

保費徵費 雙重保障

保險業監管局(保監局)由2018年1月1日起,透過保險公司向投保人收取保費徵費。首階段徵費率為保費的0.04%,並設有徵費上限。投保人須按法例繳付保費徵費,而保險公司將通知投保人有關安排。



徵費範圍

除獲法例豁免的保單¹外,所有新造或現行的人壽保險及一般保險(例如旅遊保險、汽車保險、財產保險及家居保險等)保單的投保人在繳付保費時,須同時繳付保費徵費。

徵費率及上限

為減低對投保人的影響,保監局會以循序漸進的方式引入徵費,首階段徵費率為每保單年度保費的0.04%,其後逐步調整至0.1%。

保費徵費設有上限。整付保費或年度化保費\$10萬或以上的人壽保險保單,以及每年保費\$500萬或以上的一般保險保單,只須繳付徵費上限。例如,在首階段徵費期間,人壽保險的徵費上限為每保單年度\$40²,一般保險的徵費上限為每保單年度\$2,000。

	首階段	第二階段	第三階段	第四階段
	2018年1月1日 至 2019年3月31日	2019年4月1日 至 2020年3月31日	2020年4月1日 至 2021年3月31日	2021年 4月1日起
徵費率	0.04%	0.06%	0.085%	0.1%
	徵費上限			
人壽保險	\$40	\$60	\$85	\$100
一般保險	\$2,000	\$3,000	\$4,250	\$5,000

1. 法例豁免徵費的保單包括再保險保單、專屬自保保險公司承保的保單、海運、空運及貨運業務的保單。
2. 僱主提供的團體人壽保險保單如包含醫療保障,徵費上限與一般保險保單相同。

例子一



保費徵費為以下較低者:
 $\$1,000 \times 12 \times 0.04\% = \4.8 ; 或
一般保險保單徵費上限\$2,000

例子二



保費徵費為以下較低者:
 $\$150,000 \times 0.04\% = \60 ; 或
人壽保險保單徵費上限 \$40

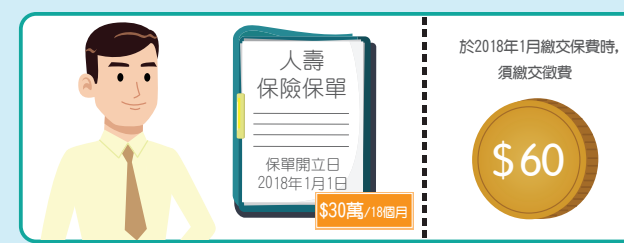
例子三



保費徵費為以下較低者:
 $\$6,000,000 \times 0.04\% = \$2,400$; 或
一般保險保單徵費上限 \$2,000
(保單的保障期短於一年並不影響徵費上限)

3. 根據法例,「開立日」為根據該保單須繳付第一筆保費的日期。

例子四



保費徵費為以下較低者:
 $\$300,000 \times 0.04\% = \120 ; 或
 $\$40 \times 18/12 \text{個月} = \60
(超過一年才支付保費一次的保單,徵費上限按保單合約月份比例計算)

為何收取保費徵費?

保險業監管局(保監局)是獨立於政府及保險業界的監管機構,於2017年6月26日起,接替政府保險業監理處規管保險公司,並將於兩年內實施法定中介人發牌制度,直接規管保險中介人,為投保人提供更全面的保障。

鑑於保監局預計於運作初期將錄得赤字,政府已向其撥款\$4.5億,並將於2018-19財政年度,再向立法會申請撥款\$2億,以支持保監局初期的運作開支。

長遠來說,保監局作為獨立監管機構必須財政獨立並收回運作成本。《保險業條例》(第41章)賦權保監局向保險公司和保險中介人收取各項費用,並向投保人收取保費徵費。

常見問題

Q: 我如何得知保單的保費徵費安排?

A: 保險公司會透過不同方式(例如電郵、短訊或保費通知書),向投保人說明收取徵費的安排。如有任何疑問,可向所屬保險公司查詢。

Q: 我如何得知實際繳付的保費徵費金額?

