

2023 年个人寿险理赔报告

2023 Individual Life Claims Report





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^ 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.

行政总裁的话 Message from the CEO



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在此我欣然向各位呈上保诚保险《2023 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一百三十万名客户，在去年更处理超过十三万宗理赔个案。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。我很高兴保诚保险荣获《彭博商业周刊/中文版》颁发「金融机构大奖 2023」十一个奖项，当中包括「理赔管理卓越大奖」这项殊荣，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。以保诚医疗费用直付服务[^]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 the Individual Life Claims Report for 2023 by Prudential Hong Kong Limited. This report provides comprehensive statistical details relating to claims made by our customers, covering the three major claims types; Death, Critical Illness and Hospitalisation. The report also includes an in-depth study on the main health concern affecting us today, which draws on supplementary data and information.

We served over 1.3 million customers and processed over 130,000 claims in Hong Kong last year. When managing such a substantial volume of claims, we place great emphasis on actively listening to our customers, as we fully understand that the claims 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 provide peace of mind in distressed situations such as during serious sickness period. We are honoured to have received a total of eleven awards at the Bloomberg Businessweek Financial Institution Awards 2023[^], including Excellence in Claims Management[^], a manifestation of our efforts to our continued enhancement of our claim process.

As one of the largest insurers in Hong Kong, we believe we have a part to play in narrowing the mortality protection gap. We achieve this by focusing on making health and financial security accessible and affordable, powered by innovating and enhancing our claims process, ensuring that it is swift, timely, clear, transparent and unbiased. One example is our Medical Expenses Direct Billing Service[^], which takes away worries and troubles of payments and claims from certain types of medical treatment and diagnosis at designated medical centres and hospitals. By doing so we enable our customers to focus their energy on 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. However, please remember that whenever you are in doubt, it is important to consult your trusted financial advisor for a candid discussion and to explore how insurance solutions can help protect you and your family.

Lawrence Lam
Chief Executive Officer
Prudential Hong Kong Limited

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首席客务营运及健康保障业务总监的话 Message from the CCOHO



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于瞬息万变的医疗保健环境中，健康议题对大众而言日益重要。慢性疾病的患病率加上医疗保健成本攀升，加剧市民对全面而可负担的健康保险产品的需求。作为领先的人寿保险公司，保诚致力透过提供度身订造的医疗保险产品及服务，保障客户的福祉并满足其不断转变的需求。

大湾区医疗需求殷切，保诚收到的中国内地跨境医疗个案由2022年近二千七百宗增加至2023年超过三千七百宗，增幅达38%。由此可见，增加香港与大湾区的医疗融合，并扩大医疗保障范围以满足区内客户日益增长的医疗需求至为重要。

随著香港与大湾区进一步融合，我们扩大了于中国内地的医院覆盖范围至4,200多家，并与香港综合肿瘤中心、中山陈星海中西医结合医院等著名医疗机构合作，于大湾区推出跨境癌症治疗服务。此外，保诚亦与深圳新凤和睦家医院合作提供医疗费用直付服务[^]。这些举措为我们的客户提供更多元化的选择，让他们能获得优质的医疗服务并于人生旅程中获得所需的支援。

为进一步提升服务，我们推出保诚健康办公室，这项WhatsApp专属的服务可在保诚的合作医生处提供优先预约，并协助处理预授权安排。这个创新的平台运用科技简化医疗保健流程，让我们的客户使用起来更便利、更快捷。

我们深信「以客为尊」乃我们业务的基石。这份人寿保险理赔报告全面概述我们的健康和理赔表现。报告包含实用的统计数据，揭示我们对客户健康的关注。透过这些资讯，我们可持续改进产品和服务，以更適切地满足保单持有人不断转变的需求。让我们共同努力，为客户缔造更健康、更安心的未来。

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

In the rapidly evolving healthcare landscape, health topics have become increasingly paramount to the public. The growing prevalence of chronic diseases, coupled with rising healthcare costs, has heightened the need for comprehensive and accessible health insurance solutions. As a leading life insurance provider, we are committed to meeting the evolving needs of our customers by providing tailored health insurance plans and services that safeguard their well-being.

The demand for medical services in the Greater Bay Area is significant. Prudential received over 3,700 cross-border medical cases incurred in Chinese mainland in 2023, which is a 38% increase from near 2,700 cases in 2022. This surge in demand underscores the importance of increasing medical integration between Hong Kong and the Greater Bay Area, and expanding our medical coverage to meet the growing healthcare needs of our customers in the region.

In line with the increasing integration between Hong Kong and the Greater Bay Area, we have expanded our hospital coverage in Chinese mainland to over 4,200 hospitals and introduced the Cross-Border Panel Cancer Treatment Service in the Greater Bay Area, partnering with renowned medical institutions such as the Hong Kong Integrated Oncology Centre, the Zhongshan Chenxinghai Hospital of Integrated Traditional Chinese and Western Medicine. We also collaborate with the Shenzhen New Frontier United Family Hospital to provide simpler and faster Medical Expenses Direct Billing Service[^]. These initiatives offer our customers a wider range of options to access high-quality medical care and receive the necessary support during their health journeys.

To further enhance our service offerings, we have launched the PRUHealth Office - a dedicated WhatsApp service that provides priority booking at Prudential's panel doctors and assists with pre-authorisation arrangements. This innovative platform leverages technology to streamline healthcare processes, making it more convenient and accessible for our customers.

We firmly believe that customer-centricity is the cornerstone of our business. This Individual Life Claims Report provides a comprehensive overview of our health and claims performance. The report includes valuable statistical data that sheds light on the healthcare concerns of our customers. By analysing these insights, we can continuously improve our products and services to better meet the evolving needs of our policyholders. Together, we strive to create a healthier and more secure future for our customers.

Candy Au Yeung
Chief Customer Operations and Health Officer
Prudential Hong Kong Limited

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财务稳健 实力雄厚
Abundant Capital, Financially Sound



扎根香港
Established in Hong Kong

60 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

一百三十万
1.3 million

聚焦策略市场
Laser focus in strategic markets

亚洲及非洲
Asia & Africa

2023 年总赔偿金额
Total Claims Payments in 2023

超过六十六亿港元
Over HKD 6.6 billion

相等于近二十四万次胃镜及大肠镜检查*
Equivalent to around 240,000 Oesophago-Gastro
Duodenoscopy & Colonoscopy*

2023 年总赔偿个案
Total Approved Claims in 2023

超过 **130,000** 宗
Over claims

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

* 按2023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 2023.



保诚保险有限公司 Prudential Hong Kong Limited

公司背景及资料

Company Background and Information

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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



**香港保险业大奖 2023 - 香港保险
业联会及《南华早报》**
The Hong Kong Insurance Awards 2023 – The Hong Kong Federation of Insurers and South China Morning Post

大奖 Grand Awards

- 杰出平等机会雇主大奖
Outstanding Equal Opportunity Employer
- 杰出理财教育大奖
Outstanding Financial Education
- 杰出整合营销策略大奖
Outstanding Integrated Marketing Strategies
- 杰出创意产品 / 服务大奖 — 健康保障：
「卫星检」
Most Innovative Product/Service – Health
- 杰出创意产品 / 服务大奖 — 一般保险：
保诚精选「宠爱宝」宠物保障
Most Innovative Product/Service – General Insurance
- 年度杰出保险代理
Outstanding Agent of the Year

年度三强 Top 3 Awards

- 杰出强积金 / 雇员福利产品 / 服务大奖
Excellence in Digital Transformation
- 杰出数码革新大奖
Outstanding MPF/Employees' Benefit Product / Service
- 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 (2 名)
Outstanding Young Professional of the Year – Intermediary (2 recipients)



