

2022 年个人寿险理赔报告

2022 Individual Life Claims Report





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在此我欣然向各位呈上保诚保险《2022年个人寿险理赔报告》。此报告列出有关保诚香港客户理赔的数据，当中涵盖身故、危疾及住院这三大理赔个案类别。报告亦根据补充资料及数据，就现今社会与我们息息相关的健康议题作深入研究。

保诚在香港服务超过130万名客户，在去年更处理近108,000宗理赔个案。保诚深明理赔是健康保障的重要一环，因此在处理大量理赔个案时，我们仍用心聆听每位客户的意见，务求在非常时期为客户提供财务保障，让其在患病期间感到徬徨时可安心专注治疗。我很高兴保诚保险于香港保险业联会主办的「香港保险业大奖2022」中勇夺「杰出理赔管理大奖」这项最高殊荣，印证了我们卓越的理赔服务获得业界认可。

保诚作为香港领先的保险公司之一，致力为大众带来更便捷和易于负担的保障方案，希望为填补身故风险保障缺口出一分力。同时，我们改革并优化整个理赔程序，务求令过程更无缝及时、透明清晰，且公平公正。以保诚医疗网络免找数服务为例，客户可在接受医疗服务前作预先批核，在需要时安享指定日间手术中心及医院的医疗及诊症服务，无须再为预先缴费医疗费用及索偿操心，让他们专心休养。

本报告亦列出许多有趣的统计数字，希望您为您在评估自己保障需要时提供参考。如有疑问，请与值得信赖的理财顾问商讨，了解相关的保障方案，为自己与挚爱家人建立保障网。

保诚保险有限公司
行政总裁
林智刚

It is my pleasure to present to you our Individual Life Claims Report for 2022. This report provides statistical details relating to claims from customers of Prudential Hong Kong Limited (PHKL), covering the three major claim types – Death, Critical Illness and Hospitalisation. The report also includes a more in-depth study on the main health issues affecting us today, which draws on supplementary data and information.

We served over 1.3 million customers and processed around 108,000 claims in Hong Kong last year. When handling that number of claims, we listen carefully to our customers, and we fully understand that the claim process plays a critical role in one's health and protection journey. It provides not only financial security to customers in trying times, but also peace of mind in distressed situations such as during periods of serious sickness. It was gratifying to be recognised as Champion in the "Outstanding Claims Management Award" category by the Hong Kong Federations of Insurers in their prestigious industry award – Hong Kong Insurance Awards 2022.

As one of the largest insurers in Hong Kong, we believe we have a part to play in helping to close the mortality protection gap. We do so by focusing on making health and financial security accessible and affordable. We DO this by innovating and enhancing our claims process to ensure it is swift, timely, clear, transparent and without bias. One example is our Medical Network Cashless Service, where we take away the worries and troubles of payments and claims from certain types of medical treatment and diagnosis at designated medical centres and hospitals, so that our customers can put their energy into recovery and recuperation.

There are many interesting statistics in this report that we hope you will find useful when assessing your coverage needs in relation to the gap between your health and protection. But please remember: whenever you are in doubt, find your trusted financial advisor for a candid discussion and see how insurance solutions can help protect you and your family.

Lawrence Lam
Chief Executive Officer
Prudential Hong Kong Limited



财务稳健 实力雄厚
Abundant Capital, Financially Sound



扎根香港
Established in Hong Kong

59 年
years

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

在香港受保障的客户
Customers Covered in HK

1.3 百万
million

以香港人口计算平均每6人便有1人是保诚客户
1 out of 6 people in Hong Kong is a Prudential customer

聚焦策略市场
Laser focus in strategic markets

亚洲及非洲
Asia & Africa

2022年总赔偿金额
Total Claim Payments in 2022

近 **5.3** 十亿港元
Around HKD billion

相等于近181,000次胃镜及大肠镜检查*
Equivalent to around 181,000 Oesophago-Gastro
Duodenoscopy & Colonoscopy*

2022年总赔偿个案
Total Approved Claims in 2022

近 **108,000** 宗
Around claims

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

* 按2022年保诚已赔付个案的胃镜及大肠镜检查住院医疗费用中位数。

According to the median of medical inpatient treatment expense for Oesophago-Gastro Duodenoscopy and Colonoscopy in Prudential approved claims cases in 2022.



保诚保险 Prudential Hong Kong Limited

公司背景及资料

Company Background and Information

奖项殊荣*

Awards and Recognitions*



香港保险业大奖 2022
The Hong Kong Insurance Awards 2022

大奖 Grand Awards



杰出理赔管理大奖
Outstanding Claims Management Award

- 年度杰出保险代理大奖
Outstanding Agent of the Year Award

年度三强 Top 3 Awards

- 年度杰出理赔管理
Outstanding Claims Management Award
- 年度杰出保险代理
Outstanding Agent of the Year
- 年度杰出青年保险专才 — 保险中介大奖
Outstanding Young Professional of the Year



《彭博商业周刊/中文版》金融机构大奖 2022
Bloomberg Businessweek / Chinese Edition Financial
Institution Awards 2022

- 年度保险公司杰出大奖
Insurance Company of the Year – Outstanding
- 客户服务卓越大奖
Customer Service – Excellence
- 整合营销策略（公司品牌推广）卓越大奖
Integrated Marketing (Branding Promotion) – Excellence
- 网上平台卓越大奖
Online Platform – Excellence
- 年度培训学院卓越大奖
Training Academy of the Year – Excellence
- 年度区域成就大奖（代理团队）卓越大奖
District Achievement of the Year (Agency Force) – Excellence



香港管理专业协会 2022 年最佳管理培训及发展奖
HKMA Award for Excellence in Training and
Development 2022

- 金奖
Gold Award
- 优秀新晋培训员奖（3 位）
Distinguished Trainer Awards (3 winners)
- 最佳新理财顾问培训及发展奖（1 位）
Distinguished New Trainer Awards (1 winner)



《亚洲投资人》最佳企业大奖 2022
<AsianInvestor> Institutional Excellence Awards 2022
大型人寿保险公司（资产管理规模 500 亿以上）
Life Insurer – Large (AUM of \$50 billion+)



投资者及理财教育奖 2022（企业）
Investor and Financial Education Award 2022 (Corporate)



金融科技大奖 2022（经济通）
Fintech Awards 2022 by etnet

- 杰出数码健康及保险服务
Outstanding Digital Health and Insurance Service Award
- ESG 特别嘉许证书
Special Certificate of Appreciation on Environmental,
Social, and Governance (ESG)



HR Asia Awards 2022
2022 亚洲最佳企业雇主奖
Best companies to work for in Asia

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



客户余先生
Client 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
Client 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。

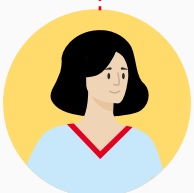
First, the customer service staff is very professional and patient.Secondly, the claim settlement speed is very fast. The amount is reasonable enough to see that the claims department is **professional and efficient**. These were beyond my expectation and brought me a pleasant surprise. I am extremely satisfied with the service. Thank you for their hard work and dedication.

2022年第4季，超过**90%**客人**满意理赔体验**

超过**80%**客人愿意**推荐保诚**服务给亲友*

In 2022 Q4, over **90%** of clients were **satisfied** with the **claim experience**

Over **80%** of clients would **recommend Prudential** to family and friends*



客户黄小姐
Client Ms Wong

程序简单快捷，保险经纪解决到我的问题，唔需要排队或者填表，避免疫情期间不必要接触，非常之好。

The claim procedure is **simple and quick**, and the insurance agent solved my problem without queuing or filling in forms, avoiding unnecessary contact during the epidemic, excellent work.



区域经理王先生
Regional Manager Mr Wong

过往多谢理赔部门部门顶力支持，协助客户得到**最有效率及体贴的帮忙**。

Thank you claims department for their great effort including handle cases **with care and efficient manner**.

* 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.

重点分析 Key Highlights



已赔付总额在 2022 年继续增长，并高达 53 亿 2 百万港元，比 2021 年有 **6%** 的增幅。

Total claims payout kept growing in 2022 and reached HKD5,302 million which was **6%** increment comparing to 2021.



