it would at least serve to ensure a degree of continuance.

The duration and number of questions of an RIME paper are the same as those of the original IIQE papers. Further details on RIME will be available on the website of VTC when RIME is launched.

Responsibilities of Principals

Principals are expected to keep a central register of all individual licensees appointed by them who completed RIME. They should put in place measures to ensure that such individual licensees fulfill either one of the two post measures as outlined above within the 18-month period allowed, and take proactive action to terminate the appointment of any individual licensee who fails to comply by the expiry of the 18-month period.

¹ Or such longer period as the IA may specify, if the suspension of the IIQE is significantly prolonged thereby reducing the time available for completion of the make-up examination or course attendance.

Enquiries

If you have any enquiries concerning RIME and the post measures, please contact:

- The VTC - by email to cpdc@vtc.edu.hk or by phone to 2919 1467 for matters concerning the RIME and the IIQE in general, and by email to peak@vtc.edu.hk or by phone to 2836 1922 for matters concerning the tailor-made training courses.
- The IA - by email to licensing@ia.org.hk for matters concerning the qualifying examination requirements or other licensing requirements.

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
Vocational Training Council

Appendix

Tailor-made training course

- There will be a tailor-made training course for each of the three RIME papers: (1) Principles and Practice of Insurance, (2) General Insurance, and (3) Long Term Insurance.
- Each course will cover all the topics in the syllabus of the examination paper in question.
- The duration of each course is 9 learning hours and there will be an end-of-course assessment with 25 multiple-choice questions to ensure the licensees' understanding of the course contents.
- **CPD hours** can be granted at the rate of one CPD hour for every 3 hours of participation in any one such tailor-made course.
- The end-of-course assessment will on average take 30 minutes, which will not count towards the total CPD hours granted.

檔號：MC/IIQE/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：

保險中介人資格考試（資格考試）---- 遙距監考應考模式考試（遙距考試）

職業訓練局（職訓局）作為獲保險業監管局（保監局）委任之主考機構，負責舉辦資格考試。惟鑒於 2019 冠狀病毒病的最新情況，職訓局目前只能提供有限度服務，故於職訓局大樓內考場應考資格考試的名額也大為減少。儘管如此，職訓局仍透過與保險公司作出內部安排，繼續舉行資格考試。職訓局早前因 2019 冠狀病毒病而須減少在其大樓內考場應考資格考試的名額時，亦曾以此「內部安排」方案作為應變措施，有效確保資格考試得以繼續進行，今次職訓局亦會以該方案為目標以應對目前情況。

保監局亦一直與職訓局緊密合作，探討能否以遙距考試作為應變措施的備用方案。就此，保監局現通知閣下，職訓局已準備就緒，若有需要即可提供遙距考試作為後備應變方案。遙距考試允許考生使用自己的電腦，在毋須前往特定考試場地的情況下，遙距完成資格考試的個別試卷，惟考生必須有穩定的網絡連接、網絡攝影機、麥克風及揚聲器，以確保遙距監考得以進行。然而，遙距考試只會於必須動用後備應變方案的情況下才會提供。此外，保監局考慮到此方案較為依賴資訊科技進行監考，亦須確保遙距考試模式與現時的資格考試（即現場考試及監考）同樣嚴謹公平，故遙距考試方案將受若干條件及限制規限（詳情見下文）。

在此後備應變方案中，遙距考試只適用於資格考試的三份基本試卷，即(1) 保險原理及實務考試試卷；(2) 一般保險考試試卷；及 (3) 長期保險考試試卷。有關人士若通過相關試卷的遙距考試，則會被視為猶如已通過相對應之資格考試試卷，並可在符合其他所有適用的發牌規定的前提下，申領中介人牌照，以進行通過該等試卷所允許進行的業務類別之受規管活動。然而，於通過遙距考試的

日期起計的 18 個月內¹（「18 個月期限」），有關人士必須：

- (i) 完成就有關資格考試試卷特設的課程（完成課程後可獲取部分持續專業培訓時數）——詳情請參閱附錄；或
- (ii) 參加原有資格考試的相關試卷並考獲及格成績。

換言之，若個人持牌人憑遙距考試的成績取得中介人牌照（下文簡稱「其首個牌照」），該個人持牌人獲發之首個牌照會在上述的 18 個月期限屆滿後失效。18 個月期限屆滿時，若該個人持牌人於 18 個月期限內完成上述第 (i) 或第 (ii) 項之要求，並於申請中介人牌照續期時向保監局出示有關證明，該中介人牌照便可獲續期 3 年。惟若有關個人持牌人於其首個牌照屆滿時，未能向保監局提交其於 18 個月期限內已完成上述試後方案第 (i) 或第 (ii) 項的證明，其首個牌照於 18 個月期限屆滿時將立即失效，不獲續期。

推行遙距考試

由於遙距考試乃是後備應變措施，故該考試只會於現場應考安排下的資格考試名額（包括與保險公司作出內部安排的名額）大幅減少時方才推行。在此情況下，職訓局會在其網站公布推行遙距考試，並提供遙距考試的報名指引及考試程序等詳情。遙距考試雖不能全數補足原有現場應考模式資格考試的名額，但仍可維持一定程度的考試服務。

遙距考試的考試時間及問題數目與原有的資格考試相同，相關詳情將於該考試推行時，在職訓局網站公布。

主事人的責任

主事人應設立中央紀錄冊，列出所有憑藉遙距考試成績而獲其委任的個人持牌人。主事人須採取措施確保有關個人持牌人於 18 個月期限內完成上述兩項試後方案之一，並主動中止委任未能於 18 個月期限屆滿前完成有關要求的個人持牌人。

查詢

如對遙距考試及試後方案有任何問題，請以下列方式聯絡職訓局及保監局：

- 職訓局：有關遙距考試及資格考試之一般事宜，請電郵至 cpdc@vtc.edu.hk

¹ 保監局或會因資格考試遲遲未能復辦，以致可用於補考或完成特設課程的時間不足，而指明一段更長的期限。

或致電 2919 1467；有關特設培訓課程之事宜，請電郵至 peak@vtc.edu.hk
或致電 2836 1922。

- 保監局：有關資格考試規定或其他發牌規定之事宜，請電郵至 licensing@ia.org.hk。

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
職業訓練局

2020年12月21日

附錄

特設培訓課程

- 3 份遙距考試試卷均各自設有特設培訓課程，有關試卷為 (1) 保險原理及實務考試；(2) 一般保險考試；及 (3) 長期保險考試。
- 每個課程均涵蓋相關試卷之考試範圍內的所有課題。
- 每個課程之長度為 9 個課時，課程完結時有一份設有 25 條選擇題的測驗，以確保持牌人充分理解課程內容。
- 有關人士可獲取**持續專業培訓時數**，每出席其中一個特設課程三小時即可獲得一個持續專業培訓時數。
- 課後測驗平均需時 30 分鐘，而該 30 分鐘並不會計入獲得的總持續專業培訓時數。