HKFi
The Hong Kong
Federation of Insurers
香港保險業聯會

保險代理登記委員會
Insurance Agents
Registration Board

By Fax/By E-mail

Ref   :   A2-002/02 – J66764

To   :   Dr Moses Cheng Mo Chi, Chairman, Insurance Authority
            Mr Eddie Cheung, Deputy Secretary (Financial Services), FSTB
            Mr Bhabani S. Rath, Chairman, The HK Confederation of Insurance Brokers
            Mr Philip Mak, Chairman, Professional Insurance Brokers Association
            Mr Y K Chan, Insurance Industry Regulatory and Development Concern Group
            Ms Lily Wong, President, The Life Underwriters Association of HK Ltd
            Mr Colin Yiu, President, General Agents & Managers Association of HK
            Mr Eric Yiu, Chairman, The HK General Insurance Agents Association Ltd
            Ms Jaclyn Chu, President, HK Chamber of Insurance Intermediaries
            Mr Carlson Tong, Chairman, Securities and Futures Commission
            Mr Norman Chan, Chief Executive, Hong Kong Monetary Authority
            Mr Joseph Tung, Executive Director, Travel Industry Council
            Mr Au Ho Wah Brendan, Registrar of Travel Agents, Travel Agents Registry
            Governing Committee, The Hong Kong Federation of Insurers
            IARB Members and Co-opted Members
            Authorized Representatives, Member Companies, The Hong Kong Federation of Insurers
            Non-HKFI Insurers using HKFI's agent registration service

c.c.   :   Mr John Leung, Commissioner of Insurance, Office of Commissioner of Insurance (OCI)

From   :   Alice Kong, General Manager – Compliance

Date   :   13 April 2017

Subject :   **Enhanced Vetting Requirements for Registration**
              加強登記的審核要求

In view of the increasing concerns about the use of forged academic certificates by insurance intermediaries, the OCI considers it necessary to strengthen the vetting requirements in relation to an application for registration as an individual agent of an insurer and responsible officer/technical representative of an insurance agency. Pursuant to clause 43(c) of the Code of Practice for the Administration of Insurance Agents, the Insurance Agents Registration Board (IARB) hereby requires the relevant applicant (except for a person who was engaged in the insurance intermediary business in Hong Kong immediately before 1 January 2000 and has not since ceased to be engaged in insurance-related work in the insurance industry in Hong Kong for two consecutive years) to submit additional documents in relation to his/her academic level as stipulated below.

鑑於保險中介人使用虛假學歷的問題備受關注，保險業監理處認為有需要加強對保險公司的個人代理及保險代理商的負責人／業務代表的審核要求。根據《保險代理管理守則》第 43 條 c 款的規定，保險代理登記委員會（委員會）謹此要求相關申請人依據下列規定提交附加學歷證明文件，除非該申請人於緊接 2000 年 1 月 1 日之前，已經在香港從事保險中介人業務，而期間沒有連續兩年停止在香港保險業界從事與保險有關的工作。

1) First Registration
首次登記

In respect of an application for first registration (not applicable to an application for registration made by a former registered person and an application for addition of a principal or for renewal of registration) lodged with the IARB on or after **1 May 2017**, where the academic certificate for indicating that the relevant applicant has completed an educational level of Form 5 or equivalent was issued by a Mainland educational institution, the application should be accompanied by any one of the following documents:
由 **2017 年 5 月 1 日**起，就所有向委員會遞交的首次登記申請（不適用於前登記人士的登記申請、額外登記申請及續期登記申請），如相關申請人使用內地教育機構發出的學歷證書，以證明他已完成中五課程或具備同等學歷，則必須向委員會遞交下列任何一項補充文件：

(i) A copy of the verification report on the academic certificate issued by the China Higher Education Student Information and Career Center ("CHESICC") (please see attached notes on application for CHESICC's verification report) or China Academic Degrees and Graduate Education Development Center ("CDGDC").
由全國高等學校學生信息諮詢與就業指導中心（有關該中心學歷認證申請手續，請參閱附件）或教育部學位與研究生教育發展中心就相關學歷證書發出的認證報告副本。

(ii) A copy of the notarial certificate (please see attached notes on application for notarization of academic certificates) issued by an admitted notarial institution in accordance with the Notarization Law of the PRC for certifying the authenticity of the academic certificate together with the required confirmation by the Ministry of Foreign Affairs of the PRC or its authorized institution.
由認可的公證機構依據《中華人民共和國公證法》就相關學歷證書的真確性所發出的公證書副本（有關學歷證書公證手續，請參閱附件），該公證書須經中華人民共和國外交部或其授權機構確認。

(iii) A copy of direct confirmation of the authenticity of the academic certificate issued by the relevant educational institution/education bureau to the relevant appointing principal or appointing insurance agency together with the contact details (address, telephone, email address, website and name of contact person) of the institution/bureau.
由相關的教育機構/教育局直接向委任保險公司或委任保險代理商就相關學歷證書的真確性所發出的確認信副本，有關確認信必須附有該機構/局的聯絡資料（包括地址、電話、電郵地址、網站及聯絡人姓名）。

2) Re-Registration, Additional Registration and Renewal Registration
重新登記、額外登記及續期登記

In respect of an application for re-registration (i.e. an application for registration made by a former registered person) and an application for addition of a principal lodged with the IARB on or after **1 August 2017** and an application for renewal of registration, which is due to expire on or after **1 August 2017**, where it is declared that an academic certificate issued by a Mainland educational institution had been used for indicating the relevant applicant had completed an educational level of Form 5 or equivalent when he/she first applied for registration with the IARB, the application should be accompanied by a copy of that academic certificate together with a copy of any one of the documents mentioned in sub-paragraphs 1(i) to (iii) above for authentication of the certificate. Alternatively, he/she may submit another academic certificate which can serve the same purpose provided that the relevant qualification was attained by the applicant before the date of his/her first registration.

