



**GAMAA**  
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薪火相傳

# Annual Report 2021

香港人壽保險經理協會  
General Agents and Managers  
Association of Hong Kong

## 香港人壽保險經理協會（GAMAHK）簡介

美國 GAMA 總會成立於 1951 年，於世界各主要城市總共認可了 130 個當地協會，規模龐大。總會主要服務範圍包括為會員開辦多方面的專業管理訓練課程，提供有關的資料及定期舉辦大型業內會議，邀請世界各地的傑出代表進行演說，與會員分享及交流培訓和管理上的心得。

香港人壽保險經理協會（英文簡稱 GAMAHK）於 1994 年自美國引入香港，是目前香港唯一人壽保險經理協會專業組織。本會成立的宗旨是借著訓練課程及工作坊，提升經理們的管理技巧，包括在增員、培訓、督導及激勵各方面。而協會每年都會舉辦研討會，邀請業界及行外有建樹的精英分享心得，交流經驗，藉此把不同公司的文化連成一線，提升保險業的專業地位。

協會設有多項國際性榮譽獎項，以表揚壽險業內有傑出管理成就的經理，而得獎者必須是 GAMAHK 的會員。每年均有眾多會員獲獎，反映香港壽險經理的管理質素正不斷提升。

本會成立至今，會員人數不斷上升，可見香港壽險領袖不斷追求卓越及提升管理技巧。本會於 1999 年被保險業監理處委任為中介人素質保證計劃的督導委員會委員及考試委員會成員，主要為保險中介人考試及持續教育提供意見。

## 香港人壽保險經理協會（GAMAHK）原則聲明

因為壽險業為社會提供了獨特的經濟發展及社會服務，又為社會帶來極大的利益；

因為壽險業乃一種信託性的關係及恆久的服務；

因為壽險業的發展對每一個人都尤為重要；

因為壽險顧問的服務乃構成壽險業與保客聯繫的重要橋樑；

因為維持壽險顧問優良專業操守乃極為重要的任務。

所以，我深信我的責任是：

- 以最專業的技巧，嚴格地挑選合資格的壽險顧問及經理。
- 招募有意以壽險業作為專業之新晉，藉以建立一個直屬或分支的銷售架構。
- 以專業的方法及資源給予壽險顧問足夠的訓練及管理，以確保他們能為客戶提供專業意見及高質素的服務，並能於最短時間內踏上成功之路。
- 每年均鼓勵同業參與一些有助於自我發展的研討會，如：GAMA Convention，GAMA DAY 或同類型活動。藉此幫助他們在事業發展上不斷更新，以求達至爐火純青、聲名顯赫，獲得最大成就。
- 鼓勵壽險顧問加入及支持香港人壽保險經理協會；參與協會主辦之會議和活動，共同遵行同業守則。
- 以公正、真實又不誇大的事實來招募準壽險顧問及經理，讓他們能自行決定是否加入我的營業區份。
- 敦促任何我想增員的壽險顧問或經理，在決定轉投我的旗下前先與他們的現任上司研討他目前的發展狀況。
- 我的基本信念是以領導者的角色支持壽險業的制度。相信當人遭逢死亡、殘疾、年老及有緊急事故時，人壽保險及殘疾保險是對有急需之市民提供金錢及穩定收入的最好保障工具，以免他們陷於經濟困境之中。

### 總括而言：

我會努力鼓勵同業以我們的專業精神全面實行這些「金科玉律」，使我們的專業地位得以提高，贏取當代社會的敬仰和尊重。

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## 黃偉光先生

會長

**本人**很榮幸於 2021 年獲選為香港人壽保險經理協會（下稱「協會」或「GAMAHK」）會長，可以為行業服務，又可以透過會長工作學習，在鮮有風浪的這一年裡猶幸不負眾望。

全球自 2020 一整年經受疫情影響後，今年或多或少已比較適應。以本港保險業為例，比起疫情初期面對大量不確定因素，今年在經營上明顯漸見曙光，特別是政府已逐步放寬限制，在場地做足防疫措施的前提下容許舉辦大型活動，GAMAHK 亦因此順利舉辦實體管理研討會及「GAMA 國際榮譽獎項頒獎典禮 2021」，讓業界精英再次聚首一堂，互相分享和學習；不得不提的還有睽違一年後熱血回歸的「保險業慈善籃球賽」（下稱「慈善籃球賽」），儘管球員在全程佩戴口罩的情況下呼吸不如以往暢順，但籃球場上爭分奪秒、你來我往的攻守之間，球員和觀眾同樣情緒高漲！加上再次為「香港天使綜合症基金會」籌得可觀善款，本人作為會長亦甚感安慰。

在協會發展方面，本人在任期內見證新會址的誕生，加上申請成立慈善基金的程序亦已進入最後階段，可謂與有榮焉。所謂「前人種樹，後人乘涼」，本人衷心感謝所有前會長一直以來為協會成長所付出的多番努力，特別是在揀選新會址及成立慈善基金兩大範疇上不遺餘力地提供幫助和意見。董事局現正熱切期待新會址能如期完成裝修，以便於今年十二月入伙；而為配合不斷進步的時代步伐，協會冀盡快提升及改良資訊科技系統，務求以更專業和貼心的線上服務，為會員帶來嶄新體驗。

今年董事局迎來多張年輕且充滿朝氣的新面孔，本人深信長江後浪推前浪，祝願一眾年輕董事能夠保持服務協會以至整個保險業界的那團火，同時在履行會務中能夠更快速地學習和成長；今年初次嘗試「每月一播」的 Facebook LIVE，亦曾邀請多位董事與同業分享成功心得，為業界打氣以外，亦期望彼此能在交流中共同提升經營團隊的水平！

光陰似箭，日月如梭，在本人任期即將屆滿之際，且寄語來屆會長能夠帶領協會再闖高峰，為會員提供更多元化及優質的服務，共同在蛻變中展翅騰飛！





## 卓君風先生

### 上屆會長暨中國常務發展委員會及 行業發展常務委員會主席

**作為** GAMAHK 上屆會長，本人今年很榮幸得到董事局的支持並委以重任，同時以中國常務發展委員會（下稱「CDSC」）及行業發展常務委員會（下稱「IDSC」）主席的身份代表協會服務業界，為協會的持續發展提供真知灼見。

回顧 2021 年，儘管已逐漸遠離疫情的陰霾，然而保險業界在行業事務上所面臨的挑戰，仍然不容小覷；為此 IDSC 積極參與不同相關機構會議，以討論關乎業界的重大議題，鞏固業界的專業形象，為同業爭取合理權益。近幾個月有關證券及期貨事務監察委員會（下稱「證監會」或「SFC」）有意就投資相連壽險（下稱「ILAS」）產品特色和規範作若干調整的消息，於業界引起極大迴響，GAMAHK 與友會香港人壽保險從業員協會（下稱「LUAHK」）共同成立的壽險行業規管與發展關注組（下稱「ICG」）一眾成員先後多次約見保險業監管局（下稱「保監局」）及保險業聯會（下稱「HKFI」），持續跟進事態發展和表達業界憂慮，同時我們也邀請了行政會議非官守議員召集人陳智思太平紳士及立法會議員陳健波太平紳士協助向 SFC 反映業界意見。

協會深明與政府部門保持緊密溝通的重要，早前亦分別約見強積金管理局（下稱「積金局」）和廉政公署（下稱「廉署」或「ICAC」）代表；前者主要討論有關線上強積金平台所引起的業界關注，同時亦樂見局方與協會不謀而合地有意建立定期交流和溝通機制；後者特別就業界關注的一些常見個案選取相關影片及資訊，提供給協會定期發放，並為協會會員舉辦誠信管理工作坊和參觀廉署總部導賞活動，以提升業界專業水平及鼓勵同業加強誠信管理意識。

為協助同業遵從各監管機構訂立的不同條例，協會特設法律顧問諮詢服務，為實際面對法律問題的會員提供免費的初步專業意見，務求多角度提供支援。另外，協會向來熱心公益，因此一直透過各項慈善活動募集捐款或物資，轉贈有需要的弱勢社群，並積極研究成立慈善基金，目標是按社區所需協助更多在生活上遇到困難的人士。本人在此衷心感謝黃永棣先生的貢獻，及帶領行政架構成員進行多次會議商討計劃目標、受助對象、運作詳情等，以撰寫成立慈善基金的計劃建議書；有關申請已提交至稅務局進入審批程序。

本人亦非常榮幸見證協會完成購置物業的目標，預期 2021 年底入伙，將為業界提供更專業的服務。最後，本人謹向 ICG 成員及兩位創會召集人兼前輩陳炎光先生及容永祺太平紳士對業界的寶貴貢獻表示衷心謝意。謹此祝願新一屆董事局能夠發揮保險人同心協力的團結精神，在推動業界發展和提升專業水平的工作上更臻完美！





## 張應羣小姐

### 第一副會長（公共關係事務部）

**2021**年即將過去，GAMA HK 本年度的董事局工作亦奔向尾聲。

過去兩年因著疫情的肆虐，環球經濟及生態改變，我們更加體驗到人與人之間習以為常的生活模型不斷被衝擊。保險業界面對營商環境及銷售模式轉變；迅速學習從抗拒中接納，在失望中盼望。非常感恩在這個不一樣的時刻與 GAMA HK 董事局團隊共同渡過，並感謝會長黃偉光先生的支持及信任。

今年本人作為負責公共關係事務部的副會長，與部門董事及項目經理合作，參與由青年企業家發展局主辦之「商校家長點創計劃」，於第一季展開為期兩個月和同學互動的工作坊。我們首次在線上帶領一班中四、五的同學投入學習及參與比賽，並取得「優秀企業精神獎」及「卓越表現獎」。

與此同時，本人作為「GAMA HK 管理研討會 2021」籌委會主席，從 3 月開始籌組壽險經理專屬研討會。今年主題「蛻變 騰飛」，經過籌委會各夥伴及協會辦事處全力配合，於 9 月 9 號、10 號，我們於香港會議展覽中心成功舉辦實體研討會及工作坊、邀請了 23 位來自各界的專才及領袖，並持續得到業界經理支持及各大保險公司贊助參與，攜手共進。

