2026年度中期個人壽險理賠報告
2026 Half Year Individual Life Claims Report

PRUDENTIAL
保誠保險

用心聆聽 實現您心

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首席客務營運及健康保障業務總監的話
Message from CCOHO

香港的醫療環境持續轉變，隨着醫療成本不斷上升，大眾對健康保障的關注亦日益增加。保誠一直秉持以客為本的理念，用心聆聽客戶需要，持續推動創新，並在客戶的醫健旅程中提供全方位支援，讓他們倍感安心。

2026年上半年，我們的理賠服務持續穩健增長，已賠付總額超過三十五億八千萬港元，較2025年同期上升近3%。這不僅反映我們對客戶保障承諾的實踐，更彰顯保誠在客戶最需要的時刻提供及時支援的能力。

我們亦持續拓展香港及中國內地的醫療服務網絡，進一步提升客戶的醫療體驗及保障支援。隨着愈來愈多客戶選擇使用醫療費用直付服務，相關理賠案件數量錄得顯著增長。於2026年上半年，醫療費用直付服務理賠案件總數接近8,382宗，較2025年同期上升53%，總理賠金額達二億二百萬港元，其中住院理賠佔最大比例，達一億二千萬港元。這不但反映客戶對服務的高度信任，更體現我們致力簡化理賠流程及提升醫療體驗的成果。

為了讓客戶更輕鬆地獲得所需醫療服務，我們持續強化數碼化健康支援服務。透過「保誠健康夥伴」WhatsApp及微信平台，合資格客戶可享專科診症優先預約服務、協助安排預先批核申請、獲取健康資訊，以及獲得個人化醫療支援。

透過保誠健康夥伴尋求專業建議。一位客戶因月經量異常及背痛而擔心患有子宮肌瘤，我們的團隊即時提供個人化健康建議，並協助安排網絡婦科專科醫生診症。完成診症後，醫生建議進行宮腔鏡檢查及刮除手術，並於同日提交預先批核申請。客戶其後順利完成治療及享用醫療費用直付服務，於同日出院回家休養。這個案例充分展現保誠健康夥伴如何於客戶就醫旅程的每一階段提供適時及貼心支援，讓客戶能夠更專注於健康及康復。

醫療科技發展一日千里，創新治療方案持續改變疾病管理模式。保誠一直積極支持醫療創新，並透過專業及審慎的理賠評估，協助客戶受惠於嶄新的治療選擇。我們將繼續透過高效的理賠流程及專業團隊支援，在客戶面對健康挑戰時提供適時協助及安心保障。

本理賠報告涵蓋身故、危疾及住院三大類別的理賠數據，同時探討不同健康趨勢及保障需要。透過真實理賠數據及市場洞察，我們希望協助客戶更深入了解潛在風險，及早做好保障規劃，為未來建立更穩固的保障基礎。

展望未來，我們將繼續深化與醫療機構的合作，完善跨境醫療支援服務，並加快推動數碼創新及服務優化，讓客戶在面對健康挑戰時擁有更多選擇、更快支援及更全面的保障。我們將繼續秉承「保障每個人生，誠就每個未來」的宗旨，致力為客戶提供簡單、便捷及值得信賴的理財及健康保障方案。

保誠保險有限公司
首席客務營運及健康保障業務總監
歐陽佩玲

Hong Kong's healthcare landscape continues to evolve, with rising healthcare costs heightening public awareness of the importance of comprehensive health protection. At Prudential, we remain committed to putting customers first by listening to their needs, driving innovation, and providing holistic support throughout their healthcare journeys, offering reassurance every step of the way.

In the first half of 2026, our claims operations continued to demonstrate strong and sustainable growth, with total claims payouts exceeding HKD 3.58 billion, representing an increase of approximately 3% compared with the same period in 2025. This achievement reflects not only our commitment to honouring our protection promise, but also our ability to provide timely support when customers need it most.

We also continued to expand our healthcare network across Hong Kong and the Chinese mainland to enhance customers' healthcare experiences and access to quality medical support. As more customers embraced our Medical Expenses Direct Billing Service, claims utilisation increased significantly. During the first half of 2026, the number of direct billing claims reached nearly 8,382 cases, representing a 53% increase compared with the same period in 2025. Total claims paid under the service amounted to HKD 202 million, of which hospitalisation claims accounted for the largest share at HKD 120 million. These results reflect strong customer confidence in our services and demonstrate our continued efforts to simplify the claims journey and improve the overall healthcare experience.

To make healthcare more accessible and convenient, we further strengthened our digital health support services through the PRUHealth Team. Through WhatsApp and WeChat, eligible customers can enjoy priority specialist appointment bookings, assistance with pre-authorisation arrangements, access to health information, and personalised healthcare support.

A customer contacted the PRUHealth Team seeking professional advice after experiencing heavy menstrual bleeding and back pain and was concerned about the possibility of uterine fibroids. Our team promptly provided personalised health guidance and arranged an appointment with a network gynaecology specialist. Following consultation, the specialist recommended a hysteroscopy and curettage procedure, and a pre-authorisation application was submitted on the same day. The customer subsequently received treatment through our Medical Expenses Direct Billing Service and was discharged on the same day. This case clearly demonstrates how the PRUHealth Team provides timely and caring support at every stage of a customer's healthcare journey, enabling customers to focus on their health and recovery with greater peace of mind.

As medical technology continues to advance rapidly, innovative treatment solutions are transforming the way diseases are managed. Prudential remains committed to supporting medical innovation and helping customers benefit from advances in healthcare through professional and prudent claims assessment. We will continue to provide timely assistance and peace of mind through efficient claims processes and dedicated professional support.

This Claims Report presents claims statistics across three major categories: Death, Critical Illness, and Hospitalisation. It also explores emerging health trends and protection needs. By combining real claims data with meaningful insights, we hope to help customers better understand potential risks, plan ahead, and build a stronger foundation for their future protection needs.

Looking ahead, we will continue to deepen collaboration with healthcare providers, strengthen cross-border healthcare support, and accelerate digital innovation and service enhancements. Our goal is to empower customers with greater access, faster support, and more comprehensive protection when facing healthcare challenges. We remain steadfast in our commitment to protecting every life and every future by providing simple, convenient, and trusted financial and health protection solutions.

Candy Au Yeung
Chief Customer Operations and Health Officer
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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公司背景及資料
Company Background and Information

此文件只供內部參考。不可複印、分發或上載於任何社交媒體平台。
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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[@]

顧客推薦度領先市場[#]
Leading the market in customer recommendations[#]

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

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

2026上半年總賠償金額
Total Claims Payments in 2026 H1
超過三十五億港元
Over HKD 3.5 billion

相等於近十一萬次大腸鏡檢查*
Equivalent to around 110,000 Colonoscopy*

2026上半年總賠償個案
Total Approved Claims in 2026 H1
超過 **70,000** 宗
Over **70,000** claims

平均每一分鐘 處理一宗賠償
Approved 1 case in a minute on average

[#]根據第三方機構於2025年進行的獨立調查，訪問超過8,000名受訪者，保誠保險於泛亞洲主要人壽保險公司中，在顧客淨推薦值排名位列1st Quartile（涵蓋香港居民及內地訪港旅客）。資料來源：NPS Prism®基準評估報告。NPS Prism® 為Bain & Company, Inc.、NICE Systems, Inc. 及Fred Reichheld的註冊商標。Based on an independent study in 2025 of more than 8,000 respondents, Prudential is ranked in the 1st Quartile for Customer Relationship Net Promoter Score (NPS) among key pan-Asia Life Insurance companies (including Hong Kong residents and Mainland Chinese visitors to Hong Kong). 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2026年保誠已賠付個案的大腸鏡檢查住院醫療費用中位數。According to the median of medical inpatient treatment expense for Colonoscopy in Prudential approved claims cases in 2026.

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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)

2026亞洲最佳企業僱主獎 (香港)
HR Asia Best Companies to Work for in Asia 2026

- 保誠保險
  Prudential Hong Kong

2026《彭博商業周刊》（中文版）金融機構大獎
Bloomberg Businessweek (Chinese Edition) - Financial Institutions Awards 2026

卓越表現大獎 Excellence Performer

- 年度保險公司（人壽保險）
  Insurance Company of the Year (Life Insurance)
- 年度保險公司體系結構
  Insurance Company Architecture of the Year
- 年度培訓學院
  Training Academy of the Year
- 顧客關顧
  Customer Engagement
- 數碼轉型策略
  Digital Transformation Strategy
- 僱員福利（產品）
  Employee's Benefits (Product)
- 旅遊保險
  Travel Insurance
- 年度區域成就大獎（卓信家族）
  District Achievement of the Year (Elite Prime Family Office)
- 年度新晉區域大獎（海納團隊）
  Emerging District (API Agency)

卓越傑出表現大獎 Outstanding Performer

- 年度保險公司（一般保險）
  Insurance Company of the Year (General Insurance)
- 整合營銷策略（公司品牌推廣）
  Integrated Marketing (Branding Promotion)
- 醫療保險計劃
  Medical Care
- 康健護理及保障
  Health & Protection (Product)
- 年度招募計劃
  Recruitment Programme of the Year
- 企業社會責任
  Corporate Social Responsibility
- 環境保護及可持續性
  Environment Sustainability and Protection

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)

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

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

- 傑出保險業人工智能應用
  Outstanding AI Adoption
- 傑出大灣區醫療網絡服務
  Outstanding Medical Network Services
- 傑出理賠管理
  Outstanding Claims Management
- 傑出青年保險專才
  Outstanding Development for Young Insurance Professionals across Greater Bay Area

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

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優越服務，全城讚賞
Excellent Service, Great Compliments

客戶佘先生
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.