2023 年《彭博商业周刊》金融机构大奖
Bloomberg Businessweek - Financial Institution Awards 2023

杰出表现大奖 Outstanding

- 年度保险公司
Insurance Company of the Year

卓越大奖 Excellence

- 客户服务
Customer Service

理赔管理 Claims Management

- 网上解决方案
Online Platform
- 雇员福利服务
Employee Benefit (Service)
- 产品 / 服务创新 (一般保险)
Product / Service Innovation (General Insurance)
- 旅游保险 (一般保险)
Travel Plan (General Insurance)
- 综合营销 - 品牌推广
Integrated Marketing - Branding Promotion
- 年度培训学院
Training Academy of the Year
- 年度招募计划
Recruitment Programme of the Year
- 年度区域成就大奖 (代理团队)
District Achievement of the Year (Agency Force)



**香港财务策划师学会企业理财教育及
ESG 领袖大奖 2023**
IFEPK Financial Education and ESG Leadership Awards 2023

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



香港管理专业协会第五十五届杰出推销员奖
The HKMA 55th Distinguished Salesperson Award

- 年度最杰出销售团队奖
Best Sales Team of the Year
- 年度最佳销售专业大奖
Top Salesperson of the Year
- 杰出推销专业大奖 - 最后五强 (3 名)
Distinguished Sales Award - Top Five (3 recipients)
- 杰出推销专业大奖 (8 名)
Distinguished Sales Award (8 recipients)
- 杰出青年销售专业大奖 (2 名)
Outstanding Young Salesperson Award (2 recipients)



香港管理专业协会 2023 年最佳管理培训及发展奖
Hong Kong Management Association Award for Excellence in Training and Development 2023

- 年度最杰出培训师奖 (1 名)
Trainer of the Year Award (1 recipient)
- 杰出培训师奖 (3 名)
Distinguished Trainer Award (3 recipients)
- 优秀新晋培训师奖 (1 名)
Outstanding New Trainer Award (1 recipient)



2023 亚洲最佳企业雇主奖
HR Asia Best Companies to Work for in Asia Awards 2023

- 保诚保险
Prudential Hong Kong



2022 - 2023 年度 IFTA 金融科技创新大奖
IFTA - Fintech and Innovation Awards 2022/23

- 保险科技 (金奖)
InsurTech (Gold Award)



香港社会服务联会
Hong Kong Council of Social Service

- 连续 20 年或以上获颁「商界展关怀」
Caring Company being awarded for 20 consecutive years or above

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



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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

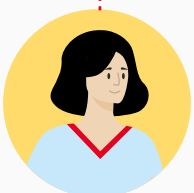
首先客服的工作人员非常专业且耐心，……其次理赔速度很快，理赔数额合理，足以见理赔部门的人员很**专业且工作效率很高**。这些都是出乎我的意料，带给我惊喜，所以很满意，也谢谢他们的努力和付出。

First, the customer service staff is very professional and patient.Secondly, the claims 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.

2023年第4季，超过**95%**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 2023 Q4, over **95%** of clients were **satisfied** with the **claims 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 claims 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.



区域经理王小姐
Regional Manager Ms Wang

由衷感谢理赔部同事，您在理赔流程中展现了**极高的专业水准和同理心**，您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。

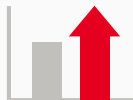
I sincerely thank the colleagues in the claims department for **your exemplary professionalism and empathy** in the claims process. Your expertise and hard work provided valuable support to the customers, not only reflecting the company's commitment to the customers, but also inspiring frontline colleagues, 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.

重点分析 Key Highlights



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已赔付总额在2023年继续增长，并高达六十六亿港元，比2022年同期有**25%**的增幅。

Total claims payout kept growing in 2023 and reached HKD 6.6 billion which was **25%** increment comparing to 2022.

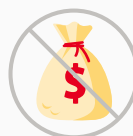


理赔平均处理时间大大缩短，危疾和身故理赔平均处理时间更减省近**33%**。如选择以转数快接收理赔款项，理赔申请批核后最快即时可收到理赔金。

我们坚守对理赔的承诺 – “我们务求以最快的速度处理客户的申请，向客户送上真诚的慰问及关怀”。

The average processing time has significantly decreased, with near **33%** reduction specifically for critical illness and death claims. Using faster payment system enables customers to receive the claims settlement instantly upon claims approval.

We keep our claims promise – “Pay customer’s claim as quickly as possible and with compassion and care”.



更多客户使用医疗费用直付服务[^]，医疗费用直付服务[^]的已赔付个案增加**36%**，使用诊断成像检测的赔付个案更增加了**115%**以上。在2023年使用服务的理赔个案高达近四千三百六十三宗，更多客户能享受更加完善理赔服务体验。医疗费用直付服务[^]的已赔付总额在2023年**已高达一亿港元**，当中住院（五千八百万港元）占最多的金额。

More clients were choosing medical expenses direct billing service[^], claims cases for medical expenses direct billing service[^] increased **36%**. Claims with diagnostic imaging tests increased significantly by over **115%**. In 2023, claims cases for medical expenses direct billing service[^] were close to 4,363 cases, which benefited more clients to enjoy a better claims service experience.

Total claims amount for medical expenses direct billing service[^] **reached HKD 1 billion** in 2023 which hospitalisation (HKD 58 million) contributed the most.

以上数据仅包括2022和2023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 2022 and 2023 only, cases are counted based on benefit level. The payout amount are rounded off.

[^] 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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理赔总结 Claims Summary



已赔付金额
Total Claims Payout
六十六亿港元
HKD 6.6 billion



已赔付个案
Total Approved Claims
130,590 宗
cases



平均理赔处理时间¹
Average Process Lead Time¹



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

住院
Hospitalisation : **2.8** 个工作日
working days
危疾
Critical Illness : **4.6** 个工作日
working days
身故
Death : **4.6** 个工作日
working days



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:
即时³ (从批核成功起计算)
Instant³ (from claims approval)

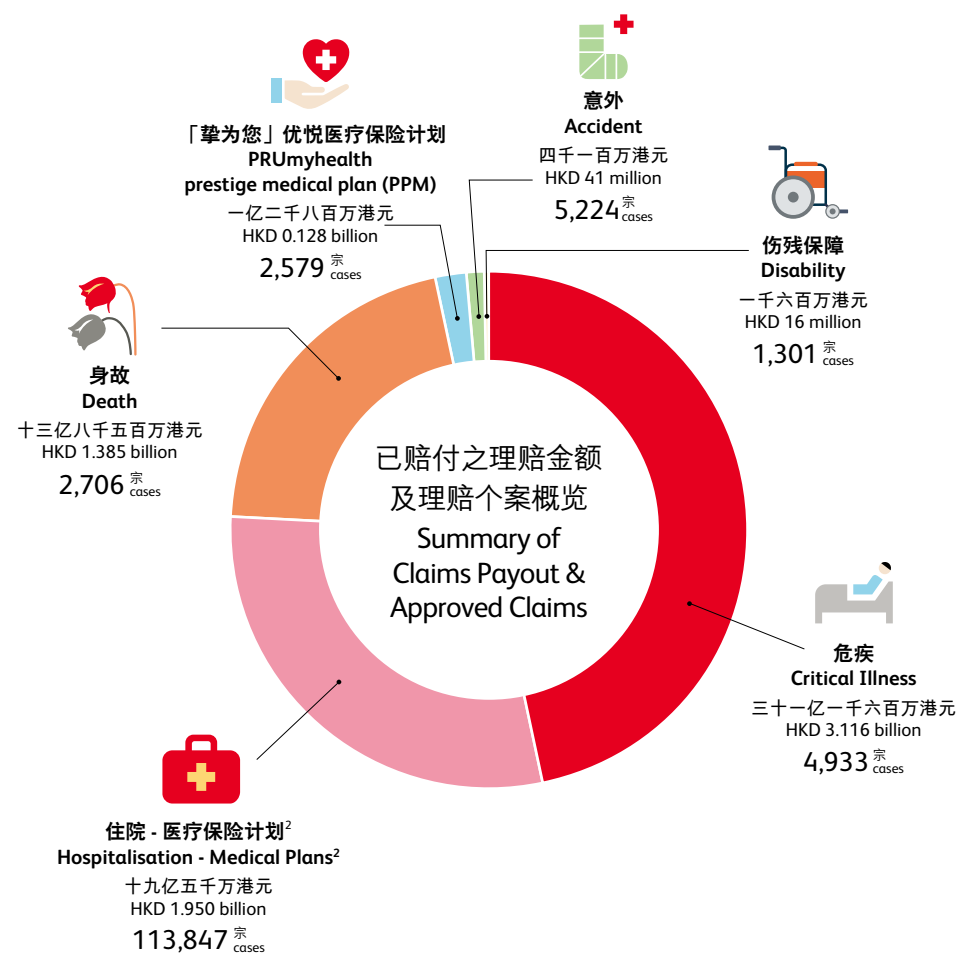
直接转账 Direct Credit:
1-3 个工作日
working days