協會公共關係事務部多年來一直關注社會上弱勢社群，秉承以人為本及回饋社會的精神，今年最後一季更一連串舉辦以「愛延續行動」為主題的三個慈善活動，協會派出義工參加惜食堂的義工活動、其次透過明愛社區中心協助派發 50,000 個口罩送給南區及中西區長者，以及於 12 月「溫暖隨行」派發聖誕福袋給部份低收入社區學童，讓愛傳出去！

除了推動業界和關懷社會，GAMA HK 同時作為 GAMA Global 顧問委會成員之一，亦持續與其他亞洲及美洲分會在認證課程研究及地區管理特色等多方面作定期視像會議交流，為會員提供國際化的優質服務。

最後，本人祝願 GAMA HK 會務昌隆；業界領袖揚帆推進，再創佳績！





## 詹瑞欽先生

第二副會長（會員事務部）

**本人**榮幸於 2021 年擔任 GAMAHK 副會長，負責會員事務部。過去一年充滿挑戰及機遇，能夠成功舉辦實體的「GAMA 國際榮譽獎項頒獎典禮」及「GAMAHK 管理研討會」兩大盛事，對本人以至協會而言實在是難能可貴的經驗。

作為「GAMA 國際榮譽獎項頒獎典禮 2021」籌委會主席，本人在籌備期間深感協會全人同心合力和無私奉獻的強大力量，尤其是籌委會成員緊守各自崗位以外，亦適時互相伸出援手，令頒獎典禮得以順利舉行，以實際行動表揚今年迎難而上並取得驕人成績的同業，令本人非常感動，謹在此對各界通力合作和支持表示由衷感謝。

作為 GAMAHK 會員福利之一的季刊，今年亦以嶄新形象示人，除了沿用去年試行的電子版本外，更首次以季度主題形式展示，計有財務、投資、醫學、以及法律四大主題，邀請相關專業人士和董事局成員分享實務資訊和經驗，再加上最新會務發展和協會活動回顧等重要資訊，在內容上更顯專業和深度，務求讓會員從中學到實用知識，更貼心地幫助客戶。

另外，今年會員事務部特別精心製作了一段兩分半鐘的短片，於協會不同場合、活動及社交平台播放，以加強會員對 GAMAHK 的認識，並讓有意加入成為會員的同業更了解協會運作和功能。

本人相信 GAMAHK 今後仍會透過會員事務部繼續提供更優質的服務，特此再次感謝會長黃偉光先生的支持及包容、各董事局成員的互勵互勉、以及協會辦事處的鼎力支持；祝願協會繼往開來，再創佳績！



## 廖靜儀小姐

### 第三副會長（教育部）

**本人**今年除了繼續留任為 GAMAHK 董事局成員之外，更獲委以重任成為第三副會長，專責帶領教育部，實在獲益良多。

為了協助同業提早裝備以適應生活及工作模式的轉變，GAMAHK 教育部於過去一年先後策劃及舉行了多個移至線上平台的短期課程和分享節目。以網上平台為例，今年 GAMAHK 更靈活善用網上資源，舉辦多次 Facebook LIVE，務求透過多位嘉賓的個人分享，展示不同環境下的管理手法，在招募、培訓及建立團隊文化等多方面給予業界互相交流切磋的機會，從而幫助各團隊發展和擴展業務。

為協助有需要趕及在限期前取得足夠持續進修學分（下稱「CPD」）的同業，GAMAHK 今年繼續與職業訓練局轄下高峰進修學院合辦 CPD 研討會，並為一連兩日的課程增設線上學習平台；於臨近限期前再加開一次線上課程，為同業提供學習和提升質素的及時支援；另外，GAMAHK 今年首次邀請兩位教練學導師，先後舉辦兩次「保險業最『潮』激勵因子」工作坊，備受歡迎，有會員參加後要求額外安排包班課程。對於教育部能夠推出多元化短期課程，為不同年資和年齡層的同業提供更多提升自我專業水平的課程選擇，本人與有榮焉。

最後，本人感謝會長、各董事及會員的無私奉獻及積極參與。祝願協會更上一層樓，團結業界，再創佳績！







## 余世雄先生

### 第四副會長（市場及拓展部）

**一年**轉瞬即逝，回看點滴，本人很榮幸獲邀擔任 GAMAHK 董事局副會長一職，負責市場及拓展部。感謝一眾核心成員：莊旭鈞先生、崔浩楊先生、關霖龍先生、羅傑城先生、黃家昌先生和黃佩珊小姐的全力配合，發揮團結精神，無私地為協會事務發展作出貢獻。

本人在市場及拓展部的工作上獲得不同學習和嘗試機會：疫下新常態使我們採取了全新模式的慈善籃球賽，歷時一個多月，進行共 30 場激烈賽事，而閉幕戰已於 9 月 18 日假灣仔修頓室內場館圓滿舉行。

此外，協會因應會員及不同受眾需求，同時希望讓更多人士加深對協會的認識，市場及拓展部推展了各項電子溝通媒體，包括 GAMAHK 官方網站、Facebook 專頁、WhatsApp、WeChat 及 Instagram 等，發放各種資訊；協會亦不斷改善網頁功能及豐富內容，並於今年下半年展開系統改造項目，目標是在明年完成更新；屆時將會向公眾及會員呈獻一個嶄新的協會網站，無論是同業加入成為新會員、舊會員辦理續會手續、以至業界菁英申請 GAMA 榮譽獎項等，相信都會有更方便輕鬆的體驗，同時透過更直接溝通拉近協會和會員之間的距離，亦令網站發揮最大的網路市場價值。

疫情下，愈來愈多香港人喜歡遠離煩囂到郊外登高；有見「行山」這項活動在不同年齡層皆掀起熱潮，協會近年已積極策劃首個業界「山跑賽事」；隨著社會氣氛逐漸好轉，這項延至明年的活動可謂事在必行，更多詳情將於稍後公布。屆時希望各位業界經理能夠踴躍報名參與，帶領團隊登上香港群峰，細賞山間美景的同時，還能將活動看成是進行團隊建設的好機會，共同構建和成就精彩前程。

最後，本人藉此感謝今屆會長黃偉光先生的帶領及各董事的支持，共同為業界服務。期望 GAMAHK 來年工作百尺竿頭，更進一步，為香港保險業作出更有價值的貢獻，帶領業界同仁在重重挑戰下繼續踏浪前行！





## 劉家駒先生

### 專業發展中心主席

**本人**於 2009 年曾任 GAMAHK 會長，並於留任一年後放下會務，專注投入管理和發展自己的團隊；數年前，本人承蒙前會長賞識，獲再次邀請加入協會董事局，並一直擔任專業發展中心（下稱「PDC」）主席至今，主要負責開發持續進修課程給有意自我增值的協會會員。經過幾年努力，PDC 成功與香港大學專業進修學院（下稱「HKU SPACE」）合作，專門為協會會員開辦「管理及保險深造證書」課程，至今已有兩屆學生完成課程及順利畢業，當中符合經理資格及相關要求的學員，更同時取得由協會授證的「保險管理大師」身份，對其作為優秀團隊管理人予以肯定。

儘管本人在任期間在推進專業進修課程方面稍有成果，但對於未能普及化由協會提倡及推出的培訓發展計劃，確實感到汗顏，同時亦希望對近年董事局全人及 PDC 部門一眾項目經理的支持和鼓勵表達由衷謝意。來年本人將再次放下協會事務，回歸管理和發展團隊業務的工作中；有說「能力越大，責任越大」，願藉此寄語即將接任之來屆 PDC 主席，能夠繼續緊隨業界發展方向和步伐，為協會會員物色及發掘更多合適的持續進修課程，讓會員與協會能一同成長和邁步向前！





## 于寶玉小姐

### 榮譽秘書

**對於**今年能於 GAMAHK 董事局留任，並獲委任為榮譽秘書，本人實在深感榮幸。對內，本人主要職務包括協助董事局執行決策事務；在進行重要會議和其他活動時，適度提醒各董事局成員參照協會章程及董事守則，從而履行相關職責；帶領協會辦事處有效支援各部門的行政及實務工作，讓各項會務得以順利開展及推行；對外，本人獲董事局給予機會，以協會代表身份定期出席職業訓練局保險業訓練委員會理事會的會議，提供從協會層面蒐集所得的專業意見，為促進行業人力發展略盡綿力。

在會務方面，本人有幸成為今年「GAMAHK 管理研討會」籌委會副主席，主要工作包括安排活動流程及協助籌委會主席統籌各項細節等，過程中不但獲益良多，且深深體會到團隊互助在舉辦大型活動時尤其重要。另外，本人作為 PDC 一員，對於能協助 PDC 主席發掘更多優質課程，從而讓會員在持續進修的過程中不斷提升專業質素，為整體業界更趨專業化出一分力，與有榮焉。

最後，本人再次衷心感謝會長黃偉光先生的指導及各董事局成員的無私付出。祝願協會全人繼續同心協力，攜手推動協會及業界發展，讓保險人積極面對人生挑戰和擁抱機遇的優秀品質得以薪火相傳！





## 許偉忠先生

### 榮譽司庫

**本人**非常榮幸能擔任 GAMAHK 董事局榮譽司庫一職，過去兩年，本港整體經濟以至人壽保險行業均受疫情影響而面臨重大挑戰；作為協會「財爺」，有見往屆董事局一直秉持穩打穩紮的理財策略，加上各大贊助保險公司及一眾同業對協會的支持絲毫未減，儘管協會需撥出大量資金購置新會址，但觀乎全年整體財政狀況，仍以穩定步伐錄得健康增長，對此本人亦深感欣慰；而本年度之財務報告已由港駿會計師行有限公司核妥，並已獲董事局審批，詳細內容請參閱年報內之核數師報告。

作為本港唯一專注服務人壽保險經理的專業組織，今年協會一方面密切關注疫情發展及積極配合政府防疫抗疫措施，另一方面適時靈活調動人手和安排，堅持透過線上平台或實體形式舉辦不同活動，包括培訓課程和工作坊、「GAMAHK 管理研討會」，以至「GAMA 國際榮譽獎項頒獎典禮」等。本人衷心感謝各大保險公司和業界精英的鼎力支持，以及董事局和協會辦事處全體人員上下一心，共同為成就業界理想拼盡全力。

