

Our LifeCare Ambassador



主辦機構 Organizer



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贊助保險公司 Sponsoring Insurance Companies



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Designating Society As The Beneficiary Of Our Life Insurance Policy

An Introduction of Policy Donation in Hong Kong

by

LifeCare Movement Committee
LUA Foundation

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Our Story

On 26th December 2004, following the South Asian Tsunami disaster triggered by an earthquake in the Indian Ocean, over 300,000 lives were either lost or went missing. As news of the tragedy spread, the Life Underwriters Association of Hong Kong Ltd. (LUAHK) joint hands with the LUA Foundation Limited (LUAFL) to launch a “1+1 donation campaign” across the insurance industry, collecting a total of \$1,434,699.29 HKD, to support victims of the catastrophe.

As the disaster came to an end, colleagues of the insurance industry were as devoted as ever, to actively fulfill their social responsibilities, to utilise the advantages of their core abilities on public welfare activities, and to deepen ties binding individuals and the world as a whole.

After repeated hard-work and preparation, in September 2005, the Life Care Movement (LCM) was launched and kick-started jointly by LUAHK and LUAFL, with an aim to mingle both professional financial planning and social services, and to connect the general public, the insurance industry and social welfare organisations.

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Our Logo

The driving force of insurance policy donation mainly comes from the insurance practitioners who always maintain a good communication with client, and manage to convey the message of extending love from individual to society by donating insurance policies.

The design of the logo is inspired by the “Power of Communication” in Confucianism. It spreads a message that when lives are connected together, it becomes a great love for society.

“P”olicy

“D”onation

“L”ife

When the Policy & Donation meet, there is LIFE.

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Our Sponsor

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Co-organizer

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Sponsoring Project



生命傳愛行動
LifeCare Movement

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LifeCare Movement Committee



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Matthew Wong
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生命傳愛行動 LifeCare Movement



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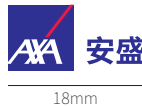
謝柏忠
Ronald TSE
委員 Committee Member
青年委員會 Youth Team

主辦機構 Organizer

協辦機構 Co-Organizer

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Our First Real Case

LifeCare Movement - Policy Donation was launched on 2005. A deceased client (who wished to remain anonymous) learned about policy donation through his financial planning advisor, had immediately changed the beneficiary of the policy to charity organizations of his wish.

The client sadly passed away on 2008. His insurer, ING Group (now FWD), issued a lump-sum death compensation amount of \$4,745,398 in the form of a cash cheque to the designated beneficiary charity in accordance with normal operating procedures.



The picture shows the cheque handover ceremony on that day as a token of gratitude to the donor. The attending representatives included senior representatives from ING (now FWD) insurance company (first from left), The Chairman of the Hong Kong Association for the Blind (fourth from right), The chairman of LUA Foundation (second from right), and The Chairman of the LifeCare Movement Committee (first from right)

Charity Beneficiary



香港失明人協進會
Hong Kong Blind Union



香港聾人福利促進會
The Hong Kong Society for the Deaf

\$4,745,398
Total Amount of Charitable Death Benefit recieved

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Real Donation Case

Charity with service scope addressing the social problem and persistently providing quality services are the key components to gain public trust. Society for the Promotion of Hospice Care is one of them.

Amid of pandemic, we have learnt from the news that a death benefit donation amounted of \$2.52 million was made to SPHC by a deceased donor with a big heart. We never know if this was related to our public promotion. Nevertheless, we deeply believe that, as long as all units in society, including charities, insurance companies and financial planners, uphold the highest standard of services and work in collaborative manner, policy donation is a foreseeable reality.

Charity Beneficiary



Source - HKEJ : <https://topick.hket.com/article/2708061?r=cpstni>

The official Facebook of Society for the Promotion of Hospice Care : <https://www.facebook.com/hospicecarehk/photos/a.273266259511331/1564533130384631/?type=3&theater>

\$2,520,000

Total Amount of Charitable Death Benefit recieved

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Real Policy Donation Case

真實保單捐贈個案

The kickstart of LifeCare Movement - Policy donation was very much depends on the strong support from Mr. Raymond Chan, the former president of the Insurance Association (2011 and 12) also the regional director of Manulife in the beginning. He was one the past presidents of life underwriter Association of Hong Kong, took the lead in joining the campaign by donating USD 25,000 has laid an important cornerstone for LifeCare Movement.

In June 2018, Raymond unfortunately passed away from cancer. Before his death, he once again asked his relatives to donate part of his estate to the LUAHK in according to his wishes. It testified his love to this industry has transcended the boundary of life and death,



Charity Beneficiary



\$200,000

Total Amount of Charitable Death Benefit recieved

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Our Milestone 2005 - 2010

2005

Kick-Off Ceremony of LifeCare Movement

2008

First Realized Policy Donation

To promote policy donation



2005

2006

2008

2009

2014

2019

2020

2006

LCA Recognition Award Ceremony

To promote policy donation

2009

PDP Advocacy to Macau & Taiwan

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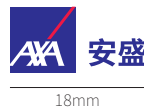


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Our Milestone 2011-2015



2005



2006

2008

2009



2014



2019



2020

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Our Milestone 2016 - 2020

2016
Survey of HK Donation Culture

2020
Charity Visit & Giveaway
We are aiming to develop a city of sharing love. We hodl music

2018.1.28
Hong Kong Policy Donation Day
To promote policy donation



2005 2006

2009

2008

2014

2019

2020

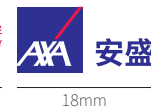
2017
1000 Policies Donation
To promote policy donation

