

18 March 2019



## Levy Collection On Insurance Premiums

From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable by policyholders to the Hong Kong Insurance Authority (IA) in order to support the financial independence and operational cost of the IA. The levy: (i) will be collected from policyholders via insurance companies (like Chubb); and (ii) is a percentage of the premium payable, with a cap applied per policy per policy year.

As policyholders must pay the levy with each premium payment, the levy will be collected when premium is paid. Insurers will then remit/pay the levy to the IA. It is an offence for a policyholder to fail to pay the levy in a timely manner, and the policyholder may be liable to a pecuniary penalty of up to HK\$5,000.

The levy will be applied to the premium of all types of insurance policies (except for certain policies including reinsurance business, marine, aviation and goods-in-transit businesses and policies underwritten by authorised captive insurers which are exempted from the levy by the law).

The table below summaries the levy rates and cap for respective years for general insurance policies:

A policy inception date, or a policy inception anniversary date	Levy rate %	Levy cap (general insurance policies)
From 1 January 2018 till 31 March 2019 (both dates inclusive)	0.040%	HK\$2,000
From 1 April 2019 till 31 March 2020 (both dates inclusive)	0.060%	HK\$3,000
From 1 April 2020 till 31 March 2021 (both dates inclusive)	0.085%	HK\$4,250
From 1 April 2021 onwards (dates inclusive)	0.100%	HK\$5,000

Further information about the levy can be found in <http://www.ia.org.hk/en/levy> and in the [IA's leaflet](#) and [FAQs](#).

If you have any questions, please feel free to contact Chubb's Customer Service Hotline on +852 3191 6800 during office hours on Monday to Friday from 9:00am to 5:30pm.

Thank you.

Chubb Insurance Hong Kong Limited



## 保費徵費

從 2018 年 1 月 1 日起，保險業監管局（保監局）為使其財務獨立及支持其運營成本，保監局將根據保險條例及保險條例下的保險（保費徵費）向保單持有人徵收保費徵費稅款。有關保費徵費 (i) 將通過保險公司（例如：安達保險）向保單持有人收取 (ii) 徵收率將根據每保單年度的保險費百分比比例收取，對每項保單徵費將不高於徵費上限。

由於保單持有人必須繳付每筆保費，所以在繳付保費時會徵收這筆款項。然後保險公司將向保監局匯出/支付徵費。保單持有人未能及時繳納稅款屬違法行為，並有可能要繳交最高港幣 5,000 元的罰款。

該徵費將適用於所有類型的保險單的保費（除了法例豁免徵費的保單包括再保險保單、專屬自保保險公司承保的保單、海運、空運及貨運業務的保單）。

以下圖表概括了一般保險保單每保單年度的徵費率及上限：

保單開始日期或保單周年日	徵費率	徵費上限 (一般保險保單)
自 2018 年 1 月 1 日起至 2019 年 3 月 31 日 (包括首尾兩日)	0.040%	港幣 2,000 元
自 2019 年 4 月 1 日起至 2020 年 3 月 31 日 (包括首尾兩日)	0.060%	港幣 3,000 元
自 2020 年 4 月 1 日起至 2021 年 3 月 31 日 (包括首尾兩日)	0.085%	港幣 4,250 元
2021 年 4 月 1 日以後 (包括當日)	0.100%	港幣 5,000 元

關於保費徵費的更多資訊，請瀏覽保監局[網頁](#)及保監局[小冊子](#)和[常見問題](#)。

如若有任何查詢，可於辦公時間內（星期一至星期五，上午九時至下午五時三十分）聯繫我們的客戶服務部熱線 +852 3191 6800。

安達保險香港有限公司 謹啟

2019 年 3 月 18 日