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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Christine Yeung

Co/Dept:

Dept: Product Strategy and Management

Date: 12 September 2016

Total page: 5 pages + enclosures

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre

Subject: (Ref : A160908) **推出「自選人身意外保險 2」**
The Launch of PAC Select 2

就於 2016 年 8 月 26 日發出關於推出新世代**「自選人身意外保險」**的通告(A160863)，我們會於 **2016 年 9 月 21 日(首個申請日期)**推出**「自選人身意外保險 2」**附加契約，而現行的「自選人身意外保險」附加契約將會停止銷售，最後的投保申請日期為 2016 年 9 月 20 日。

「自選人身意外保險 2」不但貫徹「自選人身意外保險」提供全面意外保障的特色外，還因應市場的需求而提升以下的項目：

- **提高投保年齡和保障年期**
  「意外死亡及斷肢賠償」/ 「意外醫療賠償」的投保年齡和保障年期都會相對提高：

投保年齡	15 日至 70 歲
保障年期	至 76 歲

- **新增「雙倍利益賠償」**
  在指定的情況下，「意外死亡及斷肢賠償」/「永久完全殘廢賠償」的賠償額將會支付多一倍，例如以乘客身份乘坐付款的海上、陸上及空中的公共交通工具(包括渡輪、巴士、港鐵、的士及飛機等等)。

- **提升「環球緊急支援服務」**
  除了原有的 24 小時電話支援服務，還加入了賠償額高達 5,000,000 港元/澳門幣(625,000 美元)的緊急醫療運送及遺體運返服務。

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- 只要「意外死亡及斷肢賠償」/「永久完全殘廢賠償」的賠償總額未達到保額的 100%，保單仍然生效。而支付意外斷肢賠償/ 永久完全殘廢賠償之後，保額和保費均會相對地減少。

- 相比「自選人身意外保險」，新一代的計劃提升了產品的質素，**但保費率維持不變！**

至於持有生效的「綜合人身意保險」(後改稱為「人身意外保險」) /「人身意外保險」/「自選人身意外保險」附加契約的客戶，為了提供持續的保障，我們將會於受保人 65 歲時在附加契約終止前兩個月寄出邀請函，邀請客戶轉換至「自選人身意外保險 2」(只提供「意外死亡及斷肢賠償」及「意外醫療賠償」)而不需要再重新核保，但客戶必須在指定限期前寄回給我們。我們預計會於 2017 年第二季寄出邀請函至首批合資格的客戶。有關安排詳情，我們會容後公佈。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

Referring to the memo issued on 26 August about the launch of new generation of PAC Select (A160863), we are pleased to announce the launch of **"PAC Select 2"** on **21 September 2016 (the first application date)**. The existing PAC Select will be closed and the last application date will be on 20 September 2016.

"PAC Select 2" not only provides comprehensive protection like PAC Select, but also enhances the following items in order to respond to the market's need:

- **Increase the issue age and benefit term**
  The issue age and benefit term of Accidental Death and Dismemberment Benefit ("ADD") / Accidental Medical Expenses Reimbursement Benefit ("AMR").

Issue Age	15 days to 70
Benefit Term	Up to the age of 76

- **Newly add "Double Indemnity Benefit"**
  Under certain circumstances, the benefit amount of ADD / Permanent Total Disability Benefit ("PTD") will be doubled. For example, a fare paying passenger traveling on marine, land or air public transportation (including ferry, bus, MTR, taxi, airplane and etc.).

- **Enhance Worldwide Emergency Assistance Services**

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Except the 24-hour worldwide telephone enquiry service embedded in the plan, the emergency medical evacuation and repatriation of remains will be newly added and the sum assured is up to HKD/ MOP5,000,000 (USD625,000).

- Provided that the amount claimed of ADD/ PTD has not reached 100% of the sum assured, the policy is still in-force. After reimbursements of ADD/ PTD Benefits **, the sum assured and premium will be reduced accordingly.**

- Compared with *PAC Select*, this new rider enhances the product features but **the premium rate remains the same!**

To continue providing protection to the customer who holds an in-force: "Complementary Personal Accident Insurance" (renamed as "Personal Accident Contract" later)/ *PAC* / *PAC Select* rider, we will send out the invitation letter 2 months before the rider expiry date when the Insured is at age of 65 in order to invite the customer to change to *PAC Select 2* (only provide ADD and AMR benefits) without underwriting. The customer is required to accept and send the signed invitation letter to us by the deadline mentioned in the letter. We expect to send out the invitation letter to the first batch of eligible customers at the second quarter of 2017. For the details of arrangement, we will announce later.

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Christine Yeung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2016 年 9 月 21 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2016 年 9 月 19 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2016 年 9 月 21 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2016 年 9 月 19 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA500018 - 繁體中文：PTA500017 - 簡體中文：PTA500019
建議書系統 PGS2014 (14.5 版本)	有關 14.5 版本的詳細安排，將會由產品策劃部另函通知 (通告：A160932 (香港)或 A160933 (澳門))
保單契約	可於 2016 年 9 月 21 日登入 Contract Library 下載

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Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 21 September 2016 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 19 September 2016
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 21 September 2016 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 19 September 2016 • PTA number for Brochure: - English: PTA500018 - Traditional Chinese: PTA500017 - Simplified Chinese: PTA500019
PGS2014 (version 14.5)	Detailed arrangements regarding the release of version 14.5 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A160932 (Hong Kong) or A160933 (Macau))
Policy Contract	Available at Contract Library on 21 September 2016

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

I. 每段旅程 由我們全程守護

「自選人身意外保險」是友邦其中一款最暢銷的個人意外附加保障。「自選人身意外保險」，讓客戶靈活自選意外傷亡、殘廢及醫療的保障，在關鍵時刻助您應付突如其來的開支。

為更切合現今社會平均年齡逐漸上升，並為更多人士提供更全面的個人意外保障，我們誠意推出**「自選人身意外保險 2」**，作為現行「自選人身意外保險」的延續。「自選人身意外保險 2」是一個靈活的保險計劃，並可以在緊急關頭為客戶提供財政上的支援。本計劃由一項基本保障：**意外死亡及斷肢賠償(ADD)/ 永久完全殘廢賠償(PTD)**；及兩項附加保障：**意外醫療賠償(AMR)**和**每日住院現金(HI)**構成。這些保障不單為客戶發生意外後提供基本的一筆過賠償，更可透過實報實銷的形式賠償因意外而導致的醫療開支，以及為每天住院而發放的住院現金。

「自選人身意外保險 2」**升級**了以下幾項：

1. 延長意外死亡及斷肢賠償和意外醫療賠償的繕發年齡及保障年期；
2. 新增雙倍利益賠償；
3. 提升環球緊急支援服務；及
4. 只要意外死亡及斷肢賠償/ 永久完全殘廢賠償的賠償總額未達到保額的 100%，保單仍然生效。而當支付意外斷肢賠償/ 永久完全殘廢賠償之後，保額和保費均會相對地減少。

	「自選人身意外保險 2」		「自選人身意外保險」	
繕發年齡	ADD/AMR 15 日 – 70 歲 (延長)	HI 18 歲 – 60 歲	ADD/AMR 15 日 – 60 歲	HI 18 歲 – 60 歲
保障年期	ADD/AMR 至 76 歲 (延長)	HI 至 65 歲	ADD/AMR 至 65 歲	HI 至 65 歲
基本保障 (新增利益)	• 意外死亡及斷肢/ 永久完全殘廢賠償 ○ 身故恩恤津貼 ○ 續保利益 ○ 24 小時全球電話諮詢 ○ 緊急醫療運送及遺體遣返 ○ 雙倍利益賠償		• 意外死亡及斷肢/ 永久完全殘廢賠償 ○ 身故恩恤津貼 ○ 續保利益 ○ 24 小時全球電話諮詢	
附加保障	• 意外醫療賠償 • 每日住院現金		• 意外醫療賠償 • 每日住院現金	

II. 產品特點

產品定位

- 保障靈活全面，保費合理
- 為配合個人的需要，客戶可以自行選擇適合自己的保障以切合個人需要
- 因疾病或意外受傷而入院均可獲每日住院現金賠償。同時，每日住院現金賠償的保費是按投保年齡計算並保持均衡。 (保費將保持均衡但並不保證)

目標市場

- 「自選人身意外保險 2」提供可自選投保額的基本保障和附加保障，務求配合客戶在不同人生階段的需要

保障一覽

「自選人身意外保險 2」是一款必須附加於基本計劃的附加契約。自選人身意外保險 2 由基本保障及可附加保障兩部分組成。**客戶必須投保基本保障後才可選擇投保附加保障**。客戶可以選擇只投保基本保障或投保基本保障加上任何一項的附加保障。



基本保障

意外死亡及斷肢賠償 (ADD) / 永久完全殘廢賠償 (PTD)

「自選人身意外保險 2」的「意外死亡及斷肢賠償」為客戶提供一筆過賠償。假若因遇上意外，並於 180 日內不幸死亡或造成永久創傷，根據以下所列的各項創傷作出賠償。以下是「意外死亡及斷肢賠償」的賠償一覽表：

