香港學術及職業資歷評審局
Hong Kong Council for Accreditation of
Academic & Vocational Qualifications

Guidance Notes on Assessment of Type 1 Qualified E-learning Activities for Licensed Insurance Intermediaries

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Preamble

(1) Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) has been appointed by the Insurance Authority (IA) as the Continuing Professional Development (CPD) Assessment Authority for assessing CPD activities for licensed insurance Intermediaries since June 2001. HKCAAVQ is responsible for setting the assessment criteria and conducting assessment for Type 1 Qualified CPD Activities. The list of approved Type 1 Qualified CPD Activities is available on HKCAAVQ website at https://www.hkcaavq.edu.hk/en/assessment/CPD_IA_prog/.

(2) These Guidance Notes are developed for CPD Activity Providers who wish to apply for assessment of their CPD activities in order to be approved as Type 1 Qualified E-learning Activities.

(3) These Guidance Notes supersede any previous versions of "Assessment Criteria for the Continuing Professional Development Programme" that HKCAAVQ or the former Hong Kong Council of Academic Accreditation (HKCAA) published or issued previously regarding the CPD assessment or CPD accreditation.

(4) The online Application Forms for Assessment, Re-assessment and Change in Type 1 Qualified CPD activities are available on HKCAAVQ website at https://eportal.hkcaavq.edu.hk/.

(5) HKCAAVQ collaborates with the IA to oversee the CPD assessment work. When an E-learning Activity Provider submits a CPD-related application, the E-learning Activity Provider acknowledges and consents that HKCAAVQ may disclose the information related to the application with IA upon IA's request. If, at any time, there is a breach of this guidance note or the approval conditions, HKCAAVQ may take appropriate action(s), including varying the approval period, suspending the E-learning Activity Provider from offering approved CPD activities for a specified period, or terminating the approval of relevant CPD activities, and may report the case to the IA.

(6) For enquiries, please contact HKCAAVQ by email at cpd_ia@hkcaavq.edu.hk, or by phone at (852) 3658 0234.

1. Introduction

1.1 These Guidance Notes give an overview of the assessment process of Type 1 Qualified E-learning Activities (hereinafter "E-learning Activities"), and particularly the assessment criteria, fee schedule, assessment outcomes, application procedures and timeline, other obligations and points to notes, with a view to providing a comprehensive guide to CPD Activity Providers who intend to offer E-learning Activities (hereinafter "E-learning Activity Providers").

1.2 The objective of CPD Activities is to ensure that individual licensees continuously update their technical and regulatory knowledge and refresh themselves on the ethical standards for carrying on the regulated activities. All individual licensees are required to comply with the CPD requirements stipulated by the IA. **Please refer to "GL24: Guideline on Continuing Professional Development for Licensed Insurance Intermediaries" (GL24)** [1] **issued by the IA for information on CPD requirements.**

1.3 Starting from 1 August 2021, individual licensees (except for travel agents[2]) are required to earn not less than 15 CPD hours in each Assessment Period beginning on 1 August of a year and ending on 31 July of the following year (both days inclusive), including a minimum of 3 CPD hours related to a topic which falls under "Ethics or Regulations".

1.4 "E-learning Activities" refer to CPD activities in the form of online courses while "Structured Activities"[3] refer to CPD activities in the form of traditional lecture-based courses. CPD hours can be earned through participation in Qualified CPD Activities either in the form of Structured Activities or E-learning Activities[4].

1.5 All E-learning Activities must comply with the requirements set out in the "Requirements applicable to E-learning Activities"[5] issued by the IA.

1.6 E-learning Activity Providers who wish to apply for assessment of their E-learning Activities should read these Guidance Notes before submitting their applications.

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[1] Available at https://www.ia.org.hk/en/legislative_framework/guidelines.php and https://www.hkcaavq.edu.hk/en/assessment/CPD_IA_prog/.

[2] Travel agents are required to earn not less than 3 CPD hours in each Assessment Period. They are not compulsorily required to attend Qualified CPD Activities related to a topic which falls under "Ethics or Regulations".

[3] Please refer to the "Guidance Notes on Assessment of Structured Type 1 Qualified CPD Activities for Licensed Insurance Intermediaries" for more information.

[4] The cap applicable to Type 1 and Type 7 Qualified E-learning activities has been lifted permanently since 2022. Please refer to the IA's circular on "Continuing Professional Development ("CPD") Requirements for Insurance Intermediaries – Assessment Period 2021/2022" issued on 25 March 2022.

[5] Available at https://www.ia.org.hk/en/legislative_framework/guidelines.php.

1.7 These Guidance Notes cover three types of CPD assessment service provided by HKCAAVQ, namely, i) Assessment of a new E-learning Activity; ii) Re-assessment of an approved E-learning Activity; and iii) Assessment of Change in an approved E-learning Activity.

1.8 E-learning Activities approved by HKCAAVQ will be granted a one-year approval period and included in the "List of Currently Approved Type 1 Qualified CPD Activities" which can be found on HKCAAVQ website https://www.hkcaavq.edu.hk/en/assessment/CPD_IA_prog/.

1.9 Approved E-learning Activities will be subject to re-assessment by HKCAAVQ on an annual basis. E-learning Activity Providers should apply for re-assessment between one to three months before expiry of the approval period, otherwise, the approval status of the activity will automatically lapse at the end of the approval period. For details, please refer to Paras. 2.46 to 2.49.

1.10 If there are any substantial changes to be made to an approved E-learning Activity, the E-learning Activity Provider should submit an Application for Change and obtain HKCAAVQ's prior approval before implementation. If there are proposed new changes to the E-learning Activity to be implemented in the next approval period, please specify the details of the proposed changes in the re-assessment application. For details, please refer to Paras. 2.50 to 2.53.

