



This letter contains important information. Please read it carefully and share all of the information with anyone else who has an interest in your policy.

Transfer of Insurance Business

On 24 March 2022, Aetna International LLC (“we”) announced that we plan to wind down our non-Americas insurance business. This means that in the Europe, Middle East, Africa and Asia Pacific regions, we will no longer issue new or renewal policies.

We also announced that we have signed a preferred partnership deal with AWP Health & Life SA Irish Branch, operating under the registered business name of Allianz Partners (“**Allianz Partners**”), covering the majority of our business outside the Americas. This agreement means that we are introducing our customers to Allianz Partners at renewal to support continuity of coverage for our customers wherever possible.

In addition to the preferred partnership deal with Allianz Partners, we are also proposing to transfer all of Aetna Insurance (Hong Kong) Limited’s (“**Aetna**”) Class 2 (Sickness) general insurance business to Allianz Global Corporate & Specialty SE Hong Kong Branch (“**Allianz**”). Allianz Global Corporate & Specialty SE is a German company and an insurance company within the Allianz group which is authorised by the Insurance Authority of Hong Kong (“**HKIA**”) to carry on, among other things, Class 2 (Sickness) general insurance business. The transfer will enable Aetna to accelerate the wind-down of its business in Hong Kong.

The transfer will be carried out using an insurance business transfer scheme pursuant to Section 25D of the Insurance Ordinance (CAP.41 of the laws of Hong Kong) (“**Transfer**”) with the approval of the HKIA. We expect the proposed Transfer to take place at 00.01 am (Hong Kong time) on 1 December 2023, or such other date as Aetna and Allianz may agree in writing and the HKIA may allow (“**Effective Date**”). Your Aetna policy terms will not be affected.

Why are we writing to you?

We are writing to our customers, brokers and healthcare providers to tell them about the proposed Transfer.

Our records show that you have an interest in a policy that will be included within the proposed Transfer. This could be because you:

- took out a policy directly with Aetna;
- took out a policy underwritten by Aetna through a broker; or
- are dealing or have dealt with Aetna or one of its brokers, healthcare providers or claims administrators in relation to a claim in respect of a policy underwritten by Aetna.

For the avoidance of doubt, even if your policy has expired as of the date of this letter, such policy will still be included within the proposed Transfer.

How does this affect your policy or claim?

If you have taken out a policy directly with Aetna or underwritten by Aetna, the proposed Transfer will have no impact on the benefits under your policy, its terms and conditions or your rights and obligations under your policy. Under the proposed Transfer, your policy provider will change to Allianz on the Effective Date. If you are dealing with Aetna or one of its brokers, healthcare providers or claims administrators in relation to a claim in respect of a policy underwritten by Aetna, all claims which are currently being dealt with by Aetna will be handled by, or on behalf of, Allianz, on and from the Effective Date.

Your personal data (including health data where applicable) that Aetna holds in relation to your policy and/or claim will also be transferred on or after such date to Allianz in accordance with applicable law. From the Effective Date, Allianz will process your personal data in accordance with its own privacy notice available at <https://www.agcs.allianz.com/footer/privacy-notice.html>. You do not need to take any action in this regard. If you have an existing claim, it will continue to be dealt with by Aetna until the point of the proposed Transfer.

How are your interests protected?

Your interests, and the interests of our other customers, are protected by the legal process Aetna and Allianz are required to follow:

- We are writing to tell you what is proposed and to give you an opportunity to raise any concerns with the HKIA before the proposed Transfer takes effect. You can object if you think you and/or any of your dependants would be adversely affected by the proposed Transfer (see further below).
- We will seek approval for the proposed Transfer from the HKIA. The HKIA will only approve the proposed Transfer if it is satisfied it is appropriate in all circumstances. The HKIA will take into account any representations made by Aetna policy holders who are concerned that they would be adversely affected by the proposed Transfer.
- We have been in close consultation with the HKIA, which has reviewed the key documents relevant to the proposed Transfer.

Additional Documents

The communication pack has further information about the proposed Transfer which we encourage you to read carefully. The communication pack contains:

- A copy of the notice of the proposed Transfer (in both [English](#) and [Chinese](#) language) which was published in the Gazette and Sing Tao Daily and the Standard on 28 July 2023, also attached to this email; and
- a set of frequently asked questions and answers in respect of the proposed Transfer in both English and Chinese language available at http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html.

What should you do next?

We recommend you read all of this information in full together. You can find more information about the proposed Transfer on our website at http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html.

If there is anyone else with entitlement to the benefits under your policy (such as individual members, if applicable, and dependants), please make them aware of the proposed Transfer and pass on this letter and communication pack to them as soon as possible.

If, after reading this letter and the communication pack referred to above, you believe the proposed Transfer would adversely affect you and/or any of your dependants, you have the right to send written representations concerning the proposed Transfer to the HKIA on or before 26 September 2023 at 19/F, 41 Heung Yip Road, Wong Chuk Hang, Hong Kong. Meanwhile, you can contact us by email, telephone or post, using the details shown at the end of this letter. We will pass any objections to the HKIA. We explain the process and timeframe for making objections in more detail in section 2.4 of the linked frequently asked questions and answers.

