



保險課程 Insurance Course 報名表 Enrollment Form

《保險課程》其中包括四個獨立的課程，學員可根據個人的需要，選擇報讀其中任何一個或全部課程。每個課程的最後一堂設有 2 小時的的考試。考試成績合格及出席率達 70% 的學員方可獲頒發證書。成績達 90 分或以上的學員，如欲申請保險中介人牌照，可獲豁免參加保險中介人資格考試。

報讀課程，請選擇〔請在適當方格內✓〕

| 課程編號 | 課程名稱/考試 | 日期 逢星期一、二、四上堂, 假期除外 | 截止 報名日期 | 學費** (會員價) |
|--------------------------------------|--|--|------------|---------------|
| <input type="checkbox"/> IFS-2017-09 | 保險課程(卷 I) – 保險原理及實務 Insurance (Module I) – Principles and Practice of Insurance | 2017 年 2 月 20, 21, 23, 27, 28, 3 月 2 日 (18 小時, 晚 7-10 時) | 2 月 8 日 | 澳門元 770 |
| <input type="checkbox"/> IFS-2017-10 | 保險課程(卷 II) – 一般保險 Insurance (Module II) – Non Life Insurance | 2017 年 3 月 13, 14, 16, 20, 21, 23 日 (18 小時, 晚 7-10 時) | | 澳門元 770 |
| <input type="checkbox"/> IFS-2017-11 | 保險課程(卷 III) – 人壽保險 Insurance (Module III) – Life Insurance | 2017 年 4 月 3, 6, 10, 11, 13, 18, 20 日 (21 小時, 晚 7-10 時) | | 澳門元 900 |
| <input type="checkbox"/> IFS-2017-12 | 保險課程(卷 V) – 投資相連長期保險 Insurance (Module V) – Investment-Linked Long Term Insurance | 2017 年 5 月 8, 9, 11, 15, 16, 18, 22 日 (21 小時, 晚 7-10 時) | | 澳門元 900 |
| ** 非會員學費每科在會員價上增加 100 澳門元。 合計： | | | | |

個人資料 Personal Details :

先生 Male 女士 Female

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|---|--|----------------------------------|--|
| 中文姓名 Name in Chinese | | 外文姓名 Name in Foreign Language | |
| 出生日期 Date of birth | ____ / ____ / ____ 日 D 月 M 年 Year | 身份證/護照號碼 ID/Passport No. | |
| 機構名稱 Company Name | | | |
| 職位 Position | | 電郵 E-Mail | |
| 電話(手機) Tel. (Mobile) | | 電話(辦公室) Tel. (Office) | |
| 通訊地址 Address | | | |
| 學歷程度 Education Level | <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 中學 Secondary <input type="checkbox"/> 專科學位 Associate Degree 請加 please tick 「✓」 <input type="checkbox"/> 學士學位 Degree <input type="checkbox"/> 學士學位以上 Above Degree <input type="checkbox"/> 其他 Other _____ | | |
| 曾否就讀本會課程 Have you attended IFS course ? | <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes | | |
| 年份 Year _____ | 課程名稱 Course Name _____ | | |

簽署
Signature

日期
Date

| | |
|---------------------|--|
| 學員編號 Student No. | _____ (僅供澳門金融學會內部使用 For office use only) |
|---------------------|--|

附件 Encl.: 請附報名人身份證副本 Please attach a copy of the applicant's Identity Card



保險課程 Insurance Course

課程簡介 Course Introduction

保險中介人素質保證計劃於二零零二年在本澳實施，旨在提升保險中介人的專業水平。準保險中介人必須符合多項規定，其中一項是通過「保險中介人資格考試」，方可取得保險中介人牌照。

為幫助本澳有意加入保險中介行業的人士通過「保險中介人資格考試」，及提供本澳保險從業員系統地學習保險知識的機會，本會特此舉辦一系列的保險課程。課程內容涵蓋保險原理、一般保險、人壽保險以及投資相連長期保險的基本知識及相關法例。

The Insurance Intermediaries Quality Assurance Scheme was implemented in 2002 in Macao to uphold professional standard of insurance intermediaries. One of the requirements for getting an insurance intermediary's license is for a prospective insurance intermediary to pass the "Insurance Intermediaries Qualifying Examination" (IIQE).

