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Attn:	All EDDs & Honourable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Alfred Yip
Copy:	Mr. Alger Fung / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / Heads of Agency Division / ABDD – ABPs	Dept:	Management Team
Date:	26 Jan 2026	Total page:	9

Subject: (A260200) [2026年10月更新] 保單分配系統及相關要求優化措施

[Updated in Oct 2026] Enhancement of Policy Assignment System and Related Requirements

更新 為確保對客戶進行及時跟進及提升服務質素，我們將於 **2026 年 10 月 16 日** 推出一系列 **保單分配系統優化及流程強化**，進一步提升保單分配效率及用戶體驗。

優化措施一覽

	重點新增/更新
1	「智友易+ 」Smart + 主頁新增待辦事項
2	新增快速搜尋「客戶名稱」功能
3	每頁顯示新增至30個客戶紀錄
4	iSay分享功能可於保單分配系統內直接分享給客戶
5	優化合資格跟進事項列表，描述同事是否已在60天內或外完成的跟進事項
6	於客戶的保單概覽新增欄位顯示 i) 保單狀態 ii) 繳付狀態 iii) 過去12個月是否有續保佣金

A. 保單分配資格的跟進要求

為確保高質素服務，並符合監管機構對新任財務策劃顧問應盡快聯絡保單分配客戶的要求，財務策劃顧問（FP）及營業單位主管除需符合現行要求外，還須達成至少 **80% 的「60 日內最低跟進率」**(請參閱附錄以了解有關公式的示例)，方可接收保單分配。

為協助新任財務策劃顧問能快速而有效地與保單分配客戶聯繫，我們已推出兩項工具：（i）指定保單分配客戶**iSay 文章；（ii）**以電子方式取得確認的 **eAcknowledgement 平台。**

自 **2026 年 2 月 1 日** 起，新增**iSay** 及 **iFHC** 為**合資格跟進行動**。

目前每位財務策劃顧問（包括營業單位主管）獲分配的客戶數量上限為 500 ，我們將放寬該規定，將符合相關要求的客戶扣除 500 限額之外。

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更新

保單分配資格的要求

需完成所有相關要求，方可獲得保單分配資格：

財務策劃顧問

1. 已完成網上培訓課程並取得內部牌照89號
2. 持有客戶保單所需的產品牌照
3. 過去12個月沒有 市場行爲委員會（MCC）的扣分記錄
4. 個人續保率不低於75%
5. 已獲得分配客戶不超過500名 *
6. 達到 60日內最低跟進率 要求 80%
7. 符合服務年期達12個合約月或以上及去年達到維持合約業績要求(只適用於被多次分配[1]的客戶)

營業單位主管

1. 持有客戶保單所需的產品牌照
2. 已獲得分配客戶不超過500名 *
3. 已完成網上培訓課程並取得內部牌照89號
4. 達到 60日內最低跟進率 要求 80%
5. 符合服務年期達12個合約月或以上(只適用於被多次分配[1]的客戶)
6. **過去12個月沒有2分或以上的市場行爲委員會（MCC）扣分記錄** 新增

「60日內最低跟進率」

完成其中一項「合資格跟進行動」，
即可被計入跟進率#：

- 聯絡客戶完成電子確認
- 取得客戶的確認回條
- 處理保戶服務(POS) 申請
- 為客戶處理索賠
- 提交新保單申請
- 與客戶透過iPOS完成iFHC
- 跟客戶分享CRM「保單分配」客戶頁面的首篇推薦iSay文章

B.報酬相關要求更新

為了表彰和補償新任財務策劃顧問為保單分配客戶提供服務所付出的努力，我們將簡化獲得續保佣金（RYC）相關要求，並統一 RYC 的合資格條件（無論已離職之財務策劃顧問是否申請分紅方案）。

新任財務策劃顧問只要於 **90 日內**從保單分配客戶取得以下任何一項，便可獲得 RYC（若適用於該保單）：(i) **書面確認回條；或（ii）電子確認（eAcknowledgement）**。有關保單分配續保佣金的詳情，可參考 “General Guidelines for Commission Assignment of Life Orphan Policies” 。

