



Starting from 1 January 2018, the **Insurance Authority (IA)** will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. The levy rate will start at 0.04% of the insurance premium per policy year and increase gradually to 0.1%. The amount of the levy imposed on each policy will be subject to a cap.

Details of the levy rates and caps are set out below:

	Phase 1	Phase 2	Phase 3	Phase 4
	1 January 2018 to 31 March 2019	1 April 2019 to 31 March 2020	1 April 2020 to 31 March 2021	From 1 April 2021 onwards
<b>Levy Rate</b>	0.04%	0.06%	0.085%	0.1%
<b>Levy Cap (General Insurance)</b>	HK\$2,000	HK\$3,000	HK\$4,250	HK\$5,000
<b>Levy Cap (Individual Life Insurance)</b>	HK\$40	HK\$60	HK\$85	HK\$100

Policyholders must pay the levy in accordance with the law. If a policyholder does not pay the levy as required, the IA may impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.

For further information, please refer to the following dedicated IA webpages.

Webpage: [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy)

FAQs: [https://www.ia.org.hk/en/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html)

保險業監管局 (保監局) 由 2018 年 1 月 1 日起，將按照法例透過保險公司向投保人收取保費徵費。初期的徵費率為每保單年度保費的 0.04%，並循序漸進調整至 0.1%。每張保單須繳付的徵費均設有上限。

徵費率及徵費上限詳見下表：

	首階段	第二階段	第三階段	第四階段
	2018年1月1日至2019年3月31日	2019年4月1日至2020年3月31日	2020年4月1日至2021年3月31日	2021年4月1日或之後
<b>徵費率</b>	0.04%	0.06%	0.085%	0.1%
<b>徵費上限 (一般保險)</b>	HK\$2,000	HK\$3,000	HK\$4,250	HK\$5,000
<b>徵費上限 (個人人壽保險)</b>	HK\$40	HK\$60	HK\$85	HK\$100

投保人須按法例繳付保費徵費。如投保人沒有繳付保費徵費，保監局可向其施加罰款，亦可循民事程序追討欠付的徵費。

如欲得悉更多資料，請參閱以下保監局網站的專頁。

專頁：[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)

常見問題：[https://www.ia.org.hk/tc/infocenter/faqs/faqs\\_levy.html](https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html)