另外，本人對於協會今年終於達成多年來的心願——落實並購得新會址——感到由衷喜悅，在備受疫情影響、風雨飄搖的時刻，更顯可貴。本人深信隨著新會址於明年初投入服務，不但對協會未來發展有更積極幫助，同時亦能向業界充分展現推動本港保險業發展的堅定決心和承諾。

最後，本人亦藉此機會衷心感謝會長黃偉光先生及各董事局成員之無私付出，並祝願協會及未來的董事局繼續綻放光芒，為社會及業界提供更完善的發展平台，為同業邁向成功作出更大貢獻！



## 陳雅儀小姐

董事

**本人**很高興過去一年再次擔任 GAMAHK 董事一職，主要負責公共關係事務部的工作。

感謝協會董事局的信任和認可，今年很榮幸獲邀成為以「蛻變 騰飛」作為主題的「GAMAHK 管理研討會 2021」其中一位主講嘉賓，和大家分享「最強『招』式」；另外亦透過協會的 Facebook LIVE 系列，在直播中分享「招『才』進寶」的個人心得。

在未來的日子，本人會繼續努力，與協會各董事緊密合作，共同邁步向前，精益求精！在此祝願 GAMAHK 會務昌隆！各同業及各大保險公司業務蒸蒸日上！



## 趙嘉昇先生

董事

**本人**非常榮幸能夠獲邀於 2021 年成為 GAMAHK 董事，主要負責公共關係事務部的工作。

今年參與的主要會務包括：「商校家長點創計劃」，推動學生瞭解及學習相關知識；作為「GAMAHK 管理研討會 2021」籌委會成員，協助場地管理和在活動期間提供支援；以及作為部門慈善活動負責人，與不同持份組織溝通，協助安排籌募款項和物資，幫助有需要的長者及基層家庭。

協會一直秉承服務業界及推動業界發展的宗旨，在協助提升保險同業質素及地位方面擔任相當重要的角色。本人印象最深刻的是在後疫情時期，有賴會長、副會長和各部門同事的支援及配合，協會得以克服重重挑戰，成功以實體形式舉辦「GAMAHK 管理研討會」和「GAMA 國際榮譽獎項頒獎典禮」，讓各同業再次聚首一堂，互相溝通和學習。

本人在此感謝 GAMAHK 會長黃偉光先生，副會長（公共關係事務部）張應羣小姐的協助和教導，並祝願各同業及公司業務蒸蒸日上，「爆人爆數」！GAMAHK 會務百尺竿頭，更進一步！



薪火相傳



## 周文基先生

董事

**本人**很榮幸今年首次成為 GAMAHK 董事，除了出席每月一次的董事局會議外，主要負責會員事務部方面的工作，例如於小組會議中共同規劃招收會員的方向和目標，以及檢視現時協會的會員制度。本人尤其樂見董事局從善如流，於 2022 年推出特別優惠方案，讓申請 GAMA 榮譽獎項的人士只需成為 2022 年會員即可，而且在獎項申請行政費用和會員費用方面均與今年相同，希望能夠讓更多值得受到表揚的同業踏上頒獎典禮的舞台，共享榮耀。另外，本人於今年第二季獲邀參與 GAMAHK Facebook LIVE，在直播節目中以「招『才』進寶」為題，暢談短時間內令團隊人數倍增的招募心得，是難忘的體驗；另外更獲委任為「GAMA 國際榮譽獎項頒獎典禮 2021」籌委會副主席（製作），與其他同業合作籌辦這項協會年度盛事的過程中確實獲益良多。本人祝願協會來年繼往開來，會員人數節節上升！



## 洪于洋小姐

董事

**本人**十分高興再次擔任 GAMAHK 董事一職，本年度負責教育部的工作。雖然全球疫情反覆，但無阻業界領袖的求學決心。為此，教育部舉辦多場線上及實體課程，包括兩場實體加線上 CPD 研討會，以及由本人牽線促成、協會首次舉辦的「保險業最『潮』激勵因子」工作坊，其後亦進一步提供包班選項給有需要的團隊領袖。

另外，本人有幸獲邀分別於「GAMAHK 管理研討會」的「最強『招』式」環節及協會 Facebook LIVE 系列的「招『才』進寶」直播中擔任嘉賓，與一眾同業分享本人在團隊招募方面的成功心得，而與其他嘉賓交流的過程中亦獲益良多，實踐了協會薪火相傳、教學相長的理念。

本人對於能夠透過 GAMAHK 持續服務本港保險業界，為推動行業發展略盡綿力和回饋社會，深感榮幸。在此衷心感謝會長黃偉光先生、「GAMAHK 管理研討會 2021」籌委會主席兼副會長張應羣小姐、副會長（教育部）廖靜儀小姐及一眾董事全人的信任和指導。謹祝 GAMAHK 會務昌隆，繼續為業界作育英才。





## 關霖龍先生

董事

**非常** 榮幸能夠獲邀擔任 GAMAHK 2021 年 董事一職。本人主要負責市場及拓展部的工作，包括於今年以「蛻變 騰飛」為主題的「GAMAHK 管理研討會 2021」中擔任籌委會成員，負責聯絡分享嘉賓；作為今年慈善籃球賽籌委會成員之一，除了協助安排活動細節，亦同時客串擔任總決賽的主持。

GAMAHK 以至整個保險業於 2021 年經歷蛻變、騰飛，猶幸業界在重重挑戰中仍然同心協力，攜手跨越障礙，克服逆境，在彼此的支持和鼓勵中重新起飛。本人期望社會及業界於後疫情時期，既保持正向心態，亦不忘重視健康和生命保障。最後，本人祝願協會來年繼續騰飛至新高度，為推動業界發展作出更大貢獻！



## 林經渭先生

董事

**感謝** GAMAHK 讓本人續任董事一職，今年主要負責會員事務部的工作。

雖然本港以至全球經濟仍面臨後疫情時期的重大挑戰，但有賴一眾同業及各大保險公司對協會的鼎力支持，今年會員總人數仍保持與以往相若。本人對於業界積極迎難而上、共度時艱的堅毅精神深感敬佩，同時亦很榮幸能在這關鍵時刻對行業發展有所貢獻，透過協會為香港保險業盡一己之力。

本人衷心感激會長黃偉光先生和一眾董事局全人的鼓勵和教導，才能獲得與協會一同成長的機會；最後祝願本港早日走出疫情的陰霾，保險行業盡早回復昔日光輝，協會在招收會員及會務方面更上一層樓。



薪火相傳



## 林敏英小姐

董事

**本港** 各行各業於 2021 年仍然面對疫情帶來的重大挑戰，保險業界一方面需要於管理新常態之下調整經營模式，另一方面亦要適應監管機構各種新出台的指引和措施。本人有幸續任 GAMAHK 董事兼 IDSC 副主席，並以 ICG 前召集人的身份，持續服務業界，期間多次參與 IDSC 和 ICG 分別與不同政府部門及相關機構的會面，包括保監局、廉署和積金局，了解和討論與保險業界相關的最新監管資訊及多個議題；而 ICG 方面則持續關注對業界影響深遠的新政策，如證監會調整 ILAS 產品特色和規範於本人執筆之時仍在跟進中。

承蒙 ICG 成員及 GAMAHK 董事局的信任和支持，本人於過去一年得以透過 ICG 前召集人及 IDSC 成員的身份於多個與保險業息息相關的範疇中略盡綿力，繼續貢獻業界，實在與有榮焉，現藉此機會衷心感謝接任的 ICG 召集人麥永光先生、以及兩位創會召集人陳炎光先生和容永祺太平紳士至今的無私付出。本人深信今後同業仍要面對很多新挑戰，作為管理領袖更要同時兼顧個人及團隊發展，時刻跟進業界最新動態及提升專業水平，祝願協會會務昌隆，今後繼續與業界攜手於蛻變中邁向新里程！



## 羅傑城先生

董事

**本人** 有幸於 2021 年續任 GAMAHK 董事一職，今年轉往市場及拓展部，在會務上與一眾同業致力加強推廣協會活動、舉辦年度盛事，以及完善線上平台等會務工作，充實之餘亦獲益良多。

協會今年在後疫情時期陸續以實體形式復辦各項重要活動，本人能夠與各董事攜手籌辦慈善籃球賽、「GAMAHK 管理研討會 2021」和「GAMA 國際榮譽獎項頒獎典禮 2021」等，一方面感受到董事局的團結，另一方面亦從其他前輩董事身上學到不少實用管理技巧。

本人祝願協會未來能夠凝聚更多業界經理，推動專業文化，鼓勵來自不同保險公司的業界精英互相分享市場資訊；同時亦希望協會繼續發揮溝通橋樑的重要作用，與政府部門如廉署、保監局和證監局等積極溝通，反映業界所需！





## 李嘉潔小姐

董事

**今年**本人首度以董事身份加入 GAMAHK 這個大家庭，成為會員事務部的一員，透過協會為業界服務，反映同業意見作為改善會員福利的參考資料，實屬榮幸。因協會董事局成員來自多間不同保險公司，令本人有機會透過各種合作和交流認識更多不同的經營團隊模式、管理技巧和創新思維，大開眼界之餘，在如何進一步為會員以至整個保險業提升服務質素上也有更充分和全面的考慮，從而做到不只「think」、而是「serve out of the box」。例如作為對業界「疫」境求存的一點支持，協會將破例容許 2022 年會員於申請 GAMA 榮譽獎項時毋須補回 2021 年的會籍費用，並成功爭取在獎項行政費和準則要求方面均維持不變。除了會員事務外，本人亦積極參與其他會務，包括早前作為協會代表履行社會責任，到惜食堂提供義工服務，並為明愛募捐約 5 萬個口罩，支援有需要人士；於「GAMAHK 管理研討會 2021」上協助嘉賓登記工作；在 11 月的 Facebook LIVE 中擔任客席主持等，都是寶貴且難忘的經驗。本人特別感謝會長黃偉光先生、負責會員事務部的副會長詹瑞欽先生和所有董事對本人的信賴和支持，並祝願協會繼往開來，會員人數節節上升！