2019.1.28
PDP Music Concert
We are aiming to develop a city of sharing love. We hodl music

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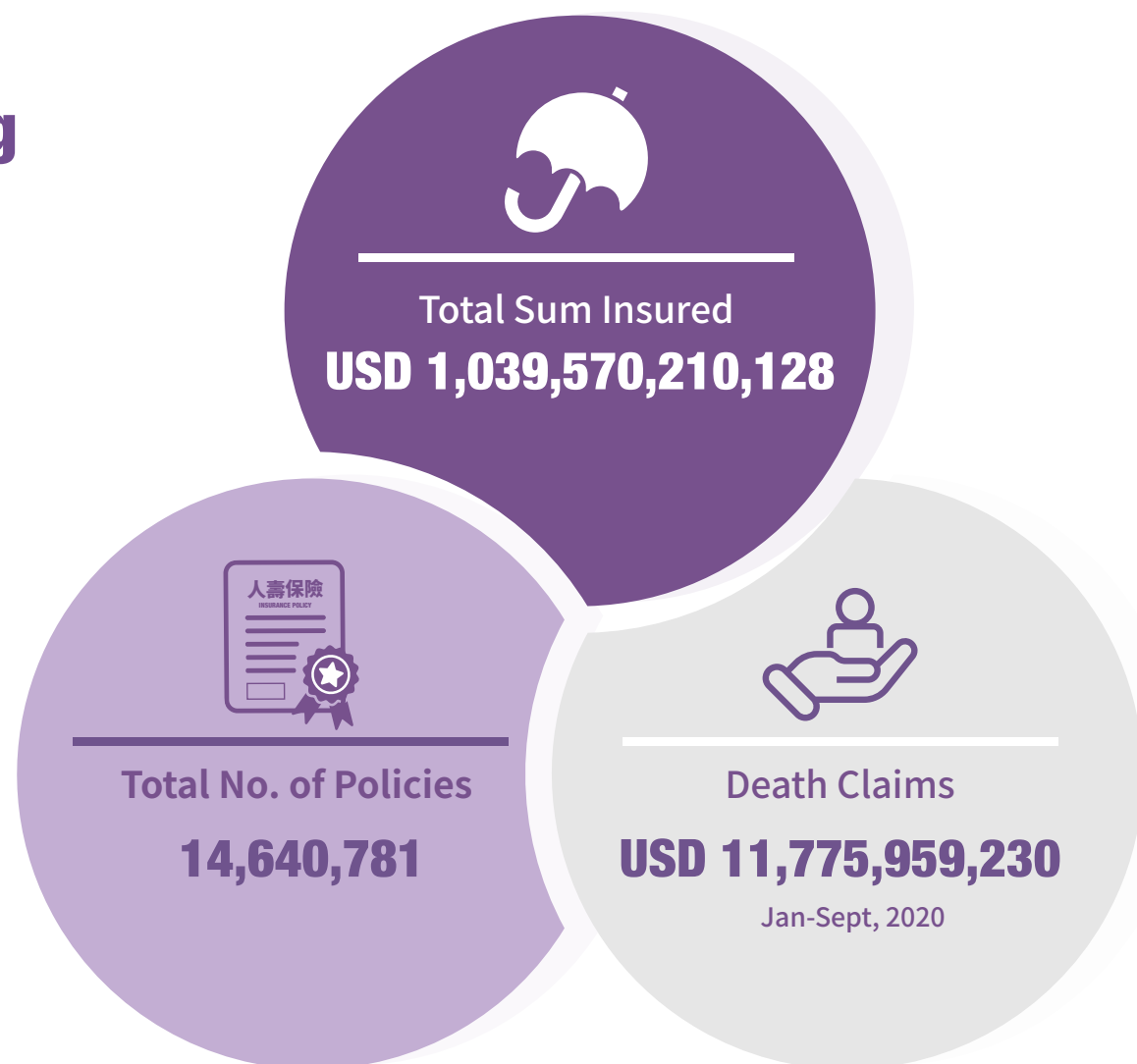
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Insurance Market in Hong Kong

LifeCare Movement - Policy Donation was officially launched on Sept 2005. We are aimed at advocating for the public support through donating a small amount, as small as 1% of sum insured on existing life insurance policies to charities. Our advocacy is based on credible source from the quarterly provisional statistics issued by Insurance Authority of Hong Kong.

Since 2005, the total no. of life Insurance Policy In-force has been steadily increasing from 6,695,133 cases to over 10 millions case on 2012. Currently, there is 14,640,781 policies in force totally recorded on Sept, 2020 in Hong Kong. The future of policy donation is promising.



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A Collaborative Force for Social Change

Insurance Policy Holder

The Donor

Make donation by naming 1% share of beneficiary to charity

Insurance Practitioner

LifeCare Ambassador

Voluntarily promoting policy donation, in hope of demonstrating the charitable function of life insurance

Insurance Company

Market Player & Sponsor

From Product design, policy administration to claim settlement procedures, to implement the operation process of the change of beneficiary. Also, they are the major sponsors of public promotion of policy donation .

Charity

Policy Beneficiary

Become the eligible Beneficiary of Insurance Policy, and continue to uphold the mission of serving society

HKSAR Government

Marketplace Facilitator

Promote the regulatory framework, keep pace with the times, and allow the insurance industry to develop steadily, so that policy donations can continue to exert social benefits.

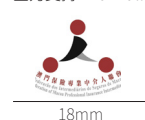
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Combining philanthropy with financial management plan

Life insurance is an excellent tool for making charitable gifts. Financial advisor, as LifeCare Ambassador, can offer financial planning services with philanthropic planning for their clients. It is financial planning's work with good deed, amplifies the charitable function of insurance policy.