2. Assessment Criteria

Introduction

2.1 E-learning Activity Providers are required to submit relevant supporting documents against the following assessment criteria to substantiate their application. For details about the supporting documents required, please refer to the Checklist available on the HKCAAVQ website (https://www.hkcaavq.edu.hk/en/assessment/CPD_IA_prog/). The assessment fee schedule can be found in Chapter 3.

Assessment Criteria for E-learning Activities

2.2 Type 1 Qualified CPD E-learning Activities refer to activities in the form of online courses. Online courses are learning programmes whose delivery involves a digital learning platform via the internet or intranet to provide structured teaching, learning and assessment. The following domains and criteria specified are applicable to assessment of a new E-learning Activity, re-assessment of an approved E-learning Activity and change in an approved E-learning Activity, where appropriate.

E-learning Activity Providers

2.3 E-learning Activity Providers can be insurance companies, insurance brokers, insurance agencies, insurance associations, educational/training institutes or commercial companies. Eligible CPD Activity Providers must have established business operations in Hong Kong.

2.4 In addition to provision of a valid Certificate of Incorporation (CI) and/or Business Registration Certificate (BR) showing their legal status in Hong Kong, eligible CPD Activity Providers should also provide sufficient support to their target participants. For example, they should have a local office in Hong Kong with designated contact person for organising the CPD activities and handling participants' enquiries.

2.5 E-learning Activity Providers should be able to demonstrate their capabilities and capacities for conducting E-learning Activities through providing their background and track records of conducting similar activities or courses in Hong Kong. For instance, the Provider should :

(a) be qualified and experienced in the design, delivery and administration of E-learning Activities;

(b) have adequate infrastructure and technical knowledge for electronic delivery of E-learning Activities;

(c) be able to maintain back-up and recovery systems for E-learning Activities in case of system failures or other technical problems;

(d) ensure that all personal data are kept strictly confidential and protected, and not to be released to any other parties for any other usage. They should be responsible for complying with relevant data privacy legislations and maintaining all kinds of security needed to ensure privacy for the data transmission is preserved; and

(e) keep relevant audit trail records of the participants for at least 4 years and such records should be available in a legible format for inspection by the IA upon request.

Aims and Objectives of a CPD activity

2.6 In general, the objective of a CPD activity should be related to the maintenance and improvement of knowledge and skills, and/or the development of the personal qualities necessary for licensed insurance intermediaries to execute their professional duties.

2.7 Each CPD activity should have clear, specific and attainable aims and objectives. Activity titles as well as the activity contents should align with the stated aims and objectives.

Target Participants

2.8 Qualified CPD activities are in general designed for individual licensees to continuously update their technical and regulatory knowledge and refresh themselves on the ethical standards. Against this background, the target participants of Type 1 Qualified E-learning Activities are categorised into three major groups:

(a) General Public: Including but not limited to all individual licensees. The admission to an E-learning Activity should be open to all possible parties.

(b) In-house: Individual licensees who are appointed by the E-learning Activity Provider. The admission to an E-learning Activity should be limited to the in-house participants.

(c) Commissioning Body: An organisation(s) which commissioned the E-learning Activity Provider to offer an E-learning Activity to its Individual licensees. For instance, the principals[6] may invite a third-party training organisation to design and deliver a CPD activity for their individual licensees.

[6] Principals refer to authorized insurers, licensed insurance agencies and licensed insurance broker companies. (Source: GL24, IA)

The admission to an E-learning Activity of this category should be limited to the individual licensees of the commissioning body.

2.9 An E-learning Activity may be offered to more than one group of participants, if appropriate. Nevertheless, the design of the CPD activity should take into consideration and tie in with the target participants.

Expected study hours and the number of CPD hours to be earned

2.10 The duration of a Type 1 Qualified E-learning CPD Activity must be at least 30 minutes long and can be approved for a multiple of 30 minutes thereafter. It can be a 30-minute activity or an activity comprised of several modules of 30-minute (or its multiple) duration. There is no specific limitation on the course design as such. Participants may choose to complete one or all modules in an E-learning Activity. The E-learning Activity Provider should have a learning management system in place to tell participants which module(s) they have already completed.

2.11 For E-learning Activities of modular design, participants who have completed a module and passed the end-of-module assessment can earn the respective CPD hours (please refer to Paras. 2.24 & 2.25 for details). For E-learning Activities of non-modular design, participants must complete the whole activity and pass the end-of-activity assessment in order to be granted the respective CPD hours.

2.12 An E-learning Activity Provider must specify the minimum number of study hours that the participants are expected to spend on the whole E-learning Activity (and for each module if it adopts a modular design) in order to master all the instructional materials so as to meet the activity objectives. Given that participants are free to spend as long (or as short) a time as they wish on an E-learning Activity (or each module), an E-learning Activity Provider must also specify the number of CPD hours that the participants can earn upon their successful completion of the E-learning Activity (or each module if it adopts a modular design). For instance, if an E-learning Activity Provider specifies that participants could earn 1 CPD hour upon their successful completion of a particular E-learning Activity, a participant can earn 1 CPD hour only in respect of this E-learning Activity, even though they might have in fact spent more than an hour to complete the said activity.

2.13 Time spent by participants on taking the end-of-activity assessment (or end-of-module assessment) is not included in the CPD hour(s) to be awarded to the participants upon their successful completion of an E-learning Activity (or the individual module).

