

Chairman's Message



Welcome to the new edition of the CIB Bulletin. We hope all our Members have had a good first half of 2025.

Over the last three months, CIB jointly with the IA held three sessions of the CPD training for responsible officers, two in English and one in Cantonese. A total of 125 responsible officers from

the Member firms participated, and a range of compliance matters were discussed and addressed by both the IA and CIB. If you have further questions regarding IA compliance requirements, please reach out to the CIB Help Desk.

In the recent months, CIB has been in regular meetings with the IA for various consultations concerning changes and developments in the insurance brokering industry. CIB has actively conveyed our Members' interests and provided feedback to ensure industry views are reflected in the final draft.

We also prepared a booklet outlining CIB's roles and responsibilities, presented at the meeting in Beijing with the National Financial Regulatory Administration on 30

July 2025. This meeting was attended by the IA delegation, and we look forward to distributing copies of this booklet to our Members following the meeting.

Meanwhile, the latest developments in the Middle East and the continued tensions in Ukraine have raised concerns and uncertainty to the market, particularly regarding terrorism and war risk around the region and the globe for property damage, bodily injury, marine vessel and cargo passing through the areas affected. We encourage Members to stay ahead of this dynamic market change, identify potential protection gaps for clients and work proactively to mitigate the gaps.

Wishing everyone a safe and successful summer and a strong second half of the year. ■

Yours sincerely,

Alex YIP
Chairman | August 2025

THE VOICE OF THE BROKERS

SAVE THE CONFERENCE DATE

One of the most prestigious events in the Hong Kong insurance calendar, the CIB will be presenting its 22nd Annual Conference on Monday 22nd September 2025.

Building on last year's theme "The Protection Gap as an Emerging Global Catastrophe", this year's conference will explore **"Confronting The Protection Gap - Addressing the Future Crisis"**. Industry experts will speak on high-level issues including the Brokers' Role, the impact of war risks on manufacturing and supply chains, and the rising threats of cybercrime and AI.

Save the date for the official registration invitation—this is a must-attend event! ■



Help Desk Update: RO-CPD, Compliance Manual and New “Ethics or Regulations” CPD

CIB successfully organised three sessions of RO-CPD under the Insurance Authority's (IA) Pilot Scheme for CPD Training for Responsible Officers of Licensed Insurance Broker Companies. Attended by 125 Responsible Officers, the sessions began with an impactful presentation by Mr. Peter Gregoire, Consultant (Legal and Conduct Supervisor) from the IA, on ethical leadership and integrity. His compelling analogy that the ultimate control lies in the character and integrity of the Responsible Officer resonated powerfully with attendees. This was followed by panel discussions featuring Responsible Officers addressing pressing compliance issues and presentations of practical implementation strategies.

Building on the success of these sessions, the IA has announced the RO-CPD sessions, trialed this year, will become permanent and compulsory effective from 1 August 2025. Under the new requirement, Responsible Officers must complete two hours of CPD annually as part of the total 15-hour CPD requirement. These two hours will also count towards the mandatory three-hour “Ethics or Regulations” component. CIB fully supports this enhancement and will continue to provide relevant seminars

in both English and Cantonese. We extend our sincere gratitude to all participants and speakers for making these sessions enriching and meaningful.

Additionally, the Help Desk has updated and enhanced the Compliance Manual. It is now conveniently accessible as a downloadable resource through our website, exclusively for Responsible Officers. This latest 2025 edition incorporates recent regulatory updates and provides clear, practical guidance on the Insurance Ordinance, the Code of Conduct, and IA Guidelines. Members are encouraged to adapt and tailor the Compliance Manual according to their specific business needs.

