

2025年個人壽險理賠報告

2025 Individual Life Claims Report



PRUDENTIAL
保 誠 保 險

用心聆聽 實現您心





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我們很高興與您分享《2025年個人壽險理賠報告》。除了理賠數據與服務表現，本報告也呈現我們如何在客戶最需要的時刻，提供清晰、可靠的支援。

過年過節，我們總祝願對方健康平安，惟現實中，市民在面對健康問題時，往往因個人或家庭因素而延遲求醫。保誠於2025年底發表的《患者心聲》報告顯示，近六成受訪港人曾有相關經驗，反映市民在作出醫療決定時，普遍承受資訊不足與不確定性的壓力。因應這些實際需要，保誠致力透過清晰而一致的保障資訊及理賠指引，協助客戶了解保單的保障範圍、理賠流程及可獲支援，減少不確定性，讓他們在關鍵時刻獲得安心而穩妥的支援，專注於康復。

2025年，保誠在香港服務超過141萬名客戶，全年處理逾14萬宗理賠個案，涵蓋身故、危疾及住院保障。每一宗理賠，背後都可能是一個家庭的重要時刻。我們一直以認真而審慎的態度處理每一宗理賠，團隊以同理心出發，用心聆聽每位客戶的意見，致力保障及支援其需要，務求成為他們醫健路上的健康守護者。

為在關鍵時刻更有效地支援客戶，保誠持續推動數碼理賠，拓展醫療費用直付服務，以及提供一站式的「保誠健康夥伴」支援平台。我們致力陪伴客戶走過不同治療階段，減輕他們在醫療安排及理賠上的顧慮，讓他們能更專注於康復。

保誠重視在關鍵時刻以行動回應社會需要。2025年大埔宏福苑火災事件發生後，我們迅速啟動緊急支援措施，主動為受影響客戶及社區提供即時協助，實踐企業應有的責任與承擔。

我們在理賠服務上的持續投入，亦獲得業界肯定。2025年，保誠榮獲「香港保險業大獎2025」及《彭博商業周刊—金融機構大獎2025》多項理賠相關殊榮，反映市場對我們服務質素及客戶體驗的高度認可。

展望未來，保誠將繼續聆聽與了解客戶需要，以專業和用心的態度，陪伴並支援客戶，在人生不同階段及重要時刻，提供貼心而可靠的保障與支援。

保誠保險有限公司
行政總裁
林智剛

We are pleased to present the 2025 Individual Life Claims Report. Beyond data and service metrics, this report shows how we support our customers with clarity and reliability at the moments that matter most.

During festive seasons, we often wish one another good health and peace of mind. Yet in reality, many people delay seeking medical attention due to personal or family reasons. Prudential's Patient Voices survey, released at the end of 2025, found that nearly 60% of Hong Kong respondents had experienced such delays, highlighting the pressure people face when making healthcare decisions amid limited information and uncertainty. In response, we are committed to providing clear and consistent coverage information and claims guidance to help customers better understand what their policies cover, the claims process and the support available to them. By bringing clarity and reassurance during critical moments, we hope to help customers feel supported and confident, so that they can focus on their recovery.

In 2025, Prudential served over 1.41 million customers in Hong Kong and handled more than 140,000 claims covering death, critical illness, and hospitalisation. Behind every claim is a moment that can deeply affect a family. That is why we approach every case with care and diligence, taking the time to listen and understand our customers' needs. Our teams are committed to providing the protection and support our customers rely on, and to standing alongside them as a trusted partner on their health journey.

To better support customers at critical moments, Prudential continues to advance digital claims capabilities, expand direct medical billing services, and bring together one stop support through PRUHealth Team. We support customers through different stages of treatment, easing concerns around medical and claims arrangements so they can focus on recovery.

Prudential believes in responding to societal needs through action. Following the Tai Po Wang Fuk Court fire in 2025, we promptly activated emergency support measures to assist affected customers and the community, demonstrating our responsibility to the community we serve.

Our ongoing investment in claims service excellence has also earned strong industry recognition. In 2025, Prudential received multiple claims related awards at the Hong Kong Insurance Awards 2025 and Bloomberg Businessweek Financial Institutions Awards 2025, reflecting the market's confidence in our service quality and customer experience.

Looking ahead, we will continue to listen to our customers, understand their needs, and deliver the protection and support they can rely on, with professionalism and care, through different stages of life and at key moments.

Lawrence Lam
CEO
Prudential Hong Kong Limited

[^] 備註：前稱「免找數服務」，為一項就受保醫療開支而設的行政安排，由保誠指定之第三方服務供應商提供。

[^] Remark: Previously known as "Cashless Service", this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.



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財務穩健 實力雄厚
Abundant Capital, Financially Sound

扎根香港
Established in Hong Kong

超過 **60** 年
Over **60** years

自1964年開始服務香港
Serving Hong Kong since 1964

保誠香港標普評級
Prudential HK S&P Rating
AA[®]

受保障的保誠客戶[^]
Customers covered by PHKL[^]
一百四十一萬
1.41 million

2025年總賠償金額
Total Claims Payments in 2025
近七十億港元
Around HKD 7 billion
相等於近二十二萬次胃鏡及大腸鏡檢查*
Equivalent to around 220,000 Oesophago-Gastro
Duodenoscopy & Colonoscopy*

2025年於泛亞洲人壽保險公司中的
客戶淨推薦值(NPS)
Customer Relationship Net Promoter Score
for 2025 among pan Asian Life insurers
排名高踞前四分一#
Top quartile ranking#
涵蓋香港居民及內地訪港旅客
Combining HK Residents and Mainland China visitors

聚焦策略市場
Laser focus in strategic markets
亞洲及非洲
Asia & Africa

2025年總賠償個案
Total Approved Claims in 2025
超過 **140,000** 宗
Over **140,000** claims
平均每一分鐘 處理一宗賠償
Approved 1 case in a minute on average

[^]資料來源：NPS Prism[®] 基準分析報告。NPS Prism[®] 為 Bain & Company, Inc.、NICE Systems, Inc. 及 Fred Reichheld 的註冊商標 Source: NPS Prism[®] benchmarking report. NPS Prism[®] is a registered trademark of Bain & Company, Inc., NICE Systems, Inc. And Fred Reichheld [®]截至2026年2月5日的最新評級 Rating current as of 5 Feb 2026 *有效保單持有人數量 Number of policy owners for inforce policies *按2025年保誠已賠付個案的胃鏡及大腸鏡檢查住院醫療費用中位數。According to the median of medical inpatient treatment expense for Oesophago-Gastro Duodenoscopy and Colonoscopy in Prudential approved claims cases in 2025.

保誠保險有限公司 Prudential Hong Kong Limited

公司背景及資料

Company Background and Information



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獎項殊榮*

Awards and Recognitions*



香港保險業大獎2025 - 香港保險業聯會及《南華早報》
The Hong Kong Insurance Awards 2025 - The Hong Kong Federation of Insurers and South China Morning Post

大獎 Grand Awards

傑出理賠管理大獎 (人壽保險) Outstanding Claims Management (Life)

- 傑出客戶服務大獎 (人壽保險)
Outstanding Customer Services (Life)
- 傑出數碼革新大獎 (人壽保險)
Excellence in Digital Transformation (Life)

年度三強 Top 3 Finalist

- 傑出整合營銷策略大獎
Outstanding Integrated Marketing Strategies (Life)
- 最佳合作項目大獎 (人壽保險)
Best Partnership Project (Life)
- 傑出風險管理項目大獎 (人壽保險)
Outstanding Risk Management (Life)
- 傑出風險管理項目大獎 (一般保險)
Outstanding Risk Management (General Insurance)
- 傑出創意產品 / 服務大獎：保誠精選「旅遊樂」 (一般保險)
Most Innovative Product/ Services - PRUChoice Travel (General Insurance)
- 年度傑出保險代理 (朱珈儀)
Outstanding Agent of the Year (Alice Chu)
- 年度傑出保險代理 (龔敏)
Outstanding Agent of the Year (Matthew Gong)



2025亞洲最佳企業僱主獎 (香港)
HR Asia Best Companies to Work for in Asia 2025 - Hong Kong awards

- 保誠保險
Prudential Hong Kong



2025《彭博商業周刊》(中文版) 金融機構大獎
Bloomberg Businessweek (Chinese Edition) - Financial Institutions Awards 2025

卓越表現大獎 Excellence Performance

- 年度保險公司 (壽險)
Insurance Company of the Year (Life Insurance)

理賠管理 Claims Management

- 顧客關顧
Customer Engagement
- 數碼轉型策略
Digital Transformation Strategy
- 年度培訓學院
Training Academy of the Year
- 公司治理
Corporate Governance
- 僱員福利 (產品)
Employee's Benefits (Product)
- 旅遊保險 (一般保險)
Travel Insurance (General Insurance)
- 企業社會責任
Corporate Social Responsibility
- 年度區域成就大獎 (代理團隊)
District Achievement of the Year (Agency)

傑出表現大獎 Outstanding Performance

- 年度保險公司 (一般保險)
Insurance Company of the Year (General Insurance)
- 醫療保險計劃
Medical Care
- 康健護理及保障
Health & Protection
- 年度招募計劃
Recruitment Programme of the Year



香港財務策劃師學會企業理財教育及ESG領袖大獎2025
IFPHK Financial Education and ESG Leadership Awards 2025

- 年度最佳企業理財教育及ESG領袖
Best Corporate Financial Education and ESG Leadership of the Year
- 企業理財教育及ESG領袖 – 金獎
Corporate Financial Education and ESG Leadership – Gold Award
- 優質財策企業
Accredited Professional Financial Planning Firm



投資者及理財教育獎 (企業) 2025
Investor and Financial Education Award (Corporate) 2025

- 銀獎 Silver Award



香港管理專業協會第五十七屆傑出推銷員獎
The HKMA 57th Distinguished Salesperson Award

- 年度最傑出銷售團隊獎 – 全場總冠軍
Best Sales Team of the Year – Overall Champion
- 年度最佳青年銷售專業大獎
Top Salesperson of the Year (Outstanding Young Salesperson Award Category)



香港管理專業協會2025年最佳管理培訓及發展獎
Hong Kong Management Association Award for Excellence in Training and Development 2025

- 精英領袖發展卓越大獎
Excellence in Leadership Development Special Award
- 未來技能發展卓越大獎
Excellence in Future Skills Development



香港紅十字會輸血服務中心
The Hong Kong Red Cross Blood Transfusion Service

- 卓越夥伴大獎
Elite Partnership Award



01企業金動大獎2025
01 Gold Medal Awards 2025

- 傑出理賠管理
Outstanding Claims Management
- 傑出大灣區醫療網絡服務
Outstanding Medical Network Services across GBA



商界展關懷 Caring Company

- 2024/25年度「商界展關懷」領先表現
Leading Performance under the Caring Company Scheme 2024/ 25

* 包括但不止於以上各獎項。
Include but not limited to the above.



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客戶余先生
Customer Mr Shi

財務顧問專業、體貼、富有同情心。這是我第一次提出索賠，她回答了我所有的問題並提出了**簡化索賠過程的建議**。謝謝！

The financial consultant was professional, kind and sympathetic. It was my first time to make claims, and she answered all my questions and **made recommendations to ease the claiming process**. Thank you!



客戶梁小姐
Customer Ms Leung

首先客服的工作人員非常專業且耐心，其次理賠速度很快，理賠數額合理，足以見理賠部門的人員很**專業且工作效率很高**。這些都是出乎我的意料，帶給我驚喜，所以很滿意，也謝謝他們的努力和付出。

First, the customer service staff is very professional and patient. Secondly, the claims settlement speed is very fast. The payouts are reasonable, which demonstrates the **professionalism and efficiency** of the claims department. These aspects exceeded my expectation and brought me a pleasant surprise. I am extremely satisfied with the service. Thank you for their hard work and dedication.

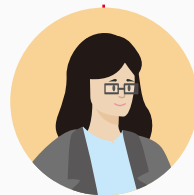
2025年，超過**90%**客人**滿意理賠體驗***
In 2025, over **90%** of customers were **satisfied** with the **claims experience***



客戶梁先生
Customer Mr Leung

保障全面，理財顧問貼心服務快速到位，理賠**超有效率批核快捷合理**。待客貼心細心專業超有效率，跟進及回應快速到題令本人非常滿意，值得嘉許。

The protection offered is comprehensive, and the financial consultant provided attentive and prompt service. The claims process was **highly efficient, with approvals that were both swift and reasonable**. The team demonstrated professionalism, care, and exceptional efficiency in handling my case. Follow-ups and responses were timely and directly addressed my concerns, leaving me extremely satisfied. Their service is truly commendable.



區域經理王小姐
Regional Manager Ms Wang

由衷感謝理賠部同事，您們在理賠流程中展現了**極高的專業水準和同理心**，您們的专业知識和努力工作，給客戶提供了寶貴的支持，不僅體現了公司對客戶承諾的堅守，也鼓舞了我們前線同事，讓我們在向客戶推薦合適的保險產品時更有信心和力量。

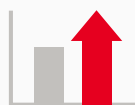
I sincerely thank the colleagues in the claims department for **your exemplary professionalism and empathy** in the claims process. Your expertise and hard work provided valuable support to the customers, not only reflecting the company's commitment to the customers, but also inspiring frontline colleagues, giving us more confidence and strength to recommend suitable insurance products to the customers.

* 根據保誠顧客完成理賠體驗後之問卷調查結果。
According to claims questionnaire result from Prudential's customers after enjoying our claims service.

重點分析 Key Highlights



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已賠付個案在2025繼續增長，總數超過十四萬宗，比2024年同期有**1.8%**的增幅。總理賠金額亦上升**4.2%**，高達近七十億元

Total approved claims continued to grow in 2025, exceeding 140,000 cases, which represents a **1.8%** increase compared to 2024. Total claims payments rose by **4.2%**, reaching nearly HKD 7 billion.



在2025年，選擇醫療費用直付服務的客戶顯著增加，理賠案件數量上升了**92%**。醫療費用直付服務的理賠案件總數接近12,269宗，這使更多客戶享受到更好的理賠服務體驗。該服務的總理賠金額**達到二億八千九百萬港元**，其中住院理賠佔比最大，達到六千八百萬港元。

In 2025 H1, there was a notable increase in the use of the medical expenses direct billing service, with claims cases rising by **92%**. The total number of claims cases for the medical expenses direct billing service approached 12,269, enhancing the claims service experience for many clients. The total claims amount for this service **reached HKD 289 million**, with hospitalisation claims accounted for the largest portion, totally HKD 68 million.

以上數據僅包括2024上半年和2025上半年已賠付的個案，並以保障類別區分，而理賠金額則以四捨五入作計算。
The above data are based on the approved cases in 2024 H1 and 2025 H1 only, cases are counted based on benefit level. The payout amount are rounded off.



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理賠總結 Claims Summary



已賠付金額
Total Claims Payout
七十億港元
HKD 7 billion



已賠付個案
Total Approved Claims
140,307 宗
cases



平均理賠處理時間¹
Average Process Lead Time¹



整體成功賠付百分比
Overall Successful
Claims Rate
96.6%

住院
Hospitalisation : 2.3 個工作天
working days

危疾
Critical Illness : 2.7 個工作天
working days

身故
Death : 2.7 個工作天
working days



選用轉數快接收理賠款項，理賠申請批核成功後可即時收到理賠金。
Choosing Faster Payment (FPS) enables clients to receive the payment instantly upon claim approval.

支付方法處理時間
Payment method Process Lead Time

轉數快Faster Payment System:
即時³ (從批核成功起計算)
Instant³ (from claims approval)

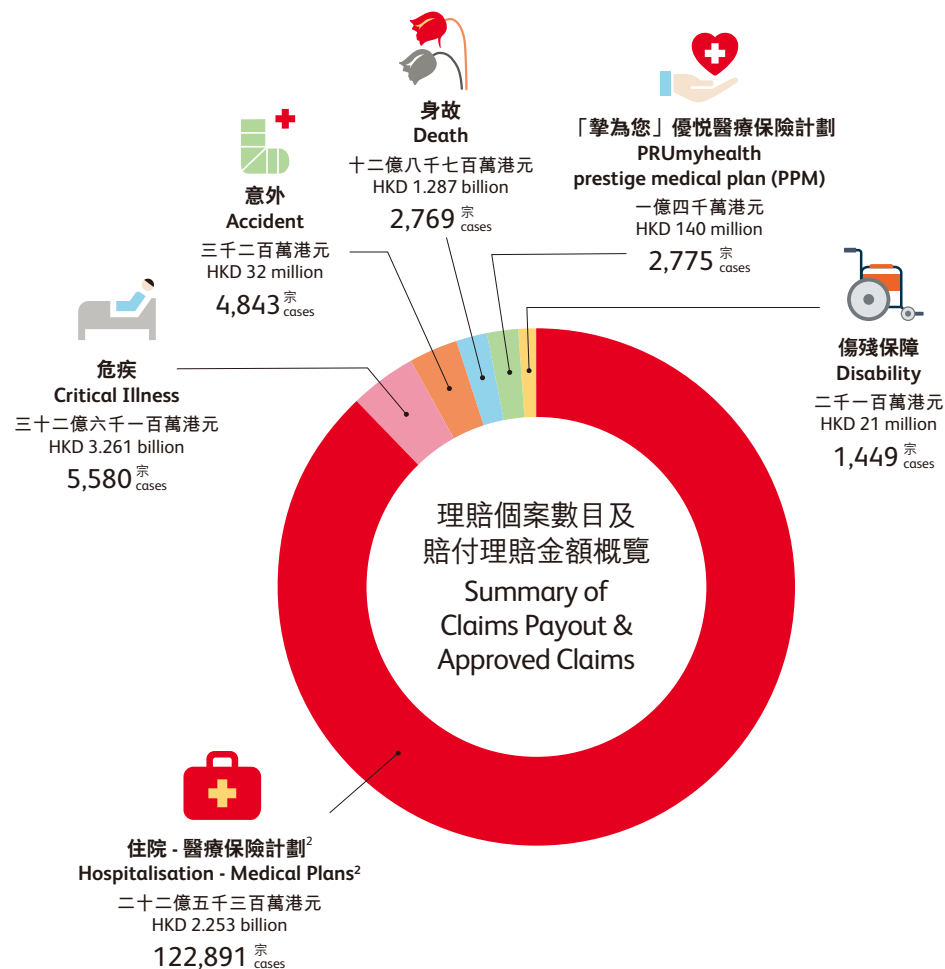
直接轉賬Direct Credit:
1-3 個工作天
working days

支票Cheque:
7 個工作天
working days

備註 Remarks:

- 指於理賠申請時已提供所有所需文件及資料的個案。
Cases that submitted with all required documents and information during claims application.
- 住院 - 醫療保險計劃包括特定癌症計劃、特選危疾治療保及醫療加倍保等。
Hospitalisation - Medical Plans include PRUmyhealth cancer protector plan, PRUhealth essential critical care and PRUhealth medical plus, etc.
- 最快只需於理賠審核後10分鐘。
As fast as 10 minutes after claims approval.

