

## Issue Highlights: HKD 7M GI Case Sharing & Latest Promotions

### Promotion



### **2% Additional Commission Incentive Program**

To further support Manulife agents in expanding their insurance business, from now to 31 July 2026, who issue new commercial and specialty insurance policies will be **entitled to an additional 2% commission**. This incentive help you conduct business negotiations more effectively and expand your client base.

#### **Incentive Program Details**

Promotion period: 25 February 2026 to 31 July 2026

- **Incentive:** An **additional 2% commission** for each new commercial insurance and professional insurance policy
- **Eligibility requirements:** The policy must be a **new policy under the specified commercial insurance and specialty insurance categories**

| Commercial Insurance   | Specialty Insurance   |
|--|---|
| <ul style="list-style-type: none"> <li>• Qnect SME Commercial Insurance</li> <li>➤ Property All Risk</li> <li>➤ Public Liability</li> <li>➤ Money Protection</li> <li>➤ Employee Compensation</li> <li>➤ Office Package</li> <li>➤ Shop Package</li> <li>➤ SME F&amp;B Restaurant Package</li> <li>➤ SME Retail Package Insurance</li> <li>➤ Beauty &amp; Spa Package</li> <li>• Qnect Interior Renovation Prestige</li> <li>• Construction &amp; Engineering Insurance</li> <li>• Foreign Worker Insurance</li> <li>• Event Insurance Package</li> <li>• Event Public Liability Insurance</li> <li>• Group Personal Accident Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Marine Cargo (Air · Water and Land)</li> <li>• Marine Hull</li> <li>• Pleasure Craft</li> <li>• Professional Indemnity Insurance</li> <li>➤ Directors' &amp; Officers' Management Liability Insurance</li> <li>➤ Malpractice Liability Chinese Practitioner</li> <li>➤ Allied Healthcare Professionals</li> <li>➤ Cyber Insurance</li> </ul> |

We sincerely invite all Manulife agents to make full use of this promotional offer to accelerate deal closures and achieve stronger business growth during the promotion period.

For any quotations or enquiries regarding non-Qnect products, please email [underwriting.mil@qbe.com](mailto:underwriting.mil@qbe.com).

# Promotion Extension !

## Help You Capture New Business

### QBE Employees' Compensation Insurance 10% Discount Promotion

Promotion Period: Now – 31 March 2027

- **Promotion** : Issue new business of Employees' Compensation insurance ( EC Section ) · you can enjoy **10% off**
- **QBE Premium Calculation** : Renewal notice (EC) of existing company X0.9
- **Qualified Industry** : All industries exclude F&B restaurant , site work and industries not covered by QBE
- **Eligible Policy** : QBE new business ( non QBE EC client), and no claims records in the past 3 years

#### Required Document

1. Renewal notice ( EC) of existing company
2. QBE application form with sign and seal
3. MPF record (At least the last 3 months)
4. Business Registration

Total commission payout for new EC Insurance business exceeds HK\$4 Million



## Promotion Extended to 31 March 2027 |

### 10% Discount on QBE Employees' Compensation Insurance

#### The market opportunity is right in front of you!

To help agents continuously expand their Employees' Compensation (EC) insurance business, QBE Hong Kong is pleased to officially extend the 10% discount promotion on EC Insurance until 31 March 2027. This allows you to continue winning new clients with a highly EC competitive solution in an increasingly challenging market.

#### Promotion:

- Issue **Employees' Compensation Insurance ( EC ) ( New Business )** , you will enjoy **10% discount promotion**.
- Promotion Period: Now to 31 March 2027

#### Proven Performance, Trusted Strength:

Employees' Compensation Insurance remains a core market necessity. In 2025, commissions generated from new EC business **exceeded HKD 4 million**, clearly demonstrating its strong growth potential and long-term value. It is an essential business growth engine for agents.

#### Practical Advantages for Agents:

1. **Competitive Premiums:** The 10% discount helps improve conversion rates and makes it easier for clients to make purchasing decisions.
2. **Reliable and comprehensive protection:** QBE provides robust Employees' Compensation coverage, giving both employers and employees peace of mind.

3. **Supports cross-selling opportunities:** Employees' Compensation Insurance can be bundled with other commercial insurance products, creating additional business opportunities for agents.

10% discount campaign on ECI premiums is still in progress. Agents **issue new ECI policies and submit renewal notices for existing company** will enjoy a **10% discount** on the ECI premium based on the renewal notice's premium of existing company . This promotion is applicable to various industries and aims to assist agents in winning more new business opportunities, and achieve great results together.

