

**《保險業（獲授權保險人的最高數目）規則》**  
**（第 41 章，附屬法例 K）**  
**Insurance (Maximum Number of Authorized Insurers) Rules**  
**(Cap. 41 sub. leg. K)**

版本日期  
Version date  
19.3.2020

**經核證文本**  
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（《法例發布條例》（第 614 章）第 5 條）  
 (Legislation Publication Ordinance (Cap. 614), section 5)

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整條 Whole	1—6	19.3.2020

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E-1

第 41K 章

E-2

Cap. 41K

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### 制定史

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### Enactment History

本為 2019 年第 78 號法律公告 —— 2020 年第 2 號編輯修訂紀錄

Originally L.N. 78 of 2019 — E.R. 2 of 2020

## 《保險業 (獲授權保險人的最高數目) 規則》

## Insurance (Maximum Number of Authorized Insurers) Rules

### (第 41 章，附屬法例 K)

### (Cap. 41 sub. leg. K)

### 目錄

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## 《保險業 (獲授權保險人的最高數目) 規則》

(第 41 章第 64I(1) 及 129(1) 條)

(略去制定語式條文——2020 年第 2 號編輯修訂紀錄)

[2019 年 9 月 23 日] 2019 年第 77 號法律公告

1. (已失時效而略去——2020 年第 2 號編輯修訂紀錄)
2. **釋義**
  - (1) 在本規則中——  
**持牌人士** (licensed person) 指——
    - (a) 持牌保險代理機構；或
    - (b) 持牌個人保險代理。
  - (2) 凡在第 3 及 4 條中提述保險人或獲授權保險人，即包括勞合社的任何成員。
  - (3) 就第 (2) 款而言，如某勞合社成員在香港或從香港經營長期或一般業務 (視屬何情況而定)，該成員須視為獲授權經營該等業務系列的保險人。
3. **獲授權保險人的最高數目**

任何人最多可獲 4 名獲授權保險人委任為持牌人士進行受規管活動，其中獲授權經營長期業務的保險人不得超過 2 名。
4. **一般原則**
  - (1) 除第 5 及 6 條另有規定外，本條適用於計算第 3 條所指

## Insurance (Maximum Number of Authorized Insurers) Rules

(Cap. 41, sections 64I(1) and 129(1))

(Enacting provision omitted—E.R. 2 of 2020)

[23 September 2019] L.N. 77 of 2019

1. (Omitted as spent—E.R. 2 of 2020)
2. **Interpretation**
  - (1) In these Rules—  
**licensed person** (持牌人士) means—
    - (a) a licensed insurance agency; or
    - (b) a licensed individual insurance agent.
  - (2) A reference in rules 3 and 4 to an insurer or authorized insurer includes a member of Lloyd's.
  - (3) For the purposes of subrule (2), where a member of Lloyd's carries on long term or general business (as the case may be) in or from Hong Kong, that member is taken to be an insurer authorized to carry on that line of business.
3. **Maximum number of authorized insurers**

A person may be appointed as a licensed person in carrying on a regulated activity for a maximum of 4 authorized insurers, of which no more than 2 can be insurers authorized to carry on long term business.
4. **General principles**
  - (1) Subject to rules 5 and 6, this rule applies to the counting of

的獲授權保險人的數目。

- (2) 如持牌人士獲某獲授權保險人委任作為只進行一般業務的受規管活動的代理人，該持牌人士即被視為獲 1 名獲授權經營一般業務的保險人所委任。
- (3) 如持牌人士獲某獲授權保險人委任作為只進行長期業務的受規管活動的代理人，該持牌人士即被視為獲 1 名獲授權經營長期業務的保險人所委任。
- (4) 如持牌人士獲某獲授權保險人委任作為同時進行一般業務及長期業務的受規管活動的代理人，該持牌人士即被視為獲以下保險人所委任——
  - (a) 1 名獲授權經營一般業務的保險人；及
  - (b) 1 名獲授權經營長期業務的保險人。

