

AIA
7Y / 8Y - District Briefing

AIGHK Distribution Team



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UPDATE, PROMOTION & CAMPAIGN

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AIG

Long Term Partnership
AIA



AIG

MOTIS 折扣優惠
MOTIS DISCOUNT PROMOTION



汽車保險

即日起至8月31日內

綜合全保計劃享有
首年保費 **8折**

輸入優惠碼：AIAA20



家居保險

即日起至8月31日內

所有計劃均享有
首年保費**8折**

輸入優惠碼：AIAH20



家傭保險

即日起至8月31日內

優越計劃：8折
卓越計劃：8折
超凡 (2年計劃)：9折

輸入優惠碼：AIADWP



旅遊保險

即日起至8月31日內

所有計劃均享有**8折***

輸入優惠碼：AIAT20

*全年旅遊保險優惠只限首年



工作假期保障

即日起至8月31日內

所有計劃均享有
首年保費**8折**

輸入優惠碼：AIAWKH



裝修工程保險@MOTIS
(2025年3月31日至12月31日)
全單 8折 / 85折 / 9折 優惠



活動責任保險@MOTIS
(2025年3月31日至12月31日)
提供全單 85折 / 9折 優惠

【限時著數】

AIG安居保多重推廣優惠

由2025年6月7日至8月31日

新投保安居保可享有
首年免除以下附加保費優惠！

1. 49年或以下樓齡單位
2. 低層單位(地下、1樓及2樓)
3. 設有天台/花園/露台/工作平台單位

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HIGHLY CONFIDENTIAL – FOR INTERNAL USE ONLY



AIG Thumbs Up

每位AIG頂尖業務代理必備的流動應用程式!

掃描QR二維碼下載

或 App store搜尋:

AIG Thumbs Up

Apple/ Android only

首次登入THUMBS UP

1. 先啟動MOTIS

登入帳戶 = 登記AIG之手提電話號碼

首次登入密碼 = 身分證首6個數目字

(例如: A**123456**(7))

2. 按指示更改密碼

3. 開啟THUMBS UP App

AIG Thumbs Up
查看產品

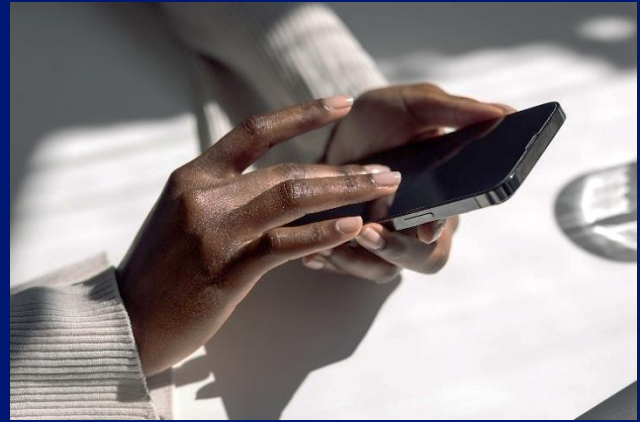




點擊”下載”
查看產品相關文件
(如小冊子, 申請表, 索償申請表等)

點擊”GO MOTIS”
進入MOTIS頁面

WhatsApp 接收廣播訊息



接收AIG廣播訊息

1 打開WhatsApp

2 點擊綠色 “+” 號 (iPhone在右上角, Android手機在右下角)

3 Android手機點擊右上角放大鏡

4 在「搜尋名字或電話號碼」欄位輸入> 91206683

5 點擊「對話」

6 在對話框中輸入>「我願意接收AIG資訊」或
“I would like to accept AIG information”

7 然後發送

AIG

全新myAIG功能亮點

功能亮點

通知 | 保單 | 續保名單 | 索償



「射」俾經紀風險高 保監介入唔駛撈



案例

近日有保險代理因為不能銷售某間保險公司的產品，把自己的客戶轉介到其他保險經紀處理，並收取介紹費和佣金。事後客人在索償時甚至不知自己保險代理人是哪一方從而揭發事件。保監正式作出調查。

風險

- 非法獲取佣金有機會觸犯欺詐罪
- 保險經紀吸收了客戶
- 保監介入揭發更多同類保單

建議

以正確途徑銷售該代理人可銷售的產品

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頂尖會議 / 精英會議
Premiere Conference / Achiever's Conference

頂尖會議參與資格
Criteria for Premiere Conference

年度保費 Total Premium	HK$ 2,500,000*
新保單保費 New Business Premium	HK$ 250,000*
保單數量 No. of Policy	20
總保費增長額^ Growth %^	5%