## 梁胡燕貞女士

董事

**能夠**順利完成 2021 年作為 GAMAHK 董事之任期，本人深感欣慰。

今年本人主要負責教育部的工作，印象最深刻的是負責統籌 CPD 研討會，因應會員需求在實體課程中追加線上課堂的名額，及後再加開一次線上課程，有感協會從善如流，時刻關顧會員所需提供及時的支援和服務，作為當中的一份子，本人實在與有榮焉。

另外，感謝董事局信任，讓本人能夠參與協會 Facebook LIVE 系列，以客席主持的身份訪問會長黃偉光先生和副會長廖靜儀小姐，過程中既考驗臨場反應，還要兼顧鏡頭前的專業形象，可謂難忘又刺激的經驗。

本人感謝副會長廖靜儀小姐帶領教育部及對本人委以重任，並感激各大保險公司對協會的支持，讓協會董事局能夠上下一心，全心全意推出更多為會員以至整個保險業界而設的高質素服務。最後，本人祝願協會今後繼續為業界爭取權益，發光發熱！

薪火相傳



## 雷漢文先生

董事

**本人**很榮幸今年首次獲邀成為 GAMAHK 的董事，主要負責教育部的工作。作為董事局的新鮮人，本人在與其他會務經驗豐富的前輩合作期間，除了加深對協會運作流程及服務會員背後理念的認識外，亦在支援不同教育課程及活動中學到不少實務知識，確實獲益匪淺。

本人感恩能與教育部其他董事和項目經理合作，為協會推出更多課程提供意見和訂立發展方向和目標，同時亦感謝董事局對本人的信任和鼓勵。最後，本人祝願 GAMAHK 會務昌盛，教育部持續為會員提供更多優質課程，為業界作育英才！



## 譚景洋先生

董事

**本人**首次作為 GAMAHK 董事的任期轉眼已近屆滿。今年本人主要隸屬公共關係事務部，最難忘的必定是作為「GAMAHK 管理研討會 2021」籌委會副主席身份，帶領一眾項目經理同心協力宣傳研討會，同時積極推廣今年主題「蛻變 騰飛」背後的正向理念；在其他董事的協助下，本人亦曾多次參與走訪各大保險公司團隊，介紹研討會嘉賓和預告精彩內容等，當中亦獲益甚廣。

另外，本人有幸參與協辦其他協會的重要活動，如慈善籃球賽、「GAMA 國際榮譽獎項頒獎典禮 2021」和「商校家長點創計劃」等；本人亦感謝董事局給予機會，於 Facebook LIVE 線上直播分享環節擔任客席主持，與兩位嘉賓暢談招募人才的良方妙法，在分享成功心得的過程中溫故知新。

本人在此感謝一眾 GAMAHK 董事、特別是前輩們的指導和鼓勵，讓本人得以在充實的會務工作中學習到更多管理和籌劃活動的技巧和專業態度；祝願協會今後繼續秉承一貫宗旨，多方面推動業界更專業發展，並在會務方面更上一層樓！





## 謝炎強先生

董事

**今年**是本人第二年獲委任為 GAMAHK 董事，隸屬教育部，主要工作是安排及籌辦首次推出的 Facebook LIVE 系列，平均每月一集，每集均邀請不同保險業界嘉賓，在 30 分鐘的直播環節暢談不同主題的管理成功心得，包括招募、管理、培訓和帶動團隊氣氛等，多角度提供充足的管理精神食糧，讓同業充分吸收管理智慧並學以致用！本人在統籌這個別具教育意義的系列時，亦從各分享嘉賓身上獲益良多。

另外，本人亦協助籌辦以實體形式舉行的「GAMAHK 管理研討會 2021」，過程中充分感受到整個董事局上下一心的團結精神。是次成功舉辦研討會並廣受好評，相信一眾董事亦和本人一樣，即使籌備時經歷多少辛苦付出，也感到值得！

本人祝願來年本港整體環境能夠盡快回到正軌，同時協會亦能夠以實體形式為會員帶來更加多元化的活動，持續邁向專業發展的成功之路！



## 黃家昌先生

董事

**本人**深感榮幸能夠獲邀成為 GAMAHK 董事局成員，為業界服務，並衷心感謝協會給予的肯定和認可。

過去一年，受疫情影響，防疫措施及訊息等不時更新，對於為協會籌辦活動迎來多重前所未有的挑戰，但憑着一眾董事的同心協力，敢於擔當和迎難而上的精神，總算做到「關關難過關關過」。

能夠成為今年「GAMAHK 管理研討會 2021」籌委會成員，並於盛事當日擔任大會司儀，本人在整個籌備過程中，實在獲得不少寶貴經驗，亦豐富了作為業界菁英的閱歷。此外，本人同時協辦慈善籃球賽，更有幸獲邀作為 Facebook LIVE「招『才』進寶」系列第一集的分享嘉賓，暢談招募心得，實屬難忘經驗。

雖然本港保險業界未來仍然充滿挑戰，但本人始終抱持「今天比昨天好，明天比今天更好」的正向精神，並希望能夠透過協會繼續服務業界。最後，本人祝願 GAMAHK 會務蒸蒸日上，會員事事順遂！



薪火相傳



## 黃佩珊小姐

董事

**本人**很榮幸能夠成為今年 GAMAHK 董事之一，雖然少了和同業見面交流的機會，但作為市場及拓展部的一員，本人與其他董事一樣繼續抱持為業界服務的初心，透過靈活運用線上平台，一方面與會員保持緊密聯繫，另一方面就各部門活動的宣傳和推廣工作提供適當支援，過程中亦有許多畢生受用的得著。

多謝會長黃偉光先生信任及給予本人機會，能夠為推動業界發展出一分力。最後祝願 GAMAHK 及各大保險公司業務蒸蒸日上，各會員業績節節上升！



## 容樹濠先生

董事

**今年**承蒙 GAMAHK 董事局信任，本人有幸續任董事一職，主要隸屬教育部。

今年除了一向為同業而設的 CPD 研討會以外，教育部亦嘗試提供更多元化的活動和培訓課程給一眾會員。本人有幸獲邀分別於 Facebook LIVE「招『才』進寶」系列及「GAMAHK 管理研討會 2021」中擔任分享嘉賓，暢談如何因應市場及環境改變而靈活運用管理和招募技巧，壯大團隊之餘，在成員質素以至團隊合作方面亦同時做到精益求精。另外，本人亦曾提出為會員舉辦有關善用線上平台和網絡世界建立團隊形象或增強與客戶聯繫的工作坊，惟後疫情時期需優先以實體復辦多項活動，以致有關構思最終未能於今年內成事。

本人寄語下一屆董事局教育部，繼續為會員發掘和舉辦更多有趣而實用的工作坊或短期課程，並祝願 GAMAHK 繼續發光發熱，協助保險業界培育更多明日之星！





## 容思瀚先生

董事

**GAMAHK** 是香港唯一一個人壽保險經理協會，加入協會可以擴闊視野，特別是加深在管理層面上的知識。今年，很榮幸成為董事局成員之一，在此衷心地感謝 GAMAHK 給予本人為協會服務的機會。

本人負責會員事務的工作；會員事務部以吸納業界菁英為主要目標，務求讓更多保險經理加入協會，並透過分享業界資訊和行業知識來互相激勵，達致更專業的水平。

今年會員事務部在副會長詹瑞欽先生的帶領下，迎來不少改變和突破，為會員帶來更多價值。當中，季刊以一季一主題的形式重新包裝，簡化後的線上版本令會員更容易獲得資訊和幫助；「GAMA 國際榮譽獎項頒獎典禮」終於能以實體形式順利舉行，相比起去年在疫情下只能在網上觀看，確是回歸「皇者傳奇」！

本人再次祝願 GAMAHK 會務昌隆，並感謝會長黃偉光先生的帶領；希望透過協會能夠加緊與外地的保險專業接軌，把香港保險業在國際的角色和地位推向更高、更專業！



# 活動花絮

## 保險公司年度拜訪

2021年初，疫情仍然嚴峻，幸得各大贊助保險公司管理層的積極配合和支持，得以讓每年一度的公司拜訪活動順利進行。協會衷心感謝各公司代表無論在線上或線下進行的拜訪活動中，均踴躍反映業界關心的多項議題。在此亦謹向未能拜訪的贊助保險公司、包括中國太平人壽保險（香港）有限公司及安達人壽保險有限公司表示由衷感謝。



## GAMAHK 管理研討會 2021「蛻變 騰飛」

今年「GAMAHK 管理研討會」以「蛻變 騰飛」為主題，於疫情放緩之時得以實體進行，讓一眾保險同業再次聚首一堂；希望參加活動的各位能感受到滿滿的正向動力，與協會一同躍升，攀向新高度！



## 商校家長點創計劃 2021

踏入第 11 個年頭，GAMAHK 繼續積極支持由青年企業家發展局舉辦的「商校家長點創計劃」，安排公司代表和企業菁英為中學生舉辦工作坊，協助他們培養進取和具承擔的企業家精神。

# 活動花絮

## GAMA 國際榮譽獎項頒獎典禮 2021「皇者 傳奇」

今年約一千多名業界菁英出席於香港會展舉行的實體頒獎典禮，分享得獎喜悅；協會衷心感謝當日的主禮嘉賓財經事務及庫務局副局長陳浩濂太平紳士和香港保險業聯會主席文德華先生，並再次恭喜一眾得獎同業成就皇者傳奇。



## GAMA HK 保險業慈善籃球賽 2021

今年協會順利以聯賽形式復辦慈善籃球賽，實有賴各界熱心人士及各保險公司的踴躍捐輸和參與，最終籌得善款於扣除所有實際支出後，已全數撥捐受惠機構「香港天使綜合症基金會」。



薪火相傳

# 活動花絮

## 持續進修學分研討會

有見今年不少同業在 CPD 評核期滿前仍未取得足夠學分，GAMAHK 於 5 月舉辦 CPD 實體研討會之餘，同場加設線上名額供同業參加，並於 6 月加開一場 CPD 研討會線上班，讓近百人趕及保監局及積金局提交 CPD 的尾班車。