A: 投保人如對保單的徵費金額有任何疑問,可向所屬保險公司查詢。

Q: 我的保險公司說會為我繳付保費徵費,為什麼?

A: 投保人須按法例繳付保費徵費,但個別保險公司可以選擇為投保人承擔保費徵費,並會透過不同方式(例如保單周年報告)向投保人說明。如投保人要求,保險公司亦有責任向其提供已代投保人向保監局繳付徵費的證明。

Q: 如不繳付保費徵費有何後果?

A: 根據法例,如投保人沒有按規定繳付徵費,保監局可根據《保險業(徵費)規例》第3(4)條,向其施加最高\$5,000的罰款。保監局亦可循民事程序追討欠付的徵費。

Q: 保監局會如何確保保險公司沒有多收保費徵費?

A: 根據法例,保險公司須向保監局提交由核數師核實的年度轉付報告。若保險公司向投保人收取超過指明徵費的款額,保監局可根據《保險業(徵費)規例》第3(5)條,向該保險公司施加最高\$10,000的罰款。

Small Levy Big Protection

Starting from 1 January 2018, the Insurance Authority (IA) will collect a levy on insurance premiums from policy holders through insurance companies. The levy rate in the first phase will be 0.04% of the insurance premium, and there will be a levy cap. Policy holders must pay the levy in accordance with the law, and insurance companies will inform them of the related arrangements.



Scope of the levy

Except for certain policies exempt from the levy by law¹, policy holders of all new or in-force life insurance policies and general insurance policies (such as travel, motor, property and household insurance) must pay the levy along with their premium payment.

Levy rates and cap

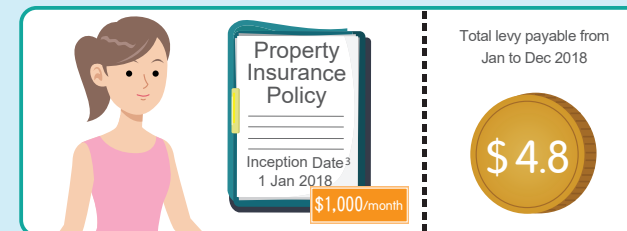
To reduce the impact on policy holders, an incremental approach will be adopted to introduce the levy. The levy rate will start at 0.04% of the insurance premium in Phase 1, and will increase gradually until it reaches 0.1%.

There will be a cap on the levy. For life insurance policies with single or annualised premiums at or above \$100,000, or general insurance policies with annual premiums at or above \$5 million, policy holders will need to pay only the cap. For example, in Phase 1, the cap levels for life insurance policies and general insurance policies will be \$40² and \$2,000 per policy year respectively.

	Phase 1	Phase 2	Phase 3	Phase 4
	1 Jan 2018 to 31 Mar 2019	1 Apr 2019 to 31 Mar 2020	1 Apr 2020 to 31 Mar 2021	From 1 Apr 2021 onwards
Levy rate	0.04%	0.06%	0.085%	0.1%
	Levy cap			
Life insurance	\$40	\$60	\$85	\$100
General insurance	\$2,000	\$3,000	\$4,250	\$5,000

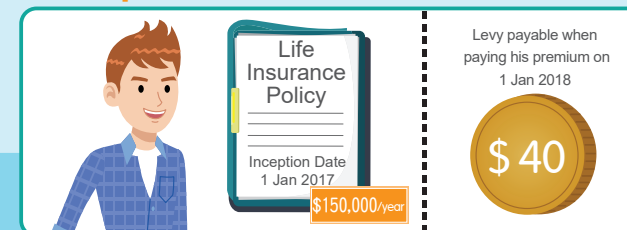
- Reinsurance business, policies underwritten by authorized captive insurers, and marine, aviation and goods-in-transit business are exempt from the levy.
- Group life insurance policies with medical protection offered by employers will be subject to the levy cap for general insurance policies.