支票 Cheque:
7 个工作日
working days

备注 Remarks:

- 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.
- 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.
- 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.





个人寿险 Individual Life Insurance

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2020年11月至2021年3月进行统计前的十二个月内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四十六万二千一百人

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)

一次有81.3%、两次有11.0%、三次有3.3%及四次或以上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

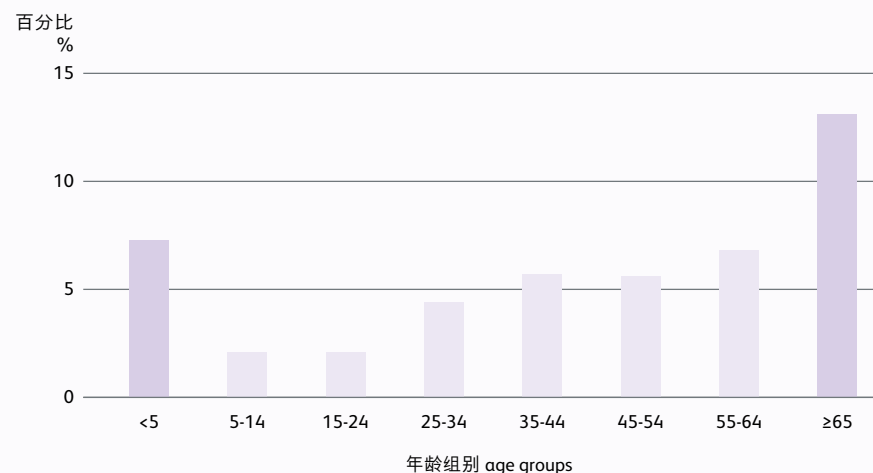
51.8% of them lack any sort of medical benefit or protection



逾半数香港人没有足够医疗保障以应付住院开支，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.

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)*

* 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74号报告〉，2021年12月（政府最新统计数据）。
Source: 1. "Thematic Household Survey Report No. 74." Census and Statistics Department, Dec. 2021 (The government's latest release).

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



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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	1,000 - 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	830 - 1,020	1,280 - 1,920
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	1,990
港怡医院 Gleneagles Hospital Hong Kong	1,000 / 1,200	2,000 - 2,950
香港港安医院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	900	2,200 - 2,400
香港港安医院 - 荃湾 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	2,500
嘉诺撒医院 Canossa Hospital	800 - 1,000#	2,600#
养和医院 Hong Kong Sanatorium & Hospital	1,300 - 1,900	2,800 - 3,800



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	77,678
扁桃腺切除术 Tonsillectomy	96,120
痔疮切除术 Hemorrhoidectomy	103,800
乳房肿块切除术 Breast Lump Excision	132,400
不同骨折之开放性复位及内固定术 Open Reduction and Internal Fixation of Various Fractures	168,852
腹腔镜疝气 (小肠气) 修补术 Hernia Repair (Laparoscopic)	173,600
甲状腺切除术 Thyroidectomy	244,000

* 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.

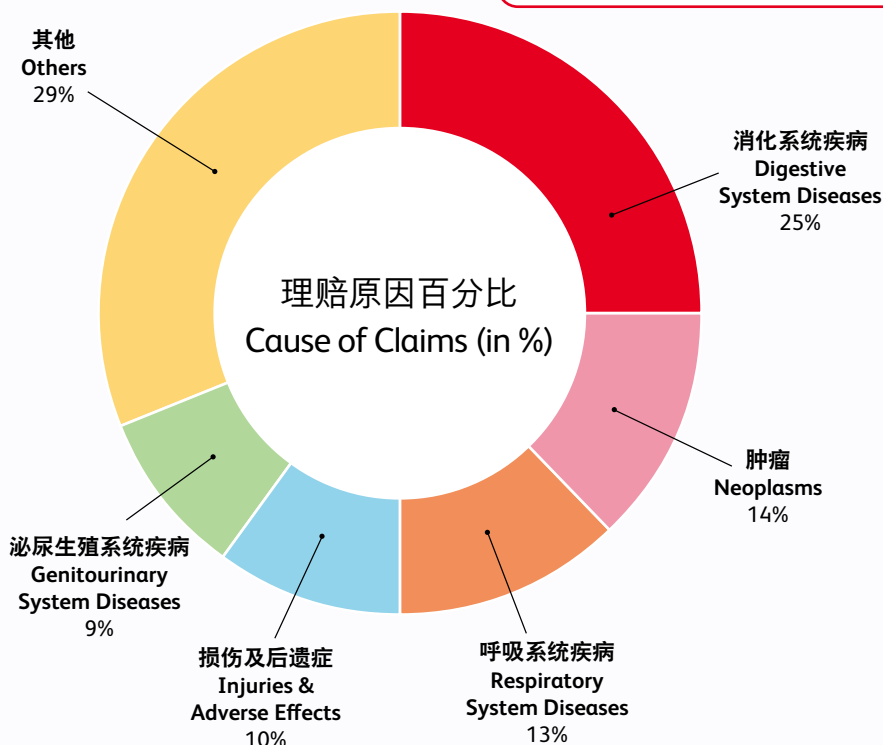
以上数据综合不同医院公布的网上资讯, 搜集资料日期: 2024 年 1 月。资料仅供参考, 所有收费以病人的实际情况及医院为准。
The above data has been extracted from information published online by various hospitals, data collection date: Jan 2024. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.



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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
96.5%



消化系统疾病，肿瘤和呼吸系统疾病在2021年中国内地也是头五位住院原因¹
Digestive system diseases, neoplasms and respiratory system diseases are also the top 5 causes of hospitalisation in the Chinese mainland¹

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)	28,719 宗 cases 八千四百万港元 HKD 84 million
80,934 宗 cases 十七亿九千六百万港元 HKD 1.796 billion	2,410 宗 cases 九千八百万港元 HKD 98 million	
医疗网络 - 医疗费用直付服务 [^] 理赔 Medical Network - Medical Expenses Direct Billing Service [^] Claims		28,719 宗 cases 八千四百万港元 HKD 84 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)	
4,194 宗 cases 七千万港元 HKD 70 million	169 宗 cases 三千万港元 HKD 30 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	28,535 宗 cases
2	肿瘤 Neoplasms	15,792 宗 cases
3	呼吸系统疾病 Respiratory System Diseases	15,009 宗 cases
4	损伤及后遗症 Injuries & Adverse Effects	11,509 宗 cases
5	泌尿生殖系统疾病 Genitourinary System Diseases	10,635 宗 cases



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首四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 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)	4,086	16,018	12,000	-25% ↓
 胃镜、大肠镜检查 Oesophago-Gastro Duodenoscopy (OGD) and Colonoscopy	1,047	26,992	11,600	-57% ↓
 白内障 / 晶状体 / 人工晶状体植入术 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	730	41,511	30,000	-28% ↓
 鼻内窥镜检查 Nasoendoscopy	684	27,697	3,500	-87% ↓



上表显示在 2023 年首四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 2023. All four surgeries can be performed in day surgery centres, **which saves hospitalisation time and is cost-effective.**

^ 产品范围：「挚为您」优悦医疗保险计划、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、健乐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.