2026上半年，超過**90%**客人**滿意理賠體驗***

In 2026 H1, 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**，您們的專業知識和努力工作，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.

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重點分析
Key Highlights

已賠付總額在2026上半年繼續增長，超過三十五億八千萬港元，較2025年同期上升近**3%**。

Total claims payout kept growing in 2026 H1 and reached over HKD 3.58 billion which was around **3%** increment comparing to 2025.

在2026上半年，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53%。醫療費用直付服務的理賠案件總數接近8,382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二億二百萬港元，其中住院理賠佔比最大，**達到一億二千萬港元**。

In 2026 H1, there was a notable increase in the use of the medical expenses direct billing service, with claims cases rising by 53%. The total number of claims cases for the medical expenses direct billing service approached 8,382, enhancing the claims service experience for many clients. The total claims amount for this service reached HKD 202 million, with hospitalisation claims accounted for the largest portion, **totally HKD 120 million**.

以上數據僅包括2025上半年和 2026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 2025 H1 and 2026 H1 only, cases are counted based on benefit level. The payout amount are rounded off.

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2026年度中期個人壽險理賠報告（2026年1月至6月）
2026 H1 Individual Life Claims Summary (Jan – Jun 2026)

理賠總結 Claims Summary

已賠付金額
Total Claims Payout
三十六億港元
HKD 3.6 billion

已賠付個案
Total Approved Claims
70,071 宗 cases

平均理賠處理時間[1]
Average Process Lead Time[1]

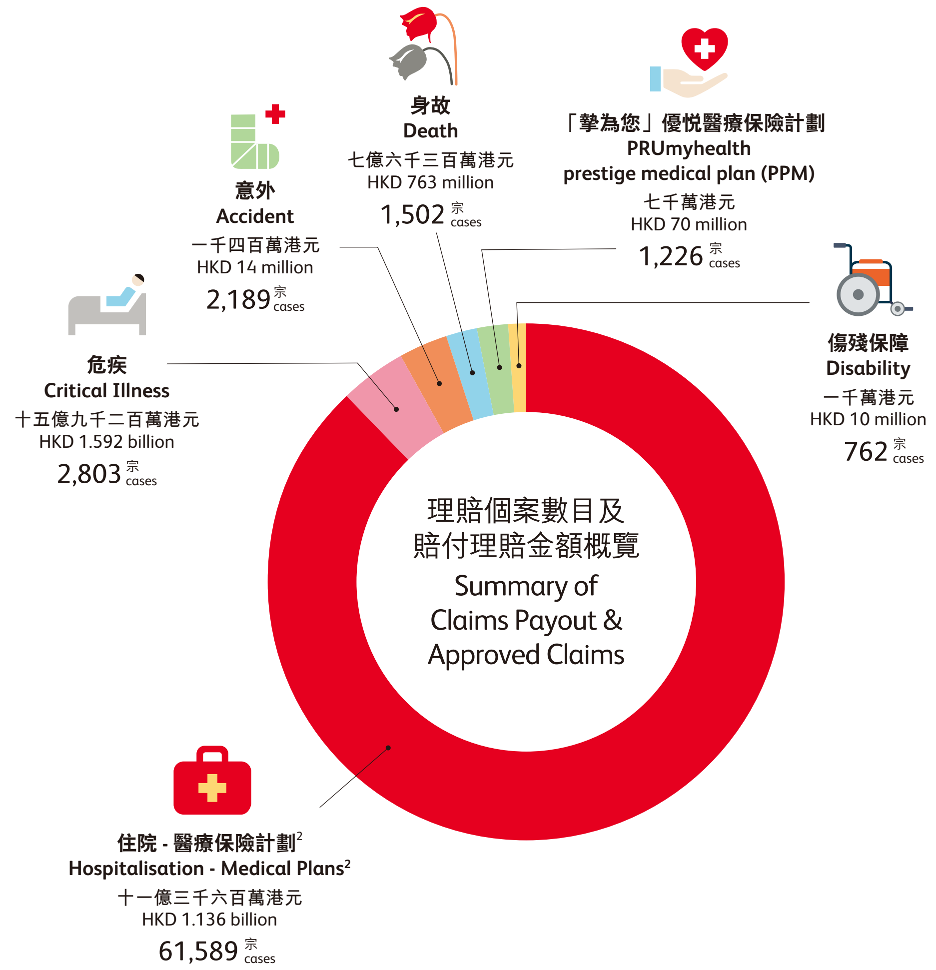
住院 Hospitalisation	:	2.5 個工作天 working days
危疾 Critical Illness	:	3.3 個工作天 working days
身故 Death	:	3.3 個工作天 working days

整體成功賠付百分比
Overall Successful Claims Rate
96.5%

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:	直接轉賬Direct Credit:	支票Cheque:
即時[3] (從批核成功起計算) Instant[3] (from claims approval)	1-3 個工作天 working days	7 個工作天 working days



備註 Remarks:
1. 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.
2. 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.
3. 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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香港的住院比率
Hospitalisation Rate in Hong Kong

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 2023[1]

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%

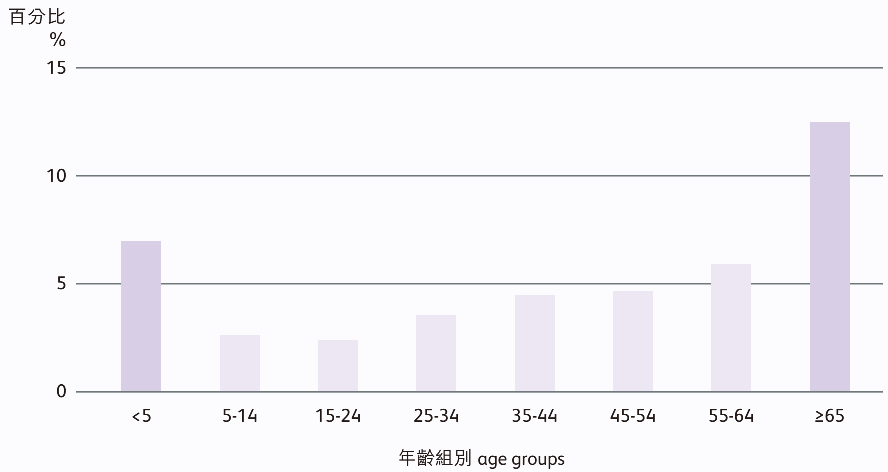
53%

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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香港主要私家醫院收費參考
Reference for Charges of Major Private Hospitals in Hong Kong

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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.

選擇窗邊病床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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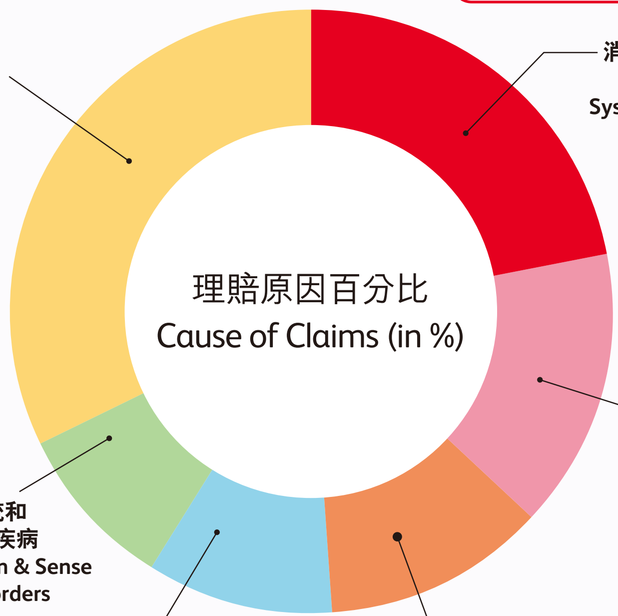
住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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
96.8%



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 Mainland[1]

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.) 41,956 宗 cases 九億一千五百萬港元 HKD 915 million	**「摯為您」優悅醫療保險計劃** **PRUmyhealth prestige medical plan (PPM)** 1,114 宗 cases 五千四百萬港元 HKD 54 million	11,363 宗 cases 三千五百萬港元 HKD 35 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.) 8,270 宗 cases 一億八千六百萬港元 HKD 186 million	**「摯為您」優悅醫療保險計劃** **PRUmyhealth prestige medical plan (PPM)** 112 宗 cases 一千六百萬港元 HKD 16 million	

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

1	消化系統疾病 Digestive System Diseases	13,673 宗 cases
2	腫瘤 Neoplasms	9,497 宗 cases
3	呼吸系統疾病 Respiratory System Diseases	7,298 宗 cases
4	損傷及後遺症 Injuries & Adverse Effects	6,344 宗 cases
5	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	5,645 宗 cases