2.14 The learning management system should also be able to keep track of the participants' login time[7], idle-time[8] and all the activities undertaken during the entire time logged in; if the learning management system is unable to do so, it should be designed to automatically logout the participants after a certain period of inactivity.

2.15 Activities undertaken by participants include but not limited to pages viewed, videos watched, the end-of-activity assessments / exercises / quizzes / mini-games attempted and the scores obtained, forums and chatrooms participation, etc. The relevant audit trail records should be generated and maintained for audit purposes upon the IA's request.

Activity Structure and Contents

2.16 E-learning Activities refer to activities in the form of online courses. E-learning Activities should illustrate a degree of interactivity between the participants and the instructional materials to enhance and reinforce the learning process.

2.17 E-learning Activity Providers must submit the activity plan(s) with detailed breakdown showing the distribution of the expected study hours and clear description of the corresponding learning and teaching activities, together with the entire set of instructional materials, e.g. lecture notes, PowerPoint slides, end-of-activity assessment (question bank and assessment papers to be used) and digital media[9], etc. to HKCAAVQ at the time of application.

2.18 Voice-over is suggested to be used as one of the tools to engage participants and allow more interactions with the instructional materials during the activity. Transcription of the voice-overs, where appropriate, for the learning materials should be provided.

2.19 Spoken and written language used in the E-learning Activities must be indicated in the Application Form. It is expected that a single language should be used in the instructional materials throughout a module or the whole E-learning Activity for consistency.

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[7] "Login time" generally means the date and time at which the participants logged on to an E-learning Activity as well as the total time the participants logged on to the E-learning Activity.

[8] "Idle-time" generally means the period of inactivity on the part of the participants of an E-learning Activity, e.g. time during which the participants are not clicking or inputting anything using the keyboard/mouse, participants may also pause the E-learning activities during the learning process. However, the time during which a short video or an audio clip being played in an E-learning activity should not normally be regarded as "idle-time".

[9] E-learning Activity Providers may be requested by HKCAAVQ to convert the digital media files submitted into other formats for the assessment purpose. The converted files should be of no difference from the ones to be used in the E-learning activities in terms of content and presentation.

Topics for Type 1 Qualified CPD Activities

2.20 Contents of Type 1 Qualified CPD Activities must be related to the following topics as set out by in GL24 issued by the IA. **Contents relating to company-specific incentive schemes and promotional strategy, general language and generic IT skills** do not fall within the scope and therefore will not be considered by the Assessment Authority as part of a Type 1 Qualified CPD Activity.

(a) Local insurance (or related) legislation;
(b) Regulatory aspects of insurance practice in Hong Kong (including industry updates);
(c) Insurance (including topics relating to product knowledge, policy provision, underwriting, policy administration, claims management, Insurtech, information technology or other technical knowledge related to insurance but excluding topics relating to company-specific incentive schemes and promotion strategy);
(d) Actuarial science;
(e) Risk management;
(f) Financial planning;
(g) Ethics;
(h) Regulations;
(i) Other disciplines which are directly related to the work of insurance intermediaries, such as investment, law and legal knowledge, finance, Fintech, business, commerce, management, technical subjects (such as engineering, medical knowledge and health science) or communication skills, or
(j) Any other topics the IA may add from time to time.

Topics relating to Ethics or Regulations

2.21 With effect from 1 August 2021, all individual licensees (except for travel agents) are subject to the requirement to earn compulsory CPD hours relating to a topic which falls under "Ethics or Regulations".

2.22 Qualified CPD activities for earning CPD hours on "Ethics or Regulations" must cover contents under either or both of the following:

(a) contents in relation to "**Ethics**" including but not limited to ethical principles concerning integrity, fairness, due care and diligence, good faith and objectivity, best interest of clients, accurate representation, disclosure of clear, accurate and relevant information to clients, conflict of interest, confidentiality of clients' information, professional competence, etc. and the application of the relevant principles or concepts;

(b) contents in relation to "**Regulations**" including but not limited to local legislations, rules, regulations, codes, guidelines, best practices, etc. directly

related to the work of insurance intermediaries, such as guidelines on conduct requirement for insurance intermediaries, protection of personal data, equal opportunities, corruption prevention and prevention of money laundering and terrorist financing.

2.23 For a CPD activity to be approved under the category of "Ethics or Regulations", all the contents of the whole activity should be related to "Ethics or Regulations". In other words, a combination of different topics in a modular or non-modular E-learning activity is not allowed under this category.

Modular Designed E-learning Activities

2.24 E-learning Activities that involve standalone but interrelated topics, can adopt a modular design where participants will be allowed to complete one or multiple modules of the activities at one time and continue with the rest when they login again. Nevertheless, approval will only be granted to the CPD activities as a whole.

2.25 Modules within the same activity must align with the stated aims and objectives. In general, an E-learning Activity can be approved with a modular structure if it meets all of the following criteria:

(a) Each module aligns with the aims and objectives of the CPD activity;

(b) Each module provides complete content in relation to the designate topic(s);

(c) Each module can be individually delivered to achieve the learning outcomes of the module without requiring any pre-requisite for other modules in the same activity;

(d) Each module must last for at least 30 minutes; and

(e) An end-of-module assessment should be embedded in each module to ascertain if participants can attain the stated aims and objectives.

Delivery of E-learning Activity

Secured login and identity authentication system

2.26 E-learning Activities must be delivered through a digital learning platform via the internet or intranet, which allows participants to undertake the CPD activities anytime and anywhere with no time and geographic limitation.