保費倍率計算
Premium Multiplier

產品類別 Product Line	倍率 Multiplier
金融保險 Financial Lines	1.5
水險 Marine	1.5
家居保險 Home	1.5
中小企綜合保險 SME	1.2
意外保險 Casualty	1.2
財產保險 Property	1.2
團體旅遊/意外保險 Group Travel / PA	1.2
家傭保險 Domestic Helper	1
汽車保險 Auto	1
旅遊保險 Travel	1
其他 Others	1

一般計劃
Normal Scheme



精英會議參與資格
Criteria for Achiever's Conference

年度保費 Total Premium	HK$ 600,000*
新保單保費 New Business Premium	HK$ 125,000*
保單數量 No. of Policy	10
總保費增長額^ Growth %^	8%



新生意計劃
New Business Scheme

新保單保費 New Business Premium	HK$ 380,000*
保單數量 No. of Policy	10
總保費增長額^ Growth %^	8%

*已套用倍率
*Multiplier applied

^2025年度總保費增長額
= (2025年度總保費 - 2024年度總保費) / 2024年度總保費
2025年度總保費: 期限由2025年1月1日至2025年12月31日
2024年度總保費: 期限由2024年1月1日至2024年12月31日

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AIG 競爭優勢和定位

PRODUCT LINES

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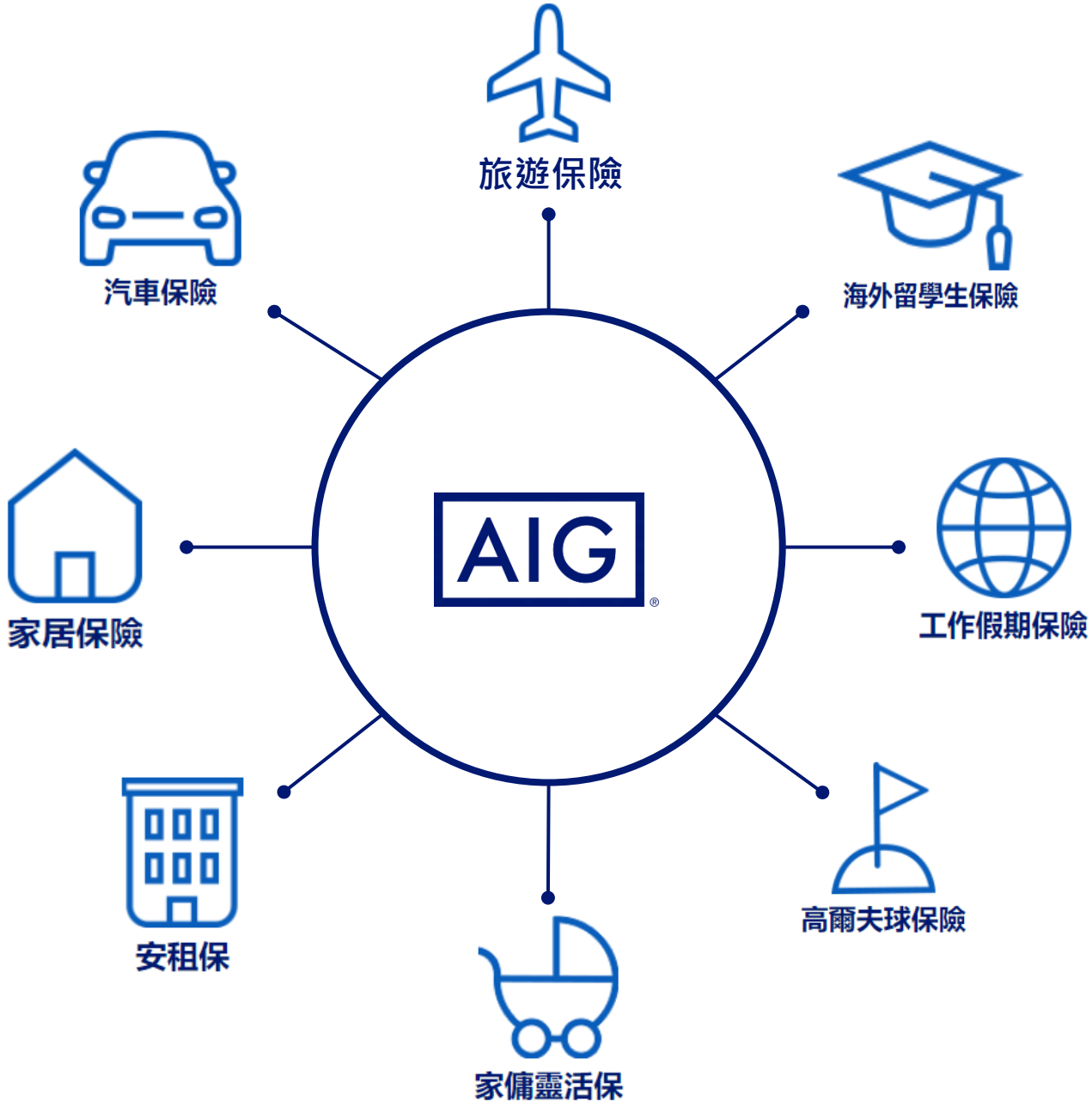
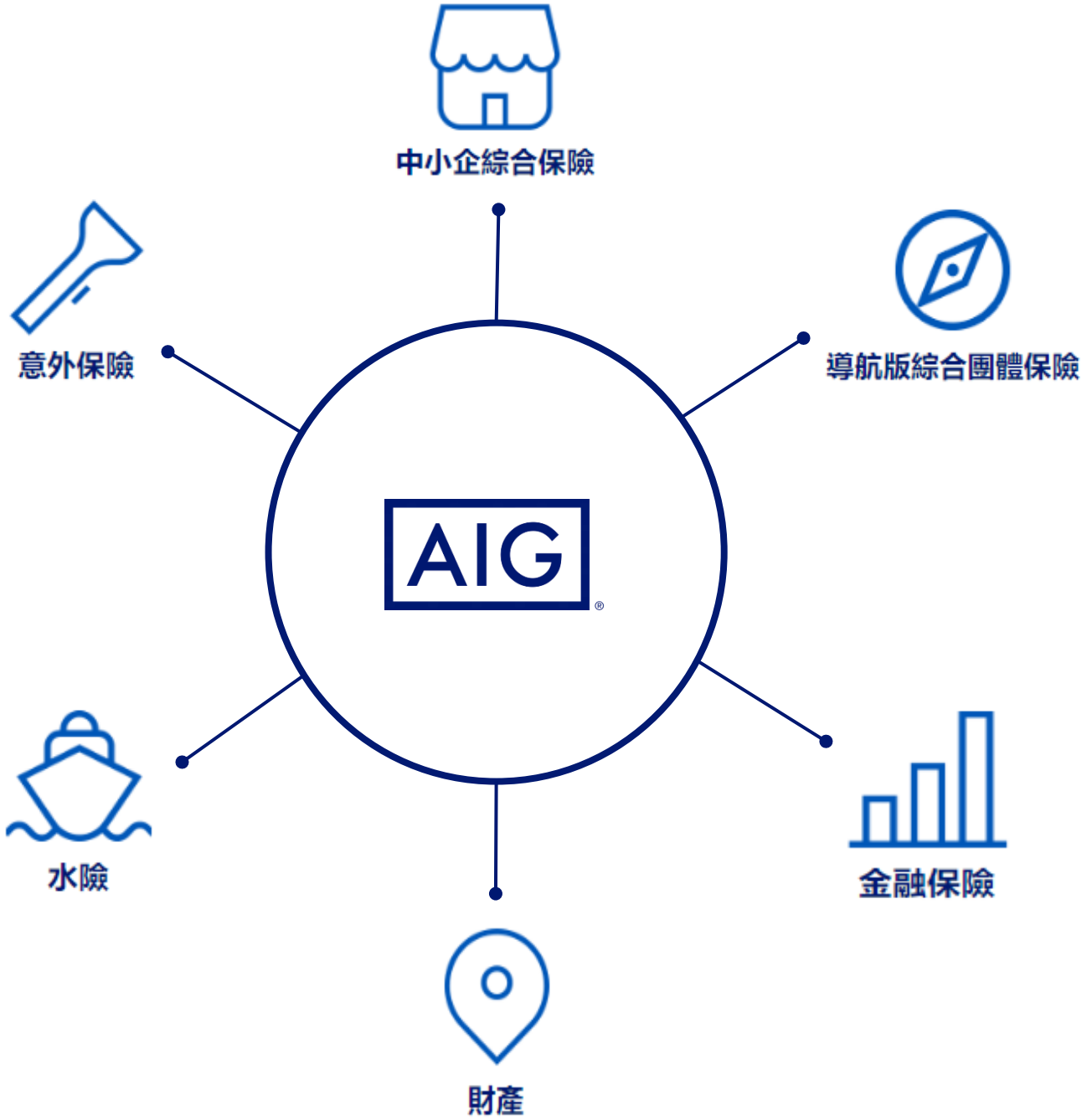
個人保障計劃