理赔平均处理时间大大缩短，住院理赔平均处理时间更减省达 **56%**。从而保持我们对理赔的承诺 – “我们务求以最快的速度处理您的申请，向您送上真诚的慰问及关怀”。

Average process lead time reduced greatly, especially for hospitalisation claims, it reduced **56%**, which keeps our claims promise – “Pay customer’s claim as quickly as possible and with compassion and care”.



更多客户使用「保」你免找数服务，「保」你免找数服务的已赔付个案增加 **47%**。

在 2022 年使用服务的理赔个案高达近 3,200 宗，更多客户能享受更加完善理赔服务体验。

「保」你免找数服务的已赔付总额在 2022 年 **已高达 6 千 2 百万港元**，当中住院 (3 千 3 百万港元) 占最多的金额。

More clients were choosing cashless service, claims cases for cashless service increased **47%**.

In 2022, claims cases for cashless service were close to 3,200 cases, which benefited more clients to enjoy a better claims service experience.

Total claims amount for cashless service **reached HKD62 million** in 2022 which hospitalisation (HKD33 million) contributed the most.



理赔总结
Claims Summary



已赔付金额
Total Claims Payout
HKD 5,302 百万
million



已赔付个案
Total Approved Claims
107,963 宗
cases



平均理赔处理时间¹
Average Process Lead Time¹

住院 : 4 个工作日
Hospitalisation : 4 working days
危疾 : 6 个工作日
Critical Illness : 6 working days
身故 : 6 个工作日
Death : 6 working days

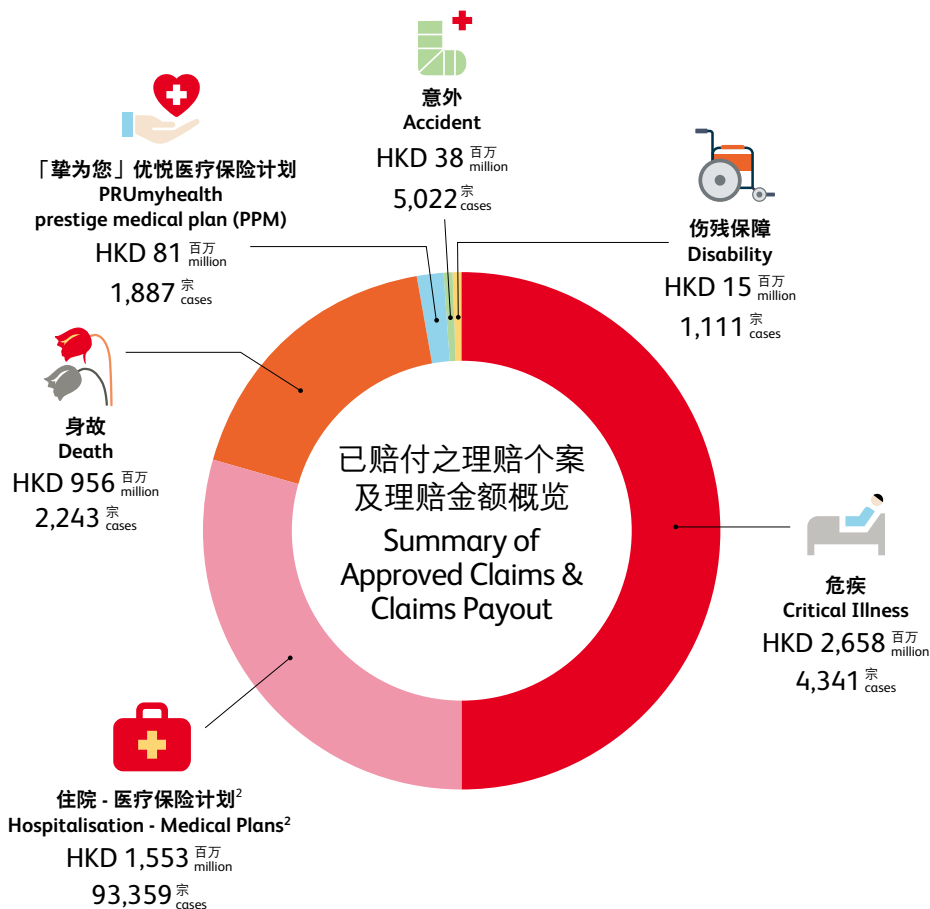


整体成功赔付百分比
Overall Successful Claims Rate
96%

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 - 医疗保险计划包括癌症全护计划，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.

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.





针对疫情发展，保诚「用行动」来实践致力保障大众健康的承诺，与港人并肩抗疫
We stand by our customers in fulfilling our commitment to protect public health and fight against the pandemic alongside with Hong Kong people.

「新型冠状病毒」免费额外保障的理赔
Claims for free extra protection of COVID-19



已赔付个案
Total Approved Claims
431 宗
cases



已赔付金额
Total Claims Payout
HKD 3.2 百万
million

其他与「新型冠状病毒」有关的理赔：
Other claims related to COVID-19:

	已赔付个案 (宗) Approved Claims (cases)	已赔付金额 (港元) Total Payout (HKD)
身故理赔 Death Claims	81	23,985,605
住院理赔 Hospitalisation Claims	1,921	12,490,669





个人寿险 Individual Life Insurance

香港的住院比率

Hospitalisation Rate in Hong Kong

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2020年11月至2021年3月进行统计前的12个月内¹
During the 12 months prior to a study conducted between
November 2020 and March 2021¹

住院病人的总人数约有**462,100**人

An estimated **462,100** people were hospitalised



44.5%



55.5%

曾入住医院（包括转院）

Number of times admitted to hospital (including transfers)

1次有**81.3%**、2次有**11.0%**、3次有**3.3%**及4次或以上**4.4%**

Once **81.3%**, Twice **11.0%**, Thrice **3.3%** and Four times or more **4.4%**

其中有**51.8%**并没有医疗福利或保障

51.8% of them lack any sort of medical benefit or protection



逾半数香港人没有足够医疗保障以应付住院开支

More than half people hospitalised in Hong Kong do not have enough medical protection to cover their hospital expenses

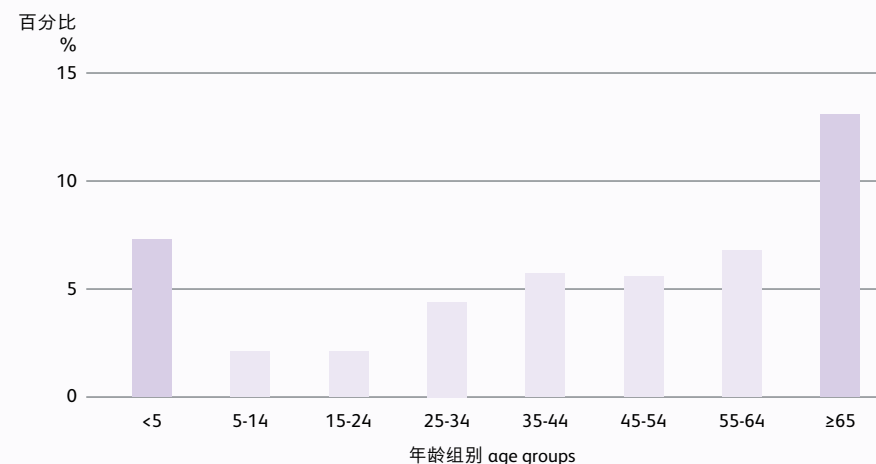
为子女或自己退休后的医疗保障做好准备未？
Have you prepared for your children or your own retirement?

长者与幼童住院的比率*较其他年龄组别的人士为高¹。

Elderly people and children showed higher rates of hospitalisation than people in other age groups¹

在统计前12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)



* 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.



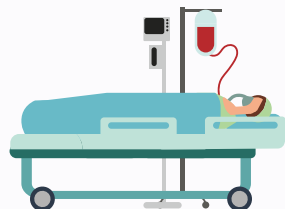
个人寿险 Individual Life Insurance

深切治疗需求增加

Increased Demand for Intensive Care

新冠肺炎疫情下，因呼吸困难的重症肺炎患者人数大幅上升，令致更多人需要接受深切治疗！

The COVID-19 outbreak saw a significant increase in patients with severe pneumonia due to respiratory difficulties, resulting in greater demand for intensive care treatment.