以上數據僅包括已賠付的個案，並以保障類別區分，而理賠金額則以四捨五入作計算。
The above data are based on the approved cases only, cases are counted based on benefit level. The payout amount are rounded off.



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根據政府統計調查顯示，多於半數入院人士沒有醫療保障。高昂的住院費用可能會用上大部份的積蓄。

According to data from the HKSAR Census and Statistics Department, more than half the people hospitalised in Hong Kong lack medical protection altogether. Large medical bills could wipe out most of their savings.

在2022年12月至2023年4月進行統計前的十二個月內¹
During the 12 months prior to a study conducted between
December 2022 and April 2023¹

住院病人的總人數約有**四十一萬一千一百**人
An estimated **411,100** people were hospitalised



47%



53%

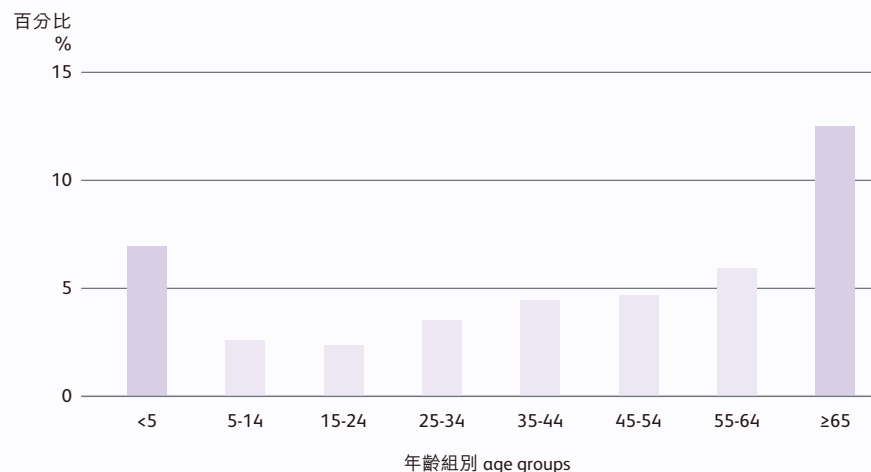
曾入住醫院（包括轉院）

Number of times admitted to hospital (including transfers)

一次有**81.9%**、兩次有**11.6%**、三次有**3.6%**及四次或以上**2.9%**
Once **81.9%**, Twice **11.6%**, Thrice **3.6%** and Four times or more **2.9%**

其中有**53.1%**並沒有醫療福利或保障
53.1% of them lack any sort of medical benefit or protection

為子女或自己退休後的醫療保障做好準備未？
Have you prepared for your children or your own retirement?



在統計前十二個月內曾入住醫院的人士的比率*（按年齡劃分）
Rate of hospital admittance during the 12 months prior to the study (by age)*



逾半數香港人沒有足夠醫療保障以應付住院開支，並以長者與幼童有較大的醫療需求。

More than half of the Hong Kong population hospitalised in Hong Kong do not have enough medical protection to cover their hospital expenses and elderly people and children have a higher demand of medical needs.

* 在個別年齡組別中佔所有人士的百分比
As a percentage of all people in the respective age groups.

資料來源：1. 政府統計處：〈主題性住戶統計調查第78號報告書〉，2024年1月（政府最新統計數據）。
Source: 1. "Thematic Household Survey Report No. 78." Census and Statistics Department, Jan. 2024 (The government's latest release).

搜集資料日期：2025年2月。
Data collection date: Feb 2025.



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病房收費 Daily Room Charges

醫院 Hospital	標準病房* Ward*	半私家病房* Semi-private*
聖德肋撒醫院 St. Teresa's Hospital	610 - 800	1,050 - 1,750
仁安醫院 Union Hospital	600 - 950	1,080 - 2,000
寶血醫院 Precious Blood	850	1,180 - 1,580
播道醫院 Evangel Hospital	790 - 950	1,200 - 1,400
聖保祿醫院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港中文大學醫院 CUHK Medical Centre	1,000 [®]	1,500 - 2,500
香港浸信會醫院 Hong Kong Baptist Hospital	820 - 1,240 [^]	1,810 - 2,240 [^]
明德國際醫院 Matilda International Hospital	900 - 1,200	1,700 - 2,300
港怡醫院 Gleneagles Hospital Hong Kong	980	1,700 - 2,300
香港港安醫院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	1,000 - 1,200	1,600 - 2,500
香港港安醫院 - 荃灣 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	1,600 - 2,500
嘉諾撒醫院 Canossa Hospital	800 - 1,200*	2,600 - 2,800*
養和醫院 Hong Kong Sanatorium & Hospital	1,180 - 1,500	2,200 - 3,000



手術費用 Surgical Operation Fees

手術名稱 Surgical operation	費用可高達約 (港元) Top estimates for fees (HKD) 套餐價錢已包括 入住標準病房 Treatment includes hospitalisation in a standard ward
白內障超聲乳化術及人工晶狀體植入 Phacoemulsification and Intraocular Lens	73,253
扁桃腺切除術 Tonsillectomy	250,155
痔瘡切除術 Hemorrhoidectomy	109,457
乳房腫塊切除術 Breast Lump Excision	132,014
不同骨折之開放性復位及內固定術 Open Reduction and Internal Fixation of Various Fractures	280,555
腹腔鏡疝氣 (小腸氣) 修補術 Hernia Repair (Laparoscopic)	132,993
甲狀腺切除術 Thyroidectomy	299,608

* 每日房租 (以港元為單位)，不同醫院病房定義可能因保險計劃有不同，詳情參閱各保險計劃細節。
Daily Room Charges (HKD), The definition of room type in different hospitals may not be the same under different insurance plans, detail refers to the insurance plan definition.

* 選擇窗邊床位位置需要額外支付二百港元的費用
There is an additional charge of HKD200 for selecting a window-side bed position.

* 窗邊床位需每日另加五十至二百港元。
Daily additional charge of window side beds: HKD50 - HKD200.

* 僅適用於項目付費服務，標準房 (四人房) 一般採用香港中文大學醫院特定診斷或治療的定價收費項目。
For fee-for-service only; Standard Room (4-bed) is normally charged under CUHKMC Procedure Package Price for specific diagnosis or procedure.

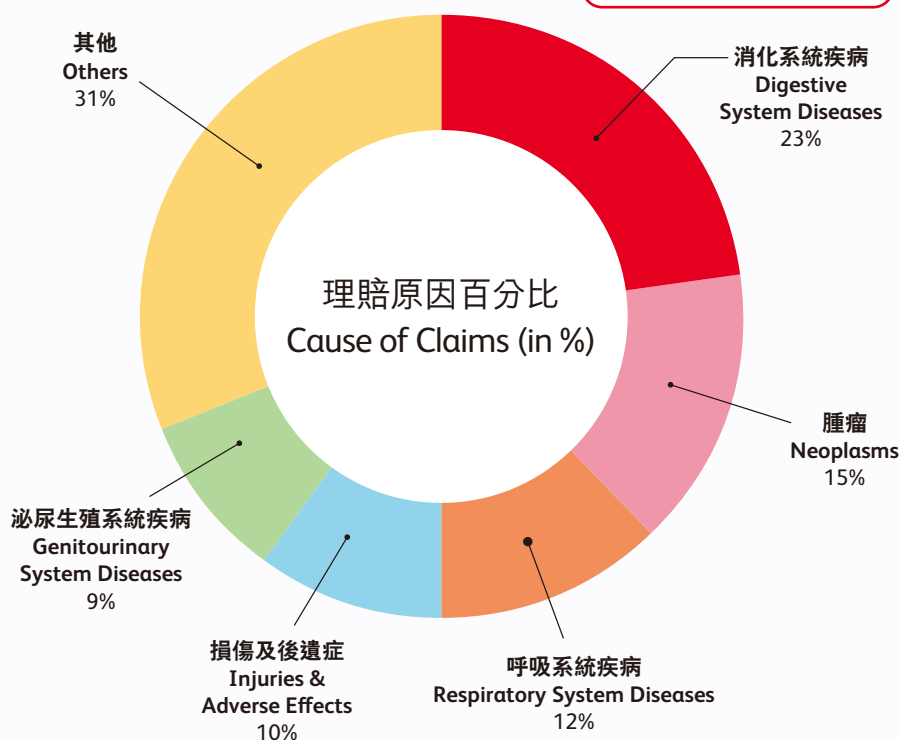
以上數據綜合不同醫院公佈的網上資訊，搜集資料日期：2026年2月。資料僅供參考，所有收費以病人的實際情況及醫院為準。
The above data has been extracted from information published online by various hospitals, data collection date: Feb 2026. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.



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住院理賠總覽 Hospitalisation Claims Summary

住院理賠成功賠付百分比
Successful Claims Rate
for Hospitalisation
96.5%



消化系統疾病，腫瘤，呼吸系統疾和損傷及後遺症在2024年中國內地也是頭五位住院原因¹
Digestive System Diseases, Neoplasms, Respiratory System Diseases and Injuries & Adverse Effects are also the top 5 causes of hospitalisation in the Chinese Mainland¹

住院理賠總覽 Hospitalisation Claims Summary

醫療費用理賠 Medical Reimbursement Claims		住院現金及手術現金理賠 Hospital Cash and Surgical Cash Claims
醫療保險計劃 (包括癌症全護計劃及醫療加倍保等) Medical Plans (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.) 85,796 宗 cases 十九億二千四百萬港元 HKD 1.924 billion	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM) 2,592 宗 cases 一億一千四百萬港元 HKD 114 million	25,009 宗 cases 七千六百萬港元 HKD 76 million
醫療網絡 - 醫療費用直付服務理賠 Medical Network - Medical Expenses Direct Billing Service Claims		
醫療保險計劃 (包括終身保醫療計劃及自願醫保計劃等) Medical Plans (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.) 12,086 宗 cases 二億五千三百萬港元 HKD 253 million	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM) 183 宗 cases 二千六百萬港元 HKD 26 million	

首五位主要住院理賠原因 Top 5 Causes in Hospitalisation Claims



資料來源Source: 1. 《2024年我國衛生健康事業發展統計公報》，2025年12月。
Statistical Bulletin on the Development of China's Health Undertakings 2024, Dec 2025.

以上數據包括已賠付的個案，理賠金額和理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only, claims payment amount and successful claims rate is rounded off.



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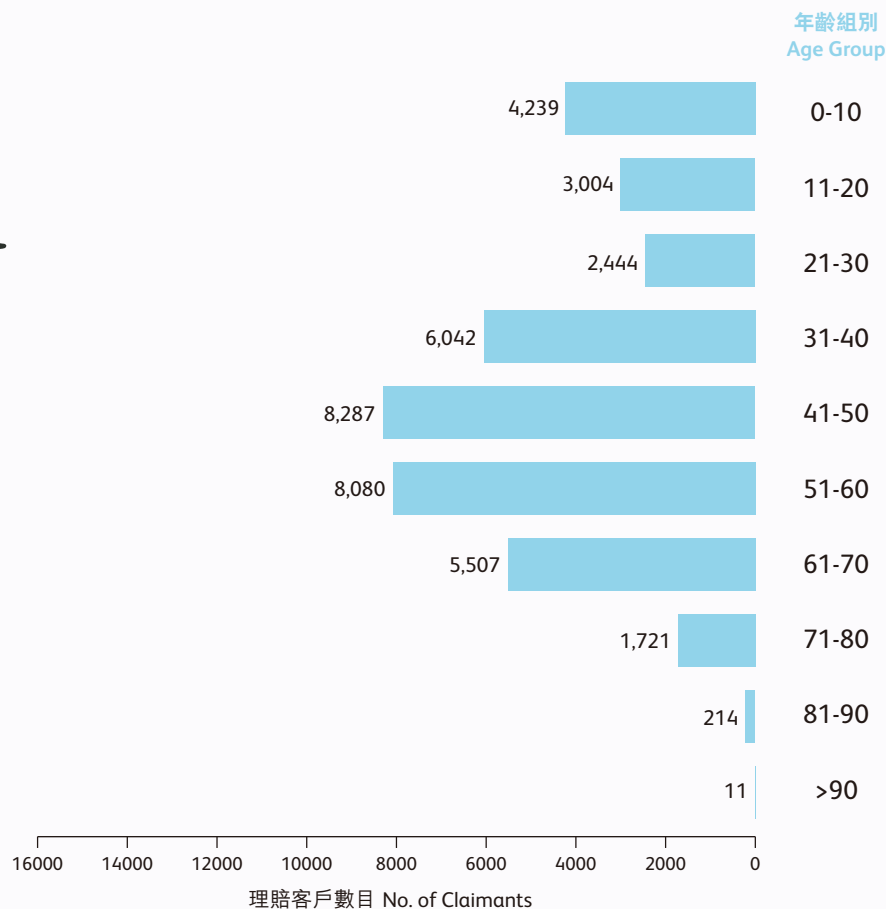
住院年齡及性別分析圖表

Hospitalisation Claims by Age and Gender

下圖顯示男性按年齡組別分佈之住院理賠數目，並列出年齡組別之主要住院理賠原因。
The below chart shows the no. of hospitalisation claims for male distributed by age with the top cause.



男性
Male



主要理賠原因 (依年齡組別) Top cause (by age group)	主要理賠原因百分比 (依年齡組別) Top cause % (by age group)
呼吸系統疾病 Respiratory System Diseases	42%
呼吸系統疾病 Respiratory System Diseases	20%
肌肉骨骼系統及結締組織疾病 Musculoskeletal & Connective Tissue Diseases	27%
消化系統疾病 Digestive System Diseases	30%
消化系統疾病 Digestive System Diseases	32%
消化系統疾病 Digestive System Diseases	29%
消化系統疾病 Digestive System Diseases	23%
消化系統疾病 Digestive System Diseases	20%
神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	22%
循環系統疾病 Circulatory System Diseases	45%

以上數據僅包括已賠付的個案。
The above data are based on the approved cases only.



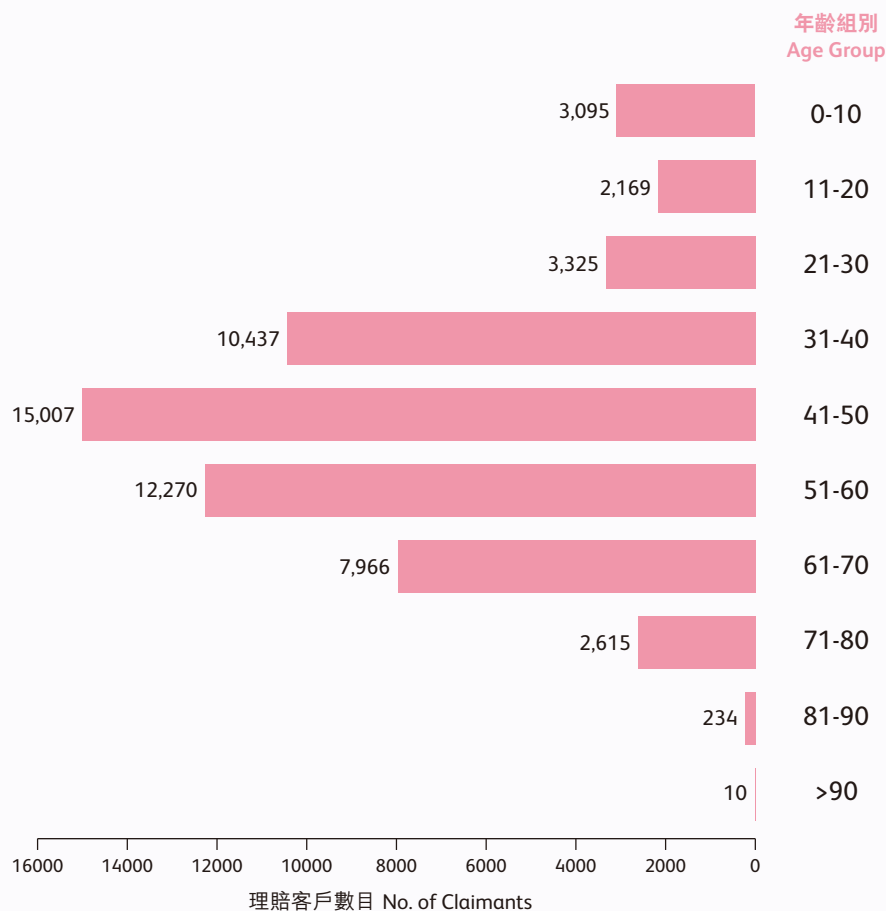
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住院年齡及性別分析圖表 Hospitalisation Claims by Age and Gender

下圖顯示女性按年齡組別分佈之住院理賠數目，並列出年齡組別之主要住院理賠原因。
The below chart shows the no. of hospitalisation claims for female distributed by age with the top cause.