商業保障計劃



SME



SME INSURANCE
中小企綜合保險

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中小企綜合保險

四大保障重點



水 / 火險 / 盜竊險

根據僱員補償條例，如僱員因工作導致身體受傷，僱主需為僱員承擔之法律責任

保障閣下經營業務時因疏忽而引致**第三者人身受傷、財物損毀**於保險期內的法律責任

保障於店鋪內 / 運送期間，因而導致的現金損失

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天水圍物流公司三級火濃煙席捲半空 216人疏散2人受傷送院 專隊展開調查

一名倉庫職員的背部及頸部有二級燒傷







意外保險 AIG Casualty

AIG Casualty 意外保險部



Market Opportunities & AIG Appetite 市場商機、常見行業及受保產品

裝修工程保險



產品責任保險







產品責任保險
Product Liability Insurance

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產品責任保險 Products Liability Insurance



AIG Hong Kong 只接受有**香港**地址之投保公司

產品責任保險 Products Liability Insurance

保障**投保人**因受保產品而意外導致**第三者**

身體受傷(甚至死亡)

Bodily Injury

或

財物損失

Property Damage

而需依法支付的賠償

保障**投保人**因索償過程中引起的法律費用

(調查 Investigation 及辯護訴訟 Defense Cost)

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受保產品 Insured Products

玩具	成衣	電子產品	食品	個人護理
				

文儀用品	家具擺設	家居用品	工具	寵物產品
				



裝修工程保險
Construction All Risk Insurance

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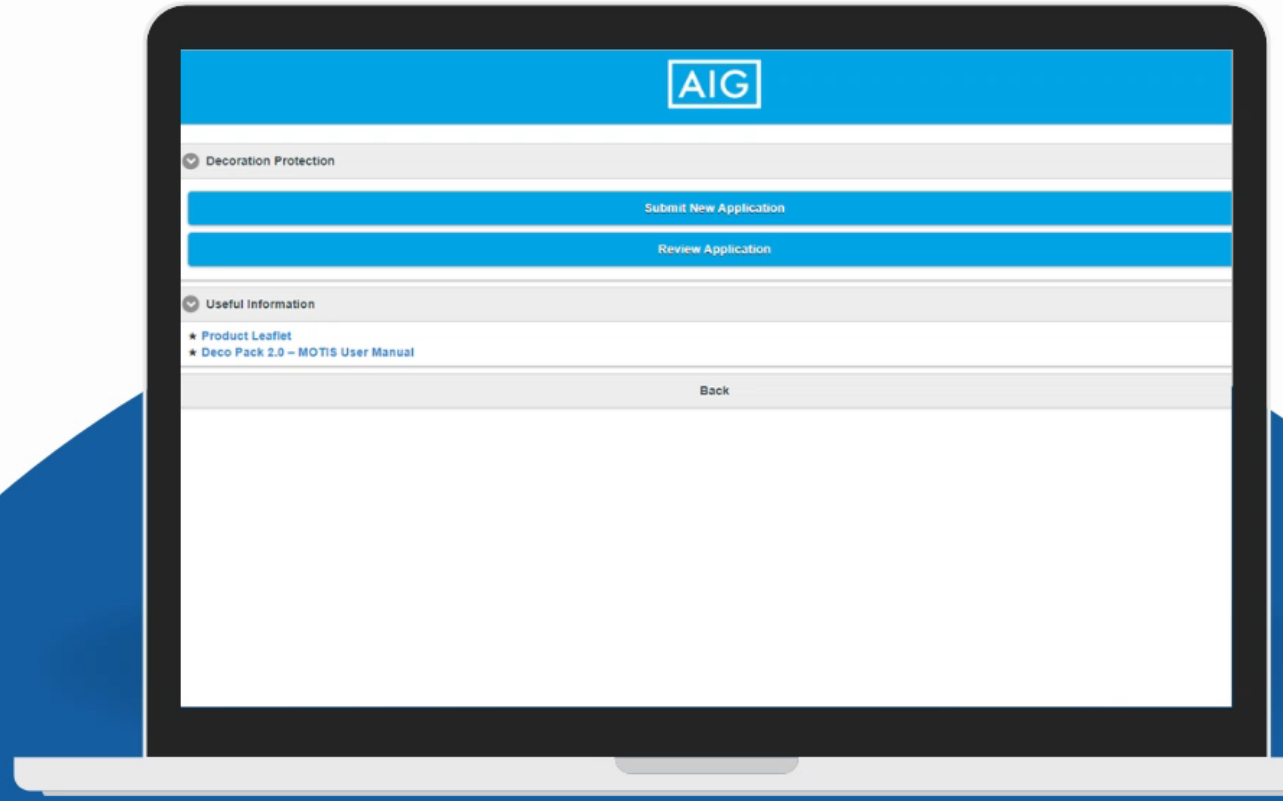
MOTIS

