

2024年個人壽險理賠報告

2024 Individual Life Claims Report



PRUDENTIAL
保 誠 保 險

用心聆聽 實現您心





目錄 Content

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本人欣然代表保誠保險向各位呈上《2024年個人壽險理賠報告》。報告列出保誠香港客戶的理賠數據，涵蓋身故、危疾及住院這三大類別。同時，報告根據補充資料及數據，深入探討現今社會與我們息息相關的健康議題，為市民在評估自身保障需求時提供參考。

保誠在香港服務超過一百三十萬名客戶，在2024年處理超過十三萬七千宗理賠個案。作為香港領先的保險公司之一，我們致力為大眾提供更便捷和可靠的健康保障方案，填補身故風險保障的缺口。我們深明理賠是健康保障的重要一環，因此在處理大量索償個案時，保誠團隊一直用心聆聽每位客戶的意見，致力保障及支援其需要，務求成為他們醫健路上的健康守護者。

我們致力透過創新科技優化營運及提高工作效率。在數碼理賠方面，我們利用創新科技提升理賠的準確性及效率，為客戶提供更高效及無縫的理賠體驗。於2024年，危疾和身故理賠平均處理時間按年減少近32%，為客戶提供更高效快捷的理賠體驗。

此外，保誠於2024年榮獲「香港保險業大獎2024」及《彭博商業周刊/ 中文版》「金融機構大獎 2024」理賠相關獎項，這充分證明我們卓越的理賠服務獲得了業界高度認可。我們將繼續秉承「保障每個人生，誠就每個未來」的宗旨，為客戶提供簡單而便捷的理財和健康保障產品及服務。

保誠保險有限公司
行政總裁
林智剛

I am pleased to present the 2024 Individual Life Claims Report on behalf of Prudential Hong Kong Limited. This report provides comprehensive statistics relating to claims made by our customers across three major claims categories: Death, Critical Illness and Hospitalisation. Additionally, the report includes an in-depth study on the main health concerns affecting us today, drawing on supplementary data and information to provide a reference for the public when assessing their own protection needs.

We serve more than 1.3 million customers in Hong Kong and processed over 137,000 claims in 2024. As one of the city's largest insurers, we believe we have a key role in narrowing the mortality protection gap by making health protection services more convenient and reliable. We fully understand that the claims process is a critical part of health protection. Therefore, when handling a large volume of claims, we emphasise actively listening to our customers, striving to protect and support their needs, and aim to be their guardian on their health journey.

We are dedicated to optimising operations and enhancing efficiency through innovative technology. In the realm of digital claims, we employ advanced technologies to ensure the accuracy of claims. This approach significantly accelerates the claims process, resulting in a more efficient and seamless customer experience. In 2024, the average processing time for critical illness and death claims decreased by approximately 32% year-on-year, providing customers with a more efficient and streamlined claims experience.

We are particularly honoured to have received claims service awards at both the "The Hong Kong Insurance Awards 2024" and "Bloomberg Businessweek Financial Institution Awards 2024". Such recognition is a testament to our ongoing efforts to enhance our claims process. We will continue to uphold our mission by providing simple and accessible financial and health solutions, "For Every Life, For Every Future."

Lawrence Lam
Chief Executive Officer
Prudential Hong Kong Limited

首席客務營運及健康保障業務總監的話 Message from the CCOHO



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於瞬息萬變的醫療保健環境中，健康議題對大眾而言日益重要。慢性疾病的患病率加上醫療保健成本攀升，加劇市民對全面而可負擔的健康保險產品的需求。作為領先的人壽保險公司，保誠致力透過提供度身訂造的醫療保險產品及服務，保障客戶的福祉並滿足其不斷轉變的需求，達至就醫自由。

大灣區醫療需求殷切，保誠收到的中國內地跨境醫療個案由2023年近3,800宗增加至2024年超過4,700宗，增幅達23%。由此可見，增加香港與大灣區的醫療融合，並擴大醫療保障範圍以滿足區內客戶日益增長的醫療需求至為重要。

隨著香港與大灣區進一步融合，我們擴大了於中國內地的醫院覆蓋範圍至5,500多家，高端醫療自由行計劃覆蓋範圍甚至多於14,000多家。我們致力為客戶帶來更全面的支援，透過「小病有人問，大病有人幫」的概念為他們送上更貼心的關懷，遂推出保誠專屬「醫護+」電子服務平台*，以提供一系列增值服務。此外，保誠亦與香港綜合腫瘤中心，以及中山陳星海中西醫結合醫院等著名醫療機構合作，於大灣區推出跨境癌症治療服務。此外，保誠亦與深圳新風和睦家醫院合作提供醫療費用直付服務。這些舉措為我們的客戶提供更多元化的選擇，讓他們能獲得優質的醫療服務並於人生旅程中獲得所需的支援。

