

MASTER TRUSTED ADVISOR AWARDS

2024

*Master
Trusted
advisor*

www.luahk.org





ACCOUNTABILITY
INTEGRITY
誠信
專業
PROFESSIONALISM
SELF-DISCIPLINE
自律



Introduction of LUAHK

Inaugurated in 1973, The Life Underwriters Association of Hong Kong Ltd. (LUAHK) is a voluntary organisation of professional insurance intermediaries destined for professional development of the insurance services for the community of Hong Kong. Today we have over 16,000 members – one of the greatest organisation of insurance intermediaries in Hong Kong. The aim of the association is to enhance and uphold the professional and ethical standard of the life insurance practitioners through the enactment of code of conducts and ethics for its members, providing education programs and mobilizing members to participate in social services for promoting the development of the industry.

「保協」簡介

香港人壽保險從業員協會(保協)成立於1973年，乃一歷史悠久之保險界專業團體。保協會員超過16,000人，是全港會員人數最多的保險業組織。保協主要宗旨是推動及提高人壽保險從業員之專業水準，並訂立和執行有關專業守則；舉辦教育課程與會議，提供業內人士學習和經驗交流的機會，以提高同業專業水準及成就。此外，保協亦會積極推動及鼓勵從業員參與社會公益事務，回饋社會。

CONTENT 目錄

Vision & Mission 願景及使命	2 - 3
Our core value 我們的核心價值	4 - 5
The story of MTA MTA獎項背景	6 - 7
Requirements 參賽資格	8 - 9
Exclusive Honors for awardees 得獎者的榮譽	10 - 11
Application Procedures 參賽方式	12
Application Fee 申請費用	13

Insurance “T Label”

保險界的 “T Label”



The Story of MTA

Insurance and financial wellbeing are for life. In an increasingly complex world with a wide variety of insurance and investment-linked products on offer, the need for making well-informed decisions and managing risks has never been more important. We consider a trusted advisor as the go-to person when such crucial decisions are to be made, with the confidence that the right thing will be done consistently. Among the various industry awards and accolades, we see a lack of standards themed around the importance of integrity. Taking Hong Kong as a starting point to create awareness among the public, the MTA accreditation scheme pioneers an ethical revolution in the insurance industry with the ambition to cultivate the same significant influence in the Greater Bay Area and around the world in the years ahead.

卓越誠信顧問的緣由

保險和理財是一生的事。身處現今越趨複雜的世界，面對市場上眾多的保險和投資相關產品，實在需要作出明智的決策及妥善管理風險。我們認為，要稱得上是值得信賴的顧問，便是客戶於作出重大的決定時，第一時間想到的最佳人選，並投以信任，相信這個人能持之以恆做正確的事。在芸芸業內獎項和殊榮中，我們發現並未有以誠信為先的行業準則。卓越誠信顧問旨在革新保險業界的道德標準，現以香港為起點，提高大眾對計劃的關注與認識，並於未來延展到大灣區和世界各地，將影響力充分發揮。



Mission 使命

- To inspire insurance practitioners to become trusted advisors
- To enable more informed decisions for the public when selecting an insurance advisor
- To promote an industry-wide culture that values integrity, competency and a continuous quest for learning
- 推動保險從業員成為最有價值的理財顧問，深得客戶信賴
- 讓大眾於揀選保險顧問時，可在掌握更充分資料的情況下作出決定
- 建立重視誠信、專業能力及持續學習的業內文化

Vision 願景

To lead by example through setting insurance industry standards that put an emphasis on integrity as a differentiator, fostering an ethics-first culture that ultimately benefits the public.

制定以誠信為本的保險行業標準，務求以身作則，倡導重視道德操守的文化，令市民大眾受惠。



Launched for like-minded individuals who believe in doing the right thing for the right reason, Master Trusted Advisor (MTA) is the first-of-its-kind, highly credible standard that sets the bar for the insurance industry.

卓越誠信顧問以「為對的理由做正確的事」為信念，屬首個同類型保險行業標準，極具公信力。

Our core value

Four core values that underlie trust, the foundation of any personal or business relationship:

Integrity – We do what is right with honesty, demonstrating a consistent and uncompromising adherence to rigorous ethical standards.

Professionalism – We strive to offer sound advice that reflects a continuous update of product knowledge and a deep understanding of clients' needs with a professional demeanour.

Accountability – Committed to be a lifelong partner to clients, we honour commitments and take responsibility in everything we do.

Self-discipline – Maintaining a positive attitude with determined efforts, we stay motivated to excel and to fulfil the goals of ourselves and our clients.

