



KSY SPECIALITY LTD

Insurance – In Whose Best Interest?

Trust is a main factor when picking an insurer.

AGNES KOON, Chief Executive of KSY SPECIALITY LTD promises that as a broker, she is only guided by her customer's best interest.



Agnes Koon: "Our role is to listen to, to understand and to empathize with the customer with a view to presenting the best possible alternatives at that given point in time. Our core mandate is to put customer's interests above all."

KSY was founded in 1992, originally to cater to the Jewellers' Block Insurance business. The company is one the few Lloyd's Coverholders in Hong Kong offering Jewellers' Block, Personal Jewellery, and Fine Art insurances.

In the recent years, KSY has grown from strength to strength and today offers a complete consultancy and broking service to all commercial and individual customers on all types of insurances focusing on Accident & Health, Employees' Benefits, Financial Professional lines, Property & Liability and Marine Cargo, Hull & Machinery insurances.

Power of Experience

In view of the ageing population in Hong Kong, "I have been searching around the world, from Hong Kong to the Lloyd's market, looking for individual products to cater to our old ages, e.g. Personal Accident and Medical Insurances for silver hairs". We are now diversifying into Senior Personal Accident, Life, Annuity, Saving Plans etc," says Agnes Koon, Chief Executive of KSY Speciality Ltd.

"All our top management came from insurance companies before joining KSY. Among us we have profound and solid insurance underwriting and management background, close relationship with most insurers, very strong market recognition and credibility.

Ko Ying, the Founder & Director of KSY, has about 60 years of insurance

experience focusing on specie and Jewellery insurance business.

“The central idea is to provide the market with tailor-made, top-quality and cost-competitive solutions in a timely and responsible way,” says Koon.

Of Will & Vision

Agnes Koon, the company’s chief executive joined KSY with over 40 years of insurance experience. Koon was the chairman of the HK Federation of Insurers in 2008-2009 and the first lady chairperson in the history of the Hong Kong insurance industry.

During her tenure of the chairmanship, she initiated Renminbi insurance policies in Hong Kong; initiated to include insurance product as an investment vehicle in the “Capital Investment Entrant Scheme”; launched the “Employees’ Compensation Insurance Residual Scheme” and published for the first time a historical book “*The Insurance History of Hong Kong 1841-2008*” featuring the Hong Kong insurance industry development since the 19th Century.

Mrs Koon has been very active in the community services and currently serving the VTC Insurance Training Board as Chairman; Member of MPF Scheme Advisory Committee, Member of Anti-Money Laundering & Counter-Terrorist Financing (Financial Institutions) Review Tribunal, Member of ICAC Citizens Advisory Committee on Community Relations and Deputy Chairman of the Court at Lingnan University.

She is a voice for women in Hong Kong having served as the President of HK Women Professional & Entrepreneurs Association 2010 to 2014. She will also be the President of Zonta Club of Kowloon for the next two years. Koon’s expertise stretches across all general lines of insurance business, in particular Accident & Health, Employees’ Benefits, Property & Liability and Financial Professional lines of insurances.

Susan Sze, Associate Director, joined KSY with over 35 years of general

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insurance experience. She is a Fellow of Chartered Insurance Institute. Her expertise is across all general lines with specialty on Marine class including Cargo, Hull & Machinery, Forwarder’s Liability insurances.

“We have experts where and when needed most and that’s what makes KSY a true industry leader,” says Koon.

Art of Service

According to Koon, the only reason for the existence of the industry is the service of the customer. “As a broker, our role is to listen to, to understand and to empathize with the customer with a view to presenting the best possible alternatives at that given point in time. Our core mandate is to put customer’s interests above all.

- Our priority is to look after customers’ interest in terms of their insurance needs and solutions
- Honesty & Integrity are our core values – no compromise
- Professionalism and high level of standard – We are agents for our customers mandated to look for the best options of solutions from all insurance markets
- We listen. We have the patience needed to understand our client’s insurance needs. Sometimes, they may not know their future needs. We help them to think ahead of problems, e.g. in medical insurance, we ask them to think ahead which country will they

live in 20 to 30 years from now to ensure we provide the right territorial limit of cover. We recommend them to think about inflation and buy a bigger limit for the future”

- For annual renewable insurance, we always review customers’ updated insurance needs and look for wider cover & competitive market options from Hong Kong and/or over the world e.g. Lloyd’s
- Other than insurance solutions, we provide added value services e.g. risk improvement recommendations, employees well-being programmes, rehabilitation and mediation advice
- Compliance at laws, rules & regulations and Enterprise Risk Management are our top management requirements at KSY for the company’s sustainability now and in the future

We pride ourselves on the quality of customer service we offer since we owe our whole growth to customer referral business. The fact is that the consumer is often unaware of the options available and so getting the best possible deal for the customer falls to us,” says Koon.

“The Mediazone’s Most Reliable Broker in Hong Kong Award is fitting tribute to all our effort to serve this discerning market and in doing so, help our fellow being by providing that much deserved security coverage. We’d like to thank all our customers for trusting and referring us so wholeheartedly,” concludes Koon. ■

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For additional information please visit www.ksyspeciality.com