AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Sheila Lui
Head of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 19 September 2023

Total page : 2 (Revised)

Subject: (Ref: A230913) 意外醫療賠償(AMR) 改善措施 2023
Accident Medical Reimbursement (AMR) Control of Personal Accident Coverage 2023

鑑於意外醫療賠償(AMR)賠償比率的持續上升，為了加強監管賠償比率，我們將於2023年10月實施下列的行政措施：

一. 更新財務策劃顧問銷售行政措施

1. AMR賠償記錄同時超越下列所有標準的財務策劃顧問，將暫停其銷售含AMR惠益產品（**包括基本計劃及附加契約**）的資格。
   i) 過往 12 個月的 AMR 賠償比率超過 250%
   ii) 過往 12 個月的 AMR 賠償個案比率超過 20%
   iii) 過往 12 個月的 AMR 賠償金額超過港幣 70,000

2. AMR 賠償記錄同時超越下列所有標準的財務策劃顧問，其賠償記錄將受密切觀察，若情況持續或惡化，亦可能會被暫停其銷售含 AMR 惠益產品（**包括基本計劃及附加契約**）的資格。
   i) 過往 12 個月的 AMR 賠償比率超過 200%
   ii) 過往 12 個月的 AMR 賠償個案比率超過 15%
   iii) 過往 12 個月的 AMR 賠償金額超過港幣 70,000

我們將於 2023 年 9 月 20 日以電郵通知受影響的財務策劃顧問及其所屬區域總監。這項更新的賠償監管措施將於每半年檢視一次，並取代舊有於 2011 年 9 月 2 日經由通告編號 A110924 所頒布的監管措施。

二. 管理個別保單 AMR 惠益賠償行政措施（自選人身意外保資險 2 - 意外醫療賠償）

對一些賠償記錄不如理想的 AMR 惠益，行使保單合約內之「取消保單」條款，於 30 日前發出通知取消自選人身意外保資險 2 - 意外醫療賠償。受影響的 AMR 惠益篩選準則為：

a. 於 2022 年間意外醫療賠償金額大於港幣 10000 及
   於 2020 以及 2022 年間意外醫療賠償金額大於港幣 45000
b. 於 2022 年間意外醫療賠償金額大於港幣 10000 及
   於 2021 以及 2022 年間意外醫療賠償金額大於港幣 30000

受影響保單名單將於 2023 年 11 月以電郵通知相關區域總監。詳細安排將會稍後另行通知。

如有任何查詢，請於 iEngage / PES 使用 Chatbot 進行查詢。澳門可親臨營運服務中心查詢。

只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。“AIA” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Considering the upward trend of Accidental Medical Reimbursement (AMR) loss ratio, to strengthen the AMR claims ratio control, we will implement the following administrative measures in October 2023:

A. Update administrative measures on agent selling

1. Financial Planners with AMR claim records exceeding all the following criteria will be suspended from selling products with AMR feature (**including basic plans or riders**):
   i) The past 12 months AMR claims loss ratio is above 250%
   ii) The past 12 months AMR claims hit ratio is above 20%
   iii) The past 12 months AMR claims payment is above HKD70,000

2. Financial Planners with AMR claim records exceeding all the following criteria will be kept under close observation and may subject to suspension of AMR featured products (**including basic plans or riders**) if the claim records worsened or persisted.
   i) The past 12 months AMR claims loss ratio is above 200%
   ii) The past 12 months AMR claims hit ratio is above 15%
   iii) The past 12 months AMR claims payment is above HKD70,000

   This new control measure will be reviewed semi-annually and replacing the AMR Claim Control previously set up and announced through memo A110924 dated 2 Sept 2011.

B. Administrative measures for managing AMR claims of individual policies (PAC Select 2 – Accidental Medical Expenses Reimbursement Benefit)

   For AMR benefit with adverse claim history, we will exercise the "Cancellation Clause" in the policy contract to cancel the benefit by giving a 30-days' notice in advance. The selection criteria are as follow:
   a. Accidental Reimbursement Amount > HKD10000 in 2022 and
      Accidental Reimbursement Amount > HKD45000 between 2020 and 2022
   b. Accidental Reimbursement Amount > HKD10000 in 2022 and
      Accidental Reimbursement Amount > HKD30000 between 2021 and 2022

   The list of affected policies will be notified to the relevant District Directors via email in November 2023. Detailed arrangements will be announced later.

Should you have any queries, please enquire by using Live Chat in iEngage/PES. For Macau, please visit Operations Enquiry Counter for details.

Regards,



Sheila Lui

只供內部使用 FOR INTERNAL USE ONLY
於這通告內所提及的「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).