

容許旅行社售賣旅遊保險的新制度

New scheme for travel agents to sell travel insurance

本刊記者 Staff reporter

保險業監理專員袁銘輝先生表示，根據《保險公司條例》，任何旅行社如果向顧客銷售旅遊保險，而沒有所需資格和向保險代理登記委員會登記成為保險代理人，即屬違法。為保障消費者和使旅行社可以合法售賣旅遊保險，保險代理登記委員會特別因應旅遊業的需要，即將推出一項新的「旅遊保險代理人」登記類別。他希望旅行社能夠積極利用這個新制度，儘快安排職員參加考試，以便他們能夠在妥善監管下售賣旅遊保險。

在新制度下，旅行社如果銷售旅遊保險的話，除非獲得豁免，否則必須登記為旅遊保險代理人，而職員則須登記為其負責人或業務代表。他們必須通過「旅遊保險代理人考試」才可以登記。考試分為兩部份，第一部份關於保險原理及實務，第二部份則關於旅遊保險。考生須在兩小時內完成八十道選擇題。

通過考試的旅遊從業員，必須向保險代理登記委員會登記為旅遊保險代理人。旅遊保險代理人只可向旅客銷售與他們所安排的旅行團或旅遊套票相關的旅遊保險；除此之外，他們不得銷售任何其他形式的保險，包括一年期的旅遊保單或單獨的旅遊保險。

至於持續專業進修的要求，保險業監理處鑒於旅行社用於旅遊保險業務的時間較少，認為旅遊保險代理人只需要每年參加三小時的持續專業進修即可。旅遊保險代理人考試的研習資料手冊將於四月中完成，而由職業訓練局負責舉辦的考試則預計於五月中推出。✎

According to Commissioner of Insurance Mr Richard Yuen, it is an offence for any travel agent to sell travel insurance without first obtaining the necessary qualification and registering with the Insurance Agents Registration Board (IARB) as an insurance agent under the Insurance Companies Ordinance. And to protect consumers and enable travel agents to sell travel insurance to their clients legally, the IARB will shortly introduce a new registration category of "travel insurance agent", which is specially designed to meet the need of the travel industry. He also encouraged travel agents to take full advantage of the new scheme and arrange their employees to sit for the relevant examination as soon as possible so that they can sell travel insurance under proper regulation.

Under the new scheme, travel agents who sell travel insurance, unless exempted, have to be registered as "travel insurance agents" and their employees have to be registered as their responsible officers or technical representatives. In order to be so registered, they have to pass a "Travel Insurance Agents Examination", which consists of two parts, the first part on principles and practice of insurance and the second part on travel insurance. Candidates need to complete the 80-question multiple-choice examination paper in two hours.

Travel practitioners who have passed the examination have to be registered with the IARB. Travel insurance agents are only allowed to sell travel insurance tied to the package tours or travel packages which they arrange for their customers. Any other form of insurance such as annual travel insurance policies or stand-alone travel insurance is not allowed to be sold by them.

As regards the Continuing Professional Development (CPD) requirement, the Office of the Commissioner of Insurance is of the view that travel insurance agents only need to spend three hours on CPD activities each year in view of their relatively little time spent on travel insurance business. Study notes of the examination will be ready in mid-April and the examination, to be organised by the Vocational Training Council, will be launched in mid-May. ✎