In light of the fast-evolving regulatory landscape, CIB is proactively rolling out new “Ethics or Regulations” CPD seminars designed to equip insurance brokers with a clear understanding of the legal and regulatory obligations under the Insurance Ordinance and relevant IA Guidelines. We look forward to members’ active participation and continued support. ■

WFII World Council Annual Meeting 23-25 March 2025, Washington DC

Contributed by BS Rath, General Committee member of HKCIB

Over the course of three days, participants gathered in Washington DC for the WFII 2025 Annual Meeting to exchange views on critical issues affecting insurance markets today. The topics included: **the different protection gaps, the use of AI in the insurance process, compliance with regulations, the wave of mergers and acquisitions, the search for talent and the unstable geopolitical environment.**

The participants had a lively debate with representatives from the Organisation for Economic Co-operation and Development (OECD) and the International Association of Insurance Supervisors (IAIS), and a former Member of the United States House of Representatives who was also former Chairman of the U.S. House Committee on Foreign Affairs. Attendees also heard an insightful presentation on natural catastrophe (NatCat) insurance protection gaps and possible preventive solutions from the US-based Insurance Institute for Business and Home Safety (IBHS).

The WFII's 2025 Annual Meeting kicked off with a compelling and inspiring video message from Mr. Jonathan Dixon, Secretary General of the IAIS. His comments and observations highlight the importance of insurance intermediaries to policyholders in finding affordable coverage for their risks,

reducing their NatCat protection gaps, and ensuring that AI models used in the insurance process are fair and non-discriminatory.

A well-received panel discussion followed, featuring Mr. Joe Perry (Senior Policy Advisor) at the IAIS, Mr. Timothy Bishop (Senior Advisor within the OECD Directorate for Financial Enterprise Affairs), and the WFII delegation. Mr. Timothy Bishop shared OECD's work on addressing financial protection gaps through public-private insurance partnerships, digital technology applications, risk awareness initiatives, and strategies for risk reduction.

Mr. Michael Newman, General Counsel and Corporate Secretary for the Insurance Institute for Business and Home Safety (IBHS) spoke about the impact of extreme weather on community resilience and insurability. He noted that extreme weather events disrupt lives, displace families and often result in unaffordable insurance coverage for property owners.

During the Annual Meeting, Mr. Dominique Sizes was elected Chairman of WFII for 2025-2026, succeeding immediate past chairperson Ms. Butsi. Mrs. Sherry Gonzalez was appointed Incoming Chair for 2026-2027. ■

Life and Linked Spotlight

Contributed by James Bolus, General Committee member of HKCIB

The first half of 2025 has been both busy and productive for the CIB General Committee and the Life and Linked Sub Committee. Numerous developments are in progress, with several consultations underway involving the Insurance Authority (IA) and other key industry stakeholders. As always the CIB GC has been hard at work on behalf of members in liaising with IA and industry parties to ensure that our member brokers are fully represented and have a voice at the table when it comes to constructing the future landscape of the industry.

Rotten Apples

A measure that has already come into effect in other areas of the wider insurance industry is the implementation of enhanced guidelines and protection measures for reference checking during the hiring of new staff. Already active within the Agency space, the new scheme aims to put an end to the process commonly referred to as 'bad apples' from one barrel to the next.

The logic is simple: it benefits the entire industry to stop bad apples identified in one operation from spilling into another operation before they can be properly dealt with. Currently, new employers are generally provided with reference information about a prospective employee's sales achievement reference but not their disciplinary record. Both CIB and its members have fully supported this new initiative and embrace the planned roll out of the next phase of this initiative across the broker community. As many members have pointed out, this is an area where many of you already adopt such measures as best practice, and are, as usual, ahead of the curve.

We would highlight, however, that during the interim period between Insurance Agents and before the roll out of the scheme to the broker community, members should be vigilant when recruiting from the agency or banking spaces. Less scrupulous industry operators may be looking for ways to escape the new reference checking measures before they take effect for brokers, so CIB would advise the early adoption of enhanced reference checks to guard against potential exploitation from such 'bad apples' over the near term.

Secondly whilst as we say many members have voiced that they are already engaged in enhanced reference checking procedures as part of operating their businesses in an efficient and client centric way, the new guidelines do require an adherence to a set framework of how this should be done, what documentation and what timelines are to be followed, which members may not currently be completely aligned with through their internal practices.