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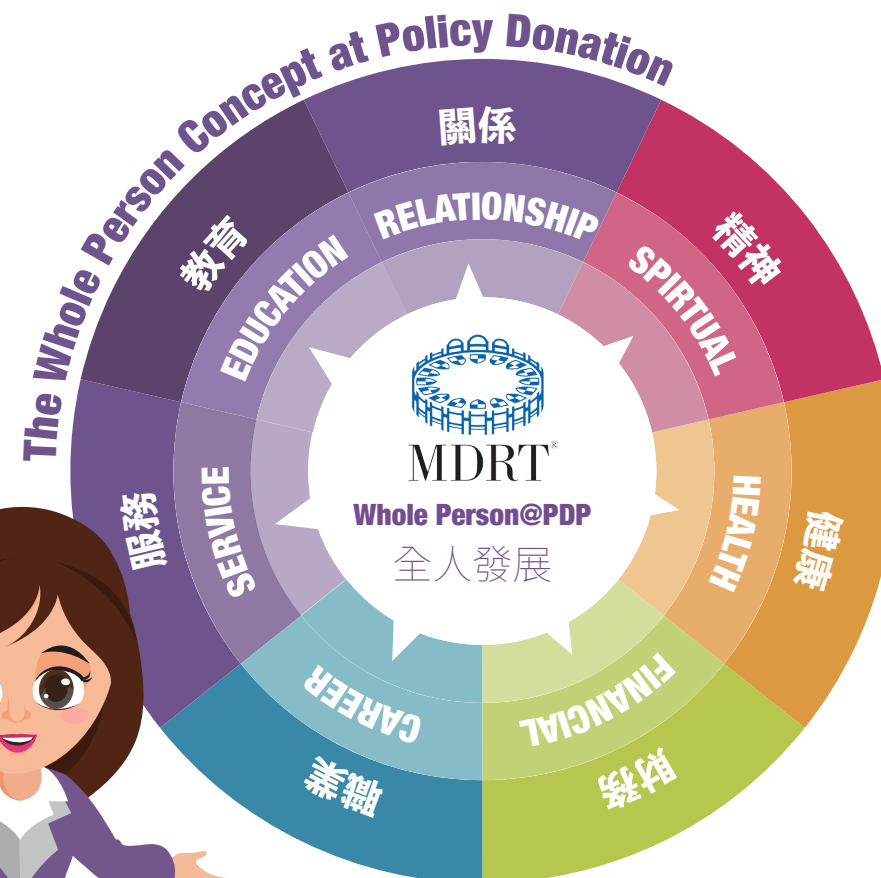
Whole Person Conept@Policy Donation

Different to western countries, policy donation of Hong Kong is neither tax deductible for donor, nor financial advisor is motivated by the remuneration of service. Therefore, every donation case is purely voluntary. Fortunately in the year 2020, we have one-third of the LifeCare Ambassadors (LCA) are qualified MDRT members and works in according to framework of MDRT's whole person concept in the past 15 years persistently.

SERVICE LCA contributes “hands-on” time, including energy and leadership, and financial resources to community organizations, voluntarily and without expectation of personal gain.

EDUCATION In combing policy donation with life education, LCA enrichs lives through enthusiastically engage in meaningful pursuits

RELATIONSHIP LCA strives to make sharing, extend love to spouses, children, immediately family, friends and society we love.



Survey on Donation Culture and Policy Donation on 2016
https://www.hkupop.hku.hk/english/report/legacy_donation/content/resources/ppt.pdf

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A Brand-New Donation Channel

The source income of charitable organization rely on Hong Kong Government, Community Chest & The Hong Kong Jockey Club. Policy Donation will be become as the 4th income sources for charity organization in near future.

\$ 299,188,090

2019/20 received donations



香港公益金
THE COMMUNITY CHEST

\$ 468,000,000

Bequest from the estate
of the late Mr Kam Sik Hung



\$218,919,000,000

2020-21 recurrent subventions to
non-governmental organisations (NGOs)

正申請授權使用

正申請授權使用

15,948

Total Number of
Charitable Organization in Hong Kong
as of 31.1.2021

\$ 4,276,988,000

2018/19 Approves donations



香港賽馬會
同心 同步 同進

正申請授權使用



\$918,524,820

1%

Estimated Donation of Life Insurance
Policies (Calculated as 1% donation)

Estimation is calculated in according to DIRECT
INDIVIDUAL IN-FORCE BUSINESS: CLASSES A TO F
of Provisional Statistics on Hong Kong Long Term Insurance Business issued by Insurance Authority(January to September 2020)

Sources of Information

Community Chest : https://www.commchest.org/file_manager/view/publication/annual_report/1920/14.pdf

The Charities Trust of The Hong Kong Jockey Club : <https://charities.hkjc.com/charities/chinese/charities-trust/index.aspx>

Social Welfare Department of The Government of the Hong Kong Special Administrative Region : https://www.swd.gov.hk/en/index/site_ngo/page_subventions/sub_modesofsub/id_subvention/

Insurance Authority Provisional Statistics on Hong Kong Long Term Insurance Business (January to September 2020) Table HKLQ3-1 <https://www.ia.org.hk/en/infocenter/statistics/files/3q20long.pdf>

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Co-creating Legacy of Love

Designated a specific percentage of life insurance policy to charity is a legacy of love. In hope to join the tide with “Organ Donation Program”, “Body Donation” and different groups of society, revisioning the Chinese concept of life and death, co-creating Legacy of Love in a boarder view with a sense of love across generation and social needs in Hong Kong.



Organ Donation

Donate all or part of the body's organs to patients with organ failure to extend their lives



Body Donation

Citizens can donate their bodies to universities after death to support medical education and research.



Estate Donation

By means of will and trust with appropriate legal services, to make donation through designated estate arrangement



Policy Donation

By changing of beneficiary on an existing life insurance policy, to donate all or part of the life insurance sum insured to charity.

