kelly.kl.ho Outlook

From: kelly.kl.ho

Sent: Tuesday, August 25, 2026 6:50 PM

To: Blue Cross AIA Registration

Cc: Cheung, Winnie-WS; Wong, Krissie-SM

Subject: Re: Request for Information – Review on Licensed Insurance Intermediaries (Agent No.: A-AH1690)

1. Reason for using travel agent as the policyholder/ clients' email address.
Clients bought flight ticket tho my friend 's travel agency, and they refer clients to me.
2. What is the travel agent's name?
Protours
3. Does the travel agent explain or advise on the insurance product, including coverage, benefits, or terms?
No, I explained
4. Does the travel agent collect premiums from clients?
No, client deposit to me and paid by my credit card
5. Does the travel agent handle insurance-related customer enquiries?
No
6. Does the travel agent present the insurance as compulsory, recommended, or bundled with the tour, or otherwise influence purchase decisions?
No
7. How does the travel agent obtain client consent to share personal data with you?
Yes
8. What personal data is shared with you?
personal ID copy and mobile

9. Do you contact clients directly to introduce, explain, recommend, or invite applications for insurance products?
Yes
10. Do you provide information on policy benefits, coverage, or terms? And how is the policy delivered to clients?
Yes
11. From whom do you collect premiums?
Tho clients
12. Please explain the reason of not reporting to us the arrangement above for our review and assessment pursuant to our email entitled重要提示: 嚴禁與非持牌人士從事受規管活動 of 12 March 2026.

I didn’t received it

Kelly Ho (H1690)
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home.

From: Blue Cross AIA Registration <aia_registration@bluecross.com.hk>
Sent: Friday, August 7, 2026 19:26
To: kelly.kl.ho <kelly.kl.ho@aia.com.hk>
Cc: Blue Cross AIA Registration <aia_registration@bluecross.com.hk>; Cheung, Winnie-WS <Winnie-WS.Cheung@bluecross.com.hk>; Wong, Krissie-SM <KrissieWong@bluecross.com.hk>
Subject: Request for Information – Review on Licensed Insurance Intermediaries (Agent No.: A-AH1690)

ATTN.: HO KAR LEE (Agent No.: A-AH1690)

Dear Ms. Ho,

As part of our ongoing compliance assessment and to ensure adherence to the Insurance Ordinance and the Code of Conduct for Licensed Insurance Intermediaries, we are conducting a review of business referral activities carried out by our intermediaries.

Based on our recent observations, we have identified an unusual pattern in your insurance submissions during 2025H2, where **14 policies were used MABEL.HO@PROTOURS.COM.HK as the clients' email address and 7 policies were used EDGAR.YEUNG@PROTOURS.COM.HK as the clients' email address**

In this regard, we request your prompt attention to confirm the following questions by **21 Aug 2026 (Friday).**

1. Reason for using travel agent as the policyholder/ clients' email address.

2. What is the travel agent's name?

3. Does the travel agent explain or advise on the insurance product, including coverage, benefits, or terms?

4. Does the travel agent collect premiums from clients?

5. Does the travel agent handle insurance-related customer enquiries?

6. Does the travel agent present the insurance as compulsory, recommended, or bundled with the tour, or otherwise influence purchase decisions?

7. How does the travel agent obtain client consent to share personal data with you?

8. What personal data is shared with you?

9. Do you contact clients directly to introduce, explain, recommend, or invite applications for insurance products?

10. Do you provide information on policy benefits, coverage, or terms? And how is the policy delivered to clients?

11. From whom do you collect premiums?

12. Please explain the reason of not reporting to us the arrangement above for our review and assessment pursuant to our email entitled重要提示: 嚴禁與非持牌人士從事受規管活動 of 12 March 2026.

According to the said email, if any referral arrangement involves unlicensed persons carrying on, or appearing to carry on, regulated activities under the Insurance Ordinance, such activities must cease immediately unless and until the arrangement has been reviewed and approved by Blue Cross and all applicable regulatory requirements, including licensing requirements, have been satisfied. You are also required to submit a referral business application for Blue Cross's review and approval, where applicable. Please refer to the attached application form.

Should you have any questions, please feel free to contact us at aia_registration@bluecross.com.hk.

Warmest regards

Distribution Operation and Administration Department - KW

Blue Cross (Asia-Pacific) Insurance Limited

54/F, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

www.bluecross.com.hk



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