2026年度中期个人寿险理赔报告

2026 Half Year Individual Life Claims Report

PRUDENTIAL
保 誠 保 險

用心聆听 实现您心

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保诚保险有限公司Prudential Hong Kong Limited

首席客务营运及健康保障业务总监的话
Message from CCOHO

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香港的医疗环境持续转变，随着医疗成本不断上升，大众对健康保障的关注亦日益增加。保诚一直秉持以客为本的理念，用心聆听客户需要，持续推动创新，并在客户的医健旅程中提供全方位支援，让他们倍感安心。

2026年上半年，我们的理赔服务持续稳健增长，已赔付总额超过三十五亿八千万港元，较2025年同期上升近3%。这不仅反映我们对客户保障承诺的实践，更彰显保诚在客户最需要的时刻提供及时支援的能力。

我们亦持续拓展香港及中国内地的医疗服务网络，进一步提升客户的医疗体验及保障支援。随着愈来愈多客户选择使用医疗费用直付服务，相关理赔案件数量录得显著增长。于2026年上半年，医疗费用直付服务理赔案件总数接近8,382宗，较2025年同期上升53%，总理赔金额达二亿二百万港元，其中住院理赔占最大比例，达一亿二千万港元。这不但反映客户对服务的高度信任，更体现我们致力简化理赔流程及提升医疗体验的成果。

为了让客户更轻松地获得所需医疗服务，我们持续强化数码化健康支援服务。透过「保诚健康夥伴」WhatsApp及微信平台，合资格客户可享专科诊症优先预约服务、协助安排预先批核申请、获取健康资讯，以及获得个人化医疗支援。

透过保诚健康夥伴寻求专业建议。一位客户因月经量异常及背痛而担心患有子宫肌瘤，我们的团队即时提供个人化健康建议，并协助安排网络妇科专科医生诊症。完成诊症后，医生建议进行宫腔镜检查及刮除手术，并于同日提交预先批核申请。客户其后顺利完成治疗及享用医疗费用直付服务，于同日出院回家休养。这个案例充分展现保诚健康夥伴如何于客户就医旅程的每一阶段提供适时及贴心支援，让客户能够更专注于健康及康复。

医疗科技发展一日千里，创新治疗方案持续改变疾病管理模式。保诚一直积极支持医疗创新，并透过专业及审慎的理赔评估，协助客户受惠于崭新的治疗选择。我们将继续透过高效的理赔流程及专业团队支援，在客户面对健康挑战时提供适时协助及安心保障。

本理赔报告涵盖身故、危疾及住院三大类别的理赔数据，同时探讨不同健康趋势及保障需要。透过真实理赔数据及市场洞察，我们希望协助客户更深入了解潜在风险，及早做好保障规划，为未来建立更稳固的保障基础。

展望未来，我们将继续深化与医疗机构的合作，完善跨境医疗支援服务，并加快推动数码创新及服务优化，让客户在面对健康挑战时拥有更多选择、更快支援及更全面的保障。我们将继续秉承「保障每个人生，诚就每个未来」的宗旨，致力为客户提供简单、便捷及值得信赖的理财及健康保障方案。

保诚保险有限公司
首席客务营运及健康保障业务总监
欧阳佩玲

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

^ 备注：前称「免找数服务」，为一项就受保医疗开支而设的行政安排，由保诚指定之第三方服务供应商提供。
^ 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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财务稳健 实力雄厚
Abundant Capital, Financially Sound

扎根香港
Established in Hong Kong
超过 Over **60** 年 years

自1964年开始服务香港
Serving Hong Kong since 1964

保诚香港标普评级
Prudential HK S&P Rating
AA@

顾客推荐度领先市场#
Leading the market in customer recommendations#

聚焦策略市场
Laser focus in strategic markets
亚洲及非洲
Asia & Africa

受保障的保诚客户^
Customers covered by PHKL^
一百四十一万
1.41 million

2026上半年总赔偿金额
Total Claims Payments in 2026 H1
超过三十五亿港元
Over HKD 3.5 billion

相等于近十一万次大肠镜检查*
Equivalent to around 110,000 Colonoscopy*

2026上半年总赔偿个案
Total Approved Claims in 2026 H1
超过 Over **70,000** 宗 claims

平均每一分钟 处理一宗赔偿
Approved 1 case in a minute on average

#根据第三方机构于2025年进行的独立调查，访问超过8,000名受访者，保诚保险于泛亚洲主要人寿保险公司中，在顾客净推荐值排名位列1st Quartile(涵盖香港居民及内地访港旅客)。资料来源：NPS Prism®基准评估报告。NPS Prism® 为Bain & Company, Inc.、NICE Systems, Inc. 及Fred Reichheld的注册商标。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日的最新评级Rating current as of 5 Feb 2026^有效保单持有人数量Number of policy owners for inforce policies *按2026年保诚已赔付个案的大肠镜检查住院医疗费用中位数。According to the median of medical inpatient treatment expense for Colonoscopy in Prudential approved claims cases in 2026.

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奖项殊荣*
Awards and Recognitions*

香港保险业大奖2025 - 香港保险业联会及《南华早报》
The Hong Kong Insurance Awards 2025 - The Hong Kong Federation of Insurers and South China Morning Post

大奖 Grand Awards

杰出理赔管理大奖（人寿保险）
Outstanding Claims Management (Life)

- 杰出客户服务大奖（人寿保险）
  Outstanding Customer Services (Life)
- 杰出数码革新大奖（人寿保险）
  Excellence in Digital Transformation (Life)

年度三强 Top 3 Finalist

- 杰出整合营销策略大奖
  Outstanding Integrated Marketing Strategies (Life)
- 最佳合作项目大奖（人寿保险）
  Best Partnership Project (Life)
- 杰出风险管理项目大奖（人寿保险）
  Outstanding Risk Management (Life)
- 杰出风险管理项目大奖（一般保险）
  Outstanding Risk Management (General Insurance)
- 杰出创意产品 / 服务大奖：保诚精选「旅游乐」（一般保险）
  Most Innovative Product/ Services - PRUChoice Travel (General Insurance)
- 年度杰出保险代理（朱珈仪）
  Outstanding Agent of the Year (Alice Chu)
- 年度杰出保险代理（龚敏）
  Outstanding Agent of the Year (Matthew Gong)

2026亚洲最佳企业雇主奖 (香港)
HR Asia Best Companies to Work for in Asia 2026

- 保诚保险
  Prudential Hong Kong

2026《彭博商业周刊》（中文版）金融机构大奖
Bloomberg Businessweek (Chinese Edition) - Financial Institutions Awards 2026

卓越表现大奖 Excellence Performer

- 年度保险公司（人寿保险）
  Insurance Company of the Year (Life Insurance)
- 年度保险公司体系结构
  Insurance Company Architecture of the Year
- 年度培训学院
  Training Academy of the Year
- 顾客关顾
  Customer Engagement
- 数码转型策略
  Digital Transformation Strategy
- 雇员福利（产品）
  Employee's Benefits (Product)
- 旅游保险
  Travel Insurance
- 年度区域成就大奖（卓信家族）
  District Achievement of the Year (Elite Prime Family Office)
- 年度新晋区域大奖（海纳团队）
  Emerging District (API Agency)

卓越杰出表现大奖 Outstanding Performer

- 年度保险公司（一般保险）
  Insurance Company of the Year (General Insurance)
- 整合营销策略（公司品牌推广）
  Integrated Marketing (Branding Promotion)
- 医疗保险计划
  Medical Care
- 康健护理及保障
  Health & Protection (Product)
- 年度招募计划
  Recruitment Programme of the Year
- 企业社会责任
  Corporate Social Responsibility
- 环境保护及可持续性
  Environment Sustainability and Protection

香港财务策划师学会企业理财教育及ESG领袖大奖2025
IFPHK Financial Education and ESG Leadership Awards 2025

- 年度最佳企业理财教育及ESG领袖
  Best Corporate Financial Education and ESG Leadership of the Year
- 企业理财教育及ESG领袖 – 金奖
  Corporate Financial Education and ESG Leadership – Gold Award
- 优质财策企业
  Accredited Professional Financial Planning Firm

投资者及理财教育奖（企业）2025
Investor and Financial Education Award (Corporate) 2025

- 银奖 Silver Award

香港管理专业协会第五十七届杰出推销员奖
The HKMA 57th Distinguished Salesperson Award

- 年度最杰出销售团队奖 — 全场总冠军
  Best Sales Team of the Year – Overall Champion
- 年度最佳青年销售专业大奖
  Top Salesperson of the Year (Outstanding Young Salesperson Award Category)

商界展关怀 Caring Company

- 2024/25年度「商界展关怀」领先表现
  Leading Performance under the Caring Company Scheme 2024/ 25

香港管理专业协会2025年最佳管理培训及发展奖
Hong Kong Management Association Award for Excellence in Training and Development 2025

- 精英领袖发展卓越大奖
  Excellence in Leadership Development Special Award
- 未来技能发展卓越大奖
  Excellence in Future Skills Development

香港红十字会输血服务中心
The Hong Kong Red Cross Blood Transfusion Service

- 卓越夥伴大奖
  Elite Partnership Award

01企业金勋大奖2025
01 Gold Medal Awards 2025

- 杰出保险业人工智能应用
  Outstanding AI Adoption
- 杰出大湾区医疗网络服务
  Outstanding Medical Network Services
- 杰出理赔管理
  Outstanding Claims Management
- 杰出青年保险专才
  Outstanding Development for Young Insurance Professionals across Greater Bay Area

* 包括但不止于以上各奖项。
Include but not limited to the above.

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优越服务，全城赞赏
Excellent Service, Great Compliments

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客户佘先生
Customer Mr Shi

财务顾问专业、体贴、富有同情心。这是我第一次提出索赔，她回答了我所有的问题并提出了**简化索赔过程的建议**。 谢谢！

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!

客户梁小姐
Customer Ms Leung

首先客服的工作人员非常专业且耐心，其次理赔速度很快，理赔数额合理，足以见理赔部门的人员很**专业且工作效率很高**。这些都是出乎我的意料，带给我惊喜，所以很满意，也谢谢他们的努力和付出。

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，超过**90%**客人**满意理赔体验***

In 2026 H1, over **90%** of customers were **satisfied** with the **claims experience***

客户梁先生
Customer Mr Leung

保障全面，理财顾问贴心服务快速到位，理赔**超有效率批核快捷合理**。待客贴心细心专业超有效率，跟进及回应快速到题令本人非常满意，值得嘉许。

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.

区域经理王小姐
Regional Manager Ms Wang

由衷感谢理赔部同事，您们在理赔流程中展现了**极高的专业水准和同理心**，您们的专业知识和努力工作，给客户提供了宝贵的支持，不仅体现了公司对客户承诺的坚守，也鼓舞了我们前线同事，让我们在向客户推荐合适的保险产品时更有信心和力量。

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.

* 根据保诚顾客完成理赔体验后之问卷调查结果。
According to claims questionnaire result from Prudential's customers after enjoying our claims service.

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重点分析
Key Highlights

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已赔付总额在2026上半年继续增长，超过三十五亿八千万港元，较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，选择医疗费用直付服务的客户显著增加，理赔案件数量上升了53%。医疗费用直付服务的理赔案件总数接近8,382宗，这使更多客户享受到更好的理赔服务体验。该服务的总理赔金额达到二亿二百万港元，其中住院理赔占比最大，**达到一亿二千万港元**。

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**.

以上数据仅包括2025上半年和 2026上半年已赔付的个案，并以保障类别区分，而理赔金额则以四舍五入作计算。
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年度中期个人寿险理赔报告（2026年1月至6月）
2026 H1 Individual Life Claims Summary (Jan – Jun 2026)

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理赔总结 Claims Summary

已赔付金额 Total Claims Payout
三十六亿港元
HKD 3.6 billion

已赔付个案 Total Approved Claims
70,071 宗 cases

平均理赔处理时间[1] Average Process Lead Time[1]

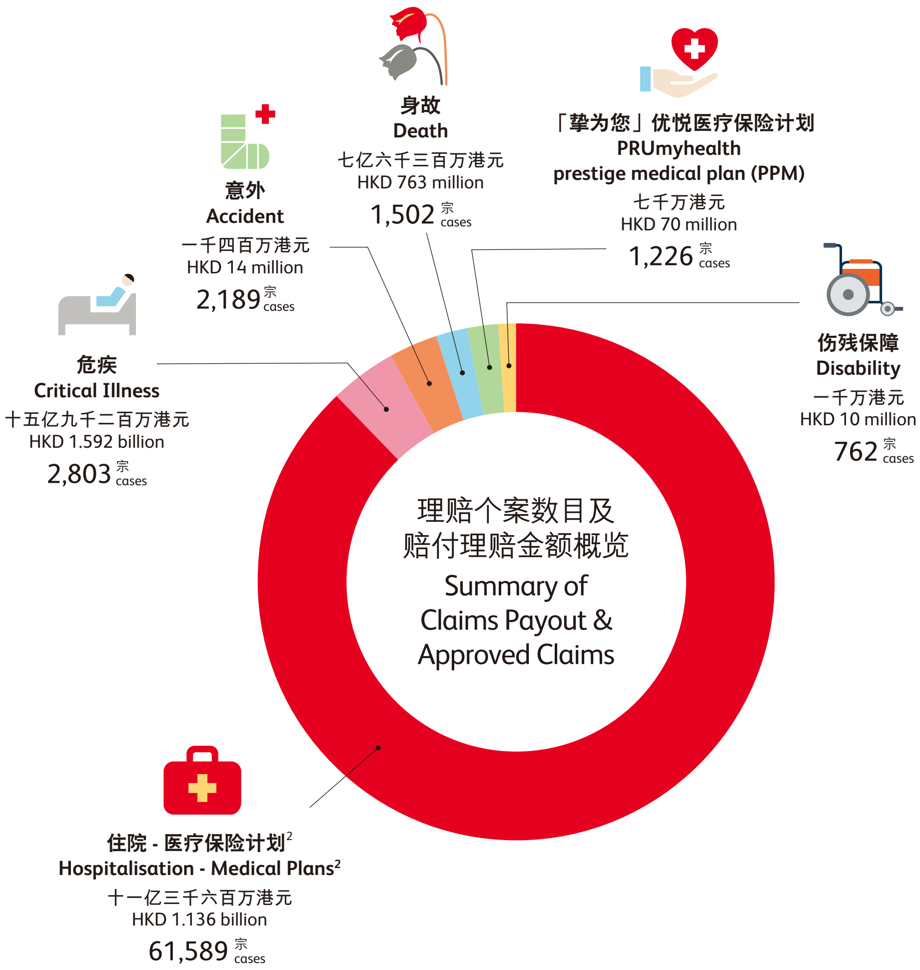
住院 Hospitalisation	: 2.5	个工作天 working days
危疾 Critical Illness	: 3.3	个工作天 working days
身故 Death	: 3.3	个工作天 working days

整体成功赔付百分比 Overall Successful Claims Rate
96.5%

选用转数快接收理赔款项，理赔申请批核成功后可即时收到理赔金。
Choosing Faster Payment (FPS) enables clients to receive the payment instantly upon claim approval.

