忠意保險有限公司 – 香港分行
Assicurazioni Generali S.p.A. – Hong Kong Branch

分紅產品的實現率
Fulfillment Ratio for Participating Products

更新日期： 2026 年 3 月
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請注意，下表所示的分紅實現率僅作參考用途，不應該視為分紅產品未來表現的指標。未來的紅利會根據分紅理念而厘定，因此將來分紅實現率可能會較高或較低。詳情請參閱產品小冊子或公司網頁或忠意保險有限公司（香港分行）的分紅理念。
Please note that the fulfillment ratio is for your reference only and should not be construed as an indicator of future performance of the participating products. Future dividends will be determined based on the Dividend Philosophy and hence fulfillment ratios in the future may be higher or lower. For details, please refer to the product brochure or company website or Assicurazioni Generali S.p.A. – Hong Kong Branch's "Dividend Philosophy for Participating Products".

請注意，不同的產品可能有不同的投資理念及風險，分紅實現率將因不同產品而有所不同。
Please also be aware that as different products may have different investment philosophy and different risk exposures, the fulfillment ratios will be different for different products.

以下為自 2010 年起有新簽發保單且於報告年度內有仍然生效的分紅保單之產品的過往分紅實現率。
The following are historical fulfillment ratio for each participating product which has new policies issued since 2010 and it still has policy inforce in the reporting year.

分紅危疾終身壽險

Critical Illness Participating Whole Life Insurance

產品系列 Product Series	紅利類別 Dividend Type	貨幣 Currency	2025 報告年度的分紅實現率 Fulfillment ratios for reporting year 2025										
			第 1 個保單年度 (2024 年生效的保單) Policy Year 1 (Policies Effective in 2024)	第 2 個保單年度 (2023 年生效的保單) Policy Year 2 (Policies Effective in 2023)	第 3 個保單年度 (2022 年生效的保單) Policy Year 3 (Policies Effective in 2022)	第 4 個保單年度 (2021 年生效的保單) Policy Year 4 (Policies Effective in 2021)	第 5 個保單年度 (2020 年生效的保單) Policy Year 5 (Policies Effective in 2020)	第 6 個保單年度 (2019 年生效的保單) Policy Year 6 (Policies Effective in 2019)	第 7 個保單年度 (2018 年生效的保單) Policy Year 7 (Policies Effective in 2018)	第 8 個保單年度 (2017 年生效的保單) Policy Year 8 (Policies Effective in 2017)	第 9 個保單年度 (2016 年生效的保單) Policy year 9 (Policies Effective in 2016)	第 10 個保單年度 (2015 年生效的保單) Policy Year 10 (Policies Effective in 2015)	第 10+個保單年度 (2015 年前生效的保單) Policy Year 10+ (Policies Effective before 2015)
紅寶石危疾保障計劃 Ruby Critical Illness Plan	週年紅利 Annual Dividend	全部 All	停止銷售 Closed to sales	停止銷售 Closed to sales	停止銷售 Closed to sales	停止銷售 Closed to sales	停止銷售 Closed to sales	100%	100%	100%	100%	尚未推出 Not yet launched	尚未推出 Not yet launched
	特別紅利 Special Dividend	全部 All	停止銷售 Closed to sales	停止銷售 Closed to sales	停止銷售 Closed to sales	停止銷售 Closed to sales	停止銷售 Closed to sales	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A	尚未推出 Not yet launched	尚未推出 Not yet launched

註：
Notes:

特別紅利的實現率於某些保單年度顯示為「不適用」，因為：
The fulfillment ratio for Special Dividend is shown as "N/A" for some policy years because:

- 特別紅利於相應的保單年度內並未開始提供，故分紅實現率不能釐定；或
  Special Dividend is not yet available in the corresponding policy years, so the fulfillment ratio is undetermined; or
- 於該報告年度中並沒有相關保單終止或沒有相關保單獲支付特別紅利，故沒有可披露的數字。
  no relevant policies terminated or no relevant policies received Special Dividend in the reporting year and therefore there is no reportable statistics.