Additionally, in addition to issuing the exact framework to members, CIB is also putting together a CPD session that will cover the practicalities of the new reference checking scheme and will allow for member Q&A with regards to the daily operations of the scheme. Stay tuned to CIB circulars, website, LinkedIn and Facebook pages for seminar details.

Illustration Caps or Capped Returns?

In other news, you may have seen new caps introduced by the IA for illustrations relating to participating life policies. This is another example of sensible governance that has been widely welcomed by most participants in the insurance industry as part of prudent modern regulation.

Members may have also seen some public clarification given by the IA re-asserting that the new regulation caps only the illustrated returns provided rather than actual returns that may be obtained from a policy. Unfortunately, we understand this was issued in response to industry participants, who, either poorly informed, or perhaps with a different agenda, who when communicating to prospective policyholders suggested that customers should act swiftly to buy their policy before the new regulations took effect to avoid capped policy returns. This appears to have been a misguided attempt with the intent of creating an illusory fire sale due to misinformation. Fortunately, the IA acted swiftly, and with regulation clarified, normal operating procedure was resumed (unsurprisingly, CIB is not aware of any members being involved in any misinformed or misguided activity related to the illustration caps.)

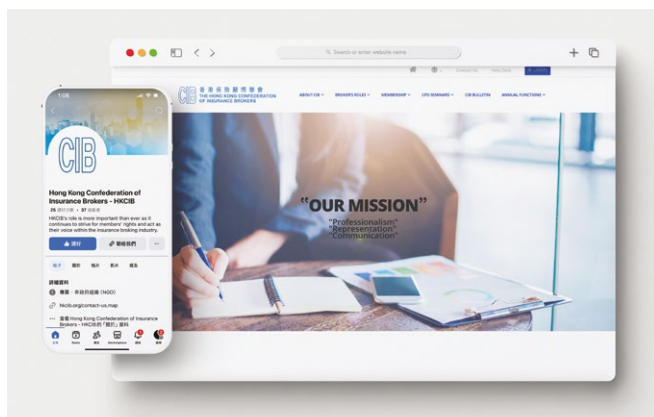


Index Linked Universal Life

The first half of 2025 has heralded the much-anticipated and warmly welcomed addition to the Hong Kong insurance universe: locally authorised Index Linked Universal Life products (IUL). Those familiar with the international market and HNW planning space are already well-acquainted with this sub-section of long-term insurance. The recent circular from IA confirming it's intent to authorise products locally and giving preliminary guidance, represents a healthy innovation for the local market.

CIB through our Help Desk support function for members, has received a wide number of enquiries related to this new market development. We are in regular contact and consultation with IA and industry stakeholders with regard to clarifying queries and helping to shape the future of this fledgling space in a way that benefits the Hong Kong public, industry practitioners and our members.

Majority of the queries so far have related to the use and designation of locally authorised IUL products as Professional Investor products. We are actively engaged in dialogue to



help answer those member queries and provide feedback. We will update you with responses to these questions in the near future.

Commission Smoothing

Members may already be aware of new measures aimed at addressing what is seen to be a disparity at the moment between the treatment from a remuneration perspective of long term policies accruing a cash value. As you'll be aware, GN15, introduced by the former OCI, established a remuneration whereby commissions for so called ILAS or Class C products with an investment element needed to be remunerated over a minimum of a 5 year period and in line with the modal method of payment for the policy. At the core of this regulation was the intent to ensure that the long-term nature of such policies was reflected in the remuneration structure—so that intermediaries are incentivised to provide ongoing service throughout the policy's duration, rather than only at inception. This concept was, in principle, widely supported by members and the broader industry.

Having reviewed the market post GN15, the IA notes that a significant shift has occurred—as many anticipated—in terms of where the majority of long-term premiums are now concentrated, as well as the sources of most market misconduct and customer complaints. As a result, the IA feels it prudent to address what may have become a slightly uneven playing field in terms of how different classes of long term linked policies are remunerated by looking to bring par policy remuneration more in line with ILAS policies (both categories of policy in essence being investment linked, with the distinction that the investment selection from one to the other, the former the investment selection is down to the policy holder or a suitably qualified appointed professional, or the latter by the insurer).