支付方法处理时间
Payment method Process Lead Time

转数快Faster Payment System:	直接转账Direct Credit:	支票Cheque:
即时[3] (从批核成功起计算) Instant[3] (from claims approval)	1-3 个工作天 working days	7 个工作天 working days



备注 Remarks:
1. 指于理赔申请时已提供所有所需文件及资料的个案。
Cases that submitted with all required documents and information during claims application.
2. 住院 - 医疗保险计划包括特定癌症计划、特选危疾治疗保及医疗加倍保等。
Hospitalisation - Medical Plans include PRUmyhealth cancer protector plan, PRUhealth essential critical care and PRUhealth medical plus, etc.
3. 最快只需于理赔审核后10分钟。
As fast as 10 minutes after claims approval.

以上数据仅包括已赔付的个案，并以保障类别区分，而理赔金额则以四舍五入作计算。
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

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根据政府统计调查显示，多于半数入院人士没有医疗保障。高昂的住院费用可能会用上大部份的积蓄。
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月进行统计前的十二个月内[1]
During the 12 months prior to a study conducted between December 2022 and April 2023[1]

住院病人的总人数约有**四十一万一千一百**人
An estimated **411,100** people were hospitalised

47%

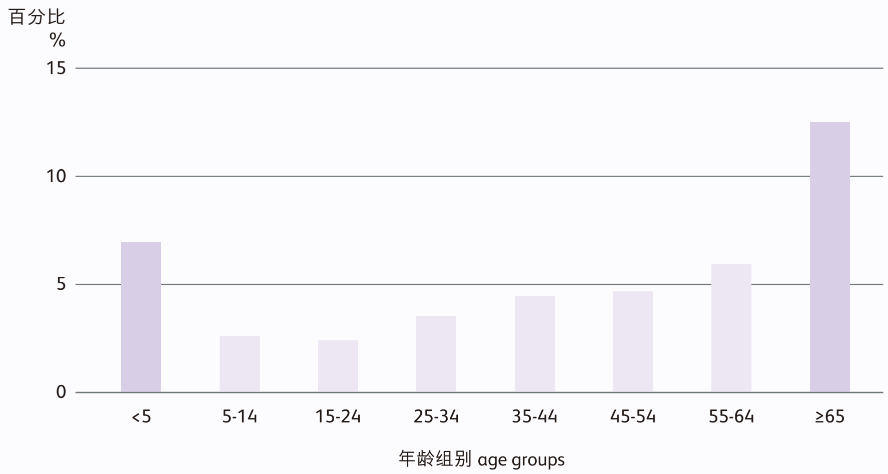
53%

曾入住医院（包括转院）
Number of times admitted to hospital (including transfers)

一次有81.9%、两次有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%并没有医疗福利或保障
53.1% of them lack any sort of medical benefit or protection

为子女或自己退休后的医疗保障做好准备未?
Have you prepared for your children or your own retirement?



在统计前十二个月内曾入住医院的人士的比率*（按年龄划分）
Rate of hospital admittance during the 12 months prior to the study (by age)*

逾半数香港人没有足够医疗保障以应付住院开支，并以长者与幼童有较大的医疗需求。
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.

* 在个别年龄组别中占所有人士的百分比
As a percentage of all people in the respective age groups.

资料来源：1. 政府统计处:〈主题性住户统计调查第78号报告书〉，2024年1月（政府最新统计数据）。
Source: 1. "Thematic Household Survey Report No. 78." *Census and Statistics Department*. Jan. 2024 (The government's latest release).

搜集资料日期：2025年2月。
Data collection date: Feb 2025.

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香港主要私家医院收费参考
Reference for Charges of Major Private Hospitals in Hong Kong

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病房收费
Daily Room Charges

医院 Hospital	标准病房* Ward*	半私家病房* Semi-private*
圣德肋撒医院 St. Teresa's Hospital	610 - 800	1,050 - 1,750
仁安医院 Union Hospital	600 - 950	1,080 - 2,000
宝血医院 Precious Blood	850	1,180 - 1,580
播道医院 Evangel Hospital	790 - 950	1,200 - 1,400
圣保禄医院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港中文大学医院 CUHK Medical Centre	1,000@	1,500 - 2,500
香港浸信会医院 Hong Kong Baptist Hospital	820 - 1,240^	1,810 - 2,240^
明德国际医院 Matilda International Hospital	900 - 1,200	1,700 - 2,300
港怡医院 Gleneagles Hospital Hong Kong	980	1,700 - 2,300
香港港安医院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	1,000 - 1,200	1,600 - 2,500
香港港安医院- 荃湾 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	1,600 - 2,500
嘉诺撒医院 Canossa Hospital	800 - 1,200*	2,600 - 2,800*
养和医院 Hong Kong Sanatorium & Hospital	1,180 - 1,500	2,200 - 3,000

手术费用
Surgical Operation Fees

手术名称 Surgical operation	费用可高达约（港元） Top estimates for fees (HKD) 套餐价钱已包括 入住标准病房 Treatment includes hospitalisation in a standard ward
白内障超声乳化术及人工晶状体植入 Phacoemulsification and Intraocular Lens	73,253
扁桃腺切除术 Tonsillectomy	250,155
痔疮切除术 Hemorrhoidectomy	109,457
乳房肿块切除术 Breast Lump Excision	132,014
不同骨折之开放性复位及内固定术 Open Reduction and Internal Fixation of Various Fractures	280,555
腹腔镜疝气（小肠气）修补术 Hernia Repair (Laparoscopic)	132,993
甲状腺切除术 Thyroidectomy	299,608

* 每日房租（以港元为单位），不同医院病房定义可能因保险计划有不同，详情参阅各保险计划细节。
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.

\# 选择窗边病床位置需要额外支付二百港元的费用
There is an additional charge of HKD200 for selecting a window-side bed position.

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

@ 仅适用于项目付费服务，标准房（四人房）一般采用香港中文大学医院特定诊断或治疗的定价收费项目。
For fee-for-service only; Standard Room (4-bed) is normally charged under CUHKMC Procedure Package Price for specific diagnosis or procedure.

以上数据综合不同医院公布的网上资讯，搜集资料日期：2026年2月。资料仅供参考，所有收费以病人的实际情况及医院为准。
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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住院理赔（2026年1月至6月）
Hospitalisation Claims (Jan – Jun 2026)

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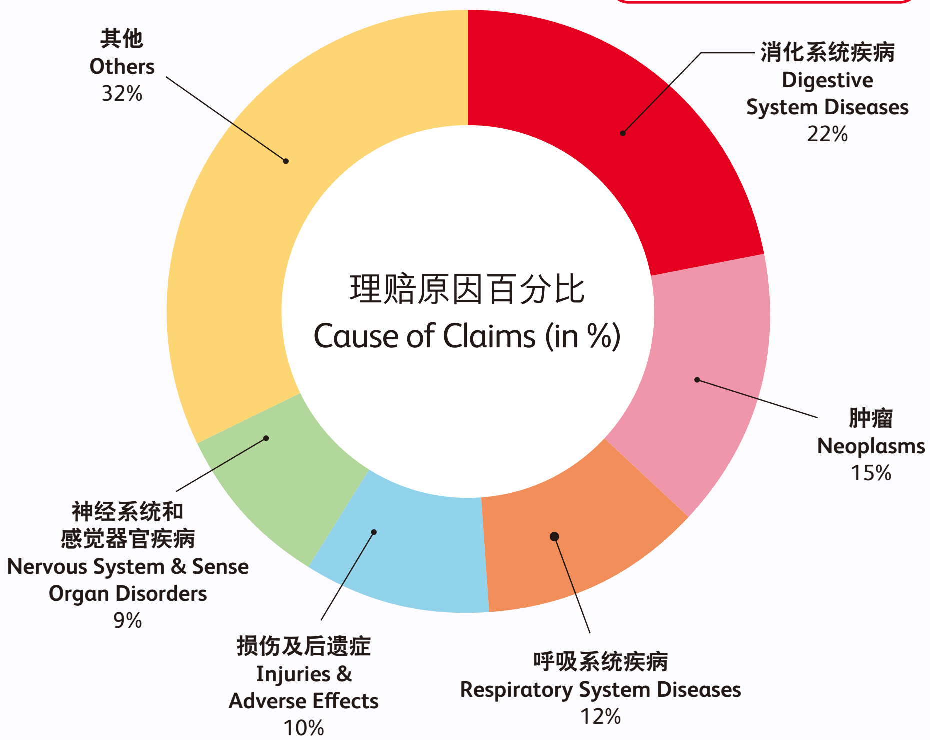
住院理赔总览
Hospitalisation Claims Summary

住院理赔成功赔付百分比
Successful Claims Rate for Hospitalisation
96.8%



消化系统疾病，肿瘤，呼吸系统疾和损伤及后遗症在2024年中国内地也是头五位住院原因[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]

住院理赔总览 Hospitalisation Claims Summary

医疗费用理赔 Medical Reimbursement Claims		住院现金及手术现金理赔 Hospital Cash and Surgical Cash Claims
医疗保险计划（包括癌症全护计划及医疗加倍保等）**Medical Plans** (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.)	**「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)**	
41,956 宗 cases 九亿一千五百万港元 HKD 915 million	1,114 宗 cases 五千四百万港元 HKD 54 million	11,363 宗 cases 三千五百万港元 HKD 35 million
医疗网络 - 医疗费用直付服务理赔 Medical Network - Medical Expenses Direct Billing Service Claims		
医疗保险计划（包括终身保医疗计划及自愿医保计划等）**Medical Plans** (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.)	**「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)**	
8,270 宗 cases 一亿八千六百万港元 HKD 186 million	112 宗 cases 一千六百万港元 HKD 16 million	

首五位主要住院理赔原因
Top 5 Causes in Hospitalisation Claims

1	消化系统疾病 Digestive System Diseases	13,673 宗 cases
2	肿瘤 Neoplasms	9,497 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	7,298 宗 cases
4	损伤及后遗症 Injuries & Adverse Effects	6,344 宗 cases
5	神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	5,645 宗 cases

资料来源Source: 1. 《2024年我国卫生健康事业发展统计公报》，2025年12月。
Statistical Bulletin on the Development of China's Health Undertakings 2024. Dec 2025.

以上数据包括已赔付的个案，理赔金额和理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only, claims payment amount and successful claims rate is rounded off.

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个人寿险Individual Life Insurance

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

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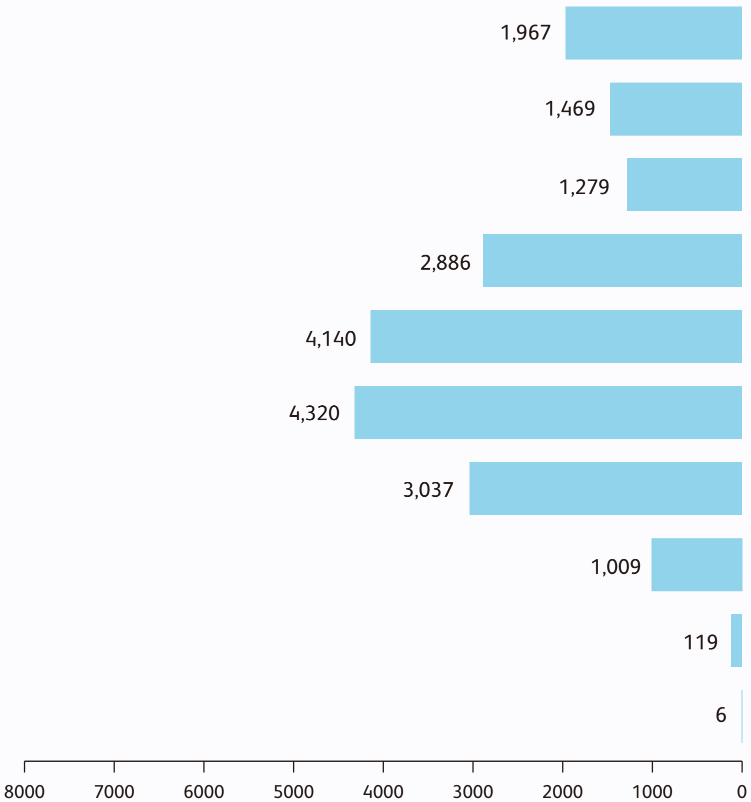
住院年龄及性别分析图表
Hospitalisation Claims by Age and Gender

下图显示男性按年龄组别分布之住院理赔数目，并列出年龄组别之主要住院理赔原因。
The below chart shows the no. of hospitalisation claims for male distributed by age with the top cause.

男性
Male



年龄组别 Age Group	主要理赔原因（依年龄组别） Top cause (by age group)	主要理赔原因百分比（依年龄组别） Top cause % (by age group)
0-10	呼吸系统疾病 Respiratory System Diseases	39%
11-20	肌肉骨骼系统及结缔组织疾病 Musculoskeletal & Connective Tissue Diseases	23%
21-30	肌肉骨骼系统及结缔组织疾病 Musculoskeletal & Connective Tissue Diseases	24%
31-40	消化系统疾病 Digestive System Diseases	29%
41-50	消化系统疾病 Digestive System Diseases	30%
51-60	消化系统疾病 Digestive System Diseases	26%
61-70	消化系统疾病 Digestive System Diseases	23%
71-80	循环系统疾病 Circulatory System Diseases	17%
81-90	神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	25%
>90	神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	50 %

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

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

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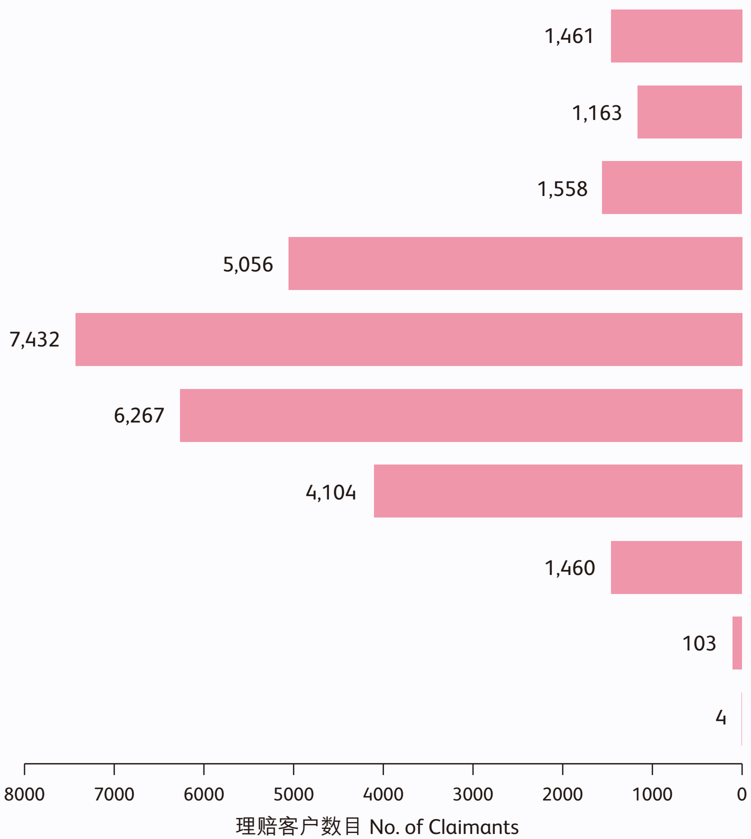
住院年龄及性别分析图表
Hospitalisation Claims by Age and Gender

下图显示女性按年龄组别分布之住院理赔数目，并列出年龄组别之主要住院理赔原因。
The below chart shows the no. of hospitalisation claims for female distributed by age with the top cause.

