

**By Fax/By E-mail**

Ref : A2-001/02 – J32818

To : Authorized Representatives, Member Companies, The Hong Kong Federation of Insurers (“HKFI”)  
Non-HKFI Insurers using HKFI’s agent registration service  
Insurance Agents who have appointed Responsible Officers / Technical Representatives  
All Insurance Agents, Responsible Officers and Technical Representatives  
(Registered Persons) via their appointing Insurer / Insurance Agent  
Insurance Agencies that engaged in Restricted Scope Travel Insurance  
Business via their appointing insurer

c.c. : Ms Annie Choi, Commissioner of Insurance, Insurance Authority  
Mr Apollo Lau, President, General Agents & Managers Association of HK  
Mr Joseph Sit, President, HK Chamber of Insurance Intermediaries  
Mr Teem Lam, Chairman, The HK General Insurance Agents Association Ltd  
Mr Samuel Lau, President, The Life Underwriters Association of HK Ltd  
Mr Cheng Chung Hing, Registrar of Travel Agents, Travel Agents Registry  
Mr Joseph Tung, Executive Director, Travel Industry Council

From : Ambrose Cheung, MH, JP, Chairman, IARB

Date : 16 September 2009

Subject : **IARB “Case Review”**

The Insurance Agents Registration Board (IARB) has launched a new “Case Review” section at the website of The Hong Kong Federation of Insurers (HKFI) at [http://hkfi.org.hk/en\\_for\\_agents\\_regulation\\_substantiated.htm](http://hkfi.org.hk/en_for_agents_regulation_substantiated.htm). The 12 cases cited in the Case Review were deliberated by the IARB in recent years, all of which relate to those common types of misconduct committed by insurance agents. With the “Case Review” section, we are sure that readers can better understand the rationale behind the IARB’s decision and the corresponding disciplinary actions imposed on the insurance agents involved.



AC/AK/jh