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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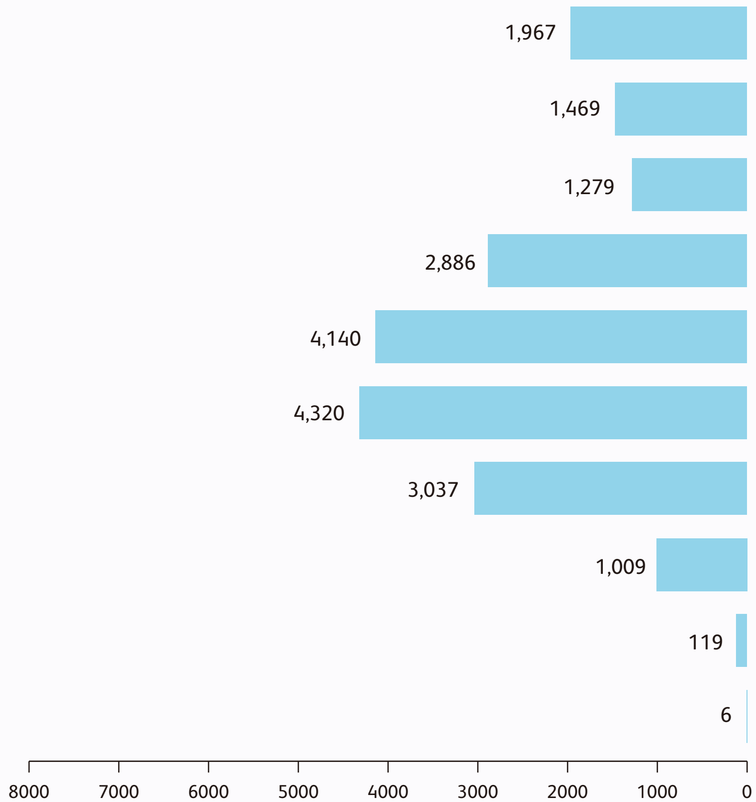
住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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



年齡組別 Age Group	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)
0-10	呼吸系統疾病 Respiratory System Diseases	39%
11-20	肌肉骨骼系統及結締組織疾病 Musculoskeletal & Connective Tissue Diseases	23%
21-30	肌肉骨骼系統及結締組織疾病 Musculoskeletal & Connective Tissue Diseases	24%
31-40	消化系統疾病 Digestive System Diseases	29%
41-50	消化系統疾病 Digestive System Diseases	30%
51-60	消化系統疾病 Digestive System Diseases	26%
61-70	消化系統疾病 Digestive System Diseases	23%
71-80	循環系統疾病 Circulatory System Diseases	17%
81-90	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	25%
>90	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	50 %

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（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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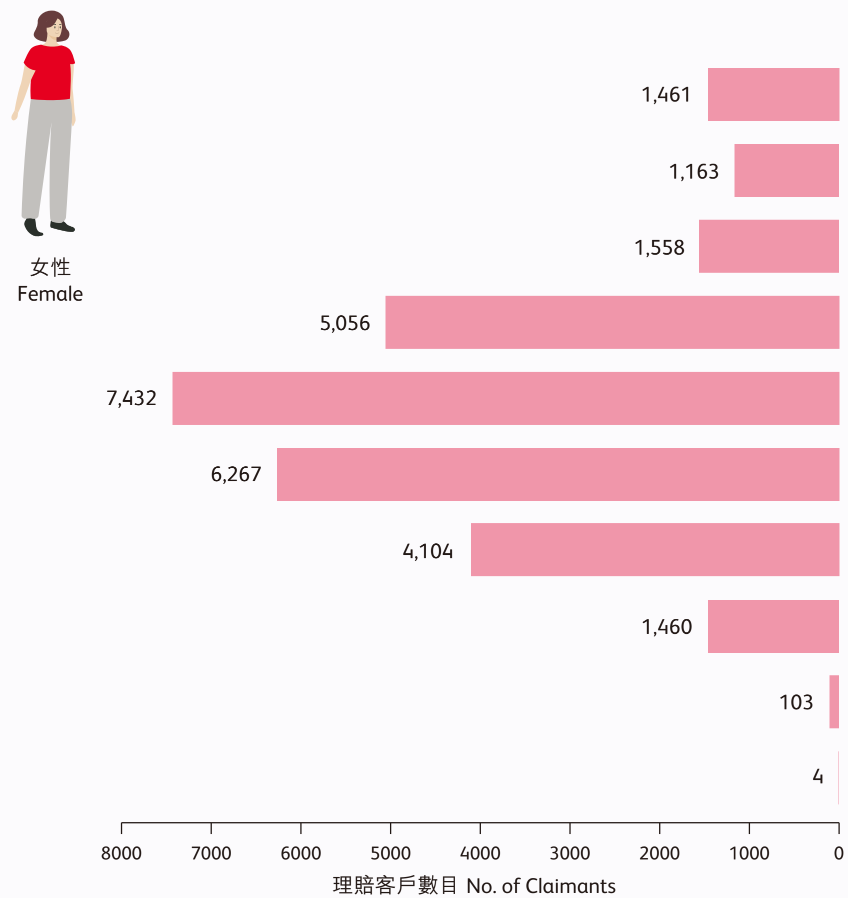
住院年齡及性別分析圖表
Hospitalisation Claims by Age and Gender

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.



年齡組別 Age Group	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)
0-10	呼吸系統疾病 Respiratory System Diseases	40%
11-20	肌肉骨骼系統及結締組織疾病 Musculoskeletal & Connective Tissue Diseases	22%
21-30	消化系統疾病 Digestive System Diseases	23%
31-40	消化系統疾病 Digestive System Diseases	23%
41-50	消化系統疾病 Digestive System Diseases	24%
51-60	消化系統疾病 Digestive System Diseases	24%
61-70	消化系統疾病 Digestive System Diseases	21%
71-80	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	24%
81-90	神經系統和感覺器官疾病 Nervous System & Sense Organ Disorders	29%
>90	呼吸系統疾病 Respiratory System Diseases	50%

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

住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan –Jun 2026)

住院理賠金額及性別數據
Hospitalisation Claims by Claims Payout and Gender

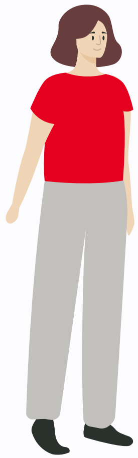
下圖顯示男性及女性之住院理賠之最高理賠金額及平均理賠金額 。
The below illustration shows the highest claims payout and average claims payout of the hospitalisation claims for male and female.

男性
Male

最高理賠金額
Highest Claims Payout
八百三十九萬港元
HKD 8.39 million

平均理賠金額
Average Claims Payout
二萬六千港元
HKD 26 thousand

理賠客戶數目總數
Total no. of Claimants
20,232



女性
Female

最高理賠金額
Highest Claims Payout
二百二十六萬港元
HKD 2.26 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
28,608

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.

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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住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan –Jun 2026)

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)	2,360	31,272	10,000	-68%
胃鏡檢查 Oesophago-Gastro Duodenoscopy (OGD)	1,464	37,554	20,490	-45%
大腸鏡檢查 Colonoscopy	610	32,799	16,520	-50%
白內障 / 晶狀體 / 人工晶狀體植入術 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	474	73,482	30,777	-58%
鼻內窺鏡檢查 Nasoendoscopy	208	35,774	4,000	-89%

上表顯示在2026年上半年首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 2026 H1. 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。
The above data are based on the approved cases only and claims payment amount are rounded off.

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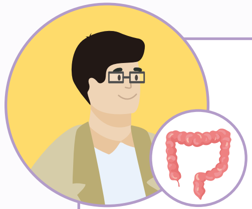
住院理賠個案分享
Hospitalisation Claims Case Sharing

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

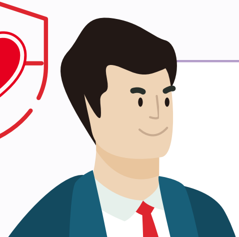


李先生多年來一直是我們的尊貴客戶，卻在2021年不幸確診第四期大腸癌，並出現肝臟及肺部轉移。其後因右肺腫瘤病灶惡化，他需要接受先進的「機械人輔助支氣管鏡脈衝電場消融手術（Robotic assisted Bronchoscopy Pulsed Electric Field Ablation, PEF）」，此為微創、以高能量電場消融腫瘤細胞的創新技術，需配合導航系統及機械臂以提升精準度，其費用遠高於一般治療。

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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住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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	76 歲 years old	醫療加倍保 PRUhealth medical plus	膀胱癌 Bladder Cancer	港幣 HKD 8.39 百萬 Million
C先生 Mr. C	78 歲 years old	醫療加倍保 保誠靈活自主醫保計劃 PRUhealth medical plus PRUHealth FlexiChoice Medical Plan	腦動脈阻塞並梗塞 Cerebral Artery Occlusion With Infarction	港幣 HKD 5.76 百萬 Million
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 Colon Cancer	港幣 HKD 3.67 百萬 Million
H先生 Mr. H	53 歲 years old	子女住院護惠計劃/住院護惠計劃 保誠靈活自主醫保計劃 終身保醫療計劃 PRUmed hospital care plan PRUmyhealth prestige medical plan PRUmed lifelong care plan	肝癌；胰臟癌 Liver Cancer; Pancreatic Cancer	港幣 HKD 2.44 百萬 Million
L小姐 Ms. L	53 歲 years old	子女住院護惠計劃/住院護惠計劃 保誠靈活自主醫保計劃 保誠自願醫保尚賓計劃 PRUmed hospital care plan PRUHealth FlexiChoice Medical Plan PRUHealth VHIS VIP Plan	腦動脈阻塞並梗塞; 腦動脈瘤(未破裂) Cerebral artery occlusion and infarction; Unruptured Cerebral Aneurysm	港幣 HKD 2.26 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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	38 歲 years old	保誠自願醫保摯稱心計劃 保誠自願醫保尚賓計劃 PRUHealth VHIS EasyChoice Plan PRUHealth VHIS VIP Plan	腦膜炎 Meningitis	港幣 HKD 2.24 百萬 Million
B先生 Mr. B	61 歲 years old	保誠自願醫保尚賓計劃 特選危疾治療保 PRUHealth VHIS VIP Plan PRUhealth essential critical care	格林－巴利症候群；結腸癌 Guillain-Barré Syndrome; Colon Cancer	港幣 HKD 2.20 百萬 Million
C小姐 Ms. C	48 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	顱內出血 Intracranial Hemorrhage	港幣 HKD 2.12 百萬 Million
K小姐 Ms. K	52 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	肺癌 Lung Cancer	港幣 HKD 2.08 百萬 Million
N先生 Mr. N	59 歲 years old	智安心康健計劃 保誠自願醫保尚賓計劃 終身保醫療計劃 子女住院護惠計劃/ 住院護惠計劃 PRUHealth secure top-up plan PRUHealth VHIS VIP Plan PRUmed lifelong care plan PRUmed hospital care plan	結腸癌 Colon Cancer	港幣 HKD 2.00 百萬 Million