There is also an international precedent for this approach, as many of Hong Kong's equivalently regulated neighbours apply similar remuneration standards to both par and ILAS policies. CIB and IA have been working effectively and constructively together to help formulate a framework that achieves the intended positive client outcomes of this regulation without overly burdening members and the broker community or diminishing Hong Kong's competitiveness as a local and international insurance hub. We would like to acknowledge and attach a note of thanks in this area to the Insurance Authority for their adoption and maintenance of a consistent consultative approach and thoughtful and considered response to CIB and industry feedback in this area in their formulation of what is nearing the end product of regulation in this delicate yet important area of the long term space. IA have proven as usual a good listener and pragmatic partner with whom CIB pride themselves in having an important two-way strategic relationship.

CIB intends to address the finer points of this new regulation, along with the aforementioned topics in an upcoming CPD module, to ensure members are fully informed and have the opportunity to raise questions on the daily practical implementation of regulation to member businesses. As always, please feel free to share your feedback, opinions, or request for clarification through our Help Desk function on this, or any other, industry topic.

Referral Fees

Many members may be aware of industry consultation with regarding intermediary referral fees. While the assumption may be that this topic is linked to the above, they are two quite distinctive and separate items of discussion.

Although, as of the time of writing, this area has yet to be

finalised, rest assured that CIB has been actively engaged behind the scenes. We remain in constant dialogue with the IA and industry stakeholders to ensure that member voices are heard. Through your continued support and membership, you are helping to shape a regulatory landscape that keeps client best interests at its core, while also integrating member brokers' business needs in a pragmatic and meaningful way.

We will continue to keep you updated on developments in this area.

Round Up

In previous bulletins and circulars, we've already updated you on our ongoing efforts in relation to potential gaps in PI cover, particularly Investment Advisory or Discretionary Management activity in relation to ILAS policies. We continue to liaise both with industry practitioners to provide a practical working solution regarding enhanced PI coverage (if desired and applicable) for members, while also working to highlight and help minimise any potential risks to our members.



In addition, following the overwhelming response to our initial CPD seminar, partnering with InvestHK to introduce the new (at the time) government initiative to stimulate foreign high net worth investment into Hong Kong (CIES), we are now preparing to launch a sequel to this heavily subscribed seminar with a more detailed practical guide of how members can look to add value to their clients in this arena and work more closely with the other key stakeholders such as InvestHK, immigration professionals and professional CPA's in order to satisfy all criteria of the scheme. Stay tuned through circulars, website, and social media for confirmed details of the seminar.

Having whittled down this edition of the Life and Linked Activity Report so as to not completely consume your quarterly bulletin, we'll leave it at that. We hope you're more informed and aware of the tireless efforts of the CIB General Committee in the Life and Linked space so far this year, furthering the interests and core purpose of this committee: to add value to our members.

We continue to do this through our constructive regulatory partnership and lobbying efforts, providing the highest standard of professional education and development opportunities within the insurance industry, and provision of the complimentary compliance support we provide our members through our Help Desk, and members only content such as our Compliance Manual blueprint (CEs, download online for free if you haven't already).

Look forward to seeing you at our next membership event or CPD seminar, and thank you for your continued support! ■

Interview with Patrick Chan

Following his recent retirement from Nova Insurance Consultants Limited and his resignation from the General Committee, Mr. Patrick Chan, Immediate Past Chairman of CIB, kindly took the time to share his reflections and insights in this interview.

This note also serves as a sincere expression of gratitude to Patrick for his exemplary leadership, dedication, and invaluable contributions to CIB over the years. We extend our warmest wishes for his continued success and happiness in the future.



1. What inspired you initially to pursue a career in insurance broking?

I did not choose insurance. Insurance chose me. When I graduated from the CUHK, I applied for all sorts of Management Trainee (MT) positions. I made it to the final round of interviews at Cathay Pacific Airways. One of the Executive Directors of Cathay was also the Head of insurance division at Swire. Sadly, I didn't make it through the Cathay interview.

