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

The Group

1H2025 new business profit

(Presented on a traditional embedded value basis)

over 18 million

Total customer base in Asia and Africa^[1]

Up 12% YoY to US\$1,260 million[1]

Founded

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

Credit Rating*

	S&P	Moody's	Fitch
Prudential plc	А	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





Hong Kong



Serving Hong Kong for more than 60 years Established in 1964

1H2025 new business profit

16% YoY to US\$540 million^[1]



1H2025 annual premium equivalent sales

Rose 13% YoY to US\$1,085 million[1]



million customers in Hong Kong^[2]

PRUDENTIAL

Hong Kong at a Glance





Customer-centric Services

Customer Satisfaction^[1] 90%





Top 3 ranking

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

In 1H2025, Over

Total Approved Claims^[1]

(Approved 1 case in a minute on average)





Around

Total Claims Payments[1]



Overall Successful Claims Rate^[1] 96.4%

Comprehensive Health Protection

Patient Care Pathway

Prevention



Diagnose

• Treatment

Post-treatment

More than 500 network medical specialists and well-equipped medical



- Hong Kong
 - 13 private hospitals More than 30 day surgery centres Diagnostic imaging service
 - centres at prime locations

Coverage of Medical Network - Medical Expenses Direct Billing Service

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



95.8% Pre-authorisation success rate[1] in 1H2025

Strong Multi-channel Distribution



Agency Force

Largest agency force for

9 consecutive years

financial consultants



Bancassurance

bancassurance partnership with **Standard Chartered (HK)**



Brokerage

Partnership with

financial intermediary companies in Hong Kong

Comprehensive Patient Care Journey: Help When You Need It Most





Onboarding -

Claims and Services O Policy Management - O

Comprehensive Range of Services*



Life insurance General



Health protection



benefits



insurance

Retirement

& savings

Investment-linked

insurance



- MedScreen+ is a digital underwriting tool that improves the efficiency of the underwriting process



PRUeShop

Purchase general and clinical insurance in a few clicks

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

• The e-KYC verification solution enhances the accuracy of the insurance application process

Secured transactions

• Update your personal

View coverage details and

Prudential

Receipt of policy contract

eContract

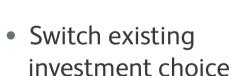
in digital format

Easy policy

management

policy value

particulars



• Change premium allocation

eClaims

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

SmartAppoint Service#

- Cutomers 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**

*Please refer to www.prudential.com.hk for latest scope of services #Subject to actual situation and terms & conditions Sep 2025 Version

Community Engagement and Investment

Health

Financial Education

"\$avvy Planner" Financial **Education Programme**

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





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*



• 4 Grand Awards

• 8 Top 3 Awards





ĬFPHK

FINANCIAL EDUCATION AND ESG

LEADERSHIP

—Corporate 2024—

- 10 Excellence Awards
- 4 Outstanding Awards

• Distinguished Trainer Award



- Excellence in Leadership Development Special Award
- Excellence in Future Skills Development
- Outstanding New Trainer Award (4 recipients)
- Excellence in Stakeholder Engagement







• 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 Sep 2025 Version