

We are Prudential. For Every Life, For Every Future.

Prudential plc provides life and health insurance and asset management in 24 markets across Asia and Africa. Our mission is to be the most trusted partner and protector for this generation and generations to come, by providing simple and accessible financial and health solutions. Prudential plc's commitment to Hong Kong is demonstrated through its two locally-incorporated companies: Prudential Hong Kong Limited (PHKL) and Prudential General Insurance Hong Kong Limited (PGHK). These companies provide a range of health and financial planning services and products to over 1.3 million customers in Hong Kong. In 2023, Prudential established its Macau branch to offer health insurance and financial solutions for the Macau community, completing its footprint in the Greater Bay Area.

Credit Rating*

	S&P	Moody's	Fitch
Prudential plc	A	A2	A-
Prudential Hong Kong Limited	AA-	-	-

*As of 16 January 2025

Listed on stock exchanges in

- London (PRU.L)
- Hong Kong (2378.HK)
- Singapore (K6S.SG)
- New York (PUK.N)

Hang Seng Composite Index

- SZ-HK Stock Connect
- SH-HK Stock Connect

For Every *Life,*
For Every *Future*

PRUDENTIAL
保誠保險

The Group

Founded

177 years ago

FY2024 new business profit up

11% YoY to US\$3.1 billion^[1]

Total customer base in Asia and Africa^[1]

over **18** million

Hong Kong



Serving Hong Kong for more than **60** years **Established in 1964**



FY2024 new business profit up

15% YoY to US\$1.4 billion^[1]



Protecting over

1.3 million customers in Hong Kong^[2]

Source: [1] Prudential plc Full Year 2024 Results (Presented on a constant exchange rate basis)

[2] 2024 Individual Life Claims Report by Prudential Hong Kong Limited

Hong Kong at a Glance

Customer-centric Services

Customer Satisfaction^[1] over **92%**



Top 3 ranking

in Customer Relationship Net Promoter Score (NPS) for 2024^[2]

Over

137,000

Total Approved Claims^[1]

(Approved 1 case in a minute on average)



Around

HK\$6.7 billion
Total Claims Payments^[1]



Overall Successful Claims Rate^[1] **96.5%**

Comprehensive Health Protection

Patient Care Pathway

- Prevention
- Diagnose
- Treatment
- Post-treatment



Coverage of Medical Network – Medical Expenses Direct Billing Service

✓ More than **400** network medical specialists and well-equipped medical network providers



✓ Hong Kong

- **13** private hospitals
- More than **40** day surgery centres
- Diagnostic imaging service
- centres at prime locations



✓ Designated medical facilities in the Greater Bay Area (GBA)



95.6% Pre-authorisation success rate^[1] in 2024

Strong Multi-channel Distribution



Agency Force

Largest agency force for

9 consecutive years

Approx. **20,000**
financial consultants



Bancassurance

26 years of
bancassurance
partnership with

Standard Chartered (HK)



Brokerage

Partnership with around

170

financial intermediary
companies in Hong Kong

Comprehensive Patient Care Journey: The Path to Protection

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Onboarding

Comprehensive Range of Services*



Life insurance



General insurance



Health protection



Retirement & savings



Employee benefits



Investment-linked insurance

End-to-end Policy Application

- Underwriting decision can be available in



One Signature

Review application materials on personal devices with one digital signature at anytime

Digital onboarding and underwriting process

- The e-KYC verification solution enhances the accuracy of the insurance application process
- MedScreen+ is a digital underwriting tool that improves the efficiency of the underwriting process

PRUeShop

Purchase general and clinical insurance in a few clicks

Policy Management



eContract

Receipt of policy contract in digital format

Easy policy management



- View coverage details and policy value
- Update your personal particulars

Secured transactions



- Switch existing investment choice
- Change premium allocation

Claims and Services

eClaims

- Claims can be submitted **anytime anywhere**
- Choosing Faster Payment (FPS) enables clients to **receive the payment instantly** upon claim approval

SmartAppoint Service#

- Customers can **designate a family member ahead of time** as a Designated Person
- The Designated Person has the authority to file a claim and access the claim payment on behalf of the customer with valid medical certificates, in case the customer faces the unfortunate situation of mental incapacitation due to sickness or other unforeseen circumstances

PRUHealth Office

A **Whatsapp and Wechat instant messaging services** supported by Prudential's professional nursing team to:

- Make an appointment for a consultation
- Assist to arrange pre-authorisation
- Share health tips regularly and provide connected care management



Medical Expenses Direct Billing Service

- 3 simple steps for **pre-authorisation**
- Instant pre-authorisation result
- Applies to day surgery specialties, hospitalisation, and diagnostic imaging
- Comprehensive coverage from our medical network – medical expenses direct billing service^

Cross-border Health and Medical Services

- Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the GBA
- Medical partnership to expand health services coverage in the GBA
- Expanded hospital network in Chinese Mainland
- Medical Green Channel

A comprehensive customer experience **powered by insurtech**

Community Engagement and Investment

Financial Education

“\$avvy Planner” Financial Education Programme

Introduces money management concepts – Earn, Save, Spend and Invest, through a board game targeting secondary school students



Health

Prudential Blood Drive

In 2024, around 1,000 participants came together and donated 800 packs of blood, potentially **saving up to 2,400 lives**

Climate & Health Resilience Fund

Supports a 12-month project to address Tai O’s coastal vulnerabilities using nature-based solutions and **enhance community climate resilience through education**



Social Capital

Diversity, Equity and Inclusion

Supports the diversification of ideas and cultures through internal advocacy and external collaborations

Open Door Placement Programme

Empower ethnic minority youth through skill training and internships, together with the network of SME customers



Communities

Prudential Volunteer Month

A volunteer drive engaging colleagues and financial consultants in 41 diverse activities with 20 NGOs, **contributing to 1,560 hours of service** to make a meaningful difference in our community



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Awards and Recognition*



Top winner in 2024
• 4 Grand Awards
• 8 Top 3 Awards



• 10 Excellence Awards
• 3 Outstanding Awards



• Excellence in Leadership Development Special Award
• Excellence in Future Skills Development
• Excellence in Stakeholder Engagement

• Distinguished Trainer Award
• Outstanding New Trainer Award (4 recipients)



投資者及理財教育獎
Investor and Financial Education Award 2024



• Best Sales Team of the Year
• Top Salesperson of the Year
• Outstanding Young Salesperson Award (4 recipients)
• Distinguished Salesperson Award (10 recipients)
• Distinguished Salesperson Award - Top Five (2 recipients)



*Selected awards only