女性
Female



年龄组别 Age Group	主要理赔原因（依年龄组别） Top cause (by age group)	主要理赔原因百分比（依年龄组别） Top cause % (by age group)
0-10	呼吸系统疾病 Respiratory System Diseases	40%
11-20	肌肉骨骼系统及结缔组织疾病 Musculoskeletal & Connective Tissue Diseases	22%
21-30	消化系统疾病 Digestive System Diseases	23%
31-40	消化系统疾病 Digestive System Diseases	23%
41-50	消化系统疾病 Digestive System Diseases	24%
51-60	消化系统疾病 Digestive System Diseases	24%
61-70	消化系统疾病 Digestive System Diseases	21%
71-80	神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	24%
81-90	神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	29%
>90	呼吸系统疾病 Respiratory System Diseases	50%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

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

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住院理赔金额及性别数据
Hospitalisation Claims by Claims Payout and Gender

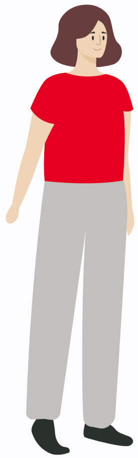
下图显示男性及女性之住院理赔之最高理赔金额及平均理赔金额 。
The below illustration shows the highest claims payout and average claims payout of the hospitalisation claims for male and female.

男性
Male

最高理赔金额
Highest Claims Payout
八百三十九万港元
HKD 8.39 million

平均理赔金额
Average Claims Payout
二万六千港元
HKD 26 thousand

理赔客户数目总数
Total no. of Claimants
20,232



女性
Female

最高理赔金额
Highest Claims Payout
二百二十六万港元
HKD 2.26 million

平均理赔金额
Average Claims Payout
二万四千港元
HKD 24 thousand

理赔客户数目总数
Total no. of Claimants
28,608

男性或女性客户入住香港私家医院的平均理赔金额约为四万港元。
The average claims payout amount for both male and female claimants staying in private hospitals in Hong Kong is approximately HKD 40,000.

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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

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首五位日间手术理赔及手术医疗费用比较
Top 5 Day Surgery Claims and Surgical Medical Expense Comparison

手术项目 Surgical Operation	已赔付个案（宗）^ Approved Claims (cases)^	医疗费用中位数（港元） Median of Medical Treatment Expense (HKD)		于日间手术中心进行手术可节省的成本百分比 % of cost saving with surgery performed in day surgery centres
		住院手术 Inpatient Surgery	日间手术 Day Surgery	
切除皮肤疣 / 角化病（不包括美容或非医疗需要） Skin, Keratoses / Warts / Similar Lesions, Excision (Not including cosmetic or non-medical needs)	2,360	31,272	10,000	-68%
胃镜检查 Oesophago-Gastro Duodenoscopy (OGD)	1,464	37,554	20,490	-45%
大肠镜检查 Colonoscopy	610	32,799	16,520	-50%
白内障 / 晶状体 / 人工晶状体植入术 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	474	73,482	30,777	-58%
鼻内窥镜检查 Nasoendoscopy	208	35,774	4,000	-89%

上表显示在2026年上半年首5位手术之医疗费用比较。这五项手术均可于日间手术中心进行，**既省却住院时间，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**.

注：
Remarks:
- 以上仅包括只进行一次手术的理赔个案。The above data are based on performed single surgery claims only.
- 以上数据仅包括已赔付的香港医疗个案。医疗费用包括医生费、医院费、麻醉师费等。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.

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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住院理赔个案分享
Hospitalisation Claims Case Sharing

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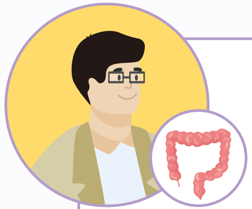
在高额及复杂医疗个案中，展现专业判断与客户为本
Professional Judgment in a Complex High-Value Medical Claim

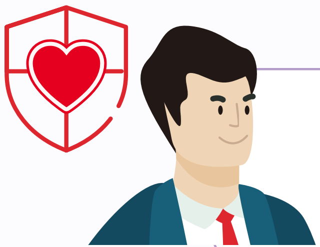


李先生多年来一直是我们的尊贵客户，却在2021年不幸确诊第四期大肠癌，并出现肝脏及肺部转移。其后因右肺肿瘤病灶恶化，他需要接受先进的「机械人辅助支气管镜脉冲电场消融手术（Robotic assisted Bronchoscopy Pulsed Electric Field Ablation, PEF）」，此为微创、以高能量电场消融肿瘤细胞的创新技术，需配合导航系统及机械臂以提升精准度，其费用远高于一般治疗。

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.

收到索偿申请后，我们团队立即展开严谨的医疗审查，核实病理结果及第四期癌症诊断，并与医院、医务顾问及再保公司合作确认PEF技术已在香港商业应用并获FDA认可。在确立其医疗必要性后，我们迅速处理危疾赔偿及其多份医疗保单的索偿安排，以支援李先生高端治疗及后续医疗需要，截至2025年，该个案之累计理赔金额已达约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.



我们深知重大疾病对患者和家庭带来巨大的压力，因此致力以专业、透明和富同理心的方式处理每宗个案。能在李先生最艰难的时刻提供实质支援，是我们一直坚守的承诺。

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

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
L先生 Mr. L	76 岁 years old	医疗加倍保 PRUhealth medical plus	膀胱癌 Bladder Cancer	港币 HKD 8.39 百万 Million
C先生 Mr. C	78 岁 years old	医疗加倍保 保诚灵活自主医保计划 PRUhealth medical plus PRUHealth FlexiChoice Medical Plan	脑动脉阻塞并梗塞 Cerebral Artery Occlusion With Infarction	港币 HKD 5.76 百万 Million
Z先生 Mr. Z	65 岁 years old	「挚为您」优悦医疗保险计划 终身保医疗计划 PRUmyhealth prestige medical plan PRUmed lifelong care plan	结肠癌 Colon Cancer	港币 HKD 3.67 百万 Million
H先生 Mr. H	53 岁 years old	子女住院护惠计划/住院护惠计划 保诚灵活自主医保计划 终身保医疗计划 PRUmed hospital care plan PRUmyhealth prestige medical plan PRUmed lifelong care plan	肝癌；胰脏癌 Liver Cancer; Pancreatic Cancer	港币 HKD 2.44 百万 Million
L小姐 Ms. L	53 岁 years old	子女住院护惠计划/住院护惠计划 保诚灵活自主医保计划 保诚自愿医保尚宾计划 PRUmed hospital care plan PRUHealth FlexiChoice Medical Plan PRUHealth VHIS VIP Plan	脑动脉阻塞并梗塞; 脑动脉瘤（未破裂） Cerebral artery occlusion and infarction; Unruptured Cerebral Aneurysm	港币 HKD 2.26 百万 Million

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.
最终批核的理赔金额将根据计划的保障，并受条款及细则的约束。
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住院理赔（2026年1月至6月）
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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
Y先生 Mr. Y	38 岁 years old	保诚自愿医保挚称心计划 保诚自愿医保尚宾计划 PRUHealth VHIS EasyChoice Plan PRUHealth VHIS VIP Plan	脑膜炎 Meningitis	港币 HKD 2.24 百万 Million
B先生 Mr. B	61 岁 years old	保诚自愿医保尚宾计划 特选危疾治疗保 PRUHealth VHIS VIP Plan PRUhealth essential critical care	格林－巴利症候群；结肠癌 Guillain-Barré Syndrome; Colon Cancer	港币 HKD 2.20 百万 Million
C小姐 Ms. C	48 岁 years old	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan	颅内出血 Intracranial Hemorrhage	港币 HKD 2.12 百万 Million
K小姐 Ms. K	52 岁 years old	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan	肺癌 Lung Cancer	港币 HKD 2.08 百万 Million
N先生 Mr. N	59 岁 years old	智安心康健计划 保诚自愿医保尚宾计划 终身保医疗计划 子女住院护惠计划/ 住院护惠计划 PRUhealth secure top-up plan PRUHealth VHIS VIP Plan PRUmed lifelong care plan PRUmed hospital care plan	结肠癌 Colon Cancer	港币 HKD 2.00 百万 Million

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十大理赔个案（内地个案）
Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
S先生 Mr. S	44 岁 years old	终身保医疗计划 「挚为您」优悦医疗保险计划 PRUmed lifelong care plan PRUmyhealth prestige medical plan	食道癌 Esophageal Cancer	港币 HKD 3.24 百万 Million
L小姐 Ms. L	62 岁 years old	医疗加倍保 PRUhealth medical plus	乳癌；乳房原位癌 Breast Cancer; Breast Carcinoma In Situ	港币 HKD 1.55 百万 Million
L先生 Mr. L	60 岁 years old	医疗加倍保 PRUhealth medical plus	颅内出血 Intracranial Hemorrhage	港币 HKD 1.17 百万 Million
M小姐 Ms. M	55 岁 years old	医疗加倍保 PRUhealth medical plus	脑膜炎 Meningitis	港币 HKD 1.10 百万 Million
Z先生 Mr. Z	69 岁 years old	医疗加倍保 PRUhealth medical plus	胰脏癌 Pancreatic Cancer	港币 HKD 0.94 百万 Million

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个人寿险Individual Life Insurance

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

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十大理赔个案（内地个案）
Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
H小姐 Ms. H	30 岁 years old	医疗加倍保 PRUhealth medical plus	乳癌 Breast Cancer	港币 HKD 0.87 百万 Million
D先生 Mr. D	64 岁 years old	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan	肺癌 Lung Cancer	港币 HKD 0.81 百万 Million
S小姐 Ms. S	46 岁 years old	终身保医疗计划 智安心康健计划 PRUmed lifelong care plan PRUhealth secure top-up plan	良性肿瘤 Benign Neoplasm	港币 HKD 0.74 百万 Million
M先生 Mr. M	63 岁 years old	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan	心房扑动 Atrial Flutter	港币 HKD 0.68 百万 Million
H先生 Mr. H	59 岁 years old	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan	喉癌 Laryngeal Cancer	港币 HKD 0.66 百万 Million

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医疗网络 - 医疗费用直付服务 — 概览
Overview of Medical Network - Medical Expenses Direct Billing Service

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客户可透过保诚医疗网络申请「即时预先批核」的医疗费用直付服务，让客户毋须自行支付获批的医疗费用及为索偿程序操心。
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.

覆盖之日间手术类别
Coverage of Day Surgery Specialties

外科
General Surgery

肠胃肝脏科
Gastroenterology & Hepatology

眼科
Ophthalmology

皮肤科
Dermatology

耳鼻喉科
Otorhinolaryngology

泌尿科
Urology

妇产科
Obstetrics & Gynaecology

医疗网络 - 医疗费用直付服务覆盖范围
Coverage of Medical Network - Medical Expenses Direct Billing Servcie

超过600位网络专科医生及设备完善的医疗服务提供者
With more than 600 network medical specialists and well-equipped medical network providers

13间香港私家医院，网络据点遍布港九新界
Covering 13 private hospitals across HK

超过40间成像检测中心，网络据点遍布港九新界，服务覆盖以下之诊断成像检测
With more than 40 diagnostic imaging service centres across Hong Kong, providing the following diagnostic imaging tests

- 磁力共振扫描
  MRI Scan
- 电脑断层扫描
  CT Scan
- 正电子放射断层扫描
  PET Scan

中国内地及澳门指定医疗机构
Designated medical facilities in the Mainland China and Macau

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Overview of Medical Network - Medical Expenses Direct Billing Service

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轻松三步医疗费用直付服务
3 Simple Steps for Medical Expenses Direct Billing Service

1

客户或理财顾问可致电医疗网络预约及预先批核热线**或透过WhatsApp / 微信联络保诚健康夥伴预约网络医生**及登记医通保参考编号（「H2P」编号）

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

应诊后网络医生会协助客户申请医疗费用直付服务，客户按手机短讯连结以接受有关条款及细则，如资料齐全客户即时获知预先批核结果。

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

客户于网络医院、日间手术中心及成像检测中心分别接受治疗或进行成像检查，并享用医疗费用直付服务。

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.