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最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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個人壽險Individual Life Insurance

住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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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	終身保醫療計劃 「摯為您」優悅醫療保險計劃 PRUmed lifelong care plan PRUmyhealth prestige medical plan	食道癌 Esophageal Cancer	港幣 HKD 3.24 百萬 Million
L小姐 Ms. L	62 歲 years old	醫療加倍保 PRUhealth medical plus	乳癌；乳房原位癌 Breast Cancer; Breast Carcinoma In Situ	港幣 HKD 1.55 百萬 Million
L先生 Mr. L	60 歲 years old	醫療加倍保 PRUhealth medical plus	顱內出血 Intracranial Hemorrhage	港幣 HKD 1.17 百萬 Million
M小姐 Ms. M	55 歲 years old	醫療加倍保 PRUhealth medical plus	腦膜炎 Meningitis	港幣 HKD 1.10 百萬 Million
Z先生 Mr. Z	69 歲 years old	醫療加倍保 PRUhealth medical plus	胰臟癌 Pancreatic Cancer	港幣 HKD 0.94 百萬 Million

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最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
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住院理賠（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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
H小姐 Ms. H	30 歲 years old	醫療加倍保 PRUhealth medical plus	乳癌 Breast Cancer	港幣 HKD 0.87 百萬 Million
D先生 Mr. D	64 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	肺癌 Lung Cancer	港幣 HKD 0.81 百萬 Million
S小姐 Ms. S	46 歲 years old	終身保醫療計劃 智安心康健計劃 PRUmed lifelong care plan PRUhealth secure top-up plan	良性腫瘤 Benign Neoplasm	港幣 HKD 0.74 百萬 Million
M先生 Mr. M	63 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	心房撲動 Atrial Flutter	港幣 HKD 0.68 百萬 Million
H先生 Mr. H	59 歲 years old	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan	喉癌 Laryngeal Cancer	港幣 HKD 0.66 百萬 Million

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最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
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醫療網絡 - 醫療費用直付服務 — 概覽
Overview of Medical Network - Medical Expenses Direct Billing Service

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 Servcie

超過600位網絡專科醫生及設備完善的醫療服務提供者
With more than 600 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40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 40 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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醫療網絡 - 醫療費用直付服務 — 概覽
Overview of Medical Network - Medical Expenses Direct Billing Service

輕鬆三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-authorisation 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-authorisation application after consultation. Customer accepts the terms & conditions via the link in SMS received. The pre-authorisation 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-authorisation**

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-authorisation 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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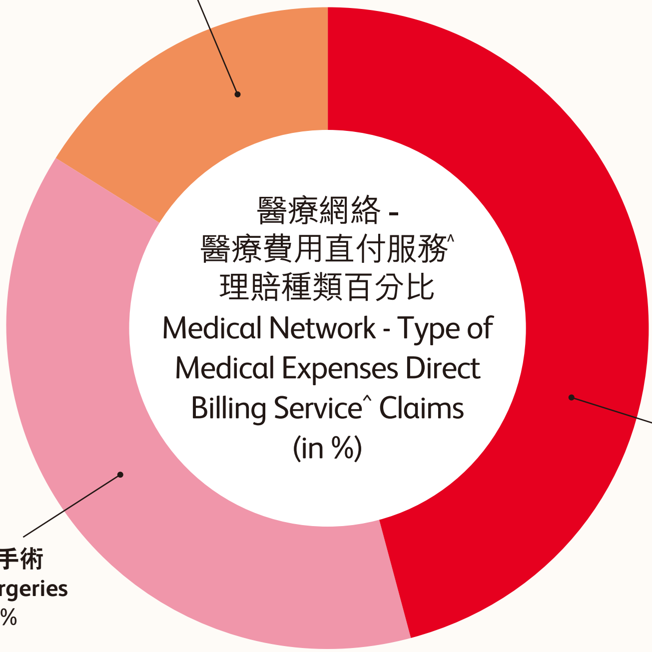
醫療網絡 - 醫療費用直付服務 — 理賠總覽
Claims Summary of Medical Network - Medical Expenses Direct Billing Service

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

預先批核成功率
Pre-authorisation successful rate
96.7%



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)
8,270 宗 cases　一億八千六百萬港元 HKD 0.186 billion	112 宗 cases　一千六百萬港元 HKD 16 million

首五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

1	消化系統疾病 Digestive System Diseases	2,999 宗 cases
2	呼吸系統疾病 Respiratory System Diseases	990 宗 cases
3	肌肉骨骼系統及結締組織 Musculoskeletal & Connective Tissue	891 宗 cases
4	傳染病與寄生蟲病 Infectious & Parasitic Disease	806 宗 cases
5	腫瘤 Neoplasms	777 宗 cases

^ 產品範圍： 保誠自願醫保尚賓計劃、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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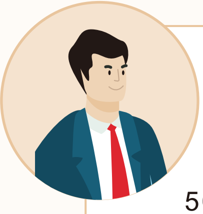
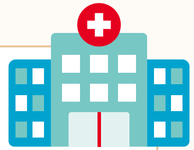
醫療網絡 - 醫療費用直付服務個案分享
Medical Network - Medical Expenses Direct Billing Service Case Sharing

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.



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.

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。這宗個案正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.

最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
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癌症普及化
How Common is Cancer

香港
Hong Kong

每**十四**分鐘[1]
Every **14** minute[1]

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

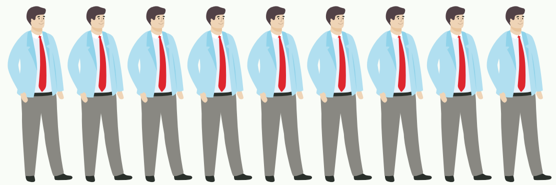
每**五**位女性中有**一**位
1 in **5** women

中國內地
The Chinese Mainland

每**一**分鐘[2]
Every **1** minute[2]

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. 中國實驗動物信息網：〈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

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

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香港及中國內地五大癌症
Top 5 Cancers in Hong Kong and the Chinese Mainland

香港 Hong Kong[1*]

男性 Male		女性 Female
肺 Lung	1	乳腺 Breast
大腸 Colorectum	2	肺 Lung
前列腺 Prostate	3	大腸 Colorectum
肝 Liver	4	子宮體癌 Corpus uteri
胃 Stomach	5	甲狀腺癌 Thyroid

中國內地 The Chinese Mainland[2^]

男性 Male		女性 Female
肺 Lung	1	肺 Lung
肝 Liver	2	肝 Liver
胃 Stomach	3	結直腸 Colorectal
結直腸 Colorectal	4	胃 Stomach
食管 Esophagus	5	乳腺 Breast

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. 中國實驗動物信息網：〈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

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

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

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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什麼是危疾保障缺口？
What is Critical Illness Protection Gap?

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.

危疾保障缺口
Critical illness protection gap

=

所需危疾保障金額
The required critical illness coverage amount

保障需要
Protection needs

（根據受訪者所關注的危疾和其相關的治療費用^計算)
(Calculated based on the critical illnesses that respondents are concerned about and their related treatment costs^)

+

估算因患危疾而造成的收入損失
Estimated income loss due to critical illness
(個人月入 x 按月計算的停工時間)
(Monthly income x No. of months off work)

−

現有危疾保障
Existing critical illness coverage

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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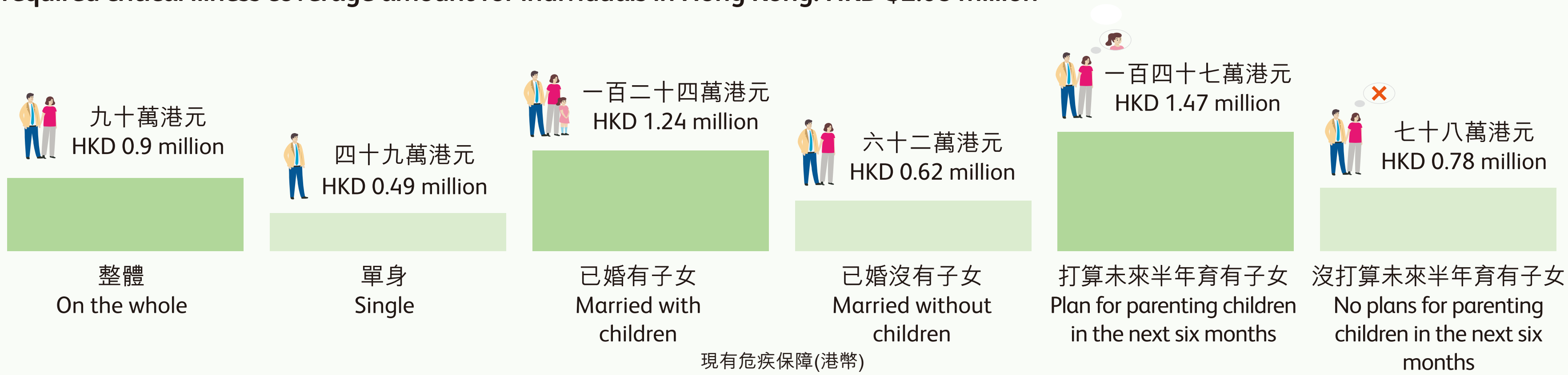
什麼是危疾保障缺口？
What is Critical Illness Protection Gap?

