

	Common types of misconduct 常見違規行為類別	General point of reference of disciplinary action (period of termination of registration) 一般紀律行動 (撤銷登記時間)	In breach of 違反	
			Code of Practice for the Administration of Insurance Agents 《保險代理管理守則》	Other Codes/Guidelines 其他守則/指引
1	Use of document containing inaccurate information 行載有不正確資料的文件	1 to 3 years 一至三年	74/78 & 58(g)	
2	Mishandling of clients' premium or monies 不當處理客戶保費或款項	1 to 3 years 一至三年	74/78 & 58(g)	Guidance Note 指引 (5)
3	Breach of the Code of Practice for Life Insurance Replacement 違反《壽險轉保守則》	1 to 3 years 一至三年	80(i), 80(k) & 58(g)	Guidance Note 指引 (4) & Code of Practice for Life Insurance Replacement 《壽險轉保守則》
4	Twisting of policies 誤導轉保	3 years 三年	80(i), 80(k) & 58(g)	Guidance Note 指引 (4) & Code of Practice for Life Insurance Replacement 《壽險轉保守則》
5	Understating disadvantages on Customer Protection Declaration Form 於《客戶保障聲明書》少報弊端	1 to 2 years 一至兩年	58(g)	Guidance Note 指引 (4) & Code of Practice for Life Insurance Replacement 《壽險轉保守則》
6	Obtaining benefit by improper / unauthorized means 不正確地 / 未經允許取得利益	1 to 3 years 一至三年	74/78 & 58(g)	
7	Making inaccurate or misleading representation on policy sold outside Hong Kong 於香港境外銷售保單而作出不正確或誤導陳述	3 years 三年	74/78 & 58(g)	
8	Making inaccurate or misleading declaration / representation 作出不正確或誤導聲明 / 陳述	1 to 3 years 一至三年	74/78 & 58(g)	
9	Aiding others to make inaccurate or misleading declaration / representation 協助他人作出不正確或誤導聲明 / 陳述	2 years 兩年	74/78 & 58(g)	
10	Effecting policy without authority 未經授權為客戶投購保單	1 to 3 years 一至三年	74/78 & 58(g)	
11	Failure to make reasonable effort to ensure the policy meets the needs of the policyholder 沒有盡力確保保單符合保單持有人的需要	1 year 一年	76(f)/80(d)/80(f) & 58(g)	
12	Requesting clients to sign blank or incomplete forms 要求客戶簽署空白或尚未填妥的表格	1 to 3 years 一至三年	58(g)	Guidance Note 指引 (4)
13	Failure to take reasonable effort to deliver policy within the cooling-off period 沒有盡力於冷靜期內送交保單	depending on the circumstances 視乎情況	58(g)	Cooling-off initiative 《「冷靜期」權益》
14	Failure to disclose previous records of bankruptcy, criminal offence or disciplinary action taken by other professional bodies 沒有披露曾經破產、被判犯罪或遭專業團體紀律處分的紀錄	depending on the circumstances 視乎情況	58(g)	
	Other circumstances 其他情況			
15	Having been declared bankrupt 曾宣布破產	until bankruptcy order is discharged / debts are repaid unless there are exceptional circumstances 直至破產令撤銷 / 債務清還 (除非情況特殊)	58(a)	
16	Having been convicted of a criminal offence or disciplined by a professional body 曾被判刑事罪名成立或曾遭專業團體紀律處分	depending on the seriousness of offence / severity of penalty 視乎罪行 / 紀律處分的嚴重程度	58(d)/58(e)	