Two weeks later, I received a call from the Staff Department of John Swire & Sons asking if I was interested in attending an interview for the MT at Swire Insurance Ltd. I did and was hired. That's how I joined the industry.

I turned to insurance broking at the end of 1988, when Swire set up a new subsidiary, Swire Insurance Brokers Ltd.

Since then, I've simply loved being in the insurance broking. There are very few jobs in the world like it, you get to work with clients from every industry, meet so many people, learn about different products, and even travel to different countries. Whether you want to deal with technical work, focus on sales and marketing or claims handling, there's a role for everyone.

2. What would you say has been your most memorable career achievement?

Looking back at my 35+ years in the insurance broker industry, my most memorable career achievement is since I joined Nova Insurance in 2003, I helped the company grow from a small local broker firm to the largest local broker in Hong Kong with a subsidiary in China which holds a nationwide broker license granted by the National Financial Regulatory Administration. Nova is now very active in working with overseas brokers and has become a subsidiary of a listed company on the Hong Kong Stock Exchange.

3. What personally motivates you to volunteer your time and energy as a CIB committee member?

Because I love my job and the broking industry so much, I have a very strong desire to give back. Also, my boss at Swire, Michael Haynes, was a Past Chairman of CIB and they had GC meetings in our office. I adored them and wished one day I could join CIB. When I stood for election as a General Committee member at the end of 2006, I simply wanted to contribute even though I was very green.

4. What do you consider to be the most valuable contribution CIB makes to the Hong Kong broker community?

CIB was the regulator for brokers before 23 September 2019. This is for sure a very important role. And after that the task was given to the Insurance Authority. We've continued to focus on supporting our members through compliance support and promoting professionalism among brokers in the industry. And more importantly, CIB voices out concern to various stakeholders.

5. What aspects of serving as a committee member have you found most rewarding or enjoyable?

The most rewarding aspect is the friendship I gained from all the GC members over the years.

We've faced different challenges but with the strong support from the team and our joint effort, we always are able to sort out the problem. That feeling of successfully resolving a problem is truly satisfying.

6. What insights and advice would you offer to young insurance brokers?

The Hong Kong insurance market is well developed and mature while the China market still has lots of potential to be developed, in particular in the Greater Bay Area. Experienced brokers in Hong Kong with international exposure certainly have advantages and if we can transfer those skills, with modifications if applicable, to China, it would be a win-win situation.

In my opinion, the new generation of brokers should have a broader sense and knowledge of the international market, creative thinking and a strong desire to use more technology to help to grow the business.

7. If you could revisit your younger self at the beginning of your career, what advice or encouragement would you give?

I would advise young insurance brokers to spend more time on learning the operation of various departments in an insurance company including underwriting and claims. This knowledge is incredibly useful. It helps you understand what underwriters need and how they think.

8. Finally, what words of wisdom or encouragement would you like to impart to younger brokers who are just starting out in their careers?

Develop your passion. Passion is the most important key to success – skills can always be acquired. I think one must develop the passion to work in the insurance field knowing how great insurance is in helping organisations to function. I certainly do.

Another thing is work hard, play hard. Insurance broking is a very interesting job but also demanding. We need to rush to meet deadlines, handle difficult and demanding customers and try to get claims settled in a fair way. None of this is easy. To be a good broker, we must work very hard but we need to have some relax time too. It's equally important to find time to relax. ■

Why Project PI Insurance Truly Matters

By Vivian Chow, Commercial Professional Indemnity Underwriting Manager, Berkley Insurance Company, an Affiliate Member

PI Insurance - More Than Just a Contractual Requirement

Single Project Professional Indemnity (SPPI) insurance has become a familiar fixture over the past two decades. It is often viewed as just a contractual requirement to comply with - a box to tick before a construction project kicks off.

But here's the truth: Professional Indemnity (PI) insurance is much more than that. It's a critical safety net that protects contractors and design professionals against the unexpected, the unintentional error or omission, and potentially a catastrophic project failure.