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



現有危疾保障(港幣)
Existing critical illness coverage (Hong Kong Dollars)

所需危疾保障金額
The required critical illness coverage amount
二百零八萬港元
HKD $2.08 million

–

現有危疾保障
Existing critical illness coverage
九十萬港元
HKD 0.9 million

=

危疾保障缺口
The critical illness protection gap
一百一十八萬港元
HKD 1.18 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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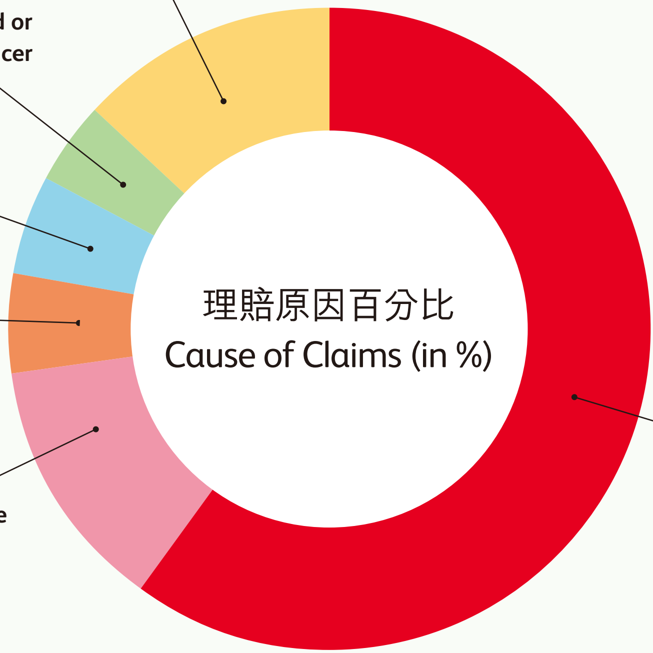
危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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
88%



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	1,687 宗 cases
2	心臟及血管疾病 Heart and Blood Vessel Disease	363 宗 cases
3	原位癌 Carcinoma-in-situ	147 宗 cases
4	肺炎 Pneumonia	134 宗 cases
5	早期甲狀腺癌或前列腺癌 Early Thyroid or Prostate Cancer	102 宗 cases

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

32%	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)
20%	呼吸系統 Respiratory System （鼻咽、氣管、支氣管及肺） (Nasopharynx, Trachea, Bronchus and Lung)
17%	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)
14%	甲狀腺 Thyroid Gland
7%	血液及免疫系統Blood and Immune System （白血病、淋巴腺癌及骨髓癌） (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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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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

理賠客戶數目 No. of Claimants	年齡組別 Age Group	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)
110	0-10	呼吸系統疾病 Respiratory System Diseases	75%
12	11-20	精神病患 Mental Disorders	25%
21	21-30	癌症 - 甲狀腺惡性腫瘤 Cancer - Malignant neoplasm of thyroid gland	38%
97	31-40	癌症 - 甲狀腺惡性腫瘤 Cancer - Malignant neoplasm of thyroid gland	30%
227	41-50	循環系統疾病 Circulatory System Diseases	40%
241	51-60	循環系統疾病 Circulatory System Diseases	46%
165	61-70	循環系統疾病 Circulatory System Diseases	39%
36	71-80	循環系統疾病 Circulatory System Diseases	39%

500 400 300 200 100 0

理賠客戶數目 No. of Claimants

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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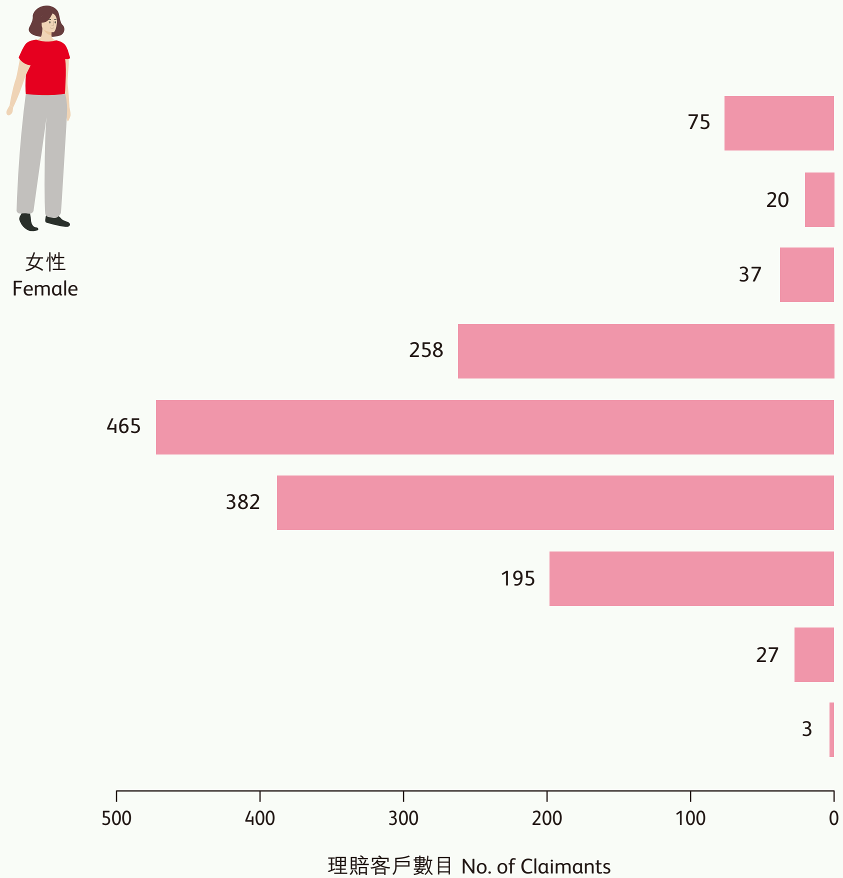
危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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.



年齡組別 Age Group	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)
0-10	呼吸系統疾病 Respiratory System Diseases	75%
11-20	癌症 - 甲狀腺惡性腫瘤 Cancer - Malignant neoplasm of thyroid gland	35%
21-30	癌症 - 甲狀腺惡性腫瘤 Cancer - Malignant neoplasm of thyroid gland	43%
31-40	癌症 - 甲狀腺惡性腫瘤 Cancer - Malignant neoplasm of thyroid gland	35%
41-50	癌症 - 女性生殖系統 Cancer - Female Reproductive System	42%
51-60	癌症 - 女性生殖系統 Cancer - Female Reproductive System	48%
61-70	癌症 - 女性生殖系統 Cancer - Female Reproductive System	32%
71-80	癌症 - 呼吸系統 Cancer - Respiratory System	26%
81-90	癌症 - 呼吸系統 Cancer - Respiratory System	33%

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（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

危疾理賠金額及性別數據
Critical Illness Claims by Claims Payout and Gender

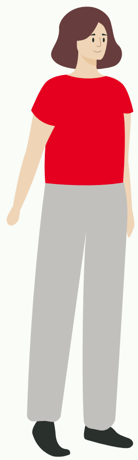
下圖顯示男性及女性之危疾理賠之最高理賠金額及平均理賠金額 。
The below illustration shows the highest claims payout and average claims payout of the critical illness claims for male and female.