Unless you have any concerns about the proposed Transfer or wish to object to it, you do not have to take any further action.

Keeping you informed

If the HKIA approves the proposed Transfer, or if there are any changes to the process (such as the Effective Date), we will provide details on our website at http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html.

You can inspect a copy of the report setting out the particulars of the proposed Transfer and of all legal proceedings, begun or in contemplation, relating to any of the policies included in the proposed Transfer from 28 July 2023 to 28 August 2023

during office hours (i.e. 9:00 a.m. to 5:00 p.m.) at the office of Aetna (i.e. Suite 11021, 11/F, Tower 535, 535 Jaffe Road, Causeway Bay, Hong Kong). You can also ask any further questions you may have by emailing us or by calling us using the details shown in the Relevant Contact Details Section below – our team is on hand to answer any questions relating to the proposed Transfer. Please continue to contact your usual Aetna representative or Aetna member services for general questions about your policy or claim until the Effective Date. If you have a claim that is being dealt with by Aetna at the time of the proposed Transfer, we will write to you with Allianz' contact details.

If you would like this information in an alternative format such as large print, please email us at AsiaPacServices@aetna.com or call us on +852-3071-5022 (toll-free from Hong Kong). For toll-free calling from other countries, please refer to <https://www.business.att.com/collateral/access.html> to find the number for the country you're dialing from. When prompted during the call, please enter the access code 855-532-5085 and follow the instructions.

Yours sincerely

Aetna Insurance (Hong Kong) Limited

Linked:

- [frequently asked questions and answers \(English\)](#)
- [frequently asked questions and answers \(Chinese\)](#)

Relevant Contact Details

If you have any questions or concerns about this letter, the communication pack or the proposed Transfer, please contact Aetna as follows:

Email:	AsiaPacServices@aetna.com
Website:	http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html
Telephone (toll-free from Hong Kong):	+852-3071-5022
Fax:	+852-2866-2555

For toll-free calling from other countries, please refer to <https://www.business.att.com/collateral/access.html> to find the number for the country you're dialling from. When prompted during the call, please enter the access code 855-532-5085 and follow the instructions.

Address: Suite 11021, 11/F, Tower 535, 535 Jaffe Road, Causeway Bay, Hong Kong

本函包含重要信息，請仔細閱讀，並分享所有信息予對閣下保單擁有權益的有關人士。

保險業務轉讓

Aetna International LLC（「我們」）於2022年3月24日已宣布計劃結束非美洲的保險業務。這代表我們將不再於歐洲、中東、非洲及亞太地區發出新保單或續期保單。

我們同時宣布已與AWP Health & Life SA愛爾蘭分行（以Allianz Partners的註冊企業名稱運營）（「Allianz Partners」）簽定優先合作協議以涵蓋大部分我們於美洲以外的業務。在協議下，我們將於保單續期時向客戶介紹Allianz Partners，盡可能支持對客戶的持續保障。

除了與Allianz Partners的優先合作協議外，我們亦建議將美國安泰保險（香港）有限公司（「安泰保險」）的所有一般保險業務類別2（疾病）轉讓予Allianz Global Corporate & Specialty SE香港分行（「Allianz香港」）。Allianz Global Corporate & Specialty SE是一間德國公司，亦是Allianz集團旗下的保險公司，獲保險業監管局（「保監局」）授權經營一般保險業務（除其他類別的業務外）類別2（疾病）。是次轉讓將促使安泰保險結束其於香港的業務。

本項轉讓將按照《保險業條例》（香港法例第41章）第25D條的規定經保監局認可進行保險業務轉讓（「該項轉讓」）。我們預計該項轉讓將於2023年12月1日上午00時01分（香港時間），或由安泰保險及Allianz香港書面同意並得到保監局認可的其他日期（「生效日期」）生效。閣下的安泰保險保單條款將不會受到影響。

我們為何來函？

我們正在致函客戶、經紀和醫療服務提供者，通知該項轉讓。

我們的記錄顯示閣下對包括在該項轉讓內的保單擁有權益。這可能是因為您：

- 曾直接向安泰保險投保；
- 曾通過經紀投保，而該保單由安泰保險承保；或
- 正在或已經就安泰保險承保的保單，與安泰保險或其經紀、醫療服務提供者或理賠管理人處理相關的索償事項。

為免引起疑問，即使閣下的保單在本函發出之日已經到期，該保單仍將包括在該項轉讓中。

這對您的保單或索償有何影響？

如果您已經直接從安泰保險投保或購買由安泰保險承保的保單，該項轉讓將不會影響您保單下的利益、保單條款及細則，或您在您保單下的權利及義務。在該項轉讓下，您的保險人將於生效日期更改為 Allianz香港。如果您正在或已經就安泰保險承保的保單，與安泰保險或其經紀、醫療服務提供者或理賠管理人處理相關的索償事項，由生效日期開始，安泰保險目前正在處理的所有索償事項將會由Allianz香港處理或代表Allianz香港處理。

