AIA Hong Kong

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

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Memo

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

From: Redmund Chiu
Head of Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 19 Mar 2025

Total page: 3 + Appendix 1 & 2

Subject: (Ref: A250365) 回顧核保紙，保單查詢系統和自動退保信函的重要日期
Review on important dates from Underwriting Worksheet, Policy Enquiry System and Auto Surrender letter

本營業員通告總結了核保紙(#1-9)，保單查詢系統(#10-11)和自動退保信函(#12)上的重要日期。
The memo summarizes the important dates from Underwriting Worksheet (#1-9), Policy Enquiry System (#10-11), and Auto Surrender letter (#12).

#	**Important Date 重要日期**	**Internal Terms 內部用語**	**Remarks 註釋及用途**
1	Policy Status	N/A	Display current policy status, e.g. Inforce etc 顯示現時保單狀況，例如：生效等
2	Policy Date	N/A	The date is related to: a. Policy Anniversaries b. Policy Years c. Premium Due Dates d. Attained age of the insured 此日期與下列相關： a. 保單週年日 b. 保單年度 c. 保費到期日 d. 受保人的到達年齡
3	Bill To Date	Align with Paid To Date	The date by which premiums have been paid. It is related to Policy Date and Payment Mode. e.g. a. Monthly mode → policy date + 3 months b. Semi-annual mode → policy date + 6 months c. Annually mode →policy date + 12 months 此日期前的保費已繳付. 通常與保單日期及繳費形式相關, 例如： a. 月繳 → 保單日期 + 3 個月 b. 半年繳 → 保單日期 + 6 個月 c. 年繳 → 保單日期 + 12 個月
4	Application Sign Date	App Form Sign Date/	The sign date on the application form The date is related to NB protection rules. (Please refer to memo A150572) 申請書上的簽署日期 與新生意保護條例相關 (請參閱通告 A150572)

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#	Important Date 重要日期	Internal Terms 內部用語	Remarks 註釋及用途
5	First Document Received Date	N/A	The date that UNI first received the application documents. 核保部首次收到新申請文件的日期
6	Application First Enty Date	N/A	The date that UNI first underwrite on the new application. 核保部首次審核新申請的日期
7	Application Issue Date	Issue date	It is shown as pending premium or counter offer acceptance. It is related to the Extra 10% First Year Commission. 此日期顯示為等待繳付保費 或 等待客戶簽署反要約 與首年保費額外佣金相關
8	Extra 10% First Year Commission	Extra 10 FYC	Extra 10% First Year Commission entitlement is presented in the Underwriting Worksheet, if showed as “YES”, means entitled if showed as “NO”, means not entitle. 首年保費額外佣金會在核保紙顯示。 如顯示 “YES” 表示獲得首年保費額外佣金 如顯示 “NO”, 表示未能獲得
9	Application Final Date	Delivery Date DLR Date 俗稱為 DLR 單日	It is shown as the date of policy in-force. It is related to Cooling Off Period. 此日期顯示為保單生效日期。 與冷靜期相關
10	Premium Due Date ^ 保費到期日^	Paid To Date (PTD) / Due Date 繳費日/到期日	The date is related to FYC adjustment. Applicable to: a. Lapse, b. Delete Rider, c. Reduce sum assured, d. Reduce premium due to plan change, e. Extend Term Insurance (ETI) f. and Reduce Paid Up (RPU). (Please refer to PES) 此日期與首年佣金調整相關。適用於: a. 保單失效, b. 刪除附加契約, c. 減少基本計劃或附加契約之保額, d. 計劃轉換而引致保費減少, e. 行使延期定期保險 (ETI) 和 f. 行使減額繳清保險 (RPU)。 (請參閱 PES)
11	Surrender Completion Date 退保完成日期	N/A	The date is related to FYC adjustment. Applicable to: Surrender (Please refer to PES) 此日期與首年佣金調整相關。 適用於: 退保 (請參閱 PES)

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#	**Important Date** **重要日期**	**Internal Terms** **內部用語**	**Remarks** **註釋及用途**
12	Auto Surrender Date 自動退保日期	N/A	The date is related to FYC adjustment. Applicable to: Auto Surrender. (Please refer to the date of Auto Surrender Letter) 此日期與首年佣金調整相關。 適用於: 自動退保 (請參閱自動退保信函日期)

^ *The date that entering the grace period. 這是寬限期開始計算日。*

詳情請參閱附件。
Please refer to Appendixes for more details.