The Market May Be Soft, But the Risks Are Real

Hong Kong's PI insurance market remains highly competitive with ample capacity and falling premium rates. Not only does cheaper insurance not always yield better protection, it is essential to look beyond pricing and focus on what really matters: robust coverage, insurer's PI underwriting expertise, and claims-handling capabilities.

Even small, low risk projects can become entangled in complex, long-tailed disputes. As an underwriter, I've seen cases where high deductibles - often 20% of the policy limit - place significant financial strain on clients, especially after project completion and handover, when there is limited reserve to cover the policy deductibles.

That's why thoughtful insurance coverage and policy structure matters.

New Risks, New Realities

Construction risks are fast evolving. Advancing technology, economic shifts, and new project delivery models are reshaping present risk landscape. As an example, the HKSAR Government attaches great importance to the development of low-altitude economy. The growing use of drones for inspections and surveys introduces new risk management challenges. Similarly, the rise of Modular Integrated Construction (MiC) creates broader liability issues, especially when there's error discovered in prefabricated modules.

Adding to this newly emerging risk landscape, contractors continue to face financial pressures from rising costs, tight deadlines, budget and cashflow. Even seasoned contractors can struggle to deliver project success triggering project delays and disputes. In this changing environment, a robust PI insurance program is more important than ever.



Designing PI Programs That Truly Protect

To build PI programs that truly protect, here are a few key considerations:

- **Policy Period:** Align with the final project timeline as policy extension may be required. Longer policy period isn't always better - especially if the limit is aggregated.
- **Limit Adequacy:** Don't rely solely on standard contractual policy limit. Assess whether the policy limit is sufficient given the project's complexity and stakeholder expectations. Is a higher limit needed from a risk management perspective?
- **Deductibles:** Explore lower deductibles options. If a 20% deductible is the maximum amount allowed under contract, can lower deductible options be considered? High deductible can cause unnecessary financial stress for Insureds in the event of a claim.
- **Policy Coverage vs. Contractual Requirements:** Ensure the policy's coverage, extensions, and exclusions are fully aligned with the contractual insurance requirements. Any misalignment may constitute a breach of the contract's insurance provisions and could result in the policy being rejected or considered unacceptable by the owners or employers.
- **Other Insurance Clauses:** Clarify how the PI policy interacts with other insurance - particularly in joint ventures or projects involving multiple SPPIs, such as those covering Permanent Works, Temporary Works, Cost-Saving Design, or Independent Checking Engineers.

Together, We Can Build PI Insurance That Truly Add Value

Brokers play a vital role in structuring PI programs; they are the architects of both insurance solutions and risk management strategies. A well-structured PI program goes beyond ticking a contractual box; it builds stakeholders' confidence, protects reputations and supports project success.

As underwriters, our role goes beyond providing quotes. We aim to work closely with brokers to find solutions that serve both contractors and design professionals.

Let's build PI insurance into the foundation of every project. PI insurance, when it's done correctly with due diligence, it's not just an insurance policy - it's a meaningful financial protection that truly matters. ■

New General Committee Member Introduction: Joseph Lee

The General Committee is pleased to welcome Mr. Joseph Lee as a new member, appointed to fill the vacancy left by Mr. Patrick Chan's resignation. In accordance with the CIB Articles of Association, Joseph will retire from office and will offer himself for re-election at the upcoming Annual General Meeting.



1. Can you tell us a bit about your background and how you got started in the insurance industry?

I began my insurance career in insurer side, where I gained foundational experience in underwriting, before transitioning into the brokering sector. Over the past three decades, I've had the privilege of working with leading broking firms including Marsh, Willis, and HSBC and currently serve as Chief Commercial Officer at Nova Insurance Consultants Ltd., one of Hong Kong's largest local insurance broking firms.

2. Can you tell us more about working as a broker?

Working as a broker is incredibly dynamic and rewarding. It requires a deep understanding of clients' needs and the ability to craft tailored risk management solutions. What I enjoy most is the opportunity to build long-term relationships and act as a trusted advisor, especially during challenging times when clients rely on our expertise. It's fulfilling to know that we make a tangible difference in helping clients navigate uncertainty and protect their interests.