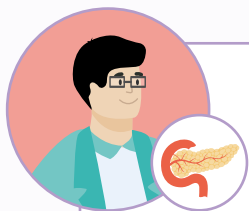
以上数据仅包括已赔付的个案，理赔金额则以四舍五入作计算。
The above data are based on the approved cases only and claims payment amount are rounded off.



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保险有情，人间有爱

Insurance with Care, Humanity with Love



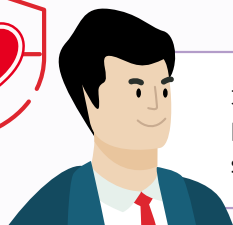
李先生是一位64岁的退休人士，于2023年11月被诊断出患有胰脏癌，需要接受昂贵的化疗治疗。由于现金流紧张，他承受著经济负担，感到担忧并寻求我们的理财顾问的协助。

Mr. Lee, a 64-year-old retiree, was diagnosed with pancreatic cancer in November 2023 and has been undergoing expensive chemotherapy treatment. Due to tight cash flow, he faced significant financial difficulties and expressed deep concern about his situation. Mr. Lee sought assistance from our financial consultant to navigate these difficulties.



针对解决其现金流问题，我们的理财顾问立即联系了理赔部门，以了解如何协助李先生。我们发现李先生每次都透过信用卡支付治疗费用。我们的理赔专员一旦收到相关收据，即迅速处理其理赔个案，使李先生能够在理赔审批后支付其信用卡账单。这样一来，李先生无需再为治疗费用而担心，可以专注于治疗，同时确保现金流的顺畅。

In order to address his cash flow concerns, our financial consultant immediately contacted the claims department to understand how to assist Mr. Lee. We discovered that Mr. Lee had been using his credit card to pay for his medical expenses. Once our claims specialists received the relevant documents, they would expedite the claims process, allowing Mr. Lee to promptly pay his credit card bill after the claims approval. Thus, Mr. Lee no longer needs to worry about his medical expenses and can focus on his treatment, while ensuring a smooth cash flow.



无论客户遇到何种情况，我们的理赔专员都将竭尽全力为客户提供支持和解决方案。

No matter what situation our customers encounter, our claims specialists will do their best to provide support and solutions for them.



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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.

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)

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

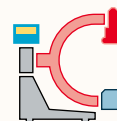
医疗网络 - 医疗费用直付服务^覆盖范围 Coverage of Medical Network - Medical Expenses Direct Billing Service^



超过三百九十位网络专科医生及设备完善的医疗服务提供者
With more than 390 network medical specialists and well-equipped medical network providers



十三间香港私家医院及超过四十间日间手术中心，网络据点遍布港九新界
Covering 13 private hospitals and more than 40 day surgery centres across HK



成像检测中心位于中环、铜锣湾、旺角、尖沙咀、屯门及元朗等，服务覆盖以下之诊断成像检测
Diagnostic imaging service centres at Central, Causeway Bay, Mongkok, Tsim Sha Tsui, Tuen Mun and Yeun Long, etc., 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



大湾区指定医疗机构
Designated medical facilities in the Greater Bay Area

^ 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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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-authorization hotline for network doctor booking and “H2P” number registration.

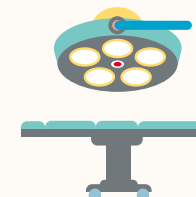
2



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-authorization application after consultation. Customer accepts the terms & conditions via the link in SMS received. The pre-authorization 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^.

^ 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。

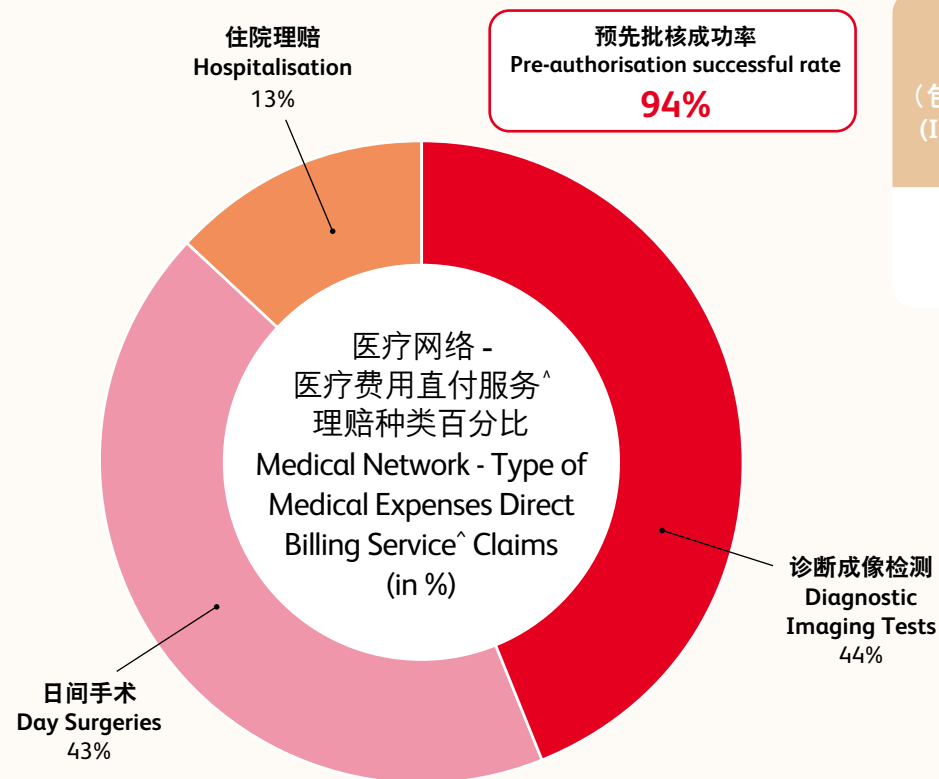
^ Remark: Previously known as “Cashless Service”, this is an administrative arrangement in respect of covered medical expenses incurred and is provided by third-party service providers.



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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



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)
4,194 宗 cases 七千万港元 HKD 70 million	169 宗 cases 三千万港元 HKD 30 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

1	消化系统疾病 Digestive System Diseases	1,556 宗 cases
2	呼吸系统疾病 Respiratory System Diseases	513 宗 cases
3	肿瘤 Neoplasms	510 宗 cases
4	肌肉骨骼系统及结缔组织 Musculoskeletal & Connective Tissue	465 宗 cases
5	神经系统和感觉器官疾病 Nervous System & Sense Organ Disorders	321 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.

^ 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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一位忠诚客户与保诚20多年的感人旅程

A touching journey of a loyal customer with Prudential for over 20 years



梁先生是我们公司的忠诚客户，今年已经68岁了，我们为他提供服务超过20年。起初，他购买了我们的健乐医疗计划(MBC)。在2022年12月，我们的理财顾问协助梁先生申请将MBC移至保诚灵活自住医保计划(VFPR)，以获得更好的保障。

Mr. Leung, a 68-year-old loyal customer of our company, has been receiving our services for over 20 years. Initially, he purchased our PRUmed better care plan (MBC). In December 2022, our financial consultant assisted Mr. Leung in migrating from MBC to the PRUHealth FlexChoice Medical Plan (VFPR) for better protection.