如 RYC 與 **「優質業務獎金」**（Quality Credit ）相關，須依照**「總優質業務獎金」**（Total Quality Credit）之相關規則。詳情請參閱 備忘錄(A251220)。

更新

保單續保佣金(Renewal Commission)要求

如果Renewal Commission 適用於獲分配的保單*，財務策劃顧問需要於限期內完成以下行動，方可獲相關佣金:

- **獲保單分配後90天內：**
  取得客戶的書面確認回條 (physical reply slip) 更新

  或

  聯絡客戶完成電子確認 (e-Acknowledgement)

C. 保單分配系統遷移至 CRM

保單分配系統將從 eAC 遷移至 CRM。保單分配客戶會顯示於 CRM 的「銷售機遇（sales leads）」中。您可使用 CRM 的強大客戶管理功能加強互動，例如：一鍵發送首篇推薦 iSay 文章或發起 eAcknowledgement，並可以於 CRM 追蹤您的跟進率。

所有 eAC 內現有保單分配系統的記錄（包括待跟進客戶，如有）將於 **2026 年 2 月 1 日** 全部轉移至 CRM 新平台。

請參閱新保單分配系統的操作手冊（路徑在備忘錄末端）。

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D. 引入 AIA+ 以提升客戶溝通

我們已新增 AIA+ 作為與保單分配客戶溝通的額外渠道。

已註冊 AIA+ 的客戶將收到前任財務策劃顧問已終止合同的通知，以及獲分配新任財務策劃顧問的通知。除了SMS 和電郵，新任財務策劃顧問亦可透過AIA+ 取得客戶的 **電子確認(eAcknowledgement)**。

行動呼籲（Call for Action）

您的積極參與對提供卓越客戶服務至關重要。

首先，**如您尚未完成內部牌照 89 的 eLearning，請盡快完成**。未完成者於 2026 年 2 月 1 日起將無法接收新的保單分配客戶，直至完成內部牌照 89 的 eLearning。

收到保單分配客戶後必須完成的三大步驟：

1. 於 CRM 取得專門給保單分配客戶的首篇推薦 **iSay 文章，**並於 60 日內分享予客戶，以計入 60 日內最低跟進率。
2. 於分配日起 90 日內聯絡客戶並取得其**電子確認（eAcknowledgement），**以獲得續保佣金。
3. 新任財務策劃顧問亦需定期與保單分配客戶進行**保單檢視。**



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感謝您一直以來為客戶提供卓越服務所付出的努力！

如有任何查詢，請聯絡您的 ABP，或電郵：**hk.agencysupport@aia.com**。

備註：相關文件及操作手冊路徑

a. 新保單分配系統操作手冊
   - *"智友易"或"友幫手" > 客戶 CRM > 保單分配系統 > 培訓及相關資料*

b. "General Guideline for Commission Assignment of Life Orphan Policies":
   - *"智友易"或"友幫手" > 客戶 CRM > 保單分配系統 > 培訓及相關資料,或者*
   - *eAC > Department > Operations > Policy Owner Service > General Guideline – Traditional Products*

c. 89號內部牌照網上培訓：
   - *（香港）iAcademy > 網上學習 > eCPD > "正確處理保單分配及注意事項"*
   - *（澳門）iAcademy > 網上學習 > 內部牌照 > "正確處理保單分配及注意事項"*

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Updated

To ensure customers receive timely follow-up and high-quality service, a series of enhancements to the Policy Assignment System and related requirements will **take effect on 16 October 2026**. These enhancements are designed to improve the efficiency of policy assignment processes and further enhance the overall user experience.