#### 5. 關於公司集團中獲授權保險人所作的委任的原則

- (1) 當持牌人士獲某公司集團中 2 名或以上的獲授權保險人委任作為進行受規管活動的代理人，本條適用於計算第 3 條所指的獲授權保險人的數目。
- (2) 凡第 (1) 款中提述的該等保險人就某持牌人士作為代理人作出的所有委任僅限於一般業務或長期業務（而非兩者都包括在內），該持牌人士則被視為獲 1 名獲授權經營該有關業務系列的保險人所委任。
- (3) 凡第 (1) 款中提述的該等保險人就某持牌人士作為代理人作出的委任，而該等委任不僅限於一般業務或不僅限於長期業務，該持牌人士則被視為獲 1 名獲授權經營一般業務的保險人及 1 名獲授權經營長期業務的保險人所委任。

the number of authorized insurers for the purposes of rule 3.

- (2) A licensed person is taken to be appointed by 1 insurer authorized to carry on general business if the licensed person is appointed by an authorized insurer as its agent to carry on regulated activities in general business only.
- (3) A licensed person is taken to be appointed by 1 insurer authorized to carry on long term business if the licensed person is appointed by an authorized insurer as its agent to carry on regulated activities in long term business only.
- (4) A licensed person is taken to be appointed by—
  - (a) 1 insurer authorized to carry on general business; and
  - (b) 1 insurer authorized to carry on long term business, if the licensed person is appointed by an authorized insurer as its agent to carry on regulated activities in both general business and long term business.

#### 5. Principles for appointments by authorized insurers in group of companies

- (1) When a licensed person is appointed as agent to carry on regulated activities by 2 or more authorized insurers which are in the same group of companies, this rule applies to the counting of the number of authorized insurers for the purposes of rule 3.
- (2) Where all the appointments of the licensed person as agent made by the insurers referred to in subrule (1) are limited to either general business or long term business, but not both, the licensed person is taken to be appointed by 1 insurer authorized to carry on the line of business for which that licensed person is appointed.
- (3) Where the appointments of the licensed person as agent made by the insurers referred to in subrule (1) are not limited to

**6. 關於勞合社成員所作的委任的原則**

- (1) 當持牌人士獲 2 名或以上的勞合社成員 (不論該等成員是否屬於同一個公司集團) 委任作為進行受規管活動的代理人, 本條適用於計算第 3 條所指的獲授權保險人的數目。
- (2) 凡第 (1) 款中提述的該等勞合社成員就某持牌人士作為代理人作出的所有委任僅限於一般業務或長期業務 (而非兩者都包括在內), 該持牌人士則被視為獲 1 名獲授權經營該有關業務系列的保險人所委任。
- (3) 凡第 (1) 款中提述的該等勞合社成員就某持牌人士作為代理人作出的委任, 而該等委任不僅限於一般業務或不僅限於長期業務, 該持牌人士則被視為獲 1 名獲授權經營一般業務的保險人及 1 名獲授權經營長期業務的保險人所委任。

only general business or only long term business, the licensed person is taken to be appointed by 1 insurer authorized to carry on general business and 1 insurer authorized to carry on long term business.

**6. Principles for appointments by members of Lloyd's**

- (1) When a licensed person is appointed as agent to carry on regulated activities by 2 or more members of Lloyd's, irrespective of whether those members are in the same group of companies, this rule applies to the counting of the number of authorized insurers for the purposes of rule 3.
- (2) Where all the appointments of the licensed person as agent made by the members of Lloyd's referred to in subrule (1) are limited to either general business or long term business, but not both, the licensed person is taken to be appointed by 1 insurer authorized to carry on the line of business for which that licensed person is appointed.
- (3) Where the appointments of the licensed person as agent made by the members of Lloyd's referred to in subrule (1) are not limited to only general business or only long term business, the licensed person is taken to be appointed by 1 insurer authorized to carry on general business and 1 insurer authorized to carry on long term business.