女性
Female



主要理賠原因 (依年齡組別) Top cause (by age group)	主要理賠原因百分比 (依年齡組別) Top cause % (by age group)
呼吸系統疾病 Respiratory System Diseases	46%
肌肉骨骼系統及結締組織疾病 Musculoskeletal & Connective Tissue Diseases	25%
消化系統疾病 Digestive System Diseases	24%
消化系統疾病 Digestive System Diseases	24%
消化系統疾病 Digestive System Diseases	24%
消化系統疾病 Digestive System Diseases	25%
消化系統疾病 Digestive System Diseases	23%
神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	23%
神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	21%
血液及造血器官疾病 Blood and Blood-Forming Organs Disorders	20%

以上數據僅包括已賠付的個案。
The above data are based on the approved cases only.



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住院理賠金額及性別數據

Hospitalisation Claims by Claims Payout and Gender

下圖顯示男性及女性之住院理賠之最高理賠金額及平均理賠金額。

The below illustration shows the highest claims payout and average claims payout of the hospitalisation claims for male and female.



男性
Male

最高理賠金額
Highest Claims Payout

八百二十七萬港元
HKD 8.27 million

平均理賠金額
Average Claims Payout

二萬五千港元
HKD 25 thousand

理賠客戶數目總數
Total no. of Claimants

39,549



女性
Female

最高理賠金額
Highest Claims Payout

五百八十九萬港元
HKD 5.89 million

平均理賠金額
Average Claims Payout

二萬四千港元
HKD 24 thousand

理賠客戶數目總數
Total no. of Claimants

57,128








男性或女性客戶入住香港私家醫院的平均理賠金額約為四萬港元。

The average claims payout amount for both male and female claimants staying in private hospitals in Hong Kong is approximately HKD 40,000.



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首五位日間手術理賠及手術醫療費用比較 Top 5 Day Surgery Claims and Surgical Medical Expense Comparison

手術項目 Surgical Operation	已賠付個案 (宗) ^ Approved Claims (cases)^	醫療費用中位數 (港元) Median of Medical Treatment Expense (HKD)		於日間手術中心進行手術可節省 的成本百分比 % of cost saving with surgery performed in day surgery centres
		住院手術 Inpatient Surgery	日間手術 Day Surgery	
 切除皮膚疣 / 角化病 (不包括美容或非醫療需要) Skin, Keratoses / Warts / Similar Lesions, Excision (Not including cosmetic or non-medical needs)	5,153	31,463	10,500	-67% ↓
 胃鏡檢查 Oesophago-Gastro Duodenoscopy (OGD)	3,343	37,444	19,600	-48% ↓
 大腸鏡檢查 Colonoscopy	1,513	32,798	16,352	-50% ↓
 白內障 / 晶狀體 / 人工晶狀體植入術 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	998	59,801	31,000	-48% ↓
 鼻內窺鏡檢查 Nasoendoscopy	434	42,814	3,600	-92% ↓



上表顯示在2025年首5位手術之醫療費用比較。這五項手術均可於日間手術中心進行，**既省卻住院時間，又具成本效益。**
The above table shows the comparison for medical treatment expenses of the top 5 surgeries claims in 2025. All five surgeries can be performed in day surgery center, **which saves hospitalisation time and is cost-effective.**

註：

Remarks:

- 以上僅包括只進行一次手術的理賠個案。The above data are based on performed single surgery claims only.
- 以上數據僅包括已賠付的香港醫療個案。醫療費用包括醫生費、醫院費、麻醉師費等。The above data are based on the approved hospitalisation cases in Hong Kong only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.

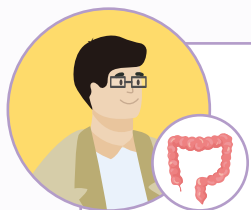
以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
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在高額及複雜醫療個案中，展現專業判斷與客戶為本 Professional Judgment in a Complex High-Value Medical Claim



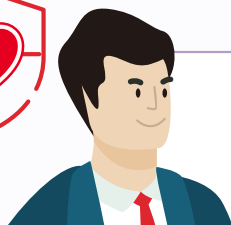
李先生多年來一直是我們的尊貴客戶，卻在2021年不幸確診第四期大腸癌，並出現肝臟及肺部轉移。其後因右肺腫瘤病灶惡化，他需要接受先進的「機械人輔助支氣管鏡脈衝電場消融手術 (Robotic assisted Bronchoscopy Pulsed Electric Field Ablation, PEF)」，此為微創、以高能量電場消融腫瘤細胞的創新技術，需配合導航系統及機械臂以提升精準度，其費用遠高於一般治療。

Mr. Lee, a valued long term customer, was diagnosed in 2021 with Stage IV colon cancer with metastasis to the liver and lungs. As a metastatic tumor developed in his right lung, he required an advanced Robotic assisted Bronchoscopy Pulsed Electric Field (PEF) Ablation, a minimally invasive technique that uses targeted electrical pulses to destroy cancer cells with robotic precision and high end navigation systems, which is significantly more costly than conventional procedures.



收到索償申請後，我們團隊立即展開嚴謹的醫療審查，核實病理結果及第四期癌症診斷，並與醫院、醫務顧問及再保公司合作確認PEF技術已在香港商業應用並獲FDA認可。在確立其醫療必要性後，我們迅速處理危疾賠償及其多份醫療保單的索償安排，以支援李先生高端治療及後續醫療需要，截至2025年，該個案之累計理賠金額已達約700,000美元。

Once the claim was submitted, our team conducted a thorough medical review, validating the Stage IV diagnosis and assessing the necessity of the PEF procedure. Extensive collaboration with the hospital, medical advisors, and reinsurers confirmed the technology's commercial use in Hong Kong and its FDA approval. After establishing medical appropriateness, we promptly processed both the critical illness and medical claims. As at 2025, the total accumulated claim amount for this case had reached approximately USD 700,000, supporting Mr. Lee's advanced treatment and ongoing care.



我們深知重大疾病對患者和家庭帶來巨大的壓力，因此致力以專業、透明和富同理心的方式處理每宗個案。能在李先生最艱難的時刻提供實質支援，是我們一直堅守的承諾。

We recognize the emotional and financial strain that serious illness brings, and we remain committed to providing compassionate, transparent, and responsive support. It is our privilege to stand by Mr. Lee's family when they needed it the most.



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十大理賠個案（香港個案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
C先生 Mr. C	77 歲 years old	保誠靈活自主醫保計劃 醫療加倍保 PRUHealth FlexiChoice Medical Plan PRUhealth medical plus	 腦動脈阻塞並梗塞；冠狀動脈疾病 Cerebral artery occlusion and infarction; Coronary artery disease	港幣 HKD 5.87M
H先生 Mr. H	77 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	 骨髓性白血病 Myeloid leukemia	港幣 HKD 4.98M
C女士 Ms. C	47 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	 腦動脈阻塞並梗塞；顱內出血 Cerebral artery occlusion and infarction; Intracranial hemorrhage	港幣 HKD 3.56M
L女士 Ms. L	58 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	 卵巢及其他子宮附件癌 Ovarian and other uterine adnexal cancers	港幣 HKD 3.26M
S女士 Ms. S	77 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	 感染性休克 Septic shock	港幣 HKD 2.69M

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
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十大理賠個案 (香港個案)
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
L女士 Ms. L	54 歲 years old	保誠自願醫保尚賓計劃 PRUHealth VHIS VIP Plan	 乳癌; 慢性漿液性中耳炎 Breast cancer; Chronic serous otitis media	港幣 HKD 2.30M
G女士 Ms. G	66 歲 years old	醫療加倍保 PRUhealth medical plus	 肺癌 Lung cancer	港幣 HKD 2.14M
L女士 Ms. L	40 歲 years old	醫療加倍保 PRUhealth medical plus	 肺癌 Lung cancer	港幣 HKD 2.13M
H女士 Ms. H	64 歲 years old	保誠自願醫保尚賓計劃 PRUHealth VHIS VIP Plan	 乳癌 Breast cancer	港幣 HKD 2.08M
M先生 Mr. M	75 歲 years old	保誠自願醫保尚賓計劃 PRUHealth VHIS VIP Plan	 胃癌 Stomach cancer	港幣 HKD 2.07M

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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十大理賠個案 (內地個案)

Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
C先生 Mr. C	56 歲 years old	保誠自主醫保計劃及保誠靈活自主醫保計劃 保誠自願醫保尚實計劃 PRUHealth FlexiChoice Medical Plan PRUHealth VHIS VIP Plan	 肺癌; 昏迷; 貧血 Liver cancer; Coma; Anemia	港幣 HKD 8.27M
C先生 Mr. C	49 歲 years old	醫療加倍保 「終身保醫療計劃」 PRUhealth medical plus PRUmed lifelong care plan	 胰臟癌; 慢性肝病 Pancreatic cancer; Chonic liver disease	港幣 HKD 5.89M
L先生 Mr. L	50 歲 years old	特選危疾治療保 住院護惠計劃 保誠自願醫保尚實計劃 PRUhealth essential critical care PRUmed hospital care plan PRUHealth VHIS VIP Plan	 何傑金氏病 (霍奇金氏病) Hodgkin's disease	港幣 HKD 4.93M
Z先生 Mr. Z	65 歲 years old	「摯為您」優悅醫療保險計劃 「終身保醫療計劃」 PRUmyhealth prestige medical plan PRUmed lifelong care plan	 結腸癌; 腎臟及其他未特定泌尿器官的癌症 Colon cancer; Cancer involving the kidney	港幣 HKD 4.47M
C女士 Ms. C	53 歲 years old	特選危疾治療保 住院護惠計劃 保誠自願醫保尚實計劃 PRUhealth essential critical care PRUmed hospital care plan PRUHealth VHIS VIP Plan	 肺癌; 膝關節退化性關節炎 Lung cancer; Knee osteoarthritis	港幣 HKD 3.70M



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十大理賠個案（內地個案）

Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
K女士 Ms. K	51 歲 years old	住院護惠計劃 「健樂醫療」計劃 「摯為您」優悅醫療保險計劃 PRUmed hospital care plan PRUmed better care plan PRUmyhealth prestige medical plan	 肺癌; 肺炎 Lung cancer; Pneumonia	港幣 HKD 3.43M
M女士 Ms. M	46 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	 乳癌 Breast cancer	港幣 HKD 3.07M
L先生 Mr. L	48 歲 years old	「雋陞」儲蓄保障計劃 住院護惠計劃 醫療加倍保 Evergreen Growth Saver PRUmed hospital care plan PRUhealth medical plus	 肺癌 Lung cancer	港幣 HKD 2.75M
M先生 Mr. M	51 歲 years old	住院護惠計劃 保誠自願醫保尚實計劃 PRUmed hospital care plan PRUHealth VHIS VIP Plan	 肺癌 Lung cancer	港幣 HKD 2.66M
S女士 Ms. S	35 歲 years old	「終身保醫療計劃」 保誠自願醫保尚實計劃 PPRUmed lifelong care plan PRUHealth VHIS VIP Plan	 結腸癌 Colon cancer	港幣 HKD 2.60M

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客戶可透過保誠醫療網絡申請「即時預先批核」的醫療費用直付服務，讓客戶毋須自行支付獲批的醫療費用及為索償程序操心。

Customers can apply for “instant pre-authorisation” medical expenses direct billing service through the Prudential medical network. They do not need to pay the pre-approved medical expenses and do not need to worry about claims procedure.

覆蓋之日間手術類別 Coverage of Day Surgery Specialties



外科
General Surgery



腸胃肝臟科
Gastroenterology & Hepatology



眼科
Ophthalmology



皮膚科
Dermatology



耳鼻喉科
Otorhinolaryngology



泌尿科
Urology



婦產科
Obstetrics & Gynaecology

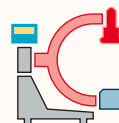
醫療網絡 - 醫療費用直付服務覆蓋範圍 Coverage of Medical Network - Medical Expenses Direct Billing Service



超過500位網絡專科醫生及設備完善的醫療服務提供者
With more than 500 network medical specialists and well-equipped medical network providers



13間香港私家醫院，網絡據點遍佈港九新界
Covering 13 private hospitals across HK



超過30間成像檢測中心，網絡據點遍佈港九新界，服務覆蓋以下之診斷成像檢測
With more than 30 diagnostic imaging service centres across Hong Kong, providing the following diagnostic imaging tests

- 磁力共振掃描
MRI Scan
- 電腦斷層掃描
CT Scan
- 正電子放射斷層掃描
PET Scan



中國內地及澳門指定醫療機構
Designated medical facilities in the Mainland China and Macau



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輕鬆 3 步醫療費用直付服務

3 Simple Steps for Medical Expenses Direct Billing Service

1



客戶或理財顧問可致電醫療網絡預約及預先批核熱線或透過WhatsApp / 微信聯絡保誠健康夥伴預約網絡醫生及登記醫通保參考編號（「H2P」編號）

Customers or financial consultants can call medical network booking and pre-authorization hotline or contact PRUHealth Team via WhatsApp / WeChat for network doctor booking and "H2P" number registration.

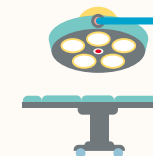
2



應診後網絡醫生會協助客戶申請醫療費用直付服務，客戶按手機短訊連結以接受有關條款及細則，如資料齊全客戶即時獲知預先批核結果。

The network medical specialist assists customer to submit the pre-authorization application after consultation. Customer accepts the terms & conditions via the link in SMS received. The pre-authorization result is provided immediately upon submission of all information required.

3



客戶於網絡醫院、日間手術中心及成像檢測中心分別接受治療或進行成像檢查，並享用醫療費用直付服務。

Customer undergoes the medical treatment or diagnostic imaging service at network hospital, day surgery centre or diagnostic imaging service centre; and enjoys the medical expenses direct billing service.

醫療網絡 - 醫療費用直付服務的好處

Medical Network - Benefits of Medical Expenses Direct Billing Service



預計自付額一目了然
Budget certainty



簡單預先批核申請程序
Simple steps for pre-authorization



由保誠直接與醫生跟進，客戶輕鬆無憂
Prudential will follow up directly with the doctors; hassle-free for the customers



即時獲知預先批核結果（受實際情況及條款與細則限制）
Instant Pre-authorization Result (subject to actual situation and terms & conditions)



可享「網絡額外/ 關懷保障」及「網絡診斷成像保障」（受指定計劃及條款與細則限制）
Enjoy "PRUmed / PRUHealth Network Care Benefits" and "Network Diagnostic Imaging Benefit" (subject to designated plans and terms & conditions)

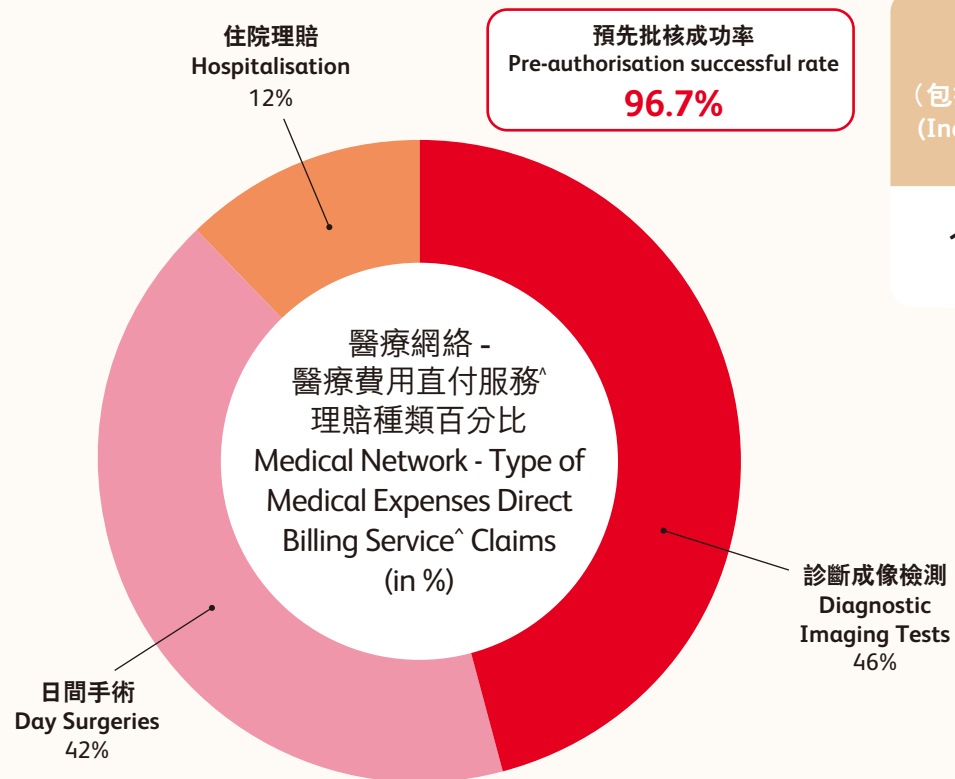
詳情請參閱保誠網頁相關的醫療費用直付服務條款。
For more details, please refer to the relevant terms and conditions of the medical expenses direct billing service available on the Prudential website.