為進一步提升服務，我們推出保誠健康辦公室，這項WhatsApp及微信專屬的服務可在保誠的合作醫生處提供優先預約，並協助處理預授權安排。這個創新的平台運用科技簡化醫療保健流程，讓我們的客戶使用起來更便利、更快捷。

我們深信「以客為尊」乃我們業務的基石。這份人壽保險理賠報告全面概述我們的健康和理賠表現。報告包含實用的統計數據，揭示我們對客戶健康的關注。透過這些資訊，我們可持續改進產品和服務，以更適切地滿足保單持有人不斷轉變的需求。讓我們共同努力，為客戶締造更健康、更安心的未來。

保誠保險有限公司
首席客務營運及健康保障業務總監
歐陽佩玲

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 and to achieve medical freedom.

The demand for medical services in the Greater Bay Area is significant. Prudential received over 4,700 cross-border medical cases incurred in the Chinese Mainland in 2024, representing a 23% increase from nearly 3,800 cases in 2023. This surge in demand underscores the importance of enhancing 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 the Chinese Mainland to over 5,500 hospitals and more than 14,000 hospitals for the PremierFlex Medical Plan. With an aim to provide comprehensive support to care for individuals "from minor ailments to severe illnesses", we have also launched an exclusive "HealthCare+" eService Platform*, offering a range of dedicated value-added services. Additionally, we have 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, and the Zhongshan Chenxinghai Hospital of Integrated Traditional Chinese and Western Medicine. We also collaborate with the Shenzhen New Frontier United Family Hospital to provide a 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 they need during their health journeys.

To further enhance our service offerings, we have launched the PRUHealth Office - a dedicated WhatsApp and WeChat 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 them 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

備註 Remarks:

* 保誠於微信官方賬號連接的第三方電子平台。

A third-party e-platform that is accessible from Prudential's official WeChat account.



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財務穩健 實力雄厚
Abundant Capital, Financially Sound



扎根香港

Established in Hong Kong

60 年
years

自1964年開始服務香港
Serving Hong Kong since 1964

受保障的保誠客戶[^]

Customers covered by PHKL[^]

超過一百三十萬
Over 1.3 million

聚焦策略市場

Laser focus in strategic markets

亞洲及非洲
Asia & Africa

2024年總賠償金額

Total Claims Payments in 2024

近六十七億港元
Around HKD 6.7 billion

相等於近二十一萬次胃鏡及大腸鏡檢查*
Equivalent to around 210,000 Oesophago-Gastro
Duodenoscopy & Colonoscopy*

2024年總賠償個案

Total Approved Claims in 2024

超過 **137,000** 宗
Over **claims**

平均每一分鐘 處理一宗賠償
Approved 1 case in a minute on average

[^] 有效保單持有人數量

Number of policy owners for inforce policies

* 按2024年保誠已賠付個案的胃鏡及大腸鏡檢查住院醫療費用中位數。

According to the median of medical inpatient treatment expense for Oesophago-Gastro Duodenoscopy and Colonoscopy in Prudential approved claims cases in 2024.

保誠保險有限公司 Prudential Hong Kong Limited

公司背景及資料

Company Background and Information



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獎項殊榮*

Awards and Recognitions*



香港保險業大獎2024 - 香港保險業聯會及《南華早報》
The Hong Kong Insurance Awards 2024 - The Hong Kong Federation of Insurers and South China Morning Post

大獎 Grand Awards

傑出理賠管理大獎 (人壽保險) Outstanding Claims Management (Life)

- 傑出風險管理項目大獎 (人壽保險)
Outstanding Risk Management (Life)
- 傑出人才培訓及發展大獎
Outstanding Training & Development
- 年度傑出青年保險專才 — 保險中介 (董玉婷)
Outstanding Young Professional of the Year – Intermediary (Kelly Tong)