Insuring Process:

1. Issue quote in Qnect:

- Issue Quote via Qnect, and upload the “renewal notice” from other insurers in Qnect and remark “**EC Price Match**” in the Qnect referral to underwriters.

2. Issue quote in non Qnect:

- **Remark “EC Price Match”** in the Qnect referral to underwriters.
  - Attach the “renewal notice” and send to [underwriting.mil@qbe.com](mailto:underwriting.mil@qbe.com).
  - For gross premium over HK\$30,000, please copy your RM in the email.
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**LIMIT PROTECTION**

## ISSUE QNECT SINGLE TRAVEL INSURANCE (GOLD PLAN)

19/10/2025 → 17/4/2026

**Insured Enjoy Extended Coverage For Medical Expense And 24-Hours Worldwide Emergency Assistance Service Related To Pre-existing Conditions**

### **Travel with Peace of Mind, Health without Limits!**

QBE Hong Kong has been launched an **exclusive, limited-time extended coverage for Manulife agents**. From now until **April 17, 2026**, when purchasing a **single trip travel insurance (Gold Plan)** (new business) via **Qnect**, clients will receive the **“Extended Coverage for Pre-existing Conditions” endorsement!** This protects clients from unexpected health issues during their trip, especially those with existing medical conditions.

#### **Key Coverage Highlights:**

If, during a Journey outside Hong Kong, the Insured Person suffers an acute onset of a Pre-existing Medical Condition, the Company will extend the following benefits:

- **Section 3.2 Benefit 1 – Medical Expenses**
- **Section 3.2 Benefit 3 – 24-Hours Worldwide Emergency Assistance Service**

To reimburse the necessary and reasonable expenses incurred by the Insured Person, up to a maximum of 30 days from the date of the acute onset.

This extension shall apply only if all of the following conditions are met:

(a) The Insured Person is compliant with all medical advice provided by their treating Registered Medical Practitioner in respect of their Pre-existing Medical Condition(s), including but not limited to attending scheduled appointments, undergoing recommended tests, taking prescribed medication, and not deferring or refusing any treatment or surgery.

(b) The Insured Person does not have any undiagnosed symptoms or conditions for which medical consultation, investigation, diagnosis, treatment or surgery is pending.

(c) In the twelve (12) months immediately preceding the commencement of the Journey, the Insured Person has not:

- i. attended an accident and emergency department more than once;
- ii. been hospitalised for more than three (3) consecutive days; or
- iii. been hospitalised on more than one (1) occasion.

**Note:** This extension does not cover trip cancellation, curtailment, hospital or quarantine cash allowance.

**Travel confidently, even with a medical history! Learn more now.**

Take advantage of this limited-time offer and actively promote it to your clients. Agents can share the promotional link directly with clients for easier promotion and order conversion. **(Old links are no longer valid)**

Chinese website:<https://manulife-campaign.com.hk/tc/gi>

English website:<https://manulife-campaign.com.hk/en/gi>

Please click here to review [endorsement of extension of cover for pre-existing medical conditions](#).

Please click here to review [single travel brochure](#) and [policy wording](#).

Please click here to review [FAQ of Extended Coverage for Pre-existing Conditions \(Updated\)](#).

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#### **Electric Charger Liability Coverage**

To further enhance the coverage and competitive strength of our Motor insurance, we are pleased to announce that **effective 5 April 2026, all Electric Vehicles insured or renewed under Qnect Motor Insurance (Comprehensive Cover) will automatically be covered by Electric Charger Liability Cover**, providing customers with more comprehensive protection.

#### **Policy Arrangement**

- For new and renewal policies issued on or after 5 April 2026, this cover will be automatically included.
- For existing renewal policies with an effective date on or after 5 April 2026, Manulife agents may submit a referral request, where necessary, to add the above cover.

Please click [here](#) to view the policy wording of Electric Charger Liability Coverage.

## Malpractice Liability Insurance for Allied Health Professionals



### Upgrade of Malpractice Liability Insurance for Allied Health Professionals

To better meet the needs of the healthcare industry, QBE Malpractice Liability Insurance for Allied Health Professionals has expanded its coverage to include **Registered Nurses and Enrolled Nurses**, providing more comprehensive professional liability protection for medical teams.

This insurance is specifically designed for professionals, covering legal liabilities, claims, and legal expenses arising from professional negligence in the course of practice. It helps medical professionals remain focused on delivering quality patient care while being protected against potential professional risks.

