



## 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，學員可選擇報讀其中任何一個或全部課程。出席率達 70% 及通過課程評核的學員可獲頒發證書。獲頒發證書而成績達 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。另外，課程已納入澳門特區政府 2017-2019《持續進修發展計劃》及《保險中介人持續專業培訓計劃》。

報讀課程，請選擇〔請在適當方格內✓〕

課程編號	課程名稱	上課日期/時間 星期一、二、四晚 7-10 時	課時/ CPD 時數	截止 報名	學費
<input type="checkbox"/> IFS-2018-14 CPD no.: INS-CPD-2018-22	保險課程 (卷 I) – 保險原理及實務 Insurance (Module I) – Principles and Practice of Insurance	2018 年 3 月 5, 6, 8, 12, 13, 15 日	授課時數：16 小時 考試： 2 小時 CPD 時數：16 小時	2 月 13 日	澳門元 900
<input type="checkbox"/> IFS-2018-15 CPD no.: INS-CPD-2018-23	保險課程 (卷 II) – 一般保險 Insurance (Module II) – Non Life Insurance	2018 年 4 月 9, 10, 12, 16, 17, 19 日	授課時數：16 小時 考試： 2 小時 CPD 時數：16 小時	3 月 26 日	澳門元 900
<input type="checkbox"/> IFS-2018-16 CPD no.: INS-CPD-2018-24	保險課程 (卷 III) – 人壽保險 Insurance (Module III) – Life Insurance	2018 年 5 月 7, 8, 10, 14, 15, 17, 21	授課時數：19 小時 考試： 2 小時 CPD 時數：19 小時	4 月 30 日	澳門元 1,050
<input type="checkbox"/> IFS-2018-17 CPD no.: INS-CPD-2018-25	保險課程 (卷 V) – 投資相連長期保險 Insurance (Module V) – Investment-Linked Long Term Insurance	2018 年 6 月 4, 5, 7, 11, 12, 14, 19 日	授課時數：19 小時 考試： 2 小時 CPD 時數：19 小時	5 月 21 日	澳門元 1,050
** 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

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			保險中介人編號 License No.		
電話 Tel.			電郵 E-Mail		
通訊地址 Address					
學歷程度 Education Level 請選擇 please tick 「✓」	<input type="checkbox"/> 小學 Primary <input type="checkbox"/> 中學 Secondary <input type="checkbox"/> 副學士學位 Associate Degree <input type="checkbox"/> 學士學位 Degree <input type="checkbox"/> 學士學位以上 Post-Graduate <input type="checkbox"/> 其他 Other _____				

\*如有需要，本會將發短訊通知與課程有關事宜 IFS may send SMS to students when necessary

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)
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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澳門實施，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」，方可獲得保險中介人牌照。

為幫助本澳有意投身保險中介業務的人士通過「保險中介人資格考試」，以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 Macao in 2002 to uphold professional standard of insurance intermediaries. One of the requirements for a prospective insurance intermediary to get an insurance intermediary's license is to pass the Insurance Intermediaries Qualifying Examination (IIQE).

This series of insurance courses are designed to help those intending to jumpstart their career in the insurance intermediary's business to pass the IIQE, and also to provide opportunities for insurance practitioners to acquire essential insurance knowledge systematically. The course contents consist of the basic knowledge and relevant laws regarding principles of insurance, non-life insurance, life insurance and investment-linked long term insurance.

### 導師 Instructor

盧志文先生 Mr. David Lo

### 課程證書 Course Certificate / 持續專業培訓時數 CPD hours

出席率達 70% 及通過課程評核的學員可獲頒授課程證書及獲得持續專業培訓時數，而持續專業培訓時數將按實際出席時數計，若每節課缺席 15 分鐘或以上將扣減一小時。學員請務必每節課準時到達及簽到。

Students who achieve a minimum of 70% attendance and pass the course assessment will be awarded a course certificate and given CPD hours. The number of CPD hours should be the actual hours a student has attended. One hour should be deducted where a student is absent from the classroom for 15 minutes or more. Please arrive and sign in on time for each class.

