

保險業監理處

香港金鐘道六十六號  
金鐘道政府合署二十一樓



OFFICE OF THE COMMISSIONER  
OF INSURANCE

21st Floor,  
Queensway Government Offices,  
66 Queensway,  
Hong Kong

圖文傳真 Fax: (852) 2869 0252

覆函請註明本處檔號

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23 December 2010

來函檔號 Your ref.

電話 Tel. 2867 2564

To : Chief Executives of insurers authorized  
to carry on long term business

Dear Sirs,

**Pamphlet on**  
**“Questions you need to ask before taking out an ILAS product”**

As part of our efforts to enhance consumer protection, the Insurance Authority and The Hong Kong Federation of Insurers have jointly prepared a pamphlet setting out key issues that potential policyholders should consider before they procure Investment Linked Assurance Scheme products. The pamphlet is to be distributed to potential policyholders at the point of sale.

This new measure will take effect from 1 February 2011. Please ensure that your appointed agents (and technical representatives of corporate agents) are fully aware of the new requirement. A copy of the pamphlet is attached for your information. You may download the pamphlet from the website of the Federation at <http://www.hkfi.org.hk>.

Yours faithfully,

( Ms Annie Choi )  
Commissioner of Insurance

Encl.

c.c. Chairman, The Hong Kong Federation of Insurers  
Chairman, Insurance Agents Registration Board

[FT(18)/L-4-1/CA-vs]