裝修工程保險MOTIS 出單教學

Decoration Package
MOTIS Demo



裝修工程保 – 投保注意事項

保單生效日前，如保單資料需要更新，
只要click入MOTIS隨時輸入更新資料，
完成及確認後，將會收到更新保單及證書

可更新資料包括:

- 保單生效日（必須為申請日期起計30日內）
- 投保公司資料（例如:更新承建商地址）
- 完整工程地點（例如:更新工程地址門牌）
- 其他附加受保公司（例如:物業管理公司為附加受保公司）
- 工程公司資料（例如:上載更新工程資料）



裝修工程保險 – @MOTIS

新增「額外保障要求」勾選，輸入基本報價資料後，並於空白位置輸入相關要求，報價請求會直接發送至核保部處理。



新增「領展資產管理有限公司」為其他受保公司，可直接選用而無需自行輸入。

領展 LINK

"Link Asset Management Limited and/or Link Properties Limited and/or Link Property Management Services Limited and/or HSBC Institutional Trust Services (Asia) Limited and/or Link Real Estate Investment Trust and/or any of the subsidiaries/associates of the aforementioned as they may appear from time to time"

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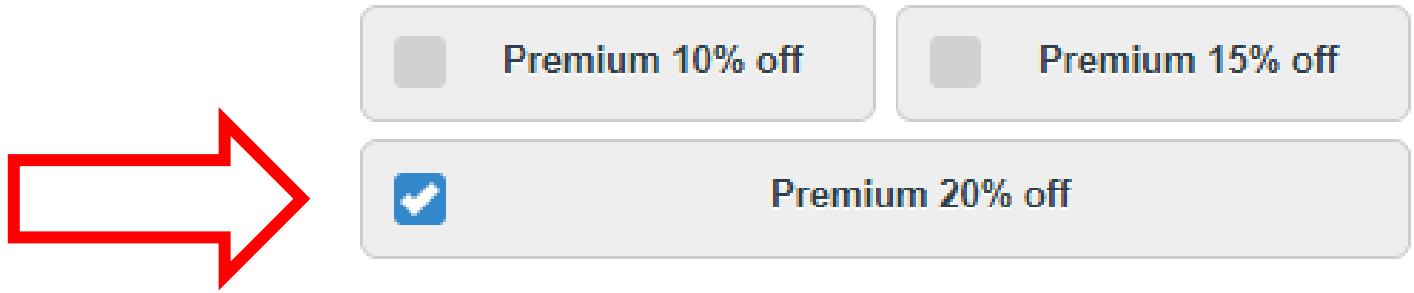
裝修工程保險 – @MOTIS推廣

推廣：保費折扣優惠

營業代理於 **MOTIS** 上投保裝修工程保險時

全單保費9折	全單保費85折	全單保費8折



金融保險 Financial Lines Insurance

專業責任保險

Professional Indemnity

董事及高級管理人員責任保險

Directors and Officers Liability

網絡保險

Cyber Insurance

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董事及高級管理人員責任保險
簡易報價表正式登場！

DIRECTORS & OFFICERS LIABILITY INSURANCE
INSTANT QUOTE PAD(IQP) !



簡易報價要求
EASY QUOTE REQUIREMENT



保費更相宜
AFFORDABLE



自由選擇保障
MULTIPLE SELECTIONS FOR LIMITS OF COVER

AIG

AIG Insurance Hong Kong Limited
Management Liability Insurance
Application Form

Notice: Please ensure a full and frank disclosure of all the facts which you know or/and ought to know, otherwise the policy issued may be void and you may receive no coverage and/or/or benefit from this policy.