## 「保險業最『潮』激勵因子」工作坊

GAMAHK 首次邀請兩位香港專業教練導師，今年內先後兩次合辦工作坊，早前更發展為可供團隊包班的一日課程，透過多個小組互動環節，讓一眾經理級參加者先了解 90 及 00 後新生代思維模式，繼而活學活用激勵手法，鼓勵團隊成員自發提升業務能力。



## 「管理及保險深造證書」課程

GAMAHK PDC 與 HKU SPACE 合辦的「管理及保險深造證書」課程，第一屆畢業典禮已於會展圓滿舉行；第二屆課程亦已全部完成，大部分學生均取得畢業資格。





# 活動花絮

## 行業發展常務委員會加強與各界溝通

IDSC 先後約見保監局、廉署和積金局代表，討論與業界息息相關的重要議題，及後更獲廉署安排協會會員到北角總部參加 2 小時「誠信創未來」CPD 課程暨 ICAC 導賞團。



## 《香港保險業論壇》及《粵港財金縱橫》節目

GAMAHK 獲邀成為新城財經台《香港保險業論壇》的首席支持機構，並派出代表接受《粵港財金縱橫》專訪，前者推動本地和大灣區保險業界攜手共創機遇，後者透過增加曝光率提高公眾對協會以至整個香港保險業的認知和了解。



薪火相傳

# Board of Directors 2021

## 2021年董事局成員



黃偉光先生  
Mr. Willis Wong  
會長



卓君風先生  
Mr. Vernon Cheuk  
上屆會長暨中國常務發展委員會及  
行業發展常務委員會主席



張應羣小姐  
Ms. Winky Cheung  
第一副會長  
(公共關係事務部)



詹瑞欽先生  
Mr. Kenneth Chim  
第二副會長  
(會員事務部)



廖靜儀小姐  
Ms. Etta Liu  
第三副會長  
(教育部)



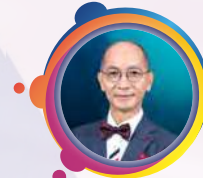
余世雄先生  
Mr. Peter Yu  
第四副會長  
(市場及拓展部)



劉家駒先生  
Mr. Apollo Lau  
專業發展中心主席



于寶玉小姐  
Ms. Marine Yu  
榮譽秘書



許偉忠先生  
Mr. Sammy Hui  
榮譽司庫



陳雅儀小姐  
Ms. Joey Chan  
董事



趙嘉昇先生  
Mr. Chiu Ka Sing  
董事



周文基先生  
Mr. Stanley Chow  
董事



洪于洋小姐  
Ms. Helen Hung  
董事



關霖龍先生  
Mr. Lionel Kwan  
董事



林經渭先生  
Mr. Vincent Lam  
董事



林敏英小姐  
Ms. Lillian Lam  
董事



羅傑城先生  
Mr. Andy Law  
董事



李嘉潔小姐  
Ms. Carrie Lee  
董事



梁胡燕貞女士  
Mrs. Trica Leung Woo  
董事



雷漢文先生  
Mr. Man Lui  
董事



譚景洋先生  
Mr. Kenneth Tam  
董事



謝炎強先生  
Mr. Keith Tse  
董事



黃家昌先生  
Mr. Ryan Wong  
董事



黃佩珊小姐  
Ms. Becky Wong  
董事



容樹濠先生  
Mr. Alex Yung  
董事



容思瀚先生  
Mr. Solomon Yung  
董事

薪火相傳

# Advisory Board 2021 2021年榮譽顧問團



馮健華律師  
Mr. Franky Fung  
法律顧問



林道儒律師  
Mr. TL Lim  
法律顧問



吳家寶律師  
Ms. Regina Ng  
法律顧問



鄧澍培律師  
Mr. Simon Tang  
法律顧問



黃國康律師  
Mr. Simon Wong  
法律顧問



容海恩大律師  
Ms. Eunice Yung  
法律顧問



陳俊雄先生  
Mr. Eric Chan  
顧問會計師



溫浩源博士  
Dr. Terence Wan  
顧問會計師

## Project Managers 2021 2021年項目統籌經理

(排名以英文姓氏序)

- 張熾坤先生 • Mr. Cheung Chi Kwan Tommy
- 張立和先生 • Mr. Cheung Lap Wo Jeffrey
- 崔浩楊先生 • Mr. Chui Ho Yeung Gallen
- 鍾靄雯小姐 • Ms. Chung Oi Man Joey
- 何麗蓉小姐 • Ms. He Lirong Joy
- 何志強先生 • Mr. Ho Chi Keung Jimmy
- 何堃鳴小姐 • Ms. Ho Kwan Ming Dionne
- 林駿業先生 • Mr. Lam Chun Yip Benny
- 林玉萍小姐 • Ms. Lam Yuk Ping Janus
- 林燦輝先生 • Mr. Lin Chan Fai Mic
- 戴淑文小姐 • Ms. Tai Shuk Man Christy
- 譚健賢先生 • Mr. Tan Chien Hsien Ian
- 葉雅倫小姐 • Ms. Yip Nga Lun Aran

薪火相傳

# MINUTES OF ANNUAL GENERAL MEETING (AGM)

Held on 8<sup>th</sup> December 2020 (Tuesday) At 1430  
GAMAHK Office, Suites 1705-6, Two Chinachem Exchange Square,  
338 King's Road, North Point, Hong Kong.

Chairman : Hon. Secretary Mr. Ian Tan Chien Hsien took the chair.

1. Motion : Meeting Call to Order  
Due to the time arrangement for the GM, Hon. Secretary Mr. Ian Tan Chien Hsien declared the meeting was called to order at 13:59 hours with adequate quorum.
2. Motion : "Adoption of Agenda"  
Proposer : Ian Tan  
Seconder : Sammy Hui  
Motion was carried unanimously.
3. Motion : "To approve the minutes of the GM held on 22<sup>nd</sup> November 2019"  
Proposer : Sammy Hui  
Seconder : Alex Yung  
Motion was carried unanimously.
4. Motion : "Adoption of Director's Report for the year ending 31<sup>st</sup> March 2020"  
Proposer : Marine Yu  
Seconder : Andy Law  
Motion was carried unanimously.
5. Motion : "Adoption of accounts for the year ending 31<sup>st</sup> March 2020 (from 1st April 2019 to 31<sup>st</sup> March 2020)"  
Proposer : Vernon Cheuk  
Seconder : Kenneth Chim  
Motion was carried unanimously.
6. Motion : "Election of the President, the Vice Presidents, the Hon. Secretary, the Hon. Treasurer and other Directors for the year 2021"

Mr. Ian Tan Chien Hsien appointed Mr. Vernon Cheuk Kwan Fung as Election Chairman.

Mr. Vernon Cheuk Kwan Fung invited Founding President Ms. Betty Lam as Scrutineer and Mr. Albert Kwok Chun Kwong as Votes Counter, candidates list as follow:

President	: Mr. Wong Wai Kwong Willis
Immediate Past President	: Mr. Cheuk Kwan Fung Vernon
Vice President	: Ms. Cheung Ying Kwan Winky : Mr. Chim shui Yam Kenneth : Ms. Liu Ching Yi Etta : Mr. Yu Sai Hung Peter
Chairman of PDC	: Mr. Lau Ka Kui Apollo
Hon. Secretary	: Ms. Yu Bo Yuk Marine
Hon. Treasurer	: Mr. Hui Wai Chung Sammy
Directors	: Ms. Chan Nga Yee Joey : Mr. Chiu Ka Sing : Mr. Chow Man Kee Stanley : Ms. Hung Yu Yeung Helen : Mr. Kwan Lam Lung Lionel : Mr. Lam King Wai vincent : Ms. Lam Man Ying Lillian : Mr. Law Kit sing Andy : Mrs. Leung Woo Yin Ching Trica : Mr. Tam King Yeung Kenneth : Mr. Tse Yim Keung Keith : Mr. Wong Ka Cheong Ryan : Ms. Wong Pui Shan Becky : Mr. Yung Shu Ho Alex : Mr. Yung Sze Hon Solomon

Appointment of the above list as GAMAHK President, the Vice Presidents, the Hon. Secretary, the Hon. Treasurer and other Directors for the year 2021, the office period start from 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021.

# MINUTES OF ANNUAL GENERAL MEETING (AGM)

Held on 8<sup>th</sup> December 2020 (Tuesday) At 1430  
GAMAHK Office, Suites 1705-6, Two Chinachem Exchange Square,  
338 King's Road, North Point, Hong Kong.

Expiration of office period till to 31st December 2020:

Mr. Chen Yin Yuan Allen	(resigned on 31 Dec 2020)
Ms. Ko Fong Mandy	(resigned on 31 Dec 2020)
Mr. Leung Wai Lun Alan	(resigned on 31 Dec 2020)
Mr. Lo Ying Hon Chris	(resigned on 31 Dec 2020)
Mr. Tan Chien Hsien Ian	(resigned on 31 Dec 2020)

The expiration of office period for current Hon. Secretary, Mr. Ian Tan Chien Hsien would be on 31<sup>st</sup> Dec 2020 and Ms. Yu Bo Yuk Marine was appointed to be Hon. Secretary on 1<sup>st</sup> Jan 2021.

Proposer : Willis Wong  
Secunder : Sammy Hui  
Motion was carried unanimously.

Ms. Betty Lam announced that the total voting strength was 32 with 0 against and 0 invalid votes. Mr. Vernon Cheuk Kwan Fung reported the decisions could be established by a majority in number of 17 votes and proposed to adopt the whole of such candidates en bloc. He also proposed to destroy all votes instantly.

7. Motion : "It was resolved that FTW & Partners CPA Limited and hereby appointed as Auditor of the Association for the year 2021"

Proposer : Andy Law  
Secunder : Willis Wong  
Motion was carried unanimously.

8. Motion : "Appointment of Mr. Lim Tow Lu (TL Lim), Mr. Simon Tang Shu Pui, Mr. Simon Wong Kwok Hong, Ms. Eunice Yung Hou Yan, Mr. Franky Fung Kin Wah and Ms. Regina G. B. Ng as our Hon. Legal Advisors for the year 2021"

Proposer : Andy Law  
Secunder : Willis Wong  
Motion was carried unanimously.