創傷		保額之百分比
1. 喪失生命		**100%**
2. 永久完全喪失雙眼視力		**100%**
3. 永久完全喪失一眼視力		**100%**
4. 喪失兩肢 / 一肢或永久完全喪失其功能		**100%**
5. 喪失說話能力及失聰		**100%**
6. 永久及不能痊癒的精神失常		**100%**
7. 永久完全失聰		
a. 雙耳		**75%**
b. 一耳		**25%**
8. 喪失說話能力		**50%**
9. 永久完全喪失一眼球之晶體		**50%**
10. 失任何一手四指及拇指或永久完全喪失其功能		
a. 右手		**70%**
b. 左手		**50%**
11. 喪失任何一手四指或永久完全喪失其功能		
a. 右手		**40%**
b. 左手		**30%**
12. 喪失任何一手拇指或永久完全喪失其功能		
a. 右手兩節 / 一節關節		**30% / 15%**
b. 左手兩節 / 一節關節		**20% / 10%**
13. 喪失任何一手手指或永久完全喪失其功能		
a. 右手三節 / 兩節 / 一節關節		**10% / 7.5% / 5%**
b. 左手三節 / 兩節 / 一節關節		**7.5% / 5% / 2%**
14. 喪失任何一腳腳趾或永久完全喪失其功能		
a. 一腳所有腳趾		**15%**
b. 拇趾兩節關節		**5%**
c. 拇趾一節關節		**3%**
15. 腿骨或膝蓋骨折裂而不能復原		**10%**
16. 任何一腿畸短五厘米或以上		**7.5%**
17. 三級燒傷		
身體部位	燒傷部份佔全身皮膚面積百分比	
a. 頭	不少於 8%	**100%**
	不少於 5%但少於 8%	**75%**
	不少於 2% 但少於 5%	**50%**
b. 身體	不少於 20%	**100%**
	不少於 15%但少於 20%	**75%**
	不少於 10%但少於 15%	**50%**

「自選人身意外保險 2」為不幸因意外而永久地完全殘廢的受保人於意外發生後 180 日內提供永久完全殘廢賠償。受保人必須於意外後連續 12 個月維持永久及完全殘廢的狀態，才可獲得此項賠償。受保人會與確診永久及完全殘廢的**第 13 個月開始**，每個月獲得相等於保額 1%的賠償。此項賠償向持續的受保狀況支付**最長達 100 個月**。

注意永久完全殘廢賠償不適用於 17 歲或以下的受保人。

只要意外死亡及斷肢賠償/ 永久完全殘廢賠償的賠償總額未達到保額的 100%，此附加契約仍然生效。保費會因保額減少而降低。

若客戶投保意外死亡及斷肢賠償/ 永久完全殘廢賠償，將會同時獲得以下各項惠益：



a) 身故體恤津貼

萬一受保人不幸身故，「自選人身意外保險 2」將向受保人賠償一筆過的「身故體恤津貼」。「身故體恤津貼」金額相等於保額的 1%。此外，受保人於本公司持有的所有計劃下，就此惠益的賠償總額累計上限都為 10,000 港元 / 澳門幣（或 1,300 美元）。

b) **雙倍利益賠償** 新增

如在以下情況遇上意外而導致身故、斷肢或永久完全殘廢，「自選人身意外保險２」的「雙倍利益賠償」會將原有保額變成兩倍：

- 當受保人以付款乘客身份（非機師、控制員或空勤人員）乘坐上述界定的公共交通工具；
- 當受保人在一般只限載客用的升降機廂內（礦場及建築地盤之升降機除外）；
- 只限在下列公共建築物內發生火警而受傷，包括：戲院、公眾大禮堂、酒店、學校及醫院
- 當受保人以行人身份於交通意外中受傷及／或被任何機動車輛撞倒；
- 在香港或澳門因自然災害造成之水浸及／或山泥傾瀉；

而且，跟其他提供「雙倍利益賠償」的個人意外產品比較，「自選人身意外保險 2」的「雙倍利益賠償」是有所提升：

導致「雙倍利益賠償」的情況	自選人身意外保險 2	意安心	B 單 – 個人意外產品	M 單 – 個人意外產品
以乘客身份乘坐公共交通工具	賠償 (包括渡輪、巴士、港鐵、的士或飛機等等)	賠償但不包括的士及渡輪	賠償但不包括的士、飛機及渡輪	賠償 (包括渡輪、巴士、港鐵、的士或飛機等等)
乘搭載客升降機 (礦場及建築地盤之升降機除外)	賠償	賠償	賠償	不賠償
於戲院、公眾大禮堂、酒店、學校或醫院發生火警	賠償	賠償	賠償	不賠償
以行人身份在交通意外受傷	賠償	不賠償	不賠償	賠償
於香港/ 澳門發生的水浸或山泥傾瀉	賠償	不賠償	不賠償	賠償

c) **續保利益**

此附加契約於首 5 個保單年度提供「續保利益」，此惠益金額相等於保額的 5%，最高可獲得 25%。客戶無須繳交任何額外保費即可享有此利益。

無論受保人在本公司持有多少保單，在計算續保利益時，保額之總和最高上限為 100,000 美元或 800,000 港元/ 澳門幣，即受保人最多可獲得 25,000 美元或 200,000 港元/澳門幣的「續保利益」。

d) **環球緊急支援服務** 新增

- 緊急醫療運送及遺體運返服務，其個人賠償總額為 5,000,000 港元/澳門幣或 625,000 美元
- 24 小時全球電話諮詢服務

可附加保障

i) 意外醫療賠償 (AMR)

「意外醫療賠償」提供實報實銷的賠償。此惠益會就任何於意外發生後 52 週內的醫療開支作出賠償，惟此等開支必須為合理及慣常。此惠益包括多項必須的治療及醫療服務，直至達到每宗意外的個人賠償額上限為止。

ii) 每日住院現金 (HI)

倘若受保人因染病或意外受傷而需入院治療，將可獲賠償「每日住院現金」，每次同一住院之賠償可長達 90 日。

此惠益不適用於 17 歲或以下受保人。

III. 賠償例子

例子 1:

方先生，現年 50 歲，於 3 年前購買了「自選人身意外保險 2」並附加意外醫療賠償及每日住院現金。他不幸地因一次山泥傾瀉而受傷，並導致左眼失明。他接受了手術並住院 14 天。

受保人資料

性別：男性

年齡：50

「自選人身意外保險 2」提供的賠償

	保額（港元）	每年保費（港元）
基本保障 ：		
意外死亡及斷肢賠償	1,000,000	2,000
可附加保障 ：		
意外醫療賠償	40,000	520
每日住院現金	320	480
	總保費 ：	**3,000**

- 因方先生的左眼失明，「自選人身意外保險 2」提供「意外死亡及斷肢」100%保額的賠償
- 「雙倍利益賠償」亦會因此意外為山泥傾瀉所導致而作出賠償
- 「意外醫療賠償」會對手術費用作出實報實銷賠償
- 方先生會就為期 14 天的住院獲得「每日住院現金」

賠償金額

	實際醫療開支 (港元)
手術費用	25,000
入住政府醫院普通病房，共 14 天	1,400

計劃內容	賠償金額（港元）
意外死亡及斷肢賠償	1,120,000 (包括保額:1,000,000 3 年的續保利益: 120,000[1])
雙倍利益賠償	1,120,000
意外醫療保障	25,000
每日住院現金	4,480 (320 × 14 天 = 4,480)
總賠償金額 ：	**2,269,480**

註:

1 此個案可用於計算「續保利益」的累計保額上限為 800,000 港元，所以方先生每年的「續保利益」金額為 40,000 港元(800,000×5%)而三年則為 120,000 港元。

例子 2:

梁小姐，現年 30 歲，購買了「自選人身意外保險 2」。她不幸地連續三年遇到意外。在第三個保單年度，她先喪失右手姆指兩節關節，在之後相續的保單年度再喪失一腳所有腳趾及不幸在第三宗意外時離世。

受保人資料

性別：女性

年齡：30

「自選人身意外保險 2」提供的賠償

保單日期:	2017 年 1 月 1 日	
貨幣:	港元	
基本保障	保額	年繳保費
意外死亡及斷肢賠償/ 永久完全殘廢賠償	**800,000**	1,600

賠償金額

保單年度	賠償保額之百分比	續保利益 (港元)	賠償保額 (港元)	賠償後的現行保額 (港元)
1	0	0[1]	0	**800,000**
2	0	**40,000** *= 800,000 x 5%[2]*	0	**800,000**
3	30% (喪失右手姆指兩節關節)	**80,000** *= 40,000 +* *800,000 x 5%[3]*	**264,000** *= (800,000x30%) +* *80,000x30%[4]*	**560,000** *= 800,000 –* *(800,000x30%)[5]*
4	15% (喪失一腳所有腳趾)	**84,000** *= 560,000 x 5% +* *(80,000–80,000 x 30%)[6]*	**132,600** *= (800,000x15%)* *+84,000x15%[7]*	**440,000** *= 800,000 –* *(800,000x30%) –* *(800,000x15%)[8]*
5	100% (死亡)	-	533,400 *= 440,000+* *(84,000–84,000x15%)* *+ (440,000x5%)[9]*	0
		總共賠償金額	**930,000**	

1. 第一年保單年度並沒有續保利益

2. 第二年保單年度的續保利益 = 投保額的 5% *(800,000 x 5%)*

3. 第三年保單年度累積的續保利益
   = 上一個保單年度帶過來的 40, 000 元 + 第三年保單年度投保額的 5% *(800,000 x 5%)*

4. 賠償金額
   = 從投保額中扣除的賠償 *(800,000 x 30%)*
   + 從續保利益扣除的賠償 *(80,000 x 30%)*

5. 現行保額
   = 原本的保額 *(800,000)*
   – 支付第一次意外 *(800,000 x 30%)*

6. 第四年保單年度累積的續保利益
   = 現行保額的 5% *(560,000 x 5%)*
   + 支付第一次意外賠償後剩餘的續保利益 *(80,000 – 80,000 x 30%)*