### 其他課程資料 Other 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 30%，日常功課 30% 及考試 40% 30% attendance, 30% 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
查詢 Enquiry	請電李先生 或 官小姐，電話 8297 2626 / 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

本課程為有意投身保險中介業務的人士及本澳保險從業員而設，旨在幫助他們通過《保險中介人資格考試》中試卷 I 的考試，或系統地學習保險知識。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》，以及保險的基本知識。

The course is designed for those intending to jumpstart their career in the insurance intermediary's business as well as for Macao's insurance intermediaries. It aims to help them to pass the Paper I of the "Insurance Intermediary Qualifying Examination (IIQE)" or to study insurance knowledge systematically. The course contents encompass the "Paper I - Principles and Practice of Insurance" of the IIQE, and essential insurance knowledge.

### 課程內容 Course Contents

#### 單元一. 風險及保險 RISK AND INSURANCE

- 風險概念 Concept of Risk
- 保險功能及好處 Functions and Benefits of Insurance

#### 單元二. 保險原則 PRINCIPLES OF INSURANCE

- 可保利益 Insurable Interest
- 最高誠信 Utmost Good Faith
- 近因 Proximate Cause
- 損害賠償 Indemnity
- 分攤 Contribution
- 代位權 Subrogation

#### 單元三. 保險公司主要功能 CORE FUNCTIONS OF AN INSURANCE COMPANY

#### 單元四. 澳門保險業結構 STRUCTURE OF MACAU INSURANCE INDUSTRY

- 保險業務種類 Types of Insurance Business
- 行業規模 Size of Industry
- 保險人 Insurance Companies
- 保險中介人 Insurance Intermediaries
- 業界公會/保險組織 Market Associations/Insurance Trade Organizations

#### 單元五. 保險業監管架構 INSURANCE REGULATORY FRAMEWORK

- 對保險人的監管 Regulation of Insurance Companies in Macau
- 對保險中介人的監管 Regulation of Insurance Intermediaries in Macau

防止洗黑錢及防止保險詐騙

- 防止洗黑錢 Prevention of Money Laundering
- 防止保險詐騙 Prevention of Insurance Fraud

#### 單元六. 總結 Summary : 1 小時

考試 Examination : 2 小時



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

### 主旨 Objective

本課程為有意投身保險中介業務的人士及本澳保險從業員而設，旨在幫助他們通過《保險中介人資格考試》中試卷 II 的考試，或系統地學習保險知識。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 designed for those intending to jumpstart their career in the insurance intermediary's business as well as for Macao's insurance intermediaries. It aims to help them to pass the Paper II of the "Insurance Intermediary Qualifying Examination (IIQE)" or to study insurance knowledge systematically. The course contents encompass the "Paper II – Non-life Insurance" of the IIQE, and customer services.

### 課程內容 Course Contents

#### 單元一. 核保及保單用詞 UNDERWRITING AND POLICY WORDINGS

- 投保書及重要事實 Proposal and Material Facts
- 核保程序 Underwriting Procedures
- 保單用詞及條款 Policy Wordings, Terms and Conditions
- 續保及取消 Renewals and Cancellation

#### 單元二. 強制性保險 COMPULSORY INSURANCE

- 汽車保險 Motor Vehicle Insurance
- 工作意外及職業病保險 Employees' Compensation Insurance
- 旅行社職業民事責任保險 Professional Liability Insurance for Travel Agents
- 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
- 遊艇民事責任保險 Third Party Liability Insurance for Pleasure Boat
- 律師職業民事責任保險 Professional Liability Insurance For Lawyers

#### 單元三. 保險產品 INSURANCE PRODUCTS

- 健康保險 Health Insurance
- 綜合或組合保單 Combined Comprehensive or Packaged Policies
- 財產及經濟權益保險 Property and Pecuniary Insurance
- 工程保險 Engineering Insurance
- 責任保險 Liability Insurance
- 水險 Marine Insurance

#### 單元四. 理賠 CLAIMS

- 有效索償 Valid Claims
- 理賠 Claims Settlement

#### 單元五. 客戶服務 CUSTOMER SERVICE

- 客戶服務及其重要性 Customer Service and its Importance
- 保險公司服務方針及操守準則 Policies and Codes of Conduct of Organizations
- 客戶服務標準及其執行 Customer Service Standard and its Implementation
- 保險公司的法律及監管責任 Legal and Regulatory Obligations of Organizations
- 支付及收受回佣的法律後果 Legal Implications of Rebating of Commission