于疫情初期（2020年1月至2月期间），每6位香港送院的新冠肺炎患者中就有1位被送到深切治疗部治疗。平均年龄为64.5岁¹

At the beginning of the epidemic (January - February 2020), one out of six Hong Kong patients hospitalised for COVID-19 was treated in an intensive care unit. The average age was 64.5¹.



截至2020年12月，公立医院深切治疗部负压病床使用量高达七成，目前有1,200多张负压病床。而负压病房使用率更高达八成²

As of December 2020, the usage rate for negative pressure beds in intensive care units of public hospitals reached 70%. There are currently more than 1,200 negative pressure beds. The utilisation rate for negative pressure wards was as high as 80%².



入住私家医院深切治疗病房，每日房租由\$9,000至\$26,500不等³
The daily room rate for intensive care units in private hospitals range from \$9,000 to \$26,500³

资料来源 Source: 1. U.S. National Library of Medicine : <Critically ill patients with COVID-19 in Hong Kong: a multicentre retrospective observational cohort study> , 2020年4月。

"Critically ill patients with COVID-19 in Hong Kong: a multicentre retrospective observational cohort study" (April 2020), U.S. National Library of Medicine.

2. 头条日报 : <49岁长期病患男子确诊不足一周病逝累计118人染疫> , 2020年12月14日。

"A 49-year-old man with chronic disease passed away within one week after diagnosis, a total of 118 people died from the disease" (14 December 2020), Headline Daily.

3. 养和医院 , 2022年1月。

Hong Kong Sanatorium & Hospital, Date of access: January 2022.



个人寿险 Individual Life Insurance

香港主要私家医院收费参考

Reference for Charges of Major Private Hospitals in Hong Kong



病房收费

Daily Room Charges

每日房租（以港元为单位）

Daily Room Charges (HKD)

医院 Hospital	标准病房* Ward*	半私家病房* Semi-private*
香港港安医院 - 荃湾 Hong Kong Adventist Hospital - Tsuen Wan	950	1,200
明德国际医院 Matilda International Hospital	900	1,990
仁安医院 Union Hospital	800	900 - 1,200
养和医院 Hong Kong Sanatorium & Hospital	1,180 - 1,800	2,500 - 3,500
圣德肋撒医院 St. Teresa's Hospital	560 - 750	850 - 1,600
圣保禄医院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港浸信会医院 Hong Kong Baptist Hospital	800 - 1,260	1,200 - 2,100
宝血医院 Precious Blood	750 - 850	1,120
嘉诺撒医院 Canossa Hospital	1,000 - 2,600	2,600
播道医院 Evangel Hospital	750 - 900	1,100 - 1,680
香港港安医院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	750 - 900	2,000 - 3,100
香港中文大学医院 CUHK Medical Centre	800 - 1,400	2,400 - 4,000
港怡医院 Gleneagles Hospital Hong Kong	900 - 980	1,600 - 2,300



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
乳房肿块切除术 Breast Lump Excision	127,000
痔疮切除术 Hemorrhoidectomy	63,000
腹腔镜疝气（小肠气）修补术 Hernia Repair (Laparoscopic)	122,000
甲状腺切除术 Thyroidectomy	285,000
扁桃腺切除术 Tonsillectomy	92,000
不同骨折之开放性复位及内固定术 Open Reduction and Internal Fixation of Various Fractures	235,000

* 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。

The definition of room type in different hospitals may not be the same under different insurance plans, detail refers to the insurance plan definition.

以上数据综合不同医院公布的网上资讯，搜集资料日期：2022年1月。资料仅供参考，所有收费以病人的实际情况及医院为准。

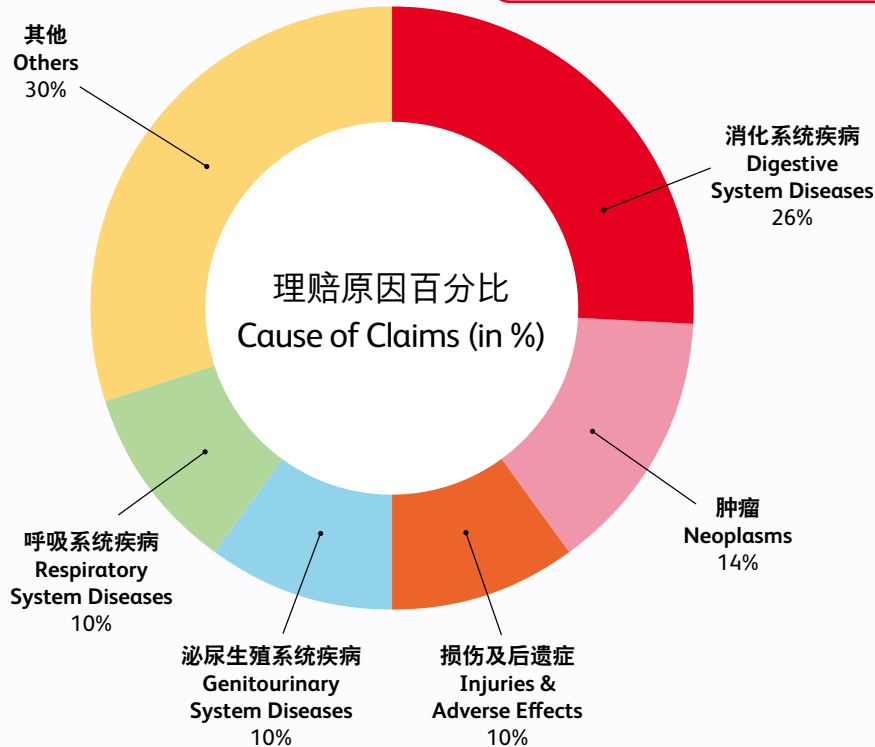
The above data has been extracted from information published online by various hospitals, data collection date: Jan 2022. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.

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住院理赔总览
Hospitalisation Claims Summary

住院理赔成功赔付百分比
Successful Claims Rate for Hospitalisation
96%



消化系统疾病，肿瘤和呼吸系统疾病在2020年中国内地也是头5位住院原因¹
Digestive system diseases, neoplasms and respiratory system diseases are also the top 5 causes of hospitalisation in Mainland China¹

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)	25,125 宗 cases HKD 75 百万 million
65,137 宗 cases HKD 1,428 百万 million	1,785 宗 cases HKD 70 百万 million	
医疗网络免找数服务理赔 Medical Network Cashless Service Claims		25,125 宗 cases HKD 75 百万 million
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)	
3,097 宗 cases HKD 50 百万 million	102 宗 cases HKD 11 百万 million	

首5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	24,864 宗 cases
2		肿瘤 Neoplasms	12,964 宗 cases
3		损伤及后遗症 Injuries & Adverse Effects	9,753 宗 cases
4		泌尿生殖系统疾病 Genitourinary System Diseases	9,397 宗 cases
5		呼吸系统疾病 Respiratory System Diseases	9,077 宗 cases





资料来源 Source: 1. 《2020 中国卫生健康统计年鉴》，2021 年 12 月。
China Health Statistic Yearbook 2020, Dec. 2021.

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.



首4位日间手术理赔及手术医疗费用比较

Top 4 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 center
		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)	3,857	14,286	13,800	-3% ↓
 胃镜、大肠镜检查 Oesophago-Gastro Duodenoscopy (OGD) and Colonoscopy	1,158	27,516	11,300	-59% ↓
 白内障 / 晶状体 / 人工晶状体植入术 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	682	39,700	29,020	-27% ↓
 鼻内窥镜检查 Nasoendoscopy	667	27,597	3,400	-88% ↓



上表显示在2022年度首4位手术之医疗费用比较。这四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 4 surgeries claims in 2022. All four surgeries can be performed in day surgery center, **which saves hospitalisation time and is cost-effective.**

^ 产品范围：「挚为您」优越医疗保险计划、医疗加倍保、自愿医保计划、终身保医疗计划、亲恩宝医疗保障计划、健康医疗计划及健愉医疗计划。

Product scope: PRUmyhealth prestige medical plan (PPM), PRUhealth medical plus, PRUHealth VHIS, PRUmed lifelong care plan, PRUparent medical care plan, PRUmed better care plan and PRUmed health care plan.

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 cases only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.
- 住院医疗费用以标准病房计算。The hospitalisation expenses are based on treatment in a standard ward.