7. 賠償金額
   =從保額中扣除的賠償 *(800,000 x 15%)*
   +從續保利益中扣除的賠償 *(84,000 x 15%)*

8. 現行保額
   = 原本保額
   –支付第一次意外 *(800,000 x 30%)*
   –支付第二次意外 *(800,000 x15%)*

9. 賠償金額
   = 現行保額 *(440,000)*
   +支付第二次意外後剩餘的續保利益 *(84,000 – 84,000 x15%)*
   +第五年保單年度的續保利益 *(440,000 x 5%)*

賠償後的保費計算

保費 = 現行投保額 x 保費率

保單年度	賠償後的現行保額	剩餘保額的%	下一個保單年度需繳付的保費：
1	800,000	100%	1,600
2	800,000	100%	1,600
3	560,000	70% = 100% – 30%	1,120 = 1,600 x 70%
4	440,000	55% = 70% – 15%	880 = 1,600 x 55%

IV. 轉換現有人身意外保險系列

為了提供持續的保障給持有以下生效的附加契約的客戶：

- 「綜合人身意保險」(後改稱為「人身意外保險」)
- 「人身意外保險」
- 「自選人身意外保險」

我們將會寄出邀請函，邀請客戶轉換至「自選人身意外保險 2」(只提供「意外死亡及斷肢賠償」及「意外醫療賠償」)而不需要再重新核保。

合資格附加契約

- 附加契約仍然生效; 及
- 受保人 65 歲時及其附加契約會於 2017 年第二季後終止

寄出首批邀請函

我們預計會於 2017 年第二季寄出邀請函至首批合資格的客戶

寄出的資料

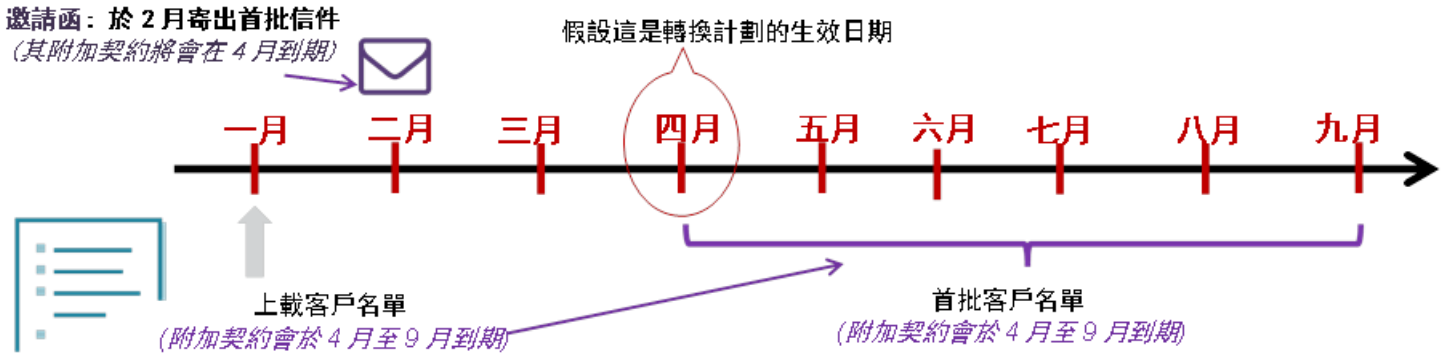
財務策劃顧問：

列有即將到期的附加契約客戶名單將會每半年上載到 eAC

客戶：

邀請函將會於受保人 65 歲時在其附加契約終止前兩個月寄出
(客戶必須在邀請函指定限期前寄回給我們才能轉換計劃)

以下是轉換計劃的流程的例子：



有關安排詳情，我們會容後公佈(亦請參閱附錄 1「保戶服務行政指引」)。

V. 市場比較

分析

- 只有「自選人身意外保險 2」提供每日住院現金，而「特級 X 外全惠」及「個人 X 外附加保障」則不提供。
- 就跌打，針灸，脊醫或物理治療賠償而言，「自選人身意外保險 2」的賠償金額比「個人 X 外附加保障」為高；而「特級 X 外全惠」並不提供任何跌打，針灸，脊醫或物理治療賠償。

A. 產品比較

公司	友邦		保記	宏記	
產品名稱	**自選人身意外保險 2**		**特級 X 外全惠**	**個人X外附加保障**	
繕發年齡	0 - 70		16 - 60 (下次生日年齡)	0 - 65	
ADD / AMR 保障期	至 76		至 65	至 75	
HI 保障期	65				
計劃	**成人 (18 歲 – 70)**	**小童 (15 天 – 17 歲)**	**16 – 65 歲**	**16 歲或以上**	**15 歲或以下**
最高意外死亡及斷肢賠償保額	300,000 美元/ 2,400,000 港元	50,000 美元/ 400,000 港元	700,000 美元/ 5,600,000 港元	基本計劃保額的 5 倍，或 1,000,000 美元/ 8,000,000 港元，以較低者為準	基本計劃保額的 5 倍，50,000 美元/ 400,000 港元，以較低者為準
最低意外死亡及斷肢賠償保額	50,000 美元/ 400,000 港元	30,000 美元/ 240,000 港元	10,000 美元/ 80,000 港元	50,000 美元/ 400,000 港元	31,250 美元/ 250,000 港元
最高意外醫療賠償保額 (每宗意外)	「意外死亡及斷肢」保額的 20% (上限: 10,000 美元 80,000 港元)	「意外死亡及斷肢」保障的 20% (上限: 2,000 美元 16,000 港元)	「意外死亡及斷肢」保額的 5% (固定比例)	「意外死亡及斷肢」保額的 10%或 12,500 美元 100,000 港元，以較低者為準	2,500 美元/ 200,000 港元

公司	友邦		保記	宏記	
產品名稱	**自選人身意外保險 2**		**特級 X 外全惠**	**個人X外附加保障**	
最低意外醫療賠償保額 (每宗意外)	2,500 美元/ 20,000 港元	1,000 美元/ 8,000 港元	「意外死亡及斷肢」保障額的 5% (固定比例)	2,500 美元/ 20,000 港元	2,500 美元/ 20,000 港元
其他限額:					
– **跌打**	骨折: 125 美元/ 1,000 港元 非骨折: 62.5 美元/500 港元 (每宗意外 每人)			75 美元/ 600 港元 (每宗意外)	治療費用受限於意外受傷醫療保額的 10%
– **針灸**					
– **脊醫**	包括於「意外醫療賠償」			38 美元/ 300 港元 (每宗意外 限於每日一次)	
– **物理治療**					
– **輔助器材賠償**				包括	
最高每日住院現金	240 美元/ 1,920 港元				
最低每日住院現金	40 美元/ 320 港元				
雙倍利益賠償	包括		包括	包括	
身故體恤津貼	包括			包括	
續保利益	包括			包括	
環球緊急支援服務	包括			包括	

有顏色的地方代表友邦的「自選人身意外保險 2」較優勝。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

聲明： 由於上述分析及比較乃根據各公司於 2016 年 6 月之網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析) 。

附錄一: 產品資料介紹

產品名稱	**自選人身意外保險 2**	
銷售日期	香港及澳門：2016 年 9 月 21 日 (以申請日期為準)	
基本計劃 / 附加契約	附加契約	
產品概覽	• 提供全面意外保障: ➢ 基本保障 - 意外死亡及斷肢賠償(ADD) - 永久完全殘廢賠償(PTD) - 雙倍利益賠償 - 身故恩恤津貼 - 續保利益 - 環球緊急支援服務 ➢ (附加保障) 意外醫療賠償 (AMR) ➢ (附加保障) 每日住院現金 (HI) • 延長意外死亡及斷肢保障和意外醫療賠償保障的繕發年齡至 70 歲，每日住院現金為 60 歲 • 延長意外死亡及斷肢保障和意外醫療賠償保障的保障年期至 76 歲，每日住院現金為 65 歲	
計劃編號	ADD	CPAADDND
	AMR	CPAMRND
	HI	CPAHIND

A. 利益

1. 保障年期	ADD: 至 76 歲 AMR: 至 76 歲 HI: 至 65 歲	
2. 保障有效期	**保障**	**有效期 (保單生效後)**
	受保受傷	即時
	(每日住院現金適用) 受保疾病	30 日
	(每日住院現金適用) 扁桃腺、腺樣增殖體、疝氣或女性生殖器官的疾病等治療或手術	120 日
3. 意外死亡及斷肢賠償/永久完全殘廢賠償 (基本保障)	根據意外死亡及斷肢契約的基本保額或累計基本保額（如適用），作出與該損失相應的百分率之賠償 (請參考合約保障利益條款第一部份的賠償一覽表) 。 倘受保人在意外發生當日起計 180 天內因受保受傷而引致永久完全殘廢，而該殘廢不間斷地維持連續 12 個月後，受保人仍然完全、持續及永久殘廢，則本公司將於受保人會與確診永久及完全殘廢的第十三(13)個月開始每月月底支付相等於基本保額或累計基本保額（如適用）百分之一的永久完全殘廢賠償，該賠償不會	