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Policy Donation Statistics of Hong Kong

Year	No of Policies	Accumulated Donation Amount (USD)
2006	1012	7,072,637
2007	1928	14,446,921
2008	2487	18,371,963
2009	3355	21,654,886
2010	4153	23,826,034
2011	5130	25,822,793
2012	5646	26,557,549
2013	6124	27,367,367
2014	6459	28,144,922
2015	6707	28,719,983
2016	7067	29,631,131
2017	8261	32,697,887
2018	9322	35,790,880
2019	10456	38,690,189
2020	11589	41,891,292

Accumulated Donation Amount

USD 41,801,291 (HONG KONG)
+ 2,830,600 (MACAU)

Accumulative Sum of Policies Donated

11,589



342

11247

Macau

Hong Kong

2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020

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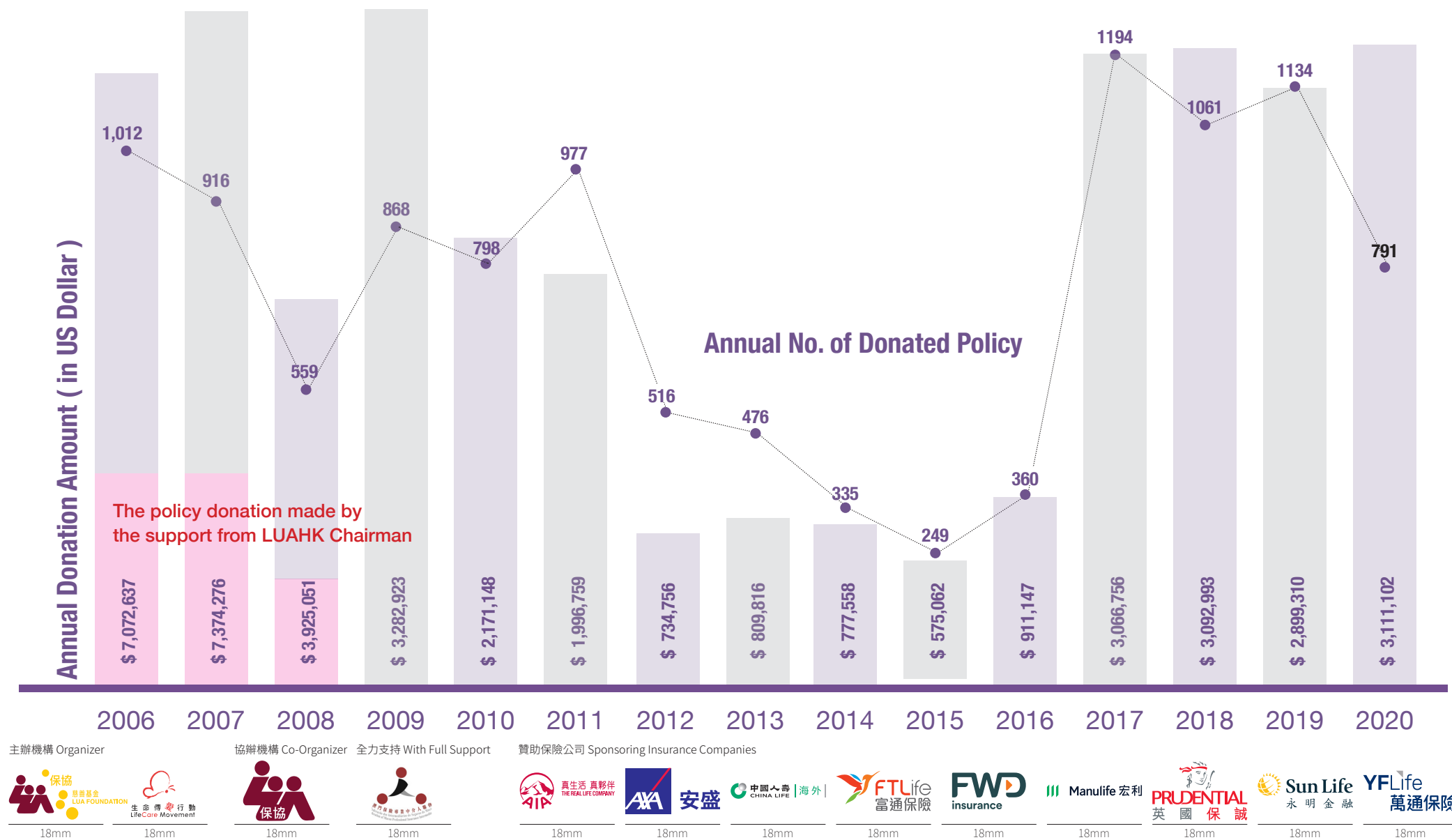


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Annual Charitable Donation Statistic



Reasons to be LifeCare Ambassador

Recognition of Voluntary Financial Planning Services

To let clients get to know about policy donation through voluntary financial planning services, this contribution deserves to be commended, and a opportunity to learn from our outstanding colleagues.

Opportunity for Self-Growth

Policy donation gives LCAs & clients the opportunity to understand charities with different service scopes. It is also a learning opportunity to share client's financial resources with social needs through financial planning.

Keep the original intent alive

The original intention is a dream, kind thought, passion, and choice. Though the policy donation servicing, it can be served as a motivator for LCAs to face the setbacks, never give up, thus creating success for myself.

Unity creates miracles

"LifeCare Movement - Policy Donation" is the world's first professional organization to promote the donation of life insurance. So far, the pledged amount of sum-insured donation has exceeded HK\$300 million. It is worthy of the honor of being engaged in the insurance industry.

Financial Planning to the next level

The mission of financial planning is to assist client to fulfill the promise of love. Policy Donation brings a deeper perspective of the beneficiary's terms and the aesthetics of the beneficiary for the policy holder, it inspires the selfless affection of the policy holder, thus extends the financial planning from the individual to the society

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Who is LifeCare Ambassador?

Introduction

Introduce Policy Donation to client / protential donor

Explain clearly the concept, every step and potential impact about donating life insurance policy to client or protential donor.

Action

Assist donor to complete the procedure for the Change of Beneficiary

Assist client to go through the application procedures in professional manner

Co-Create

Invite donor to submit the policy donation - Letter of wishes

Upon the request of beneficiary change is approved, sincerely invite client to submit the Letter of Wishes for statistical purposes & recognition record.