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。

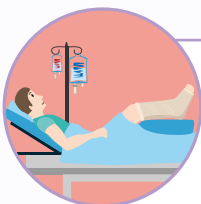
The above data are based on the approved cases only and claims payment amount are rounded off.

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诚挚用心的理赔服务

Wholehearted Claims Services



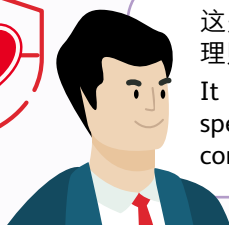
我们的理财顾问多半持有本公司的保单，他们既是内部客户，亦是对外客户；陈先生便是其中一位持有本公司保单的理财顾问。2017年，他不幸遇上交通意外而住院，伤势严重，但幸运的是他持有设有附加医疗保障的保单。由于长期住院不能工作，陈先生为住院开支及生活费感到担忧。基于电子查询设有限额，陈先生未能就其理赔作出提问，他感到非常无助，尝试向理赔部寻求建议。我们的理赔专员为陈先生提供专业意见，如解释理赔程序，助他迅速处理理赔事宜。与此同时，理赔专员亦为他客户的理赔申请提供协助。

Most of our financial consultants holds policies in the company. They are our internal as well as external customers. Mr. Chan, our financial consultant, holds some policies with the company. In 2017, Mr. Chan had a traffic accident and was admitted into hospital. He was badly hurt. Fortunately, he has had a policy with medical rider with the company. Mr. Chan felt worried about the hospital expenses as well as his living expenses due to the long stay in hospital that he could not work. Due to the quota in E-enquiry, Mr. Chan could not raise questions in relation to his claims. He felt very helpless and tried to seek advice from our claims department. Our claims specialist provided some professional advice such as the claims procedure to Mr. Chan assisting him to settle the claims promptly. At the same time, our claims specialist also provided assistance to him in his clients' claims.



陈先生衷心感谢理赔专员提供专业服务，尤其是在他的艰难时期施以援手，他更向公司管理层撰写感谢信，表扬理赔专员诚挚用心的服务。

Mr. Chan appreciated the services of our claims specialist very much in particular during his difficult time. He sent a compliment letter to the company's management in praising the wholehearted services of the claims specialist.



这是理赔专员与理财顾问紧密合作的好例子。当理财顾问有需要时，我们的理赔专家随时提供支援。理财顾问和客户经常能感受到我们服务的温暖。

It is a good example of collaboration between claims specialists and financial consultants. Our claims specialists can always provide support to the financial consultants when they are in need. Our financial consultants as well as customers can often feel the warmth of our services.



保诚医疗网络于2020年起提供市场上首家「即时预先批核」的住院免找数服务，于医疗服务、网络及免找数流程作出全面优化，进一步提升客人的理赔体验！
Prudential fully expands and optimizes its medical service, network and cashless arrangement by introducing market-leading “instant pre-authorisation” for Cashless Service of the hospitalization since 2020, which further enhances the claims experience of our customers!

医疗网络免找数服务的好处 Benefit of Medical Network Cashless Service



预计自付额一目了然
Budget certainty



简单预先批核申请
Simple Steps for Pre-authorisation



由保诚直接与医生跟进轻松无忧
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)

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

免找数服务覆盖范围 Coverage of Cashless Service



超过350位网络专科医生及设备完善的医疗服务提供者
With more than 350 network medical specialists and well-equipped medical network providers



13间香港私家医院及超过40间日间手术中心，网络据点遍布港九新界
Covering 13 private hospitals and more than 40 day surgery centres all across HK



成像检测中心位于中环、旺角及尖沙咀
服务覆盖以下之诊断成像检测
Diagnostic imaging service centres locates at Central, Mongkok and Tsim Sha Tsui, 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



轻松 3 步免找数

Simple 3 steps for Cashless Service

1



市场 No.1: 首家豁免所有医疗计划「免找数服务」之信用卡授权
Market No.1: First insurance company to waive credit card authorisation for pre-authorisations of all medical products

客户联络理财顾问或致电医疗网络热线登记 H2P 编号，拣选任何网络专科医生，并致电预约。

Customer registers H2P number via the financial consultant or hotline. After that, customer selects any network medical specialist and makes appointment.

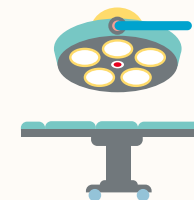
2



应诊后网络医生会协助客户申请免找数服务，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. The 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，并享用免找数服务。

Customer undergoes the medical treatment or diagnostic imaging service at network hospital, day surgery centre or diagnostic imaging service centre; and enjoys the Cashless Service



成功申请住院免找数服务之客户*，公司会将送上精美果篮，以表心意。

For customers successfully applied hospitalisation cashless service, we will send hamper to the customers after treatment.

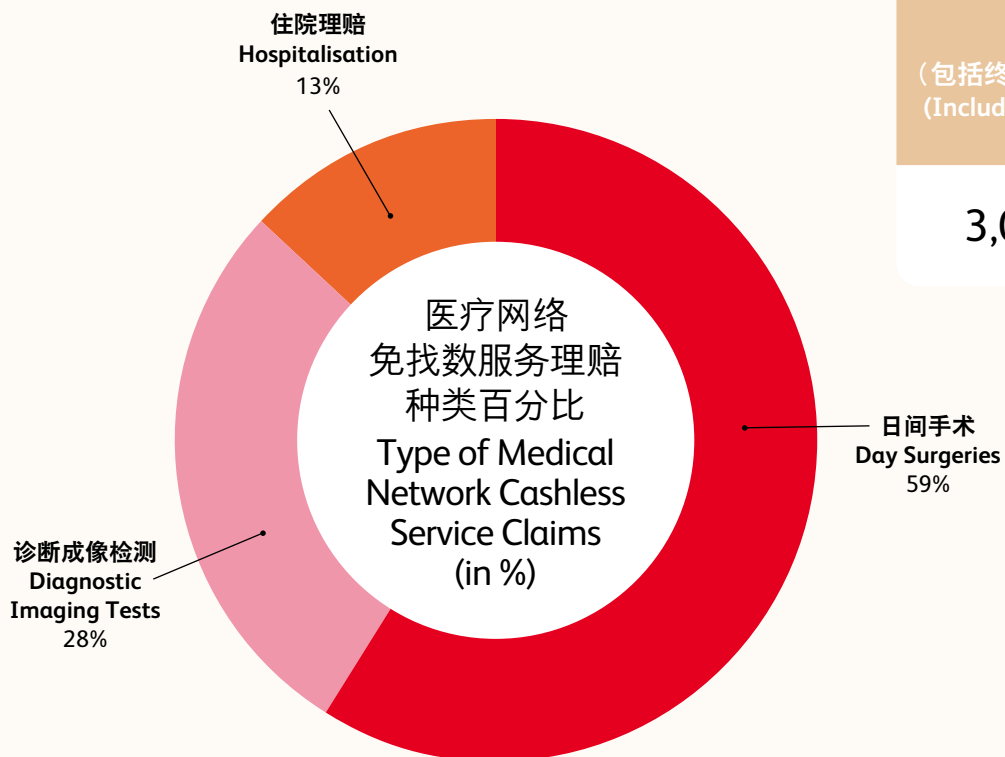
* 不包括日间手术、长期治疗及诊断成像检测之客户。
Excluding customers undergo day surgery, long-term treatment and diagnostic imaging.