	持續多於一百個月。*(*永久完全殘廢賠償不適用於年齡少於十七歲的投保人以及發生於十七歲以前之受保受傷)* 。若殘廢狀況消失，受保人回復工作能力或死亡，則此永久完全殘廢賠償將即時終止。 若累積賠償未達到意外死亡及斷肢賠償及/ 或永久完全殘廢賠償的保額的 100%，保單並不會因此而終止。 當作出賠償之後而保單仍然生效時，保額及保費會相對減少。
4. 雙倍利益賠償	如在以下情況遇上意外而導致身故、斷肢或永久完全殘廢原有保額將變成兩倍: • 當受保人以付款乘客身份（非機師、控制員或空勤人員）乘坐上述界定的公共交通工具; • 當受保人在一般只限載客用的升降機廂內（礦場及建築地盤之升降機除外）; • 只限在下列公共建築物內發生火警而受傷，包括：戲院、公眾大禮堂、酒店、學校及醫院 • 當受保人以行人身份於交通意外中受傷及 / 或被任何機動車輛撞倒; • 在香港或澳門因自然災害造成之水浸及 / 或山泥傾瀉。
5. 身故體恤津貼	• 保額的百分之一 • 每名受保人獲賠償之「身故體恤津貼」，其賠償總和以受保人在本公司所持保單之同一保障項目不超過1,300美元或10,000港元/ 澳門幣為限
6. 續保利益	相等於保額百分之五的續保利益會於每年續保時自動加增於基本保額內直至及包括第五個連續的保單年度。當計算續保利益時，主要保額之總和最高上限為100,000美元或800,000港幣/ 澳門幣。即受保人最多可獲得25,000美元或200,000港元/澳門幣的「續保利益」。
7. 環球緊急支援服務	• 24 小時全球電話諮詢服務 • 緊急醫療運送 安排緊急醫療運送，將受保人運送到最接近及有足夠醫療設備治療受保人醫療狀況的醫療場所 • 遺體運返 安排把受保人的遺體運返香港、澳門或中華人民共和國(受保人在開始旅程時已於該國家或地區取得永久居住權) 緊急醫療運送及遺體運返，其個人賠償總額為 5,000,000 港元/澳門幣或 625,000 美元。

8. 意外醫療賠償 (附加保障)	賠償意外所導致的一系列合理及慣常的醫療費用
9. 每日住院現金 (附加保障)	若受保人賠償因染病或意外受傷而導致的入院治療，每宗受保受傷或受保疾病的每日住院現金之賠償可長達 90 日。 倘住院發生於受保國家或地區以外的地方，以下各限制將生效： • 每日住院現金賠償額總數將會減至保單資料頁上所顯示金額的一半；就同一次住院，每宗受保受傷或受保疾病所獲得之每日住院現金賠償，最長不得超過 90 日；及 • 無論在本公司持有多少保單, 每日住院現金上限為60 美元或港幣/ 澳門幣480 元 **受保國家或地區:* *是指香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、加拿大、澳洲、紐西蘭及西歐。*

B. 保費

1. 保費形式	• ADD/ PTD: 標準保費率 • AMR: 標準保費率 • HI: 均衡但並不保證
2. 保費繳付期	• 每年續保 • ADD 及 AMR: 至 75 歲 • HI: 至 64 歲
3. 保費率	ADD: $2 每千元保額 AMR: $13 每千元保額 HI: $1.5 每日保障
4. 繳付方法	跟隨基本計劃: 月繳 / 季繳 / 半年繳 / 年繳
5. 健康生活折扣	不適用

C. 產品細節

1. 投保年齡	**保障**	**投保年齡**	
	ADD/ PTD	15 日至 70 歲	
	AMR	15 日至 70 歲	
	HI	18 歲至 60 歲	
2. 續保年齡	**保障**	**續保年齡**	
	ADD/ PTD	直至	受保人 75 歲生日後一個保障週年日
	AMR		
	HI		受保人 64 歲生日前一個保障週年日
3. 性別	男性和女性		

<table>
<tr><td>4. 銷售地點</td><td colspan="4">香港/ 澳門

此計劃可提供給抵港抵澳內地人士。請參考 PRC Operations 的現行指引。</td></tr>
<tr><td>5. 貨幣</td><td colspan="4">香港：美元/港元
澳門：美元/港元/澳門幣</td></tr>
<tr><td>6. 可附加之基本計劃</td><td colspan="4">現有產品:
Admire Life 2 /BP(EP)/ ECP2/ EX-GPWLAP/ EX-KIDAP/ EX-LIFE/ FLCP3/ FLCP3 (EP)/ LESAP/MCP2/PCP2/ PE/ PEP/ QS8P/ QS12P/ TLESAP/STSP15/ TSP15/ T60/ T65/ YRT/ 5YRT/ 5YRT (Vitality)/ 10YT/ 15YRT/ CTLP20/ CTLP20 (Vitality) /TTLP20/ TTLP20 (Vitality)/ 10YMRTA/15YMRTA/20YMRTA/25YMRTA/ PL/ SCIP Pro/ SCIP Pro (Vitality)/ U-Select/ SLE2/ SCP/YRT (Vitality)

停售產品:
跟隨自選人身意外保險</td></tr>
<tr><td>7. 計劃類別</td><td colspan="4">意外保險</td></tr>
<tr><td rowspan="7">8. 最低投保額</td><td rowspan="2">保障</td><td rowspan="2">貨幣</td><td colspan="2">投保年齡</td></tr>
<tr><td>18 歲– 70 歲</td><td>15 日– 17 歲</td></tr>
<tr><td>ADD / PTD*</td><td>美元</td><td>50,000</td><td>30,000*</td></tr>
<tr><td></td><td>港元/澳門幣</td><td>400,000</td><td>240,000*</td></tr>
<tr><td rowspan="2">AMR</td><td>美元</td><td>2,500</td><td>1,000</td></tr>
<tr><td>港元/澳門幣</td><td>20,000</td><td>8,000</td></tr>
<tr><td rowspan="2">HI#</td><td>美元</td><td>40</td><td>N/A</td></tr>
<tr><td>港元/澳門幣</td><td>320</td><td>N/A</td></tr>
<tr><td colspan="4">*PTD 不適用於 17 歲或以下受保人
#HI 不適用於 17 歲或以下受保人及抵港抵澳內地人士</td></tr>
<tr><td rowspan="8">9. 最高投保額</td><td rowspan="2">保障</td><td rowspan="2">貨幣</td><td colspan="2">投保年齡</td></tr>
<tr><td>18 歲– 70 歲</td><td>15 日– 17 歲</td></tr>
<tr><td>ADD / PTD*</td><td>美元</td><td>300,000</td><td>50,000</td></tr>
<tr><td></td><td>港元/澳門幣</td><td>2,400,000</td><td>400,000</td></tr>
<tr><td rowspan="4">AMR</td><td colspan="3">保障額之 20%或並不超過:</td></tr>
<tr><td>美元</td><td>10,000</td><td>2,000</td></tr>
<tr><td>港元/澳門幣</td><td>80,000</td><td>16,000</td></tr>
<tr><td colspan="3">以較低者為準</td></tr>
<tr><td rowspan="2">HI#</td><td>美元</td><td>240</td><td>-</td></tr>
<tr><td>港元/澳門幣</td><td>1,920</td><td>-</td></tr>
<tr><td colspan="4">*PTD 不適用於 17 歲或以下受保人
#HI 不適用於 17 歲或以下受保人及抵港抵澳內地人士</td></tr>
</table>

10. 保單契約頁碼	保單契約保單契約頁碼	保單契約保單契約頁碼
	附加契約保單 (ADD)	NG0M
	附加契約保單 (AMR)	NG0N
	附加契約保單 (HI)	NG0O
	不保事項批註 (ADD/ AMR)	C41B
	不保事項批註 (HI)	C41C
	不保事項批註 (RCC)	C41D
	不保事項批註 (警察/消防員)	C41E
	不保事項批註 (司機)	C41F
	中華人民共和國批註 (ADD)	BAAK
	中華人民共和國批註 (AMR)	BAAL
	環球緊急支援服務 - 港幣/澳門幣	THKU
	環球緊急支援服務 - 美金	THKV

D. 核保規則

1. 體檢要求	跟隨基本計劃 (如果基本計劃是GIO或SIO產品,客戶便需填寫投保申請書「健康狀況」部分)
2. 財務核保要求	住院現金賠償: **<u>在職人士</u>** • 個人每日上限為240美元或1,920港元及/或安心百歲保之保障不超過3個保障單位(即75美元) **<u>非在職人士</u>** 香港: • 個人每日上限為 163 美元或 1,300 港元及/或安心百歲保之保障不超過 3 個保障單位 澳門: • 相等其父母或配偶之投保額,上限為 125 美元或 1,000 澳門幣,以較低額為準 (不適用少於 5 歲的澳門兒童) 備註: 保障已包括所有於本公司及其他險投或準之住院現金保障 (「保費回贈 - 意外住院入息保障」只適用於香港, 並不包括澳門)
3. 體檢評級	• ADD 和 AMR 跟隨PAC • HI 跟隨PAC (HI)
4. 國籍評級	• 請參閱公司內聯網的「Nationality/ Residence Rating Table 」中的「PAC」

5. 職業評級	跟隨自選人身意外保險職業評級 請參考職業評級表格(“iOCS”) : https://www3.aia.com.hk/agency/eServices/eServices.do
6. 提前保單日期/延遲保單日期	Date Back: 跟隨基本計劃 Date Forward: 不可以
7. 投保申請書	**香港:** 壽險及人身意外保險投保申請書(OPUAIF00) **澳門:** 壽險及人身意外保險投保申請書(OPMCUF13)