梁先生对医疗费用直付服务^非常满意，他感受到了无缝及畅顺的客户体验和医疗网络的专业水准。我们的理财顾问还协助他从MBC计划转移到VFPR计划，为他提供更好的保障。我们为能够服务梁先生超过20年感到自豪，并将继续为他提供最优质的服务。

Mr. Leung expresses high satisfaction with the seamless medical expense direct billing service^, which has provided him with a smooth customer journey and a sense of professionalism within the medical network. In addition, our financial consultant assisted him in migrating from MBC to VFPR, ensuring he receives enhanced protection.

Having served Mr. Leung for over 20 years, we take pride in our long-standing relationship and are committed to continuing to provide him with the utmost level of service.

在2021年，梁先生被政府医院诊断出罹患心脏病。他需要等待至少六个月才能在医院进行电脑扫描检查。当我们的理财顾问李女士得知梁先生的情况后，她向他解释了他的医疗计划可以享用医疗费用直付服务^，并告知他电脑扫描检查也可以在网络中心进行，李女士还向梁先生推荐了一位心脏科医生。梁先生对李女士的专业服务和帮助感到满意，这次他只需要支付2万港元的手术费用。

在2023年9月，梁先生再次出现胸痛症状。他与网络医生进行了谘询，医生建议他进行电脑扫描检查以确定是否需要进行另一次手术，并可以申请电脑扫描检查医疗费用直付服务^。由于梁先生及时进行检查，了解到目前并不需要进行另一次手术，而电脑扫描检查的费用亦得到完全的保障。

In 2021, Mr. Leung was diagnosed with heart disease at a government hospital. He was informed that he would have to wait for at least six months to undergo the CT scan at the hospital. Upon learning about Mr. Leung's situation, our financial consultant, Ms. Lee, explained to him that his medical plan offered the benefit of medical expenses direct billing service^. She also informed him that the CT scan could be conducted at a network centres. Additionally, Ms. Lee recommended a cardiologist to Mr. Leung. Satisfied with Ms. Lee's professional service and assistance, Mr. Leung only needed to pay HKD 20,000 for the surgery.

In September 2023, Mr. Leung experienced chest pain symptoms once again. He consulted with a network doctor who suggested a CT scan to determine if another surgery was necessary. The doctor also informed Mr. Leung that he could avail the medical expenses direct billing service^ for his medical expenses. Thanks to the timely examination, Mr. Leung discovered that another surgery was not required at the moment, and the cost of the examination was fully covered.



备注 Remarks:

^ 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。

^ 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.

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。

The final approved claims payable amount is subject to the benefit coverage and the terms and conditions of individual plan.



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香港 Hong Kong

每**十四**分钟¹
Every **14** minute¹

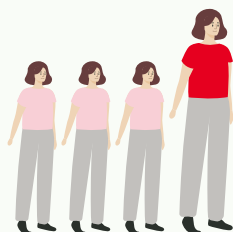


有**一**个人患上癌症
1 person gets cancer

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**四**位女性中有一**位**
1 in **4** women

中国内地 The Chinese mainland

每**一**分钟²
Every **1** minute²



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

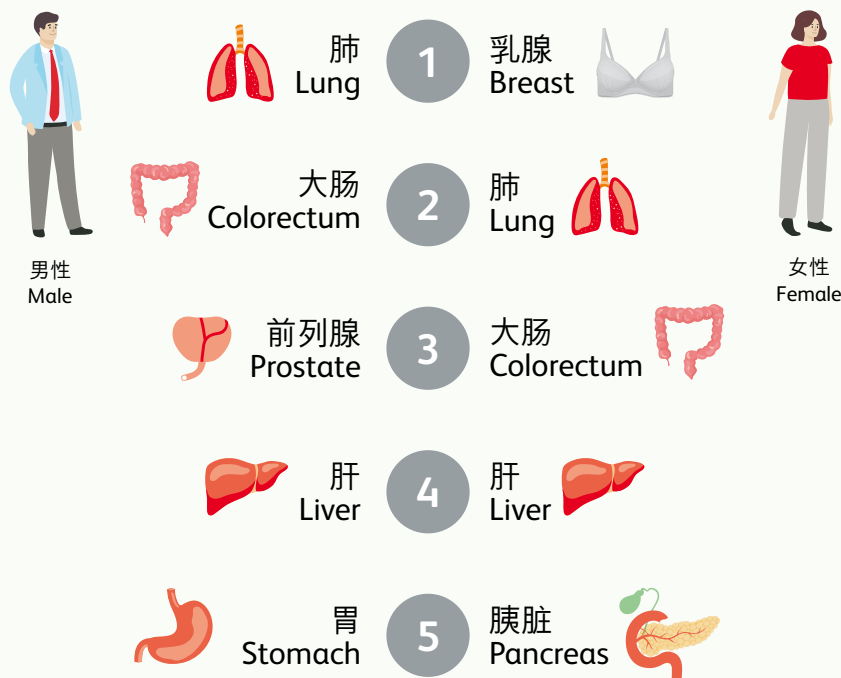


资料来源 Source: 1. 医院管理局香港癌症资料统计中心：〈2021年香港癌症统计概览〉，2023年11月。
"Cancer Statistics in 2021." Hong Kong Cancer Registry, Hospital Authority. Nov. 2023
2. 中国实验动物信息网：〈国家癌症中心：2024年全国最新癌症报告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network. Feb. 2024

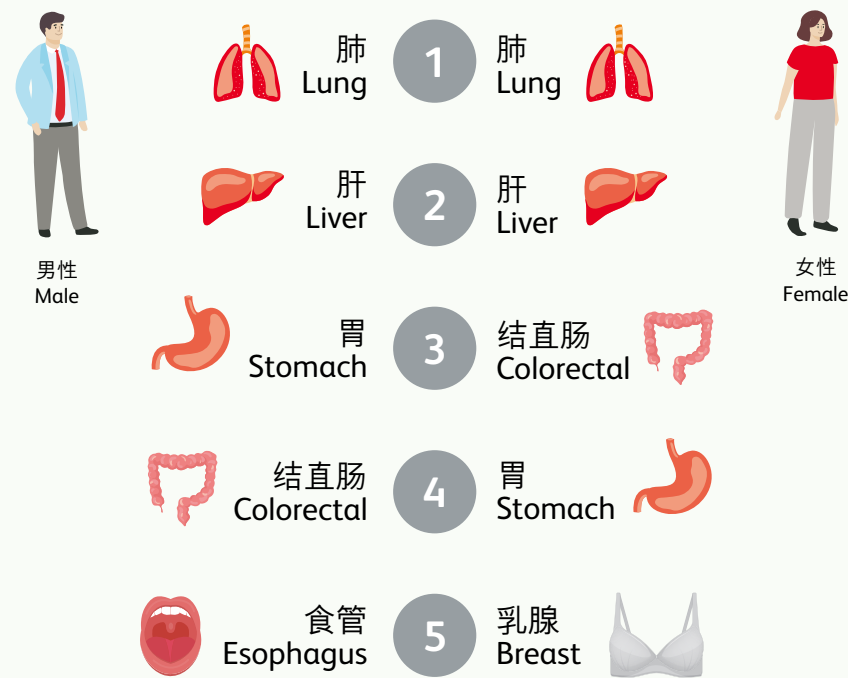


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香港 Hong Kong^{1*}



中国 The Chinese mainland^{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 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：〈2021年香港癌症统计概览〉，2023年11月。
"Cancer Statistics in 2021." Hong Kong Cancer Registry, Hospital Authority. Nov. 2023
2. 〈2022中国卫生健康统计年鉴〉，2023年5月
China Health Statistic Yearbook 2022. May. 2023

* 按2021发病数字
By incidence number in 2021
^ 按2021死亡率
By deaths rate 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



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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#}	81.3 岁 years old	87.2 岁 years old
日本 ^{2#} Japan ^{2#}	81.1 岁 years old	87.1 岁 years old
新加坡 ^{3#} Singapore ^{3#}	80.7 岁 years old	85.2 岁 years old
中国内地 ^{4*} The Chinese mainland ^{4*}	75.4 岁 years old	80.9 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〈香港的女性及男性 - 主要统计数字〉，2023 年 8 月。

“Women and Men in Hong Kong - Key Statistics” Census and Statistics Department, HKSAR. Date of Access: Aug. 2023

2. 日本统计局〈日本令和 4 年简易生命表〉，2024 年 1 月。
“Statistical Handbook of Japan 2022.” Statistics Bureau of Japan. Date of Access: Jan. 2024.

