

Dear Policyowner,

**Subject**            內容            : **Collection of Premium Levy for Insurance Authority**  
**保險業監管局收取保費徵費**

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At Chubb Life we are committed to being there for our loyal customers, and strive to provide superior services to you.

We are writing to inform you that premium levy collected by the Insurance Authority has been imposed on your policy at the applicable rate and would be remitted through insurance company, effective from 1<sup>st</sup> January 2018.

During the initial period, the levy payable for your policy will be paid by Chubb Life Insurance Company Ltd. until further notice.

For further information, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or should you need any assistance, please contact your insurance consultant or our Customer Service Center at (852) 2894 9833 or by email to [enquiries.hklife@chubb.com](mailto:enquiries.hklife@chubb.com). We are always pleased to serve you.

Yours sincerely,

**Policyowners Services Department**

<This is a computer-generated letter, no signature is required>

安達人壽秉承一貫客戶服務的宗旨，致力為客戶提供優質的服務。

我們特意致函通知閣下，由 2018 年 1 月 1 日起，保險業監管局會經由保險公司向閣下保單收取保費徵費，並按照適用的徵費比率收取。

在初期，閣下保單所需支付的徵費會由安達人壽保險有限公司支付，直至另行通知。

詳情請瀏覽本公司網頁: [life.chubb.com/hk](http://life.chubb.com/hk) 或聯絡閣下的壽險顧問或本公司客戶服務中心: (852) 2894 9833 或電郵至 [enquiries.hklife@chubb.com](mailto:enquiries.hklife@chubb.com) 查詢。我們隨時樂意為閣下提供服務。

保單行政部

<此信件乃電腦編印，並無簽署模式>

## Collection of Premium Levy – FAQs

### 收取保費徵費 – 常見問題

<b>Q1</b>	<b>How can policyowners find out details of premium levy collection of their policies?</b> 保單持有人如何得知保單的保費徵費安排？
A.	<ol style="list-style-type: none"><li data-bbox="289 522 1421 1016">1. From the general public — the Insurance Authority (“IA”) has rolled out an overall publicity communication program plan, including media release, dedicated webpage and a set of FAQs, on the collection of premium levy in mid- September, 2017. IA will later roll out territory-wide publicity programmes on premium levy at TV and radio broadcast, and produce e-leaflet for promotion. You may also visit the IA’s website at <a href="https://www.ia.org.hk/en/aboutus/role/financial_arrangements.html#">https://www.ia.org.hk/en/aboutus/role/financial_arrangements.html#</a> for some more information.  對於廣大公眾來說，保險業監管局(「保監局」)已在 2017 年 9 月中就收取保費徵費的安排推行整體的宣傳計劃，當中包括發佈了新聞稿、專用網頁及常見問題。保監局其後將在電視和電台廣播有關保費徵費的安排及製作電子單張作全港宣傳之用。客戶亦可瀏覽 <a href="https://www.ia.org.hk/tc/aboutus/role/financial_arrangements.html#">https://www.ia.org.hk/tc/aboutus/role/financial_arrangements.html#</a> 以了解更多詳情。</li><li data-bbox="289 1047 1421 1730">2. From Our Company — A standardized General Statement will be printed on Official Receipt of premium and Policy Annual Statement for customer awareness on the arrangement of premium levy collection. If customers do not receive this message in Policy Annual Statement or Official Receipt, a communication letter will be sent separately.  對於本公司方面，為了客戶意識到有關收取徵費的安排，以下資訊將編印在付款收據及保單週年通知書上。如客戶沒有於保單週年通知書或付款收據收到此訊息，我們將另行發出通知書。  <i>“Premium levy collected by the Insurance Authority has been imposed on your policy at the applicable rate and would be remitted through insurance company, effective from 1st January 2018. During the initial period, the levy payable for your policy will be paid by Chubb Life Insurance Company Ltd. until further notice. For further information, please visit our Company website at <a href="http://life.chubb.com/hk">life.chubb.com/hk</a> or should you need any assistance, please contact your insurance consultant or our Customer Service Center at (852) 2894 9833 or by email to <a href="mailto:enquiries.hklife@chubb.com">enquiries.hklife@chubb.com</a>.</i></li></ol> <p data-bbox="418 1814 1268 1877">由 2018 年 1 月 1 日起，保險業監管局會經由保險公司向閣下保單收取保費徵費，並按照適用的徵費比率收取。在初期，閣下保單</p>