医疗网络 - 医疗费用直付服务的好处
Medical Network - Benefits of Medical Expenses Direct Billing Service

- 预计自付额**一目了然**
  Budget certainty
- 简单**预先批核申请**程序
  Simple steps for **pre-authorisation**
- 由保诚**直接与医生跟进**，客户轻松无忧
  Prudential will **follow up directly with the doctors**; hassle-free for the customers
- **即时获知**预先批核结果（受实际情况及条款与细则限制）
  Instant Pre-authorisation Result (subject to actual situation and terms & conditions)
- 可享**「网络额外/ 关怀保障」**及**「网络诊断成像保障」**（受指定计划及条款与细则限制）
  Enjoy **"PRUmed / PRUHealth Network Care Benefits"** and **"Network Diagnostic Imaging Benefit"** (subject to designated plans and terms & conditions)

详情请参阅保诚网页相关的医疗费用直付服务条款。
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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医疗网络 - 医疗费用直付服务 — 理赔总览
Claims Summary of Medical Network - Medical Expenses Direct Billing Service

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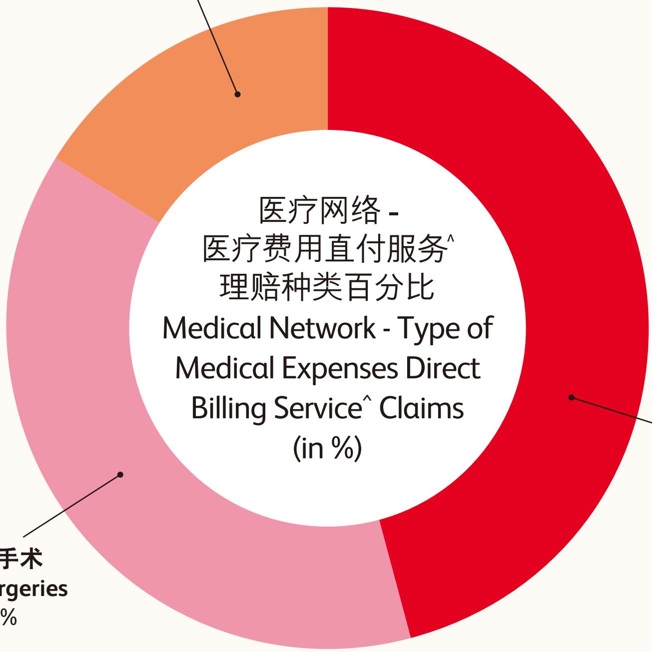
医疗网络 - 医疗费用直付服务理赔总览
Medical Network - Medical Expenses Direct Billing Service Claims Summary



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

医疗保险计划 Medical Plans （包括终身保医疗计划及自愿医保计划等^） (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.^)	「挚为您」优悦医疗保险计划 PRUmyhealth prestige medical plan (PPM)
8,270 宗 cases; 一亿八千六百万港元 HKD 0.186 billion	112 宗 cases; 一千六百万港元 HKD 16 million

首五位主要医疗费用直付服务理赔原因
Top 5 Causes in Medical Expenses Direct Billing Service Claims

	原因 Cause	宗 cases
1	消化系统疾病 Digestive System Diseases	2,999 宗 cases
2	呼吸系统疾病 Respiratory System Diseases	990 宗 cases
3	肌肉骨骼系统及结缔组织 Musculoskeletal & Connective Tissue	891 宗 cases
4	传染病与寄生虫病 Infectious & Parasitic Disease	806 宗 cases
5	肿瘤 Neoplasms	777 宗 cases

^ 产品范围： 保诚自愿医保尚宾计划、保诚灵活自主医保计划、保诚自主医保计划、健乐医疗计划、健愉医疗计划、医疗加倍保、终身保医疗计划、「亲恩宝」医疗保障计划、 医疗护惠计划
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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个人寿险Individual Life Insurance

医疗网络 - 医疗费用直付服务个案分享
Medical Network - Medical Expenses Direct Billing Service Case Sharing

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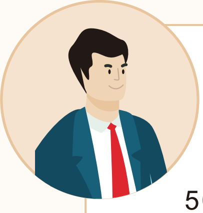
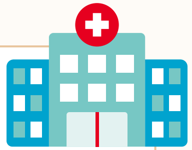
危急时刻的即时支援：一次以客为本的紧急理赔服务
Standing by Our Client in a Critical Moment: A Compassionate Claims Journey



张先生是我们的忠实客户，现年78岁，他自 2018年起持有医疗加倍保计划（PMP）— 每年自付额港元50,000一直保持良好的健康状况。

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，张先生突然出现头痛、嗜睡及头晕等症状，经紧急送院检查后，确诊为急性中风、蛛网膜下腔出血及脑动脉瘤，情况危急，医生建议即时入院并进行紧急开颅手术。

由于预计医疗费用十分高昂，理财顾问第一时间联络本公司，为客户申请医疗费用直付。在接获申请后，我们的理赔团队迅速展开审核，在全面评估医疗文件及临床需要后，于2个工作天内成功批出 付款保证书，让客户及其家人能够专注于治疗，而无需为即时的庞大医疗开支担忧。

住院期间，客户病情曾一度恶化，医生建议延长住院观察及治疗。理财顾问再次与我们联络后，我们即时跟进，并在2个工作天内批出住院期延长安排，确保治疗得以无缝延续。

最终，整个治疗及住院过程的医疗费用超过港币二百万元。在医疗费用直付安排下，客户只需支付保单所列的年度自付额，其馀合资格费用均由保单承担，大大减轻了客户及家人的经济压力。

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.

康复后，客户特别向我们表达由衷感谢，感激团队在危急时刻提供迅速、专业及有温度的支援服务。这宗个案正正体现了我们以客为本、在关键时刻与客户同行的服务承诺。

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.

最终批核的理赔金额将根据计划的保障，并受条款及细则的约束。
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癌症普及化
How Common is Cancer

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香港
Hong Kong

每**十四**分钟[1]
Every **14** minute[1]

有**一**个人患上癌症
1 person gets cancer

在**七十五**岁前患癌症的机会[1]
will suffer from cancer
before the age of **75**[1]

每**四**位男性中有**一**位
1 in **4** men

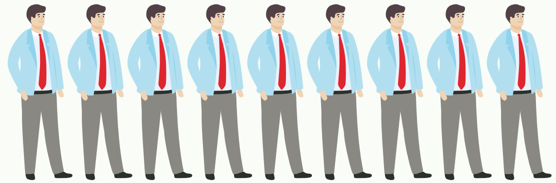
每**五**位女性中有**一**位
1 in **5** women

中国内地
The Chinese Mainland

每**一**分钟[2]
Every **1** minute[2]

有**九个**人患上癌症
9 people get cancer

肺癌男患者每年增加**五十四万人**
The number of male lung cancer
diagnoses increases by
540,000 every year



乳癌女患者每年增加**四十二万人**
The number of female breast cancer
diagnoses increases by
420,000 every year

资料来源Source:
1. 医院管理局香港癌症资料统计中心：〈2023年香港癌症统计概览〉，2025年10月。
“Cancer Statistics in 2023.” Hong Kong Cancer Registry, Hospital Authority. Oct. 2025
2. 中国实验动物信息网：〈国家癌症中心：2024年全国最新癌症报告〉，2024年2月。
“China National Cancer Centre: Cancer statistics in China, 2024.” China Laboratory Animals Information Network. Feb. 2024

搜集资料日期：2026年2月。
Data collection date: Feb 2026.

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个人寿险Individual Life Insurance

香港及中国内地五大癌症
Top 5 Cancers in Hong Kong and the Chinese Mainland

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香港 Hong Kong[1*]

男性 Male		女性 Female
肺 Lung	1	乳腺 Breast
大肠 Colorectum	2	肺 Lung
前列腺 Prostate	3	大肠 Colorectum
肝 Liver	4	子宫体癌 Corpus uteri
胃 Stomach	5	甲状腺癌 Thyroid

中国内地 The Chinese Mainland[2^]

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

肺，肝，胃和乳腺在香港和中国内地也是最常见的癌症
Lung, liver, stomach, breast are top cancers in both the Chinese Mainland and Hong Kong

资料来源Source: 1. 医院管理局香港癌症资料统计中心：〈2023年香港癌症统计概览〉，2025年10月。
"Cancer Statistics in 2023." Hong Kong Cancer Registry, Hospital Authority. Oct. 2025
2. 中国实验动物信息网：〈国家癌症中心：2024年全国最新癌症报告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network. Feb. 2024

* 按2023发病数字
By incidence number in 2023
^ 按2022死亡率
By deaths rate in 2022

搜集资料日期：2026年2月。
Data collection date: Feb 2026.

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亚洲地区的人口平均寿命
Life Expectancy at Birth in Asia

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地区 Region	男性平均寿命 Male Average Life Expectancy	女性平均寿命 Female Average Life Expectancy
香港[1#] Hong Kong[1#]	**82.8** 岁 years old	**88.4** 岁 years old
日本[2#] Japan[2#]	81.1 岁 years old	87.1 岁 years old
新加坡[3#] Singapore[3#]	81.2 岁 years old	85.6 岁 years old
中国内地[4*] The Chinese Mainland[4*]	**75.8** 岁 years old	**80.9** 岁 years old
马来西亚[5^] Malaysia[5^]	73.1 岁 years old	77.9 岁 years old

你会否低估了自己的平均寿命？确保自己有足够保障吗？
Do you underestimate your life expectancy? Do you ensure you have enough protection?

资料来源Source:
1. 港政府统计处〈香港的女性及男性-主要统计数字〉，2025年8月。
Women and Men in Hong Kong - Key Statistics" Census and Statistics Department, HKSAR. Date of Access: Aug. 2025.
2. 日本统计局〈日本令和6年简易生命表〉，2025年7月。
Statistical Handbook of Japan 2025." Statistics Bureau of Japan. Date of Access: Sep. 2025.
3. 新加坡统计局〈身故及预期寿命〉，2025年5月。
Death and Life Expectancy." Singapore Department of Statistics. Date of Access: May. 2025.
4. 中国国家统计局〈年度数据：人口〉2024年1月。
Annual Data: Population." National Bureau of Statistics of China. Date of Access: Jan. 2024.
5. 马来西亚国家统计局 〈马来西亚简单寿命表2023-2025〉，2025年9月30日。
Abridged Life Tables, Malaysia." Department of Statistics, Malaysia. Date of Access: Sep. 30, 2025.

显示的数据为2024年出生时预期寿命。
Data displayed is life expectancy at birth in 2024.
* 显示的数据为2020年出生时预期寿命。
Data displayed is life expectancy at birth in 2020.
^ 显示的数据为2025年出生时预期寿命。
Data displayed is life expectancy at birth in 2025.

搜集资料日期：2026年2月。
Data collection date: Feb 2026.

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什么是危疾保障缺口？
What is Critical Illness Protection Gap?

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保诚于 2023 年 4 月以网上问卷形式访问了共 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

=

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

保障需要
Protection needs

（根据受访者所关注的危疾和其相关的治疗费用^计算）
(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损失
Estimated income loss due to critical illness

(个人月入 x 按月计算的停工时间)
(Monthly income x No. of months off work)

−

现有危疾保障
Existing critical illness coverage

受访者平均个人危疾保障缺口高达一百一十八万港元。
The critical illness protection gap among the surveyed participants is as high as HKD 1.18 million.

^ 备注：治疗费用数据由医思健康医疗中心于2023年3月提供
^ Remark: Treatment cost data were provided by EC Healthcare Medical Centre in March 2023

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什么是危疾保障缺口？
What is Critical Illness Protection Gap?

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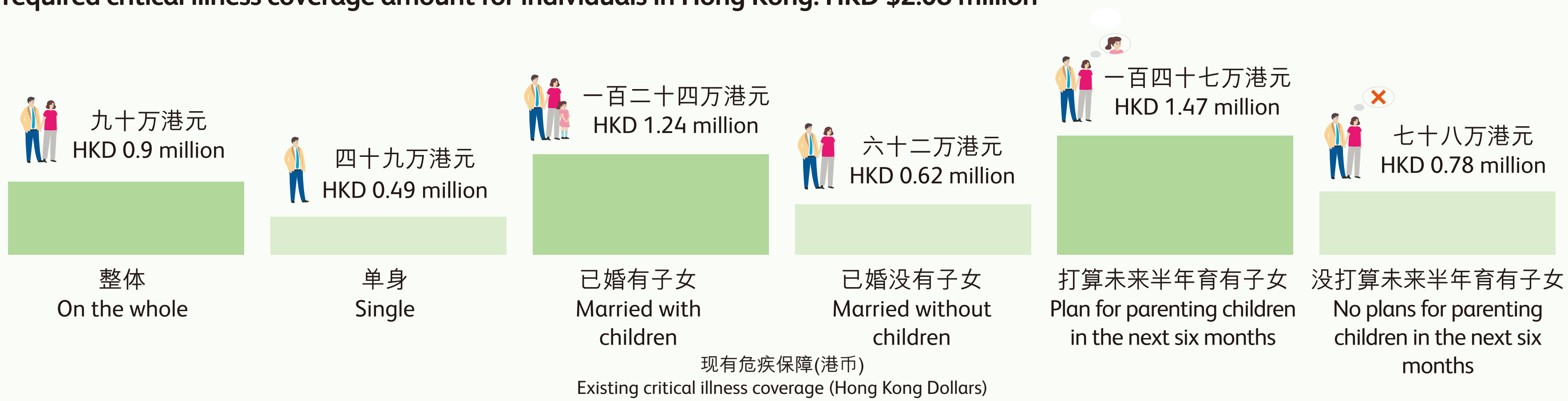
港人所需危疾保障金额：二百零八万港元
The required critical illness coverage amount for individuals in Hong Kong: HKD $2.08 million



所需危疾保障金额
The required critical illness coverage amount
二百零八万港元
HKD $2.08 million

–

现有危疾保障
Existing critical illness coverage
九十万港元
HKD 0.9 million

=

危疾保障缺口
The critical illness protection gap
一百一十八万港元
HKD 1.18 million

受访者的现有资金只足够应付约四成（43%）的保障需要。
The surveyed participants' existing funds are only able to cover around 43% of their protection needs.

以上数据是通过网上问卷形式收集并计算所得。
The above data is collected and calculated through online questionnaire forms.

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

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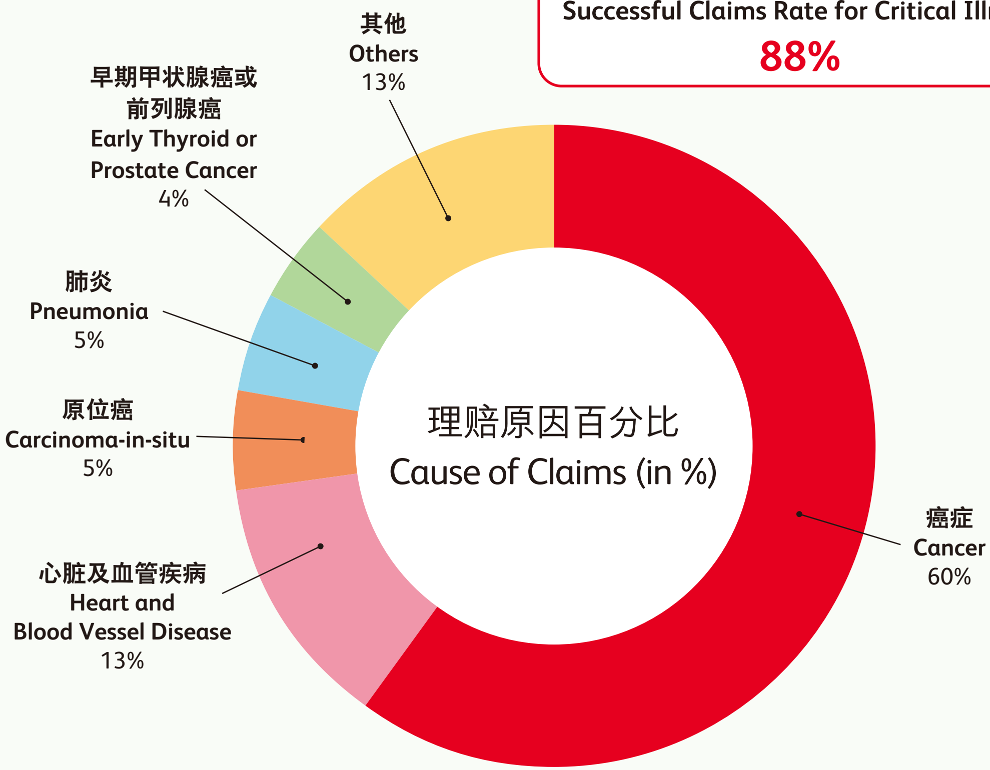
危疾理赔总览
Critical Illness Claims Summary

危疾理赔成功赔付百分比
Successful Claims Rate for Critical Illness
88%



危疾理赔被拒的最常见原因是医疗状况不符合严重病况之定义，客户提交理赔申请前可以先咨询理财顾问。
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.