「保」您免找数 — 理赔总览 (2022年1月至12月)

Cashless Service Claims Summary (Jan – Dec 2022)



医疗网络免找数服务理赔总览 Medical Network Cashless Service Claims Summary



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)
3,097 宗 cases HKD 50 百万 million	102 宗 cases HKD 11 百万 million

首5位主要免找数服务理赔原因 Top 5 Causes in Cashless Service Claims

1	消化系统疾病 Digestive System Diseases	1,154 宗 cases
2	肌肉骨骼系统及结缔组织 Musculoskeletal & Connective Tissue	366 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	355 宗 cases
4	肿瘤 Neoplasms	325 宗 cases
5	传染病和寄生虫病 Infectious & Parasitic Diseases	290 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、健康医疗计划、健康医疗计划、医疗加倍保、终身保医疗计划、「亲恩宝」医疗保障计划、医疗护理计划
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

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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预先批核服务—切身处地体会客户需要及不必担心医疗费用

Pre-authorization service – Put ourselves into customers' shoes and hassle-free on medical expense



杨先生自2019年起便持有一份医疗加倍保计划，每年自付额为2,500美元，于2022年初转换为自愿医保尚宾计划，每年自付额同样为2,500美元。他的身体一直很健康，但2022年12月中旬杨先生突发心脏病入住圣保禄医院，医生检查后告知是心脏病发作导致器官衰竭并伴有急性肾衰竭，现在正在ICU抢救观察，并需要进行一系列治疗包括做透析。因为私立医院的费用非常昂贵，杨太太担心需要负担几十万甚至几百万的治疗费，她立刻联络理财顾问Margaret寻求协助。

Mr. Yeung has had PRUhealth Medical Plus Plan (PMP) with deductible amount of USD 2,500 with the company since 2019, and the plan has been migrated to PRUHealth VHIS (VIP) with same deductible amount of USD 2,500 in early of 2022. He has enjoyed good health but in mid-December 2022, Mr. Yeung suffered a heart attack and was admitted to St. Paul's Hospital. After examination, the doctor told him that the heart attack caused organ failure accompanied by acute renal failure. A series of treatments including dialysis are required. Because private hospitals are very expensive, Mrs. Yeung worried that she would have to pay hundreds of thousands or even millions of treatment fees, so she approached financial consultant Margaret for help.



理财顾问Margaret知道预先批核服务需要在入院前申请，但由于为突发情况，她希望公司能够特别处理。预先批核服务部门同事收到该申请后，马上联络医院及主诊医生了解杨先生现时情况及将要接受的治疗，处理期间并得知医院通知杨太太需要支付420,000港元的医疗费用后，再加紧与医院的沟通。在收齐所有文件后，保诚保险批出440,000的付款保证书，杨太太毋需担心高昂的出院费用，于出院时只需缴付19,475港元的自付额，杨先生于出院后可以有更好的休息，迅速恢复健康。



Margaret knew that Pre-authorization service need to be applied for before admission, but because it was an emergency, she hoped that the company could handle it on special consideration. After receiving the application, colleagues from the Pre-authorization service department immediately contacted the hospital and the attending doctor to learn about Mr. Yeung's current situation and the treatment he would receive. During the process, the colleague learned that the hospital had informed Mrs. Yeung that she needed to pay HKD420,000 for medical expenses, and then speeded up the communication with the hospital. After receiving all the documents, the Letter of Guarantee was approved in the amount of HKD 440,000. Mrs. Yeung was only required to pay the deductible amount HKD 19,475 at time of discharge. Mr. Yeung and Mrs. Yeung did not have to worry about the high discharge costs. Mr. Yeung had a speedy recovery after discharge.

个人寿险 Individual Life Insurance
癌症普及化
How Common is Cancer



香港
Hong Kong

每 **15** 分钟²
Every **15** minute²

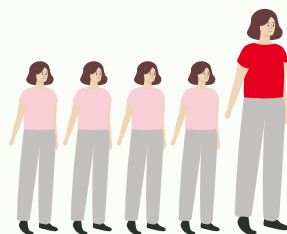


有 **1** 个人患上癌症
1 person gets cancer

在 **75** 岁前患癌症的机会³
will suffer from cancer
before the age of **75**³



每 **4** 位男性中有 **1** 位
1 in **4** men



每 **5** 位女性中有 **1** 位
1 in **5** women

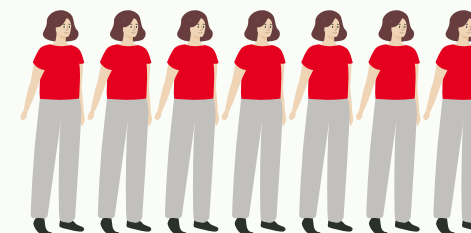
中国内地
Mainland China

每 **1** 分钟¹
Every **1** minute¹



有 **8.7** 个人患上癌症
8.7 people get cancer

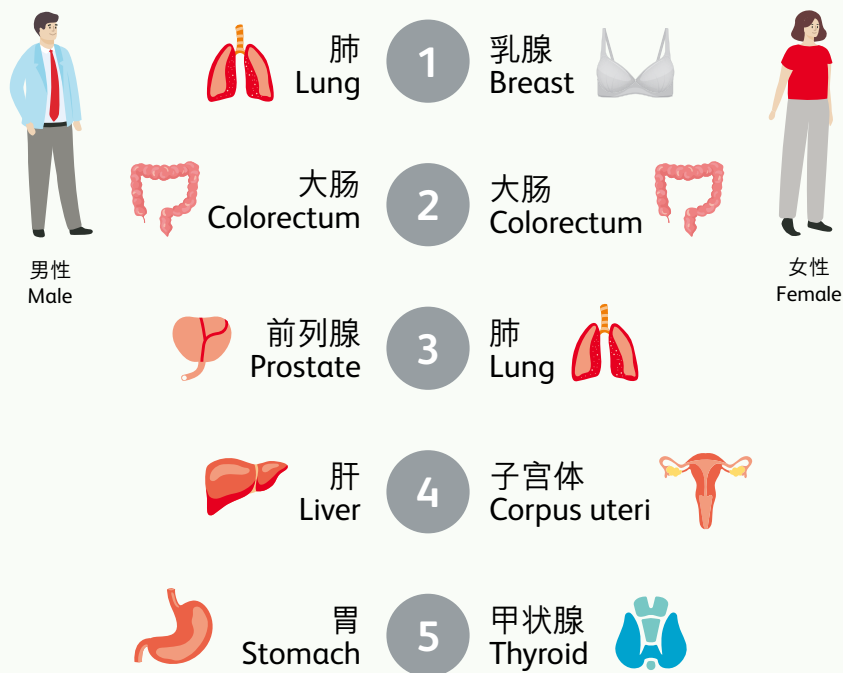
乳腺癌患者每年增加 **42** 万人
Number of breast cancer diagnoses
increases by **420,000**
every year



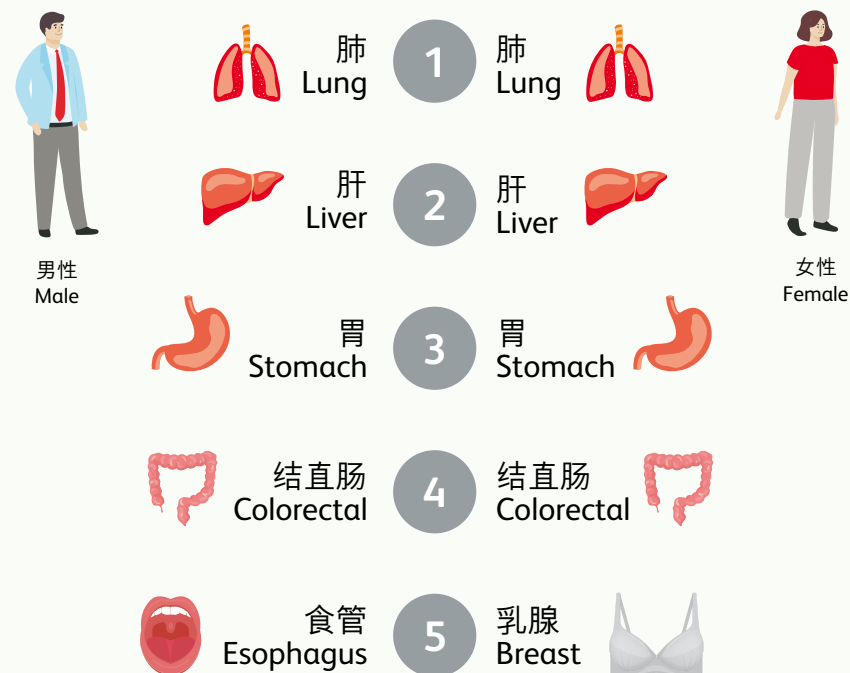
资料来源 Source: 1. 中国实验动物信息网：〈国家癌症中心：2022年全国最新癌症报告〉，2023年2月23日。
"China National Cancer Center: Cancer statistics in China, 2022." China Laboratory Animals Information Network. 23 Feb. 2023.
2. 医院管理局香港癌症资料统计中心：〈2020年十大癌症〉，2022年12月。
"Top Ten Cancer in 2020." Hong Kong Cancer Registry, Hospital Authority, Dec. 2022.
3. 医院管理局香港癌症资料统计中心：〈2020年香港癌症统计概览〉。
"Cancer Statistics in 2020." Hong Kong Cancer Registry, Hospital Authority.