忠意保险有限公司–香港分行

Assicurazioni Generali S.p.A. – Hong Kong Branch

分红产品的实现率
Fulfillment Ratio for Participating Products

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Update: March 2026

请注意， 下表所示的分红实现率仅作参考用途，不应该视为分红产品未来表现的指标。 未来的红利会根据分红理念而厘定， 因此将来分红实现率可能会较高或较低。 详情请参阅产品小册子或公司网页或忠意保险有限公司（香港分行）的分红理念。
Please note that the fulfillment ratio is for your reference only and should not be construed as an indicator of future performance of the participating products. Future dividends will be determined based on the Dividend Philosophy and hence fulfillment ratios in the future may be higher or lower. For details, please refer to the product brochure or company website or Assicurazioni Generali S.p.A. – Hong Kong Branch's “Dividend Philosophy for Participating Products”.

请注意， 不同的产品可能有不同的投资理念及风险， 分红实现率将因不同产品而有所不同。
Please also be aware that as different products may have different investment philosophy and different risk exposures, the fulfillment ratios will be different for different products.

以下为自 2010 年起有新签发保单且于报告年度内有仍然生效的分红保单之产品的过往分红实现率。
The following are historical fulfillment ratio for each participating product which has new policies issued since 2010 and it still has policy inforce in the reporting year.

分红危疾终身寿险

Critical Illness Participating Whole Life Insurance

产品系列 Product Series	红利类别 Dividend Type	货币 Currency	2025 报告年度的分红实现率 Fulfillment ratios for reporting year 2025										
			第 1 个保单年度 (2024 年生效的保单) Policy Year 1 (Policies Effective in 2024)	第 2 个保单年度 (2023 年生效的保单) Policy Year 2 (Policies Effective in 2023)	第 3 个保单年度 (2022 年生效的保单) Policy Year 3 (Policies Effective in 2022)	第 4 个保单年度 (2021 年生效的保单) Policy Year 4 (Policies Effective in 2021)	第 5 个保单年度 (2020 年生效的保单) Policy Year 5 (Policies Effective in 2020)	第 6 个保单年度 (2019 年生效的保单） Policy Year 6 (Policies Effective in 2019)	第 7 个保单年度 (2018 年生效的保单) Policy Year 7 (Policies Effective in 2018)	第 8 个保单年度 (2017 年生效的保单) Policy Year 8 (Policies Effective in 2017)	第 9 个保单年度 (2016 年生效的保单) Policy year 9 (Policies Effective in 2016)	第 10 个保单年度 (2015 年生效的保单) Policy Year 10 (Policies Effective in 2015)	第 10+个保单年度 (2015 年前生效的保单) Policy Year 10+ (Policies Effective before 2015)
红宝石危疾保障计划 Ruby Critical Illness Plan	周年红利 Annual Dividend	全部 All	停止销售 Closed to sales	停止销售 Closed to sales	停止销售 Closed to sales	停止销售 Closed to sales	停止销售 Closed to sales	100%	100%	100%	100%	尚未推出 Not yet launched	尚未推出 Not yet launched
	特别红利 Special Dividend	全部 All	停止销售 Closed to sales	停止销售 Closed to sales	停止销售 Closed to sales	停止销售 Closed to sales	停止销售 Closed to sales	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	尚未推出 Not yet launched	尚未推出 Not yet launched

注：
Notes:

特别红利的实现率于某些保单年度显示为「不适用」，因为：
The fulfillment ratio for Special Dividend is shown as "N/A" for some policy years because:

- 特别红利于相应的保单年度内并未开始提供，故分红实现率不能釐定；或
  Special Dividend is not yet available in the corresponding policy years, so the fulfillment ratio is undetermined; or
- 于该报告年度中并没有相关保单终止或没有相关保单获支付特别红利，故没有可披露的数字。
  no relevant policies terminated or no relevant policies received Special Dividend in the reporting year and therefore there is no reportable statistics.