由 2017 年 8 月 1 日起，就所有向委員會遞交的重新登記申請（即前登記人士的登記申請）及額外登記申請，以及於 2017 年 8 月 1 日或之後到期的續期登記申請，如申請人聲明於首次登記時是以內地教育機構發出的學歷證書，作為他已完成中五課程或具備同等學歷的佐證，則必須向委員會遞交該學歷證書副本，連同上述 1(i)至(iii)分段提及的任何一項認證文件副本。申請人亦可遞交其他學歷證明，以證明他已符合相關資格，惟有關資格必須於申請人首次登記前已取得。

Should you have any queries, please contact the registration unit at 2520 1868.
如有查詢，請致電 2520 1868 與登記部聯絡。

AK/ds
Encl.

Notes on Application for Verification Report Issued by CHESICC
申請學信網認證報告一般說明

1. The China Higher-education Student Information (CHSI) website (www.chsi.com.cn/) is maintained by the China Higher Education Student Information and Career Center (CHESICC) in the PRC, which is the institute designated by the Ministry of Education for verification of qualification in the PRC.
   中國高等教育學生信息網（學信網）(www.chsi.com.cn/) 由中國的全國高等學校學生信息諮詢與就業指導中心主辦，而該中心為中國教育部指定提供學歷認證服務的專門機構。

2. Authentication service covers:
   認證服務涵蓋：
   (i) Secondary education qualification (including secondary, technical and vocational school)
       中等教育學歷認證（包括高中、中專及中職）
   (ii) Notice of result of National Higher Education Entrance Examination
       普通高等學校招生全國統一考試成績單（高考成績單）
   (iii) Higher education qualification (including university)
       高等教育學歷認證（包括大學）

3. Both online and paper applications for authentication of an academic certificate are allowed.
   認證服務的申請可透過網上辦理或現場辦理
   (i) Online application:
       網上辦理：
       - Register a CHSI account with a Mainland China mobile number
         以大陸地區手機號碼註冊學信網賬號
       - Input personal information and details of the academic qualification
         輸入個人及學歷資料
       - Upload specified documents including ID card and the certificate
         上載指定文件包括身份證明文件及畢業證書
       - Online payment (RMB95-150)
         網上付款（人民幣 95 至 150 元）
       - Take 5 to 20 working days
         5 至 20 個工作天內完成認證

   (ii) Paper application through local agencies of CHESICC:
       於學信網的代理機構現場辦理：
       - Under certain circumstances, online application may not be applicable.
         網上辦理在某些情況下可能不適用
       - Local agency in Hong Kong (for authentication of higher education qualification only)
         香港的代理機構（只受理高等教育學歷認證）
         • China Education Exchange (Hong Kong) Centre (Tel: 2542 4811)
           中國教育留學交流（香港）中心（電話: 2542 4811）
       - Local agency in Shenzhen (for authentication of both secondary and higher education qualifications)
         深圳的代理機構（受理中等及高等教育學歷認證）
         • Shenzhen Human Resources Center (Tel: 86 755 82122347)
           深圳市人才交流服務中心（電話: 86 755 82122347）

4. Additional steps for loss of a certificate of graduation issued by a secondary school:
   遺失高中畢業證書的額外程序：
   (i)   Apply to the school concerned for issue of an education certification which should be verified by education bureau
         向有關學校申請辦理學歷證明書，並得到有關教育部門確認
   (ii) Use the aforesaid certified education certification as a supporting document for CHSI application
         以上述學歷證明書向學信網申請認證

5. Where the applicant is a university graduate, he/she may apply for authentication of his/her certificate of university graduation, notice of result of the National Higher Education Entrance Examination or certificate of secondary school graduation certificate.
   如申請人為大學畢業生，可以申請大學畢業證書、高考成績單或高中畢業證書的認證。

6. The applicant can apply for a review by CHESICC within 2 months after obtaining the authentication result.   He/she may need to provide additional information for the review.
   申請人可在領取認證結果後兩個月內申請覆議，並在有需要時提供補充資料。

7. CHESICC hotline: 86 10 62166727 and 86 10 61139123
   學信網熱線: 86 10 62166727 及 86 10 61139123

Notes on Notarization of Academic Certificates
學歷證書公證一般說明

1. Under the Notarization Law of the PRC , the authenticity of academic qualification can be testified by a notarial certificate issued by an admitted notarial institution.
   根據《中華人民共和國公證法》，學歷證書的真實性可由認可公證處發出的公證書作證明。

2. For using the aforesaid notarial certificate in Hong Kong, it is required to be confirmed by an office authorized by the Ministry of Foreign Affairs (MFA) of PRC.
   為使上述公證書可於香港使用，該公證書須經中華人民共和國外交部或其授權機構辦理確認手續。

3. An application for notarization should be filed with a notarial institution which is subject to the same provincial or prefectural administration as the educational institution concerned.   A list of admitted notarial institutions can be found in the website of the relevant Bureau of Justice. The applicant should inform the notarial institution of the intended use of the notarial certificate in Hong Kong.
   公證書的申請應向與有關教育機構位於相同省或縣級行政區的公證處提出。認可公證處的名單載於相關司法局的網頁。申請人應通知公證處擬於香港使用有關公證書。

4. The following documents are generally required:
   一般而言，需要以下文件：
   (i)   HK ID card and the relevant supporting documents
         香港身份證及相關證明文件，如港澳通行證/戶口註銷證明
   (i)   academic transcript
         學歷成績表
   (ii) academic certificate
         學歷證書
   (iii) proof of the authenticity of the academic certificate concerned
         有關學歷證書真實性的證明文件