Overview of the Enhancements

2026 Enhancement Highlights Summary (Effective 16 October 2026)

	Key Updates
1	New Enhancements on the Smart+ Home Page (Pending Follow-up)
2	Added a quick search by customer name function
3	Increased the number of customer records displayed per page to 30
4	The iSay sharing feature can now be used directly within the policy assignment system to share content with customers
5	Enhanced the qualified follow-up action list to indicate whether follow-up actions were completed within or outside 60 days
6	Added new fields in the customer policy overview to display: i) Policy Status ii)Premium Payment Status iii)Whether Renewal Commission has been generated in the past 12 months

A. Follow-Up Requirement for Eligibility for Policy Assignment

To ensure high-quality service and to meet regulator's expectation that new servicing agents should contact the Assigned Customers ASAP, Financial Planners ("FP") and agency leaders will need to meet the **60-day Minimum Follow-Up Ratio of 80%** to be entitled to receiving assigned policies (please refer to the appendix for illustration on the formular), in addition to other existing requirements.

To facilitate the new servicing agents to connect with the Assigned Customers in a fast and efficient manner, we have launched two tools for customer engagement: (i) An **iSay article dedicated to Assigned Customers; and (ii)** The **eAcknowledgement** platform to get customer acknowledgement electronically.

From 1 February 2026, we will add iSay and iFHC as two of the **Qualified Follow-Up Actions.**

The number of Assigned Customers per agent (including leader) is capped at 500. We will relax the rules to exclude customers who meet the relevant requirements from the 500 cap.

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Updated

▶ How to meet the policy assignment eligibility requirements and *60-day Minimum Follow-up Ratio* ?

Policy Assignment Eligibility Requirement

ALL of the following requirements must be fulfilled to be eligible for policy assignment:

Agent

1. Completed the eLearning for internal license 89
2. Hold the product license required for the customer's policies
3. No point deduction imposed by the Market Conduct Committee ("MCC") in the past 12 months
4. Personal persistency should be 75% or higher
5. The no. of Assigned Customers does not exceed 500*
6. 60-day follow-up ratio should be 80% or higher
7. >= 1 Year of Service and achieve MOC requirements in the previous year (Applicable to multiple assigned customer^)

Agency Leader

1. Hold the product license required for the customer's policies
2. The no. of Assigned Customers does not exceed 500
3. Completed the eLearning for internal license 89
4. 60-day follow-up ratio should be 80% or higher
5. >= 1 Year of Service (Applicable to multiple assigned customer^)
6. No MCC Demerit record of 2 points or above in the past 12 months Updated

60-day Follow-up Ratio

Qualified Follow-up Actions

Any one of the following qualified follow-up actions will be counted towards the "Follow-up Ratio" #:

- Contact customers to complete eAcknowledgement
- Obtain the physical reply slip from customers
- Process POS requests for customers
- Process claims for customers
- Submit new business application
- Complete iFHC with customers on iPOS
- Share the iSay article dedicated to Assigned Customers

B. Revised Rules on Agency Compensation

To recognize and incentivize servicing agents' efforts to serve Assigned Customers, we simplify the requirements to entitle renewal commission ("RYC") and standardize RYC eligibility for assigned policies (regardless of if the terminated agent is Financed or Non-financed Agent).

New servicing agents can get RYC (if applicable to the assigned policies) if they obtain either (i) the **physical reply slip within 90 days from the assignment date**, or (ii) **eAcknowledgement from the Assigned Customer within 90 days from the assignment date**. For details of the RYC requirements, please refer to the "General Guidelines for Commission Assignment of Life Orphan Policies".

The entitlement to RYC (if it is related to Quality Credit), is subject to relevant rules on Total Quality Credit. Please refer to memo A251220.

Updated

Entitlement to Renewal Commission

If renewal commission is applicable to the assigned policy, the assigned agent should complete the following within the specified timeframe to be entitled to renewal commission:

Engage the customer to complete **the physical reply slip** OR **eAcknowledgement**

within 90 days from the assignment date Updated

C. Migration of the Policy Assignment System to CRM

The Policy Assignment System will be migrated from eAC to CRM. Assigned Customers are included in the "sales leads" on CRM. You can leverage CRM's robust customer engagement functions for better engagement and follow-up, e.g., send the iSay article or initiate the eAcknowledgement with one click on CRM. You can also track the progress of your follow-up ratio on CRM.