男性
Male

最高理賠金額
Highest Claims Payout
七百一十二萬港元
HKD 7.12 million

平均理賠金額
Average Claims Payout
六十二萬港元
HKD 0.62 million

理賠客戶數目總數
Total no. of Claimants
909



女性
Female

最高理賠金額
Highest Claims Payout
八百四十九萬港元
HKD 8.49 million

平均理賠金額
Average Claims Payout
七十萬港元
HKD 0.7 million

理賠客戶數目總數
Total no. of Claimants
1,462

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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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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	三億九千萬港元 HKD 0.39 billion	七十三萬港元 HKD 0.73 million
癌症 – 呼吸系統疾病 Cancer – Respiratory System Diseases	二億六千萬港元 HKD 0.26 billion	八十四萬港元 HKD 0.84 million
癌症 - 甲狀腺惡性腫瘤 Cancer – Malignant neoplasm of thyroid gland	二億三千萬港元 HKD 0.23 billion	七十八萬港元 HKD 0.78 million
癌症 - 消化系統 Cancer – Digestive System	一億九千萬港元 HKD 0.19 billion	八十四萬港元 HKD 0.84 million
循環系統疾病 Circulatory System Diseases	一億八千萬港元 HKD 0.18 billion	四十五萬港元 HKD 0.45 million

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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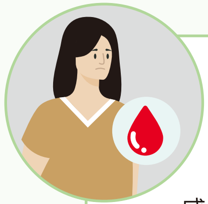
危疾理賠個案分享
Critical Illness Claims Case Sharing

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

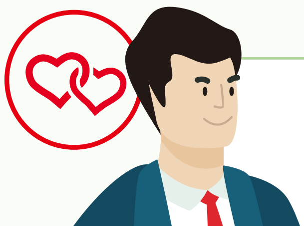
In this case, a 43 year old customer was diagnosed with chronic myeloid leukaemia approximately two years after her PRUHealth Guardian Critical Illness Plan (CIM3) commenced. overwhelmed by anxiety and concerned about her health and financial responsibilities, the illness brought significant emotional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

這筆款項不僅立即紓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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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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小姐 Ms. T	44 歲 years old	「智選」危疾終身保計劃 危疾終身保計劃 危疾加護保險計劃 III 「誠保一生」危疾保險計劃 危疾首護保險計劃II 危疾終身加倍保 PRUcrisis cover lifelong protector PRUmyhealth Crisis Lifelong Care PRUHealth Critical Illness Extended Care Insurance Plan III PRUHealth Guardian Critical Illness Insurance Plan PRUHealth Critical Illness First Protect Insurance Plan II PRUmyhealth crisis multi-care	軟組織肉瘤 Soft Tissue Sarcoma	港幣 HKD 8.49 百萬 Million
L先生 Mr. L	42 歲 years old	「智選」危疾保障計劃 守護健康危疾加護保 守護健康危疾加倍保 「誠保一生」危疾保險計劃 危疾首護保 守護健康危疾定期保 II 「卓越人生」保障計劃 PRUcrisis cover smartchoice PRUhealth Critical Illness Extended Care PRUhealth Critical Illness Multi-care PRUHealth Guardian Critical Illness Insurance Plan PRUHealth Critical Illness First Protect PRUHealth Critical Illness Term II PRUflexilife	腦梗塞 Cerebral Infarction	港幣 HKD 7.12 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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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	14 歲 years old	危疾加護保險計劃 III PRUHealth Critical Illness Extended Care Insurance Plan III	急性淋巴性白血病 Acute Lymphoblastic Leukemia	港幣 HKD 5.86 百萬 Million
Y先生 Mr. Y	36 歲 years old	守護健康危疾加護保 危疾加護保II 尊尚危疾加倍保 危疾首護保 II 守護健康危疾定期保 II PRUHealth Critical Illness Extended Care PRUHealth Critical Illness Extended Care II PRUhealth critical illness multi-care prestige PRUHealth Critical Illness First Protect PRUHealth Critical Illness Term II	胃癌 Stomach Cancer	港幣 HKD 5.40 百萬 Million
Y小姐 Ms. Y	66 歲 years old	危疾保障計劃 Crisis Cover	肺癌 Lung Cancer	港幣 HKD 5.21 百萬 Million
F先生 Mr. F	73 歲 years old	危疾保障計劃 「卓越人生」保障計劃 Crisis Cover PRUflexilife	前列腺癌 Prostate Cancer	港幣 HKD 5.18 百萬 Million

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最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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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小姐 Ms. T	50 歲 years old	危疾保障計劃 Crisis Cover	卵巢癌 Ovarian Cancer	港幣 HKD 5.02 百萬 Million
L先生 Mr. L	41 歲 years old	五年定期保障計劃（可轉換及續保）/「定期保」 「智選」危疾終身保計劃 守護健康危疾加護保 5-Year Renewable and Convertible Term PRUcrisis Cover Lifelong Protector PRUhealth Critical Illness Extended Care	鼻咽癌 Nasopharyngeal Cancer	港幣 HKD 4.33 百萬 Million
G小姐 Ms. G	39 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	良性腫瘤 Benign Neoplasm	港幣 HKD 4.30 百萬 Million
Z小姐 Ms. Z	48 歲 years old	危疾終身加倍保 守護健康危疾加倍保 危疾終身保計劃 PRUmyhealth Crisis Lifelong Care PRUmyhealth Crisis Multi-care PRUhealth Critical Illness Multi-care	急性心肌梗塞 Acute Myocardial Infarction	港幣 HKD 4.22 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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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
D小姐 Ms. D	51 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	蛛網膜下腔出血 Subarachnoid Hemorrhage	港幣 HKD 7.17 百萬 Million
Y先生 Mr. Y	47 歲 years old	危疾終身保計劃 PRUmyhealth Crisis Lifelong Care	結腸癌 Colon Cancer	港幣 HKD 6.20 百萬 Million
X先生 Mr. X	54 歲 years old	守護健康危疾全護保 PRUhealth Critical Illness Protector	惡性黑色素瘤 Malignant Melanoma	港幣 HKD 6.15 百萬 Million
N小姐 Ms. N	51 歲 years old	守護健康危疾加護保 「智選」危疾終身保計劃 「摯為您」危疾終身保計劃 PRUhealth Critical Illness Extended Care PRUcrisis Cover Lifelong Protector PRUmyhealth Lifelong Crisis Protector	乳癌 Breast Cancer	港幣 HKD 6.21 百萬 Million
C小姐 Ms. C	53 歲 years old	守護健康危疾全護保 PRUhealth Critical Illness Protector	乳癌 Breast Cancer	港幣 HKD 6.06 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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危疾理賠（2026年1月至6月）
Critical Illness Claims (Jan – Jun 2026)

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	危疾終身保計劃 PRUmyhealth crisis lifelong care	胃癌 Stomach Cancer	港幣 HKD 5.70 百萬 Million
Y先生 Mr. Y	58 歲 years old	危疾終身保計劃 PRUmyhealth crisis lifelong care	角膜擦傷 Corneal Abrasion	港幣 HKD 5.47 百萬 Million
S小姐 Ms. S	45 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	乳癌 Breast Cancer	港幣 HKD 5.19 百萬 Million
S小姐 Ms. S	37 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 PRUmyhealth Crisis Multi-care	甲狀腺癌 Thyroid Cancer	港幣 HKD 4.44 百萬 Million
L小姐 Ms. L	49 歲 years old	危疾終身保計劃 PRUmyhealth crisis lifelong care	乳癌 Breast Cancer	港幣 HKD 4.40 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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什麼是身故風險保障缺口？
What is Mortality Protection Gap?

身故風險保障缺口
Mortality Protection Gap

=

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、信用咭結欠等
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

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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香港的身故保障缺口
Mortality Protection Gap for Hong Kong

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

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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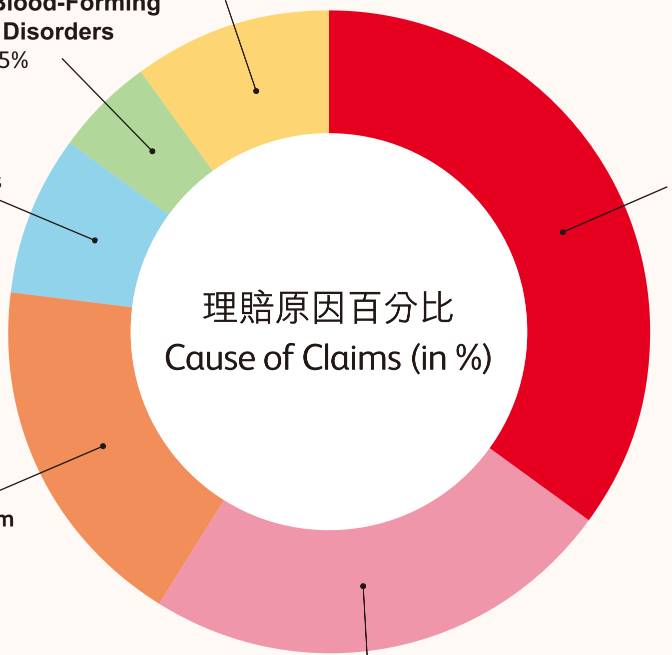
身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

身故理賠總覽
Death Claims Summary

身故理賠成功賠付百分比
Successful Claims Rate for Death
99.8%



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 disease[1]

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

1	癌症 Cancer	527 宗 cases
2	循環系統疾病 Circulatory System Diseases	358 宗 cases
3	呼吸系統疾病 Respiratory System Diseases	270 宗 cases
4	損傷及後遺症 Injuries & Adverse Effects	116 宗 cases
5	血液疾病 Blood and Blood-Forming Organs Disorders	74 宗 cases

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

41%	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)
22%	呼吸系統 Respiratory System （鼻咽、 氣管、 支氣管及肺） (Nasopharynx, Trachea, Bronchus and Lung)
13%	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)
7%	血液及免疫系統Blood and Immune System （白血病、 淋巴腺癌及骨髓癌） (Leukaemia, Lymphoma and Myeloma)
5%	Nervous System 中樞神經系統 Central Nervous System