9. Motion : "Appointment of Dr. Wan Ho Yuen Terence and Mr. Eric Chan as Hon. Accountant for the year 2021"

Proposer : Andy Law  
Secunder : Willis Wong  
Motion was carried unanimously.

10. There being no further business, the meeting was adjourned at 1438 hours.



**Tan Chien Hsien Ian**  
Chairman

薪火相傳

# General Agents and Managers Association of Hong Kong Limited 香港人壽保險經理協會有限公司

## Directors' Report For the year ended 31 March 2021

The directors present their report and the audited consolidated financial statements of the Association and its subsidiaries ("the Group") for the year ended 31 March 2021.

### Principal activities

The principal activities of the Association continue to be organising lectures and holding conferences to provide training to its members in order to maintain a high standard of service to the public. There were no significant changes in the nature of the activities.

The principal activities of its subsidiaries are set out in note 10 to the consolidated financial statements.

### Results and appropriations

The results for the year ended 31 March 2021 and the state of affairs of the Group as at that date are set out on pages 32 to 45.

### Property, plant and equipment

Particulars of changes in property, plant and equipment are set out in note 9 to the consolidated financial statements.

### Directors

The directors who held office during the year and up to the date of this report are:

#### *As a director of the Association only*

WONG Wai Kwong	President	
CHEUNG Ying Kwan, Winky	Vice President	
CHIM Shui Yam	Vice President	
LIU Ching Yi	Vice President	
YU Sai Hung	Vice President	
YU Bo Yuk	Secretary	(Appointed on 1 January 2021)
CHAN Nga Yee		
CHIU Ka Shing		(Appointed on 1 January 2021)
CHOW Man Kee Stanley		(Appointed on 1 January 2021)
HUI Wai Chung Sammy		
HUNG Yu Yeung		
KWAN Lam Lung		(Appointed on 1 January 2021)
LAM King Wai		(Appointed on 1 January 2021)
LAW Kit Shing		
LAM Man Ying, Lillian		
LAU Ka Kui		
LEE Ka Kit Carrie		(Appointed on 18 February 2021)
LUI Hon Man		(Appointed on 1 July 2021)
LEUNG WOO Yin Ching		
TAM King Yeung		(Appointed on 1 January 2021)
TSE Yim Keung		
WONG Ka Cheong		(Appointed on 1 January 2021)
WONG Pui Shan		(Appointed on 1 January 2021)
YUNG Shu Ho Alex		
YUNG Sze Hon Solomon		(Appointed on 1 January 2021)
CHEN Yin Yuan		(Resigned on 31 December 2020)
KO Fong		(Resigned on 31 December 2020)
LO Ying Hon		(Resigned on 31 December 2020)
TAN Chien Hsien Ian		(Resigned on 31 December 2020)

#### *As a director of the Association and its subsidiaries only*

CHEUK Kwan Fung	Immediate Past President	
LEUNG Wai Lun		(Resigned on 31 December 2020)

#### *As a director of the Association's subsidiaries only*

KO Siu Tak

In accordance with Clause 10 of the Association's Articles of Association, all directors shall continue to hold office in the ensuing year.

# General Agents and Managers Association of Hong Kong Limited 香港人壽保險經理協會有限公司

Directors' Report  
For the year ended 31 March 2021

## Permitted indemnity provision

Article 25 of the Association's Articles provides that every director and other servant of the Association shall be indemnified by the Association against, and it shall be the duty of the Board out of the funds of the Association to pay, all costs, losses and expenses which any such director or employee may incur or become liable for by reason of any contract entered into, or act or deed done by him as such director or employee or in any way in the discharge of his duties; and the amount for which such indemnity is provided shall immediately attach as a lien on the property of the Association and have priority as between the members over all other claims. This permitted indemnity provision is in force during the financial year and at the time of approval of this report.

## Directors' interests in transactions, arrangements or contracts

No transaction, arrangement or contract of significance to which the Association or its subsidiaries was a party and in which a director of the Association had a material interest, whether directly or indirectly, subsisted at the end of the year or at any time during the year.

## Management contracts

The Association has not entered into any contract whereby the management and administration of the whole or any substantial part of the Association's business have been undertaken by a party other than the Association's directors or employees.

## Business review

The Association falls within reporting exemption for the financial year. Accordingly, the Association is exempted from preparing a business review.

## Auditor

The consolidated financial statements have been audited by Messrs. FTW & Partners CPA Limited who retire and, being eligible, offer themselves for reappointment.

On behalf of the Board



**WONG Wai Kwong**  
Chairperson

Hong Kong, 2 November 2021

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# Independent Auditor's Report to the Members of General Agents and Managers Association of Hong Kong Limited 香港人壽保險經理協會有限公司 (incorporated in Hong Kong with limited liability)

## Opinion

We have audited the consolidated financial statements of General Agents and Managers Association of Hong Kong Limited ("the Association") and its subsidiaries ("the Group") set out on pages 32 to 45, which comprise the consolidated statement of financial position as at 31 March 2021, and the consolidated statement of comprehensive income, consolidated statement of changes in funds and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the consolidated financial statements give a true and fair view of the consolidated financial position of the Group as at 31 March 2021, and of its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standard for Private Entities ("HKFRS for Private Entities") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

## Basis for opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the HKICPA's Code of Ethics for Professional Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Other information

The directors are responsible for the other information. The other information comprises the information included in the directors' report, but does not include the consolidated financial statements and our auditor's report thereon.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Responsibilities of directors and those charged with governance for the consolidated financial statements

The directors are responsible for the preparation of the consolidated financial statements that give a true and fair view in accordance with HKFRS for Private Entities issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the directors determine is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the directors are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

## Auditor's responsibilities for the audit of the consolidated financial statements

It is our responsibility to form an independent opinion, based on our audit, on those consolidated financial statements and to report our opinion solely to you, as a body, in accordance with section 405 of the Hong Kong Companies Ordinance and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.



**Independent Auditor's Report to the Members of  
General Agents and Managers Association of Hong Kong Limited  
香港人壽保險經理協會有限公司  
(incorporated in Hong Kong with limited liability)**

As part of an audit in accordance with HKSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



**FTW & Partners CPA Limited**  
**Certified Public Accountants**  
**Hong Kong, 2 November 2021**

**HO Cheung Kong**  
**Practising Certificate Number: P05214**

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# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

### Consolidated Statement of Other Comprehensive Income For the year ended 31 March 2021

	Note	2021 HK\$	2020 HK\$
<b>Revenue</b>	<b>3</b>	9,520,491	11,809,857
Direct costs		(2,323,283)	(4,971,393)
Net income from activities		7,197,208	6,838,464
Other income	<b>3</b>	559,390	171,293
Other net gain/(loss)	<b>4</b>	6,326	(11,103)
Administrative expenses		(4,141,147)	(4,712,642)
<b>Surplus before tax</b>	<b>5</b>	3,621,777	2,286,012
Taxation	<b>7</b>	(360,597)	(2,590,086)
<b>Surplus/(deficit) after tax</b>		3,261,180	(304,074)
Other comprehensive loss for the year			
Items that may be reclassified subsequently to consolidated statement of comprehensive income			
Exchange differences on translation of foreign operations		(1,749)	(1,217)
<b>Total comprehensive income/(loss) for the year</b>		<b>3,259,431</b>	<b>(305,291)</b>

# General Agents and Managers Association of Hong Kong Limited

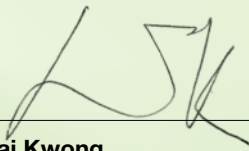
## 香港人壽保險經理協會有限公司


### Consolidated Statement of Financial Position

As at 31 March 2021

	Note	2021 HK\$	2020 HK\$
<b>Non-current assets</b>			
Property, plant and equipment	9	107,787	114,741
Deferred tax assets	8	16,774	19,136
		124,561	133,877
<b>Current assets</b>			
Account and other receivables	11	3,997,997	1,680,975
Fixed deposits	12	14,919,071	4,761,482
Cash and bank balances		9,221,396	18,434,825
		28,138,464	24,877,282
<b>Current liabilities</b>			
Account and other payables		3,425,087	3,244,724
Tax liabilities		1,585,698	1,779,036
		5,010,785	5,023,760
<b>Net current assets</b>		23,127,679	19,853,522
<b>Total assets less current liabilities</b>		23,252,240	19,987,399
<b>Non-current liabilities</b>			
Provision for long service payments		129,591	124,181
<b>Net assets</b>		23,122,649	19,863,218
<b>Financed by:</b>			
Accumulated surplus		23,132,627	19,871,447
Exchange reserve		(9,978)	(8,229)
		23,122,649	19,863,218

The consolidated financial statements were approved by the Board on 2 November 2021 and signed on its behalf by:

  
**WONG Wai Kwong**  
 Director

  
**HUI Wai Chung Sammy**  
 Director

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# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

Consolidated Statement of Changes in Funds  
For the year ended 31 March 2021

	Accumulated surplus HK\$	Exchange reserve HK\$	Total HK\$
<b>Balance at 1 April 2019</b>	20,175,521	(7,012)	20,168,509
Total comprehensive loss for the year	(304,074)	(1,217)	(305,291)
<b>Balance at 31 March 2020</b>	19,871,447	(8,229)	19,863,218
Total comprehensive income for the year	3,261,180	(1,749)	3,259,431
<b>Balance at 31 March 2021</b>	23,132,627	(9,978)	23,122,649

# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

### Consolidated Statement of Cash Flows

For the year ended 31 March 2021

	2021 HK\$	2020 HK\$
<b>Cash flows from operating activities</b>		
Surplus before tax	3,621,777	2,286,012
Adjustments for:		
Interest income	(159,995)	(93,538)
Depreciation	69,281	103,586
Provision for long service payments	5,410	9,304
	3,536,473	2,305,364
Increase in account and other receivables	(2,317,022)	(485,839)
Increase/(decrease) in account and other payables	180,363	(352,908)
<b>Cash generated from operations</b>	1,399,814	1,466,617
Tax paid	(551,573)	(550,578)
<b>Net cash from operating activities</b>	848,241	916,039
<b>Cash flows from investing activities</b>		
Payment for acquisition of property, plant and equipment	(62,327)	(49,121)
Interest received	159,995	93,538
<b>Net cash from investing activities</b>	97,668	44,417
<b>Net increase in cash and cash equivalents</b>	945,909	960,456
Effect of foreign exchange rate changes, net	(1,749)	(1,217)
<b>Cash and cash equivalents at beginning of the year</b>	23,196,307	22,237,068
<b>Cash and cash equivalents at end of the year</b>	24,140,467	23,196,307
<b>Analysis of the balances of cash and cash equivalents</b>		
Fixed deposits	14,919,071	4,761,482
Cash and bank balances	9,221,396	18,434,825
	24,140,467	23,196,307

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# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

### Notes to Consolidated Financial Statement

For the year ended 31 March 2021

#### III

#### 1. General information

General Agents and Managers Association of Hong Kong Limited is an association limited by guarantee and incorporated in Hong Kong. Its registered office is located at Suites 1705-1706, 17/F., Two Chinachem Exchange Square, 338 King's Road, North Point, Hong Kong.