香港 Hong Kong^{1*}



中国 China^{2^}



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 Hong Kong and Mainland China

资料来源 Source: 1. 医院管理局香港癌症资料统计中心：〈2020年癌症统计数字概览〉，2022年10月。
"Cancer Statistics in 2020." Hong Kong Cancer Registry, Hospital Authority. Oct. 2022.
2. 〈2020中国卫生健康统计年鉴〉，2021年12月。
China Health Statistic Yearbook 2020. Dec. 2021.



* 按2020发病数字
By incidence number in 2020
^ 按2019死亡数字
By number of deaths in 2019

个人寿险 Individual Life Insurance

亚洲地区的人口平均寿命

Life Expectancy at Birth in Asia



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#}	83.2 岁 years old	87.9 岁 years old
日本 ^{2#} Japan ^{2#}	81.4 岁 years old	87.5 岁 years old
新加坡 ^{3#} Singapore ^{3#}	81.1 岁 years old	85.9 岁 years old
中国内地 ^{4*} Mainland China ^{4*}	73.6 岁 years old	79.4 岁 years old
马来西亚 ^{5^} Malaysia ^{5^}	70.5 岁 years old	74.7 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〈香港人口生命表 1971-2022〉2022 年 9 月 10 日。
“Hong Kong Life Tables 1971-2022” Census and Statistics Department, HKSAR. Date of Access: Sep. 10, 2022.

2. 日本统计局〈日本令和 2 年简易生命表〉2022 年 12 月。
“Statistical Handbook of Japan 2022.” Statistics Bureau of Japan. Date of Access: Dec. 2022.

3. 新加坡统计局〈身故及预期寿命〉2022 年 12 月。
“Death and Life Expectancy.” Singapore Department of Statistics. Date of Access: Dec. 2022.

4. 中国国家统计局〈年度数据：人口〉2021 年 12 月。
“Annual Data: Population.” National Bureau of Statistics of China. Date of Access: Dec. 2021.

5. 马来西亚国家统计局〈马来西亚简单寿命表 2019-2022〉，2022 年 12 月 6 日。
“Abridged Life Tables, Malaysia.” Department of Statistics, Malaysia. Date of Access: Dec. 6, 2022.

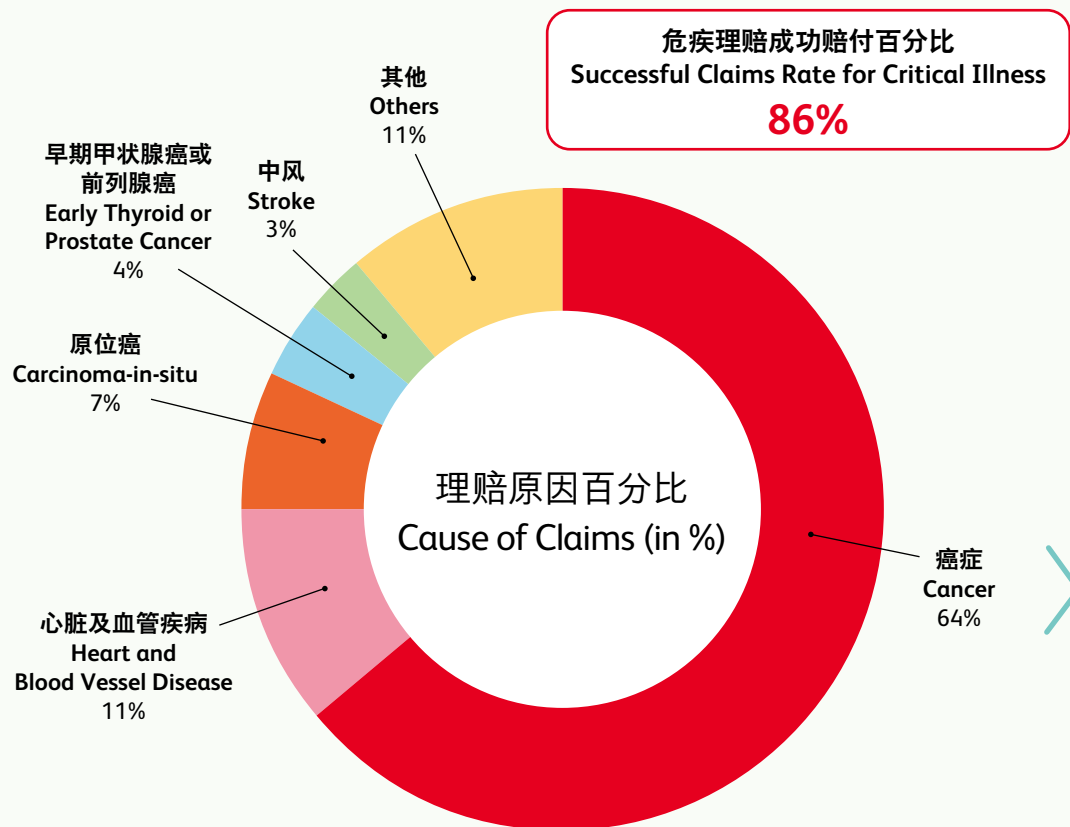
[#] 显示的数据为 2021 年出生时预期寿命。
Data displayed is life expectancy at birth in 2021.

^{*} 显示的数据为 2015 年出生时预期寿命。
Data displayed is life expectancy at birth in 2015.

[^] 显示的数据为 2022 年出生时预期寿命。
Data displayed is life expectancy at birth in 2022.



危疾理赔总览 Critical Illness Claims Summary



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5位主要危疾理赔原因

Top 5 Causes in Critical Illness Claims

1		癌症 Cancer	2,787 宗 cases
2		心脏及血管疾病 Heart and Blood Vessel Disease	483 宗 cases
3		原位癌 Carcinoma-in-situ	308 宗 cases
4		早期甲状腺癌或前列腺癌 Early Thyroid or Prostate Cancer	162 宗 cases
5		中风 Stroke	120 宗 cases

首5位癌症类别之危疾理赔

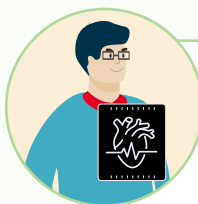
Top 5 Types of Cancer in Critical Illness Claims

	33%	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)
	19%	呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	16%	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)
	16%	甲状腺 Thyroid Gland
	5%	血液及免疫系统 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)



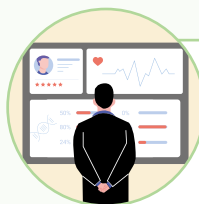
主动理赔服务

Proactive Claims Services



陈先生（45岁/男性）于2022年11月3日出现胸部疼痛，并于同日就诊。鉴于他的病情严重，医生要求陈先生入院接受全面检查，因此陈先生于2022年11月3日及4日留院，医生诊断他患上急性非ST时段上升心肌梗塞。由于陈先生出现血管狭窄，医生为其进行冠状动脉介入治疗术（俗称「通波仔手术」），其后于2022年11月4日出院。

Mr. Chan (45/Male) had chest pain on 3 November 2022 and he consulted doctor on the same day. In view of the severity, the doctor requested Mr. Chan to be admitted into hospital for thorough investigation. Mr. Chan was admitted into hospital from 3-4 November 2022 and the doctor diagnosed him to be suffered from acute non- ST elevation myocardial infarction. Due to the stenosis of the blood vessels, Percutaneous Coronary Intervention (PCI) was performed. He was discharged from hospital on 4 November 2022.