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醫療網絡 - 醫療費用直付服務理賠總覽

Medical Network - Medical Expenses Direct Billing Service Claims Summary



醫療保險計劃 Medical Plans (包括終身保醫療計劃及自願醫保計劃等 [^]) (Including PRUmed lifelong care plan and PRUHealth VHIS, etc. [^])	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)
12,086 宗 cases 二億五千三百萬港元 HKD 0.253 billion	183 宗 cases 二千六百萬港元 HKD 26 million

首 5 位主要醫療費用直付服務理賠原因
Top 5 Causes in Medical Expenses Direct Billing Service Claims



[^] 產品範圍：保誠自願醫保尚實計劃、保誠靈活自主醫保計劃、保誠自主醫保計劃、健樂醫療計劃、健愉醫療計劃、醫療加倍保、終身保醫療計劃、「親恩寶」醫療保障計劃、醫療護惠計劃
Product Scope: PRUHealth VHIS VIP plan, PRUHealth FlexiChoice Medical plan, PRUHealth CoreChoice Medical plan, PRUmed better care plan, PRUmed health care plan, PRUhealth medical plus, PRUmed lifelong care plan, PRUparent medical care plan, PRUmed care plan

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危急時刻的即時支援：一次以客為本的緊急理賠服務

Standing by Our Client in a Critical Moment: A Compassionate Claims Journey



張先生是我們的忠實客戶，現年78歲，他自2018年起持有醫療加倍保計劃（PMP）— 每年自付額港元50,000— 一直保持良好的健康狀況。

Mr. Cheung, aged 78, is a long standing and valued client of our company. He has been insured under the PRUhealth medical plus Plan (PMP) since 2018, with an annual deductible of HKD 50,000, and had maintained a good health condition over the years.



康復後，客戶特別向我們表達由衷感謝，感激團隊在危急時刻提供迅速、專業及有溫度的支援服務。這宗個案真正體現了我們以客為本、在關鍵時刻與客戶同行的服務承諾。

After his recovery, Mr. Cheung expressed his sincere appreciation for the prompt, professional, and compassionate support provided by our team during this critical period. This case truly reflects our customer centric service commitment and our dedication to standing alongside our clients when they need us most.

2025年5月中旬，張先生突然出現頭痛、嗜睡及頭暈等症狀，經緊急送院檢查後，確診為急性中風、蛛網膜下腔出血及腦動脈瘤，情況危急，醫生建議即時入院並進行緊急開顱手術。

由於預計醫療費用十分高昂，理財顧問第一時間聯絡本公司，為客戶申請醫療費用直付。在接獲申請後，我們的理賠團隊迅速展開審核，在全面評估醫療文件及臨床需要後，於2個工作天內成功批出付款保證書，讓客戶及其家人能夠專注於治療，而無需為即時的龐大醫療開支擔憂。

住院期間，客戶病情曾一度惡化，醫生建議延長住院觀察及治療。理財顧問再次與我們聯絡後，我們即時跟進，並在2個工作天內批出住院期延長安排，確保治療得以無縫延續。

最終，整個治療及住院過程的醫療費用超過港幣二百萬元。在醫療費用直付安排下，客戶只需支付保單所列的年度自付額，其餘合資格費用均由保單承擔，大大減輕了客戶及家人的經濟壓力。

In mid May 2025, Mr. Cheung suddenly developed symptoms including headache, drowsiness, and dizziness. He was urgently admitted to hospital, where he was diagnosed with acute stroke, subarachnoid haemorrhage, and a cerebral aneurysm. Given the critical and life threatening nature of his condition, the attending doctors recommended immediate hospitalization and emergency open brain surgery.

In view of the substantial medical expenses anticipated, the financial consultant promptly contacted our company to seek assistance for a direct billing arrangement. Upon receipt of the request, our claims team acted swiftly and conducted a comprehensive review of the medical documentation and clinical circumstances. Within two working days, we successfully approved the Letter of Guarantee, allowing Mr. Cheung and his family to focus fully on treatment without the burden of upfront medical payments.

During hospitalization, Mr. Cheung's condition unfortunately deteriorated, and the attending doctor advised an extension of hospital stay for further observation and treatment. Following another request from the financial consultant, we immediately reassessed the case and approved the extension within two working days, ensuring continuity of care without interruption.

In total, the medical expenses incurred throughout the treatment and hospitalization exceeded HKD 2 million. Under the direct billing arrangement, Mr. Cheung was only required to settle the annual deductible stipulated in the policy, while all remaining eligible expenses were covered by the insurance plan, significantly easing the financial burden on him and his family.





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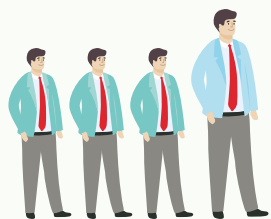
香港 Hong Kong

每**十四**分鐘¹
Every **14** minute¹

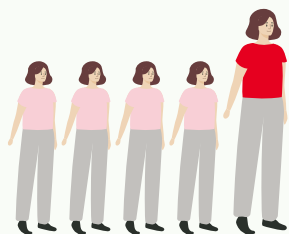


有**一**個人患上癌症
1 person gets cancer

在**七十五**歲前患癌症的機會¹
will suffer from cancer
before the age of **75**¹



每**四**位男性中有一**位**
1 in **4** men



每**五**位女性中有一**位**
1 in **5** women

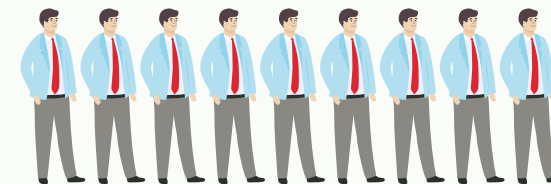
中國內地 The Chinese Mainland

每**一**分鐘²
Every **1** minute²



有**九**個人患上癌症
9 people get cancer

肺癌男患者每年增加**五十四萬人**
The number of male lung cancer
diagnoses increases by
540,000 every year



乳癌女患者每年增加**四十二萬人**
The number of female breast cancer
diagnoses increases by
420,000 every year



資料來源Source: 1. 醫院管理局香港癌症資料統計中心：〈2023年香港癌症統計概覽〉，2025年10月。
"Cancer Statistics in 2023." Hong Kong Cancer Registry, Hospital Authority. Oct. 2025
2. 中國實驗動物信息网：〈國家癌症中心：2024年全國最新癌症報告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network. Feb. 2024

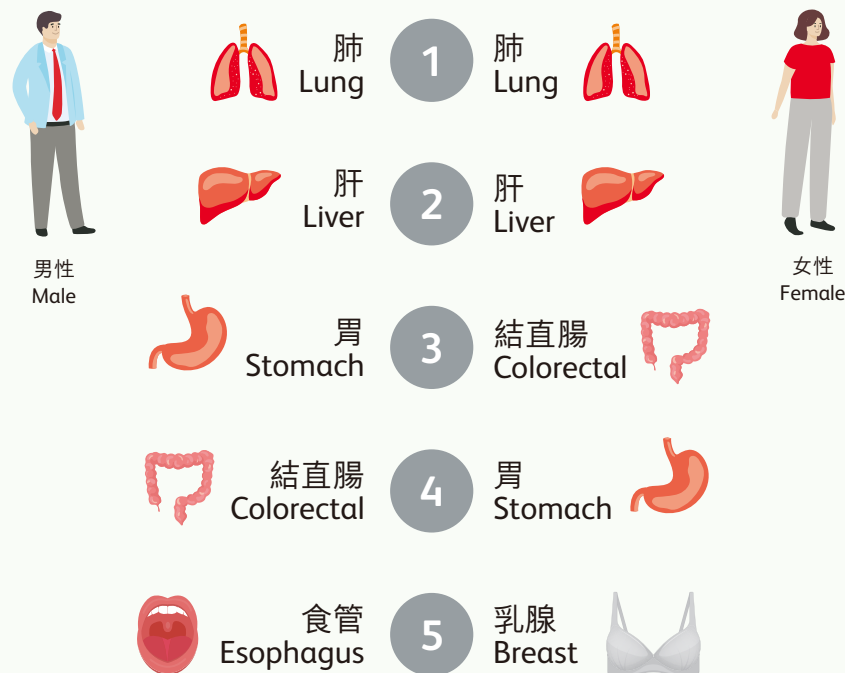


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香港 Hong Kong^{1*}



中國內地 The Chinese Mainland^{2^}



肺，肝，胃和乳腺在香港和中國內地也是最常見的癌症

Lung, liver, stomach, breast are top cancers in both the Chinese Mainland and Hong Kong

資料來源Source: 1. 醫院管理局香港癌症資料統計中心：〈2023年香港癌症統計概覽〉，2025年10月。
"Cancer Statistics in 2023." Hong Kong Cancer Registry, Hospital Authority. Oct. 2025

2. 中國實驗動物信息网：〈國家癌症中心：2024年全國最新癌症報告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network. Feb. 2024

* 按2023發病數字
By incidence number in 2023

^ 按2022死亡率
By deaths rate in 2022

亞洲地區的人口平均壽命 Life Expectancy at Birth in Asia



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地區 Region	男性平均壽命 Male Average Life Expectancy	女性平均壽命 Female Average Life Expectancy
香港 ^{1#} Hong Kong ^{1#}	82.8 歲 years old	88.4 歲 years old
日本 ^{2#} Japan ^{2#}	81.1 歲 years old	87.1 歲 years old
新加坡 ^{3#} Singapore ^{3#}	81.2 歲 years old	85.6 歲 years old
中國內地 ^{4*} The Chinese Mainland ^{4*}	75.8 歲 years old	80.9 歲 years old
馬來西亞 ^{5^} Malaysia ^{5^}	73.1 歲 years old	77.9 歲 years old



你會否低估了自己的平均壽命? 確保自己有足夠保障嗎?
Do you underestimate your life expectancy? Do you ensure you have enough protection?

資料來源Source: 1. 港政府統計處〈香港的女性及男性-主要統計數字〉, 2025年8月。
Women and Men in Hong Kong - Key Statistics" Census and Statistics Department, HKSAR. Date of Access: Aug. 2025.
2. 日本統計局〈日本令和6年簡易生命表〉, 2025年7月。
Statistical Handbook of Japan 2025." Statistics Bureau of Japan. Date of Access: Sep. 2025.
3. 新加坡統計局〈身故及預期壽命〉, 2025年5月。
Death and Life Expectancy." Singapore Department of Statistics. Date of Access: May. 2025.
4. 中國國家統計局〈年度數據:人口〉2024年1月。
Annual Data: Population." National Bureau of Statistics of China. Date of Access: Jan. 2024.
5. 馬來西亞國家統計局〈馬來西亞簡單壽命表2023-2025〉, 2025年9月30日。
Abridged Life Tables, Malaysia." Department of Statistics, Malaysia. Date of Access: Sep. 30, 2025.

顯示的數據為2024年出生時預期壽命。
Data displayed is life expectancy at birth in 2024.
* 顯示的數據為2020年出生時預期壽命。
Data displayed is life expectancy at birth in 2020.
^ 顯示的數據為2025年出生時預期壽命。
Data displayed is life expectancy at birth in 2025.

搜集資料日期: 2026年2月。
Data collection date: Feb 2026.



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保誠於 2023 年 4 月以網上問卷形式訪問了共 500 名香港市民，旨在了解香港市民的危疾保障缺口

In April 2023, Prudential conducted an online survey among 500 Hong Kong citizens to understand the critical illness protection gap among the population.



受訪者平均個人危疾保障缺口高達一百一十八萬港元。
The critical illness protection gap among the surveyed participants is as high as HKD 1.18 million.

備註：治療費用數據由醫思健康醫療中心於2023年3月提供

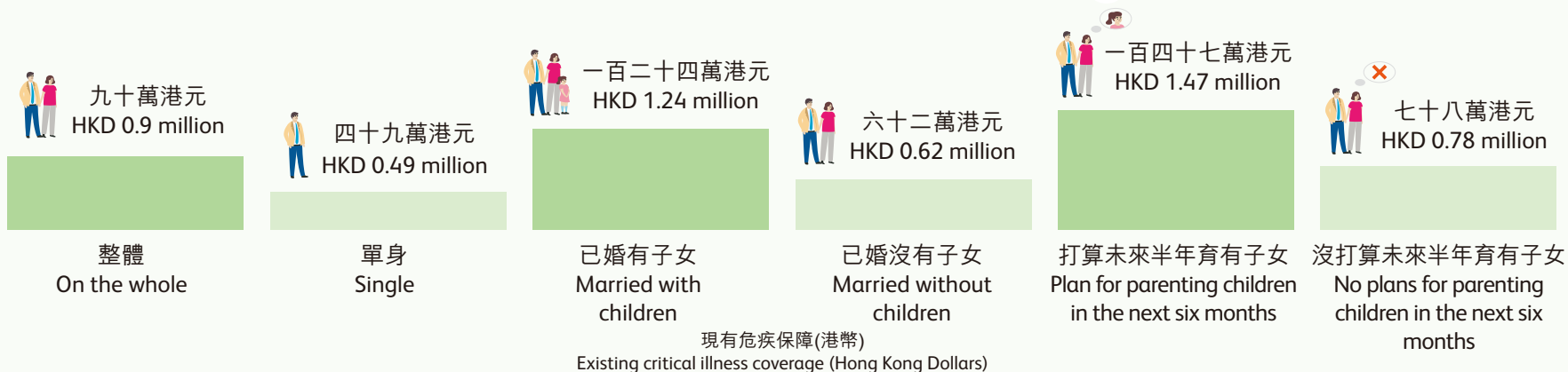
Remark: Treatment cost data were provided by EC Healthcare Medical Centre in March 2023



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港人所需危疾保障金額：二百零八萬港元

The required critical illness coverage amount for individuals in Hong Kong: HKD \$2.08 million



受訪者的現有資金只足夠應付約四成（43%）的保障需要。
The surveyed participants' existing funds are only able to cover around 43% of their protection needs.

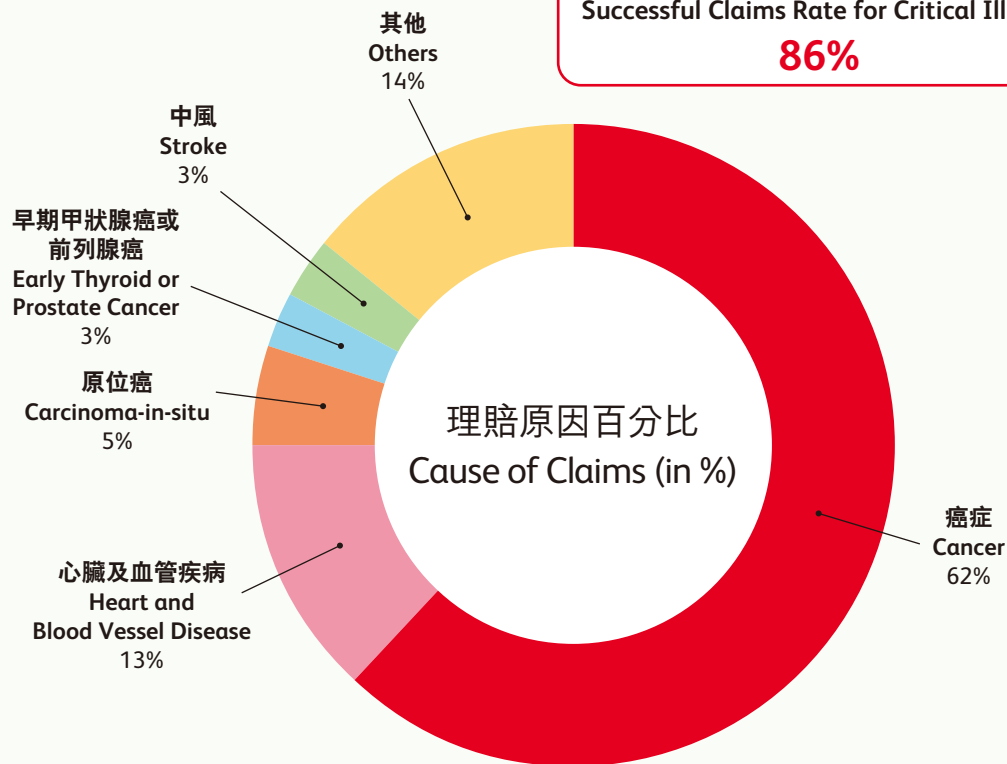
以上數據是通過網上問卷形式收集並計算所得。
The above data is collected and calculated through online questionnaire forms.



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危疾理賠總覽 Critical Illness Claims Summary

危疾理賠成功賠付百分比
Successful Claims Rate for Critical Illness
86%



危疾理賠被拒的最常見原因是醫療狀況不符合嚴重病況之定義，客戶提交理賠申請前可以先諮詢理財顧問。
The most common decline reason for Critical Illness is the medical condition does not meet the definition(s) of Major Disease Condition. Customers can seek for their financial consultants' advice before claims application.