E. 保戶服務行政指引

1. 更改投保額	增加投保額 最少增加: • ADD: 80,000港元/ 10,000美元 • AMR: 40,000港元/ 5,000美元 • HI: 160港元/ 20美元 減少投保額 不能少於最低投保額
2. 復效	可以但受限於契約條款
3. 更改基本計劃	不可以
4. 自定期保險轉入	不適用
5. 更改繳付保費方法	跟隨基本計劃
6. 轉換現有人身意外保險系列	**合資格附加契約** • 持有效的「綜合人身意外保險」(後改稱為「人身意外保險」)/「人身意外保險」/「自選人身意外保險」附加契約 • 受保人達到 65 歲而其附加契約將於 2017 年第二季後到期 **轉換至** 「自選人身意外保險 2」 * *只提供「意外死亡及斷肢賠償」/ 「永久完全殘廢賠償」及「意外醫療賠償」* **程序** **客戶方面:** • 我們將會於受保人 65 歲時在其附加契約終止前兩個月寄出邀請函，邀請客戶轉換至「自選人身意外保險 2」而無需重新核保 • 客戶必須在指定限期前寄回給我們才能轉換計劃，否則不能申請轉換計劃

財務策劃顧問：

- 列有即將到期的附加契約客戶名單將會每半年上載到 eAC。

寄出首批邀請函

我們預計會於 2017 年第二季寄出邀請函至首批合資格的客戶

注意

- 由於「自選人身意外保險 2」的「每日住院現金」的最高保障期是 65 歲，所以無論原本的附加契約有否包括「每日住院現金」，轉換至「自選人身意外保險 2」後，只會保留「意外死亡及斷肢賠償」及「意外醫療賠償」。
- 計劃轉換後必須跟從「自選人身意外保險 2」的條款及條件。
- 轉換至「自選人身意外保險 2」後的保額：

產品名稱	計劃轉換後的保額
「綜合人身意外保險」 「人身意外保險」	ADD / PTD：跟原本計劃相同 AMR：ADD 的保額的 5%
「自選人身意外保險」	不變

- 新保費是根據「自選人身意外保險 2」的保費率而釐定
- 若原有計劃有「續保利益」，該金額亦可以轉到「自選人身意外保險 2」
- 續保佣金是根據保單年度發放。

有關安排詳情，我們會容後公佈。

F. 佣金

1. 佣金	首年: 40.5% 第二年: 18% 第三年起: 30%
2. High Issue Age FYC Adjustment	受保人年齡 / 佣金 65 歲或以下: 40.50% 66 歲: 38.50% 67 歲: 36.50% 68 歲: 34.50% 69 歲: 32.50% 70 歲: 30.50%
3. Extra 10%	不適用
4. Provident Fund	不適用
5. 上板數	FYP及FYC計算入A&H Riders的Clubs & Awards及Agency Challenges 之百分比: 100%

6. 保單數目	1 個 A&H Rider Case Count
7. FYC Adjustment	屬於 GROUP 6 - Regular Premium – A&H – Accident

G. 其他

1. 保單建議書系統(PGS)	適用： • PGS 2014 Web (PGS 14.5) • PGS 2014 iPad (PSG 14.5) • PGS 2014 Windows (PGS 14.5)
2. 產品簡介編號	
a) 英文	PTA500018
b) 繁體中文	PTA500017
c) 簡體中文	PTA500019

附錄二: 財務需要分析表格之配對

C. 適合性評估 Suitability Assessment

問題 Question			自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR*
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

	問題 Question	**自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover. It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Protection against accidents for life's journeys

PAC Select has been one of AIA's best-selling personal accident riders. It allows our customer to select protection of accidental death, disability and medical expenses.

To keep up with the ever increasing population of senior members in Hong Kong, and to offer a better protection to more people, we now announce the launch of **PAC Select 2.** It is the successor to the existing PAC Select rider. PAC Select 2 is a flexible plan that provides our customer with a financial lifeline during unforeseen critical moments. There is a basic benefit: **Accidental Death and Dismemberment (ADD)/ Permanent Total Disability Benefit (PTD)**, and two optional benefits: **Accidental Medical Expenses Reimbursement (AMR) and Daily Hospital Income (HI)** under this plan. Not only do these offer a lump sum payment upon covered injuries caused by accident as a basic benefit; but also offer optional benefit to reimburse medical expenses and pay daily hospital income.

There are some main upgrades added to PAC Select 2:

1. Extend issue age and renewal age for ADD and AMR;
2. Newly add Double Indemnity Benefit;
3. Enhance Worldwide Emergency Assistance Service; and
4. Enhance: PAC Select 2 will **NOT** be terminated until the loss of ADD/ PTD reaches 100% of Sum Assured. The premium will be reduced while the Sum Assured is reduced after the benefit is paid.

	PAC Select 2		PAC Select	
Issue Age	ADD/AMR 15 days – age 70 (Extended)	HI Age 18 – 60	ADD/AMR 15 days – age 60	HI age 18 – 60
Benefit Term	ADD/AMR Up to age 76 (Extended)	HI Up to Age 65	ADD/AMR Up to age 65	HI UP to age 65
Basic Benefit	• Accidental Death & Dismemberment / Permanent Total Disability Benefit ○ Compassionate Death Benefit ○ Renewal Benefit ○ 24-hour Worldwide Telephone Enquiry Service ○ Emergency Medical Evacuation and Repatriation of Remains (New Features) ○ Double Indemnity Benefit		• Accidental Death & Dismemberment / Permanent Total Disability Benefit ○ Compassionate Death Benefit ○ Renewal Benefit ○ 24-hour Worldwide Telephone Enquiry Service	
Optional Benefit	• Accidental Medical Expenses Reimbursement • Daily Hospital Income		• Accidental Medical Expenses Reimbursement • Daily Hospital Income	

II. Product Features

Product Positioning

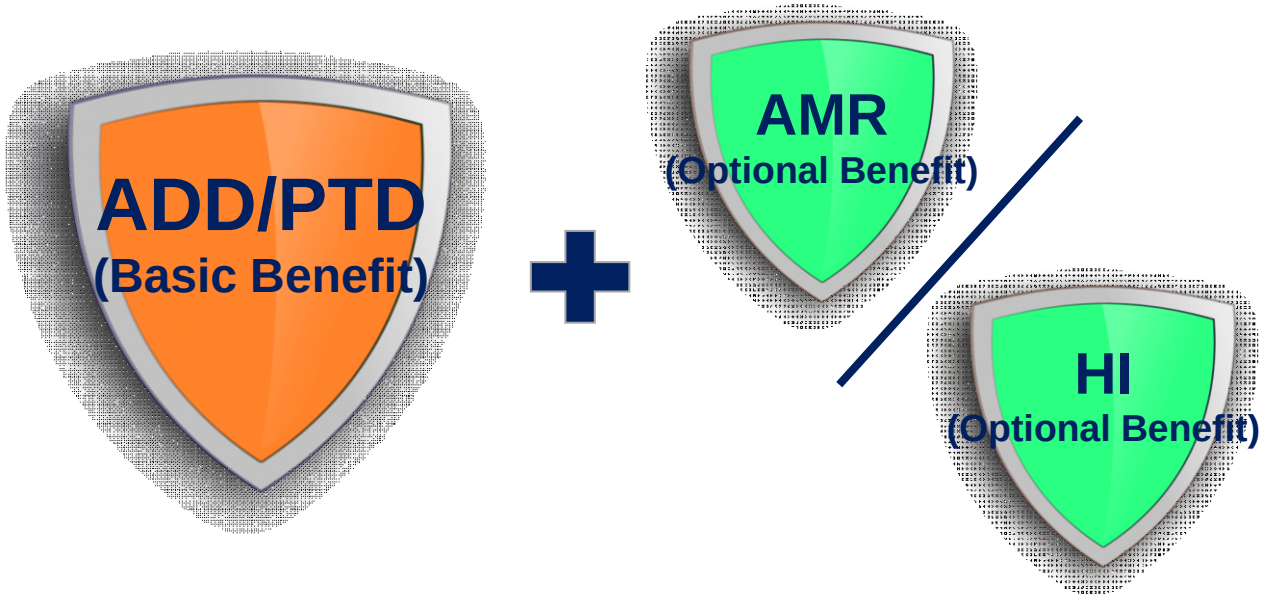
- Flexible protection for reasonable premiums.
- Customer tailor-made coverage to cater individual needs.
- Hospital Income Benefit covers hospitalization due to the covered illness or accidental injury. And, its premium is level based at the time of application (The premium is level but not guaranteed.)

Target Market

- As PAC Select 2 provides Basic and Optional Benefits with self-selected sum assured, it meets the needs of general customers in different stages of life.

Benefits Overview

PAC Select 2 is a rider that must be attached to a basic plan of choice. The features of PAC Select 2 are divided into two categories: Basic Benefits and Optional Benefits. **Optional Benefits are only purchasable with Basic Benefits**; however the customer has a choice to purchase solely the Basic Benefits or Basic Benefits plus any combination of Optional Benefits.