Example 1:



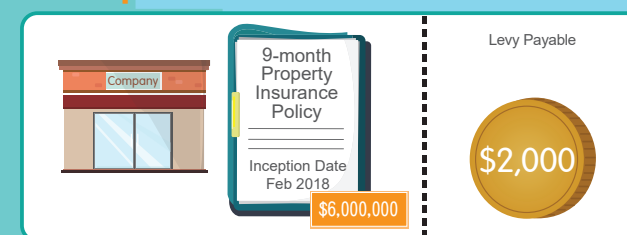
The levy payable is the lower of:
 $\$1,000 \times 12 \times 0.04\% = \4.8 ; or
 the \$2,000 cap for general insurance policies.

Example 2:



The levy payable is the lower of:
 $\$150,000 \times 0.04\% = \60 ; or
 the **\$40 cap for life insurance policies.**

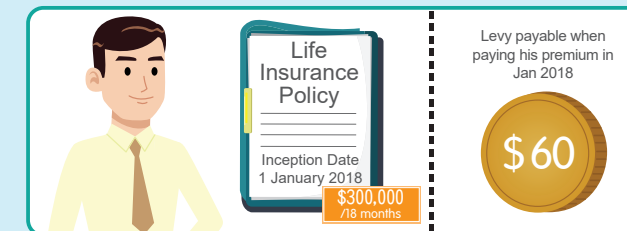
Example 3:



The levy payable is the lower of:
 $\$6,000,000 \times 0.04\% = \$2,400$; or
 the **\$2,000 cap for general insurance policies.**
 (The levy cap will not be affected by the duration of risk coverage under a policy of less than one year.)

- As defined by the law, "inception date" means the date on which the first premium under the contract becomes payable.

Example 4:



The levy payable is the lower of:
 $\$300,000 \times 0.04\% = \120 ; or
 $\$40 \times 18/12 \text{ months} = \60
 (for policies with scheduled premium payable once in more than a year, a prorated cap will be applied based on the number of months)

Why will a levy be imposed on insurance premiums?

The Insurance Authority (IA) is a regulatory body independent of both the Government and the insurance industry. Since 26 June 2017, it has taken over the regulation of insurance companies from the Office of the Commissioner of Insurance, a Government department. Within two years, the IA will also take over the direct regulation of insurance intermediaries through a statutory licensing regime, thus protecting policy holders in a more comprehensive manner.

In view of the IA's expected deficits in the initial years, the Government has provided \$450 million and will seek the approval of the Legislative Council for an additional \$200 million in the 2018-19 financial year to fund the initial operations of the IA.

In the long run, as an independent regulator, the IA has to be financially independent and recover its operating costs. The Insurance Ordinance (Cap. 41) empowers the IA to collect fees from insurance companies and users for specific services, and to collect a premium levy from policy holders.

Frequently Asked Questions

Q: How can I find out about the details of the collection of the premium levy for my policy?

A: Insurance companies will explain the payment arrangement to policy holders through various channels (e.g. email, SMS or premium notice). Policy holders should contact their insurance company for any enquiries.

Q: How can I find out the exact amount of the premium levy?

A: Policy holders should contact their insurance company to seek clarifications on the exact amount of the levy.

Q: My insurance company told me that the levy for my policy would be borne by them. Why?

A: Policy holders should pay the levy in accordance with the law. However, individual insurance companies may choose to pay the levy on behalf of policy holders. Insurance companies will inform policy holders via various channels (e.g. anniversary statements) of this arrangement, and they are required to provide a proof of payment if a policy holder requests it.

Q: What if I refuse to pay the premium levy?

A: If a policy holder does not pay the required levy, the IA may impose on the policy holder a pecuniary penalty of up to \$5,000 under section 3(4) of the Insurance (Levy) Regulation. The IA may recover the outstanding levy as a civil debt due to it.

Q: How can the IA ensure that the insurance companies do not collect an excessive levy?

A: Insurance companies must submit audited annual remittance reports to the IA, as required by law. If an insurance company has collected an excessive levy from a policy holder, the IA may impose on the insurance company a pecuniary penalty of up to \$10,000 under section 3(5) of the Insurance (Levy) Regulation.