2.27 The digital learning platform must have in place a secured login system to verify the identity of the participants at the beginning of the E-learning Activities to avoid unauthorised logins. In the Application Form, the E-learning Activity Providers

should clearly describe the specifications of the identity authentication technologies adopted and the identity authentication procedure through which the digital learning platform can uphold the integrity of the E-learning Activities.

2.28 In general, there are three types of recognized factors for user identity authentication:

(a) something the users know (such as username, password, personal identification number (PIN), etc.);

(b) something the users have (a mobile phone for receiving a secondary one-time password); and

(c) something the users are (biometrics such as fingerprint, iris, retinas, face, speech, keystroke, etc.).

2.29 For E-learning Activities conducted in an unsupervised environment, i.e. the activities are wholly conducted online and are not proctored, the E-learning Activity Providers should adopt **a two-factor authentication** to verify the users' identity where a combination of at least two different types of the above authentication factors is involved. Participants should also be prompted to authenticate their identity at irregular intervals during an E-learning Activity.

2.30 If it does not adopt a two-factor authentication, the participants should be required to undertake the end-of-activity assessment or the entire E-learning Activity in person at a designated venue provided which has been approved by HKCAAVQ, with the identity authentication conducted on-site by authorized personnel.

2.31 E-learning Activity Providers should explicitly warn all participants before the start of each E-learning Activity that impersonation, or any other incidents of allowing an impostor to take E-learning Activity on the participants' behalf for the purpose of claiming CPD hours under the CPD Guideline, will be reported to the IA and/or other law enforcement agencies. E-learning Activity Providers should report to the IA all incidents of impersonation or abuse involving individual licensees as soon as reasonably practicable.

Assessment component

2.32 E-learning Activities must contain an end-of-activity (EoA) assessment component (or end-of-module (EoM) assessment components if a modular design is adopted) to assess the participants' understanding of the learning content and their attainment of the stated objectives. Participants must pass the EoA / EoM assessment by achieving the pass mark specified by the E-learning Activity Providers in order to earn the CPD hours of an E-learning Activity (or standalone modules). Time spent on the assessment is not included in the CPD hour(s) to be awarded.

2.33 The EoA / EoM assessment should have sufficient coverage in accordance with the stated objectives and learning content. Participants may retake the EoA / EoM assessment once if they fail in the first attempt; however, at least 50% of the questions in the re-assessment should be different from those used in the first assessment. If the participants still fail to get a pass in the re-assessment, they must retake the entire E-learning Activity or the relevant standalone module again.

2.34 In the Application Form, E-learning Activity Providers should clearly describe the approach to question selection in order to avoid duplication. They are also required to submit the whole question bank to HKCAAVQ at the time of application for review. For re-assessment applications, E-learning Activity Providers should also submit a summary of participants' performance in the EoA / EoM assessment for review.

2.35 E-learning Activity Providers should provide the following evidence for review by HKCAAVQ:

(a) assessment method(s) to be adopted for the related E-learning Activities;

(b) whole set of question bank of the related E-learning Activities which should contain at least two times the number of questions to be used in each assessment task;

(c) method / arrangement being adopted to maintain fairness of the assessment.

2.36 For award-bearing CPD activities such as Diploma/ Certificate courses, participants should be given attendance/graduation certificates and/or transcripts showing their assessment results, and dates of course completion.

Designated venue for EoA / EoM assessment

2.37 In case E-learning Activity Providers need to conduct the EoA / EoM assessment face-to-face, they should provide suitable venues with adequate facilities and equipment for the participants. They should indicate the maximum capacity of each designated venue[10] in the Application Form. Also, supporting documents such as the floor plan, rental agreement, insurance coverage for third party liability and other relevant evidence should be submitted at the time of application for review.

[10] If the venue is located in an industrial building, please provide supporting documents to demonstrate using the venue for conducting CPD activities does not breach relevant land lease conditions.

E-learning Administrators / Instructors, Technical Support and Person-in-Charge

2.38 E-learning Activity Providers must have adequate number of administrators / instructors and technical support for the delivery and support of their E-learning Activities respectively.

2.39 An e-learning administrator / Instructor appointed for an E-learning Activity should possess relevant academic and/or recognised professional qualifications [11] to the subject content, and have an appropriate level of experience in managing the overall administration of the e-learning activities. E-learning Activity Providers may appoint additional administrators / instructors who are responsible for the development and delivery of the E-learning Activity.

2.40 Detailed information about e-learning administrators / instructors appointed, including their names, relevant academic qualifications, recognised professional qualifications including the awarding institutions / organisations, and number of years of experience in related training and/or industry fields, should be submitted at the time of application for review.

2.41 CPD Activity Providers are required to establish and maintain an internal mechanism for ensuring the integrity and professionalism of instructors. They are expected to submit a brief description of the internal mechanism, which may include, for example:

- Self-declaration forms completed by the instructors confirming whether they have been subject to any regulatory, professional, or criminal disciplinary action within the past five years before conducting CPD activities;
- Instructors' regular updates on the self-declaration;
- Measures to review the instructors' self-declaration and approve the engagement of instructors;
- Maintenance of relevant records for inspection upon request.

2.42 For all E-learning Activities, there should be a person-in-charge who is responsible for the overall quality and management of the activity. He/she should possess relevant experience in delivering and/or managing similar activities.

2.43 E-learning Activity Providers should also assign technical support personnel or engage technical support service providers who possess relevant subject expertise and technical know-how to provide effective online support, including but not limited to prompt and thorough response to enquiries, provision of guidance to individual participants upon request, etc. The online support services should be provided as soon as reasonably practicable or within the next working day, at the latest.