#### 單元六. 總結 Summary : 1 小時 考試 Examination : 2 小時



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

### 主旨 Objective

本課程為有意投身保險中介業務的人士及本澳保險從業員而設，旨在幫助他們通過《保險中介人資格考試》中試卷 III 的考試，或系統地學習保險知識。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 designed for those intending to jumpstart their career in the insurance intermediary's business as well as for Macao's insurance intermediaries. It aims to help them to pass the Paper III of the "Insurance Intermediary Qualifying Examination (IIQE)" or to study insurance knowledge systematically. The course contents encompass the "Paper III – life Insurance" of the IIQE, and the Private Pension Fund Ordinance.

### 課程內容 Course Contents

#### 單元一. 人壽保險簡介 INTRODUCTION TO LIFE INSURANCE

- 壽險定義 Definition of Life Insurance
- 壽險的原則 Principles of Life Insurance
- 壽險保費的計算 Premium of Life Insurance

#### 單元二. 人壽保險種類 TYPES OF LIFE INSURANCE

- 傳統類別 Traditional Types
- 非傳統保險 Non-Traditional Insurance
- 團體及個人保險計劃 Group and Individual Insurance Plans

#### 單元三. 附加保險利益及其他產品 BENEFIT RIDERS AND OTHER PRODUCTS

- 殘疾保險利益 Disability Benefits
- 意外保險利益 Accident Benefits
- 提前給付保險利益 Accelerated Death Benefits
- 醫療保險利益 Medical benefits
- 可保權利益 Insurability Benefits
- 通貨膨脹調整 Inflationary Adjustment

#### 單元四. 闡釋人壽保險單 EXPLAINING THE LIFE INSURANCE POLICY

- 完整保險契約 The Entire Contract
- 不可異議 Incontestability
- 寬限期 Grace Period
- 指定受益人 Beneficiary Designation
- 不能作廢條款 Nonforfeiture Benefits
- 保單抵押貸款 Policy Loan
- 復效 Reinstatement
- 誤報年齡或性別 Misstatement of Age or Sex
- 轉讓 Assignment
- 紅利選擇 Dividend Options
- 理賠給付選擇 Settlement Options
- 自殺條款 Suicide Clause

#### 單元五. 人壽保險程序 LIFE INSURANCE PROCEDURES

- 公司運作 Company Operation
- 投保 Application
- 核保 Underwriting
- 簽發保單 Policy issuance
- 售後服務 After sales service
- 理賠 Claims

#### 單元六. 私人退休金計劃法例簡介 Introduction to Private Pension Fund Ordinance

- 退休保障的需要 Need for Retirement Protection
- 私人退休金計劃法例的主要特點 Key Features of Private Pension Fund Ordinance
  - 私人退休金計劃法例的規管架構 Regulatory Framework under Private Pension Fund Ordinance

#### 單元七. 總結 Summary : 1 小時 考試 Examination : 2 小時



## 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

本課程為有意投身保險中介業務的人士及本澳保險從業員而設，旨在幫助他們通過《保險中介人資格考試》中試卷 V 的考試，或系統地學習保險知識。課程內容圍繞《保險中介人資格考試》之《試卷 V – 投資相連長期保險》的考試範圍。

The course is designed for those intending to jumpstart their career in the insurance intermediary's business as well as for Macao's insurance intermediaries. It aims to help them to pass the Paper V of the "Insurance Intermediary Qualifying Examination (IIQE)" or to study insurance knowledge systematically. The course contents encompass the "Paper V - Investment-Linked Long Term Insurance" of the IIQE.

### 課程內容 Course Contents

#### 單元一. 投資相連長期保單簡介 Introduction to Investment-Linked Long Term Insurance Policies

- 定義 Definition
- 概念 Concept

#### 單元二. 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

#### 單元三. 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

#### 單元四. 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

#### 單元五. 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

#### 單元六. 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

#### 單元七. 總結 Summary : 1 小時

考試 Examination : 2 小時