我們的核心價值

信任是任何個人或業務關係的基礎，建基於**四大核心價值**：

誠信 —— 我們誠實行事，時刻恪守道德準則，絕不妥協。

專業 —— 我們不斷汲取最新的產品知識，深入了解客戶需要，以專業的態度提供適切建議。

盡責 —— 我們信守承諾，願意承擔責任，致力成為客戶的終身夥伴。

自律 —— 我們致力追求卓越，時刻保持積極態度，竭盡所能達致自己及客戶的目標。

*Ethics first
culture*



Be a lifelong partner to clients

The Story of MTA

In the past 20 years, the image of the insurance industry in Hong Kong has been changed a lot. Nowadays, insurance practitioners show professionalism to the general public. Each licensed practitioner has to undergo different tasks and possess different knowledge before entering the industry.

Besides, personal financial analysis to manage the customers' plans and financial status is more important when assisting them in planning their future needs. Therefore, the public in Hong Kong have higher expectations for insurance practitioners, and practitioners need to be more self-reliant. Pursue professionalism and provide excellent services with the latest industry knowledge to meet the high requirements of customers.

In light of this, LUAHK (The Life Underwriters Association of Hong Kong) establishes the MTA award to select a group of insurance practitioners with outstanding performance, respectable and professional services to further promote the positive and professional image of the insurance industry to the public and increase customer confidence.

卓越誠信顧問獎項背景

近20年來，香港保險業界之形象已經有很大的轉變，目前保險從業員給大眾的印象已是一門專業的工作，每位獲發牌照之從業員均經過不同的考驗，才可以入行。

現今保險從業員除了輔助顧客計劃未來保障的需要，更重要的是為顧客作出個人的理財分析，從而幫助顧客規劃及管理財務，因此香港大眾對保險從業員的期望比以往更高，從業員更加需要自強，追求更專業，以誠信配合最新行業知識提供卓越的服務，以滿足今天顧客的要求。

有見及此，保協希望設立卓越誠信顧問獎項，挑選一班兼具卓越業績、高尚品格及專業服務之保險從業員，進一步向大眾宣傳保險業的正面且專業的形象，增加顧客之信心。



Requirements

參賽資格

- **Current member of LUAHK**
「保協」會員
- **Completed min. 24 life cases from 1 Jan-31 Dec 2023**
於2023年1月1日至12月31日必須最少完成24張壽險保單
- **Outstanding Performance**
卓越業績

Business accomplishment (FYC) 該年實收佣金

Distinguished Trusted Adviser (DTA) :

HKD\$3,150,000
(150 Accumulated Clients 累積客戶)

Supreme Trusted Adviser (STA):

HKD\$1,800,000
(150 Accumulated Clients 累積客戶)

Excellent Trusted Adviser (ETA):

HKD\$1,050,000
(100 Accumulated Clients 累積客戶)

Master Trusted Adviser (MTA):

HKD\$350,000
(50 Accumulated Clients 累積客戶)

- **Respectable** - No record of violating the rules of the industry (Including registration authority, professional association and individual insurance company) related to the applicant in the past 3 years prior to the application date
高尚品格 - 由報名日起計之前3年內沒有業界(包括「保協」、相關發牌機構及所屬公司)違規紀錄
- A letter of recommendation from the applicant's insurance company
保險公司的推薦信一封

- 10 customer recommendation letters (For DTA)
客戶推薦信十封(DTA)
- 5 customer recommendation letters (For Others members)
客戶推薦信五封(其他獎)

Exclusive Honors for awardees

得獎者的榮譽



- **Trophy and a Certificate** of the Award
- Acknowledgement of the awardees with the publication of their photos in the designated local newspaper
- Public recognition on LUA's social media platform (Facebook, Wechat, eDM etc.)
- Invitation of MTA Awards Presentation Ceremony

- **獎座及證書一份**
- 於特定的本港報章或網上媒體刊登得獎者之照片以公開宣傳和嘉許
- 於MTA官網及本會社交媒體(Facebook, WeChat, eDM等)刊登得獎者之名字
- 參加MTA頒獎禮

Master Trusted advisor

Application Fee 申請費用

Distinguished Trusted Adviser (DTA):
HKD\$10,800

Supreme Trusted Adviser (STA):
HKD\$6,800

Excellent Trusted Adviser (ETA):
HKD\$4,800

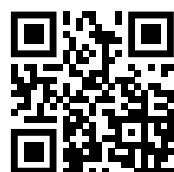
Master Trusted Adviser (MTA):
HKD\$3,800



Application Procedures 參賽方式

Apply the MTA awards via
請於以下網址申請獎項

www.mtaaward.com



Davey Lee, The Chief Adviser of Master Trusted Advisor
李冠群, Master Trusted Advisor首席顧問



Benjamin Tam, The Chair of Master Trusted Advisor
譚智謙, Master Trusted Advisor主席



香港人壽保險從業員協會
The Life Underwriters Association of Hong Kong

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