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[11] Professional qualifications refer to titles or awards granted by recognised professional bodies. Hence, the result of public examinations and general membership of associations are not considered as professional qualifications.

2.44 A brief description of the technical support service including the roles and responsibilities of respective technical personnel in an E-learning Activity, a range of services provided by different technical personnel and the selection criteria for external service providers, if any, should be specified at the time of application.

Quality Assurance

2.45 E-learning Activity Providers should have a comprehensive and self-contained quality assurance (QA) mechanism in place. The QA mechanism should include:

(a) clear and documented procedures for the development, approval and review of E-learning Activities;

(b) measures to review activity content and monitor e-learning administrators / instructors' performance to ensure quality delivery of the activity;

(c) clearly defined roles and responsibilities of involved personnel and/or committees and the segregation of their duties to achieve reasonable extent of checks and balances; and

(d) details of other QA measures such as CPD review meetings and procedure for follow up on participants' feedback.

2.46 To collect feedback from participants, E-learning Activity Providers should conduct evaluation survey at the end of E-learning Activities [12]. The evaluation form should be submitted to HKCAAVQ at the time of application for review.

Re-Assessment of E-learning Activities

2.47 Approved E-learning Activities will be subject to re-assessment on an annual basis. Re-assessment is to ascertain whether the approved E-learning Activities continue to meet the stated objectives and the criteria as determined in the last assessment. E-learning Activity Providers should apply for re-assessment one to three months before expiry of the approval period, otherwise, the approval status of the activity will automatically lapse at the end of the approval period. HKCAAVQ will not accept re-assessment applications submitted more than three months in advance of the expiry of the approval period as implementation and quality assurance details of the activities covering the approval period will not be fully available.

2.48 Another one-year approval period will be given to the E-learning Activities that have successfully completed a re-assessment.

[12] There should be a statement on the evaluation form indicating that dissatisfied participants can approach HKCAAVQ with the specified contact details if they have any complaints.

2.49 Applications for re-assessment submitted within six months after expiry of the approval period will be accepted. But in such cases, the new approval period will not cover the period that has lapsed. Applications for re-assessment submitted six months after expiry will not be accepted. New applications for assessment will be required. Fees will be charged according to the assessment fee schedule listed in Chapter 3.

2.50 E-learning Activity Providers are required to indicate any proposed changes to be implemented in the next approval period, and provide the related supporting document(s) in the re-assessment application for approval by HKCAAVQ. They should also provide records and data collected with regard to the implementation of the E-learning Activities seeking re-assessment, such as completion rate, assessment pass rate, sample issued certificate (if applicable), meeting minutes/discussion notes of quality assurance measures implementation, e.g. review of activity content and instructional materials, participants' evaluation and any follow-up actions taken to improve the overall quality of the E-learning Activity. The latest activity plan (no matter with or without changes to the activity in the new approval period) with hourly breakdown and list of e-learning administrators / instructors and technical support personnel should be provided in the re-assessment application.

Substantial Change in E-learning Activities

2.51 If there are any significant changes to the E-learning Activities during the approval period, e.g. changes to the activity title, contact hours, content, assessment requirements, appointment criteria for e-learning administrators / instructors or addition of such personnel, the E-learning Activity Providers are required to obtain prior approval from HKCAAVQ through a Substantial Change Application. The fee required for a Substantial Change Application is listed in Chapter 3. For changes to be effective in the next approval period, please refer to Para. 3.9.

2.52 Substantial Change application is divided into three types:

(a) Change in activity content – If the change in activity content involving 21% to 50% of a module (if applicable) or of the whole CPD activity (for non-modular design), an application for change is required. For changes less than or equal to 20% of activity content within the same module or the whole activity without changing the total CPD hours, applications for change are not required but the changes should be reported in the next re-assessment application. If there is more than 50% change in the content within the same module, the involved module should be replaced by a new module and that will be regarded as an addition of CPD hours.

(b) Change in CPD hours – If there are changes in CPD hours, an application for change is required.

(c) Other Changes – Substantial changes not related to activity content or CPD hours are categorised as “Other Changes”, such as change in e-learning administrators / instructors, e-learning administrators / instructors’ appointment criteria or target participants. An application for substantial change is also required except for minor changes mentioned in Para. 2.53.

2.53 If there is more than 50% change in the content of the whole E-learning Activity or change of the category of the content, e.g. changing an approved CPD activity to fall under the category “Ethics or Regulations”, an application for assessment of a new E-learning Activity should be submitted.

2.54 Where the changes are not significant, E-learning Activity Providers are not required to make an application for change but should notify HKCAAVQ at the time of Re-assessment of the changes made during the approval period. The following examples of minor changes are for illustration:

- update of market data and figures in the instructional materials
- change in format in the instructional materials
- change in Head of Organisation and/or Contact Person
- update of participants’ feedback form

3. Fee Schedule

3.1 The cost of assessment will be borne by E-learning Activity Providers concerned according to the fee schedule promulgated by HKCAAVQ and paid to HKCAAVQ at the time of application. The fees are charged for the assessment work irrespective of the assessment outcome.

