

# 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 1.4 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 25 March 2025

### Listed on stock exchanges^ in

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

### Hang Seng Composite Index

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

## The Group

Founded

**177** years ago

1H2025 new business profit

Up **12% YoY** to **US\$1,260** million<sup>[1]</sup>

(Presented on a traditional embedded value basis)

Total customer base in Asia and Africa<sup>[1]</sup>

over **18** million

## Hong Kong



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

1H2025 new business profit



Up **16% YoY** to **US\$540** million<sup>[1]</sup>

1H2025 annual premium equivalent sales



Rose **13% YoY** to **US\$1,085** million<sup>[1]</sup>

Protecting over



**1.4** million customers in Hong Kong<sup>[2]</sup>



# Hong Kong at a Glance

## Customer-centric Services

Customer Satisfaction<sup>[1]</sup> **90%** 

 **Top 3 ranking**  
in Customer Relationship Net  
Promoter Score (NPS) for 2024 <sup>[2]</sup>

In 1H2025, Over  
**68,000**  
Total Approved Claims<sup>[1]</sup>  
(Approved 1 case in a minute on average)



Around  
**HK\$3.5** billion  
Total Claims Payments<sup>[1]</sup>

 Overall Successful Claims Rate<sup>[1]</sup> **96.4%**







## Comprehensive Health Protection

### Patient Care Pathway

- Prevention
- Diagnose
- Treatment
- Post-treatment



### Coverage of Medical Network – Medical Expenses Direct Billing Service

-  More than **500** network medical specialists and well-equipped medical network providers 
-  Hong Kong
  - **13** private hospitals
  - More than **30** day surgery centres
  - Diagnostic imaging service
  - centres at prime locations
-  Designated medical facilities in the Greater Bay Area (GBA) 

**95.8%** Pre-authorisation success rate<sup>[1]</sup> in 1H2025

## 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  
**over 150**  
financial intermediary  
companies in Hong Kong



# Comprehensive Patient Care Journey: Help When You Need It Most

For Every *Life,*  
For Every *Future*



## 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  1 min

- ✓ **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




Purchase general and clinical insurance in a few clicks



- **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, **saving up to 2,400 lives**

### Climate & Health Resilience Fund

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 Prudential 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



# Awards and Recognition\*

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

• 10 Excellence Awards  
• 4 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)

• Best Sales Team of the Year – Overall Champion  
• Top Salesperson of the Year (Outstanding Young Salesperson Award Category)  
• Distinguished Salesperson Award (Top Five) (3 Recipients)  
• Outstanding Young Salesperson Award (Top Five) (2 Recipients)  
• Distinguished Salesperson Award (10 recipients)  
• Outstanding Young Salesperson Award (4 recipients)

\*Selected awards only