



## Levy collection on insurance premium started from 1 January 2018

Starting from 1 January 2018, the Insurance Authority (“IA”) began collecting levy on premiums from all insurance policy holders. The levy is an extra payment made together with the premium payment of a health insurance policy, be it an individual or corporate policy. It is used to fund the operation of the newly established IA, an independent regulator responsible for promoting sustainable development of the insurance industry and safeguarding policy holders’ interests.

### The impact on Bupa customers

All subscribers are required to pay the levy in accordance with The Insurance (Levy) Order. That means new and renewing members will need to pay the prescribed levy together with the subscription for each insurance contract. During the sales and contract renewal process, we’ll inform insurance applicants and subscribers of the payable levy amount. We’ll then remit the levy payment to the IA.

### Levy collection amount

The amount of levy charged is based on a percentage of the premium for each contract that a member has. The levy rate will start at 0.040% and gradually increase to 0.100%. The levy amount is capped so that health insurance members won’t need to pay more than a certain amount for each contract as detailed in the table below:

Start date (Contract effective date or Contract anniversary date)	End date	Levy rate	Maximum levy per policy in a year (HK\$)
1 January 2018	31 March 2019	0.040%	2,000.00
1 April 2019	31 March 2020	0.060%	3,000.00
1 April 2020	31 March 2021	0.085%	4,250.00
1 April 2021	Onwards	0.100%	5,000.00

Determining which rate is applicable for calculating the levy amount depends on the start date of the policy, i.e., contract effective date or contract anniversary date. The same rate and maximum levy apply throughout the policy year. If the amount of levy includes a fraction of a cent, the amount will be rounded to 2 decimal places.

**Example 1:**

The effective date of this group contract is 1 May 2019. The subscriber (the corporate customer) started to pay the levy from 1 May 2019.

Contract effective date	Annual subscription (HK\$)	Applicable levy rate	Subscription x levy rate	Maximum levy per policy in a year (HK\$)	Levy payable (HK\$) <i>Rounded to 2 decimal places</i>
1 May 2019	6,600,000	0.060%	3,960	3,000.00	3,000.00
1 May 2020	7,000,000	0.085%	5,950	4,250.00	4,250.00
1 May 2021	7,700,000	0.100%	7,700	5,000.00	5,000.00

**Example 2:**

This individual contract was renewed on 1 July 2019. The subscriber started to pay the levy from 1 July 2019.

Contract effective date	Annual subscription (HK\$)	Applicable levy rate	Subscription x levy rate	Maximum levy per policy in a year (HK\$)	Levy payable (HK\$) <i>Rounded to 2 decimal places</i>
1 July 2019	3,680.00	0.060%	2.2080	3,000.00	2.21
1 July 2020	4,048.00	0.085%	3.4408	4,250.00	3.44
1 July 2021	4,452.00	0.100%	4.4520	5,000.00	4.45

To know more about the IA and The Insurance (Levy) Order, please visit the Insurance Authority's website at [www.ia.org.hk](http://www.ia.org.hk).



## 保費徵費已於 2018 年 1 月 1 日起生效

由 2018 年 1 月 1 日起，保險業監管局（「保監局」）已開始向保單持有人收取保費徵費，徵費是按您醫療保單的保費而額外收取的費用，適用於個人或團體的醫療保單。徵費是用來支持新成立的保監局的日常運作開支。保監局是一個專責促進保險業可持續發展，並保障保單持有人利益的獨立監管機構。

### 對保柏客戶的影響

所有投保人均須按保險業（徵費）令的要求繳交徵費。

換言之，新投保會員及續保會員須就每份合約繳交保費時一併支付徵費。我們會在銷售及續保過程中，讓申請人及投保人知道應支付的徵費。保柏會將徵費轉付保監局。

### 徵費額

徵費額是以會員持有每份合約的保費的某個百分比計算。徵費率會由初期的 0.040%，逐漸增加至 0.100%。徵費設有上限，因此會員就每份合約所繳的徵費額不會超過該上限，詳情請參考下表：

開始日（合約生效日或合約週年日）	結束日	徵費率	每份保單每年徵費上限（港幣）
2018 年 1 月 1 日	2019 年 3 月 31 日	0.040%	2,000.00
2019 年 4 月 1 日	2020 年 3 月 31 日	0.060%	3,000.00
2020 年 4 月 1 日	2021 年 3 月 31 日	0.085%	4,250.00
2021 年 4 月 1 日	直至以後	0.100%	5,000.00

用哪一個徵費率計算徵費，要視乎該合約的開始日，即合約生效日或合約週年日。而同一徵費率及徵費上限適用於整個合約年度。如徵費額包括小數位，會調整至小數點後兩個位。

例子一：

團體合約的生效日為 2019 年 5 月 1 日。因此，投保人（公司客戶）須於 2019 年 5 月 1 日開始繳交徵費。

合約生效日	年繳保費 (港幣)	適用徵費率	保費 X 徵費率 (港幣)	每份合約每年 徵費上限 (港幣)	應付徵費 (港幣) 調整至小數點後兩 個位
2019 年 5 月 1 日	6,600,000	0.060%	3,960	3,000	3,000
2020 年 5 月 1 日	7,000,000	0.085%	5,950	4,250	4,250
2021 年 5 月 1 日	7,700,000	0.100%	7,700	5,000	5,000

例子二：

個人合約的續保日為 2019 年 7 月 1 日。因此，投保人須於 2019 年 7 月 1 日開始繳交徵費。

合約生效日	年繳保費 (港幣)	適用徵費率	保費 X 徵費率 (港幣)	每份合約每年徵 費上限 (港幣)	應付徵費 (港幣) 調整至小數點後兩 個位
2019 年 7 月 1 日	3,680	0.060%	2.2080	3,000	2.21
2020 年 7 月 1 日	4,048	0.085%	3.4408	4,250	3.44
2021 年 7 月 1 日	4,452	0.100%	4.4520	5,000	4.45

有關保監局及保險業（徵費）令詳情，請瀏覽保監局網頁 [www.ia.org.hk](http://www.ia.org.hk)。