3. In your opinion, what is the most rewarding aspect of being an insurance broker?

The most rewarding aspect is seeing the real-world impact of our work. Whether it's helping a client recover from a major loss or advising on risk strategies for a complex project, knowing that our expertise contributes to their resilience and success is incredibly gratifying. I am particularly passionate about corporate risk advisory and infrastructure projects — both areas that demand strategic thinking and close collaboration, which I find especially meaningful.

4. What drew you to become a General Committee member of CIB?

Joining the General Committee of CIB is a way for me to give back to the industry that has shaped my career. I am excited to contribute to the development of the broking profession and support initiatives that enhance our collective capabilities. My priorities include promoting training and development, nurturing young talent, and building a more connected and resilient broking community.

I look forward to collaborating with fellow committee members to strengthen broker representation and foster professional growth is something I truly look forward to.

5. How do you see CIB can support insurance brokers in the current market environment?

CIB plays a vital role in advocating for brokers, providing guidance, and facilitating professional development. In today's evolving market, where risks are more complex and client expectations are higher, CIB's support in education, compliance, and industry representation is more important than ever. I hope to foster greater collaboration among brokers through networking events, knowledge-sharing platforms, and mentorship programmes that encourage dialogue and innovation.

6. What are you most looking forward to in the year ahead, both personally and professionally?

I am looking forward to contributing to CIB's initiatives and continuing to drive strategic growth at Nova Insurance. Personally, I'm excited to mentor emerging talent and share the insights I've gained over the years. ■



Upcoming CPD/FIS Courses

Date	Time	Title	Lang.	CPD	Speaker / Collaborator
20 Aug (Wed)	2:30pm - 5:30pm	Aviation Insurance Policy Wordings	English	3	Andrew Mackenzie (CII)*
29 Aug (Fri)	9:30am - 12:30pm	Ethics and Regulations for Long Term Insurance	English	3	Yvonne Lam (CIB)#
3 Sep (Wed)	3pm-5pm	AI Fundamentals for Insurance Brokers 人工智能基礎課程 (保險業)	Cantonese	2	Edmund Lam (HKMA)
22 Sep (Mon)	2:30pm - 5:30pm	CIB Annual Conference 2025	English	3	Various
26 Sep (Fri)	9:30am - 12:30pm	Ethics and Regulations for Long Term Insurance	Cantonese	3	Yvonne Lam (CIB)#
29 Sep (Mon)	2:30pm - 5:30pm	Demystifying the Lloyd's Market (Face-to-face)	English	3	Emma Loynes and Jean-Paul Cyr (Lloyd's)^
22 Oct (Wed)	3pm-5pm	Integrity for Success – Continuing Professional Development Course for Insurance Intermediaries with Managerial Roles	English	2	Connie Tang (ICAC)
23 Oct (Thu)	3pm-4.30pm	Training on CIES	Cantonese	1.5	Joseph Yu, Kenneth Tse and Francis Chen (InvestHK)
27 Oct (Mon)	3pm-5pm	Event Insurance Webinar Managing Risks for a Successful Event	English	2	Melody Lai and Julie Quach (Circles Group)^
31 Oct (Fri)	9:30am - 12:30pm	Understanding the Insurance Ordinance and IA Guidelines	English	3	Yvonne Lam (CIB)#
25 Nov (Tue)	3pm-5pm	「誠信創未來」- 保險中介管理人員持續專業培訓課程	Cantonese	2	Jessica Yung (ICAC)
28 Nov (Fri)	9:30am - 12:30pm	Understanding the Insurance Ordinance and IA Guidelines	Cantonese	3	Yvonne Lam (CIB)#
12 Dec (Fri)	9:30am - 12:30pm	Code of Conduct for Licensed Insurance Brokers	English	3	Yvonne Lam (CIB)#

*FIS courses #“Ethics & Regulations” CPD ^New course

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