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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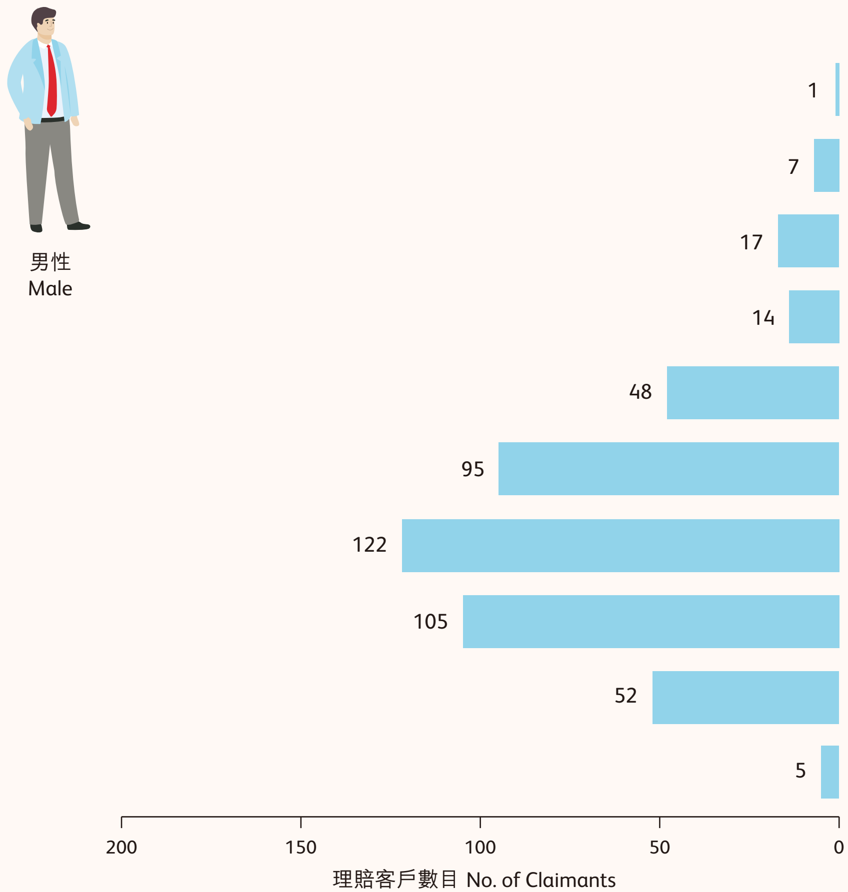
身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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.



年齡組別 Age Group	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)
0-10	癌症 - 肌肉骨骼系統及結締組織 Cancer - Musculoskeletal & Connective Tissue	100%
11-20	損傷及後遺症 Injuries & Adverse Effects	71%
21-30	損傷及後遺症 Injuries & Adverse Effects	29%
31-40	循環系統疾病 Circulatory System Diseases	43%
41-50	循環系統疾病 Circulatory System Diseases	40%
51-60	循環系統疾病 Circulatory System Diseases	37%
61-70	循環系統疾病 Circulatory System Diseases	26%
71-80	呼吸系統疾病 Respiratory System Diseases	25%
81-90	呼吸系統疾病 Respiratory System Diseases	48%
>90	呼吸系統疾病 Respiratory System Diseases	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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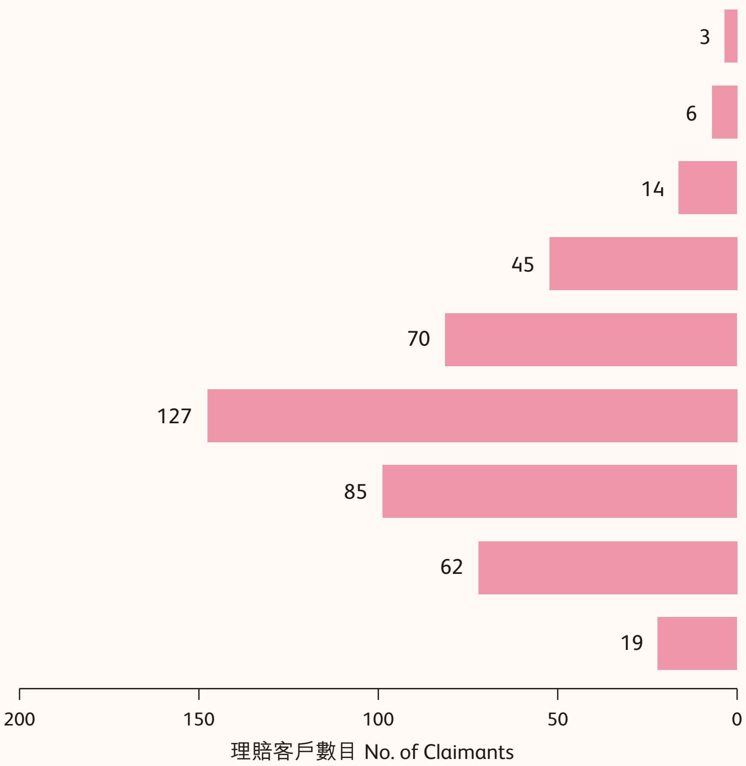
身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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



年齡組別 Age Group	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)
11-20	呼吸系統疾病 Respiratory System Diseases	67%
21-30	損傷及後遺症 Injuries & Adverse Effects	50%
31-40	呼吸系統疾病 Respiratory System Diseases	29%
41-50	癌症 - 女性生殖系統 Cancer - Female Reproductive System	24%
51-60	循環系統疾病 Circulatory System Diseases	24%
61-70	癌症 - 消化系統疾病 Cancer - Digestive System Diseases	19%
71-80	呼吸系統疾病 Respiratory System Diseases	22%
81-90	呼吸系統疾病 Respiratory System Diseases	34%
>90	呼吸系統疾病 Respiratory System Diseases	37%

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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個人壽險Individual Life Insurance

身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

身故理賠金額及性別數據
Death Claims by Claims Payout and Gender

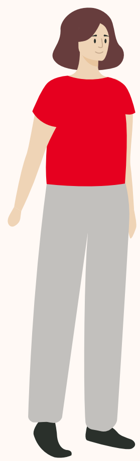
下圖顯示男性及女性之身故理賠之最高理賠金額及平均理賠金額 。
The below illustration shows the highest claims payout and average claims payout of the death claims for male and female.

男性
Male

最高理賠金額
Highest Claims Payout
三千五百九十萬港元
HKD 35.93 million

平均理賠金額
Average Claims Payout
九十二萬港元
HKD 0.92 million

理賠客戶數目總數
Total no. of Claimants
466



女性
Female

最高理賠金額
Highest Claims Payout
二千一百二十七萬港元
HKD 21.27 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
431

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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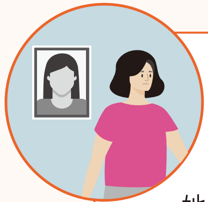
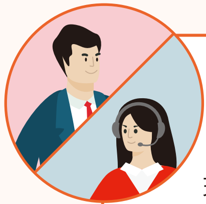
身故理賠個案分享
Death Claims Case Sharing

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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個人壽險Individual Life Insurance

身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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	60 歲 years old	「雋陞」儲蓄保障計劃(整付保費) Evergreen Growth Saver (Single Premium)	急性呼吸衰竭 Acute Respiratory Failure	港幣 HKD 35.93 百萬 Million
W小姐 Ms. W	35 歲 years old	「雋陞」儲蓄保障計劃 「摯為您」危疾終身保計劃 Evergreen Growth Saver PRUmyhealth Lifelong Crisis Protector	充血性心力衰竭 Congestive Heart Failure	港幣 HKD 21.27 百萬 Million
C小姐 Ms. C	63 歲 years old	「更美好」保障計劃 II Better Life Assurance II	肺癌 Lung Cancer	港幣 HKD 13.07 百萬 Million
H小姐 Ms. H	71 歲 years old	「雋陞」儲蓄保障計劃(整付保費) Evergreen Growth Saver (Single Premium)	肺炎 Pneumonia	港幣 HKD 12.65 百萬 Million

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個人壽險Individual Life Insurance

身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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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小姐 Ms. C	62 歲 years old	「摯為您」危疾終身保計劃 「更美好」保障計劃 II 雋賦投資計劃 「智選」危疾保障計劃 「理想人生」終身保障計劃II 「理想人生」終身保障計劃III 保誠靈活自主醫保計劃 美好人生保險計劃 II 「雋陞」儲蓄保障計劃 雋富多元貨幣計劃 「更美好」豐盛計劃 「自主未來」保障計劃 理想人生保障計劃 特級「雋陞」儲蓄保障計劃 「運籌」智選保障計劃 「理想人生 - 儲蓄」 附加於理想人生保障計劃 「運籌智賞」投資計劃 守護健康危疾全護保 危疾加護保險計劃 III 保誠自願醫保尚賓計劃 「更美好」保障計劃 PRUmyhealth Lifelong Crisis Protector Better Life Assurance II PRULink Empower Investment Plan PRUcrisis Cover Smartchoice Achiever Life Assurance II Achiever Life Assurance III PRUHealth FlexiChoice Medical Plan PRULife Protector Insurance Plan II PRUmyhealth Lifelong Crisis Protector Evergreen Wealth Multi-Currency Plan Better Life Plus LiveFree Protector PRUlife Saver - Protection Evergreen Growth Saver Plus PRUlink Assurance PRUlife Saver - Savings on PRUlife Saver PRUlink Smart Wealth Builder PRUhealth Critical Illness Protector PRUHealth Critical Illness Extended Care Insurance Plan III PRUHealth VHIS VIP Plan Better Life	敗血症 Sepsis	港幣 HKD 12.31 百萬 Million