首五位主要危疾理赔原因
Top 5 Causes in Critical Illness Claims

1	癌症 Cancer	1,687 宗 cases
2	心脏及血管疾病 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	早期甲状腺癌或前列腺癌 Early Thyroid or Prostate Cancer	102 宗 cases

首五位癌症类别之危疾理赔
Top 5 Types of Cancer in Critical Illness Claims

32%	乳房及女性生殖系统Breast and Female Reproductive System （卵巢、子宫体及子宫颈） (Ovary, Corpus Uteri and Cervix Uteri)
20%	呼吸系统 Respiratory System （鼻咽、气管、支气管及肺） (Nasopharynx, Trachea, Bronchus and Lung)
17%	消化系统 Digestive System （食管、胃、胆囊、肝、胰、结肠及直肠） (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
14%	甲状腺 Thyroid Gland
7%	血液及免疫系统Blood and Immune System （白血病、淋巴腺癌及骨髓癌） (Leukaemia, Lymphoma and Myeloma)

以上数据包括已赔付的个案，理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only and successful claims rate is rounded off.

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

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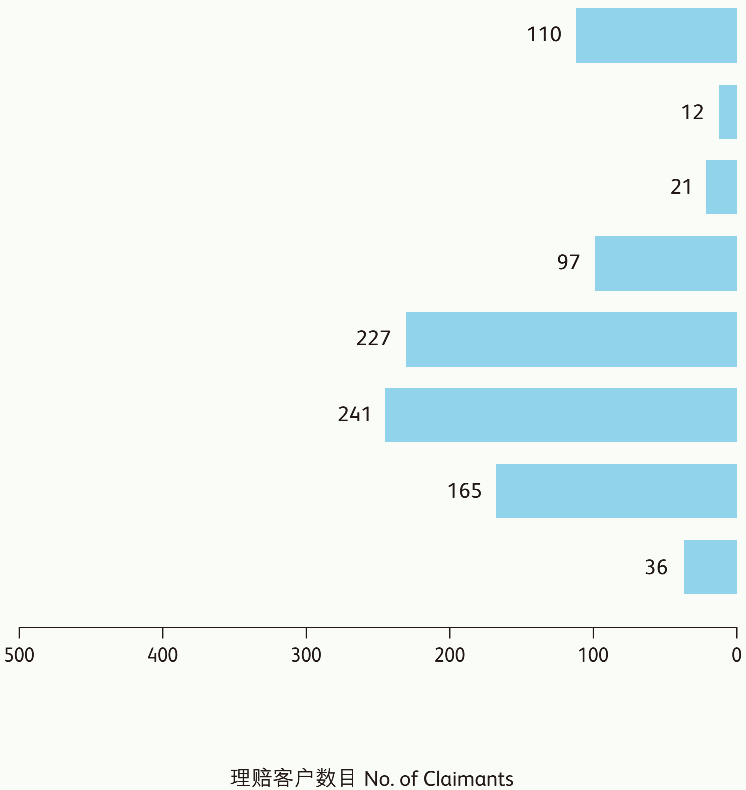
危疾年龄及性别分析图表
Critical Illness Claims by Age and Gender

下图显示男性按年龄组别分布之危疾理赔数目，并列出年龄组别之主要危疾理赔原因。
The below chart shows the no. of critical illness claims for male distributed by age with the top cause.

男性
Male



年龄组别 Age Group	主要理赔原因（依年龄组别） Top cause (by age group)	主要理赔原因百分比（依年龄组别） Top cause % (by age group)
0-10	呼吸系统疾病 Respiratory System Diseases	75%
11-20	精神病患 Mental Disorders	25%
21-30	癌症 - 甲状腺恶性肿瘤 Cancer - Malignant neoplasm of thyroid gland	38%
31-40	癌症 - 甲状腺恶性肿瘤 Cancer - Malignant neoplasm of thyroid gland	30%
41-50	循环系统疾病 Circulatory System Diseases	40%
51-60	循环系统疾病 Circulatory System Diseases	46%
61-70	循环系统疾病 Circulatory System Diseases	39%
71-80	循环系统疾病 Circulatory System Diseases	39%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

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个人寿险Individual Life Insurance

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

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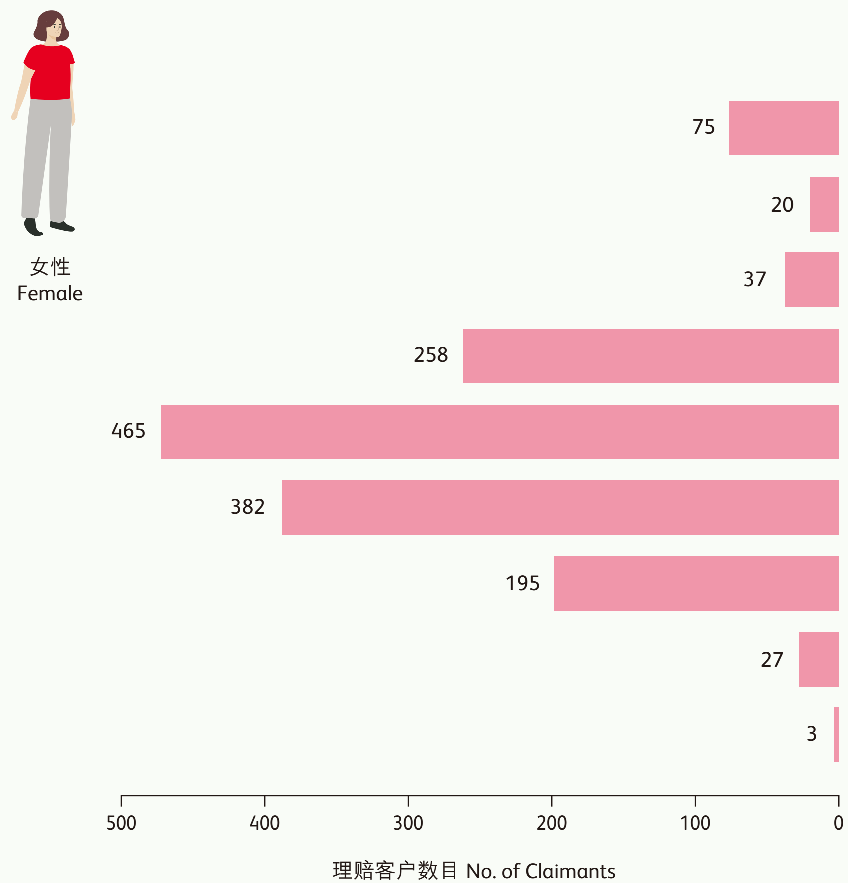
危疾年龄及性别分析图表
Critical Illness Claims by Age and Gender

下图显示女性按年龄组别分布之危疾理赔数目，并列出年龄组别之主要危疾理赔原因。
The below chart shows the no. of critical illness claims for female distributed by age with the top cause.



年龄组别 Age Group	主要理赔原因（依年龄组别） Top cause (by age group)	主要理赔原因百分比（依年龄组别） Top cause % (by age group)
0-10	呼吸系统疾病 Respiratory System Diseases	75%
11-20	癌症 - 甲状腺恶性肿瘤 Cancer - Malignant neoplasm of thyroid gland	35%
21-30	癌症 - 甲状腺恶性肿瘤 Cancer - Malignant neoplasm of thyroid gland	43%
31-40	癌症 - 甲状腺恶性肿瘤 Cancer - Malignant neoplasm of thyroid gland	35%
41-50	癌症 - 女性生殖系统 Cancer - Female Reproductive System	42%
51-60	癌症 - 女性生殖系统 Cancer - Female Reproductive System	48%
61-70	癌症 - 女性生殖系统 Cancer - Female Reproductive System	32%
71-80	癌症 - 呼吸系统 Cancer - Respiratory System	26%
81-90	癌症 - 呼吸系统 Cancer - Respiratory System	33%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

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

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危疾理赔金额及性别数据
Critical Illness Claims by Claims Payout and Gender

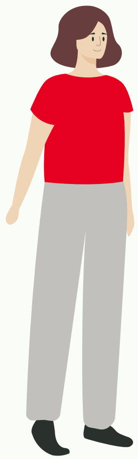
下图显示男性及女性之危疾理赔之最高理赔金额及平均理赔金额 。
The below illustration shows the highest claims payout and average claims payout of the critical illness claims for male and female.

男性
Male

最高理赔金额
Highest Claims Payout
七百一十二万港元
HKD 7.12 million

平均理赔金额
Average Claims Payout
六十二万港元
HKD 0.62 million

理赔客户数目总数
Total no. of Claimants
909



女性
Female

最高理赔金额
Highest Claims Payout
八百四十九万港元
HKD 8.49 million

平均理赔金额
Average Claims Payout
七十万港元
HKD 0.7 million

理赔客户数目总数
Total no. of Claimants
1,462

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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

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首五位总理赔金额最高的危疾原因
Top 5 Critical Illness Claims Causes by Payout

下表显示首五位总理赔金额最高之危疾理赔原因。
The below table shows the top 5 claims payout of the claims causes for critical illness claims.

危疾理赔原因 Critical Illness Claims Causes	总高理赔金额 Total Payout	平均理赔金额 Average Payout
癌症 – 女性生殖系统 Cancer – Female Reproductive System	三亿九千万港元 HKD 0.39 billion	七十三万港元 HKD 0.73 million
癌症 – 呼吸系统疾病 Cancer – Respiratory System Diseases	二亿六千万港元 HKD 0.26 billion	八十四万港元 HKD 0.84 million
癌症 - 甲状腺恶性肿瘤 Cancer – Malignant neoplasm of thyroid gland	二亿三千万港元 HKD 0.23 billion	七十八万港元 HKD 0.78 million
癌症 - 消化系统 Cancer – Digestive System	一亿九千万港元 HKD 0.19 billion	八十四万港元 HKD 0.84 million
循环系统疾病 Circulatory System Diseases	一亿八千万港元 HKD 0.18 billion	四十五万港元 HKD 0.45 million

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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危疾理赔个案分享
Critical Illness Claims Case Sharing

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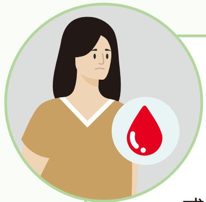
客户为先，在重病时刻给予全方位支援
Putting Customers First with Comprehensive Support During Critical Illness



本个案中的43岁客户在「诚保一生」危疾保升级保障(CIM3)生效约两年后被确诊为慢性骨髓性白血病。因突如其来的诊断，客户深感不安，忧心自身健康、家庭与未来的经济负担。当面临重大疾病诊断时，情绪往往会经历剧烈的打击和转变

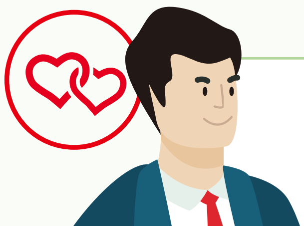
In this case, a 43 year old customer was diagnosed with chronic myeloid leukaemia approximately two years after her PRUHealth Guardian Critical Illness Plan (CIM3) commenced. overwhelmed by anxiety and concerned about her health and financial responsibilities, the illness brought significant emotional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

鉴于病况复杂，理赔团队与医疗机构、专业医护人员保持紧密合作，主动跟进所需医疗资料，避免客户在身心俱疲时再承受行政压力。团队亦与客户及其理财顾问保持透明沟通，确保每个环节皆清晰可理解。在审核过程中，我们严谨地评估所有医疗证据，以确保理赔判断公正、客观并完全符合条款。最终医疗结果确认客户的病况符合保单定义，并无任何不利或未披露事项。在取得再保公司同意后，理赔获全数批核并支付325,000美元。

这笔款项不仅立即纾缓了客户因治疗带来的财务压力，当我们的理赔团队迅速介入并提供清晰指引后，更让她在繁复的医疗旅程中感受到专业可靠的支援，使她的情绪逐渐从混乱转为沉稳，对我们的处理效率与专业度深表赞赏与满意。

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.