	<p>所需支付的徵費會由安達人壽保險有限公司支付，直至另行通知。 詳情請瀏覽本公司網頁: <a href="http://life.chubb.com/hk">life.chubb.com/hk</a> 或聯絡 閣下的壽險顧問或本公司客戶服務中心: (852) 2894 9833 或電郵至 <a href="mailto:enquiries.hklife@chubb.com">enquiries.hklife@chubb.com</a> 查詢。”</p>
<b>Q2</b>	<p><b>When is the effective date of the premium levy collection?</b> 收取保費徵費由何時生效?</p>
A.	<p>With effect from January 1, 2018. 由 2018 年 1 月 1 日起生效。</p>
<b>Q3</b>	<p><b>Why policyowners have to pay the premium levy?</b> 為何保單持有人須要繳付保費徵費?</p>
A.	<p>It is the requirement of the International Association of Insurance Supervisors (“IAIS”) that insurance regulators should be financially and operationally independent of the Government and the industry. Therefore, under the Insurance Ordinance (Cap. 41), the Insurance Authority (“IA”) is empowered to collect levy on insurance premiums via insurers, which is payable by policyowners. The premium levy collection imposed by the IA is one of the income streams to supports its financial independence.</p> <p>國際保險監督聯會(「保監聯會」)規定，保險監管機構應在財政和運作上獨立於政府及業界。因此，《保險業條例》(第41章)授權保險業監管局(「保監局」)透過保險公司向保單持有人收取保費徵費。收取保費徵費為保監局其一的資金來源，以維持其財政獨立。</p>
<b>Q4</b>	<p><b>Does policyowner have a legal obligation to pay the premium levy?</b> 保單持有人是否有法律義務在繳付保費徵費?</p>
A.	<p>Yes. 是。</p>
<b>Q5</b>	<p><b>Is it a must for policyowner to pay the premium levy through an insurance company?</b> 保單持有人是否必須透過保險公司繳交保費徵費?</p>
A.	<p>Yes. As stipulated in the Insurance (Levy) Regulation, policyowners must pay the premium levy to insurance companies. 是。根據《保險業(徵費)規例》，保單持有人必須向保險公司繳交保費徵費。</p>
<b>Q6</b>	<p><b>Should the premium levy be paid together with the policy premium?</b></p>