3. 新加坡统计局〈身故及预期寿命〉，2023 年 5 月。
“Death and Life Expectancy.” Singapore Department of Statistics. Date of Access: May. 2023.

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 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 2022 年出生时预期寿命。

Data displayed is life expectancy at birth in 2022.

由于 2022 年死亡率在 2019 冠状病毒病疫情期间异常地高，请小心诠释 2022 年的出生时平均预期寿命。
The expectation of life at birth in 2022 should be interpreted with care as the figures are affected by exceptionally high mortality rates in 2022 during the COVID-19 epidemic.

^{*} 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 2022 年出生时预期寿命。

Data displayed is life expectancy at birth in 2022.



个人寿险 Individual Life Insurance

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.



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



个人寿险 Individual Life Insurance

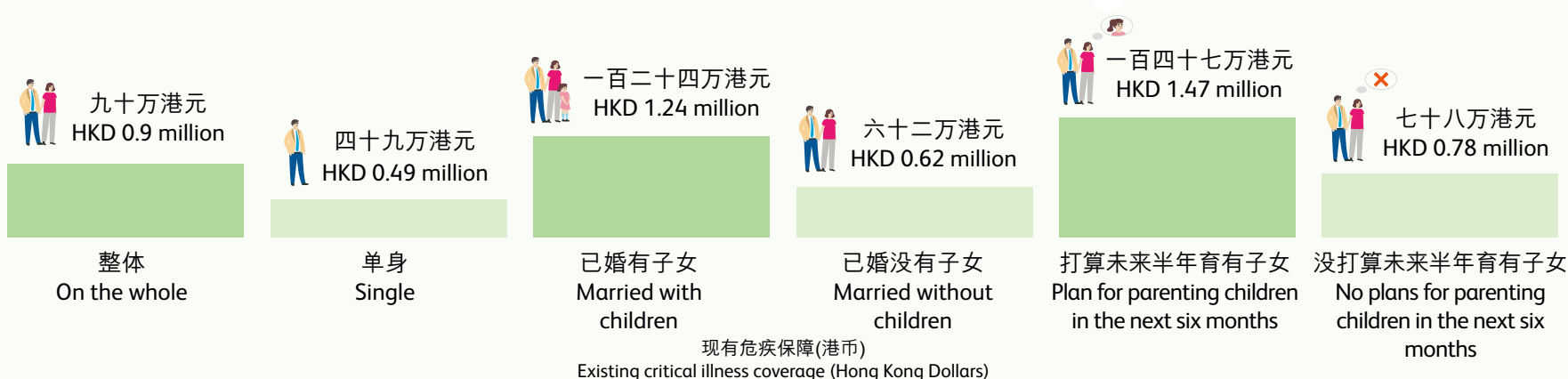
什么是危疾保障缺口？

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

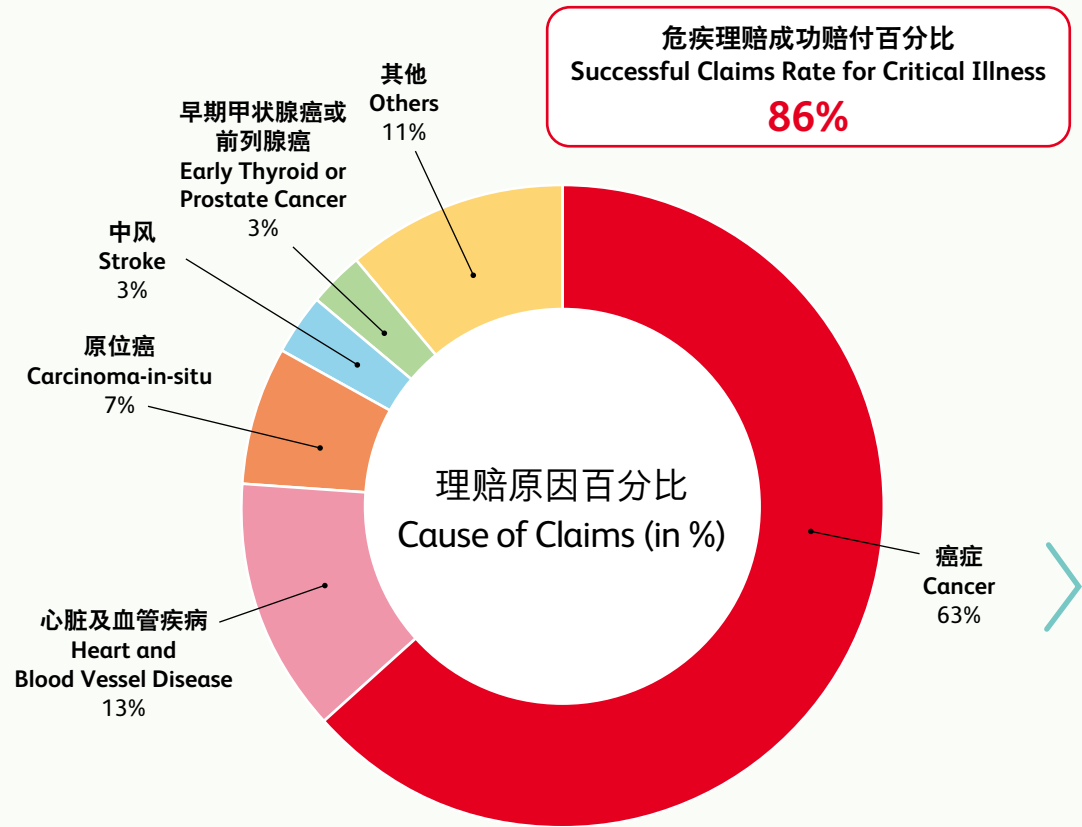
一百一十八万港元
HKD 1.18 million

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.



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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.

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

1		癌症 Cancer	3,103 宗 cases
2		心脏及血管疾病 Heart and Blood Vessel Disease	618 宗 cases
3		原位癌 Carcinoma-in-situ	326 宗 cases
4		中风 Stroke	163 宗 cases
5		早期甲状腺癌或前列腺癌 Early Thyroid or Prostate Cancer	136 宗 cases

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

	36%	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)
	15%	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、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)



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理赔专员设身处地为客户解决问题

Claims Specialists Stepping into Our Customers' Shoes



20岁的黄小姐不幸在前往英国参加研讨会的途中被诊断出患有颅内出血，并接受了颅骨开颅手术。作为保单持有人，她的母亲黄太太提交了关于脑部手术的危疾理赔申请。然而，根据英国医生填写的理赔表格显示，颅内出血是由一次意外引起的。根据保单的条款和约定，因意外而进行的脑部手术并不在该保单的保障范围之内。

Miss Wong, a 20-year-old seminar attendee, was unfortunately diagnosed with subcarchoid hemorrhage and underwent craniotomy while in United Kingdom. As the policyholder, her mother, Mrs. Wong, submitted a critical illness claim related to the brain surgery. Based on the claim form filled out by the UK doctor, the subcarchoid hemorrhage was caused by an accident. According to the terms and conditions of the policy, brain surgery performed due to an accident does not fall within the coverage of the insurance policy.