This series of insurance courses are designed for helping those who intend to join the insurance intermediary sector to pass the IIQE, and also providing opportunities for insurance practitioners to study insurance knowledges systematically. The course contents contain the basic knowledge and relevant laws regarding principles and practice of insurance, non-life insurance, life insurance and investment-linked long term insurance.

導師 Instructor

盧志文先生 Mr. David Lo

課程信息 Course Info.

| | |
|---------------------------------|--|
| 授課語言 Medium of Instruction | 廣東話 Cantonese |
| 課程考核方法 Course Grading Method | 出席率 10%，日常功課 50% 及考試 40% 10% attendance, 50% course work and 40% final exam |
| 上課地點 Venue | 澳門士多烏拜斯大馬路 1-B 號東曦閣大廈地下澳門金融學會 |
| 每班人數 Class Size | 最多 35 人 (Maximum 35 students) |
| 查詢 Enquiry | 請向李先生 或 官小姐查詢, 電話 2856 8280 |



保險課程 (卷 I) – 保險原理及實務 Insurance (Module I) – Principles and Practice of Insurance

主旨 Objective

本課程為本澳保險從業員及有意參加「保險中介人資格考試」的考生而設，課程內容圍繞保險中介人資格考試之試卷 I – 保險原理及實務以及保險業的基本知識。

The course is specially designed for Macao's insurance practitioners and candidates of the "Insurance Intermediary Qualifying Examination". The course contents consist of the basic knowledge as well as the principles and practice of Insurance.

課程內容 Course Contents

1. 風險及保險 RISK AND INSURANCE
 - 1.1. 風險概念 Concept of Risk
 - 1.2. 保險功能及好處 Functions and Benefits of Insurance
2. 保險原則 PRINCIPLES OF INSURANCE
 - 2.1. 可保利益 Insurable Interest
 - 2.2. 最高誠信 Utmost Good Faith
 - 2.3. 近因 Proximate Cause
 - 2.4. 害賠償損 Indemnity
 - 2.5. 分攤 Contribution
 - 2.6. 代位權 Subrogation
3. 保險公司主要功能 CORE FUNCTIONS OF AN INSURANCE COMPANY
4. 澳門保險業結構 STRUCTURE OF MACAU INSURANCE INDUSTRY
 - 4.1. 保險業務種類 Types of Insurance Business
 - 4.2. 行業規模 Size of Industry
 - 4.3. 保險人 Insurance Companies
 - 4.4. 保險中介人 Insurance Intermediaries
 - 4.5. 業界公會/保險組織 Market Associations/Insurance Trade Organizations
5. 保險業監管架構 INSURANCE REGULATORY FRAMEWORK
 - 5.1. 對保險人的監管 Regulation of Insurance Companies in Macau
 - 5.2. 對保險中介人的監管 Regulation of Insurance Intermediaries in Macau
6. 其他有關問題 OTHER RELATED ISSUES
 - 6.1. 防止洗黑錢 Prevention of Money Laundering
 - 6.2. 防止保險詐騙 Prevention of Insurance Fraud



保險課程 (卷 II) – 一般保險 Insurance (Module II) – Non Life Insurance

主旨 Objective

本課程為本澳保險從業員及有意參加「保險中介人資格考試」的考生而設，課程內容圍繞保險中介人資格考試之試卷 II – 一般保險以及客戶服務的基本知識。

The course is specially designed for Macao's insurance practitioners and candidates of the "Insurance Intermediary Qualifying Examination". The course contents consist of the basic knowledge of non-life Insurance and customer services.