Assessment Fee

3.2 The fee schedule for different types of CPD assessment is shown in the table below:

CPD Hours of an E-learning Activity	Types of Application				
	Assessment of a new CPD activity	Re-assessment of a CPD activity	Substantial Change in a CPD activity		
			Change in activity contents (involve 21%-50% change)	Change in CPD hours	Other Changes
8 or below	HK$8,670	HK$4,560	HK$2,280	HK$1,300 for each hour	HK$550 for each application per activity
9	HK$9,970	HK$5,110	HK$2,540		
10	HK$11,270	HK$5,660	HK$2,800		
11	HK$12,570	HK$6,210	HK$3,060		
12	HK$13,870	HK$6,760	HK$3,320		
13	HK$15,170	HK$7,310	HK$3,580		
14	HK$16,470	HK$7,860	HK$3,840		
⋮	⋮	⋮	⋮		

3.3 The assessment fee for the first 8 CPD hours of a new CPD activity is HK$8,670 and an addition of HK$1,300 is charged for each additional CPD hour thereafter. For re-assessment of an approved CPD activity, the fee for the first 8 CPD hours is HK$4,560, with HK$550 for each additional hour thereafter.

3.4 For change application, assessment fee is charged according to the type of change. Please refer to the following scenarios regarding the change in activity contents for the calculation of assessment fee.

- *Scenario 1*: If there is a change in activity contents involving 21% to 50% of a module (if applicable) or of the whole CPD activity (for non-modular design activities), HK$2,280 will be charged for a CPD activity with 8 or below CPD hour(s) and an addition of HK$260 for each additional CPD hour thereafter. In the online application form, please select “Activity Contents”.

- *Scenario 2*: For changes less than or equal to 20% in activity contents within the same module (if applicable) or the whole CPD activity (for non-modular design activities) without changing the total CPD hours, no application is required but the changes should be reported in the next re-assessment application.

- *Scenario 3*: If the activity contents will be changed for more than 50% within the same module, the involved module should be replaced by a new module and will be treated as addition of CPD hours. For example, if there is a 60% change in the contents of a module with 2 CPD hours, that module will be treated as a new module and an addition of 2 CPD hours, i.e. HKD$2,600 will be charged. In the online application form, please select "CPD Hours" instead of "Activity Contents", then input the CPD hour of the new module.

- *Scenario 4*: If there is a change in over 50% of the contents of the whole CPD activity, an application for a new CPD activity should be submitted and the assessment fee is charged according to the total number of CPD hours of a new CPD activity.

- *Scenario 5*: (i) changing or adding delivery language (or voiceover); and (ii) adding a new set of instructional materials in another language. Generally, changes in delivery language are classified as "other change" while the fee for revising or adding language in instructional materials is charged as "addition of CPD hours". The different scenarios are illustrated below.

Changes		**Classification**
(i) Changing or adding delivery language (or voice over for e-learning)		• Other change
(ii) Adding a new set of instructional materials in another language	(a) E-learning Activity Providers opting not to add a new module must adhere to the following criteria. • Literal translation [i.e. line-to-line or slide-to-slide translation (Chinese and English) with the number of slides remains unchanged] as far as practicable.	• Fee charged as "addition of CPD hours" • Upon approval, no change in total CPD hours
	(b) E-learning Activity Providers opting to add a new module must adhere to the following criteria. • E-learning Activity Providers must have effective measures in place to avoid participants	• Deemed as an addition of a new module and addition of total CPD hours

	completing the same module (but of different language) inadvertently and/or ensure participants are aware of the rule that participants will not be granted CPD hours for repeating the same e-learning CPD activity	
	(c) The changes only involve the conversion between traditional and simplified Chinese characters, and the contents of the text remains unchanged, or only some words have been altered (e.g. due to cultural differences) with a clear comparison table reflecting the change in relevant vocabularies as evidence.	• Other change • Upon approval, no change in total CPD hours

3.5 If there is a change in CPD hours, HK$1,300 will be charged for each hour. For example, for 2 hours to be added to an approved CPD activity, a total of HK$2,600 will be charged.

3.6 If there are changes both in activity contents and CPD hours of an approved CPD activity in one single change application within the same CPD activity, only the highest amount will be charged. For example, if an approved CPD activity has 10 CPD hours in the current approval period, the E-learning Activity Provider submits an application to add a new module with 2 CPD hours (fee for this item: HK$1,300 x 2 = HK$2,600) and to change 35% of activity contents (fee for this item: HK$2,800) in one application, the assessment fee for this application will only be HK$2,800.

3.7 A nominal fee of HK$550 is charged for processing a change application other than changes in activity contents and CPD hours, such as change in e-learning administrators / instructors, e-learning administrators / instructors' appointment criteria, or target participants. A single fee of HK$550 is charged for one application under the same CPD activity regardless of the number of changes involved. For instance, a change application for adding 3 e-learning administrators / instructors and changing the activity title for the same CPD activity, the assessment fee will be HK$550 only. However, if the above changes apply to two different CPD activities, HK$1,100 will be charged.

3.8 If there are changes in activity contents, CPD hours and activity title in one single change application for the same CPD activity, the fee will be charged according

to Paras. 3.4 to 3.6 plus a nominal fee of HK$550 for "Other Changes" according to Para. 3.7.

3.9 For re-assessment of a CPD activity, no additional fee will be charged for "Other Changes" to be approved in the next approval period or deletion of activity contents (e.g. a module). Change in activity contents and/or CPD hours will be charged according to the fee schedule with reference to Paras. 3.4 to 3.6. For example, if there are some changes in e-learning administrators / instructors or contact details in a re-assessment application with 10 CPD hours approved previously, the re-assessment fee will be HK$5,660. However, if the changes involve a change in activity contents between 21% and 50% (fee for this item: HK$2,800) and addition of 3 CPD hours (fee for this item: HK$3,900), an additional fee of HK$3,900 on top of re-assessment fee will be applied. Therefore, the total re-assessment fee will be HK$9,560. Please refer to Paras. 3.4 to 3.6 for details of the additional fee.

