



The Insurance Authority Levy (“IA Levy”)

The Insurance Authority (“IA”) started regulating insurance companies since June 2017 and insurance intermediaries within two years thereafter. With the objective of funding its operation, IA will collect levy on insurance premiums pursuant to the Insurance (Levy) Regulation (“Levy Regulation”) and Insurance (Levy) Order (“Levy Order”) from policyholders via authorized insurance companies for policies with policy inception or anniversary date on or after 1st January 2018. The Premium Levy must be paid when the premium is paid.

Premium Levy will be charged for all types of insurance products, except for Reinsurance, Aviation, Marine, Goods-in-Transit and policies underwritten by Captive Insurers which are currently exempted from the levy charge. According to Levy Order, the amount of levy payable for each premium payment is the amount of the premium multiplied by the levy rate. Different Premium Levy cap will also be applied. For more details about the levy rate and the cap prescribed under the Levy Order, please refer to the table below or visit the IA website at www.ia.org.hk/en/levy.

Policy inception date/Policy anniversary date begins in such period	Levy rate	Levy cap on General Insurance
1.1.2018 to 31.3.2019	0.04%	HK\$2,000
1.4.2019 to 31.3.2020	0.06%	HK\$3,000
1.4.2020 to 31.3.2021	0.085%	HK\$4,250
From 1.4.2021 onwards	0.1%	HK\$5,000

It is important to note if a policyholder fails to pay the prescribed levy, the IA may under Section 3(4) of Levy Regulation impose on the policyholder a pecuniary penalty of up to HK\$5,000.

Should you have any questions regarding Premium Levy implementation, please visit Asia Insurance website www.asiainsurance.hk or the IA website www.ia.org.hk.

Asia Insurance Co., Ltd.

保險業監管局徵費（「保監局徵費」）

保險業監管局（「保監局」）已於2017年6月起肩負規管保險公司的責任，並於兩年內將規管範圍擴大致保險中介人。為達致財政獨立，保監局將根據《保險業（徵費）規例》（「徵費規例」）及《保險業（徵費）令》（「徵費令」），透過保險公司向保單持有人就保單開立日或保單周年日為2018年1月1日或之後的保單收取保費徵費。相關之徵費必須與保費一同繳交。

保費徵費適用於所有新造或現行的保險產品，惟獲法例豁免的保單（再保險保單、空運、海運、貨運業務及專屬自保保險公司承保的保單）除外。根據徵費令，徵費的款額，為將保費的款額乘以徵費率所得的款額。當中設有不同之保費徵費上限。保監局根據徵費令下，有關各階段所定立之徵費率與及徵費上限和其相關問題，請參閱下列之列表或瀏覽保監局網頁 www.ia.org.hk/tc/levy。

由此期間開始之保單開立日/保單周年日	徵費率	一般保險最高保費徵費
1.1.2018至31.3.2019	0.04%	港幣\$2,000
1.4.2019至31.3.2020	0.06%	港幣\$3,000
1.4.2020至31.3.2021	0.085%	港幣\$4,250
1.4.2021起	0.1%	港幣\$5,000

根據徵費規例第3(4)條，如保單持有人未能繳付訂明徵費，保監局可向該保單持有人施加不超過港幣5,000元的罰款。

若對保監局收取保費徵費有任何疑問，請瀏覽亞洲保險網頁 www.asiainsurance.hk 或 保監局網頁 www.ia.org.hk。

亞洲保險有限公司