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Donating Existing Life Policies



Change ANYTIME

“Insurable Interest” only exists in time of the insurance contract established. After the insured coverage is officially effective, you can change the beneficiary as you wish.



Binding AGREEMENT

After the sum insured takes effect (usually two years), the insurance company must comply with the Non-forfeiture Clause, and the insured amount cannot be voided.



SHARE Surplus Sum Insured

Family responsibility is gradually shifting over time, the extra life protection can be donated to the society for sharing.



LEVERAGE Donation

The premium increases with age, therefore it tends to be more cost-effectiveness of the donation



CONVENIENT Process

Donation has become effective and no medical examination or re-approval is required, and the procedure is simple and convenient.



PASS ON Love

The donated sum insured only brings a slight impact on the original beneficiaries, but it can instill a message of caring for society.

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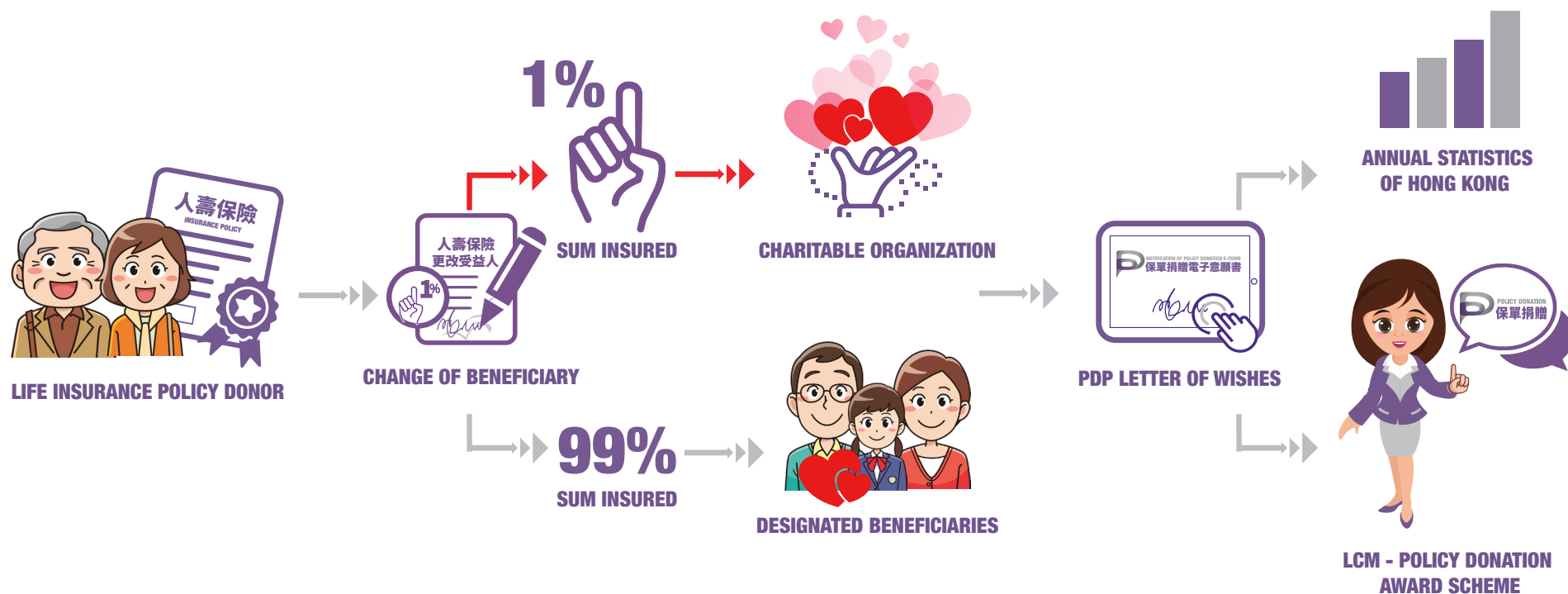


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How Policy Donation works ?



Name of Beneficiary	Relationship	Type of Beneficiary	Proof of identity	Percentages
Chan Tai Man	Son	Primary	V123456	99%
Earth Love Charity	Charity	Primary	123456 (Company Registry)	1%

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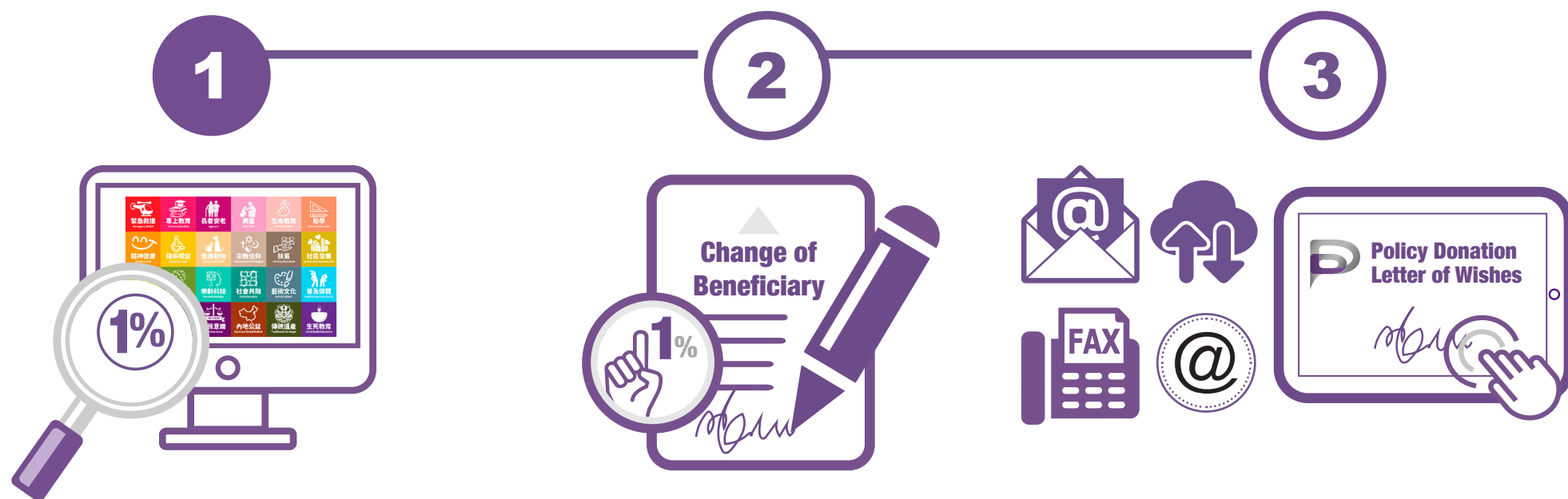
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The Trilogy of Policy Donation