陈先生自2015年投保了保诚危疾终身保计划，他向理财顾问提交有关的危疾理赔申请书，并附上静态心电图、实验室及验血报告。我们的理赔专员仔细审查有关文件后，确定陈先生所接受的手术符合冠状动脉血管成形术的定义；而报告亦显示出静态心电图的变化，以及心脏酵素升高，两者皆符合心脏病发作的定义。纵使陈先生只申请冠状动脉血管成形术的理赔(早期保障)，但理赔专员注意到陈先生的病况符合心脏病发作(严重疾病保障)的定义，因而主动批核心脏病发作的理赔。

Mr. Chan holds PRUmyhealth Crisis Lifelong care (CCL3) with the Company since 2015. He contacted his financial consultant to submit the CC claim form together with the ECG, laboratory and blood test reports for him. Our claims specialist reviewed the document submitted by Mr. Chan carefully that Mr. Chan did meet the definition of Coronary Angioplasty. However, as ECG changes and elevation of cardiac enzymes were noted from the reports which met the definition of Heart Attack. Though Mr. Chan would only like to claim for Coronary Angioplasty (Early Stage benefit), our claims specialist noticed that Mr. Chan should meet the definition of Heart Attack (Major illness benefit), our claims specialist proactively approved the claim under Heart Attack.



在客户提交早期保障的理赔申请时，我们明白客户及理财顾问无法得知客户的病况是否符合严重疾病保障的定义，而理赔专员总是非常专业，以主动积极的态度评估所有个案，让客户获得最高的理赔金额。

We understand that sometimes, our customers and financial consultant may not be able to know if the customer's condition meet the definition of Major Illness benefit when they submit the claim under Early Stage benefit. Our claims specialists are always very professional and would always assess all the cases with proactive attitude to let our customers get the highest benefit!



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 to maintain the same living standard using the financial resources on hand



香港整体身故保障缺口
约为**7**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**190**万港元
Average mortality protection gap per
employee in Hong Kong is about
HKD **1.9** million



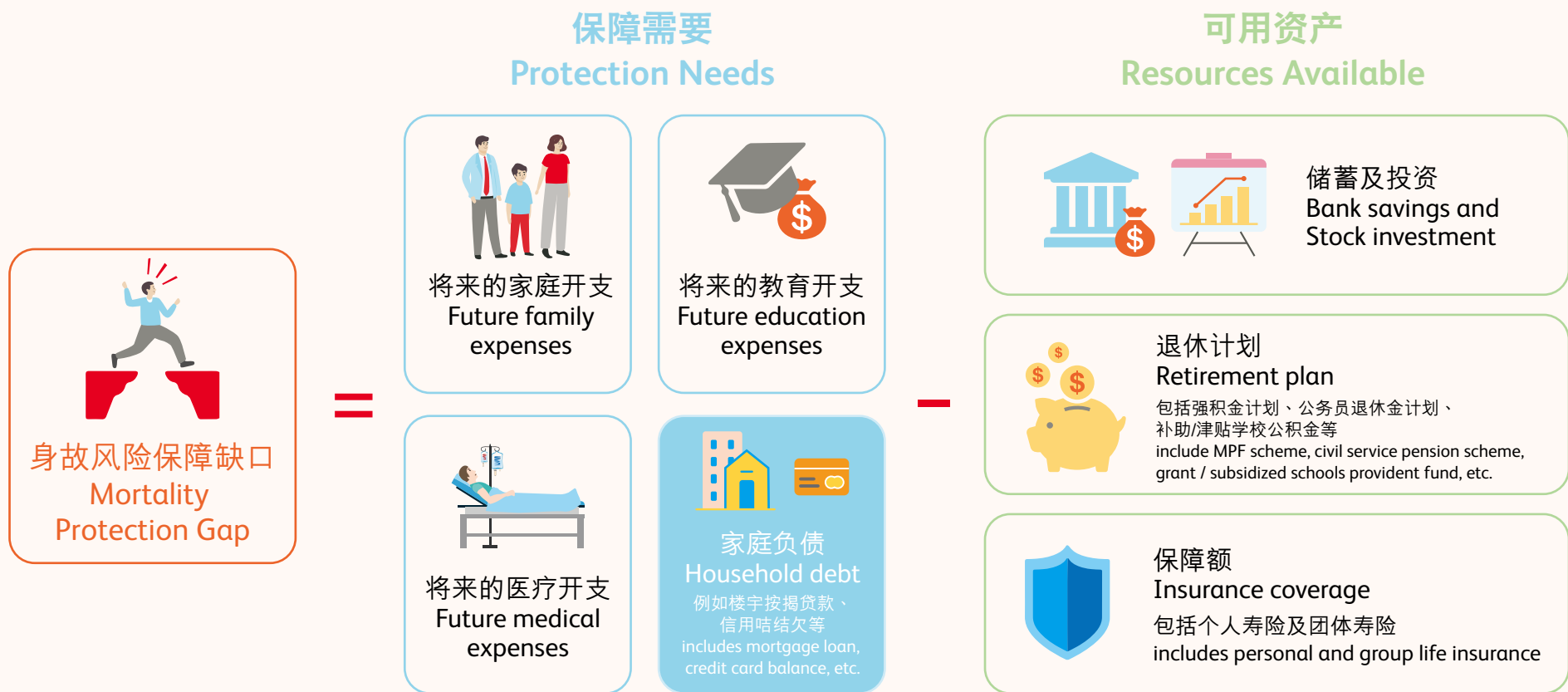
以劳动人口的加权
平均年薪计算，每名劳动人口
的平均身故保障缺口为**5.7**倍年薪
Based on the average annual
salary of Hong Kong employees,
each employee has an average
mortality protection gap of
5.7 times the annual salary



个人寿险 Individual Life Insurance

什么是身故风险保障缺口？

What is Mortality Protection Gap?

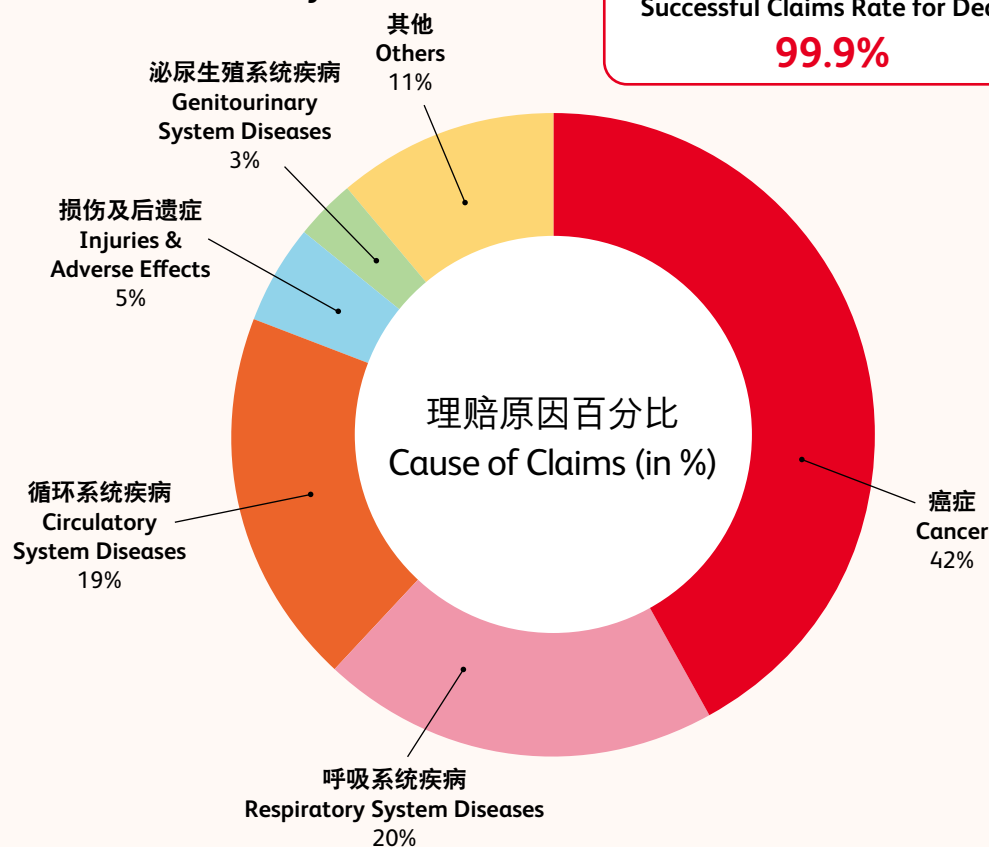




身故理赔总览 Death Claims Summary

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

99.9%



2020年中国内地疾病之主要死亡原因头3位是心脏病，恶性肿瘤和脑血管病¹
In 2020, The first three major diseases that caused death in Mainland China are heart disease, malignant tumor and cerebrovascular disease¹