安泰保險所持有與您的保單和 / 或索償相關的個人資料（如適用，包括健康數據）也將於生效日期或以後，根據相關法例轉移至Allianz香港。由生效日期開始，Allianz香港將根據 <https://www.agcs.allianz.com/footer/privacy-notice.html> 上的私隱聲明處理您的個人資料，您毋須就此採取任何行動。如果您現正有索償事項，安泰保險將於該項轉讓生效前繼續處理該索償。

您的權益如何得到保障？

閣下及我們其他客戶的權益均受到法律程序保障，而安泰保險及 Allianz香港亦必須遵循：

- 我們來函通知您有關該項轉讓的內容，並讓您可以於其生效前，向保監局提出任何疑慮。如果您認為您及 / 或您的任何受養人會受到該項轉讓的負面影響，您可以提出反對（見下文）。
- 我們將向保監局取得該項轉讓的認可。保監局只有在信納所有情況都是適當時才會對該項轉讓給予認可。保監局將考慮安泰保險保單持有人因顧慮受到該項轉讓的負面影響而提出的任何申述。
- 我們一直與保監局密切磋商，保監局已審閱有關該項轉讓的重要文件。

附加文件

您將於通訊包中找到有關該項轉讓的更多信息，我們建議您詳細閱讀。通訊包的內容包括：

- 於本電郵附上的在2023年7月28日在憲報及星島日報及英文虎報刊登有關該項轉讓的公告副本（包括中、英文版本）；及
- 載有有關該項轉讓的常見問題及答案的中、英文版本網頁的連結，即 http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html。

接下來您應該做什麼？

我們建議您完整閱讀所有有關信息。您可以在我們的網站上找到有關該項轉讓的更多信息 http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html。

如有其他人享有閣下保單的利益（例如個人成員及，如適用，受養人），請盡快就該項轉讓通知他們並轉發本函和附件。

若在閱讀本函及上述的通訊包後，您認為該項轉讓會對您及 / 或您的任何受養人造成負面影響，閣下有權在2023年9月26日或之前將您對有關該項轉讓的書面申述致函保監局，其地址為香港黃竹坑香葉道 41 號 19 樓。同時，您亦可以透過本函末頁顯示的相關聯絡資料，以電子郵件、電話或郵寄方式與我們聯絡。我們會將任何反對轉達至保監局。請在任何通訊中引用本函首頁的參考編號。我們將在已提供連結的常見問題及答案的第 2.4 節中詳細解釋提出反對的相關步驟及時限。

除非您對該項轉讓有任何疑慮或欲提出反對，否則您毋須採取任何進一步行動。

讓您了解最新發展

若保監局認可該項轉讓，或流程上有任何變更（如生效日期），我們將在我們的網站上提供詳細信息 http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html。

閣下可於由2023年7月28日至2023年8月28日止的辦公時間內（即 上午9:00 到 下午5:00）到安泰保險的辦公室（即 香港銅鑼灣謝斐道535號 Tower 535 11樓 11021 室）查閱一份記載有關該項轉讓的詳情及一切與該項轉讓有關的任何保險合約所涉及及已開始的或預期將會開始的所有法律程序詳情的報告副本。您亦可以根據下文相關聯絡資料部分的聯絡資料透過電子郵件或電話聯絡我們，提出您的其他問題——我們的團隊準備隨時回答與該項轉讓相關的任何問題。請於生效日期前繼續聯絡您慣常的安泰保險代表或安泰保險會員服務中心，以了解有關您的保單或索償的一般問題。若在該項轉讓生效時，安泰保險正在處理您的索償，我們將致函您並附上Allianz香港的聯絡方式。

如果您需要本函的其他格式，例如大款字體，請發送電子郵件至 AsiaPacServices@aetna.com或致電 +852-3071-5022與我們聯絡。請注意 +852-3071-5022 為香港免費電話。對於其他國家/地區的免費電話，請參閱<https://www.business.att.com/collaterall/access.html> 查找您撥打電話所在國家/地區的號碼。當通話過程中出現提示時，請輸入訪問代碼855-532-5085 並按照指示進行操作。

敬祝

美國安泰保險（香港）有限公司

連結附件：

- [常見問題及答案 \(英文\)](#)
- [常見問題及答案 \(中文\)](#)

相關聯絡資料

如果您對本函、通訊包或該項轉讓有任何問題或疑慮，請按以下方式聯絡安泰保險：

電子郵件: AsiaPacServices@aetna.com

網站: http://www.aetnainternational.com/en/about-us/insurance_business_transfer/hong-kong-insurance-business-transfer.html

電話(香港免費電話): +852-3071-5022

傳真: +852-2866-2555

對於其他國家/地區的免費電話, 請參閱 <https://www.business.att.com/collateral/access.html> 查找您撥打電話所在國家/地區的號碼。當通話過程中出現提示時, 請輸入訪問代碼855-532-5085 並按照指示進行操作。

地址: 香港銅鑼灣謝斐道535號 Tower 535 11樓 11021室

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Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions.

The contents of this communication are confidential and may be privileged. If you are not the intended recipient of this communication, any disclosure, copying, distribution or use of its contents is strictly prohibited, and you should notify the sender immediately and then delete it from your system.

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