Please click here to review the latest [Malpractice Liability Insurance for Allied Health Professionals brochure \( Chinese version only\)](#) and [proposal form](#).

### Success Story: Over Ten Million-Dollar GI Financial Advisor

Cheung Mong Tung (Mark, Agent Code: 342290) achieved an outstanding milestone in 2025 by completing a large-scale GI case exceeding HKD 7 million, earning him the prestigious QBE “Case of the Year 2025” award. In the same year, **Mark’s total GI premium production surpassed HKD 10 million**, a remarkable achievement that fully demonstrated his professional strength and market leadership.



#### What does it take to become a financial advisor with over HKD 10 million in GI premium production?

Mark shares:

**“Speed is fundamental, but sincerity is the key.** In the AI era, clients often come well-informed. Manulife agents must respond swiftly while thoroughly understanding clients’ protection needs, life circumstances, and financial goals, so as to design the most suitable solutions with care.” In developing his GI business, **QBE’s speed and professional support played a crucial role.** The QBE team provided clear explanations of policy terms and prompt responses to enquiries, enabling me to communicate more effectively with clients, accelerate deal closures, and strengthen my professional image. I attribute 2025 achievement of **over HKD 10 million in cumulative GI premiums to the strong and consistent support from the QBE team.**

Mark’s success not only reflects his commitment to professionalism and efficiency, but also highlights the significant role of GI business within holistic financial planning. Through a clear business strategy and close collaboration with QBE, he has successfully positioned GI as a key growth engine for overall performance.

All members of Mark’s direct team hold GI licences and are able to effectively integrate **GI business with MPF and life insurance development.** Leveraging the

QBE Qnect platform, his team manages business processes efficiently and systematically, fully realising operational synergy.

QBE sincerely thanks Mark for his continued support and looks forward to partnering with more agents to seize GI opportunities, drive continuous breakthroughs, and reach new milestones together.



### **Interior Renovation Insurance Success Story Sharing**

Interior Renovation Insurance Renovation to Expand Your General Insurance Business Renovation projects often involve a wide range of potential risks, including site accidents, third-party liabilities, and property all risk.

These risks also present valuable entry points for developing General Insurance (GI) business opportunities. In this episode of “Interior Renovation Insurance Success Story Sharing”, we showcase real-life success cases from agents, highlighting practical experience and professional insights. Through these examples, agents can gain a deeper understanding of renovation-related protection needs and learn how to seize opportunities to further expand their business.

We invite all agents to click and watch the video now to discover how renovation insurance can serve as an effective starting point to deepen client relationships and drive sustainable business growth.

Please click [here](#) to view Interior Renovation Insurance Success Story Sharing  
Please click [here](#) to review user guide of Interior Renovation Insurance ( Chinese version only ).



### **Key Highlights of Latest Claims Performance**

The QBE Claims team continues to drive **digitalization and automation** to enhance claims efficiency and customer experience. **87% of claims are now processed via eClaims**, significantly accelerating overall turnaround time. In addition, **75% of Personal Lines claims have achieved Straight-Through Processing (STP)**, further reducing manual handling and improving operational efficiency.

Claims performance remains strong, with **88% of Personal Lines claims completed within three working days**, delivering a fast and reliable claims experience for customers. These results fully demonstrate QBE's customer-centric approach and commitment to efficiency-driven claims service excellence.



### **QBE GI Support Booth Coming This May**

To further support Manulife agents in expanding their GI business, QBE will be launching the **QBE GI Support booth in May 2026**. This dedicated support hub will provide one-stop product and administrative assistance, with on-site support to address practical GI-related enquiries.

During the event, a series of practical training sessions will be conducted. In addition to on-site support from the QBE professional team, representatives from the Underwriting team will share key insights, and a claims case analysis session will be introduced for the first time to help agents gain a deeper understanding of GI operations.

Agents who complete designated training sessions will be eligible to participate in a **lucky draw with the chance to win exciting prizes**. We warmly

invite all agents to join us, seize this valuable opportunity to learn and connect, and work together with QBE to drive the GI business to new heights.

Event details will be announced shortly. Please stay tuned!