首5位主要身故理赔原因

Top 5 Causes in Death Claims

1		癌症 Cancer	933 宗 cases
2		呼吸系统疾病 Respiratory System Diseases	438 宗 cases
3		循环系统疾病 Circulatory System Diseases	433 宗 cases
4		损伤及后遗症 Injuries & Adverse Effects	117 宗 cases
5		泌尿生殖系统疾病 Genitourinary System Diseases	72 宗 cases

首5位癌症类别之身故理赔

Top 5 Types of Cancer in Death Claims

	39%	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)
	28%	呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	17%	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)
	5%	血液及免疫系统 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)
	4%	中枢神经系统 Central Nervous System



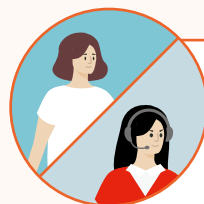
用心聆听、深入了解、回应所需

Listening, Understanding, Delivering



黄先生自2006年投保保诚，持有人寿保险（「更美好」保障计划）。2022年8月，黄先生不幸因工业意外身亡。由于是次意外属非自然死亡个案，故需就此进行调查，而死亡证明书仅在意外调查结束后才会发出。受益人黄太太痛失丈夫，极为伤心，忧虑不安，而殓葬费用及她和小女儿的生活费亦让她愁烦。

Mr. Wong has been customer in our company since 2006. He holds a life policy (Better Life) with us. Unfortunately, Mr. Wong passed away due to an industrial accident in August 2022. As it was not a normal death, investigations had to be conducted on the accident while death certificate would only be issued after the completion of the accident. Mrs. Wong, the beneficiary, was very sad and worried due to the loss of her husband. She was also worried about the funeral expenses as well as the living expenses for her and her little daughter.



黄太太向理财顾问朱女士提及所面临的困境，以及取得身故收益的迫切需要。朱女士联络理赔部，了解部门可否弹性处理发放身故收益事宜。鉴于黄太太为忠实客户，以及其财务需要，理赔专员建议朱女士提交书面通知，要求1)提早发放身故收益；以及2)承诺在黄太太准备好死亡证明书后将其交予公司，以便在无须提交死亡证明书的情况下，获特别批准发放身故收益。朱女士向黄太太跟进书面通知一事，并于翌日转交理赔部。收妥文件后，理赔申请在2个工作日内便获批核。

Mrs. Wong talked to the financial consultant, Ms. Chu about her difficulties and urgent need of the death proceeds. Ms. Chu approached the claims department to see if there were any flexibilities to release the death proceeds. In view of loyal customer as well as the financial needs of Mrs. Wong, the claims specialist advised Ms. Chu to submit a written request on 1) early release of the death proceeds and 2) promise to submit the death certificate to the company when it is ready from Mrs. Wong to obtain special approval to release the death proceeds without the submission of the death certificate. Ms. Chu followed up with Mrs Wong with the written request and passed to the Claims department the next day. Upon receipt of the document, the claim was approved within 2 working days.



我们的理赔团队时刻聆听客户需求，了解他们的难处，并且灵活应变，务求协助客户度过艰难时刻。
Our claims team always listens to the needs of our customers, understands their difficulties and provides flexibilities in order to help our customers during their difficult times.



终身保医疗计划及保诚灵活自主医保计划的保单在符合以下条件后的每个保单周年日，无索偿奖赏 / 折扣将发放到该保单下的保费储蓄户口 (PDA)，以作为支付保费之用*：

For PRUmed lifelong care plan and PRUHealth FlexiChoice Medical Plan, after fulfilling the following requirements, No Claim Bonus / No Claim Discount will be deposited into the PDA under the same policy on each policy anniversary to cover future premiums*：



- 1 相关计划在周年日前的连续 36 个月内一直有效及生效；及
The related plan has been in-force and effective for the last 36 consecutive months before policy anniversary; and



- 2 于相同期间内，并于相关计划下未有任何已付或应付的理赔
No benefit has been paid or is payable under the related plan during the same period

15%

无索偿奖赏 / 折扣相等于在紧接的保单周年日前一年在相关计划下所支付的总保费之 15%。
No Claim Bonus / Discount equals to 15% of the total premiums paid under the related plan during the year immediately preceding the relevant policy anniversary.

注 Note:

1. 在日间外科手术中心或注册医生的诊所进行指定日间外科程序而有任何已付或应付的理赔，均不会影响获得无索偿奖赏 / 折扣的资格。有关指定日间外科程序详情，请参阅「指定日间外科程序表」。此外，为避免取消已提交的理赔申请及加快理赔进度，敬请理财顾问于提交理赔申请前留意该理赔申请会否影响无索偿奖赏 / 折扣的资格。
For selected day surgery performed in day surgery centres or registered doctors' clinics, the claims settlement will not impact the eligibility of No Claim Bonus / No Claim Discount. To avoid cancelling claims request and speed up the claims assessment, Financial Consultants please beware if the claims request will impact the eligibility of No Claim Bonus / No Claim Discount before claims submission.
2. 终身保医疗计划：假如在支付无索偿奖赏后，有任何关于本计划下有关期间之中任何一年的索偿在其后须被支付，本公司将在支付索偿的金额中，扣除已发出的无索偿奖赏；如无法作出扣除，则本公司将以债项形式向保单持有人全数追讨有关奖赏之款项。
PRUmed lifelong care plan: If any claim relating to any of the relevant period under the plan becomes subsequently payable after a No Claim Bonus has been paid, we shall set-off such bonus paid from the amount of claim payable, failing which we shall recover the bonus from the policyowner in full as a debt.
3. 保诚灵活自主医保计划：假如在支付无索偿折扣后，本公司在其后就任何于有关期间内的保障作出应付理赔，无索偿折扣将因应相关应付赔偿重新计算，及保单持有人须向本公司归还重新计算的金额及实际已支付予保单持有人的无索偿折扣之差额。如未归还，本公司将以债项形式向保单持有人全数追讨有关之款项。
PRUHealth FlexiChoice Medical Plan: If a benefit in respect of the relevant period under the plan becomes payable after No Claim Discount has been paid, the no claim discount shall be re-calculated by taking into account of the relevant benefit payable, and the policy holder shall return to the Company the difference between the re-calculated amount and the no claim discount actually paid to the policy holder, failing which the Company will recover this amount from the policy holder in full as a debt.

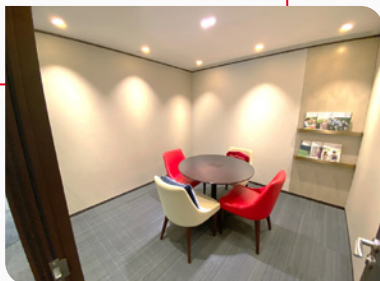
* 无索偿折扣只可作为支付保诚灵活自主医保计划的日后之保费。

No Claim Discount is solely for future premium payment of PRUHealth FlexiChoice Medical Plan.



医务部已于尖沙咀保诚保险大楼 新增保诚健康办公室，以协助客户轻松完成核保程序，继续履行为客户提供最佳服务的承诺。

Our Medical Department has established the Prudential Health Office at Prudential Tower, Tsim Sha Tsui, making it easier for customers to complete the underwriting process with a convenient and streamlined experience, and we continue to demonstrate our commitment to providing the best possible services to our customers.



- 保诚健康办公室地理位置优越，位处市区中心枢纽
Prudential Health Office in a prime location at the heart of the central business district
- 专业护士细心为客户做好核保体检的准备，也确保最高水平的私隐和舒适度
Our highly qualified Registered Nurses take great care to prepare the customer for the exam and ensure a premium level of privacy and comfort
- 设独立核保房间，迎合家庭核保需要
The consultation room has been designed to accommodate the families during the underwriting medical exams, ensuring their needs are met, including several family members are being assessed at the same time
- 保诚健康办公室令核保准确度与服务效率倍数提升
Prudential Health Office has significantly contributed to the overall highly efficient and accurate on boarding journey of our customers



重要提示

Important Notes

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