After the system migration, all records in the Policy Assignment System on eAC, including customers to be followed up (if any), etc., will be transferred to the new platform on CRM on 1 Feb 2026.

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Please refer to the user manual on the new policy assignment system (Please find the path at the end of the memo).

D. Adding AIA+ to Enhance Customer Communication

We have also added AIA+ as an additional channel to communicate with Assigned Customers. Customers who have registered AIA+ will get notification about the termination of the former agent and the assignment of the new servicing agent. The new servicing agent can also get eAcknowledgement from customers via AIA+, apart from SMS and email.

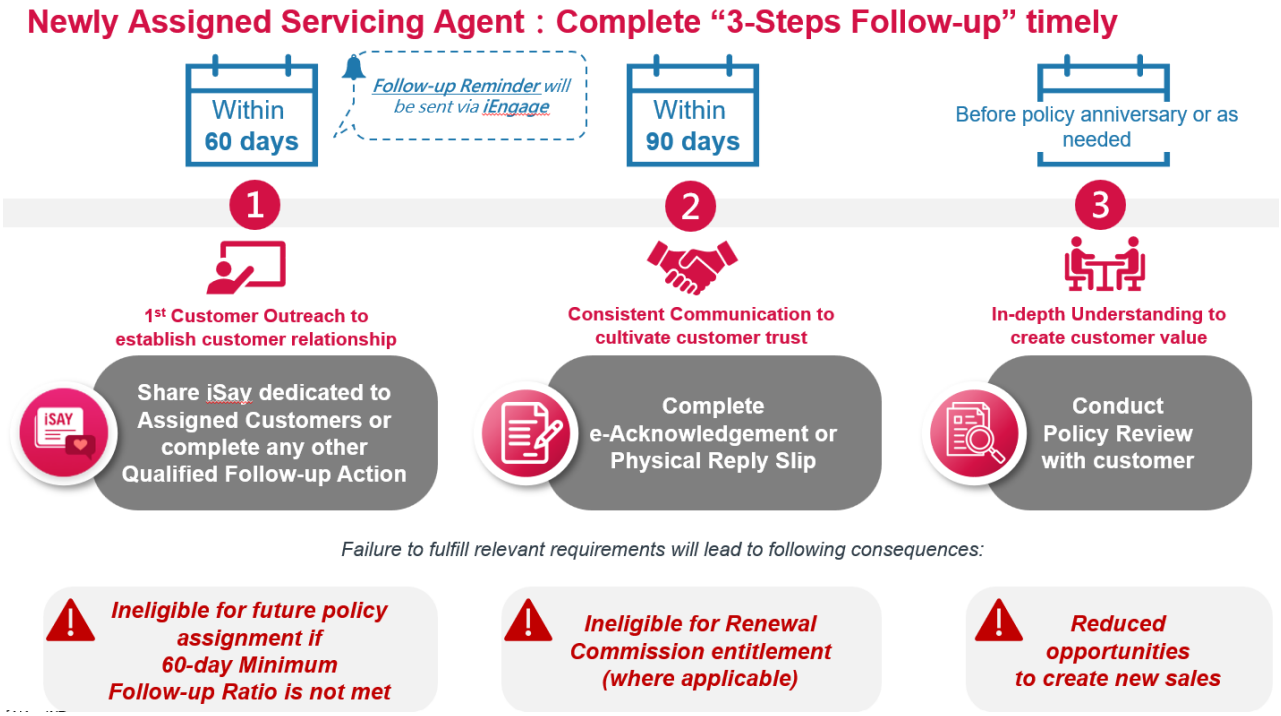
Call for Action

Your proactive participation is crucial to delivering exceptional service to our customers.

First of all**, please complete the eLearning for internal license 89 ASAP** if you have not. Without license 89, you will not be able to receive new Assigned Customers from 1 Feb 2026.

