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Attn	:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau Region)	From	:	Amy Chan
Co/Dept	:	Mr. Alger Fung / Ms. Myra Lee / Ms. Crystal Ng / Mr. Louie Ho / All Department Heads/ ABDD Executives	Dept	:	Management Team
Date	:	9 January 2026	Total page	:	8
Subject	:	**A260162**			

全心為客 堅守使命
保單・承諾・使命
BEYOND NUMBER ONE

2026年續保率計算方法更新
Persistency Rate Calculation Method Effective 2026

續保率一直為客觀、非財務性的業績指標，用於衡量保單在特定期間內保持有效的比例，是評估**業務品質與客戶留存**的重要指標。續保率反映代理人持續服務的表現，以確保保單持有人可以獲得**公平對待**，並保障其最佳利益。此外，續保率也能顯示產品是否符合客戶需求，並協助公司改善營銷策略與產品設計。

我們欣然宣佈自 2026 年 1 月起優化續保率計算方法，此更新旨在更準確及公平地評估保單留存與財務策劃顧問及營業單位主管的表現。以下將說明續保率計算公式及基準更新之詳情。

Persistency rate has always been an objective, non-financial performance metric used to measure the proportion of policies that remain in force over a specific period. It is an important measurement for assessing business quality and customer retention. Persistency rate reflects the intermediary's ongoing service performance to ensure policyholders receive fair treatment and their best interests are protected. In addition, it indicates whether products meet customer needs and helps the Company improve sales strategies and product design.

We are pleased to announce that, effective January 2026, the persistency rate calculation method will be enhanced to provide a more accurate and fair assessment of policy retention and the performance of Financial Planners and Agency Leaders.The following section explains the details of the updates to the persistency rate calculation formula and benchmarks.

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適用於財務策劃顧問之個人續保率

根據合約生效日期，財務策劃顧問的續保率計算將採用不同的公式和基準，以反映持續服務及公平待客的狀況。

1. 2025 年 12 月 31 日或以前生效合約（不論生效時長）
   - 採用**「 LIMRA 19 個月公式」**以過去 12 個月的年度化保費計算續保率。

2. 2026 年 1 月 1 日起生效合約
   - 合約生效的**首** 18 個月內，採用以年度化保費計算的 **「合約至今續保率」**。
   - 合約生效**超過** 18 個月後，採用 **「 LIMRA 19 個月公式」**以過去 12 個月的年度化保費計算續保率。

財務策劃顧問 LIMRA 19 續保率基準

- 年度化保費續保率公式：
  續保率 = (1 – 失效 / 生效) × 100%，其中每張保單計算的年度化保費上限為 USD 6,000
  - 當月失效保費： 當月失效（扣除復效）且在保單生效未滿 19 個月的保單之年度化保費總和
  - 當月生效保費： 從 (n-3) 月至 (n-20) 月的新保單之年度化保費總和，再除以 18
- LIMRA 19 個月公式以過去 12 個月的年度化保費計算續保率：
  續保率 = (1 – 過去 12 個月失效 / 過去 12 個月生效) × 100%

財務策劃顧問「合約至今」續保率基準

- 年度化保費續保率公式：
  續保率 = (1 – 失效 / 生效) × 100%，其中每張保單計算的年度化保費上限為 USD 6,000
  - 當月失效保費： 當月失效（扣除復效）且在保單生效未滿 19 個月的保單之年度化保費總和
  - 當月生效保費： 當月新保單年度化保費總和

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- 合約至今續保率：
  續保率 = (1 – 合約至今失效 / 合約至今生效) × 100%

適用於營業單位之續保率

根據委任生效日期，營業單位主管的續保率計算將採用不同的公式和基準，以反映持續服務及公平待客的狀況。委任後再獲擢升至更高級的營業單位主管並不導致委任生效日期重新計算。

1. 2025 年 12 月 31 日或以前獲委任 （不論委任生效時長）
   - 採用**「 LIMRA 19 個月公式」**以過去 12 個月的年度化保費（直屬營業單位業績）計算續續保率。

2. 2026 年 1 月 1 日起獲委任
   - 委任生效的**首** 18 個月內，採用以年度化保費（直屬營業單位業績）計算的 **「委任至今續保率」**。
   - 委任生效**超過** 18 個月後，採用 **「 LIMRA 19 個月公式」**以過去 12 個月的年度化保費（直屬營業單位業績）計算續保率。

營業單位 LIMRA 19 續保率基準

- 年度化保費續保率公式：
  續保率 = (1 – 失效 / 生效) × 100%，其中每張保單計算的年度化保費上限為 USD 6,000
  - 當月失效保費： 當月直屬營業單位失效（扣除復效）且在保單生效未滿 19 個月的保單之年度化保費總和
  - 當月生效保費： 從 (n-3) 月至 (n-20) 月的直屬營業單位新保單之年度化保費總和，再除以 18
- LIMRA 19 個月公式以過去 12 個月的年度化保費計算續保率：
  續保率 = (1 – 過去 12 個月失效 / 過去 12 個月生效) × 100%

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營業單位「委任至今」續保率基準

- 年度化保費續保率公式：
  續保率 = (1 – 失效 / 生效) × 100%，其中每張保單計算的年度化保費上限為 USD 6,000
  - 當月失效保費： 當月直屬營業單位失效（扣除復效）且在保單生效未滿 19 個月的保單之年度化保費總和
  - 當月生效保費： 當月直屬營業單位新保單年度化保費總和