In order to facilitate financial advisor to offer assistance to client upon policy donation, we have designed the “Trilogy of Policy Donation”. Not only it gives help clients to search for his/her favorite charity, it also provides a shortcut for the documents & applications from various insurance companies, FAQs and our “PDP Letter of Wishes” for statistical purpose.



Search for Wishful Charity

The Change of beneficiary requires the company registry of the charity which can be easily search on our website

Change of Beneficiary

When donating decision is made, client/ financial advisor can look for the formal applications to make the change

Submit PDP Letter of Wishes

Upon the approval of change, LCAs may invite client to submit the PDP Letter of wishes for statistical purpose and share this joyful news.

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1 Search for Wishful Charity

Not only we have classified our supporting charities into 13 major categories in according to consultation report purposed by THE LAW REFORM COMMISSION OF HONG KONG dated on DECEMBER 2013, we have also created 3 additional categories for donor to choose from, which including Life Education, Life & Death Education and Mainland Social Welfare.



資料來源：香港法律改革委員會慈善組織小組委員會《慈善組織》諮詢文件 https://www.hkreform.gov.hk/tc/docs/charities_sc.pdf

主辦機構 Organizer



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協辦機構 Co-Organizer



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贊助保險公司 Sponsoring Insurance Companies



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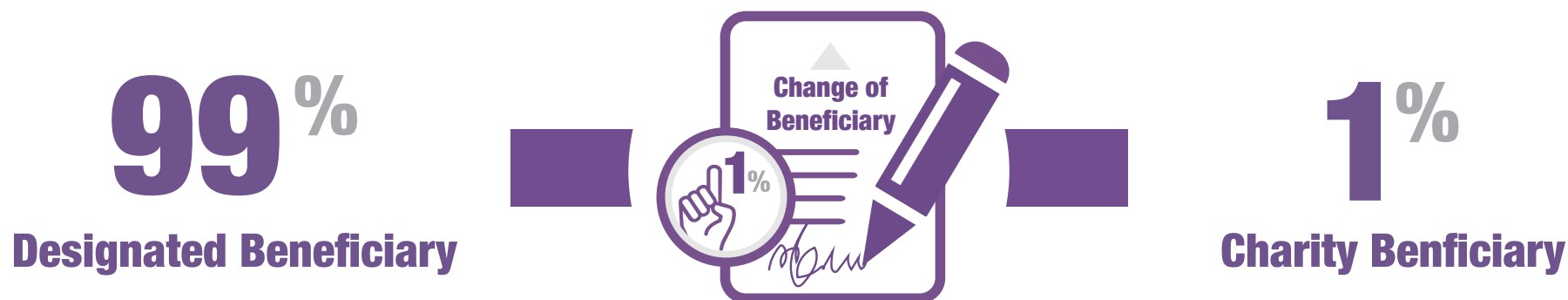


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② Change of Beneficiary

Any potential donor with an EXISTING life insurance policy that complies with the “Insurance Companies Ordinance” Chapter 41 of the Laws of Hong Kong is eligible to participate in policy donation.

Through applying for the change of beneficiary information from insurance company, donor can make donation, as small as 1% of sum insured, to his/her favorite charity.



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3 Submit PDP Letter of Wishes

Upon the approval of the beneficiary change, Insurance practitioner may invite his/her client to submit the PDP letter of wishes. This activity is on voluntarily basis, data will be processed for statistic purpose, and nomination of LifeCare Ambassador with outstanding contribution to the society.

1. Annual Statistic of Policy Donation

2. LCM -Policy Donation Recognition Scheme (Volunteer Service)




POLICY DONATION
保單捐贈

保單捐贈意願書
PDP Letter of Wishes
www.policydonation.org.hk

遞交方法
Submitted Method
傳真遞交 By Fax
2570 1525
電郵遞交 By Email
lifecare@luahk.org

保單捐贈資料
Information of the Donated Life Insurance Policy

保單持有人
Name of Policy Holder

發行保險公司
Life Insurance Issuer

保單編號
Insurance Policy No.

更改資料生效日期
Change Effective Date

受益慈善機構 The Charitable Beneficiary	公司註冊號碼 Company Registration No.	捐贈百分比 % of Donation	捐贈保額總值 Total Amount of Donation
		%	\$

☐ 本人在此聲明於意願書中披露的內容均屬力種保單確可信，同意將內容經匿名化處理後，製備統計資料促進公眾利益。
I hereby declare that to the best of my knowledge and belief, the information provided above are accurate and credible, and agree to release the relevant statistical information to promote public interest after personal data ensure and anonymisation.

聯絡電子郵箱
Email Address

保單捐贈人簽署
Insurance Policy Donor Signature

生命傳愛大使簽署
LifeCare Ambassador Signature

參與「生命傳愛行動 - 保單捐贈」生命傳愛大使資料
Information of the Donated Life Insurance Policy

保險代理姓名
Agent Name

登記編號
Registration No.