課程內容 Course Contents

Chapter 1

1. 核保及保單用詞 UNDERWRITING AND POLICY WORDINGS
 - 1.1. 投保書及重要事實 Proposal and Material Facts
 - 1.2. 核保程序 Underwriting Procedures
 - 1.3. 保單用詞及條款 Policy Wordings, Terms and Conditions
 - 1.4. 續保及取消 Renewals and Cancellation

Chapter 2

2. 強制性保險 COMPULSORY INSURANCE
 - 2.1 汽車保險 Motor Vehicle Insurance
 - 2.2 工作意外及職業病保險 Employees' Compensation Insurance
 - 2.3 旅行社職業民事責任保險 Professional Liability Insurance for Travel Agents
 - 2.4 裝置宣傳物及廣告物民事責任保險 Public Liability Insurance Relation to the fixing of Propaganda and Publicity Material
 - 2.5 遊艇民事責任保險 Third Party Liability Insurance for Pleasure Boat
 - 2.6 律師職業民事責任保險 Professional Liability Insurance For Lawyers

Chapter 3

3. 保險產品 INSURANCE PRODUCTS
 - 3.1. 健康保險 Health Insurance
 - 3.2. 綜合或組合保單 Combined Comprehensive or Packaged Policies
 - 3.3. 財產及經濟權益保險 Property and Pecuniary Insurance
 - 3.4. 工程保險 Engineering Insurance
 - 3.5. 責任保險 Liability Insurance
 - 3.6. 水險 Marine Insurance

Chapter 4

4. 理賠 CLAIMS
 - 4.1. 有效索償 Valid Claims
 - 4.2. 理賠 Claims Settlement

Chapter 5

5. 客戶服務 CUSTOMER SERVICE
 - 5.1. 客戶服務及其重要性 Customer Service and its Importance
 - 5.2. 客戶服務標準及其執行 Policies and Codes of Conduct of Organizations
 - 5.3. 客戶服務標準及其執行 Customer Service Standard and its Implementation
 - 5.4. 保險公司的法律及監管責任 Legal and Regulatory Obligations of Organizations
 - 5.5. 支付及收受回佣的法律後果 Legal Implications of Rebating of Commission



保險課程 (卷 III) – 人壽保險 Insurance (Module III) – Life Insurance

主旨 Objective

本課程為本澳保險從業員及有意參加「保險中介人資格考試」的考生而設，課程內容圍繞保險中介人資格考試之試卷 III – 人壽保險以及私人退休金計劃的基本法例知識。

The course is specially designed for Macao's insurance practitioners and candidates of the "Insurance Intermediary Qualifying Examination". The course contents consist of basic knowledge of life insurance and Private Pension Fund Ordinance.