首五位主要危疾理賠原因 Top 5 Causes in Critical Illness Claims

1	癌症 Cancer	3,451 宗 cases
2	心臟及血管疾病 Heart and Blood Vessel Disease	705 宗 cases
3	原位癌 Carcinoma-in-situ	295 宗 cases
4	早期甲狀腺癌或前列腺癌 Early Thyroid or Prostate Cancer	174 宗 cases
5	中風 Stroke	147 宗 cases

首五位癌症類別之危疾理賠 Top 5 Types of Cancer in Critical Illness Claims

	25%	乳房及女性生殖系統 Breast and Female Reproductive System (卵巢、子宮體及子宮頸) (Ovary, Corpus Uteri and Cervix Uteri)
	14%	呼吸系統 Respiratory System (鼻咽、氣管、支氣管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	11%	消化系統 Digestive System (食管、胃、膽囊、肝、胰、結腸及直腸) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	11%	甲狀腺 Thyroid Gland
	4%	血液及免疫系統 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)

以上數據包括已賠付的個案，理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only and successful claims rate is rounded off.



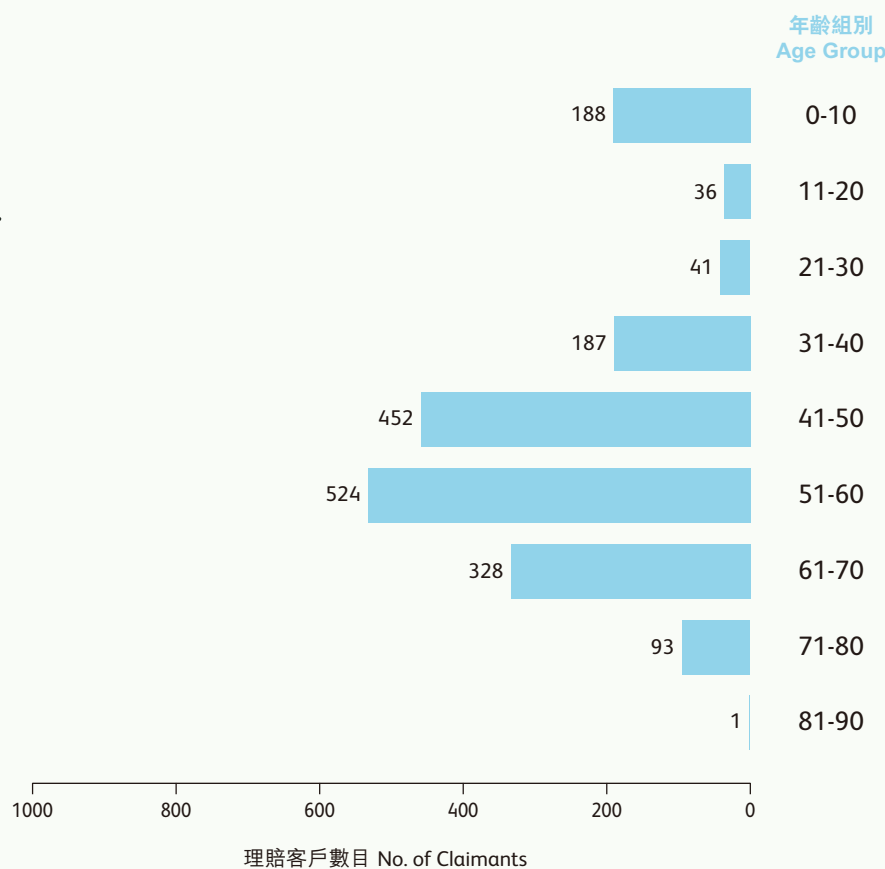
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危疾年齡及性別分析圖表 Critical Illness Claims by Age and Gender

下圖顯示男性按年齡組別分佈之危疾理賠數目，並列出年齡組別之主要危疾理賠原因。
The below chart shows the no. of critical illness claims for male distributed by age with the top cause.



男性
Male



主要理賠原因 (依年齡組別) Top cause (by age group)	主要理賠原因百分比 (依年齡組別) Top cause % (by age group)
呼吸系統疾病 Respiratory System Diseases	66%
癌症 - 血液及免疫系統 Cancer - Blood and Immune System	25%
癌症 - 其他 Cancer - Others	27%
癌症 - 其他 Cancer - Others	30%
循環系統疾病 Circulatory System Diseases	37%
循環系統疾病 Circulatory System Diseases	43%
循環系統疾病 Circulatory System Diseases	37%
循環系統疾病 Circulatory System Diseases	37%
神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	100%

以上數據僅包括已賠付的個案。
The above data are based on the approved cases only.



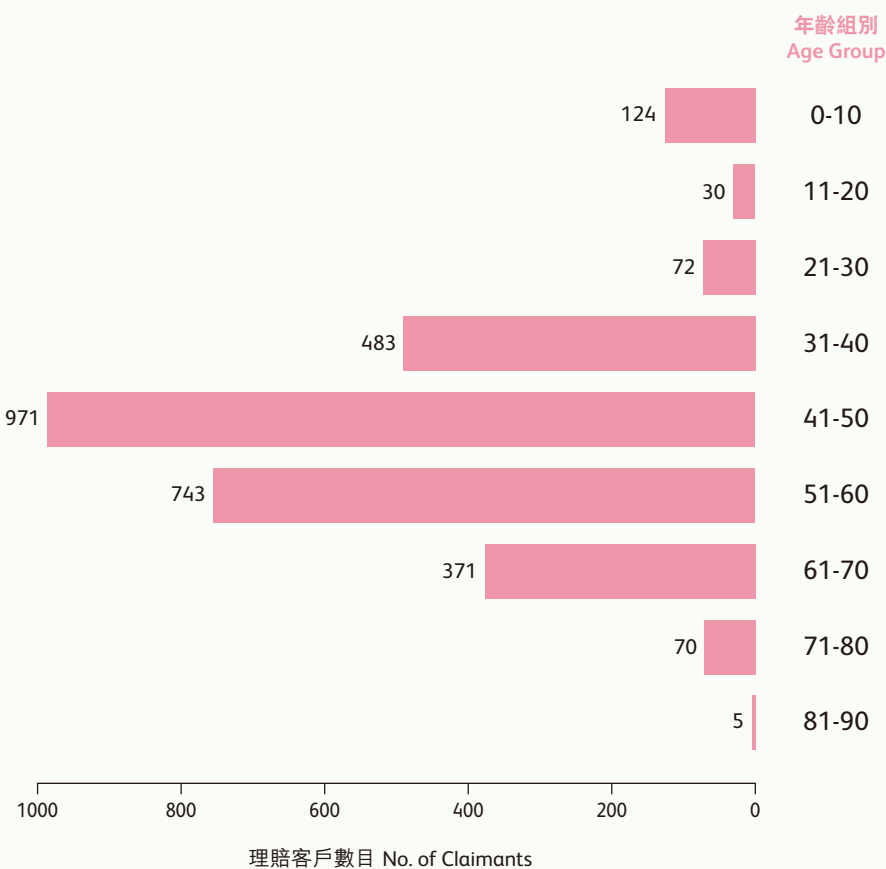
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危疾年齡及性別分析圖表 Critical Illness Claims by Age and Gender

下圖顯示女性按年齡組別分佈之危疾理賠數目，並列出年齡組別之主要危疾理賠原因。
The below chart shows the no. of critical illness claims for female distributed by age with the top cause.



女性
Female



主要理賠原因 (依年齡組別) Top cause (by age group)	主要理賠原因百分比 (依年齡組別) Top cause % (by age group)
呼吸系統疾病 Respiratory System Diseases	76%
癌症 - 其他 Cancer - Others	20%
癌症 - 其他 Cancer - Others	49%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	32%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	45%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	48%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	38%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	27%
癌症 - 消化系統 Cancer - Digestive System	40%

以上數據僅包括已賠付的個案。
The above data are based on the approved cases only.



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危疾理賠金額及性別數據

Critical Illness Claims by Claims Payout and Gender

下圖顯示男性及女性之危疾理賠之最高理賠金額及平均理賠金額。

The below illustration shows the highest claims payout and average claims payout of the critical illness claims for male and female.



男性
Male

最高理賠金額
Highest Claims Payout

八百二十萬港元
HKD 8.2 million

平均理賠金額
Average Claims Payout

六十九萬港元
HKD 0.69 million

理賠客戶數目總數
Total no. of Claimants

1,850



女性
Female

最高理賠金額
Highest Claims Payout

一千零六十五萬港元
HKD 10.65 million

平均理賠金額
Average Claims Payout

六十九萬港元
HKD 0.69 million

理賠客戶數目總數
Total no. of Claimants

2,869

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.








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首五位總理賠金額最高的危疾原因

Top 5 Critical Illness Claims Causes by Payout

下表顯示首五位總理賠金額最高之危疾理賠原因。

The below table shows the top 5 claims payout of the claims causes for critical illness claims.

危疾理賠原因 Critical Illness Claims Causes	總高理賠金額 Total Payout	平均理賠金額 Average Payout
 癌症 – 女性生殖系統 Cancer – Female Reproductive System	七億八千萬港元 HKD 0.78 billion	七十萬港元 HKD 0.7 million
 癌症 – 呼吸系統疾病 Cancer – Respiratory System Diseases	五億八千萬港元 HKD 0.58 billion	九十二萬港元 HKD 0.92 million
 癌症 – 肌肉骨骼系統及結締組織 Cancer – Musculoskeletal & Connective Tissue	五億八千萬港元 HKD 0.58 billion	八十六萬港元 HKD 0.86 million
 癌症 – 消化系統 Cancer - Digestive System	三億九千萬港元 HKD 0.39 billion	七十八萬港元 HKD 0.78 million
 循環系統疾病 Circulatory System Diseases	三億八千萬港元 HKD 0.38 billion	四十七萬港元 HKD 0.47 million

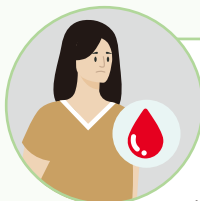
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客戶為先，在重病時刻給予全方位支援

Putting Customers First with Comprehensive Support During Critical Illness



本個案中的43歲客戶在「誠保一生」危疾保升級保障(CIM3)生效約兩年後被確診為慢性骨髓性白血病。因突如其來的診斷，客戶深感不安，憂心自身健康、家庭與未來的經濟負擔。當面臨重大疾病診斷時，情緒往往會經歷劇烈的打擊和轉變

In this case, a 43 year old customer was diagnosed with chronic myeloid leukaemia approximately two years after her PRUHealth Guardian Critical Illness Plan (CIM3) commenced. overwhelmed by anxiety and concerned about her health and financial responsibilities, the illness brought significant emotional and financial stress for the family.

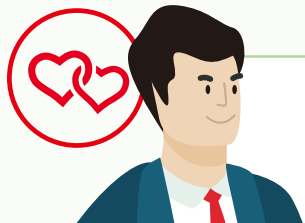


鑒於病況複雜，理賠團隊與醫療機構、專業醫護人員保持緊密合作，主動跟進所需醫療資料，避免客戶在身心俱疲時再承受行政壓力。團隊亦與客戶及其理財顧問保持透明溝通，確保每個環節皆清晰可理解。在審核過程中，我們嚴謹地評估所有醫療證據，以確保理賠判斷公正、客觀並完全符合條款。最終醫療結果確認客戶的病況符合保單定義，並無任何不利或未披露事項。在取得再保公司同意後，理賠獲全數批核並支付325,000美元。

這筆款項不僅立即舒緩了客戶因治療帶來的財務壓力，當我們的理賠團隊迅速介入並提供清晰指引後，更讓她在繁複的醫療旅程中感受到專業可靠的支援，使她的情緒逐漸從混亂轉為沉穩，對我們的處理效率與專業度深表讚賞與滿意。

Given the medical complexity, our Claims team worked closely with healthcare providers to proactively gather all required information without burdening the customer. Continuous communication ensured transparency, allowing both the customer and her financial consultant to stay informed. Each document and medical record was thoroughly reviewed to guarantee fairness and accuracy in the assessment. Medical findings confirmed that the condition met the policy definition, with no adverse or non disclosure issues. With reinsurer concurrence, the claim was fully approved and paid in the amount of USD 325,000.

This payment not only alleviated the customer's immediate financial pressures from ongoing treatment, but also reinforced her confidence in our team's professionalism, responsiveness, and dedication. The customer also found reassurance as our Claims team quickly stepped in to guide her through the process. With clear explanations and empathetic communication, her emotions gradually shifted from distress to reassurance, knowing she had a committed team supporting her at every step.



此個案證明我們能在客戶最需要的時刻提供貼心而全面的支援，協助他們減輕疾病帶來的壓力，得以專注於康復。我們將持續以同理心和專業精神，為客戶提供可靠且無縫的理賠體驗。

This case demonstrates our ability to provide thoughtful and comprehensive support when customers need it most, helping ease the pressure brought by a serious illness. Our team's professionalism allowed the customer to focus on recovery rather than administrative or financial concerns. We remain committed to delivering a compassionate, seamless, and reliable claims experience.



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十大理賠個案 (香港個案)
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
T女士 Ms. T	31 歲 years old	守護健康危疾加倍保 「誠保一生」危疾保系列 守護健康危疾定期保II PRUhealth critical illness multi-care PRUHealth Guardian Critical Illness Plan Series PRUHealth Critical Illness Term II	 良性腫瘤 Benign tumor	港幣 HKD 10.65M
L女士 Ms. L	41 歲 years old	危疾加護保III 「誠保一生」危疾保系列 PRUHealth Critical Illness Extended Care III PRUHealth Guardian Critical Illness Plan III	 肺癌 Lung cancer	港幣 HKD 9.33M
L先生 Mr. L	34 歲 years old	守護健康危疾加護保 PRUhealth critical illness extended care	 主動脈瘤 Aortic aneurysm	港幣 HKD 8.20M
Z女士 Ms. Z	7 歲 years old	守護健康危疾加護保 守護健康危疾加倍保 守護健康危疾全護保 II PRUhealth critical illness extended care PRUhealth critical illness multi-care PRUhealth critical illness protector II	 突發性聽力喪失 Sudden hearing loss	港幣 HKD 7.44M
W先生 Mr. W	52 歲 years old	危疾終身保計劃 III PRUmyhealth crisis lifelong care III	 胃癌 Stomach cancer	港幣 HKD 7.31M

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
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十大理賠個案 (香港個案)
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
D先生 Mr. D	53 歲 years old	守護健康危疾加護保 守護健康危疾加倍保 PRUhealth critical illness extended care PRUhealth critical illness multi-care	 腎癌 Kidney cancer	港幣 7.14M HKD
S先生 Mr. S	36 歲 years old	危疾終身保計劃 守護健康危疾加護保 PRUmyhealth crisis lifelong care PRUhealth critical illness extended care	 急性腎衰竭 Acute kidney failure	港幣 7.01M HKD
L先生 Mr. L	59 歲 years old	危疾保障計劃 「卓越人生」保障計劃 完全傷殘豁免保費計劃 Crisis Cover PRUflexilife Total Disability Waiver of Premium Benefit	 淋巴瘤 Lymphoma	港幣 6.82M HKD
Y女士 Ms. Y	40 歲 years old	癌症保障360 危疾加護保III 危疾首護保II PRUCancer 360 PRUHealth Critical Illness Extended Care III PRUHealth Critical Illness First Protect II	 肺癌 Lung cancer	港幣 6.41M HKD
X先生 Mr. X	37 歲 years old	危疾加護保III 「誠保一生」危疾保系列 PRUHealth Critical Illness Extended Care III PRUHealth Guardian Critical Illness Plan Series	 皮膚癌 Skin cancer	港幣 6.33M HKD

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十大理賠個案 (內地個案)

Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
Z先生 Mr. Z	22 歲 years old	守護健康危疾加倍保 PRUhealth critical illness multi-care	 甲狀腺癌 Thyroid cancer	港幣 HKD 4.76M
L女士 Ms. L	44 歲 years old	五年定期綜合保障計劃 危疾保障計劃 「摯為您」危疾終身保計劃 「卓越人生」保障計劃 5-Year Renewable & Convertible Term with Crisis Cover Crisis Cover PRUmyhealth lifelong crisis protector PRUflexilife	 舌癌 Cancer of the tongue	港幣 HKD 4.21M
Y先生 Mr. Y	53 歲 years old	危疾保障計劃 住院護惠計劃 危疾終身加倍保 Crisis Cover PRUmed hospital care plan PRUmyhealth crisis multi-care	 肺癌 Lung cancer	港幣 HKD 4.10M
Z女士 Ms. Z	56 歲 years old	危疾終身加倍保 PRUmyhealth crisis multi-care	 乳癌 Breast cancer	港幣 HKD 3.76M
W女士 Ms. W	62 歲 years old	危疾保障計劃12 危疾保障計劃 「摯為您」危疾終身保計劃 危疾終身保計劃 Crisis Cover 12 Crisis Cover PRUmyhealth lifelong crisis protector PRUmyhealth crisis lifelong care	 乳癌 Breast cancer	港幣 HKD 3.06M

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
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十大理賠個案 (內地個案)

Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
W先生 Mr. W	55 歲 years old	五年定期綜合保障計劃 危疾保障計劃 危疾(額外)保障計劃 守護健康危疾全護保 5-Year Renewable & Convertible Term with Crisis Cover Crisis Cover Crisis Cover Plus PRUhealth critical illness protector	 良性腫瘤 Benign tumor	港幣 HKD 2.74M
C先生 Mr. C	39 歲 years old	危疾終身保計劃 PRUmyhealth crisis lifelong care	 甲狀腺癌 Thyroid cancer	港幣 HKD 2.70M
L女士 Ms. L	52 歲 years old	「摯為您」危疾終身保計劃 危疾終身保計劃 PRUmyhealth lifelong crisis protector PRUmyhealth crisis lifelong care	 胃癌 Stomach cancer	港幣 HKD 2.63M
C女士 Ms. C	43 歲 years old	危疾終身保計劃 PRUmyhealth crisis lifelong care	 胰臟癌 Pancreatic cancer	港幣 HKD 2.47M
N女士 Ms. N	51 歲 years old	五年定期綜合保障計劃 危疾保障計劃 守護健康危疾全護保 5-Year Renewable & Convertible Term with Crisis Cover Crisis Cover PRUhealth critical illness protector	 乳癌 Breast cancer	港幣 HKD 2.46M

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保障需要

Protection Needs



將來的家庭開支
Future family expenses



將來的教育開支
Future education expenses



將來的醫療開支
Future medical expenses




家庭負債
Household debt
例如樓宇按揭貸款、
信用卡結欠等
includes mortgage loan,
credit card balance, etc.