## QBE 2026 Products' Training Timetable

| April – June 2026 |               |  |            |
|-------------------|---------------|--|------------|
| Training Time     |               | Training Content                               | Course No. |
| 10 April 2026     | 2:30 -4:30 pm | Single Trip & Flexi Travel Insurance           | GIP-260401 |
| 23 April 2026     |               | SME Retail Package Insurance (Commercial Risk) | GIP-260402 |
| 8 May 2026        |               | Home & Domestic Helper Insurance               | GIP-260501 |
| 21 May 2026       |               | EAHK Travel Emergency Service                  | GIP-260502 |
| 5 June 2026       |               | Motor Insurance                                | GIP-260601 |
| 18 June 2026      |               | Marine Cargo Insurance                         | GIP-260602 |

*\*Training content: Product update, Product features, Case study, sharing of underwriter and claims*  
*\*Please login CPDTS on ManuTouch to register and attend the course*

QBE regularly provides product training for Manulife agents to help them gain a deeper understanding of product features and advantages, while enhancing overall sales capabilities and market competitiveness.

The table above outlines the training programmes scheduled for April to June. In addition to in-depth product knowledge, the sessions will also **include sharing from the Underwriting and Claims teams, helping to strengthen your interactions and engagement with clients.**

Agents are kindly requested to log in to **CPDTS via ManuTouch** to register and attend the courses. Each training session is eligible for **2 non-core CPD points.**

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## Reminder



### **QBE Customer Survey**

We are pleased to announce that QBE Hong Kong will be conducting a survey to gain deeper insights into our customers. The survey is scheduled to be **distributed on 30 April 2026**. We look forward to receiving responses in May, which will help us establish an ongoing feedback loop that enables us to listen, learn, and take meaningful action.

Thank you for your continued support.



### **Announcement of Hong Kong Sevens Lucky Draw Results**

Thank you to all Manulife agents for your enthusiastic participation in the Hong Kong Sevens Promotional Campaign. Building on the strong response from last year, this year's campaign once again received an encouraging level of participation, fully reflecting your outstanding performance and active engagement throughout the promotion period. The campaign has successfully concluded on 31 March 2026, and we are pleased to officially announce the lucky draw results.

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| Agent No. | Agent Name         | Branch No. | Branch Name                    | Agent Tier |
|-----------|--------------------|------------|--------------------------------|------------|
| 363886    | HUI TSZ KIN        | 80120      | MF ERIC NG'S DISTRICT          | Diamond    |
| 333459    | YU YU KAM KENNY    | 80600      | UD - KENNY YU'S DISTRICT       | Diamond    |
| 345316    | HO YU TUNG, JEFFRY | 87900      | KS - MICHAEL ISMAIL'S DISTRICT | Diamond    |
| 353697    | CHAN, CARA         | 81010      | KS - JOLLY WONG'S DISTRICT     | Silver     |
| 376134    | TSANG BO KI, BECKY | 81010      | KS - JOLLY WONG'S DISTRICT     | Silver     |
| 377415    | KO KWOK YAU, STEVE | 80160      | SV YAN YIM'S DISTRICT          | Blue       |

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Winners will receive Hong Kong Sevens admission tickets and enjoy the matches **on Friday, 17 April 2026.**

Details regarding ticket collection arrangements and event information will be communicated separately to the winners by our team. Please stay tuned for further updates. Once again, we would like to express our sincere appreciation for your strong support during the promotion period. We look forward to continuing our partnership, achieving new successes together, and sharing many more exciting moments ahead.

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## QBE Hong Kong Brand Campaign | Announcement of Award Winners

Thank you all for your enthusiastic participation in the QBE Hong Kong Brand Campaign held last month! Through your active involvement and sharing, we successfully enhanced QBE's brand visibility and helped more customers connect with QBE's brand spirit — **“At the heart of it.”**

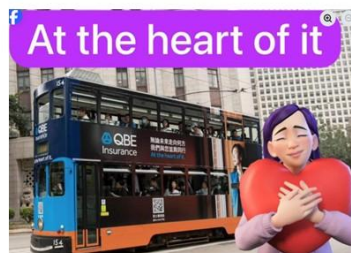
The campaign has now successfully concluded. Based on the number of likes received by the submitted entries, we are pleased to officially announce the award winners below.

| Award         | Winners              | District Name                 |
|---------------|----------------------|-------------------------------|
| Champion      | HO YUEN LING, ELAINE | KS - SHELINA CHUNG'S DISTRICT |
| 1st Runner-up | GUO SHAN ZHEN, BONEI | KS - WENDY CHAN'S DISTRICT    |
| 2nd Runner-up | LAM LAI CHU, JUDY    | 87790 DISTRICT                |

### Winning Photo



Champion



1st Runner-up



2nd Runner-up

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Winners will receive an email shortly, and prizes will be arranged for distribution afterwards. Once again, thank you for your continued support and participation.