The principal activities of the Association are organising lectures and holding conferences to provide training to its members in order to maintain a high standard of service to the public. Particulars of the principal activities of its subsidiaries are set out in note 10.

#### 2. Basis of preparation and significant accounting policies

##### 2.1. Basis of preparation of financial statements

The consolidated financial statements have been prepared in accordance with Hong Kong Financial Reporting Standard for Private Entities ("HKFRS for Private Entities") issued by the Hong Kong Institute of Certified Public Accountants. These consolidated financial statements also comply with the applicable requirements of the Hong Kong Companies Ordinance. They have been prepared under the historical cost convention.

The preparation of consolidated financial statements in conformity with HKFRS for Private Entities requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Judgements made by management in the application of HKFRS for Private Entities that have significant effect on the consolidated financial statements and major sources of estimation uncertainty are discussed in note 17.

##### 2.2. Basis of consolidation

The consolidated financial statements incorporate the financial statements of the Association and all of its subsidiaries, other than those subsidiaries which are acquired and held for sale within one year after acquisition. Subsidiaries are those companies, including unincorporated company such as partnership, controlled by the Association. Control is the power to govern the financial and operating policies of an entity so as to obtain benefits from the activities.

A subsidiary is fully consolidated from the date on which control is transferred to the Group and is de-consolidated from the date that control ceases. The results of subsidiaries acquired or disposed of during the year are included in the consolidated statement of comprehensive income from the effective date of acquisition or up to the effective date of disposal, as appropriate.

The consolidated financial statements present financial information about the Group as a single economic entity. All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profits and losses resulting from intragroup transactions are eliminated in full unless the losses indicate an impairment that requires recognition in the consolidated financial statements. Consolidated financial statements are prepared using uniform accounting policies for like transactions and other events and conditions in similar circumstances. Where necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies into line with those used by other members of the Group. The financial statements of the Association and of its subsidiaries used in the preparation of the consolidated financial statements are prepared as of the same reporting date (equivalent to the end of reporting period of the Association).

# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

### Notes to Consolidated Financial Statement

For the year ended 31 March 2021

## 2. Basis of preparation and significant accounting policies (cont'd)

### 2.3. Foreign currency translation

#### (a) Functional and presentation currency

Items included in the consolidated financial statements are measured using the currency of the primary economic environment in which the entity operates (the functional currency). This consolidated financial statements are presented in Hong Kong dollars ("HK\$"), which is the Association's functional and the Group's presentation currency.

#### (b) Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the consolidated statement of comprehensive income.

#### (c) Group companies

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the consolidated statement of comprehensive income.

(i) assets and liabilities for each statement of financial position presented are translated at the closing rate at the date of that statement of financial position;

(ii) income and expenses for each statement of comprehensive income are translated at average exchange rates (unless this average is not a reasonable approximation of the cumulative effect of the rates prevailing on the transaction dates, in which case income and expenses are translated at the rate on the dates of the transactions); and

(iii) all resulting exchange difference are recognised in other comprehensive income.

Goodwill and fair value adjustments arising on the acquisition of a foreign entity are treated as assets and liabilities of the foreign entity and translated at the closing rate. Exchange differences arising are recognised in equity.

### 2.4. Cash and cash equivalents

Cash and cash equivalents include cash on hand, demand deposits and other short-term highly liquid investments with original maturities of three months or less. Bank overdraft is shown within borrowings in current liabilities on the consolidated statement of financial position.

### 2.5. Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation and any impairment loss. The cost of an asset comprises its purchase price and any directly attributable costs of bringing the asset to its present working condition and location for its intended use. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance and overhaul costs, is normally charged to the consolidated statement of comprehensive income in the period in which it is incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future benefits expected to be obtained from the use of the assets, the expenditure is capitalised as an additional cost to the assets.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Gain or loss on derecognition of the asset, calculated on the difference between the net disposal proceeds and the carrying amount of the item, is included in the consolidated statement of comprehensive income in the period the item is derecognised.

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful lives, as follows:

Leasehold improvements	- 20% straight line
Office equipment	- 20% straight line

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**General Agents and Managers Association of Hong Kong Limited**  
**香港人壽保險經理協會有限公司**  
**Notes to Consolidated Financial Statement**  
**For the year ended 31 March 2021**



**2. Basis of preparation and significant accounting policies (cont'd)**

**2.5. Property, plant and equipment (cont'd)**

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at the end of each reporting period.

Any asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

**2.6. Impairment of non-current assets, other than financial assets**

At the end of each reporting period, non-current assets other than financial assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is any indication of possible impairment, the recoverable amount of any affected asset (or group of related assets) is estimated and compared with its carrying amount. If the estimated recoverable amount is less than the carrying amount, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in consolidated statement of comprehensive income.

If an impairment loss subsequently reverses, the carrying amount of the asset (or group of related assets) is increased to the revised estimate of its recoverable amount, but not in excess of the carrying amount that would have been determined had no impairment loss been recognised for the asset (group of related assets) in prior years. A reversal of an impairment loss is recognised immediately in consolidated statement of comprehensive income.

**2.7. Operating leases**

Leases where substantially all the rewards and risks of ownership of assets remain with the leasing Association are accounted for as operating leases. Rentals applicable to such operating leases are charged to consolidated statement of comprehensive income on a straight line basis over the lease term.

**2.8. Account and other receivables**

Account and other receivables are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for impairment of account receivables is established when there is objective evidence that the Association will not be able to collect all amounts due according to the original terms of the receivables.

**2.9. Account and other payables**

Account and other payables are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

**2.10. Provisions and contingent liabilities**

Provisions are recognised for liabilities of uncertain timing or amount when the Group has a legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Where the time value of money is material, provisions are stated at the present value of the expenditures expected to settle the obligation.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is disclosed as a contingent liability, unless the probability of outflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

**2.11. Employee benefits**

Salaries, annual bonuses and other staff costs are accrued in the year in which the associated services are rendered by employees of the Group. Where payment or settlement is deferred and the effect would be material, provisions are made for the estimated liability as a result of services rendered by employees up to the end of reporting period.



# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

### Notes to Consolidated Financial Statement

#### For the year ended 31 March 2021

## 2. Basis of preparation and significant accounting policies (cont'd)

### 2.11. Employee benefits (cont'd)

The Group joined a Mandatory Provident Fund ("MPF") scheme for its employees in Hong Kong. The assets of the MPF scheme are held separately from those of the Group in independently administered funds. Under the rules of the MPF scheme, the employer and its employees are each required to make contributions to the scheme at rate specified in the rules. Contributions to the defined contribution pension scheme are recognised as an expense in the consolidated statement of comprehensive income as incurred.

### 2.12. Income tax

Income tax expense represents the sum of the current tax payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit as reported in the consolidated statement of comprehensive income because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible. The Group's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the end of reporting period.

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognised for all taxable temporary differences. Deferred tax assets are generally recognised for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilised. Such deferred tax assets and liabilities are not recognised if the temporary difference arises from the initial recognition (other than in business combination) of assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realised, based on tax rates (and tax laws) that have been enacted or substantively enacted at the end of reporting period. The measurement of deferred tax liabilities and assets reflects the tax consequences that would follow from the manner in which the Group expects, at the end of reporting period, to recover or settle the carrying amount of its assets and liabilities. Deferred tax is recognised in consolidated statement of comprehensive income, except when it relates to items that are recognised in other comprehensive income or directly in equity, in which case the deferred tax is also recognised in other comprehensive income or directly in equity respectively.

### 2.13. Government grants

Government grants are recognised as income over periods necessary to match them with the related costs they are intended to compensate, on a systematic basis when there is reasonable assurance that the Group will comply with the conditions attaching of them and the grants will be received. A government grant that becomes receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity, with no future related costs, is recognised as income of the period in which it becomes receivable. Government grants received before the revenue recognition criteria are recognised as a liability.

**General Agents and Managers Association of Hong Kong Limited**  
**香港人壽保險經理協會有限公司**  
Notes to Consolidated Financial Statement  
For the year ended 31 March 2021

III

**2. Basis of preparation and significant accounting policies (cont'd)**

**2.14. Related parties**

For the purpose of these consolidated financial statements, related party includes a person and entity as defined below:

- (a) A person or a close member of that person's family is related to the Group if that person:
  - (i) has control or joint control over the Group;
  - (ii) has significant influence over the Group; or
  - (iii) is a member of the key management personnel of the Group or the Group's parent.
- (b) An entity is related to the Group if any of the following conditions applies:
  - (i) the entity and the Group are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
  - (ii) one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
  - (iii) both entities are joint ventures of the same third party.
  - (iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity.
  - (v) the entity is a post-employment benefit plan for the benefit of employees of either the Group or an entity related to the Group.
  - (vi) the entity is controlled or jointly controlled by a person identified in (a).
  - (vii) a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the entity.