可用資產


Resources Available



儲蓄及投資
Bank savings and
Stock investment



退休計劃
Retirement plan
包括強積金計劃、公務員退休金計劃、
補助/津貼學校公積金等
include MPF scheme, civil service pension scheme,
grant / subsidised schools provident fund, etc.



保障額
Insurance coverage
包括個人壽險及團體壽險
includes personal and group life insurance



身故風險保障缺口
Mortality
Protection Gap

=

-

您有沒有計算過您的身故風險保障缺口是多少？
Have you ever calculated your mortality protection gap?

資料來源：保險業監管局：《保障缺口「身故風險」研究》，2021年8月25日。
Source: "Protection Gap (Mortality Risk) Study." Insurance Authority. 25 Aug. 2021.

搜集資料日期：2025年8月。
Data collection date: Aug 2025.



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身故保障缺口愈大，愈難以運用手頭上的財政資源以維持同樣的生活水平
The larger the mortality protection gap, the more difficult it is to maintain the same living standard using the financial resources on hand



香港整體身故保障缺口
約為**七**萬億港元
Hong Kong's overall mortality
protection gap
is about HKD **7** trillion

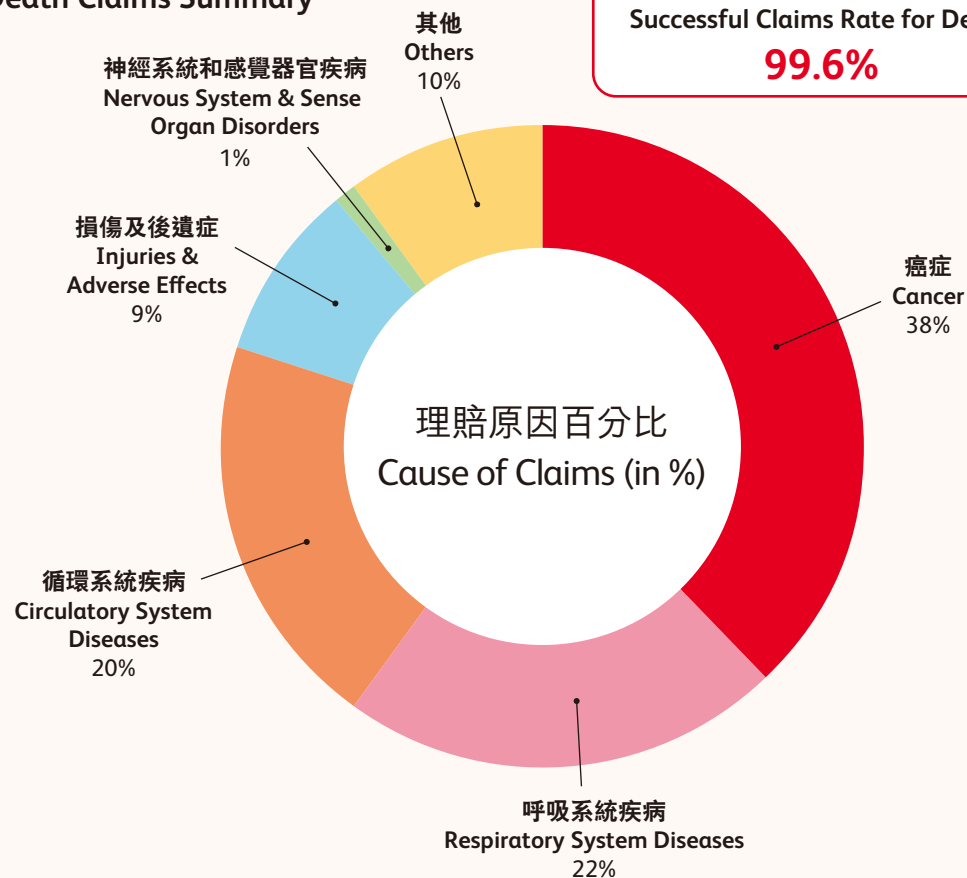
每名勞動人口的平均身故保障
缺口約為**一百九十**萬港元
Average mortality protection gap per
employee in Hong Kong is about
HKD **1.9** million

以勞動人口的加權
平均年薪計算，每名勞動人口的平均
身故保障缺口約為**六**倍年薪
Based on the average annual
salary of Hong Kong employees,
each employee has an average
mortality protection gap of about
6 times the annual salary



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身故理賠總覽 Death Claims Summary



首五位主要身故理賠原因 Top 5 Causes in Death Claims

1	癌症 Cancer	1,051 宗 cases
2	呼吸系統疾病 Respiratory System Diseases	614 宗 cases
3	循環系統疾病 Circulatory System Diseases	549 宗 cases
4	損傷及後遺症 Injuries & Adverse Effects	241 宗 cases
5	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	31 宗 cases

首五位癌症類別之身故理賠 Top 5 Types of Cancer in Death Claims

	35%	消化系統 Digestive System (食管、胃、膽囊、肝、胰、結腸及直腸) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	25%	呼吸系統 Respiratory System (鼻咽、氣管、支氣管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	23%	乳房及女性生殖系統 Breast and Female Reproductive System (卵巢、子宮體及子宮頸) (Ovary, Corpus Uteri and Cervix Uteri)
	6%	血液及免疫系統 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)
	2%	泌尿系統 (腎及膀胱) Urinary System (Kidney and Bladder)

2021年中國內地疾病之主要死亡原因頭三位是心臟病，惡性腫瘤和腦血管病¹
In 2021, The first three major diseases that caused death in the Chinese Mainland are heart disease, malignant tumor and cerebrovascular disease¹

資料來源Source: 1. 《2023中國衛生健康統計年鑑》，2025年1月。
China Health Statistic Yearbook 2023. Jan. 2025.

以上數據包括已賠付的個案，理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only and successful claims rate is rounded off.



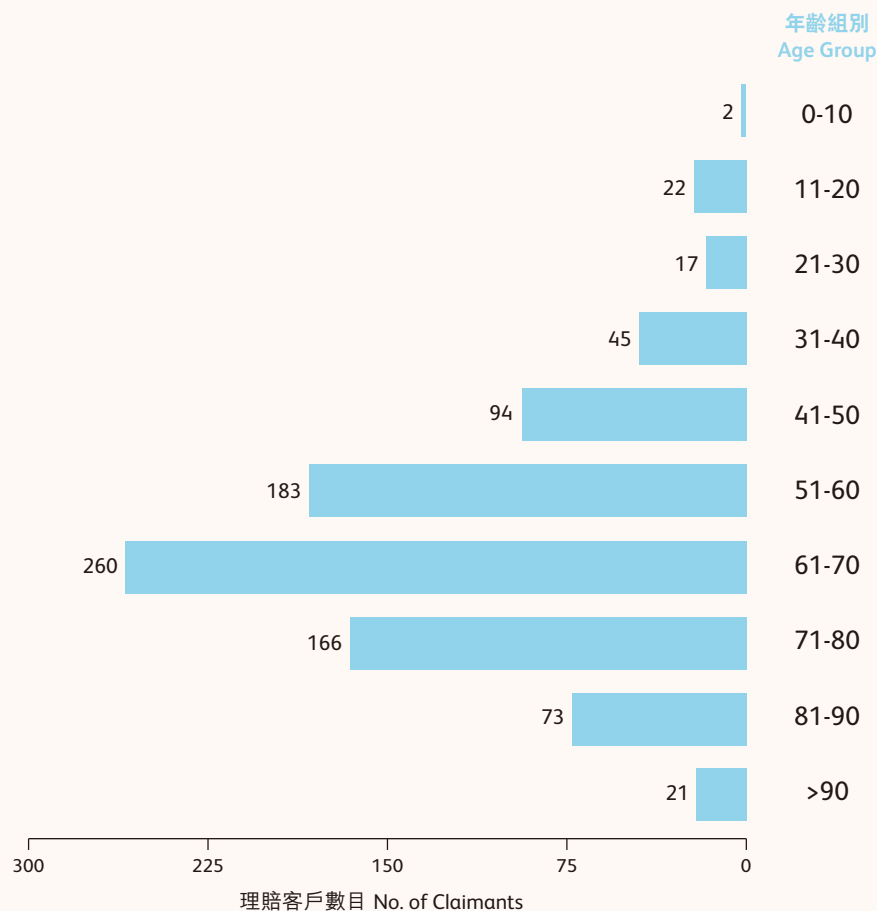
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身故年齡及性別分析圖表 Death Claims by Age and Gender

下圖顯示男性按年齡組別分佈之身故理賠數目，並列出年齡組別之主要身故理賠原因。
The below chart shows the no. of death claims for male distributed by age with the top cause.



男性
Male



主要理賠原因 (依年齡組別) Top cause (by age group)	主要理賠原因百分比 (依年齡組別) Top cause % (by age group)
呼吸系統疾病 Respiratory System Diseases	50%
損傷及後遺症 Injuries & Adverse Effects	55%
損傷及後遺症 Injuries & Adverse Effects	41%
循環系統疾病 Circulatory System Diseases	36%
循環系統疾病 Circulatory System Diseases	34%
循環系統疾病 Circulatory System Diseases	28%
循環系統疾病 Circulatory System Diseases	27%
循環系統疾病 Circulatory System Diseases	24%
呼吸系統疾病 Respiratory System Diseases	49%
呼吸系統疾病 Respiratory System Diseases	57%

以上數據僅包括已賠付的個案。
The above data are based on the approved cases only.



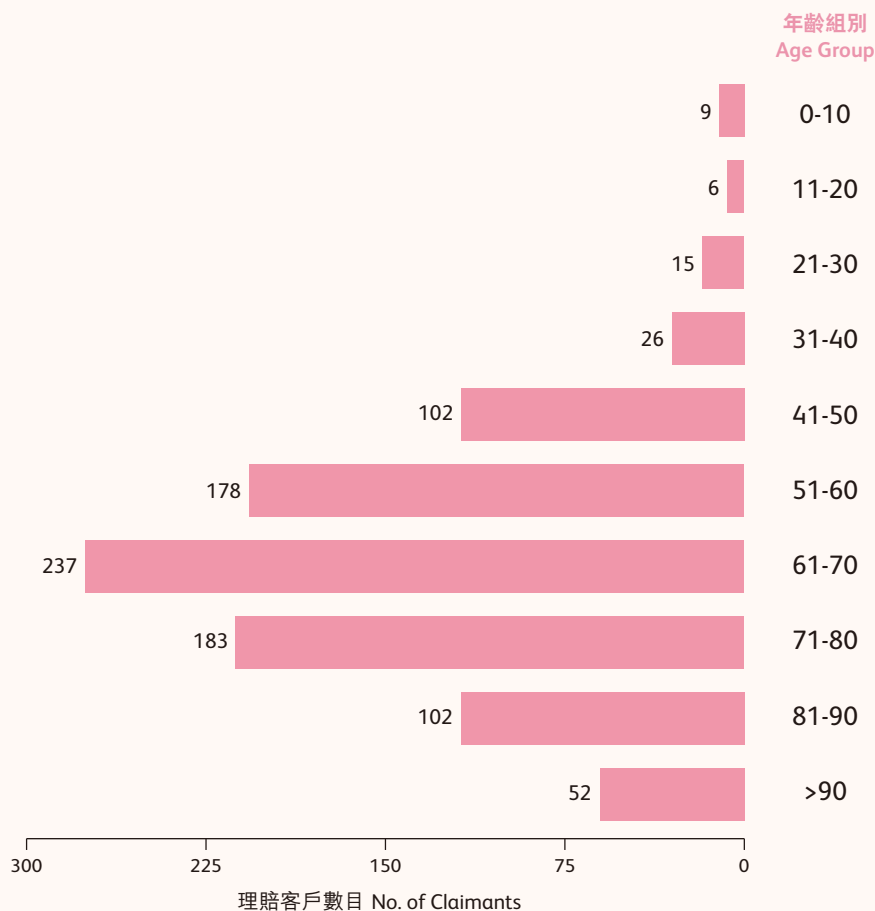
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身故年齡及性別分析圖表 Death Claims by Age and Gender

下圖顯示女性按年齡組別分佈之身故理賠數目，並列出年齡組別之主要身故理賠原因。
The below chart shows the no. of death claims for female distributed by age with the top cause.



女性
Female



主要理賠原因 (依年齡組別) Top cause (by age group)	主要理賠原因百分比 (依年齡組別) Top cause % (by age group)
癌症 - 肌肉骨骼系統及結締組織 Cancer - Musculoskeletal & Connective Tissue	22%
損傷及後遺症 Injuries & Adverse Effects	50%
損傷及後遺症 Injuries & Adverse Effects	27%
循環系統疾病 Circulatory System Diseases	31%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	23%
癌症 - 女性生殖系統 Cancer - Female Reproductive System	28%
癌症 - 消化系統疾病 Cancer - Digestive System Diseases	17%
呼吸系統疾病 Respiratory System Diseases	24%
呼吸系統疾病 Respiratory System Diseases	35%
呼吸系統疾病 Respiratory System Diseases	42%

以上數據僅包括已賠付的個案。
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身故理賠金額及性別數據

Death Claims by Claims Payout and Gender

下圖顯示男性及女性之身故理賠之最高理賠金額及平均理賠金額。

The below illustration shows the highest claims payout and average claims payout of the death claims for male and female.



男性
Male

最高理賠金額
Highest Claims Payout
一千七百五十六萬港元
HKD 17.56 million

平均理賠金額
Average Claims Payout
七十八萬港元
HKD 0.78 million

理賠客戶數目總數
Total no. of Claimants
910



女性
Female

最高理賠金額
Highest Claims Payout
一千七百二十六萬港元
HKD 17.26 million

平均理賠金額
Average Claims Payout
六十六萬港元
HKD 0.66 million

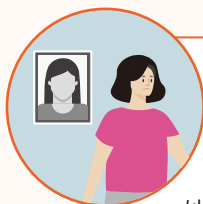
理賠客戶數目總數
Total no. of Claimants
883

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.



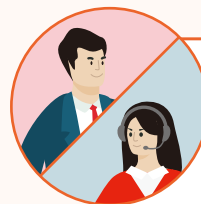
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以專業與同理心同行客戶 Serving Our Customer with Professionalism and Empathy



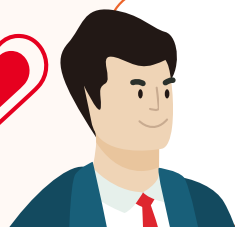
四年前，於2021年底，一位客戶面對了人生中最沉痛的時刻 - 年僅16歲的女兒因突發病毒感染而離世。這突如其來的失去帶來了巨大的情緒衝擊，使客戶長時間無法面對現實。直到今年，在逐漸重拾情緒力量後，她才準備好提出理賠申請；此時距離事發已逾四年，而保單亦已失效兩年。

At the end of 2021, a customer experienced the most devastating moment of her life—the sudden passing of her 16 year old daughter due to an unexpected viral infection. The emotional impact was overwhelming, leaving her unable to confront the loss for years. It was only this year, after slowly regaining emotional strength, that she felt ready to submit a claim—four years after the date of death, during which the policy had already lapsed for two years.



收到理賠申請後，我們的理賠團隊立即與理財顧問保持緊密溝通，了解事件完整的時間線，並清晰指導所需文件。同時，團隊主動跟進保單復效的行政程序，確保理賠能順利進行。透過與理財顧問及保單行政團隊的高效協作，保單最終成功復效，此理賠亦在於收妥所需文件後的1個工作天內獲全額批核並賠付200,000美元。在客戶面對極大悲痛的日子裡，團隊以關懷、耐心與專業協助她度過最困難的時刻，並獲得她由衷的感激。

Upon receiving the claim request, our Claims Team stayed in close communication with the servicing agent to understand the full timeline and provide clear guidance on required documents. The team also proactively followed up on policy reinstatement procedures to ensure a smooth process. Through close collaboration with the servicing agent and Policy Administration Team, the policy was successfully reinstated. Upon receipt of all required documents, the claim was fully approved within 1 working day and paid in the amount of USD 200,000. During this deeply difficult period, the team provided care, patience, and professional support, for which the client expressed heartfelt gratitude.



此個案提醒我們，在深切的哀痛中，一點理解與適時的協助都能成為重要的力量。理賠團隊在整個過程中展現了體貼與同理心，並以專業而細緻的態度確保每一步均公平、客觀。我們希望，在她最困難的時刻，客戶能從我們的支持中感受到溫暖與安心。

This case reminds us that in moments of profound grief, even small gestures of understanding and timely support can make a meaningful difference. Throughout the process, the Claims Team demonstrated consideration and genuine empathy, ensuring fairness and professionalism at every stage. We hope the client felt comforted and supported during one of the most difficult periods of her life.