Express Service

3.10 An Express Service, with an additional fee, is an optional service for E-learning Activity Providers who wish to obtain the assessment outcome of their application within a short period of time to meet the class schedule or other reasons. This service is only applicable to those E-learning Activity Providers who have at least one-year track record and 2 CPD activities currently on offer. Notwithstanding the above, HKCAAVQ reserves the right not to accept any requests for express services.

3.11 Express Service is not available for assessment applications involving request for changes in activity contents and changes in CPD hours.

3.12 Additional fee should be paid on top of the original assessment fee at the time when the express service application is accepted by HKCAAVQ.

3.13 The additional fees and the corresponding processing time of the Express Service are shown in the table below. Normal processing time means the turnaround time of processing an application upon receiving all necessary supporting documents under the normal situation.

Express Service			
Types of CPD Assessment	**Additional Fee**	**Express Processing Time**	**Normal Processing Time**
Assessment of a new CPD activity	HK$4,340	10 working days	4 weeks
Re-assessment of an approved CPD activity	HK$2,280	7 working days	3 weeks

Substantial Change in a CPD activity *(not applicable to changes in activity contents and CPD hours)*	HK$260	3 working days	2 weeks

Certificate of Approval

3.14 An outcome letter will be issued to the E-learning Activity Provider for each CPD activity. The letter serves as an evidence of approval. A Certificate of Approval for a CPD activity will be issued to the E-learning Activity Provider upon request. A fee of HK$160 will be charged for each Certificate of Approval for one CPD activity. A Certificate of Approval is optional and is mainly for display purpose.

Payment Method

3.15 All applications should be submitted online through HKCAAVQ e-portal (hereafter "e-Portal"). Two types of payment methods are available as follows:

(a) By bank deposit: please direct deposit the required assessment fee to "Industrial and Commercial Bank of China (Asia) Limited" a/c No. 072-861-502020073 (a/c holder: Hong Kong Council for Accreditation of Academic and Vocational Qualifications). Please upload the proof of payment to the e-Portal in the online Application Form.

(b) By cheque: please send a cheque made payable to "Hong Kong Council for Accreditation of Academic and Vocational Qualifications" together with the online Application Form printout (available after submission of an application on e-Portal) by post to the following address:

HKCAAVQ
10 Siu Sai Wan Road,
Chai Wan, Hong Kong
"Application for CPD assessment"

Others

3.16 In the case of withdrawal or termination of an application after commencement of the assessment work, a refund of 50% of the paid assessment fee will be made upon the request by E-learning Activity Providers and the approval of HKCAAVQ.

4. Assessment Outcomes

Assessment Outcomes

4.1 HKCAAVQ makes a determination upon completion of the assessment taking into consideration all the available information and supporting documents provided by the E-learning Activity Provider. The assessment outcomes can be one of the followings:

Types of Application	Assessment Outcomes
Assessment of a new E-Learning Activity	Approval Non-approval
Re-assessment of an approved E-Learning Activity	
Substantial Change in an E-Learning Activity	Approval to all proposed changes Approval to some proposed changes Non-approval

4.2 During the assessment process, HKCAAVQ assessors may invite the E-learning Activity Providers concerned to respond to questions in relation to identified issues. Approval is granted only to E-Learning Activities meeting all relevant assessment criteria stated in Chapter 2. An outcome letter stating the assessment outcomes with details of the approved items will be issued.

4.3 Upon receiving the approval issued by HKCAAVQ, E-learning Activity Providers may indicate the CPD activity concerned as “approved by HKCAAVQ as Type 1 Qualified E-learning Activity for licensed insurance intermediaries” or “approved by HKCAAVQ as Type 1 Qualified E-learning Activity for licensed insurance intermediaries with compulsory CPD hours on “Ethics or Regulations”” where appropriate, in their marketing/advertising/promotional materials/literature.

4.4 All promotional and marketing materials must be accurate, comprehensive, and must not mislead readers into believing any information or approval conditions that deviate from the facts or the actual approval granted. HKCAAVQ will continuously monitor promotional information issued by E-learning Activity Providers. In cases of non-compliance, HKCAAVQ will handle the matter in accordance with Clause (5) of the Preamble of this Guidance Note.

4.5 HKCAAVQ shall monitor the progress of the approved activities and may, if necessary, request E-learning Activity Providers to follow certain conditions or directions relating to the operation of the activities which are aimed at maintaining the activity within the assessment criteria.

4.6 In the event of non-approval, E-learning Activity Providers may submit a new application after making appropriate improvement.

Appeal

4.7 Under the HKCAAVQ Ordinance (Cap. 1150), an operator that is aggrieved by the determination and/or decision(s) of HKCAAVQ as stated in the outcome letter of assessment of the specified CPD activities may apply to HKCAAVQ for review. An application for review under Cap. 1150 must be made on a designated Application Form and within 30 days of receipt of the outcome letter. The Application Form is available on HKCAAVQ website at https://www.hkcaavq.edu.hk/en/forms_and_guidance_notes/accreditation_academic_vocational_professional_accreditations/.

5. Application Procedures and Timeline

5.1 All Type 1 Qualified CPD Activities applications including assessment of a new E-Learning Activity, re-assessment of an approved E-Learning Activity and change in an E-Learning Activity should be submitted through the e-Portal. A Quick Guide on the use of e-Portal is available on HKCAAVQ website at https://eportal.hkcaavq.edu.hk/help.

5.2 Online Application Forms for the three types of applications are available on the e-Portal. E-learning Activity Providers are required to fill in the necessary information, upload supporting documents and arrange the payment of assessment fee via the e-Portal.