我们的理赔专员并未立即拒绝理赔申请。由于黄太太所描述的出血原因与医生在理赔表格所述的有出入，所以理赔专员对医生填写的情况表示疑虑。为确保对客户的权益做出公正判断，我们的专员要求保单持有人提供更多的医疗证明。为了协助客户取得更多的医疗资料，我们的理赔专员积极与全球紧急支援服务的服务供应商合作，取得与事件相关的医疗文件，证明颅内出血是由中风引起的，而非意外。透过厘清手术原因，理赔案件顺利解决，让客户获得应有的理赔金额应付正面临著的经济负担。我们的理赔专员在此过程中提供了额外的协助，使黄太太一家和理财顾问对结果感到非常满意。



Our claims specialist did not immediately reject the claim but expressed concerns about the discrepancy between Mrs. Wong's description of the bleeding cause and the information provided by the doctor on the claim form. To ensure a fair assessment of the client's rights, our specialist requested additional medical evidence from the policyholder. In order to assist the client in obtaining more medical information, our claims specialist actively collaborated with the service provider of the worldwide emergency assistance service to obtain relevant medical documents confirming that the subcarchoid hemorrhage was caused by a stroke, not an accident. By clarifying the reasons for the surgery, the claims case was successfully resolved, allowing the client to receive the appropriate claim amount to alleviate the financial burden they were facing. Our claims specialist provided additional assistance throughout the process, leaving Mrs. Wong and her family, as well as their financial consultant, highly satisfied with the outcome.



我们的理赔专员对个案进行深入调查，确保所获得的资料是正确无误的。这次快速解决的理赔案例证明了我们致力于为客户提供及时和高效的服务。我们深知处理理赔可能是一段困难而充满压力的经历，因此我们努力使这个过程尽可能顺畅和无压力。

Our claims specialists conduct in-depth investigations of each case to ensure the accuracy and correctness of the obtained information. This speedy settlement is a testament to our commitment to provide prompt and efficient service to our clients. We understand that dealing with claims can be a challenging and overwhelming experience, and we strive to make the process as smooth and hassle-free as possible.



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保障需要 Protection Needs

可用资产 Resources Available



=



-



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?



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

个人寿险 Individual Life Insurance

身故理赔 (2023年1月至12月)

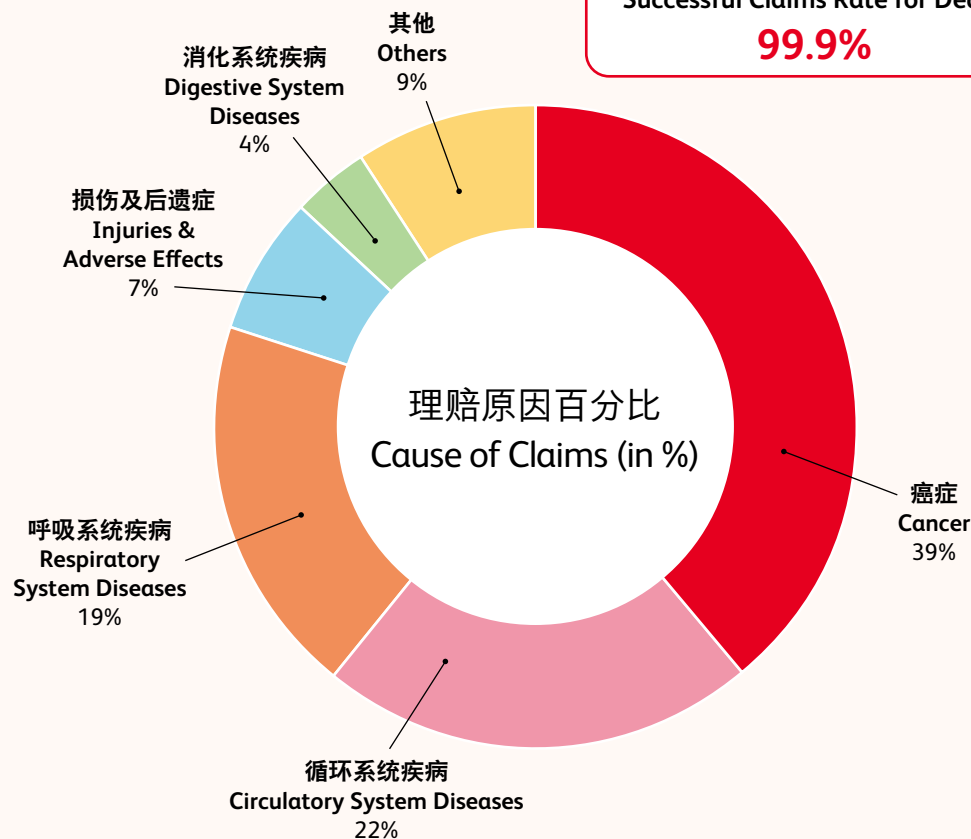
Death Claims (Jan – Dec 2023)



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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
99.9%



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 disease¹

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

1		癌症 Cancer	1,055 宗 cases
2		循环系统疾病 Circulatory System Diseases	601 宗 cases
3		呼吸系统疾病 Respiratory System Diseases	501 宗 cases
4		损伤及后遗症 Injuries & Adverse Effects	178 宗 cases
5		消化系统疾病 Digestive System Diseases	98 宗 cases

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

	40%	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)
	23%	呼吸系统 Respiratory System (鼻咽、气管、支气管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	22%	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)
	6%	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)
	2%	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》，2023 年 5 月。
China Health Statistic Yearbook 2022, May, 2023

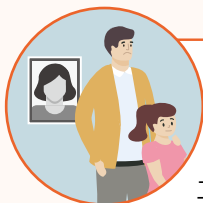
以上数据包括已赔付的个案，理赔成功百分比则以四舍五入作计算。
The above data are based on the approved cases only and successful claims rate is rounded off.

返回主目录
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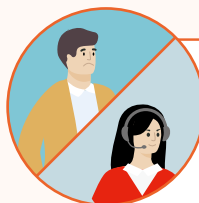
高效理赔，为需要的家庭带来一丝温暖

A Speedy Settlement Brings Comfort to a Grieving Family



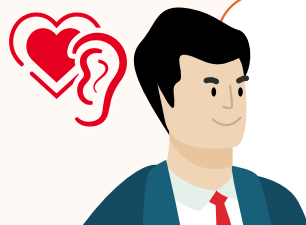
陈女士是我们自2010年以来的忠实客户，今年64岁，于2023年8月11日不幸去世。她的理赔申请于2023年8月24日收到，仅两个工作天后的2023年8月28日获得审批。客户对于如此迅速的理赔审批感到非常高兴，这为她们悲痛的家庭带来了些许安慰。

Ms. Chan, a 64-year-old loyal customer of ours since 2010, unfortunately passed away on Aug 11, 2023. Her claim application was received on Aug 24, 2023, and approved on Aug 28, 2023. The customer expressed great happiness and relief that the claim was approved within a short period of time, just 2 working days, providing some solace to her grieving family.



我们深知在失去亲人的时候，处理理赔可能是一段困难且充满压力的经历。因此，我们的理赔部门致力于为客户提供快速和高效的服务。能够在这个艰难的时刻帮助陈女士的家人，我们感到非常荣幸，并希望能减轻他们在这段艰难时期的负担。

We understand that dealing with claims can be a difficult and stressful experience, especially during times of loss. Our team is committed to providing prompt and efficient service to our clients, and we are grateful for the opportunity to support Ms. Chan's family during this difficult time.



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.



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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[^]。

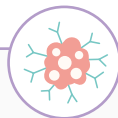
Medical network has been extended to include Oncology specialty. Eligible customers could choose to receive cancer treatment at designated medical centre in Hong Kong or the Greater Bay Area to use the medical expenses direct billing service[^].



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门诊及就医。

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.