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十大理賠個案（香港個案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
L先生 Mr. L	78 歲 years old	保誠盈利寶II PRUwealth Series II	 臀部蜂窩性組織炎及膿腫 Cellulitis and abscess of the buttock	港幣 HKD 17.56M
W女士 Ms. W	69 歲 years old	「更美好II」保障計劃 雋富多元貨幣計劃 雋富多元貨幣計劃 特級「雋陞」儲蓄保障計劃 II 「月享錢」入息計劃 「摯為您」優悅醫療保險計劃 Better Life Assurance II Evergreen Wealth Multi-Currency Plan Evergreen Growth Saver Plus II PRUlife monthly income plan PRUmyhealth prestige medical plan	 肺炎 Pneumonia	港幣 HKD 17.26M
Y女士 Ms. Y	88 歲 years old	「雋陞」儲蓄保障計劃 Evergreen Growth Saver	 阻塞性肥厚型心肌病 Obstructive hypertrophic cardiomyopathy	港幣 HKD 14.15M
L先生 Mr. L	18 歲 years old	特級「雋陞」儲蓄保障計劃 II Evergreen Growth Saver Plus II	 下肢多處挫傷 Multiple contusions of the lower limbs	港幣 HKD 13.25M

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
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十大理賠個案 (香港個案)
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
Y先生 Mr. Y	43 歲 years old	「雋陞」儲蓄保障計劃 守護健康危疾定期保 II 二十年期 美好人生保障計劃 II Evergreen Growth Saver PRUTerm Family Protector II PRULife Protector II	 部位不明的損傷 Site injury	港幣 HKD 11.81M
Q女士 Ms. Q	56 歲 years old	「雋陞」儲蓄保障計劃 Evergreen Growth Saver	 藥物或生物製品不良反應 Adverse reactions to drugs or biological products	港幣 HKD 9.84M
C先生 Mr. C	42 歲 years old	「守護家人」定期人壽保二十年期 PRUTerm Family Protector	 部位不明的損傷 Site injury	港幣 HKD 8.62M
L女士 Ms. L	85 歲 years old	「雋陞」儲蓄保障計劃 (整付保費) Evergreen Growth Saver	 冠狀動脈疾病 Coronary Artery Disease	港幣 HKD 8.06M

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十大理賠個案 (香港個案)
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
Y先生 Mr. Y	44 歲 years old	美好人生保障計劃 II 「定期保」 PRULife Protector II PRUterm	 胃癌 Stomach Cancer	港幣 HKD 7.91M
L先生 Mr. L	62 歲 years old	「更美好」保障計劃 「雋陞」儲蓄保障計劃 「投資創富」保障計劃 3年智富儲蓄保 保誠「雋逸人生」延期年金計劃 「運籌智富」投資計劃 尊尚退休寶計劃 Better Life Assurance II Evergreen Growth Saver PRUlink investlife PRUSave 3-year PRURetirement Deferred Annuity Plan PRUlink wealth builder PRUretirement extra	 腦動脈阻塞並梗塞 Cerebral artery occlusion and infarction	港幣 HKD 7.46M





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十大理賠個案 (內地個案)

Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
L先生 Mr. L	38 歲 years old	3年智富儲蓄保 雋賦投資計劃 「守護家人」定期人壽保二十年 PRUSave 3-year PRULink Empower Investment Plan PRUTerm Family Protector	 肝癌 Liver cancer	港幣 HKD 6.28M
L女士 Ms. L	53 歲 years old	特級「雋陞」儲蓄保障計劃 「自主未來」保障計劃 保誠自願醫保尚實計劃 Evergreen Growth Saver Plus LiveFree Protector PRUHealth VHIS VIP Plan	 胃癌 Stomach cancer	港幣 HKD 4.99M
W先生 Mr. W	12 歲 years old	「理想人生」終身保障計劃 III Achiever Life Assurance III	 淋巴性白血病 lymphoid leukemia	港幣 HKD 3.46M
C女士 Ms. C	47 歲 years old	「理想人生」終身保障計劃 II Achiever Life Assurance II	 肝癌 Liver cancer	港幣 HKD 3.22M
L女士 Ms. L	8 歲 years old	守護健康危疾加倍保 II 特級「雋陞」儲蓄保障計劃 II 醫療加倍保 PRUhealth critical illness multi-care II Evergreen Growth Saver Plus II PRUhealth medical plus	 頭部、面部及頸部軟組織惡性腫瘤 Head and neck cancer	港幣 HKD 2.11M

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
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十大理賠個案 (內地個案)

Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年齡 Age	保單名稱 Policy Names	診斷 Diagnosis	理賠金額 Claim Amount
S先生 Mr. S	44 歲 years old	特選危疾治療保 「定期保」 守護健康危疾定期保 II 二十年期 保誠靈活自主醫保計劃 PRUhealth essential critical care PRUterm PRUTerm Family Protector II 20-year period PRUHealth FlexiChoice Medical Plan	 胃癌 Stomach cancer	港幣 HKD 2.09M
L先生 Mr. L	68 歲 years old	特選危疾治療保 特級「雋陞」儲蓄保障計劃 II 「運籌」智選保障計劃 PRUhealth essential critical care Evergreen Growth Saver Plus II PRUlink assurance	 肺炎 Pneumonia	港幣 HKD 1.53M
Z女士 Ms. Z	45 歲 years old	醫療加倍保 PRUhealth medical plus	 乳癌 Breast cancer	港幣 HKD 1.28M
L女士 Ms. L	53 歲 years old	特級「雋陞」儲蓄保障計劃 II 保誠自願醫保尚實計劃 Evergreen Growth Saver Plus II PRUHealth VHS VIP Plan	 小腸癌 Small intestine cancer	港幣 HKD 1.19M
T先生 Mr. T	70 歲 years old	「更美好」保障計劃 保誠靈活自主醫保計劃 Better Life Assurance PRUHealth FlexiChoice Medical Plan	 肝癌 Liver cancer	港幣 HKD 1.13M

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市場首間
Market First

保誠成為香港市場首間保險公司推出大灣區跨境癌症治療醫療費用直付服務

Prudential becomes the first insurer in Hong Kong to launch Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the Greater Bay Area



醫療網絡擴展至腫瘤專科，合資格客戶可選擇於香港或大灣區指定醫療機構接受癌症治療及享用醫療費用直付服務。

Medical network has been extended to include Oncology specialty. Eligible customers could choose to receive cancer treatment at designated medical centre in Hong Kong or the Greater Bay Area to use the medical expenses direct billing service.



保誠持續提升各項與醫療相關的客戶體驗，透過「共同病患管理」模式促進跨境醫療服務銜接。

客戶可透過「共同病患管理」模式在指定的醫療機構接受癌症治療時，均可透過面診或跨專科遠程視頻獲得兩地腫瘤科中心會診服務的支援。

Prudential continuously enhances customer healthcare experience by promoting cross-border linkage of medical services through the "Cancer Patients Shared Care" model.

Under the "Cancer Patients Shared Care" model which allows customers to receive support through face-to-face medical consultation or remote video consultation from designated medical centres during their cancer treatments.



跨境癌症治療轉介服務流程

Cross-Border Cancer Treatment Referral Mechanism Process

1

客戶諮詢香港或大灣區指定醫療機構的網絡醫生後，決定轉介客戶至其他香港或大灣區指定醫療機構繼續就醫。

Customers consult with panel doctors at designated medical centres in either Hong Kong or the Greater Bay Area. The panel doctors decide to refer customers to other designated medical centres in Hong Kong or the Greater Bay Area for continued medical treatment.

2

兩地醫療機構安排「共同病患管理」跨專科遠程視頻會診，討論病人情況及治療計劃，再為客戶安排到當地診症及就醫。

The medical centres in both locations arrange for "Cancer Patients Shared Care" and conduct remote video consultation to discuss the patient's condition and treatment plan. Subsequently, the customers are scheduled for local consultation and medical treatments.

3

客戶在當地的醫療機構就診後，醫療機構將為客戶申請醫療網絡 - 醫療費用直付服務。

After the customers have a medical consultation at the medical centres, medical centres will submit a pre-authorisation for Medical Network - Medical Expenses Direct Billing Service` on behalf of customers.

資料來源: 保誠網頁新聞檔案: 保誠與香港綜合腫瘤中心及中山陳星海醫院合作成為香港市場首間保險公司推出大灣區跨境癌症治療免找數服務, 2023年11月。

Source: Prudential Website News Archive: Prudential joins forces with Hong Kong Integrated Oncology Centre and Zhongshan Chenxinghai Hospital to become the first insurer in Hong Kong to launch Cross-Border Cashless Cancer Treatment Service in the Greater Bay Area, November 2023.



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保誠覆蓋的中國內地醫院總數較去年同期大增近**31%**。現已擴展到**5,500多間**，高端醫療自由行計劃覆蓋範圍甚至多於**14,000**多家，規模遠超同業成市場之冠[^]。

Prudential's hospital coverage in the Chinese Mainland has expanded significantly, with a remarkable **31%** increase compared with the previous year. The coverage now extends to over **5,500 hospitals**, the PremierFlex Medical Plan even covers over **14,000** hospitals, positioning Prudential comfortably ahead of its industry peers[^].



保誠成為**首間**人壽保險公司覆蓋**國內所有三級公立醫院及15個城市轄下之二級醫院**。

Prudential has become the **first** life insurer in Hong Kong to cover **all Class 3 public hospitals across the Mainland and Class 2 hospitals in 15 Chinese cities**.

客戶亦可以透過**綠色醫療通道**[#]享受一站式醫療服務，優先預約中國內地的指定醫院。這些指定醫院涵蓋中國內地約1,200間醫院，遍佈北京、上海、深圳及廣州。

Customers can also enjoy a one-stop medical service through the **Medical Green Channel**[#] and have priority access to designated hospitals in Chinese Mainland. This includes about 1,200 hospitals in Beijing, Shanghai, Shenzhen and Guangzhou.

綠色醫療通道服務優勢：

The advantages of the Medical Green Channel service:



優先預約中國內地指定醫院
Priority booking at selected hospitals in Chinese Mainland.



多種方式登記服務 - 客戶可隨時透過我們的網上平台或24小時服務熱線登記醫療預約服務，更快捷獲得治療。
Multiple channels of enrollment - Customers can enrol to make medical appointment through our online platform or 24-hour service hotline anytime to receive treatment quickly.



專屬個案經理 - 客戶的專屬個案經理為您跟進整個服務旅程*
Dedicated case manager - The dedicated case manager will follow up on the entire service journey with the customers*.



陪診服務 - 陪診人員會到已預約的醫院陪同協助辦理門診及 / 或住院登記手續
Escort service - An escort staff will go to the appointed hospital to assist customers on the registration process for outpatient and / or hospitalisation service.

備註 Remarks:

以上有關「市場之冠」的描述是基於我們對現有市場資訊的理解及解讀，並根據我們截至2025年6月就香港及澳門主要人壽保險公司公開發售予個人客戶的相近醫療保險計劃所作之比較。保障覆蓋範圍因應不同計劃及級別而異。
The above description regarding 'Prudential comfortably ahead of its industry peers' is based on our understanding and interpretation of the current market information, and is derived from our comparison of similar medical insurance plans publicly offered to individual customers by major life insurance companies in Hong Kong and Macau as of June 2025. Coverage may vary depending on the plan and level selected.

[^]資料來源: 保誠網頁新聞檔案:保誠拓展國內醫院覆蓋網絡 選定醫院按年大增近一倍冠同業，2023年10月。
Source: Prudential expands hospital coverage in Chinese mainland, doubling the selected hospitals YoY to lead market, October 2023.

[#] 以下指定保誠醫療計劃的受保人,限新客戶可於保單冷靜期結束後享用綠色醫療通道服務:「摯為您」優悅醫療保險計劃、保誠自願醫療保尚實計劃、醫療加倍保、保誠靈活自主醫保計劃、終身保醫療計劃。
Medical Green Channel is available to life assured after expiry of the cooling-off period for new clients of any of Prudential's designated medical plans below: PRUmyhealth prestige medical plan, PRUhealth VHIS VIP Plan, PRUhealth medical plus, PRUHealth FlexiChoice Medical Plan, PRUmed lifelong care plan

根據各保單的綠色醫療通道服務生效日,現有客戶需等待至適用的相關計劃生效日當日(若保單周年日為同一日)或下一個保單周年日後才能使用綠色醫療通道。
保誠自願醫療保尚實計劃服務 (VIP) 生效日為2023年4月1日/ 保誠靈活自主醫保計劃 (VFP) 服務生效日為2023年7月1日/ 終身保醫療計劃 (MLP) 服務生效日為2023年10月1日
According to the effective dates of the Medical Green Channel for each policy, existing clients need to wait until the relevant plan becomes effective, which is either the same day as the policy anniversary date or the next policy anniversary date, to enjoy the Medical Green Channel.
PRUHealth VHIS VIP Plan (VIP) will be effective from April 1, 2023./ PRUHealth FlexiChoice Medical Plan (VFP) will be effective from July 1, 2023./ PRUmed lifelong care plan (MLP) will be effective from October 1, 2023.

* 個案經理不會提供醫療意見 The case manager will not provide any medical advice 詳情請參閱保單條款。Please refer to Policy Provision.

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我們透過WhatsApp或微信為合資格客戶於保誠合作的專科診所網絡優先預約診症，及協助安排預先批核申請 We offer priority booking at Prudential's medical network doctors and providing assistance on pre-authorisation arrangement with WhatsApp or WeChat to eligible customers



保誠健康夥伴提供Whatsapp及微信服務，我們的專業護士團隊可以提供以下服務：
PRUHealth Team provides WhatsApp and WeChat services supported by our professional nursing team to:

服務簡介 Service Introduction

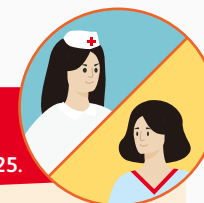
-  預約診症：為客戶於保誠合作的專科診所網絡優先預約診症
Appointment for consultation: Priority booking for customers at Prudential's partnered specialist clinic network
-  協助安排預先批核：提供預先批核資訊，及協助安排預先批核申請
Assistance in Arranging Pre-authorisation: Provide pre-authorisation information and assist in arranging pre-authorisation applications
-  健康小貼士：查詢一般健康問題，定期分享健康小貼士，及提供互聯醫護服務
Health advisory: Regularly share health tips, provide general information to health inquiries, and offer connected care management
-  增值服務導航：了解客戶的健康需求，並提供增值服務導航
Value-added Service Navigation: Understanding customer health needs and delivering value-added service navigation



合資格客戶： Eligible customers:

客戶持有生效中的個人人壽醫療保單
Customers who hold an in-force individual life medical policy

個案分享 Case Sharing



保誠健康夥伴於2025年8月6日與客戶梁女士接觸。
PRUHealth Team engaged customer, Ms. Leung, on Aug 6, 2025.

梁女士於2025年8月6日聯絡保誠健康夥伴，因月經量大並伴隨背痛，擔心可能患有子宮肌瘤，向我們查詢相關醫療建議。
Ms. Leung contacted PRUHealth Team on Aug 6, 2025 to seek medical advice due to heavy menstrual bleeding and back pain, and she was concerned about the possibility of uterine fibroids.



保誠健康夥伴慰問她的情況及提供個人化健康建議，最後她決定前往婦科專科醫生就診。

PRUHealth Team expressed care and provided personalised health advice, and she decided to visit a gynaecology specialist.

保誠健康夥伴即日幫助梁女士預約了2025年8月8日的網絡婦科專科醫生。
PRUHealth Team helped to book a network gynaecology specialist on Aug 8, 2025.



在診症後，醫生建議為梁女士進行宮腔鏡檢查及刮除手術，並於同日協助提交預先批核申請。

After consultation, the specialist suggested hysteroscopy and curettage, and helped apply pre-authorisation for Ms. Leung on the same day.

梁女士於2025年8月14日入院，完成宮腔鏡檢查及刮除手術，並享用醫療費用直付服務，於同日出院回家休養。
Ms. Leung was admitted to hospital on Aug 14, 2025, completed the hysteroscopy and curettage with medical expenses direct billing service, and was discharged on the same day to rest at home.

備註 Remarks:

如有其他查詢（包括保單相關查詢、保障範圍、可索賠金額），請客戶聯絡客戶服務部。
For any further inquiries (e.g. policy-related inquiries, policy coverage, claims amount), please contact customer service department.