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身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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	62 歲 years old	「倍豐盛」計劃 「更美好」保障計劃 Double Treasure Plan Better Life	肺炎 Pneumonia	港幣 HKD 11.69 百萬 Million
C先生 Mr. C	61 歲 years old	理想人生保障計劃 「理想人生 - 儲蓄」 附加於理想人生保障計劃 危疾終身保計劃 PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver PRUhealth Critical Illness Multi-care	肝硬化 Liver Cirrhosis	港幣 HKD 11.65 百萬 Million
L小姐 Ms. L	54 歲 years old	危疾加護保險計劃 III 「誠保一生」危疾保險計劃 守護健康危疾定期保 II 雋富多元貨幣計劃 「自主未來」保障計劃 意外全護保 雋賦投資計劃 「守護家人」定期人壽保 保誠信守明天多元貨幣保險計劃 保誠自願醫保尚賓計劃 PRUHealth Critical Illness Extended Care Insurance Plan III PRUHealth Guardian Critical Illness Insurance Plan PRUHealth Critical Illness Term II Evergreen Wealth Multi-Currency Plan LiveFree Protector PRUCare Accident Premier Cover PRULink Empower Investment Plan PRUTerm Family Protector Prudential Entrust Multi-Currency Insurance Plan PRUHealth VHIS VIP Plan	蛛網膜下腔出血；心臟驟停 Subarachnoid Hemorrhage; Cardiac Arrest	港幣 HKD 7.84 百萬 Million

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身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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先生 Mr. T	37 歲 years old	「更美好」保障計劃III 危疾首護保險計劃II 守護健康危疾定期保 守護健康危疾定期保 II 「運籌」智選保障計劃 保誠靈活自主醫保計劃 保誠自願醫保尚賓計劃 Better Life Assurance III PRUHealth Critical Illness First Protect Insurance Plan II PRUhealth Critical Illness Term PRUHealth Critical Illness Term II PRUlink Assurance PRUHealth FlexiChoice Medical Plan PRUHealth VHIS VIP Plan	多處創傷 Multiple Injuries	港幣 HKD 7.77 百萬 Million
N小姐 Ms. N	68 歲 years old	雋富多元貨幣計劃 「雋陞」儲蓄保障計劃 特級「雋陞」儲蓄保障計劃 特級「雋陞」儲蓄保險 II 「積利寶」計劃 悅月豐盛入息計劃 理想人生保障計劃 「理想人生 - 儲蓄」 附加於理想人生保障計劃 Evergreen Wealth Multi-Currency Plan Evergreen Growth Saver Evergreen Growth Saver Plus Evergreen Growth Saver Plus Insurance II PRUsavings Plan PRUmyretirement Wealth Income Plan PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver	胰臟癌 Pancreatic Cancer	港幣 HKD 7.35 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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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
X小姐 Ms. X	48 歲 years old	「源源收息」儲蓄保障計劃 「理想人生」保障計劃III Yearly Income Plan Achiever Life Assurance III	心力衰竭 Heart Failure	港幣 HKD 11.62 百萬 Million
J小姐 Ms. J	60 歲 years old	「理想人生」保障計劃III Achiever Life Assurance III	腎癌 Kidney Cancer	港幣 HKD 8.43 百萬 Million
T先生 Mr. T	30 歲 years old	特級「雋陞」儲蓄保險 II（整付保費） 守護健康危疾加護保 Evergreen Growth Saver Plus Insurance II PRUhealth Critical Illness Extended Care	急性心肌梗塞 Acute Myocardial Infarction	港幣 HKD 7.30 百萬 Million
W先生 Mr. W	37 歲 years old	「智選」危疾終身保計劃 「雋陞」儲蓄保障計劃 「理想人生」終身保障計劃 II PRUcrisis Cover Lifelong Protector Evergreen Growth Saver Achiever Life Assurance II	急性心肌梗塞 Acute Myocardial Infarction	港幣 HKD 6.91 百萬 Million
W先生 Mr. W	14 歲 years old	醫療加倍保 特級「雋陞」儲蓄保險 II PRUhealth Medical Plus Evergreen Growth Saver Plus Insurance II	多處創傷 Multiple Injuries	港幣 HKD 5.79 百萬 Million

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最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
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身故理賠（2026年1月至6月）
Death Claims (Jan – Jun 2026)

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	60 歲 years old	雋富多元貨幣計劃 Evergreen Wealth Multi-Currency Plan	休克 Shock	港幣 HKD 4.92 百萬 Million
L先生 Mr. L	53 歲 years old	理想人生保障計劃 「理想人生 - 儲蓄」 附加於理想人生保障計劃 「運籌」智選保障計劃 PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver PRUlink Assurance	心臟驟停 Cardiac Arrest	港幣 HKD 3.83 百萬 Million
W小姐 Ms. W	37 歲 years old	理想人生保障計劃 「理想人生 - 儲蓄」 附加於理想人生保障計劃 危疾終身保計劃 PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver PRUhealth Critical Illness Multi-care	呼吸困難 Shortness of Breath	港幣 HKD 3.71 百萬 Million
C先生 Mr. C	55 歲 years old	守護健康危疾加護保 PRUhealth Critical Illness Extended Care	休克 Shock	港幣 HKD 3.51 百萬 Million
L先生 Mr. L	69 歲 years old	「理想人生」終身保障計劃 II Achiever Life Assurance II	鼻咽癌 Nasopharyngeal Cancer	港幣 HKD 3.49 百萬 Million

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.
最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.

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大灣區跨境癌症治療醫療費用直付服務
Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the Greater Bay Area

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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拓展中國內地醫院覆蓋網絡
Expands Hospital Network in Chinese Mainland

保誠覆蓋的中國內地醫院總數現已擴展到**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 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、保誠自願醫保尚賓計劃、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。
保誠自願醫保尚賓計劃服務 (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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保誠健康夥伴
PRUHealth Team

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

1. 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

2. 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

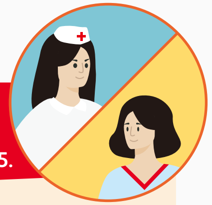
3. 健康小貼士：查詢一般健康問題，定期分享健康小貼士，及提供互聯醫護服務
Health advisory: Regularly share health tips, provide general information to health inquiries, and offer connected care management

4. 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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就醫自由 - 高端醫療自由行計劃
Medical Freedom - The PremierFlex Medical Plan

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

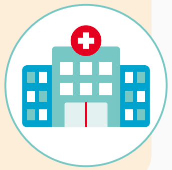
診斷保障 Diagnosis

- 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/202305/6ef68aac6bd14 c1eb9375e01a0faa1fb.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/202305/6ef68aac6bd14c 1eb9375e01a0faa1fb.shtm

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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就醫自由 - 高端醫療自由行計劃
Medical Freedom - The PremierFlex Medical Plan

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。
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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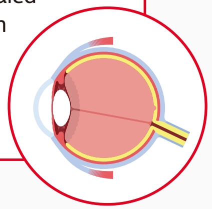
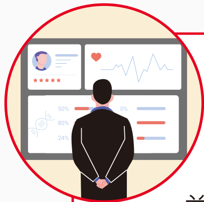
高端醫療自由行計劃個案分享
The PremierFlex Medical Plan Case Sharing

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。

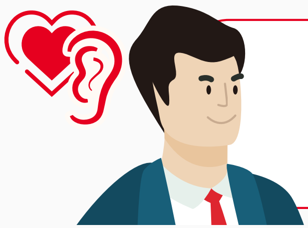
Miss Li, aged 42, had experienced dry eyes, blurred vision, and cloudy eyesight for a period of time. During her first consultation in June 2025, she was diagnosed with a cataract and inflammation in her left eye. In December 2025, Miss Li's condition worsened, and she experienced eye discomfort, pain, 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.

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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

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 effciency 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、説明尚待補交的文件，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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重要提示
Important Notes

重要事項：

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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).

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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

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
急性心肌梗塞	心臟病發作 Heart Attack
腦中風	中風 Stroke
重大器官移植	主要器官移植 Major Organ Transplantation
冠心病	冠狀動脈病 Coronary Artery Disease
終末期腎病	末期腎病 Kidney Failure
多個肢體缺失	多個肢體切斷 Loss of Limbs
慢性肝功能衰竭失代償期	失代償期肝硬化 Decompensated cirrhosis
心臟瓣膜手術	心瓣及結構性手術 Heart Valve and Structural Surgery
阿爾茨海默病	阿茲海默症 Alzheimer's Disease
嚴重腦損傷	嚴重頭部創傷 Major Head Trauma
帕金森病	柏金遜病 Parkinson's Disease
嚴重III度燒傷	嚴重燒傷 Major Burns
原發性肺動脈高壓	原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension

中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong
語言能力喪失	喪失語言能力 Loss of Speech
重型再生障礙性貧血	障礙性貧血 Aplastic Anaemia
主動脈手術	大動脈外科手術 Surgery to the Aorta
多發性硬化	多發性硬化症 Multiple Sclerosis
全身性重症肌無力	嚴重重症肌無力症 Severe Myasthenia Gravis
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
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
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
克隆病	克羅恩氏病 Crohn'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
植物人狀態	植物人 Apallic Syndrome
重症急性壞死性筋膜炎	壞死性筋膜炎 Necrotising Fasciitis
彌慢性系統性硬皮病	系統性硬皮病 Systemic Scleroderma
慢性復發性胰腺炎	復發性慢性胰臟炎 Chronic Relapsing Pancreatitis

註：以上資料只供參考。保單的保障範圍是根據保障條款內的定義為準。
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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

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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