	<p><b>繳付保單保費時需一同繳付保費徵費?</b></p>						
A.	<p>Yes. The policyowner must, each time a premium is paid, also pay the premium levy.  是。保單持有人必須在每次繳付保費的同時繳付保費徵費。</p> <p>Note: For policyowners who are paying policy premium together with premium levy by Direct Debit Authorization (“DDA”) or bank transfer should ensure there is sufficient fund in their bank accounts to avoid additional bank charge incurred due to overdraft or insufficient fund. Policyowners should adjust the autopay limit of the DDA (if applicable).</p> <p>註：如保單持有人以「直接付款授權」或銀行轉帳的形式繳付保費及保費徵費需確保戶口存有足夠存餘，以避免銀行戶口透支或金額不足而造成的額外收費。保單持有人需調整其直接付款指定限額（如適用）。</p>						
<b>Q7</b>	<p><b>What will happen if the policyowner has failed to pay the premium levy together with the policy premium?</b>  <b>如果保單持有人未能在繳付保費時一同繳付保費徵費，將有什麼事情發生?</b></p>						
A.	<p>After each of the levy payment due date, the Company will follow up any outstanding premium levy payable to IA for at least 3-time within 6-month. If the premium levy payable to IA has been outstanding for more than 6-month, IA will further pursue. Policyowner who fails to discharge their statutory obligation may face pecuniary penalty of up to HK\$5,000 on non-payment of premium levy. The IA may recover outstanding levy as a civil debt due to it.</p> <p>本公司將會在每個保費徵費到期日後的 6 個月內最少 3 次跟進任何未繳付之應繳付保費徵費。如應繳付保費徵費在 6 個月後仍未能繳付，保監局將會加以跟進。保單持有人如未能履行他們的法定責任將可能就未能繳付保費徵費而面對最高港幣\$5,000 的罰款。保監局亦可循民事程序追討欠付的徵費。</p>						
<b>Q8</b>	<p><b>How much premium levy should be paid by policyowners?</b>  <b>保單持有人需繳付多少保費徵費?</b></p>						
A.	<p>The levy payable is calculated as the applicable levy rate times (x) the actual amount of premium paid and is subject to the applicable cap per policy year. An incremental approach is applied to reduce the impact of policyowners. Please refer to the below table for details.</p> <p>應支付的保費徵費之計算是按適用的徵費比率(%)乘(x)以已繳付保費的實際金額，當中是受限於適用的每保單年度之上限金額。此徵費是以循序漸進方式引入，以盡量減低對保單持有人的影響。詳情請參閱下面列表。</p>						
	<table border="1"> <thead> <tr> <th data-bbox="289 1833 938 1875">Relevant Period (MM/DD/YYYY)</th> <th data-bbox="946 1833 1141 1875">Levy Rate</th> <th data-bbox="1149 1833 1344 1875">Cap</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Relevant Period (MM/DD/YYYY)	Levy Rate	Cap			
Relevant Period (MM/DD/YYYY)	Levy Rate	Cap					

期間 (月/日/年) (both dates are inclusive 包括首尾兩日)	徵費比率 (%)	上限金額 (HK\$)
1/1/2018 to 3/31/2019	0.040	40
4/1/2019 to 3/31/2020	0.060	60
4/1/2020 to 3/31/2021	0.085	85
4/1/2021 and onwards 及以後	0.100	100

NOTE : The same rate (%) applies throughout the policy year irrespective of whether the policy year straddles more than one levy band (the relevant period) and irrespective of the period of coverage by the policy.

註：不論保單週年是否跨越多個徵費定界及/或保單所覆蓋時間，相同的徵費比率適用於整個保單週年。

<b>Q9</b>	<b>What does “Policy Year” means in here?</b> 「保單年度」在此的定義為？
A.	Under the levy collection regime, “Policy Year” means the 12-month period after the policy inception and any subsequent 12-month periods. For contract which last for less than 12-month, it refers to the period beginning on its inception date and ending on its expiry date. 根據保費徵費的制度下，「保單年度」為保單開立後的 12 個月及其往後的 12 個月。如一些保單合約少於 12 個月，這段期間是指由保單開立日為開始，直至其屆滿日期為止。
<b>Q10</b>	<b>What are the definitions of “Inception Date” in here ?</b> 「保單開立日」在此的定義為？
A.	Under the levy collection regime, “Inception Date” means the date when first premium becomes payable and which determines the Policy Year, relevant levy rate and cap. It is usually the effective date of the policy. 根據保費徵費的制度下，「保單開立日」為該保單須繳付第一筆保費的日期，其將決定保單年度、適用的徵費比率及上限金額。保單開立日通常為保單生效日。
<b>Q11</b>	<b>What is our Company’s approach on the collection of premium levy during the initial period?</b> 在初期本公司採取什麼方向去應對保費徵費？
A.	Policyowners should pay the levy in accordance with the law. However, the Company has

chosen to pay the premium levy on behalf of our policyowners during the initial period, until further notice. The Company will inform policyowners via various channels (e.g. Policy Annual Statements) of this arrangement, the proof of payment will be provided upon a policyowners' requests.

保單持有人須按法例繳付保費徵費，但本公司選擇在初期為保單持有人支付所須之保費徵費，直至另行通知為止。此安排透過不同方式（例如保單週年通知書）向保單持有人說明，如保單持有人要求，我們提供已代保單持有人向保監局繳付徵費的證明。