Basic Benefits

Accidental Death & Dismemberment (ADD) / Permanent Total Disability (PTD) Benefits
PAC Select 2 pays a lump sum **Accidental Death & Dismemberment Benefit** to help manage expenses according to the following injury listed in the benefit schedule. This benefit is payable for the losses which are resulted within 180 days after an accident caused to the insured. Here is the Benefit Schedule for the Accidental Death & Dismemberment Benefit:

Injury			% of the Sum Assured
1. Loss of Life			100%
2. Permanent total Loss of Sight of Both Eyes			100%
3. Permanent total Loss of Sight of One Eye			100%
4. Loss of or the permanent total Loss of Use of Two Limbs / One Limb			100%
5. Loss of Speech and Hearing			100%
6. Permanent and incurable insanity			100%
7. Permanent Total Loss of Hearing of			
a. both ears			75%
b. one ear			25%
8. Loss of Speech			50%
9. Permanent total loss of the lens of one eye			50%
10. Loss of or the permanent total Loss of Use of four fingers and thumb of			
a. right hand			70%
b. left hand			50%
11. Loss of or the Permanent Total Loss of Use of Four Fingers of			
a. Right Hand			40%
b. Left Hand			30%
12. Loss of or the Permanent total Loss of Use of one thumb			
a. both right joints / one right joint			30% / 15%
b. both left joints / one left joint			20% / 10%
13. Loss of or the Permanent total Loss of Use of fingers			
a. three right joints / two right joints / one right joint			10% / 7.5% / 5%
b. three left joints / two left joints / one left joint			7.5% / 5% / 2%
14. Loss of or the permanent total Loss of Use of toes			
a. all-one foot			15%
b. great-both joints			5%
c. great-one joint			3%
15. Fractured Leg or Patella with Established Non-union			10%
16. Shortening of Leg by at least 5 cm			7.5%
17. Third Degree Burns			
	Area	Damage as a Percentage of Total Body Surface Area	
a.	Head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
b.	Body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

PAC Select 2 also offers a **Permanent Total Disability Benefit** to an insured who was totally and permanently disabled within 180 days after an accident. The insured should remain totally and permanently disable for 12 consecutive months after the accident in order to be able to

receive this benefit. **Beginning from the 13th month** after the diagnosis, the insured will receive a monthly payment equal to 1% of the Sum Assured. As long as the insured's permanent disability is sustained, we will keep paying the benefit, **for up to 100 months**.

Note that Permanent Total Disability Benefit is not applicable to any insured aged 17 or below.

Provided that the benefit paid has not reached 100% of the Sum Assured, the policy is still in-force. The premium will be reduced according to the reduction of Sum Assured.

There are some features available upon the purchase of ADD / PTD:



a) Compassionate Death Benefit

We will pay a Compassionate Death Benefit upon any unfortunate death of the insured. The payable amount is equal to 1% of the Sum Assured. If the insured is covered by more than one of our plan that offers Compassionate Death Benefit, the aggregated amount payable for this benefit will cap at HK$/MOP 10,000 (or US$1,300).

b) Double Indemnity Benefit NEW

Sum Assured of ADD / PTD will be doubled if the insured dies or sustains injury incurred from the accident under following situations:

- while the insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier;
- while the insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers;
- as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital;
- while the insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle;
- as a result of flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR;

Also, compared with other personal accident products, this Double Indemnity Benefit under *PAC Select 2* is enhanced:

Accidents triggering Double Indemnity	PAC Select 2	Secure First	PA products under B policy	PA products under M policy
Riding as a fare paying passenger in any Public Common Carrier	Covered (include ferry, bus, MTR, taxi, airplane and etc.)	Covered but excluded taxi and ferry	Covered but excluded taxi, airplane and ferry	Covered (include ferry, bus, MTR, taxi, airplane and etc.)
In the elevator car (excluded elevator in mines and construction sites)	Covered	Covered	Covered	Not covered
As a direct result of the burning public buildings (Theatre, public auditorium, hotel, school and hospital)	Covered	Covered	Covered	Not Covered
As a pedestrian injured in a traffic accident	Covered	Not Covered	Not Covered	Covered
Flooding / Landslide in Hong Kong or Macau	Covered	Not Covered	Not Covered	Covered

c) Renewal Benefit

This policy offers a renewal benefit each year during the first 5 policy years. The benefit equals to 5% of the Sum Assured will be automatically added to the Sum Assured upon renewal of the Supplementary Contract each year, up to a maximum of 25% of the Sum Assured. This benefit does not require any additional payment of premium.

If the same insured is covered by more than one policy offering Renewal Benefit (or as known

as “Renewal Bonus”), the aggregated Sum Assured used to calculate the Renewal Benefit is subject to a maximum limit of US$100,000 or HK$/ MOP800,000,i.e. the Insured can get Renewal Benefit is US$25,000 or HK$/ MOP200,000 at most.

d) Worldwide Emergency Assistance Services NEW

- Emergency medical evacuation and repatriation of remains. The per life limit is up to HK$/ MOP5,000,000 or US$625,000.
- 24-hour worldwide telephone enquiry services

Optional Benefits

i. Accidental Medical Expenses Reimbursement (AMR) Benefit

Accidental Medical Expenses Reimbursement Benefit offers reimbursement for any reasonable and customary medical expenses that were incurred within 52 weeks after the accident, up to the Sum Assured for this benefit. A range of necessary medicines, treatment and services are coved.

ii. Daily Hospital Income (HI) Benefit

Daily Hospital Income Benefit is payable daily for any hospitalization due to a covered illness or an accidental injury. This benefit pays up to a maximum of 90 days for same confinement.

Note that this benefit is not applicable to any insured aged 17 or below.

III. Case Study

Case1:

Mr. Fong, aged 50, had purchased *PAC Select 2* with Accidental Medical Expenses Reimbursement (AMR) and Daily Hospital Income (HI) optional benefits three years ago. Unfortunately he was injured during a landslide. His left eye was injured and he cannot see out of it anymore. He underwent a surgery after the accident and was hospitalized for 14 days.

Insured's details

Gender : Male
Age : 50

Coverage of purchased *PAC Select 2*

	Sum Assured (HK$)	Annual Premium (HK$)
Basic Benefit:		
ADD	1,000,000	2,000
Optional Benefit:		
AMR	40,000	520
HI	320	480
	Total Premium:	**3,000**

- PAC Select 2 will pay him 100% of Sum Assured as the ADD benefit for loss of sight of one eye
- Since his injury is a direct result of a landslide, Double Indemnity Benefit is also payable.
- AMR benefit reimburses the cost for his surgery
- HI benefit pays him a daily income during 14 days he stayed in the hospital

Amount Claimed

	Actual Medical Expense (HK$)
Surgery Fee	25,000
Hospitalization in standard ward for 14 days in a local government	1,400

Policy Component	Amount Claimed(HK$)
ADD	1,120,000 (including Sum Assured:1,000,000 Renewal Benefit for 3 years: 120,000[1])
Double Indemnity Benefit	1,120,000
AMR	25,000
HI	4,480 (320 x 14 days = 4,480)
Total Amount Claimed:	**2,269,480**

Remarks:

1 The highest aggregate limit on the Sum Assured used to calculate the Renewal Benefit is HK$800,000, therefore, the Renewal Benefit per year of Mr. Fong's PAC Select 2 is HK$40,000 (i.e. HK$800,000 x 5%), and HK$120,000 for 3 years in total.

Case 2: (NEW)

Miss Leung, aged 30, has purchased *PAC Select 2*. Unfortunately, she was injured in three accidents consecutively in three years. The first lost both of her right joints on right thumb is in the third policy year. At the subsequent policy years, she lost the use of Toes of All-One foot and eventually, she passed away in the third accident.

Insured's details

Gender : Female
Age : 30

Coverage of purchased *PAC Select 2*

Policy Date:	1 January 2017	
Currency:	HK$	
Basic Benefit	Sum Assured	Annual Premium
ADD/ PTD	**800,000**	1,600

Amount Claimed

Policy Year	% of the Sum Assured	Renewal Benefit (HK$)	Amount Claimed (HK$)	Current Sum Assured after benefit payable (HK$)
1	0	0[1]	0	**800,000**
2	0	**40,000** *= 800,000 x 5%*[2]	0	**800,000**
3	30% (Both right joints on right thumb)	**80,000** *= 40,000 + 800,000 x 5%*[3]	**264,000** *= (800,000x30%) + 80,000 x 30%*[4]	**560,000** *= 800,000 – (800,000 x 30%)*[5]
4	15% (Toes of All-One foot)	**84,000** *= 560,000 x 5% + (80,000 – 80,000 x 30%)*[6]	**132,600** *= (800,000 x 15%) +84,000 x 15%*[7]	**440,000** *= 800,000 – (800,000 x 30%) – (800,000 x 15%)*[8]
5	100% (Death)	-	533,400 *= 440,000+ (84,000 – 84,000x15%) + (440,000x5%)*[9]	0
		Total Claim Amount	**930,000**	

1. First policy year does not have Renewal Benefit.

2. Renewal Benefit of the second policy year = 5% of the Sum Assured *(800,000 x 5%)*

3. Accumulated Renewal Benefit in the third policy year
   = 40,000 brought forward from last policy year + 5% of the Sum Assured of the third policy year *(800,000 x 5%)*

4. Amount Claimed
   = Loss deducted from the Sum Assured *(800,000 x 30%)*
   + Loss deducted from the Renewal Benefit *(80,000 x 30%)*

5. Current Sum Assured
   = Original Sum Assured *(800,000)*
   – Payable upon the first accident *(800,000 x 30%)*

6. Accumulated Renewal Benefit in the fourth policy year
   = 5% of the Current Sum Assured *(560,000 x 5%)*
   + Remaining Renewal Benefits after the payment of the first accident *(80,000 – 80,000 x 30%)*

7. Amount Claimed
   = Loss deducted from the Sum Assured *(800,000 x 15%)*
   + Loss deducted from the Renewal Benefit *(84,000 x 15%)*

8. Current Sum Assured
   = Original Sum Assured
   – Payable upon the first accident *(800,000 x 30%)*
   – Payable upon the second accident *(800,000 x15%)*

9. Amount Claimed
   = Current Sum Assured *(440,000)*
   + Remaining Renewal Benefits after the payment of the second accident *(84,000 – 84,000 x15%)*
   + Renewal Benefit of the fifth year *(440,000 x 5%)*

Calculation of Premium after benefits paid

Premium = Current Sum Assured x premium rate

Policy Year	Current Sum Assured (HK$)	Remaining % of the Sum Assured	Premium of next policy year after benefit payable (HK$)
1	800,000	100%	1,600
2	800,000	100%	1,600
3	560,000	70% = 100% – 30%	1,120 = 1,600 x 70%
4	440,000	55% = 70% – 15%	880 = 1,600 x 55%

IV. Plan Conversion of existing rider of CPA / PAC / PAC Select

To continue providing protection to the customer who holds the following in-force rider:

- Complementary Personal Accident Insurance" (renamed as "Personal Accident Contract" later)
- Personal Accident Contract ("PAC")
- PAC Select

We will invite the customer who is at age of 65 and his rider will be expired after the 2nd quarter of 2017 to convert their rider to PAC Select 2 (only provide ADD and AMR benefits) without underwriting.