此个案证明我们能在客户最需要的时刻提供贴心而全面的支援，协助他们减轻疾病带来的压力，得以专注于康复。我们将持续以同理心和专业精神，为客户提供可靠且无缝的理赔体验。

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

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
T小姐 Ms. T	44 岁 years old	「智选」危疾终身保计划 危疾终身保计划 危疾加护保险计划 III 「诚保一生」危疾保险计划 危疾首护保险计划II 危疾终身加倍保 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	软组织肉瘤 Soft Tissue Sarcoma	港币 HKD 8.49 百万 Million
L先生 Mr. L	42 岁 years old	「智选」危疾保障计划 守护健康危疾加护保 守护健康危疾加倍保 「诚保一生」危疾保险计划 危疾首护保 守护健康危疾定期保 II 「卓越人生」保障计划 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	脑梗塞 Cerebral Infarction	港币 HKD 7.12 百万 Million

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
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最终批核的理赔金额将根据计划的保障，并受条款及细则的约束。
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个人寿险Individual Life Insurance

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

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
C先生 Mr. C	14 岁 years old	危疾加护保险计划 III PRUHealth Critical Illness Extended Care Insurance Plan III	急性淋巴性白血病 Acute Lymphoblastic Leukemia	港币 HKD 5.86 百万 Million
Y先生 Mr. Y	36 岁 years old	守护健康危疾加护保 危疾加护保II 尊尚危疾加倍保 危疾首护保 守护健康危疾定期保 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	港币 HKD 5.40 百万 Million
Y小姐 Ms. Y	66 岁 years old	危疾保障计划 Crisis Cover	肺癌 Lung Cancer	港币 HKD 5.21 百万 Million
F先生 Mr. F	73 岁 years old	危疾保障计划 「卓越人生」保障计划 Crisis Cover PRUflexilife	前列腺癌 Prostate Cancer	港币 HKD 5.18 百万 Million

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

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
T小姐 Ms. T	50 岁 years old	危疾保障计划 Crisis Cover	卵巢癌 Ovarian Cancer	港币 HKD 5.02 百万 Million
L先生 Mr. L	41 岁 years old	五年定期保障计划（可转换及续保）/「定期保」 「智选」危疾终身保计划 守护健康危疾加护保 5-Year Renewable and Convertible Term PRUcrisis Cover Lifelong Protector PRUhealth Critical Illness Extended Care	鼻咽癌 Nasopharyngeal Cancer	港币 HKD 4.33 百万 Million
G小姐 Ms. G	39 岁 years old	危疾终身保计划 守护健康危疾加护保 PRUmyhealth Crisis Lifelong Care PRUhealth Critical Illness Extended Care	良性肿瘤 Benign Neoplasm	港币 HKD 4.30 百万 Million
Z小姐 Ms. Z	48 岁 years old	危疾终身加倍保 守护健康危疾加倍保 危疾终身保计划 PRUmyhealth Crisis Lifelong Care PRUmyhealth Crisis Multi-care PRUhealth Critical Illness Multi-care	急性心肌梗塞 Acute Myocardial Infarction	港币 HKD 4.22 百万 Million

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

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十大理赔个案（内地个案）
Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
D小姐 Ms. D	51 岁 years old	危疾终身保计划 守护健康危疾加护保 PRUmyhealth Crisis Lifelong Care PRUhealth Critical Illness Extended Care	蛛网膜下腔出血 Subarachnoid Hemorrhage	港币 HKD 7.17 百万 Million
Y先生 Mr. Y	47 岁 years old	危疾终身保计划 PRUmyhealth Crisis Lifelong Care	结肠癌 Colon Cancer	港币 HKD 6.20 百万 Million
X先生 Mr. X	54 岁 years old	守护健康危疾全护保 PRUhealth Critical Illness Protector	恶性黑色素瘤 Malignant Melanoma	港币 HKD 6.15 百万 Million
N小姐 Ms. N	51 岁 years old	守护健康危疾加护保 「智选」危疾终身保计划 「挚为您」危疾终身保计划 PRUhealth Critical Illness Extended Care PRUcrisis Cover Lifelong Protector PRUmyhealth Lifelong Crisis Protector	乳癌 Breast Cancer	港币 HKD 6.21 百万 Million
C小姐 Ms. C	53 岁 years old	守护健康危疾全护保 PRUhealth Critical Illness Protector	乳癌 Breast Cancer	港币 HKD 6.06 百万 Million

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

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十大理赔个案（内地个案）
Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
S先生 Mr. S	44 岁 years old	危疾终身保计划 PRUmyhealth crisis lifelong care	胃癌 Stomach Cancer	港币 HKD 5.70 百万 Million
Y先生 Mr. Y	58 岁 years old	危疾终身保计划 PRUmyhealth crisis lifelong care	角膜擦伤 Corneal Abrasion	港币 HKD 5.47 百万 Million
S小姐 Ms. S	45 岁 years old	危疾终身保计划 守护健康危疾加护保 PRUmyhealth Crisis Lifelong Care PRUhealth Critical Illness Extended Care	乳癌 Breast Cancer	港币 HKD 5.19 百万 Million
S小姐 Ms. S	37 岁 years old	守护健康危疾加护保 守护健康危疾加倍保 PRUhealth Critical Illness Extended Care PRUmyhealth Crisis Multi-care	甲状腺癌 Thyroid Cancer	港币 HKD 4.44 百万 Million
L小姐 Ms. L	49 岁 years old	危疾终身保计划 PRUmyhealth crisis lifelong care	乳癌 Breast Cancer	港币 HKD 4.40 百万 Million

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什么是身故风险保障缺口？
What is Mortality Protection Gap?

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身故风险保障缺口
Mortality Protection Gap

=

保障需要
Protection Needs

将来的家庭开支
Future family expenses

将来的教育开支
Future education expenses

将来的医疗开支
Future medical expenses

家庭负债
Household debt
例如楼宇按揭贷款、信用咭结欠等
includes mortgage loan, credit card balance, etc.

－

可用资产
Resources Available

储蓄及投资
Bank savings and Stock investment

退休计划
Retirement plan
包括强积金计划、公务员退休金计划、补助/津贴学校公积金等
include MPF scheme, civil service pension scheme, grant / subsidised schools provident fund, etc.

保障额
Insurance coverage
包括个人寿险及团体寿险
includes personal and group life insurance

您有没有计算过您的身故风险保障缺口是多少？
Have you ever calculated your mortality protection gap?

资料来源：保险业监管局：《保障缺口「身故风险」研究》，2021 年8 月25 日。
Source: "Protection Gap (Mortality Risk) Study." *Insurance Authority*. 25 Aug. 2021.

搜集资料日期：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

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身故保障缺口愈大，愈难以运用手头上的财政资源以维持同样的生活水平
The larger the mortality protection gap, the more difficult it is to maintain the same living standard using the financial resources on hand

香港整体身故保障缺口
约为**七**万亿港元
Hong Kong's overall mortality protection gap
is about HKD **7** trillion

每名劳动人口的平均身故保障
缺口约为**一百九十**万港元
Average mortality protection gap per employee in Hong Kong is about
HKD **1.9** million

以劳动人口的加权
平均年薪计算，每名劳动人口的平均
身故保障缺口约为**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

资料来源：保险业监管局：《保障缺口「身故风险」研究》，2021 年8 月25 日。
Source: "Protection Gap (Mortality Risk) Study." *Insurance Authority*. 25 Aug. 2021.

搜集资料日期：2025年8月。
Data collection date: Aug 2025.

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个人寿险Individual Life Insurance

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

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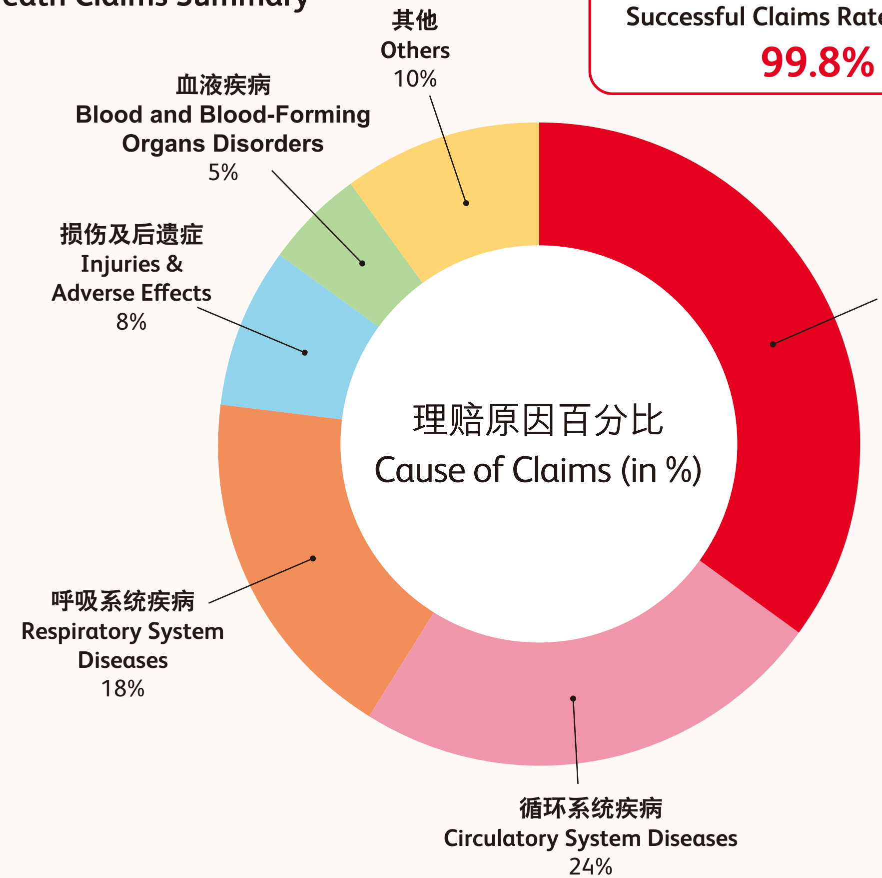
身故理赔总览
Death Claims Summary

身故理赔成功赔付百分比
Successful Claims Rate for Death
99.8%



2021年中国内地疾病之主要死亡原因头三位是心脏病，恶性肿瘤和脑血管病[1]
In 2021, The first three major diseases that caused death in the Chinese Mainland are heart disease, malignant tumor and cerebrovascular disease[1]

首五位主要身故理赔原因
Top 5 Causes in Death Claims

1	癌症 Cancer	527 宗 cases
2	循环系统疾病 Circulatory System Diseases	358 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	270 宗 cases
4	损伤及后遗症 Injuries & Adverse Effects	116 宗 cases
5	血液疾病 Blood and Blood-Forming Organs Disorders	74 宗 cases

首五位癌症类别之身故理赔
Top 5 Types of Cancer in Death Claims

41%	消化系统 Digestive System （食管、胃、胆囊、肝、胰、结肠及直肠） (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
22%	呼吸系统 Respiratory System （鼻咽、气管、支气管及肺） (Nasopharynx, Trachea, Bronchus and Lung)
13%	乳房及女性生殖系统Breast and Female Reproductive System （卵巢、子宫体及子宫颈） (Ovary, Corpus Uteri and Cervix Uteri)
7%	血液及免疫系统Blood and Immune System （白血病、淋巴腺癌及骨髓癌） (Leukaemia, Lymphoma and Myeloma)
5%	Nervous System 中枢神经系统 Central Nervous System

资料来源Source: 1. 《2023中国卫生健康统计年鉴》，2025年1月。
China Health Statistic Yearbook 2023. Jan. 2025.

以上数据包括已赔付的个案，理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only and successful claims rate is rounded off.

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

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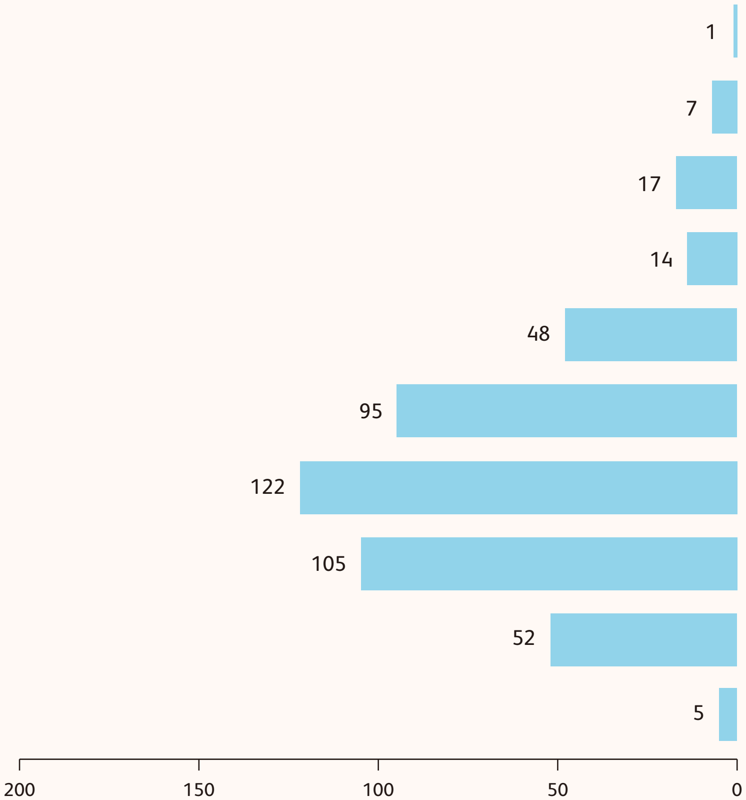
身故年龄及性别分析图表
Death Claims by Age and Gender

下图显示男性按年龄组别分布之身故理赔数目，并列出年龄组别之主要身故理赔原因。
The below chart shows the no. of death claims for male distributed by age with the top cause.

男性
Male



理赔客户数目 No. of Claimants	年龄组别 Age Group	主要理赔原因（依年龄组别） Top cause (by age group)	主要理赔原因百分比（依年龄组别） Top cause % (by age group)
1	0-10	癌症 - 肌肉骨骼系统及结缔组织 Cancer - Musculoskeletal & Connective Tissue	100%
7	11-20	损伤及后遗症 Injuries & Adverse Effects	71%
17	21-30	损伤及后遗症 Injuries & Adverse Effects	29%
14	31-40	循环系统疾病 Circulatory System Diseases	43%
48	41-50	循环系统疾病 Circulatory System Diseases	40%
95	51-60	循环系统疾病 Circulatory System Diseases	37%
122	61-70	循环系统疾病 Circulatory System Diseases	26%
105	71-80	呼吸系统疾病 Respiratory System Diseases	25%
52	81-90	呼吸系统疾病 Respiratory System Diseases	48%
5	>90	呼吸系统疾病 Respiratory System Diseases	40%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

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个人寿险Individual Life Insurance

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

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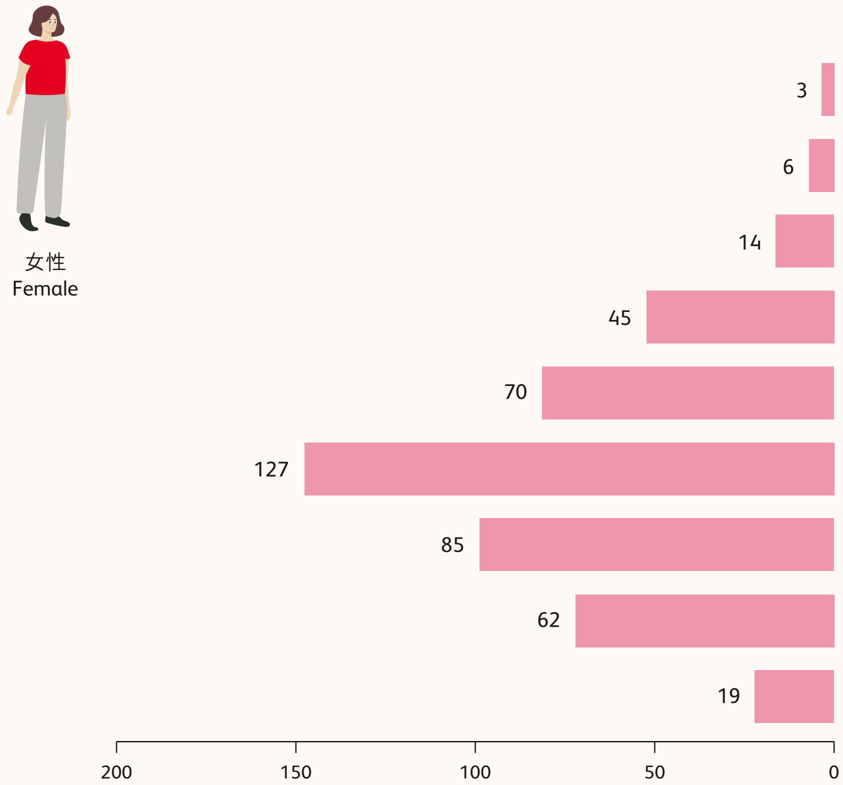
身故年龄及性别分析图表
Death Claims by Age and Gender

下图显示女性按年龄组别分布之身故理赔数目，并列出年龄组别之主要身故理赔原因。
The below chart shows the no. of death claims for female distributed by age with the top cause.