課程內容 Course Contents

1. 人壽保險簡介 INTRODUCTION TO LIFE INSURANCE
 - 1.1. 壽險定義 Definition of Life Insurance
 - 1.2. 壽險的原則 Principles of Life Insurance
 - 1.3. 壽險保費的計算 Principles of Life Insurance
2. 人壽保險種類 TYPES OF LIFE INSURANCE
 - 2.1. 傳統類別 Traditional Types
 - 2.2. 非傳統保險 Non-Traditional Insurance
 - 2.3. 團體及個人保險計劃 Group and Individual Insurance Plans
3. 附加保險利益及其他產品 BENEFIT RIDERS AND OTHER PRODUCTS
 - 3.1. 殘疾保險利益 Disability Benefits
 - 3.2. 意外保險利益 Accident Benefits
 - 3.3. 提前給付保險利益 Accelerated Death Benefits
 - 3.4. 醫療保險利益 Medical benefits
 - 3.5. 可保權利益 Insurability Benefits
 - 3.6. 通貨膨脹調整 Inflationary Adjustment
4. 闡釋人壽保險單 EXPLAINING THE LIFE INSURANCE POLICY
 - 4.1. 完整保險契約 The Entire Contract
 - 4.2. 不可異議 Incontestability
 - 4.3. 寬限期 Grace Period
 - 4.4. 指定受益人 Beneficiary Designation
 - 4.5. 不能作廢條款 Nonforfeiture Benefits
 - 4.6. 保單抵押貸款 Policy Loan
 - 4.7. 復效 Reinstatement
 - 4.8. 誤報年齡或性別 Misstatement of Age or Sex
 - 4.9. 轉讓 Assignment
 - 4.10. 紅利選擇 Dividend Options
 - 4.11. 理賠給付選擇 Settlement Options
 - 4.12. 自殺條款 Suicide Clause
5. 人壽保險程序 LIFE INSURANCE PROCEDURES
 - 5.1. 公司運作 Company Operation
 - 5.2. 投保 Application
 - 5.3. 核保 Underwriting
 - 5.4. 簽發保單 Policy issuance
 - 5.5. 售後服務 After sales service
 - 5.6. 理賠 Claims
6. 私人退休金計劃法例簡介 Introduction to Private Pension Fund Ordinance
 - 6.1. 退休保障的需要 Need for Retirement Protection
 - 6.2. 私人退休金計劃法例的主要特點 Key Features of Private Pension Fund Ordinance
 - 6.3. 私人退休金計劃法例的規管架構 Regulatory Framework under Private Pension Fund Ordinance



保險課程 (卷 V) – 投資相連長期保險 Insurance (Module V) - Investment-Linked Long Term Insurance

主旨 Objective

本課程為本澳保險從業員及有意參加「保險中介人資格考試」的考生而設，課程內容圍繞保險中介人資格考試「試卷 V – 投資相連長期保險」的考試範圍。

The course is specially designed for Macao's insurance practitioners and candidates of the "Insurance Intermediary Qualifying Examination". The course materials are prepared in accordance with the syllabus of "Paper V - Investment-Linked Long Term Insurance" examination.

課程內容 Course Contents

第一章 Chapter 1

投資相連長期保單簡介 Introduction to Investment-Linked Long Term Insurance Policies

- 定義 Definition
- 概念 Concept

第二章 Chapter 2

投資 Investment

- 投資動機 Investment Motivations
- 投資考慮 Investment Considerations
- 投資資產 Investment Assets
- 壽險 Life Insurance

第三章 Chapter 3

投資相連長期保單 Investment-Linked Long Term Insurance Policies

- 歷史發展 Historical Development
- 投資相連長期保單的特點
- Characteristics of Investment-Linked Long Term Insurance Policies
- 投資相連長期保單的收費種類
- Types of Charges of Investment-Linked Long Term Insurance Policies
- 投資相連長期保單種類 Types of Investment-Linked Long Term Insurance Policies
- 投資相連保單保費結構 Premium Structures of Investment-linked Policies
- 整付保費和定期繳費的投資相連保單及其死亡保險金的基本計算 Basic Calculations of Single Premium and Regular Premium Investment-Linked Policies and their Death Benefits
- 投資相連基金的結構 Structure of Investment-Linked Funds
- 投資相連基金種類 Types of Investment-Linked Funds
- 投資於投資相連保單的好處 Benefits of Investing in Investment-Linked Policies
- 投資於投資相連保單的風險 Risks of Investing in Investment-Linked Policies
- 投資相連長期保單與保證保單及有利潤保單的比較 Comparison of Investment-Linked Long Term Insurance Policies with Guaranteed and With-Profits Policies
- 稅項 Taxation
- 銷售常規 Sales Practice
- 道德操守 Ethics
- 退保說明文件 Sales Illustration
- 保單管理和給予保單持有人的保單報告 Policy Administration and Statement to Policyholders

第四章 Chapter 4

澳門的規管架構 Regulatory Framework in Macao

- 保險法例及指引 Insurance Legislation and Guidelines
- 其他相關法例 Other Relevant Legislation