[^] 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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保诚覆盖的中国内地医院总数较去年同期大增近一倍 (98%)。现已扩展到**4,200 多间**，规模远超同业成市场之冠。

Prudential's hospital coverage in the Chinese mainland has expanded significantly, almost doubling from the previous year with a remarkable **98%** increase. The coverage now extends to over **4,200 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 个城市辖下之二级甲等医院**。

Prudential has become the **first** life insurer in Hong Kong to cover **all Class 3 public hospitals across the mainland and Class 2A 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超过 1,000 间三甲医院，遍布 26 个省份。

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 more than 1,000 Class 3A hospitals in 26 provinces in Chinese mainland.

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 - 您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 - You 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 - 您的专属个案经理为您跟进整个服务旅程*

Dedicated case manager - Your dedicated case manager will follow up on your entire service journey with you*.



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 you on the registration process for outpatient and / or hospitalisation service.

备注 Remarks:

以下指定保诚医疗计划的投保人，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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保诚集团及曼谷杜斯特医疗服务 (BDMS) 乳癌疗程

Breast Cancer Program from Prudential Plc and Bangkok Dusit Medical Services (BDMS)



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为保诚客户提供在泰国的乳癌治疗和其他相关服务

To provide access to breast cancer treatment and other related services in Thailand for Prudential customers



曼谷杜斯特医疗服务 (BDMS) 是泰国最大的私人医院网络，致力为客户提供高端、卓越的个人化医疗服务。其位于曼谷医院 (Bangkok Hospital) 内的 Bangkok Cancer Hospital Wattanosoth 是泰国第一家私家癌症医院。

Bangkok Dusit Medical Services (BDMS) is the largest private hospital network in Thailand, committed to providing high-end, exceptional personalised medical services to its clients. It has established Bangkok Cancer Hospital Wattanosoth, the first private cancer hospital in the country located within Bangkok Hospital.

谁可以参加保诚集团及曼谷杜斯特医疗服务 (BDMS) 乳癌疗程⁺？

Who is eligible for the Breast Cancer program from Prudential Plc and Bangkok Dusit Medical Services (BDMS)?

1. 保诚保险有限公司或保诚财险有限公司有效保单的投保人[#]
Life Assured with active policy under Prudential Hong Kong or Prudential General Insurance Hong Kong[#]
2. 未年满80岁
Not over 80 years of age
3. 被诊断为乳癌0-3期 (单边乳房)
Diagnosed with Breast Cancer Stage 0-3 (Single-sided)



乳癌疗程包括甚么服务？

What services are included in the Breast Cancer program?

- > 0-3期乳癌 (单边乳房) 的治疗，包括与乳癌相关的诊断、检查、手术及乳房重建、放射性治疗、化疗、荷尔蒙治疗以及于乳癌治疗中发生的并发症管理
Treatments for Breast Cancer diagnosed Stage 0-3, including diagnosis and investigation related to Breast Cancer, surgery and breast reconstruction (single sided), radiation, chemotherapy, hormone therapy and management of direct complications from Breast Cancer treatment
- > 在曼谷医院进行手术期间于标准私人病房的住宿
Hospital accommodation in Standard Private Room at Bangkok hospital during surgery
- > 于放射性治疗及化疗期间，包括60天免费入住指定泰国曼谷酒店
During the period of radiation therapy and chemotherapy treatment, including a 60-day complimentary stay at designated hotels in Bangkok, Thailand
- > 飞往泰国前的电话会诊
Tele-consultation prior to travelling to Thailand
- > 机场至医院的地面交通服务
Ground transportation from airport to hospital
- > 提供英语、粤语和普通话的翻译服务
All the way translation for English, Cantonese and Mandarin
- > 适用于实报实销理赔和医疗费用直付服务[^]
Applicable to both reimbursement and medical expenses direct billing service[^]
- > 符合条件且临床适当的客户^{*}将可参与为期12个月的治疗，期间的医疗费用 (包括治疗费用和特定住宿费用) 将不会超过预定上限金额。
Customers who are eligible and clinically appropriate^{*} for this value-added service will benefit from a predetermined ceiling amount for a 12-month treatment period, including both treatment costs and certain accommodation expenses.

备注 Remarks:

[#] 保诚保险的医疗、危疾、意外、伤残、人寿身故及储蓄保单的投保人；或保诚财险的个人医疗保险的受保人或团体医疗保单的雇员

Life Assured of medical, critical illness, accident, disability, death policies, saving plans under Prudential Hong Kong; OR Life Assured of individual health policies and Employee of group medical under Prudential General Insurance Hong Kong

^{*} BDMS保留排除其认为临床不适合的客户的最最终决定权，包括患有第4期乳癌的客户

BDMS reserves the right to exclude customers that it deems to be clinically inappropriate for the package, including those suffering from stage 4 breast cancer

⁺ 适用于保诚集团于亚洲业务范围，不包括保诚泰国，并在曼谷杜斯特医疗服务接受乳癌治疗的合资格受保人

For eligible patients insured by Prudential LBUs within the Prudential plc Group in Asia excluding Prudential Life Assurance (Thailand) Public Company Limited seeking breast cancer treatment at BDMS

[^] 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.

详情请参阅保诚网页内的简介小册子。Please refer to the introductory brochure on Prudential's website for more details.

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我们透过 WhatsApp 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 to eligible customers



保诚健康办公室提供一项全新的 Whatsapp 服务，我们的专业护士团队可以提供以下服务：
PRUHealth Office provides a new WhatsApp service supported by our professional nursing team to:

服务简介 Service Introduction

-  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
-  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
-  健康小贴士：定期分享健康小贴士，及提供互联医护服务
Health advisory: Regularly share health tips and provide connected care management



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



保诚健康办公室于2023年12月6日与客户黄女士联系。
PRUHealth Office engaged customer, Ms. Wong on Dec 6, 2023.

黄女士于2023年12月27日透过WhatsApp联络保诚健康办公室，
询问关于咳嗽和咳血的医疗建议。

Ms. Wong contacted PRUHealth Office via Whatsapp on Dec 27, 2023 to seek medical advice reagaining her coughing and hemoptysis.



保诚健康办公室于2023年12月28日再次联络黄女士，并慰问她的情况及
提供个性化健康建议，最后她决定前往呼吸科专科医生的诊所就诊。

PRUHealth Office re-engaged Ms. Wong on Dec 28, 2023 to inquire about her condition and provide personalised health advice, and she decided to visit respiratory medicine specialist.

保诚健康办公室帮助黄女士预约了2024年1月6日的专科医生的诊所。
PRUHealth Office helped to book the specialist on Jan 6, 2024.



在谘询后，专科医生建议对黄女士进行支气管镜检查，并于同一天帮助她
安排了预先批核申请。

After consultation, the specialist suggested bronchoscopy and helped to
apply pre-authorisation for Ms. Wong on the same day.

黄女士于2024年1月15日入院，并在2024年1月16日完成了支气管镜检查
(2024年1月17日出院)。

Ms. Wong admitted to hospital on Jan 15, 2024 and completed bronchoscopy on Jan 16, 2024
(Discharged on Jan 17, 2024).



保诚健康办公室于2024年2月6日给她发送了关心的讯息，
并于2024年2月20日赠送了一份果篮。

PRUHealth Office sent caring message to her on Feb 6, 2024 and
delivered a hamper on Feb 20, 2024.

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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重要提示

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附录 Appendix

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疫缺陷病毒(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	因输血引起的爱滋病 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	帕金森病 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	弥漫性系统性硬皮病	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	复发性慢性胰腺炎 Chronic Relapsing Pancreatitis

注：以上资料只供参考。保单的保障范围是根据保障条款内的定义为准。

Remark: The above information is for reference only. Policy coverage shall adhere to the provision and definition.

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附录 Appendix

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
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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