年龄组别 Age Group	主要理赔原因（依年龄组别） Top cause (by age group)	主要理赔原因百分比（依年龄组别） Top cause % (by age group)
11-20	呼吸系统疾病 Respiratory System Diseases	67%
21-30	损伤及后遗症 Injuries & Adverse Effects	50%
31-40	呼吸系统疾病 Respiratory System Diseases	29%
41-50	癌症 - 女性生殖系统 Cancer - Female Reproductive System	24%
51-60	循环系统疾病 Circulatory System Diseases	24%
61-70	癌症 - 消化系统疾病 Cancer - Digestive System Diseases	19%
71-80	呼吸系统疾病 Respiratory System Diseases	22%
81-90	呼吸系统疾病 Respiratory System Diseases	34%
>90	呼吸系统疾病 Respiratory System Diseases	37%

以上数据仅包括已赔付的个案。
The above data are based on the approved cases only.

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

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身故理赔金额及性别数据
Death Claims by Claims Payout and Gender

下图显示男性及女性之身故理赔之最高理赔金额及平均理赔金额 。
The below illustration shows the highest claims payout and average claims payout of the death claims for male and female.

男性
Male

最高理赔金额
Highest Claims Payout
三千五百九十万港元
HKD 35.93 million

平均理赔金额
Average Claims Payout
九十二万港元
HKD 0.92 million

理赔客户数目总数
Total no. of Claimants
466

女性
Female

最高理赔金额
Highest Claims Payout
二千一百二十七万港元
HKD 21.27 million

平均理赔金额
Average Claims Payout
七十八万港元
HKD 0.78 million

理赔客户数目总数
Total no. of Claimants
431

以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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身故理赔个案分享
Death Claims Case Sharing

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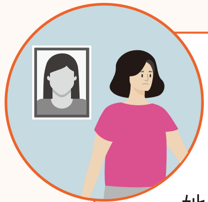
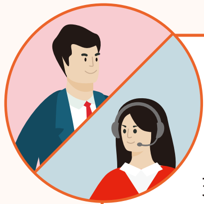
以专业与同理心同行客户
Serving Our Customer with Professionalism and Empathy



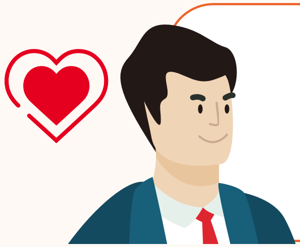
四年前，于2021年底，一位客户面对了人生中最沉痛的时刻 - 年仅16岁的女儿因突发病毒感染而离世。这突如其来的失去带来了巨大的情绪冲击，使客户长时间无法面对现实。直到今年，在逐渐重拾情绪力量后，她才准备好提出理赔申请；此时距离事发已逾四年，而保单亦已失效两年。

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.



收到理赔申请后，我们的理赔团队立即与理财顾问保持紧密沟通，了解事件完整的时间线，并清晰指导所需文件。同时，团队主动跟进保单复效的行政程序，确保理赔能顺利进行。透过与理财顾问及保单行政团队的高效协作，保单最终成功复效，此理赔亦在于收妥所需文件后的1个工作天内获全额批核并赔付200,000美元。在客户面对极大悲痛的日子里，团队以关怀、耐心与专业协助她度过最困难的时刻，并获得她由衷的感激。

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.



此个案提醒我们，在深切的哀痛中，一点理解与适时的协助都能成为重要的力量。理赔团队在整个过程中展现了体贴与同理心，并以专业而细致的态度确保每一步均公平、客观。我们希望，在她最困难的时刻，客户能从我们的支持中感受到温暖与安心。

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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个人寿险Individual Life Insurance

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

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
Y先生 Mr. Y	60 岁 years old	「隽升」储蓄保障计划(整付保费) Evergreen Growth Saver (Single Premium)	急性呼吸衰竭 Acute Respiratory Failure	港币 HKD 35.93 百万 Million
W小姐 Ms. W	35 岁 years old	「隽升」储蓄保障计划 「挚为您」危疾终身保计划 Evergreen Growth Saver PRUmyhealth Lifelong Crisis Protector	充血性心力衰竭 Congestive Heart Failure	港币 HKD 21.27 百万 Million
C小姐 Ms. C	63 岁 years old	「更美好」保障计划 II Better Life Assurance II	肺癌 Lung Cancer	港币 HKD 13.07 百万 Million
H小姐 Ms. H	71 岁 years old	「隽升」储蓄保障计划(整付保费) Evergreen Growth Saver (Single Premium)	肺炎 Pneumonia	港币 HKD 12.65 百万 Million

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
C小姐 Ms. C	62 岁 years old	「挚为您」危疾终身保计划 「更美好」保障计划 II 隽赋投资计划 「智选」危疾保障计划 「理想人生」终身保障计划II 「理想人生」终身保障计划III 保诚灵活自主医保计划 美好人生保险计划 II 「隽升」储蓄保障计划 隽富多元货币计划 「更美好」丰盛计划 「自主未来」保障计划 理想人生保障计划 特级「隽升」储蓄保障计划 「运筹」智选保障计划 「理想人生 - 储蓄」附加于理想人生保障计划 「运筹智赏」投资计划 守护健康危疾全护保 危疾加护保险计划 III 保诚自愿医保尚宾计划 「更美好」保障计划 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	败血症 Sepsis	港币 HKD 12.31 百万 Million

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个人寿险Individual Life Insurance

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

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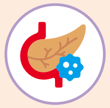
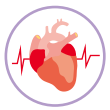
十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names		诊断 Diagnosis	理赔金额 Claim Amount
L先生 Mr. L	62 岁 years old	「倍丰盛」计划 「更美好」保障计划 Double Treasure Plan Better Life		肺炎 Pneumonia	港币 HKD 11.69 百万 Million
C先生 Mr. C	61 岁 years old	理想人生保障计划 「理想人生 - 储蓄」 附加于理想人生保障计划 危疾终身保计划 PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver PRUhealth Critical Illness Multi-care		肝硬化 Liver Cirrhosis	港币 HKD 11.65 百万 Million
L小姐 Ms. L	54 岁 years old	危疾加护保险计划 III 「诚保一生」危疾保险计划 守护健康危疾定期保 II 隽富多元货币计划 「自主未来」保障计划 意外全护保 隽赋投资计划 「守护家人」定期人寿保 保诚信守明天多元货币保险计划 保诚自愿医保尚宾计划 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		蛛网膜下腔出血；心脏骤停 Subarachnoid Hemorrhage; Cardiac Arrest	港币 HKD 7.84 百万 Million

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Death Claims (Jan – Jun 2026)

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十大理赔个案（香港个案）
Top 10 Claims Cases (Hong Kong)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
T先生 Mr. T	37 岁 years old	「更美好」保障计划III 危疾首护保险计划II 守护健康危疾定期保 守护健康危疾定期保 II 「运筹」智选保障计划 保诚灵活自主医保计划 保诚自愿医保尚宾计划 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	多处创伤 Multiple Injuries	港币 HKD 7.77 百万 Million
N小姐 Ms. N	68 岁 years old	隽富多元货币计划 「隽升」储蓄保障计划 特级「隽升」储蓄保障计划 特级「隽升」储蓄保险 II 「积利宝」计划 悦月丰盛入息计划 理想人生保障计划 「理想人生 - 储蓄」 附加于理想人生保障计划 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	胰脏癌 Pancreatic Cancer	港币 HKD 7.35 百万 Million

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个人寿险Individual Life Insurance

身故理赔（2026年1月至6月）
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十大理赔个案（内地个案）
Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
X小姐 Ms. X	48 岁 years old	「源源收息」储蓄保障计划 「理想人生」保障计划III Yearly Income Plan Achiever Life Assurance III	心力衰竭 Heart Failure	港币 HKD 11.62 百万 Million
J小姐 Ms. J	60 岁 years old	「理想人生」保障计划III Achiever Life Assurance III	肾癌 Kidney Cancer	港币 HKD 8.43 百万 Million
T先生 Mr. T	30 岁 years old	特级「隽升」储蓄保险 II（整付保费） 守护健康危疾加护保 Evergreen Growth Saver Plus Insurance II PRUhealth Critical Illness Extended Care	急性心肌梗塞 Acute Myocardial Infarction	港币 HKD 7.30 百万 Million
W先生 Mr. W	37 岁 years old	「智选」危疾终身保计划 「隽升」储蓄保障计划 「理想人生」终身保障计划 II PRUcrisis Cover Lifelong Protector Evergreen Growth Saver Achiever Life Assurance II	急性心肌梗塞 Acute Myocardial Infarction	港币 HKD 6.91 百万 Million
W先生 Mr. W	14 岁 years old	医疗加倍保 特级「隽升」储蓄保险 II PRUhealth Medical Plus Evergreen Growth Saver Plus Insurance II	多处创伤 Multiple Injuries	港币 HKD 5.79 百万 Million

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个人寿险Individual Life Insurance

身故理赔（2026年1月至6月）
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十大理赔个案（内地个案）
Top 10 Claims Cases (Mainland China)

受保人 Insured Person	年龄 Age	保单名称 Policy Names	诊断 Diagnosis	理赔金额 Claim Amount
C先生 Mr. C	60 岁 years old	隽富多元货币计划 Evergreen Wealth Multi-Currency Plan	休克 Shock	港币 HKD 4.92 百万 Million
L先生 Mr. L	53 岁 years old	理想人生保障计划 「理想人生 - 储蓄」 附加于理想人生保障计划 「运筹」智选保障计划 PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver PRUlink Assurance	心脏骤停 Cardiac Arrest	港币 HKD 3.83 百万 Million
W小姐 Ms. W	37 岁 years old	理想人生保障计划 「理想人生 - 储蓄」 附加于理想人生保障计划 危疾终身保计划 PRUlife Saver - Protection PRUlife Saver - Savings on PRUlife Saver PRUhealth Critical Illness Multi-care	呼吸困难 Shortness of Breath	港币 HKD 3.71 百万 Million
C先生 Mr. C	55 岁 years old	守护健康危疾加护保 PRUhealth Critical Illness Extended Care	休克 Shock	港币 HKD 3.51 百万 Million
L先生 Mr. L	69 岁 years old	「理想人生」终身保障计划 II Achiever Life Assurance II	鼻咽癌 Nasopharyngeal Cancer	港币 HKD 3.49 百万 Million

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大湾区跨境癌症治疗医疗费用直付服务
Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the Greater Bay Area

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市场首间
Market First

保诚成为香港市场首间保险公司推出大湾区跨境癌症治疗医疗费用直付服务
Prudential becomes the first insurer in Hong Kong to launch Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the Greater Bay Area

医疗网络扩展至肿瘤专科，合资格客户可选择于香港或大湾区指定医疗机构接受癌症治疗及享用医疗费用直付服务。
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.

保诚持续提升各项与医疗相关的客户体验，透过「共同病患管理」模式促进跨境医疗服务衔接。

客户可透过「共同病患管理」模式在指定的医疗机构接受癌症治疗时，均可透过面诊或跨专科远程视频获得两地肿瘤科中心会诊服务的支援。

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.

跨境癌症治疗转介服务流程
Cross-Border Cancer Treatment Referral Mechanism Process

1. 客户咨询香港或大湾区指定医疗机构的网络医生后，决定转介客户至其他香港或大湾区指定医疗机构继续就医。
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. 两地医疗机构安排「共同病患管理」跨专科远程视频会诊，讨论病人情况及治疗计划，再为客户安排到当地诊症及就医。
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. 客户在当地的医疗机构就诊后，医疗机构将为客户申请医疗网络 - 医疗费用直付服务^。
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.

资料来源: 保诚网页新闻档案: 保诚与香港综合肿瘤中心及中山陈星海医院合作成为香港市场首间保险公司推出大湾区跨境癌症治疗免找数服务，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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拓展中国内地医院覆盖网络
Expands Hospital Network in Chinese Mainland

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保诚覆盖的中国内地医院总数现已扩展到**5,500多间**，高端医疗自由行计划覆盖范围甚至多于**14,000**多家，规模远超同业成市场之冠^。

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^.

保诚成为**首间**人寿保险公司覆盖**国内所有三级公立医院及15个城市辖下之二级医院**。

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**.

客户亦可以透过**绿色医疗通道#**享受一站式医疗服务，优先预约中国内地的指定医院。这些指定医院涵盖中国内地约1,200间医院 ，遍布北京、上海、深圳及广州。

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.

绿色医疗通道服务优势：
The advantages of the Medical Green Channel service:

优先预约中国内地指定医院
Priority booking at selected hospitals in Chinese Mainland.

多种方式登记服务 - 客户可随时透过我们的网上平台或24小时服务热线登记医疗预约服务，更快捷获得治疗。
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.

专属个案经理 - 客户的专属个案经理为您跟进整个服务旅程*
Dedicated case manager - The dedicated case manager will follow up on the entire service journey with the customers*.

陪诊服务 - 陪诊人员会到已预约的医院陪同协助办理门诊及 / 或住院登记手续
Escort service - An escort staff will go to the appointed hospital to assist customers on the registration process for outpatient and / or hospitalisation service.

备注 Remarks:

以上有关「市场之冠」的描述是基于我们对现有市场资讯的理解及解读，并根据我们截至2025年6月就香港及澳门主要人寿保险公司公开发售予个人客户的相近医疗保险计划所作之比较。保障覆盖范围因应不同计划及级别而异。
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.

^ 资料来源: 保诚网页新闻档案:保诚拓展国内医院覆盖网络 选定医院按年大增近一倍冠同业，2023年10月。
Source: Prudential expands hospital coverage in Chinese mainland, doubling the selected hospitals YoY to lead market, October 2023.