5.3 Please refer to the checklist available on the HKCAAVQ website for supporting documents that must be submitted with an application for assessment of a new E-Learning Activity, re-assessment, or change of an approved E-Learning Activity.

5.4 The following table shows the step-by-step application procedures of CPD assessments.

Step	Item
(1)	Read the "Guidance Notes on Assessment of Type 1 Qualified E-learning Activities for Licensed Insurance Intermediaries".
(2)	Create a new user account on the e-Portal and activate the CPD service *<for new e-Portal user only>.*
(3)	Login to the e-Portal user account.
(4)	Choose the appropriate Online Application Form (Assessment, Re-assessment or Change Online Application Form) and Mode of Delivery (Structured Activity or E-learning Activity) *Remarks: Re-assessment application should be submitted one-three month(s) before expiry.*
(5)	Complete and submit Online Application Form with supporting documents and fee payment.
(6)	HKCAAVQ will send a notification email together with a receipt for assessment fee to the E-learning Activity Providers once the application is accepted.
(7)	An assigned case officer of HKCAAVQ will conduct the assessment and may request additional information from the E-learning Activity Providers by email.
(8)	An outcome letter showing the assessment results and details will be issued to the E-learning Activity Providers by fax and by post or by email and by post.

5.5 Provided that all the required documents and the fee payment are received by HKCAAVQ, it would normally take about 4 weeks or 3 weeks to complete an assessment of a new CPD activity or a re-assessment of an approved CPD activity respectively. For an application in respect of a change / changes in an approved CPD activity, it normally takes about 2 weeks to complete the process.

Type of Application	Normal Processing Time
Assessment of a new E-Learning Activity	Within 4 weeks upon receipt of required documents and payment of fee
Re-assessment of an approved E-Learning Activity	Within 3 weeks upon receipt of required documents and payment of fee
Substantial Change in an E-Learning Activity	Within 2 weeks upon receipt of required documents and payment of fee

6. Other Obligations of the E-learning Activity Providers

6.1 An E-learning Activity Provider should cooperate with HKCAAVQ and the IA during the process of assessment. HKCAAVQ and the IA reserve the right to obtain independent feedback from activity participants during or after the CPD activities.

6.2 Upon approval, an E-learning Activity Provider should provide accurate and adequate information about the approved CPD activity to the prospective participants including but not limited to activity title, CPD reference number assigned by HKCAAVQ, aims and objectives, number of CPD and contact hours, admission and attendance requirement, fees and refund policy, if any.

6.3 An E-learning Activity Provider is required to retain all the activity records (in hard copy and/or in soft copy), including but not limited to enrollment records, instructional materials, relevant audit trail records as required under Para. 3.1.3 of the "Requirements applicable to E-learning Activities" issued by the IA, E-learning administrators / instructors lists, receipts of payment of tuition fee (if any), summaries of participants' evaluation, for a minimum of 4 years starting from the date of the CPD activity concerned. An E-learning Activity Provider should develop its own record-keeping system for quality assurance.

6.4 The IA may conduct inspection of the approved E-learning Activities with or without prior notice for quality assurance. Upon approval, a CPD Activity Provider should provide access right to the E-learning Activity to the IA as a user.

6.5 An **attendance certificate** either in hard copy or soft copy (downloaded and printable) should be provided to each participant. An E-learning Activity Provider should include the following information in the certificate:

(a) Name of the E-learning Activity Provider
(b) Title of the E-learning Activity (if the participants did not attend the full activity, then the modules attended should also be indicated.)
(c) Reference number of the approved E-learning Activity assigned by HKCAAVQ
(d) Current approval period of the approved E-learning Activity
(e) Date on which the participant completed the E-learning Activity
(f) Mode of Delivery (i.e. E-learning Activity)
(g) Type of Qualified CPD Activity (i.e. Type 1)
(h) Full name of the participant who has completed the E-learning Activity (as shown on the identification document)
(i) CPD hours (or Compulsory CPD hours on "Ethics or Regulations" as the case may be) awarded to the participant
(j) Signature, name and title of a responsible person (e.g. the head of organization or person-in-charge), as well as the stamp of the E-learning Activity Provider; and
(k) Certificate issue date and a unique certificate number

6.6 As **an alternative to a certificate/record of completion**, an E-learning Activity Provider could issue to the participants an electronic periodic completion record or “usage report” (i.e. quarterly, half-yearly or annually) which contains all the information set out in above.

6.7 An E-learning Activity Provider should re-issue, with or without charges, the attendance certificate/ attendance record upon the request made by a participant within 4 years of the date of the E-learning Activity being taken. The charge, if any, should be of a reasonable amount. To this end, they should maintain the electronic completion records and usage records of the participants to enable them to accede to the request of participants for a reissued certificate/record of completion.

6.8 Upon request, an E-learning Activity Provider should provide the IA with a confirmation as to whether a participant has attended a particular E-learning Activity as mentioned in an attendance certificate or record that is claimed to be issued by the said E-learning Activity Provider.

7. Points to Note

7.1 HKCAAVQ reserves the right not to accept any requests for assessment of all or any part of a proposed CPD Activity. An application will not be processed if no or insufficient payment and/or insufficient documents are received by HKCAAVQ.

7.2 At any time during the approval period, if the E-learning Activity Provider fails to, or is unable or unwilling to comply with any directions or conditions stipulated by HKCAAVQ, HKCAAVQ may suspend or revoke the approval status of the approved CPD activity after a reasonable period of notification.

7.3 In any event, HKCAAVQ shall not be held responsible for any consequences arising from the assessment process, including any delays or any cessation of the process however these may be caused.