

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

In reply please quote this ref. INS/TEC/3/44

30 July 2015

來函檔號 Your ref.

電話 Tel. 2867 4612

To: Chief Executives of authorized insurers carrying on long term business

Dear Sirs,

**GN16 – Guidance Note on Underwriting Long Term Insurance Business
(other than Class C Business)**

I enclose a copy of GN16 - Guidance Note on Underwriting Long Term Insurance Business (other than Class C Business) issued today.

GN 16 sets out high level principles on Fair Treatment of Customers in accordance with Insurance Core Principle 19 promulgated by the International Association of Insurance Supervisors. It shall come into effect as follows:

- **1 April 2016** for new products; and
- **1 January 2017** for new and existing policies of current products.

You can also download GN 16 from our website www.oci.gov.hk. Should you have any questions, please contact your case officer.

Yours faithfully,

(Ms Annie Choi)
Commissioner of Insurance
Insurance Authority

Encl.

c.c. Chairman, The Life Insurance Council