以下指定保诚医疗计划的受保人,限新客户可于保单冷静期结束后享用绿色医疗通道服务:「挚为您」优悦医疗保险计划、保诚自愿医保尚宾计划、医疗加倍保、保诚灵活自主医保计划、终身保医疗计划。
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

根据各保单的绿色医疗通道服务生效日, 现有客户需等待至适用的相关计划生效日当日(若保单周年日为同一日)或下一个保单周年日后才能使用绿色医疗通道。
保诚自愿医保尚宾计划服务 (VIP) 生效日为2023年4月1日/ 保诚灵活自主医保计划 (VFP) 服务生效日为2023年7月1日/ 终身保医疗计划 (MLP) 服务生效日为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.

* 个案经理不会提供医疗意见 The case manager will not provide any medical advice 详情请参阅保单条款。Please refer to Policy Provision.

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保诚健康夥伴
PRUHealth Team

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我们透过WhatsApp或微信为合资格客户于保诚合作的专科诊所网络优先预约诊症，及协助安排预先批核申请
We offer priority booking at Prudential's medical network doctors and providing assistance on pre-authorisation arrangement with WhatsApp or WeChat to eligible customers

保诚健康夥伴提供Whatsapp及微信服务，我们的专业护士团队可以提供以下服务：
PRUHealth Team provides WhatsApp and WeChat services supported by our professional nursing team to:

服务简介
Service Introduction

1. 预约诊症：为客户于保诚合作的专科诊所网络优先预约诊症
Appointment for consultation: Priority booking for customers at Prudential's partnered specialist clinic network

2. 协助安排预先批核：提供预先批核资讯，及协助安排预先批核申请
Assistance in Arranging Pre-authorisation: Provide pre-authorisation information and assist in arranging pre-authorisation applications

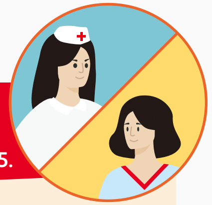
3. 健康小贴士：查询一般健康问题，定期分享健康小贴士，及提供互联医护服务
Health advisory: Regularly share health tips, provide general information to health inquiries, and offer connected care management

4. 增值服务导航：了解客户的健康需求，并提供增值服务导航
Value-added Service Navigation: Understanding customer health needs and delivering value-added service navigation

合资格客户：
Eligible customers:

客户持有生效中的个人人寿医疗保单
Customers who hold an in-force individual life medical policy

个案分享
Case Sharing



保诚健康夥伴于2025年8月6日与客户梁女士接触。
PRUHealth Team engaged customer, Ms. Leung, on Aug 6, 2025.

梁女士于2025年8月6日联络保诚健康夥伴，因月经量大并伴随背痛，担心可能患有子宫肌瘤，向我们查询相关医疗建议。
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.

保诚健康夥伴慰问她的情况及提供个人化健康建议，最后她决定前往妇科专科医生就诊。
PRUHealth Team expressed care and provided personalised health advice, and she decided to visit a gynaecology specialist.

保诚健康夥伴即日帮助梁女士预约了2025年8月8日的网络妇科专科医生。
PRUHealth Team helped to book a network gynaecology specialist on Aug 8, 2025.

在诊症后，医生建议为梁女士进行宫腔镜检查及刮除手术，并于同日协助提交预先批核申请。
After consultation, the specialist suggested hysteroscopy and curettage, and helped apply pre-authorisation for Ms. Leung on the same day.

梁女士于2025年8月14日入院，完成宫腔镜检查及刮除手术，并享用医疗费用直付服务，于同日出院回家休养。
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.

备注 Remarks:
如有其他查询（包括保单相关查询、保障范围、可索赔金额），请客户联络客户服务部。
For any further inquiries (e.g. policy-related inquiries, policy coverage, claims amount), please contact customer service department.

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个人寿险Individual Life Insurance

就医自由 - 高端医疗自由行计划
Medical Freedom - The PremierFlex Medical Plan

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高端医疗自由行计划提供4个覆盖不同保障地区的计划，无论客户身处任何地方，均为其提供从预防、诊断、治疗到复康的全方位保障。即使身体状况有变或需要提出索偿，我们仍保证为客户的计划每年续保，让客户终身得到保障。医疗保障包括:
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:

预防保障 Prevention

- 提供不同健康检查或疫苗的选择，多方面助客户防患未然
  Provides different choices for health screening tests or vaccines to help our customers avoid illness

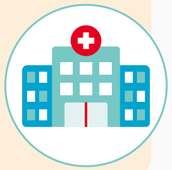
诊断保障 Diagnosis

- 全数保障进行订明诊断成像检测和住院前或日间手术前之门诊诊治的合资格医疗费用
  Full cover for eligible medical costs of prescribed diagnostic and outpatient consultation before hospitalisation or day case procedure imaging tests

- 【自选附加保障】 适用于中国内地、香港及澳门任何医院或诊所的门诊保障 — 「门诊宝」，保障包括门诊诊治、化验及影像检查，以及线上问诊服务和药物配送（中国内地）
  【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)

治疗保障 Treatment

- 我们在中国内地覆盖逾14,000*间二级或以上医院。无论客户选择哪个计划，全数保障在中国内地公立医院入住标准单人病房（涵盖特需部及国际部合资格的病房）之主要合资格的住院及外科手术费用。计划2至4更覆盖私家医院
  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
- 提供儿童专属保障，包括严重自闭症谱系障碍、专注力不足／过度活跃症（ADHD）等特定的儿童发展障碍的治疗
  Cover for therapies for children including treatment for specific juvenile developmental disorder such as severe autism spectrum disorder, attention deficit / hyperactivity disorder (ADHD), etc.



复康保障 Recovery

- 提供受保癌症、心脏病发作及中风之额外复康护理
  Extra rehabilitation care for covered cancer, heart attack and stroke

*2022年中国卫生健康统计年鉴 — 中华人民共和国国家卫生健康委员会 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

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就医自由 - 高端医疗自由行计划
Medical Freedom - The PremierFlex Medical Plan

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客户亦可透过「医护+」，一站式获取多项专属增值服务，做到「小病有人问，大病有人帮」。服务包括：
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:

个人化就医支援
Personalised Treatment Assistance

- 健康管家
  Health Consultant
- 医院礼遇及陪诊
  Medical Concierge and Escort
- 第二医疗意见
  Second Medical Opinion
- 全球紧急运送
  Worldwide Emergency Assistance

便捷就医、直付及理赔
Hassle-free Admission, Direct Billing and Claims

- 中国内地医疗绿通
  Medical Green Channel in Chinese Mainland
- 医疗费用直付
  Medical Expenses Direct Billing
- 「智安排」（预设指定索偿人）
  SmartAppoint (advanced appointment of designated person for claims)

药物及保健
Medication and Healthcare

- 全球找药
  Global Drug Search
- 药品折扣
  Drug Discount
- 医疗保健折扣
  Healthcare Service Discount

专业重疾管理
Professional Critical Illness Management

- 重疾专案管理
  Dedicated Critical Illness Case Manager
- 重疾心理谘询
  Critical Illness Counselling
- 大湾区跨境癌症治疗医疗费用直付
  Greater Bay Area Cross-border Cancer Treatment Medical Expenses Direct Billing

度身订造复康护理
Tailored Rehabilitation Care

- 一对一康复评估
  Personalised Rehabilitation Assessment
- 康复师制定个人化康复方案及提供康复指导
  Specialist Tailored-made Rehabilitation Guidance Plan

如客户同时投保「门诊宝」并身处中国内地，则可使用「医护+」，在个人化就医支援选项下，使用「24/7线上问诊」，由国内注册医生视像诊治和处方药物，以及获得药物配送。
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.

备注 Remarks:
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高端医疗自由行计划个案分享
The PremierFlex Medical Plan Case Sharing

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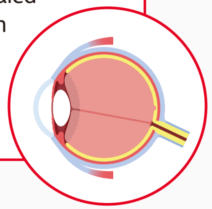
分秒必争：支援紧急角膜移植的理赔个案
When Timing Matters: Supporting an Urgent Corneal Transplant Claim

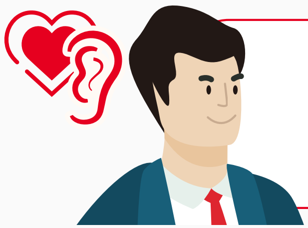
40多岁的李小姐出现眼睛乾涩、视力模糊及混浊的情况一段时间，并于 2025 年 6 月首次求诊，被诊断为左眼白内障及发炎。至 2025 年 12 月，李小姐眼睛不适情况加剧，出现疼痛及严重视力模糊，遂即时前往医院接受眼科检查。检查结果显示其角膜出现严重代偿不良及持续性角膜水肿，影响视力，药物治疗已无法改善，必须进行左眼角膜移植手术。由于轮候时间较短，李小姐获安排使用来自美国的角膜捐赠，预算医疗费用约为港币300,000 元。

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.



当理赔部门收到李小姐的查询后，随即主动与她联络，并提供所需支援，以确保理赔程序顺利进行。我们专责的理赔专员迅速审阅医生提供的病情进展报告及眼科检查报告，并即时完成评估及批核程序。李小姐很快便收到理赔款项，进一步巩固客户对公司品牌及专业服务的信心。

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.



此理赔个案有力地说明了及时、具同理心且专业的理赔处理，能在客户面对关键时刻时带来实质而深远的影响。李小姐的病情具高度迫切性— 药物治疗无效，必须即时进行角膜移植，正正突显了理赔团队迅速决策及清晰沟通的重要性。

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年全新增值服务：重大疾病理赔支援服务
Critical Illness Claims Support Service – 2025 Update

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启动时间：2025年2月
Launch Date: February 2025

服务目标 Objectives

以快速、直接、系统化方式处理重大疾病理赔个案，提升理赔效率与客户体验，同时协助理财顾问提升危疾理赔处理的专业知识与应对能力。

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

服务亮点 Key Benefits

- 优化理赔流程
  Optimized claims process
- 专人支援，主动联络理财顾问
  Dedicated claims specialists proactively supporting financial consultants
- 专业指引，提升理赔效率
  Professional guidance to enhance claims efficiency rate
- 前线与后勤协作，协助客户渡过难关
  Frontline and back-office collaboration to support clients during difficult times
- 知识升级，强化理财顾问处理危疾理赔的能力
  Empowers financial consultants with enhanced knowledge in managing crisis claims

服务流程 Service Process

- 理赔查询支援：理财顾问可直接提出理赔查询，理赔个案专员将主动联络并提供初步评估与专业指导，协助准备申请文件，并提升理赔效率。
  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.
- 后续个案支援：理赔个案专员会跟进待处理或被拒的理赔个案，识别痛点、说明尚待补交的文件，并提供具体可行的建议。
  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)

- 已支援约222位理财顾问处理重大疾病理赔查询
  Supported approximately 222 Financial consultants pre-claims enquiries
- 理赔流程更简单、快速、清晰
  Claims process now easier, faster, and more transparent
- 强化客户信心，实践「以客为本」的保障承诺
  Strengthened client confidence in health protection and Reinforced our customer-first commitment

已支援重大疾病理赔个案 Critical Illness Claim cases supported

日期 Date	数量 Volume	癌症(例如：肺癌、乳腺癌) Cancer	心脏(例如：血管成形术(通波仔)、心脏病发作) Heart Diseases	神经系统(例如：中风、脑肿瘤) Central Nervous System Diseases	器官系统(例如：肾衰竭、肝硬化) Organ System	其他疾病(例如：糖尿病、高血压) Others (e.g. Diabetes)	不确定 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

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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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中国内地与香港危疾名称对照表
Reference Table for Critical Illnesses in the Chinese Mainland and Hong Kong

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中国内地用语 Terminology used in the Chinese Mainland	香港用语 Terminology used in Hong Kong	中国内地用语 Terminology used in the Chinese Mainland	香港用语 Terminology used in Hong Kong
恶性肿瘤	癌症 Cancer	语言能力丧失	丧失语言能力 Loss of Speech
急性心肌梗塞	心脏病发作 Heart Attack	重型再生障碍性贫血	障碍性贫血 Aplastic Anaemia
脑中风	中风 Stroke	主动脉手术	大动脉外科手术 Surgery to the Aorta
重大器官移植	主要器官移植 Major Organ Transplantation	多发性硬化	多发性硬化症 Multiple Sclerosis
冠心病	冠状动脉病 Coronary Artery Disease	全身性重症肌无力	严重重症肌无力症 Severe Myasthenia Gravis
终末期肾病	末期肾病 Kidney Failure	系统性红斑狼疮并发肾功能损害	系统性红斑狼疮而并发狼疮性肾炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
多个肢体缺失	多个肢体切断 Loss of Limbs	因职业关系导致的人类免疾缺陷病毒(HIV)感染	因职业感染人类免疫缺陷病毒 Occupationally Acquired HIV
慢性肝功能衰竭失代偿期	失代偿期肝硬化 Decompensated cirrhosis	经输血导致的人类免疫缺陷病毒感染	因输血引致的爱滋病 AIDS due to Blood Transfusion
心脏瓣膜手术	心瓣及结构性手术 Heart Valve and Structural Surgery	克隆病	克罗恩氏病 Crohn's Disease
阿尔茨海默病	阿兹海默症 Alzheimer's Disease	一型糖尿病	一型糖尿病/胰岛素依赖型糖尿病 Insulin Dependent Diabetes Mellitus
严重脑损伤	严重头部创伤 Major Head Trauma	植物人状态	植物人 Apallic Syndrome
帕金森病	柏金逊病 Parkinson's Disease	重症急性坏死性筋膜炎	坏死性筋膜炎 Necrotising Fasciitis
严重III度烧伤	严重烧伤 Major Burns	弥慢性系统性硬皮病	系统性硬皮病 Systemic Scleroderma
原发性肺动脉高压	原发性肺动脉高血压 Primary Pulmonary Arterial Hypertension	慢性复发性胰腺炎	复发性慢性胰脏炎 Chronic Relapsing Pancreatitis

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克-雅氏病(CJD.人类疯牛病)	克雅二氏症 Creutzfeldt-Jacob Disease (CJD)
肌营养不良症	肌肉营养不良症 Muscular Dystrophy
骨生长不全症	成骨不全症 Osteogenesis Imperfecta
埃博拉病毒感染	伊波拉 Ebola
终末期肺病	末期肺病 End Stage Lung Disease
婴儿进行性脊肌萎缩症	第一型儿童脊髓肌萎缩 Type I Juvenile Spinal Amyotrophy
主动脉夹层瘤	主动脉夹层瘤/主动脉瘤 Aortic Aneurysm
肌萎缩脊髓侧索硬化	肌萎缩性脊髓侧索硬化 Amyotrophic Lateral Sclerosis
结核性脑膜炎	脑膜结核病 Meningeal Tuberculosis
独立能力丧失	失去独立生活能力 Loss of Independent Existence

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