Eligible rider

- The rider is still in-force
- The Insured is at age of 65 and his rider will be expired after the 2nd quarter of 2017

First batch of sending out invitation letter

We expect to send out the invitation letter to the first batch of eligible customers at the second quarter of 2017.

Materials to be sent out

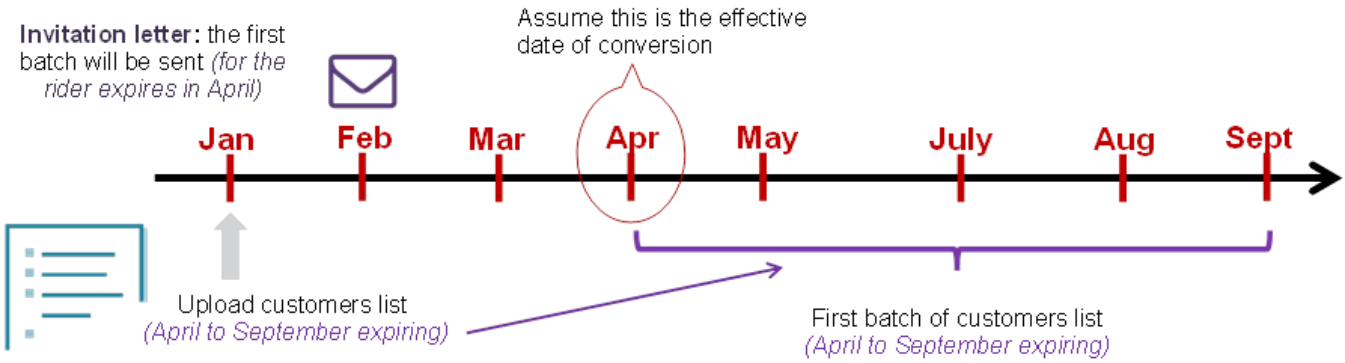
Financial Planner:

A customer list will be uploaded to eAC two times per year containing rider information reaching the expiry date.

Customer:

Invitation letters will be sent to the customers 2 months before the rider expiry date.
(The customer should sign and return the invitation letter before the deadline mentioned in the letter.)

Below is the illustration of the flow of plan conversion:



For the details of arrangement (please also refer to the Appendix I "POS Guideline"), we will announce later.

V. Market Comparison (NEW)

Overall Comparison:

- Only "PAC Select 2" provides Daily Hospital Income, but "PRUaccidenx care plus" and "Personal Accidenx Benefit" do not offer.
- The claim amount of bone-setting, acupuncture, chiropractic treatments and physiotherapy of "PAC Select 2" is better than "Personal Accidenx Benefit" while "PRUaccidenx care plus" does not provide these benefits.

A. Products Comparison

Company	AIA		PrudX	ManX	
Product Name	**PAC Select 2**		**PRUaccidenx care plus**	**Personal Accidenx Benefit**	
Issue Age	0 - 70		16 - 60 (Next Birthday)	0 - 65	
ADD / AMR Benefit Term	76		to age 65	75	
HI Benefit Term	65				
Plan	**Adult (age 18 – 70)**	**Juvenile (15 days – age 17)**	**Aged 16 – 65**	**Aged 16 or above**	**Aged 15 or below**
Maximum of ADD	USD 300,000/ HKD/ MOP 2,400,000	USD 50,000 / HKD/ MOP 400,000	USD 700,000/ HKD 5,600,000	5 times of the sum assured of its basic plan, or USD1,000,000/ HKD8,000,000, whichever is lower	5 times of the sum assured of its basic plan, or USD50,000/ HKD400,000, whichever is lower
Minimum of ADD	USD 50,000/ HKD / MOP 400,000	USD 30,000/ HKD/ MOP 240,000	USD 10,000/ HKD 80,000	USD 50,000/ HKD 400,000	USD 31,250/ HKD 250,000
Maximum of AMR (per accident)	20% of the sum assured of ADD (Maximum: USD 10,000/ HKD 80,000)	20% of the sum assured of ADD (Maximum: USD 2,000/ HKD 16,000)	5% of the sum assured of ADD (Default Ratio)	10% of the sum assured of ADD or USD 12,500 / HKD 100,000, whichever is lower	USD2,500 / HKD20,000
Minimum of AMR (per accident)	USD 2,500 / HKD 20,000	USD 1,000 / HKD 8,000	5% of the sum assured of ADD (Default Ratio)	USD 2,500 / HKD 20,000	USD 2,500 / HKD 20,000

Company	AIA	PrudX	ManX
Product Name	**PAC Select 2**	**PRUaccidenx care plus**	**Personal Accidenx Benefit**
Sub-limit:			
– **Bone-setting**	Fracture: USD 125 /HKD 1,000 Non-fracture: USD 62.5/ HKD 500 (per accident, per person)	The medical expenses are up to 10% of medical indemnity amount.	USD 75 / HKD 600 (per accident)
– **Acupuncture**			
– **Chiropractic treatments**	Included in AMR		USD 38 / HKD 300 (per accident, limited to once per day)
– **Physiotherapy**			
– **Auxiliary Equipment**			Included
Maximum of HI	USD 240/ HKD 1,920		
Minimum of HI	USD 40/ HKD320		
Double Indemnity	Included	Included	Included
Compassionate Death Benefit	Included		Included
Renewal Benefit	Included		Included
Worldwide Emergency Assistance Services	Included		Included

Coloured cells indicate AIA's PAC Select 2 is better.

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Market Product Comparison Remarks & Disclaimer

Disclaimer： **AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in June 2016. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.**

Note： **This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).**

Appendix 1: Product Description

Product Name	**PAC Select 2**	
Launch Date	Hong Kong & Macau: 21 September, 2016 (according to the application date)	
Basic/ Rider	Rider	
Overview	• A comprehensive accident rider plan, providing: ➢ Basic Benefit - Accidental Death & Dismemberment (ADD) - Permanent Total Disability (PTD) - Double Indemnity Benefit - Compassionate Death Benefit - Renewal Benefit - Worldwide Emergency Assistance Services ➢ (Optional) Accidental Medical Expenses Reimbursement Benefit (AMR) ➢ (Optional) Daily Hospital Income Benefit (HI) • The issue age of ADD and AMR will be extended to age of 70 while the issue age of HI will be up to 60. • The benefit term of ADD and AMR will be extended to age of 76 and HI will be 65.	
Plan Shortnames	ADD	CPAADDND
	AMR	CPAMRND
	HI	CPAHIND

A. Benefit

1. Benefit Term	ADD: up to age 76 AMR: up to age 76 HI: up to age 65	
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**
	Covered Injury	Immediately
	(for HI Benefit) Covered Illness	30 days
	(for HI Benefit) Treatment or surgery for tonsils, adenoids, hernia or a disease of the female reproductive organs	120 days
3. Accidental Death & Dismemberment/ Permanent Total Disability (Basic Benefit)	The claim amount of ADD is equal to the percentage of the Sum Assured corresponding to the relevant loss (please refer to the schedule of Benefit Provisions in Part I shown in the policy contract). When as a result of Covered Injury and commencing within 180 days from the date of an Accident, the Insured has sustained a Total and Permanent Disability, and provided that such Disability has continued uninterrupted for a period of 12 consecutive months and is total, continuous and permanent	

	at the end of this period, PTD provides 1% of the Sum Assured each month during the continuance of such permanent and total disability starting on the 13th month up to a maximum of 100 months *(*PTD is not applicable to the Insured aged 17 or below on the date of the accident giving rise to the injury)*. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. The sum assured and premium will be reduced accordingly after the claim is paid and the policy is in force.
4. Double Indemnity	Sum assured will be doubled if the Insured dies or sustains injury incurred from the accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any Public Common Carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR;
5. Compassionate Death Benefit	• 1% of Sum Assured • The aggregate limit is US$1,300 or HK$/ MOP10,000 per life irrespective of no. of policies with compassionate death benefit with Company
6. Renewal Benefit	5% of the Sum Assured will be automatically added to the Sum Assured upon renewal of the policy each year up to the fifth policy anniversary. To calculate the Renewal Benefit (or as known as “Renewal Bonus”), the highest aggregate limit on the Sum Assured is US$100,000 or HK$800,000 per life for all policies held, i.e. the Insured can get Renewal Benefit is US$25,000 or HK$/ MOP200,000 at most.
7. Worldwide Emergency Assistance Benefit	• 24-Hour worldwide telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped

	• Repatriation of Remains If the Insured dies during a Trip, the Provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong, Macau or the People's Republic of China, as the case may be). Emergency Medical Evacuation and Repatriation of Remains, with per life limit up to HK$/MOP5,000,000 or US$62,500.
8. Accidental Medical Expenses Reimbursement (Optional Benefit)	The reasonable and customary medical expenses reimbursement incurred by accident.
9. Daily Hospital Income (Optional Benefit)	Reimbursement a Daily HI up to max of 90 days for the same confinement if the Insured is admitted to hospital due to a covered illness or an accidental injury. If the confinement occurs other than in one of the Covered Countries or Places, then: • Benefit shall be reduced to 50% for each day of confinement, and shall be subject to a maximum of 90 days for the same confinement; • Payment of the daily hospital income by the Company shall be subject to a maximum aggregate limit of US$60 or HK$/ MOP 480 per day of confinement irrespective of the number of policies issued by the Company **Covered Countries or Places:* *Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Canada, Australia, New Zealand and Western Europe.*

B. Premium

1. Premium Structure	• ADD/ PTD: standardized premium rate • AMR: standardized premium rate • HI: level but not guaranteed premium
2. Premium Term	• Yearly renewal • ADD and AMR: up to age of 75 • HI: up to age of 64
3. Premium Rates	ADD: $2/ 1,000 coverage AMR: $13/ 1,000 coverage HI: $1.5/ 1 daily benefit
4. Payment Mode	Follow basic plan: Annual / Semi-annual / Quarterly / Monthly
5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	**Benefits**	**Issue Age**	
	ADD/ PTD	15 days – age 70	
	AMR	15 days – age 70	
	HI	age 18 – 60	
2. Renewal Age	**Benefits**	**Renewal Age**	
	ADD/ PTD	until the end of cover period	immediately following 75th birthday of the Insured
	AMR		
	HI		immediately following 64th birthday of the Insured
3. Sex	Male and female		
4. Region	Hong Kong and Macau This plan is available to PRC Nationals. Please refer to the prevailing guidelines by PRC Operations.		
5. Currency	Hong Kong region: US$ / HK$ Macau region: US$ / HK$ / MOP		
6. Attachable to basic plan	For on-shelf product: Admire Life 2 /BP(EP)/ ECP2/ EX-GPWLAP/ EX-KIDAP/ EX-LIFE/ FLCP3/ FLCP3 (EP)/ LESAP/ MCP2/ PCP2/ PE/ PEP/ QS8P/ QS12P/ TLESAP/ STSP15/ TSP15/ T60/ T65/ YRT/ 5YRT/ 5YRT (Vitality)/ 10YT/ 15YRT/ CTLP20/ CTLP20 (Vitality) /TTLP20/ TTLP20 (Vitality)/ 10YMRTA/ 15YMRTA/ 20YMRTA/25YMRTA/ PL/ SCIP Pro/ SCIP Pro (Vitality)/ U-Select/ SLE2/ SCP/ YRT (Vitality) For closed product: Follow the list of *PAC Select*		

7. Product Group

Accident

8. Minimum Sum Assured

Benefit	Currency	Issue Age	
		Age 18 – 70	15 days – Age 17
ADD / PTD*	US$	50,000	30,000*
	HK$ / MOP	400,000	240,000*
AMR	US$	2,500	1,000
	HK$ / MOP	20,000	8,000
HI#	US$	40	N/A
	HK$ / MOP	320	N/A

**PTD is not applicable for the insured aged 17 or below.*
#HI is not applicable for the insured aged 17 or below and PRC Nationals.

9. Maximum Sum Assured

Benefit	Currency	Issue Age	
		Age 18 – 70	15 days – Age 17
ADD / PTD*	US$	300,000	50,000
	HK$ / MOP	2,400,000	400,000
AMR	20% of Sum Assured or not exceeding:		
	US$	10,000	2,000
	HK$ / MOP	80,000	16,000
	whichever is lower		
HI#	US$	240	-
	HK$ / MOP	1,920	-

**PTD is not applicable for the insured aged 17 or below.*
#HI is not applicable for the insured aged 17 or below and PRC Nationals.

10. Contract Laser Print Code

Contract	Contract Laser Print Code
Supplementary Contract (ADD)	NG0M
Supplementary Contract (AMR)	NG0N
Supplementary Contract (HI)	NG0O
Exclusion Endorsement (ADD/ AMR)	C41B
Exclusion Endorsement (HI)	C41C
Exclusion Endorsement (RCC)	C41D
Exclusion Endorsement (Police/ Fireman)	C41E
Exclusion Endorsement (Driver)	C41F
PRC Endorsement (ADD)	BAAK
PRC Endorsement (AMR)	BAAL
Worldwide Emergency Assistance - HK$/ MOP	THKU
Worldwide Emergency Assistance - US$	THKV

D. Underwriting Guidelines

1. Medical Requirements	Follow basic plan (Need to complete 'Medical Information' in the application form if basic plan is Guaranteed Issued Offer (GIO) or Simplified Issue Offer (SIO) product)
2. Financial Requirements	For HI Benefit: **Gainfully Employed** • Allow up to US$ 240/ HK$1,920and/or Health 100 coverage does not exceed 3 cover units (i.e. US$75) **Non-income group** For Hong Kong: • Allow up to US$163/ HK$1,300 and / or Health 100 coverage does not exceed 3 cover units per life For Macau: • Same as his/ her spouse/ parent subject to a maximum of US$ 125/ MOP1,000, whichever is lower (not applicable to Macau juvenile age <5) Remarks: The above amount of coverage includes ALL hospital income coverage already acquired or being applied under our Company and other insurance companies are inclusive (for Macau, it excludes "Premium Refund – Accident HI" which is for HK only).
3. Medical Rating	• ADD and AMR follow PAC • HI follows PAC (HI)
4. Nationality Rating	• Refer to the column of "PAC" under the "Nationality and Residence Rating Table" shown in the company intranet.
5. Occupational Rating	Follow occupation rate of PAC The Occupation Rating System ("iOCS") can check the occupational rating via https://www3.aia.com.hk/agency/eServices/eServices.do:
6. Date Back/ Date Forward	Date Back: Follow basic plan Date Forward: Not allowed
7. Application Form	**Life Application form** **Hong Kong:** Life and Personal Accident Insurance Application Form – OPUAIF00 **Macau:** Life and Personal Accident Insurance Application Form – OPMCUF13

E. POS Guidelines

1. Change of Sum Assured	<u>Increase Sum Assured</u> Subject to the following minimum: • for ADD: HK$80,000 / US$10,000 • for AMR: HK$40,000 / US$5,000 • for HI: HK$160 / US$20 <u>Decrease Sum Assured</u> Subject to minimum Sum Assured
2. Reinstatement	Allowed but subject to the terms and conditions stated in policy contract
3. Plan Change	Not Allow
4. Term Conversion	Not Applicable
5. Change Payment Mode	Follow basic plan
6. Plan Conversion of existing rider of *CPA / PAC / PAC Select*	**<u>Eligible Rider</u>** • In-force rider: “Complementary Personal Accident Insurance” (renamed as “Personal Accident Contract” later)/ “Personal Accident Contract” / “PAC Select” • The Insured is at age of 65 and his rider will be expired after the 2nd quarter of 2017 **<u>Change to</u>** *PAC Select 2* *only provide ADD/ PTD benefit and AMR benefit **<u>Procedure</u>** **Customer:** • We will send out the invitation letter 2 months before the rider expiry date when the Insured is at age of 65 in order to invite the customer to change to PAC Select 2 without underwriting • Customer is required to accept and send the signed invitation letter to us by the deadline. Once we do not receive the signed invitation letter after the deadline, no plan conversion is allowed **Financial Planner:** • A customer list will be uploaded to eAC two times per year containing rider information reaching the expiry date. **<u>First batch of sending out invitation letter</u>** We expect to send out the invitation letter to the first batch of eligible customers at the second quarter of 2017 **<u>Notes</u>** • As the benefit term of HI of *PAC Select 2* will be up to age of 65, it will only keep ADD and AMR after the plan conversion regardless the original plan with HI or not

- Terms and conditions will follow *PAC Select 2* after the plan conversion
- Sum Assured after convert to *PAC Select 2*:

Product	Sum Assured after conversion
CPA PAC	ADD / PTD: same as the original plan AMR: 5% of ADD
PAC Select	Unchanged

- The new premium is subject to the premium rate of *PAC Select 2*
- The "Renewal Benefit" (if applicable) will be carried forward to the *PAC Select 2*
- Continue the renewal commission scale according to the policy year

For the details of arrangement, we will announce later.

F. Agent Compensation

1. Commission	1st: 40.5% 2nd: 18% 3rd onwards: 30%
2. High Issue Age FYC Adjustment	

Insured Age	Commission
Age <= 65	40.50%
Age = 66	38.50%
Age = 67	36.50%
Age = 68	34.50%
Age = 69	32.50%
Age = 70	30.50%

3. Extra 10%	Not Applicable
4. Provident Fund	Not Applicable
5. Production Count	Percentages of FYP and FYC counts to the Clubs & Awards and Agency Challenges for A&H riders: 100%
6. Case Count	1 A&H Rider Case Count
7. FYC Adjustment	GROUP 6 - Regular Premium – A&H – Accident

G. Others

1. Proposal Generation System(PGS)	Applies to the following versions： • PGS 2014 Web (PGS 14.5) • PGS 2014 iPad (PSG 14.5) • PGS 2014 Windows (PGS 14.5)
2. PTA Number for Brochure	
a) English	PTA500018
b) Traditional Chinese	PTA500017
c) Simplified Chinese	PTA500019

Appendix 2: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

			自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR*
問題 Question			
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

	問題 Question	**自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項