Section 1: Policyholder Details

Policyholder Name:				
Policyholder Address:				
Business Nature of the Policyholder:				
Place and Date of Incorporation:	Place:		Date:	

Please √ as appropriate

(i)	Confirm the Policyholder (and its subsidiaries) is a Private Company incorporated **IN** Hong Kong SAR / Cayman Island / British Virgin Islands, or Bermuda?	Yes		No	
(ii)	Confirm the Policyholder (and its subsidiaries) have been in continuous operation for more than 18 months?	Yes		No	
(iii)	Confirm the Policyholder (and its subsidiaries) have **NO** revenue, assets, employees, or domiciled operations (other than a pure representative office) in North America (USA/Canada)	Yes		No	
(iv)	Confirm the Policyholder (and its subsidiaries) have **NO** securities offerings outside of Hong Kong	Yes		No	
(v)	Confirm the Policyholder (and its subsidiaries) have **NO** Initial Coin Offering (ICO)	Yes		No	
(vi)	Confirm the Policyholder (and its subsidiaries) are **NOT** involved in any of the following: (a) financial institutions (including but not limited to banks, clearing houses, credit institutions, undertakings for collective investment in securities, investment firms, investment advisors/managers, investment funds or mutual funds, private equity or venture capital companies, stock brokerage firms, insurance companies, or any similar entities); or (b) telecommunications or provision of internet services; or (c) mining; or (d) energy, oil & gas (including coal and palm oil); or (e) biotechnology or pharmaceutical; or (f) aerospace, including aviation or airlines; or (g) blockchain, crypto currency or virtual asset business or any related business; or (h) medical and healthcare related services; or (i) cannabis related producers or distributors; or (j) gaming (casino, lottery, gambling, etc.); or (k) incorporated owners; or (l) property development in mainland China.	Yes		No	
(vii)	Confirm that the Policyholder (and its subsidiaries) have **POSITIVE** net assets and net current assets, and no qualified or disclaimer of opinion by auditors (if applicable)	Yes		No	
(viii)	Confirm that **NO** proposed Insured (i.e. including the policyholder and its subsidiaries, and their directors and employees) had any previous litigations or claims in the last five years or aware of any circumstances that may lead to a claim or loss under this insurance cover.	Yes		No	
(ix)	Confirm that **NO** proposed Insured (i.e. including the policyholder and its subsidiaries) have been involved in, or have been the subject of, any merger, acquisition, tender offer, buy-out or change in equity structure in the past five (5) years.	Yes		No	
(x)	Confirm that **NO** proposed Insured (i.e. including the policyholder and its subsidiaries) is currently undergoing any employee layoffs or retrenchments, including ones resulting from any type of company restructure or office closure, during the next twelve (12) months.	Yes		No	
(xi)	Confirm that **NO** proposed Insured (i.e. including the policyholder and its subsidiaries) has any: (a) entity (including subsidiaries and joint ventures) domiciled in the Russian Federation or Belarus; (b) goods being sold to entities in the Russian Federation or Belarus; (c) services being provided in the Russian Federation or Belarus or the Black Sea; and (d) natural persons residing in the Russian Federation or Belarus.				

If any of the above answers is **"No"**, please contact your insurance intermediary for an alternative quotation and submit a long form Directors' & Officers' Liability Proposal Form.

Section 2: Directors & Officers Premium Rating

D&O PREMIUM TABLE: Please tick the desired Limit of Liability according to your Total Asset Size

	Limit of Liability (HK$)					
	5,000,000	10,000,000	20,000,000	30,000,000	40,000,000	50,000,000
	Retention (HK$)					
	10,000	10,000	20,000	30,000	40,000	50,000
Total Asset Size (HK$)	Premium (HK$) (**EXCLUSIVE** of Hong Kong Insurance Authority Levy)					
0 – 100,000,000	☐ 7,500	☐ 10,500	☐ 16,300	☐ 21,200	☐ 25,300	☐ 29,300
100,000,001 – 200,000,000	☐ 8,000	☐ 11,400	☐ 17,400	☐ 22,600	☐ 27,000	☐ 31,200
200,000,001 – 300,000,000	☐ 8,600	☐ 12,500	☐ 18,800	☐ 24,100	☐ 28,700	☐ 33,600
300,000,001 – 400,000,000		☐ 13,400	☐ 20,000	☐ 25,700	☐ 30,700	☐ 35,800
400,000,001 – 500,000,000		☐ 14,300	☐ 21,200	☐ 27,400	☐ 32,700	☐ 37,800

If your revenue is in excess of HK$ 500,000,000 or you require a limit above HK$ 50,000,000, please contact your insurance intermediary for an alternative quotation and submit a long form Directors' & Officers' Liability Proposal Form.

THANK YOU





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