- 委任至今續保率：
  續保率 = (1 – 委任至今失效 / 委任至今生效) × 100%

其他補充

- 公司將根據財務策劃顧問及營業單位主管所應用的續保率計算基準於 Agency Corner（eAC）每月提供相關報表供參考。
- 採用「 LIMRA 19 個月公式」以過去 12 個月的年度化保費計算續保率之財務策劃顧問及營業單位主管，公司同時提供未來 3 個月之續保率估算，以助財務策劃顧問及營業單位主管充分了解續保率。

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Personal Persistency Rate Applicable to Financial Planners

Based on the Contract effective date, the persistency rate calculation for Financial Planners will adopt different formulas and bases to reflect ongoing service and fair treatment of customers.

1. Contracts Effective on or before 31 December 2025 (regardless of tenure):
   - Apply the LIMRA 19-month formula to calculate the persistency rate based on the annualized premium of the past 12 months.

2. Contracts Effective from 1 January 2026 onward:
   - Within the first 18 months of the Contract, apply the "Contract-to-Date Persistency Rate" based on the annualized premium.
   - After the contract has been in force for more than 18 months, apply the LIMRA 19-month formula to calculate the persistency rate based on the annualized premium of the past 12 months.

Financial Planner LIMRA 19 Persistency Basis

- Persistency Rate Formula by Annualized Premium:
  Persistency Rate = (1 – Lapse / Exposure) × 100%, where the maximum annualized premium counted for each policy is capped at USD 6,000
  - Current Month Lapse: Total annualized premium of lapsed policies (net of reinstatement) within the current month that have been in force for less than 19 months
  - Current Month Exposure: Total annualized premium of new policies issued from (n-3) month to (n-20) month, divided by 18
- LIMRA 19-month formula persistency by annualized premium on past 12 months basis:
  Persistency Rate = (1 – Past 12 Months Lapse / Past 12 Months Exposure) x 100%

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Financial Planner Contract-to-date Persistency Basis

- Persistency Rate Formula by Annualized Premium:
  Persistency Rate = (1 – Lapse / Exposure) × 100%, where the maximum annualized premium counted for each policy is capped at USD 6,000
  - Current Month Lapse: Total annualized premium of lapsed policies (net of reinstatement) within the current month that have been in force for less than 19 months.
  - Current Month Exposure: Total annualized premium of new policies issued in the current month
- Contract-to-date Persistency:
  Persistency Rate = (1 – Contract-to-date Lapse / Contract-to-date Exposure) × 100%

Agency Persistency Rate Applicable to Agency Leaders

Based on the effective appointment date, the persistency rate calculation for Agency Leaders will adopt different formulas and bases to reflect ongoing service and fair treatment of customers. A subsequent promotion to a higher-level Agency Leader position after the initial appointment will not result in a recalculation of the effective appointment date.

1. Appointed on or before 31 December 2025 (regardless of appointment duration):
   - Apply the LIMRA 19-month formula to calculate the persistency rate based on the annualized premium (direct agency production) over the past 12 months.

2. Appointed from 1 January 2026 onward:
   - Within the first 18 months after appointment, apply the “Appointment-to-Date Persistency Rate” based on the annualized premium (direct agency production).
   - After the appointment has been in effect for more than 18 months, apply the LIMRA 19-month formula to calculate the persistency rate based on the annualized premium (direct agency production) over the past 12 months.

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Agency Leader LIMRA 19 Persistency Basis

- Persistency Rate Formula by Annualized Premium:
  Persistency Rate = (1 – Lapse / Exposure) × 100%, where the maximum annualized premium counted for each policy is capped at USD 6,000
  - Current Month Lapse: Direct agency total annualized premium of lapsed policies (net of reinstatement) within the current month that have been in force for less than 19 months
  - Current Month Exposure: Direct agency total annualized premium of new policies issued from (n-3) month to (n-20) month, divided by 18
- LIMRA 19-month formula persistency by annualized premium on past 12 months basis:
  Persistency Rate = (1 – Past 12 Months Lapse / Past 12 Months Exposure) x 100%

Agency Leader Appointment-to-date Persistency Basis

- Persistency Rate Formula by Annualized Premium:
  Persistency Rate = (1 – Lapse / Exposure) × 100%, where the maximum annualized premium counted for each policy is capped at USD 6,000
  - Current Month Lapse: Direct agency total annualized premium of lapsed policies (net of reinstatement) within the current month that have been in force for less than 19 months.
  - Current Month Exposure: Direct agency total annualized premium of new policies issued in the current month
- Appointment-to-date Persistency:
  Persistency Rate = (1 – Appointment-to-date Lapse / Appointment-to-date Exposure) × 100%

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Remarks

- The Company will provide monthly reports on Agency Corner (eAC) based on the persistency rate calculation benchmarks applied to Financial Planners and Agency Leaders for reference.
- For those using the "LIMRA 19-month formula" to calculate persistency rate by annualized premium on past 12 months basis, the Company will also provide an estimate of the persistency rate for the next three months to help Financial Planners and Agency Leaders gain a comprehensive understanding of persistency performance.

Best regards,



Amy Chan
Chief Agency Officer
AIA Hong Kong & Macau
AC / el / mw

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