保協會員編號
LUA Membership No.

聯絡電話
Contact No.

電子郵箱
Email Address

所屬保險公司
Insurance Company

營業區域
Agency Region

團隊
Team

上線經理
Upline Manager

主辦機構

協辦機構


電話查詢 By Phone 2969 0277
傳真資料 By Fax 2570 1525
郵寄地址 By Mail 香港北角銀禧街9-23號秀明中心23樓A-D室

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Our Advice to Donor



As the life stage changes, the cumulative amount of protection is more than the actual need.



An in-force policies with life insurance components



Have a good understanding of the charity



The common will of policyholders and existing beneficiaries





LIFECARE AMBASSADOR
生命傳愛大使

LCM Policy Donation Recognition Ceremony

Policy donation is made possible through the selfless contribution by our LifeCare Movement (LCM) Ambassadors, who deserved every single recognition for their voluntary services. We held an Annual LCM Policy Donation Recognition Ceremony as a grand event to express our appreciation to their outstanding performances.

Policy Donation Recognition Scheme



LIFECARE AMBASSADOR
生命傳愛大使



LIFECARE LEADER
生命傳愛領袖



LIFECARE MASTER
生命傳愛大師



Honorary LIFECARE MASTER
榮譽生命傳愛大師

Ranking in Company	Licenced Intermediary	Unit Manager or above	District Manager or above	Regional Director or above
Mission	Financial planner who actively promotes “Legacy of Love” and inspires clients to take action	Team manager who is willing to cultivate a team of LifeCare ambassadors to become a collective contribution to society	Take the lead by establishing a role model so as to stimulate potential, exert the influence over peers and subordinates.	A recognized master in the industry by exerting his/her influence on life, co-creating an atmosphere of “A good deed by donating insurance policy” in HK.
Number of policy donations per year Each policy donation amount is HKD 1,000 or above	2 polices or above (Individual)	20 polices or above (Team)	40 polices or above (Team)	100 polices or above (Team)
Types of Honours and Awards	Awarded to person who have given outstanding performance on policy donation but have not met the requirements of LifeCare Leader.	Awarded to person who have taken a leading part in policy donation and/or voluntary work over a long period of time	Awarded to person who have totally committed to serve the community by policy donation, or who have made active contributions to life education.	The highest award to recognise the selected person’s life-long and highly significant contribution to Policy Donation of HK

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Charities Supporting Policy Donation

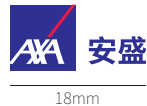


主辦機構 Organizer

協辦機構 Co-Organizer

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Message from Chairman



Love is actually a very simple act. NGOs, with the aid of donations from diversified industries, have been changing the world by supporting the disadvantaged in the society and the works of various relief organizations. Though we may not be able to devote ourselves in the frontline, this does not stop us from offering a helping hand to both reignite hope in the eyes of those in need, and serve as a refuge for these shivering hearts. Act now, spread your love by supporting the Policy Donation Programme and let the society be your policy beneficiary!



Teresa So Yuen May Vice-Chairman

主辦機構 Organizer



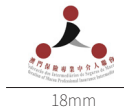
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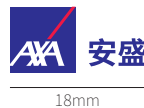
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協辦機構 Co-Organizer 全力支持 With Full Support

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Message from Chairman LUA Foundation



Love is actually a very simple act. NGOs, with the aid of donations from diversified industries, have been changing the world by supporting the disadvantaged in the society and the works of various relief organizations. Though we may not be able to devote ourselves in the frontline, this does not stop us from offering a helping hand to both reignite hope in the eyes of those in need, and serve as a refuge for these shivering hearts. Act now, spread your love by supporting the Policy Donation Programme and let the society be your policy beneficiary!

Teresa So Yuen May
Vice-Chairman

主辦機構 Organizer



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協辦機構 Co-Organizer



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Message from the Founder LifeCare Movement - Policy Donation



Purchasing insurance is itself a legacy of love. I hope you all can support the Policy Donation Programme (PDP), extending love for your family to those in need in the society. I also hope that, through Life Care Movement, we can foster the PDP culture, making Hong Kong "The City of Caring and Love"!

主辦機構 Organizer



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協辦機構 Co-Organizer 全力支持 With Full Support



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贊助保險公司 Sponsoring Insurance Companies

What is Policy Donation ?