Please follow the three steps below after you receive Assigned Customers:

(1) Access the first recommended **iSay article** dedicated to Assigned Customers on CRM and share it with the customers within 60 days to count for the 60-day Minimum Follow-Up Ratio.
(2) Contact the customers to **get their eAknowledgement** within 90 days from assignment date to get renewal commission.
(3) The servicing agents should also **conduct policy review** with the Assigned Customer regularly.



Thank you for your continued efforts in providing excellent service to our customers. Should you have any questions, please contact your ABP or email hk.agencysupport@aia.com.

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Remark: Paths to relevant user manual and documents:

a. User manual on the new policy assignment system:
   - *AIA Smart or iEngage > CRM > Policy Assignment System > eLearning and General Information*

b. "General Guidelines for Commission Assignment of Life Orphan Policies":
   - *AIA Smart or iEngage > CRM > Policy Assignment System > eLearning and General Information, or*
   - *eAC > Department > Operations > Policy Owner Service > General Guideline – Traditional Products*

c. eLearning for internal license 89:
   - *(Hong Kong) iAcademy > e-Learning Training > eCPD > "Proper handling of assigned polices and points for attention"*
   - *(Macau) iAcademy > Internal License > "Proper handling of assigned polices and points for attention"*

Best Regards,

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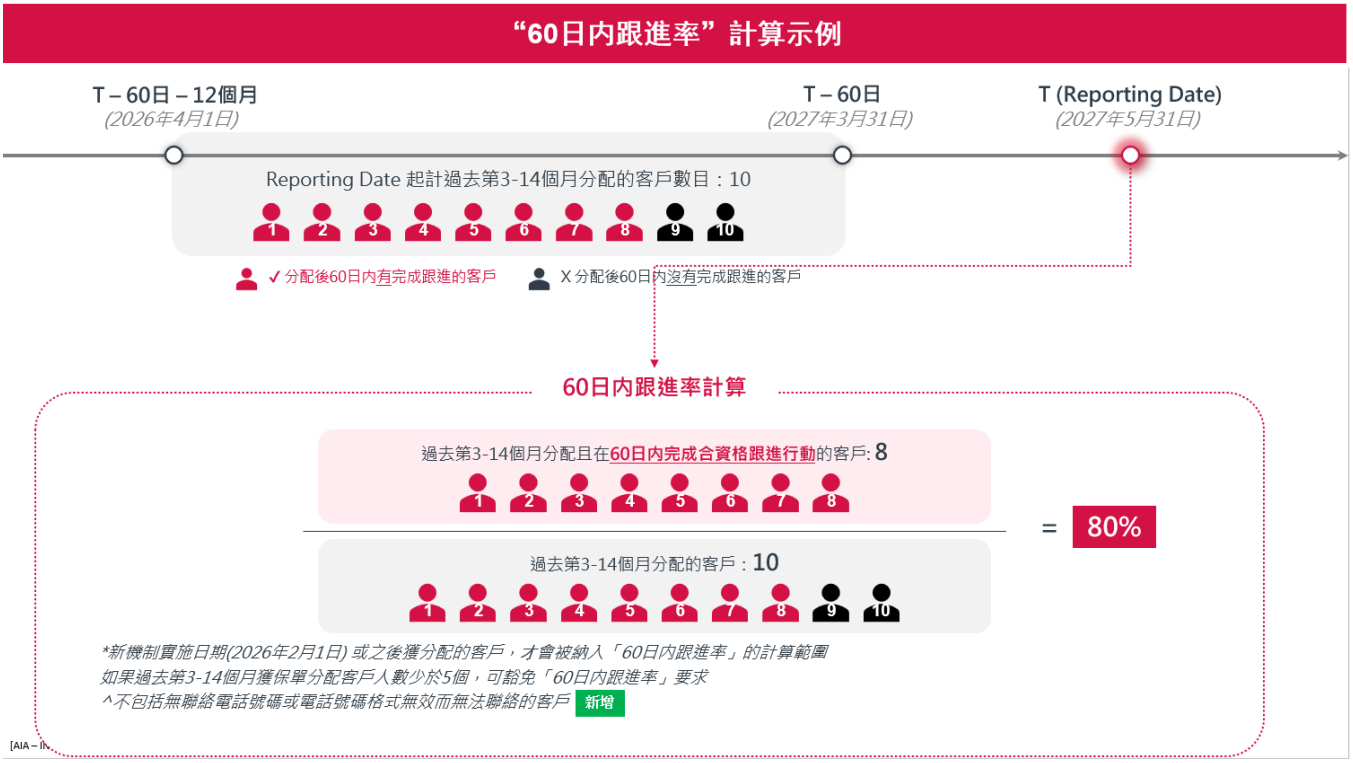
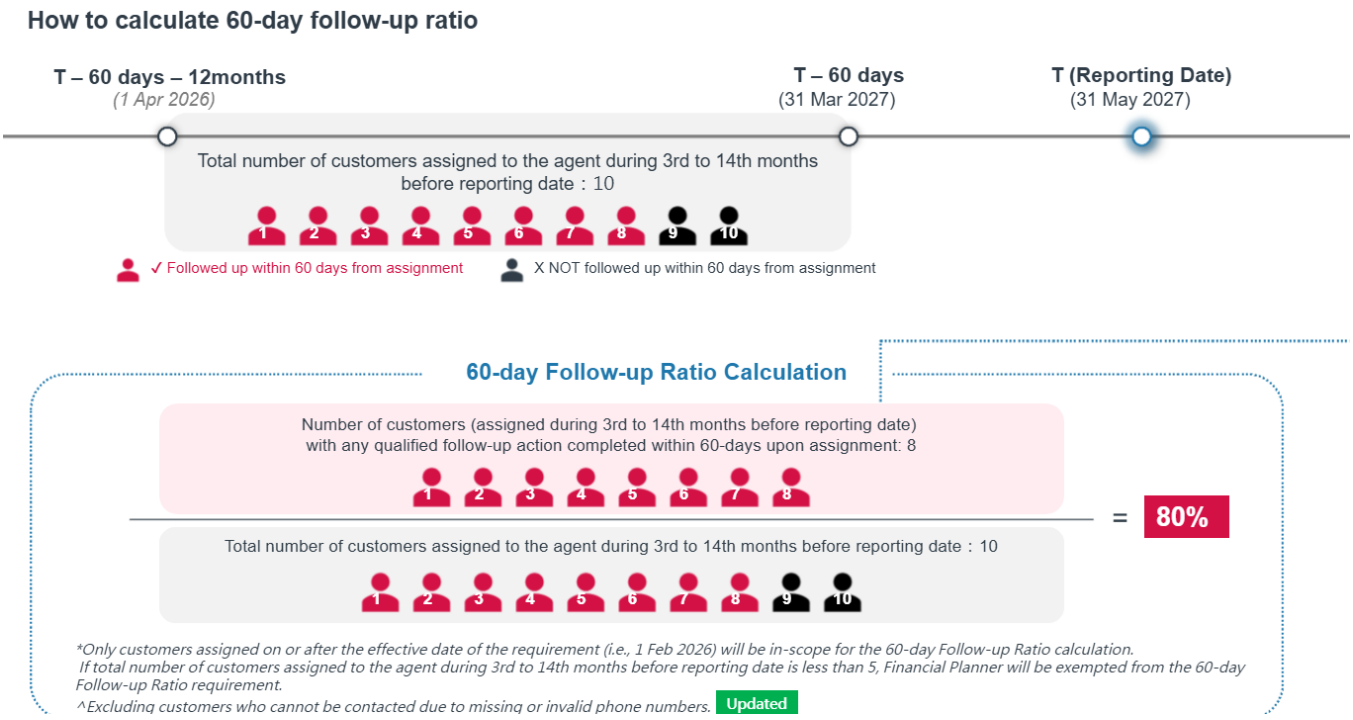
更新 **附錄：60 日內跟進率計算示例：**

Appendix: Example regarding how to calculate the 60-day follow-up ratio:





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