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高端醫療自由行計劃提供4個覆蓋不同保障地區的計劃，無論客戶身處任何地方，均為其提供從預防、診斷、治療到復康的全方位保障。即使身體狀況有變或需要提出索償，我們仍保證為客戶的計劃每年續保，讓客戶終身得到保障。醫療保障包括：

The PremierFlex Medical Plan offers 4 plans, with different coverage areas, giving customers comprehensive protection – from prevention, diagnosis, treatment to recovery wherever they are. Even if their medical history changes or there is a claim on the plan, we will renew customer's plan every year throughout the lifetime – guaranteed, providing our customers with lifelong protection. The medical coverage includes:



預防保障 Prevention

- ◆ 提供不同健康檢查或疫苗的選擇，多方面助客戶防患未然
Provides different choices for health screening tests or vaccines to help our customers avoid illness



診斷保障 Diagnosis

- ◆ 全數保障進行訂明診斷成像檢測和住院前或日間手術前之門診診治的合資格醫療費用
Full cover for eligible medical costs of prescribed diagnostic and outpatient consultation before hospitalisation or day case procedure imaging tests



- ◆ 【自選附加保障】適用於中國內地、香港及澳門任何醫院或診所的門診保障 — 「門診寶」，保障包括門診診治、化驗及影像檢查，以及線上問診服務和藥物配送（中國內地）
【Optional supplementary benefit】 Outpatient benefit – Outpatient Care Benefit applies to any hospital or clinic in Chinese Mainland, Hong Kong and Macau, covers outpatient consultations, laboratory tests and diagnostic imaging as well as Rare-in-Hong Kong market telemedicine service and medication delivery (in Chinese Mainland)



治療保障 Treatment

- ◆ 我們在中國內地覆蓋逾14,000*間二級或以上醫院。無論客戶選擇哪個計劃，全數保障在中國內地公立醫院入住標準單人病房（涵蓋特需部及國際部合資格的病房）之主要合資格的住院及外科手術費用。計劃2至4更覆蓋私家醫院
We cover over 14,000* 2-Grade or above hospitals in Chinese Mainland. No matter which plan customers choose, we fully cover the major eligible inpatient and surgical costs when they stay in a standard single room (covers a qualified room in VIP units and international units) in public hospitals in Chinese Mainland. Plans 2 to 4 even cover private hospitals
- ◆ 提供兒童專屬保障，包括嚴重自閉症譜系障礙、專注力不足/過度活躍症（ADHD）等特定的兒童發展障礙的治療
Cover for therapies for children including treatment for specific juvenile developmental disorder such as severe autism spectrum disorder, attention deficit / hyperactivity disorder (ADHD), etc.



復康保障 Recovery

- ◆ 提供受保癌症、心臟病發作及中風之額外復康護理
Extra rehabilitation care for covered cancer, heart attack and stroke



*2022年中國衛生健康統計年鑑 — 中華人民共和國國家衛生健康委員會 <http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>

*China Health and Hygiene Statistical Yearbook 2022 – National Health Commission of the People's Republic of China <http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>

產品及增值服務須受有關條款及細則約束，詳情請參閱保誠網頁相關的產品小冊子及服務條款。

Products and value-added services are subject to applicable terms and conditions. For more details, please refer to the relevant product brochures and terms of service available on the Prudential website.



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客戶亦可透過「醫護+」，一站式獲取多項專屬增值服務，做到「小病有人問，大病有人幫」。服務包括：

Our customers can also access a range of dedicated value-added services through the “HealthCare+”, giving them help for both minor ailments and major illnesses in just one-stop. These include:

個人化就醫支援
Personalised Treatment Assistance



- ◆ 健康管家
Health Consultant
- ◆ 醫院禮遇及陪診
Medical Concierge and Escort
- ◆ 第二醫療意見
Second Medical Opinion
- ◆ 全球緊急運送
Worldwide Emergency Assistance

便捷就醫、直付及理賠
Hassle-free Admission,
Direct Billing and Claims



- ◆ 中國內地醫療綠通
Medical Green Channel in Chinese Mainland
- ◆ 醫療費用直付
Medical Expenses Direct Billing
- ◆ 「智安排」（預設指定索償人）
SmartAppoint (advanced appointment of designated person for claims)

藥物及保健
Medication and
Healthcare



- ◆ 全球找藥
Global Drug Search
- ◆ 藥品折扣
Drug Discount
- ◆ 醫療保健折扣
Healthcare Service Discount

專業重疾管理
Professional Critical Illness
Management



- ◆ 重疾專案管理
Dedicated Critical Illness Case Manager
- ◆ 重疾心理諮詢
Critical Illness Counselling
- ◆ 大灣區跨境癌症治療醫療費用直付
Greater Bay Area Cross-border Cancer Treatment Medical Expenses Direct Billing

度身訂造復康護理
Tailored Rehabilitation
Care



- ◆ 一對一康復評估
Personalised Rehabilitation Assessment
- ◆ 康復師制定個人化康復方案及提供康復指導
Specialist Tailored-made Rehabilitation Guidance Plan

如客戶同時投保「門診寶」並身處中國內地，則可使用「醫護+」，在個人化就醫支援選項下，使用「24/7線上問診」，由國內註冊醫生視像診治和處方藥物，以及獲得藥物配送。

If our customers opt for the Outpatient Care Benefit and they are in Chinese Mainland, they can access “24 / 7 Telemedicine” using the “HealthCare+” (under the Personalised Treatment Assistance section) and get virtual consultations and prescribed medicines from registered doctors there together with medication delivery.



備註 Remarks:

產品及增值服務須受有關條款及細則約束，詳情請參閱保誠網頁相關的產品小冊子及服務條款。

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首宗肝癌組織碎化技術治療理賠個案分享

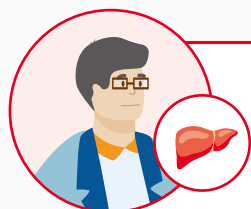
The first claim for histotripsy as a treatment modality for liver cancer has been successfully completed - Case Sharing



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首宗肝癌組織碎化技術治療理賠個案分享 (後續治療)

The first claim for histotripsy as a treatment modality for liver cancer has been successfully completed – Case Sharing (Further treatment)



李先生於40歲時確診結腸癌並出現肝臟轉移。他於2025年5月接受一項創新的癌症治療技術——肝癌組織碎化技術 (Histotripsy)。術後磁力共振 (MRI) 檢查顯示，肝臟內的癌細胞消退或縮小，為其康復歷程帶來顯著的治療突破。

Age in his forties, Mr Lee was diagnosed with colon cancer with liver metastasis. He underwent an innovative cancer treatment known as Histotripsy in May 2025. Post operative MRI scans revealed that the liver cancer cells had regressed and reduced in size, representing a significant therapeutic breakthrough in his recovery journey.



於2025年8月，李先生於香港入院接受肝臟移植前的全面評估，以確定其在身體及心理狀況上是否適合接受手術。相關評估包括全面的血液檢查（如肝功能、腎功能、傳染病及腫瘤指標）、影像檢查（電腦掃描/ 磁力共振）以及與移植團隊的專科會診。其後於2025年10月，李先生於廣西接受肝臟移植手術，並住院一個月接受支持性治療，包括免疫抑制、抗感染、護肝及胃部保護治療。其後他返回香港再次入院接受免疫抑制相關的跟進檢查，所有血液及影像檢查結果均顯示其恢復情況良好，未見併發症。

In August 2025, Mr Lee was admitted to a hospital in Hong Kong for liver transplantation workups to determine whether he was physically and mentally fit for surgery. These assessments included comprehensive blood tests (liver function, kidney function, infectious diseases, and tumor markers), imaging studies (CT scan and MRI), and consultations with the transplant team. In October 2025, Mr Lee underwent liver transplantation in Guangxi and remained hospitalized for one month to receive supportive treatment, including immunosuppression, anti infection therapy, liver protection, and gastric protection. Subsequently, he returned to Hong Kong and was admitted again for immunosuppressive follow up assessments. All blood tests and imaging results showed an uneventful recovery.



此個案並未隨着初步的創新治療而結束，而是發展成一個多階段的治療歷程。從客戶角度而言，鑑於疾病的嚴重性及所需的先進治療，整個理賠過程很可能是一段緊張且充滿不確定性的時期。此宗理賠最終得以順利完成，充分體現了及時且具醫學理據的理賠決策，在客戶面對重大健康危機時所發揮的重要支援價值。

The case did not conclude with the initial innovative treatment. Instead, it progressed into a multi-stage treatment journey. From the customer's perspective, this claim journey likely represented a highly stressful and uncertain period, given the severity of diagnosis and the need for advanced treatment. The successful completion of this claim reflects the value of timely, medically sound claims decisions in supporting customers through critical health events.



保誠保險有限公司保留全權酌情決定是否接納及批核與肝癌組織碎化技術治療相關的索償申請，該項治療亦可能不屬於標準計劃的保障範圍。
The acceptance and approval of claims related to histotripsy treatment are at the sole discretion of Prudential Hong Kong Limited and may not be part of the standard plan coverage.

資料來源：保誠網頁新聞檔案：保誠保險完成首宗肝癌組織碎化技術 (Histotripsy) 治療理賠，2025年5月。
Source: Prudential Website News Archive: Prudential completes first histotripsy claim for liver cancer treatment, May 2025.

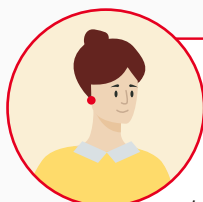
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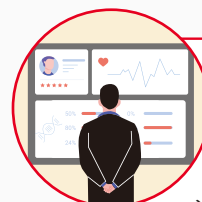
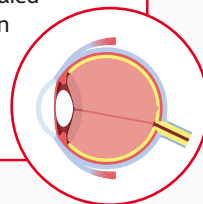
分秒必爭：支援緊急角膜移植的理賠個案

When Timing Matters: Supporting an Urgent Corneal Transplant Claim



40多歲的李小姐出現眼睛乾澀、視力模糊及混濁的情況一段時間，並於 2025 年 6 月首次求診，被診斷為左眼白內障及發炎。至 2025 年 12 月，李小姐眼睛不適情況加劇，出現疼痛及嚴重視力模糊，遂即時前往醫院接受眼科檢查。檢查結果顯示其角膜出現嚴重代償不良及持續性角膜水腫，影響視力，藥物治療已無法改善，必須進行左眼角膜移植手術。由於輪候時間較短，李小姐獲安排使用來自美國的角膜捐贈，預算醫療費用約為港幣300,000 元。

Miss Li, aged 42, had experienced dry eyes, blurred vision, and cloudy eyesight for a period of time. During her first consultation in June 2025, she was diagnosed with a cataract and inflammation in her left eye. In December 2025, Miss Li's condition worsened, and she experienced eye discomfort, pain, and severe blurred vision. She rushed to the hospital for an eye check up. The eye examination revealed significant corneal decompensation with corneal edema. As medication was no longer effective, a left eye corneal transplantation was required, with an estimated medical cost of HKD 300,000. Miss Li received a donor cornea from the USA, as the waiting time was significantly shorter.



當理賠部門收到李小姐的查詢後，隨即主動與她聯絡，並提供所需支援，以確保理賠程序順利進行。我們專責的理賠專員迅速審閱醫生提供的病情進展報告及眼科檢查報告，並即時完成評估及批核程序。李小姐很快便收到理賠款項，進一步鞏固客戶對公司品牌及專業服務的信心。

When the claims department received Miss Li's inquiry, they immediately contacted her and provided the necessary assistance to ensure a smooth claims process. Our dedicated claims specialists promptly reviewed the doctor's letter and eye examination reports, swiftly conducted the assessment, and approved the claim. Miss Li received the claim payment promptly, which reinforced her confidence in our brand and professional services.



此理賠個案有力地說明了及時、具同理心且專業的理賠處理，能在客戶面對關鍵時刻時帶來實質而深遠的影響。李小姐的病情具高度迫切性—藥物治療無效，必須即時進行角膜移植，正正突顯了理賠團隊迅速決策及清晰溝通的重要性。

This claims story powerfully illustrates how timely, empathetic, and professional claims handling can make a real difference to a customer during a critical medical situation. The urgency of Miss Li's condition—where medication was ineffective and an immediate corneal transplant was required—highlights the importance of swift decision-making and clear communication by the Claims team.

2025年全新增值服務：重大疾病理賠支援服務 Critical Illness Claims Support Service – 2025 Update



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啟動時間：2025年2月
Launch Date: February 2025

服務目標 Objectives

以快速、直接、系統化方式處理重大疾病理賠個案，提升理賠效率與客戶體驗，同時協助理財顧問提升危疾理賠處理的專業知識與應對能力。

To streamline the handling of critical illness claims through a fast, direct, and systematic approach, while enhancing agent knowledge and customer experience.

服務亮點 Key Benefits

優化理賠流程
Optimized claims process

專人支援，主動聯絡理財顧問
Dedicated claims specialists proactively supporting financial consultants

專業指引，提升理賠效率
Professional guidance to enhance claims efficiency rate

前線與後勤協作，協助客戶渡過難關
Frontline and back-office collaboration to support clients during difficult times

知識升級，強化理財顧問處理危疾理賠的能力
Empowers financial consultants with enhanced knowledge in managing crisis claims

服務流程 Service Process

- 理賠查詢支援：理財顧問可直接提出理賠查詢，理賠個案專員將主動聯絡並提供初步評估與專業指導，協助準備申請文件，並提升理賠效率。
Claims Enquiry Support: Financial consultants can raise actual claims enquiries directly. A dedicated Claims specialists will proactively reach out to provide preliminary assessments and expert guidance, assisting with the preparation of application documents and enhancing claims efficiency rate.
- 後續個案支援：理賠個案專員會跟進待處理或被拒的理賠個案，識別痛點、說明尚待補交的文件，並提供具體可行的建議。
Follow-up case support: A dedicated Claims specialists follow up on pending or declined cases, identify pain points, explain outstanding items, and offer actionable recommendations.

成效 (截至2025年12月) Impact (as of Dec 2025)

- 已支援約222位理財顧問處理重大疾病理賠查詢
Supported approximately 222 Financial consultants pre-claims enquiries
- 理賠流程更簡單、快速、清晰
Claims process now easier, faster, and more transparent
- 強化客戶信心，實踐「以客為本」的保障承諾
Strengthened client confidence in health protection and Reinforced our customer-first commitment

已支援重大疾病理賠個案 Critical Illness Claim cases supported

日期 Date	數量 Volume	癌症(例如： 肺癌、乳腺癌) Cancer	心臟(例如：血管成形術 (通波仔)、心臟病發作) Heart Diseases	神經系統 (例如：中風、腦腫瘤) Central Nervous System Diseases	器官系統 (例如：腎衰竭、 肝硬化) Organ System	其他疾病(例如： 糖尿病、高血壓) Others (e.g. Diabetes)	不確定 Uncertain
5/25	21	9	4	4	0	0	4
6/25	30	4	3	7	2	5	9
7/25	27	10	8	3	1	1	4
8/25	32	6	9	4	0	5	8
9/25	32	10	4	3	1	3	11
10/25	19	5	2	3	0	1	8
11/25	31	10	4	5	0	1	10
12/25	30	10	4	2	2	2	10

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Important Notes

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Disclaimer:

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Please note that consultants are prohibited by the Company from:

- (1) Conducting any unauthorised activities related to insurance in Chinese Mainland; and
- (2) Promoting or selling Hong Kong insurance products / services for the purpose of soliciting or contacting any people physically present in Chinese Mainland (by way of mails, phone calls, electronic mails, fax or any other channels).



附錄 Appendix

中國內地與香港危疾名稱對照表

Reference Table for Critical Illnesses in the Chinese Mainland and Hong Kong

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中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong	中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong
惡性腫瘤	癌症 Cancer	語言能力喪失	喪失語言能力 Loss of Speech
急性心肌梗塞	心臟病發作 Heart Attack	重型再生障礙性貧血	障礙性貧血 Aplastic Anaemia
腦中風	中風 Stroke	主動脈手術	大動脈外科手術 Surgery to the Aorta
重大器官移植	主要器官移植 Major Organ Transplantation	多發性硬化	多發性硬化症 Multiple Sclerosis
冠心病	冠狀動脈病 Coronary Artery Disease	全身性重症肌無力	嚴重重症肌無力症 Severe Myasthenia Gravis
終末期腎病	末期腎病 Kidney Failure	系統性紅斑狼瘡併發腎功能損害	系統性紅斑狼瘡而併發狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
多個肢體缺失	多個肢體切斷 Loss of Limbs	因職業關係導致的人類免疫缺陷病毒(HIV)感染	因職業感染人類免疫缺陷病毒 Occupationally Acquired HIV
慢性肝功能衰竭失代償期	失代償期肝硬化 Decompensated cirrhosis	經輸血導致的人類免疫缺陷病毒感染	因輸血引致的愛滋病 AIDS due to Blood Transfusion
心臟瓣膜手術	心瓣及結構性手術 Heart Valve and Structural Surgery	克隆病	克羅恩氏病 Crohn's Disease
阿爾茨海默病	阿茲海默症 Alzheimer's Disease	一型糖尿病	一型糖尿病/胰島素依賴型糖尿病 Insulin Dependent Diabetes Mellitus
嚴重腦損傷	嚴重頭部創傷 Major Head Trauma	植物人狀態	植物人 Apallic Syndrome
帕金森病	帕金森病 Parkinson's Disease	重症急性壞死性筋膜炎	壞死性筋膜炎 Necrotising Fasciitis
嚴重III度燒傷	嚴重燒傷 Major Burns	彌慢性系統性硬皮病	系統性硬皮病 Systemic Scleroderma
原發性肺動脈高壓	原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension	慢性復發性胰腺炎	復發性慢性胰腺炎 Chronic Relapsing Pancreatitis

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中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong
克-雅氏病(CJD.人類瘋牛病)	克雅二氏症 Creutzfeldt-Jacob Disease (CJD)
肌營養不良症	肌肉營養不良症 Muscular Dystrophy
骨生長不全症	成骨不全症 Osteogenesis Imperfecta
埃博拉病毒感染	伊波拉 Ebola
終末期肺病	末期肺病 End Stage Lung Disease
嬰兒進行性脊肌萎縮症	第一型兒童脊髓肌萎縮 Type I Juvenile Spinal Amyotrophy
主動脈夾層瘤	主動脈夾層瘤/主動脈瘤 Aortic Aneurysm
肌萎縮性脊髓側索硬化	肌萎縮性脊髓側索硬化 Amyotrophic Lateral Sclerosis
結核性腦膜炎	腦膜結核病 Meningeal Tuberculosis
獨立能力喪失	失去獨立生活能力 Loss of Independent Existence

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