生命傳愛行動委員會

黃錦成
Matthew Wong
創會主席 Founding Chairman
生命傳愛行動 LifeCare Movement

賴振鴻
Alex CH Lai
榮譽秘書 Honorable Secretary
首席諮詢聯繫 Leading Advisory Liaison

陳逸洵
Garry Chan
副主席 Vice Chairman
公關及推廣事務 Branding & Public Relations

康子妮
Lily Hong
助理副主席 Deputy Vice Chairman
公關及推廣事務 Branding & Public Relations

馬驊伯
Ma Hua Ba Alex
副主席 Vice Chairman
業界培訓及推廣 Industry Training & Marketing

陳巧霖
Piann Chan
助理副主席 Deputy Vice Chairman
業界培訓及推廣 Industry Training & Marketing

陳慧英
Susanna Chan
副主席 Vice Chairman
社福界聯絡及推廣 NGO Liaison and Promotion

朱春恩
Ruby Chu
助理副主席 Deputy Vice Chairman
社福界聯絡及推廣 NGO Liaison and Promotion

公關及推廣事務 | Branding & Public Relations

業界培訓及推廣 | Industry Training & Marketing

社福界聯絡及推廣 | NGO Liaison and Promotion

梁彥恆
Lawrence Leung
顧問 Advisor
青年委員會 Youth Team

梁嘉俊
Matthew Leung
顧問 Advisor
青年委員會 Youth Team

黃思恩
Henry Wong
委員 Executive Committee
公關及推廣事務 Branding & Public Relations

陳泰麗
Tenny Chan
委員 Executive Committee
業界培訓及推廣 Industry Training & Marketing

詹碧華
Cookie Chim
委員 Executive Committee
業界培訓及推廣 Industry Training & Marketing

陳美和
Rebecca Chan
委員 Executive Committee
社福界聯絡及推廣 NGO Liaison and Promotion

劉詩韻
Deon Lau
委員 Executive Committee
社福界聯絡及推廣 NGO Liaison and Promotion

青年事務 | Youth Team

陳頌然
Dorothy Chan
委員 Executive Committee
青年委員會 Youth Team

趙嘉昇
Chiu Ka Sing
委員 Executive Committee
青年委員會 Youth Team

周智高
Jay Chow
委員 Executive Committee
青年委員會 Youth Team

何婉顏
Wendy Ho
委員 Executive Committee
業界培訓及推廣 Industry Training & Marketing

劉志英
Cindy Lau
委員 Executive Committee
業界培訓及推廣 Industry Training & Marketing

譚玉青
Silvia Tam
委員 Executive Committee
社福界聯絡及推廣 NGO Liaison and Promotion

黃俊傑
Brian Wong
委員 Executive Committee
社福界聯絡及推廣 NGO Liaison and Promotion

郭啟彥
Jimmy Kwok
委員 Executive Committee
青年委員會 Youth Team

林溢朗
Arron Lam
委員 Executive Committee
青年委員會 Youth Team

林昌平
Sam Lam
委員 Executive Committee
青年委員會 Youth Team

黃家寶
Rosetta Wong
委員 Executive Committee
業界培訓及推廣 Industry Training & Marketing

梁景陽
Martin Leung
委員 Executive Committee
青年委員會 Youth Team

林蔚楠
Samantha Lin
委員 Executive Committee
青年委員會 Youth Team

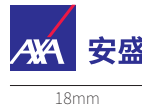
謝柏忠
Ronald Tse
委員 Executive Committee
青年委員會 Youth Team

主辦機構 Organizer

協辦機構 Co-Organizer

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贊助保險公司 Sponsoring Insurance Companies



主辦機構及贊助公司

主辦機構
Organizer

協辦機構
Co-organizer

全力支持
With Full Support

贊助保險公司
Sponsoring Insurance Companies



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主辦機構
Sponsoring Project



生命傳愛行動
LifeCare Movement

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「生命傳愛行動」於2005年9月起動，目標旨在向業界及市民大眾推廣「生命教育」積極的人生訊息，以及透過「保單捐贈」捐贈部分人壽保障額予慈善機構，開拓長遠而穩定的認捐慈善收益（Pledge Receivables）來源，為社會創造共享價值，推動關愛文化。

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協辦機構 Co-Organizer

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關於保協慈善基金

「香港人壽保險從業員協會慈善基金」(簡稱「保協慈善基金」) 於一九九八年十二月九日根據《公司條例》(第 622 章) 註冊為擔保有限公司形式成立，用於一般慈善用途。基金由香港人壽保險從業員協會前會長為法定自然人(董事)，並由多位上屆會長組成義務管治委員會以董事受託人身份管理。可獲豁免繳交稅款。



多年來，基金旨在鼓勵會員及公眾積極參與公益活動，並向世界各地的慈善團體提供撥款，協助及加快貫徹推行各項公益計劃。由保協慈善基金撥款支持數的受惠機構超過港幣 550 萬元。

曾獲保協慈善基金撥款的受惠機構包括：「聯合國兒童基金會」、「世界宣明會」、「伊利莎伯醫院」和「香港理工大學」等等。近年，基金會以生死教育為主要目標，先後撥款 45 萬及 110 萬予善寧會、靈實醫院及司務道寧養院。

資料來源：香港特別行政區 - 公司註冊署 及 稅務局

讓社會成為我們的保單受益人

透過更改保單受益人

將 **1%** 人壽保障額捐贈予慈善機構

主辦機構 Organizer



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背景 - 香港保險市場數據

香港保監局 (AI) 每季定期發放的官方統計資料, 是保單捐贈的重要參考資料。根據官方統計, 自2005年9月生命傳愛行動推出以來, 全香港生效中的人壽保單已由當時 6,695,133 張升至2012年突破1千萬張。

香港有效直接個人業務

資料截至：2020年9月

類別	業務種類	保單數目	承保保額 (港元)
A	人壽保險基本計劃	12,214,425	6,912,966,887,000
	非意外及疾病	-	513,917,018,000
	年金	979,734	79,749,47,000
B	婚姻及出生	3,588	-
C	相連長期	1,240,689	557,281,279,000
D	永久健康	202,344	-
E	聯合養老保險	1	-
總額		14,640,781	8,108,647,639,000

香港長期保險業務的臨時統計數字 (二零二零年一月至九月) 表格 HKLQ2-1

<https://www.ia.org.hk/en/infocenter/statistics/files/3q20long.pdf>

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願景 - 創新社會慈善動力

「生命傳愛行動」集合普羅大眾、保險業界、社福機構和政府各方力量，
以行動結合「生命教育」和「保單捐贈計劃」，共同推動「捐保單做善事」嶄新的捐獻文化。

保險從業員

生命傳愛大使

以義務工作形式，向客人推廣捐贈
現有保單，彰顯壽險的慈善功能。

保險公司

營運及贊助商

從行政、產品設計及理賠程序方面，
落實保單捐贈的運作流程，並贊助
保單捐贈的公益宣傳活動。

保單客戶

保單捐贈人

透過更改保單受益人，將保障額捐
贈予慈善機構，傳承關愛。

慈善機構

保單受益人

根據保險計劃條款，成為保單受益
人，繼續秉持服務社會使命。

香港特區政府

保險業促進者

促進規管架構，與時並進，讓保險行
業穩健發展，從而令保單捐贈持續
發揮社會效益。

主辦機構 Organizer



協辦機構 Co-Organizer 全力支持 With Full Support



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