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## 2026 Agent Incentive Trip

Challenge Period: 1 January – 31 July 2026

### Requirement:

- Minimum GWP is HK\$50,000 in challenge period.
- Top 50 total GWP agents are invited to join the incentive trip.

### Activities:

- Date: Estimate on November ( 2 days 1 night)
- Location: China Guangdong Province
- Activities: Team Building, Enjoy a luxurious journey, Explore local culture

### Reward:

- **Exclusive luxury rewards for Top 5 Agents**
- **Agents with new policy premiums of HKD 300,000 or above**
  - Receive a complimentary upgrade to a premium single-room accommodation.

- ❖ QBE Insurance Hong Kong reserves the final right to suspend, modify or terminate this event and/ or any of the terms and conditions without prior notice on agent incentive trip. In case of dispute, the decision of QBE Insurance Hong Kong shall be final.
- ❖ Agent incentive trip cannot be exchanged for cash or replaced y other gifts, including coupons , or other products, or transferred to others.



## Agent Incentive Trip – Interim Result

Incentive trip challenge is still ongoing. Agents who **achieve HKD 50,000 or above** in new policy premiums during the promotion period will be eligible to participate in the 2026 Agent Incentive Trip.

Please click [here](#) to view the March interim report for the Top 50 challengers.



## 2026 Agent Incentive Trip Challenge's Result

Challenge Period: 1 Jan – 31 July 2026



### March Interim Result (Challenge still ongoing)

#### Condition & Term:

- Minimum GWP is \$50,000
- Top 50 Total GWP Agents are invited to join the incentive trip

| Rank | Agent Code | Agent Name           | Branch Code | Branch Name                    | Remaining GWP required to Target |
|------|------------|----------------------|-------------|--------------------------------|----------------------------------|
| 1    | 373642     | LO CHUNG MING, DAY   | 80630       | VW - SKY DISTRICT              | ACHIEVED                         |
| 2    | 369985     | KOO CHI WA, CASPER   | 81810       | MF PAT CHAN'S DISTRICT         | ACHIEVED                         |
| 3    | 345316     | HO YU TUNG, JEFFRY   | 87900       | KS - MICHAEL ISMAIL'S DISTRICT | ACHIEVED                         |
| 4    | 332161     | MAK CHEUK PUI, JACKY | 81030       | FRANCIS LI'S DISTRICT          | ACHIEVED                         |
| 5    | 341578     | HUI KA WING          | 84250       | KS - MENDY FAN'S DISTRICT      | ACHIEVED                         |
| 6    | 337205     | CHU SUK MAN, CARRIE  | 80280       | TRINITY-CARRIE CHU'S DISTRICT  | ACHIEVED                         |
| 7    | 371188     | YU KWOK CHUN, EDMOND | 80480       | KS - KITTY FAN'S DISTRICT      | ACHIEVED                         |
| 8    | 329800     | HO WAI YEE, RENEE    | 81430       | 81430 DISTRICT                 | ACHIEVED                         |
| 9    | 322762     | NG SUK PING, BELINDA | 81320       | MVP - BELINDA NG'S DISTRICT    | ACHIEVED                         |
| 10   | 363886     | HUI TSZ KIN          | 80120       | MF ERIC NG'S DISTRICT          | ACHIEVED                         |

\*GWP results based on 26 March 2026.

## Highlights



To express our appreciation for the continued support of Manulife agents, QBE recently organised a coffee giveaway event. We were delighted to connect with everyone during the event and share a moment filled with meaningful interaction and engagement. The atmosphere was vibrant, with enthusiastic participation that fully reflected your dedication and professionalism in developing the GI business.

Thank you to every Financial Advisor for your active participation. We look forward to continuing our partnership and creating many more memorable moments together.



Please click [here](#) to review the highlight of QBE X Manulife Spring dinner.

# QBE RM On Site Support Timetable



Anson Yung  
Every Tuesday  
MT 10/F  
10:30am - 12:30pm



Jack Ho  
Every Tuesday  
MT 16/F  
10:30am - 12:30pm



Kinki Lam  
Every Tuesday  
MT 15/F  
10:30am - 12:30pm



Krystal Yip  
Every Monday  
MT 3/F  
10:30am - 12:30pm



Lowell Cheng  
Every Tuesday  
MT 12/F  
10:30am - 12:30pm



Customer Service Hotline: +852 2828 0022  
Qchat Whatsapp: +852 2828 1998



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## We're here for you!

Feel free to contact your QBE Relationship Manager if you have any feedback or require any support.

 **QBE**  
At the heart of it