**2.15. Revenue recognition**

Revenue is recognised when it is probable the economic benefits will flow to the Group and when the revenue can be measured reliably, on the following bases:

- (a) Revenue from members' subscription is recognised upon receipts;
- (b) Revenue from events organising is recognised upon completion of the events;
- (c) Rental income under operating lease is recognised on a straight-line basis over the term of the relevant lease; and
- (d) Interest income is recognised on a time-proportion basis using the effective interest method.

# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

Notes to Consolidated Financial Statement  
For the year ended 31 March 2021

### 3. Revenue and other income

The principal activities of the Group are organising lectures and holding conferences to provide training to its members in order to maintain a high standard of service to the public. Revenue and other income recognised during the year are as follows:

	2021 HK\$	2020 HK\$
<b>Revenue</b>		
Membership subscription	2,382,896	1,801,880
Enrollment fee for organised functions	5,985,595	8,727,977
Sponsor income	1,152,000	1,280,000
	<u>9,520,491</u>	<u>11,809,857</u>
<b>Other income</b>		
Interest income	159,995	93,538
Government grants (note)	361,764	-
Venue income	35,920	54,300
Sundry income	1,711	23,455
	<u>559,390</u>	<u>171,293</u>
	<u>10,079,881</u>	<u>11,981,150</u>

Note:

The government grants were granted by the Employment Support Scheme under the Anti-epidemic Fund.

### 4. Other net gain/(loss)

	2021 HK\$	2020 HK\$
Provision of long service payments	(5,410)	(9,304)
Net exchange gain/(loss)	11,736	(1,799)
	<u>6,326</u>	<u>(11,103)</u>

### 5. Surplus before tax

	2021 HK\$	2020 HK\$
<b>Surplus before tax is stated after charging:</b>		
Auditor's remuneration	69,700	77,675
Staff costs		
- Salaries, allowances and benefits in kind	2,491,761	2,667,456
- Retirement benefit scheme contributions	102,237	113,124
Operating lease rentals		
- Land and buildings	623,760	549,696
Depreciation	69,281	103,586

### 6. Directors' remuneration

None of the directors received any remuneration in respect of their services rendered for the year (2020: Nil).

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# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

Notes to Consolidated Financial Statement

For the year ended 31 March 2021

### 7. Taxation

	2021 HK\$	2020 HK\$
Current tax - Hong Kong Profits Tax		
Provision for the year	358,235	194,488
Under-provision in previous years	-	2,350,846
	358,235	2,545,334
Deferred tax		
Origination and reversal of temporary differences (note 8)	2,362	44,752
	360,597	2,590,086

Under the two-tiered profits tax rates regime, the first HK\$2 million taxable profits of the qualifying corporations will be taxed at 8.25%, and taxable profits above HK\$2 million will be taxed at 16.5%. Hong Kong profits taxes for the qualifying corporation and all unqualified corporations within the Group have been provided in accordance with the two-tiered profits tax rates regime (2020: same) and at the rate of 16.5% (2020: 16.5%) respectively on their respective estimated assessable profits arising in Hong Kong during the year. No provision for Hong Kong profits tax had been made for 2020 as all members within the Group incurred tax loss during that year.

The Group's PRC subsidiary is subject to the PRC corporate income tax rate of 25%.

### 8. Deferred tax assets

The components of deferred tax assets recognised and movements thereon:

	Tax losses HK\$	Accelerated tax depreciation HK\$	Total HK\$
<b>At 1.4.2019</b>	10,910	52,978	63,888
Charge to statement of comprehensive income	(10,910)	(33,842)	(44,752)
<b>At 31.3.2020</b>	-	19,136	19,136
Charge to statement of comprehensive income	-	(2,362)	(2,362)
<b>At 31.3.2021</b>	-	16,774	16,774

### 9. Property, plant and equipment

	Leasehold improvements HK\$	Office equipment HK\$	Total HK\$
<b>Cost</b>			
At 1.4.2020	464,477	1,469,555	1,934,032
Additions	-	62,327	62,327
At 31.3.2021	464,477	1,531,882	1,996,359
<b>Accumulated depreciation</b>			
At 1.4.2020	464,477	1,354,814	1,819,291
Charge for the year	-	69,281	69,281
At 31.3.2021	464,477	1,424,095	1,888,572
<b>Net carrying amount</b>			
At 31.3.2021	-	107,787	107,787
At 31.3.2020	-	114,741	114,741

# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

Notes to Consolidated Financial Statement  
For the year ended 31 March 2021

### 10. Subsidiaries

Details of the Association's subsidiaries at the end of reporting period are as follows:

Name of company	Place of incorporation	Percentage held by the Association	Principal activities
GAMAHK Management Consulting Company Limited	Hong Kong	100% (Direct)	Investment holding
GAMA Management Consultancy (Shenzhen) Company Limited* (加利管理顧問(深圳)有限公司)	The People's Republic of China	100% (Indirect)	Did not engage any business activity

\* The official name of the company is in Chinese. The English translation of the name is for reference only.

### 11. Account and other receivables

	2021 HK\$	2020 HK\$
Accounts receivable	1,160,140	929,034
Deposits paid for property, plant and equipment	2,200,000	-
Rental and utilities deposits	208,750	206,038
Prepayments	429,107	545,903
	<u>3,997,997</u>	<u>1,680,975</u>

### 12. Fixed deposits

Fixed deposits earn interest at floating rates based on daily bank deposit rates at 0.5% (2020: 0.6% to 0.7%) per annum.

### 13. Commitments

(a) Commitments under operating leases

At the end of reporting period, the Group's total future minimum lease charges payable under non-cancellable operating leases were as follows:

	2021 HK\$	2020 HK\$
Land and buildings		
- Not later than one year	381,187	623,760
- Later than one year and not later than five years	-	381,187
	<u>381,187</u>	<u>1,004,947</u>

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**General Agents and Managers Association of Hong Kong Limited**  
**香港人壽保險經理協會有限公司**  
**Notes to Consolidated Financial Statement**  
**For the year ended 31 March 2021**

**13. Commitments (cont'd)**

(b) Capital commitments

At the end of reporting period, the Group had the following capital commitments which were not provided for in the consolidated financial statements:

	2021 HK\$	2020 HK\$
Contracted but not provided for		
- Acquisition of property, plant and equipment	14,400,000	-

**14. Events after the reporting period**

Subsequent to the end of reporting period, the Group acquired a leasehold property at a total consideration of HK\$16,600,000.

**15. Related party transactions**

The Group received income in the ordinary course of business, such as membership subscription and enrollment fee from the Board of Directors or parties related to them.

**16. Status of Association**

The Association is limited by guarantee. Pursuant to Memorandum 3 of the Association, every member of the Association undertakes to contribute to the assets of the Association in the event of its being wound up while such person is a member, or within one year after he ceased to be a member, for payment of the debts and liabilities of the Association contracted before he ceases to be a member and of the costs, charges, and expenses of winding-up, and for the adjustment of the rights of the contributories among themselves, such amount as may be required not exceeding HK\$10.

**17. Critical accounting estimates and judgements**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Group makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

- (a) Estimation of depreciation of property, plant and equipment  
The Group determines the estimated useful lives and related depreciation charges for property, plant and equipment. Management will revise the depreciation charges where useful lives are different from those previously estimated.
- (b) Estimation of impairment of accounts receivable  
The Group tests annually whether trade and other receivables have suffered any impairment in accordance with the accounting policy stated in notes to the consolidated financial statements and make provisions for impairment accordingly.
- (c) Impairment of non-financial assets (other than goodwill)  
The Group assesses whether there are any indicators of impairment for all non-financial assets at the end of each reporting period. Non-financial assets are tested for impairment when there are indicators that the carrying amounts may not be recoverable. An impairment exists when the carrying value of an asset or a cash-generating unit exceeds its recoverable amount, which is the higher of its fair value less costs of disposal and its value in use.

# General Agents and Managers Association of Hong Kong Limited

## 香港人壽保險經理協會有限公司

Notes to Consolidated Financial Statement

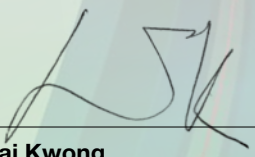
For the year ended 31 March 2021


### 18. Statement of financial position and movements of accumulated surplus of the Association

#### (a) Statement of financial position of the Association

	2021 HK\$	2020 HK\$
<b>Non-current assets</b>		
Property, plant and equipment	107,787	114,741
Deferred tax assets	16,774	19,136
	124,561	133,877
<b>Current assets</b>		
Due from a subsidiary	226,240	175,018
Accounts receivable	1,160,140	929,034
Rental and utilities deposits	208,750	206,038
Deposits paid for property, plant and equipment	2,200,000	-
Prepayments	429,107	544,251
Fixed deposits	14,919,071	4,761,482
Cash and bank balances	9,207,537	18,405,509
	28,350,845	25,021,332
<b>Current liabilities</b>		
Account and other payables	3,324,792	3,223,825
Tax liabilities	1,585,698	1,779,036
	4,910,490	5,002,861
<b>Net current assets</b>	23,440,355	20,018,471
<b>Total assets less current liabilities</b>	23,564,916	20,152,348
<b>Non-current liabilities</b>		
Provision for long service payments	129,591	124,181
<b>Net assets</b>	23,435,325	20,028,167
<b>Financed by</b>		
Accumulated surplus	23,435,325	20,028,167

The financial statements were approved by the Board on 2 November 2021 and signed on its behalf by:

  
**WONG Wai Kwong**  
 Director

  
**HUI Wai Chung Sammy**  
 Director

#### (b) Movements of the accumulated surplus

	HK\$
<b>At 1 April 2019</b>	20,237,069
Total comprehensive loss for the year	(208,902)
<b>At 31 March 2020</b>	20,028,167
Total comprehensive income for the year	3,407,158
<b>At 31 March 2021</b>	23,435,325

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# 贊助公司



健康長久好生活



安盛



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Taiping Life Hong Kong

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FWD  
insurance



Manulife 宏利



PRUDENTIAL  
英國保誠



Sun Life  
永明金融

YFLife  
萬通保險

雲鋒金融集團成員





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## 香港人壽保險經理協會

General Agents & Managers Association of Hong Kong

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