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢。
Should you have any queries, please enquiry by using Chatbot in iEngage/PES.

Best regards,



Redmund Chiu

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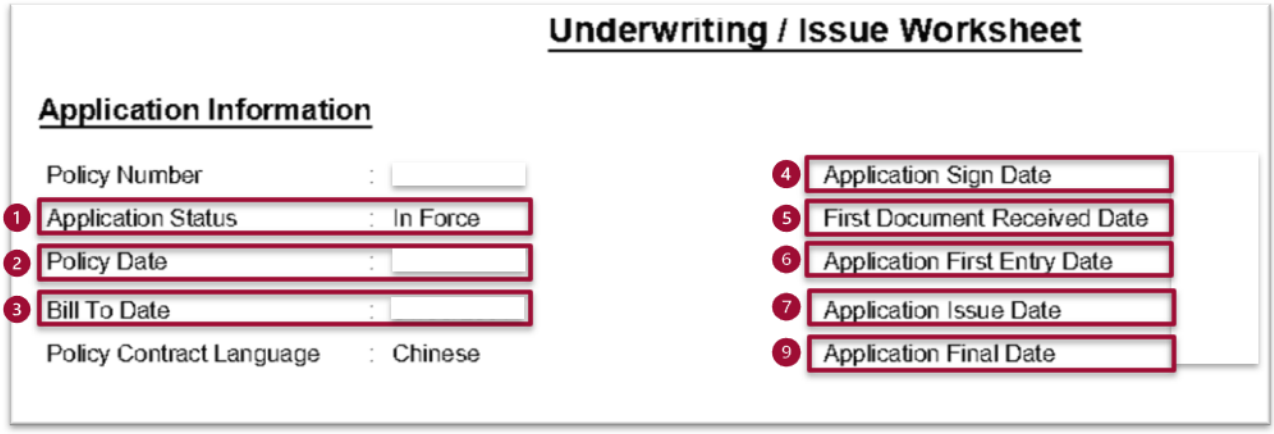
附件 1: 重要日期 (#1-9)
Appendix 1: Important Dates (#1-9)

核保紙(新黃紙)第 1 頁
Underwriting Worksheet Page 1



Underwriting / Issue Worksheet

Application Information

	Policy Number	:		
1	Application Status	:	In Force	
2	Policy Date	:		
3	Bill To Date	:		
	Policy Contract Language	:	Chinese	

4	Application Sign Date	
5	First Document Received Date	
6	Application First Entry Date	
7	Application Issue Date	
9	Application Final Date	

核保紙(新黃紙)第 2 頁
Underwriting Worksheet Page 2



First Year Commission Information

Note:

- Commission Amount shall be divided equally to agents for Joint Business
8 - Extra 10% commission : Yes

Premium / Planned (VUL) Premium Amount	Commission Rate	Commission Amount
15,000.05	25.00	3,750.01
	Total Commission	3,750.01

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附件 2: 重要日期 (#10-12)
Appendix 2: Important Dates (#10-12)

保費到期日
Paid To Date (PTD)

If policy terminated by other transactions that counting the Paid-To-Date, please find the PTD in PES as policy termination date
如保單斷單是基於其他交易而計算保單的保費到期日，請於 PES 上查看其保費到期日為斷單日期。



退保完成日期
Surrender Completion Date

If policy terminated due to a surrender request, please find the surrender request completion date in PES as policy termination date.
如保單斷單是基於客戶的退保申請，請於 PES 上查看其退保申請完成日期為斷單日期。



自動退保日期
Auto Surrender Date

If policy terminated due to the lapsation from a “Auto Surrender Letter”, please find the letter date as policy termination date
如保單斷單是基於保單失效，並發出了一信函 (Auto Surrender Letter)，請於 PES 上查看其信函日期為斷單日期。