年度三強 Top 3 Awards

- 傑出客戶服務 (人壽保險)
Outstanding Customer Service (Life)
- 傑出整合營銷策略大獎
Outstanding Integrated Marketing Strategies
- 傑出企業社會責任大獎
Outstanding Corporate Social Responsibility
- 傑出風險管理項目大獎 (一般保險)
Outstanding Risk Management (General Insurance)
- 傑出客戶獲取及互動大獎 (一般保險)
Excellence in Customer Acquisition and Engagement (General Insurance)
- 傑出特定社群計劃大獎 (一般保險)
Outstanding Campaign for Targeted Community (General Insurance)
- 年度傑出保險代理 (黃國麟)
Outstanding Agent of the Year (Alan Wong)
- 年度傑出青年保險專才 — 保險中介 (林禧怡)
Outstanding Young Professional of the Year – Intermediary (Bella Lam)



2024《彭博商業周刊》(中文版) 金融機構大獎
Bloomberg Businessweek (Chinese Edition) - Financial Institutions Awards 2024

卓越表現大獎 Excellence Performer

年度保險公司 Insurance Company of the Year (Life)

- 客戶服務
Customer Service
- 康健護理及保障
Health & Protection
- 網上解決方案
Online Platform
- 僱員福利 (產品)
Employee Benefit (Product)
- 年度培訓學院
Training Academy of the Year
- 年度招募計劃
Recruitment Programme of the Year
- 年度區域成就大獎 (代理團隊)
District Achievement of the Year (Agency Force)
- 整合營銷策略 (產品 / 服務) (一般保險)
Integrated Marketing (Product / Service) (General Insurance)
- 全面解決方案服務 (一般保險)
Total Solution Service (General Insurance)

傑出表現大獎 Top 3 Awards

年度保險公司 (一般保險) Insurance Company of the Year (General Insurance)

理賠管理 Claims Management

- 整合營銷 (公司品牌推廣)
Integrated Marketing - Branding Promotion



香港財務策劃師學會企業理財教育及ESG領袖大獎2024
IFPHK Financial Education and ESG Leadership Awards 2024

- 企業理財教育及ESG領袖金獎
Corporate Financial Education Leadership - Gold Award
- 優質財策企業
Accredited Professional Financial Planning Firm



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

- 企業獎 Corporate Award



香港管理專業協會第五十六屆傑出推銷員獎
The HKMA 56th Distinguished Salesperson Award

- 年度最傑出銷售團隊獎
Best Sales Team of the Year
- 年度最佳銷售專業大獎
Top Salesperson of the Year
- 傑出推銷專業大獎 - 最後五強 (2名)
Distinguished Sales Award - Top Five (2 recipients)
- 傑出推銷專業大獎 (10名)
Distinguished Sales Award (10 recipients)
- 傑出青年銷售專業大獎 (4名)
Outstanding Young Salesperson Award (4 recipients)



2024亞洲最佳企業僱主獎
HR Asia Best Companies to Work for in Asia Awards 2024

- 保誠保險
Prudential Hong Kong



香港管理專業協會2024年最佳管理培訓及發展獎
Hong Kong Management Association Award for Excellence in Training and Development 2024

- 精英領袖發展卓越大獎
Excellence in Leadership Development Special Award
- 未來技能發展卓越大獎
Excellence in Future Skills Development
- 持份者參與卓越大獎
Excellence in Stakeholder Engagement
- 傑出培訓員獎 (1名)
Distinguished Trainer Award (1)
- 優秀新晉培訓員獎 (4名)
Outstanding New Trainer Award (4)



香港紅十字會輸血服務中心
The Hong Kong Red Cross Blood Transfusion Service

- 卓越夥伴大獎
Elite Partnership Award



新城電台「大灣區保險業大獎2024-香港及澳門」2024
Metro Broadcast GBA Insurance Awards Hong Kong & Macau 2024

- 傑出醫療保險獎
Outstanding Medical Insurance Award

傑出理賠管理獎 Outstanding Claims Management Award

* 包括但不止於以上各獎項。
Include but not limited to the above.



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客戶余先生
Customer Mr Shi

財務顧問專業、體貼、富有同情心。這是我第一次提出索賠，她回答了我所有的問題並提出了**簡化索賠過程的建議**。謝謝！

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!



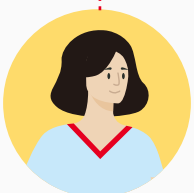
客戶梁小姐
Customer Ms Leung

首先客服的工作人員非常專業且耐心，其次理賠速度很快，理賠數額合理，足以見理賠部門的人員很**專業且工作效率很高**。這些都是出乎我的意料，帶給我驚喜，所以很滿意，也謝謝他們的努力和付出。

First, the customer service staff is very professional and patient. Secondly, the claims settlement speed is very fast. The payouts are reasonable, which demonstrates the **professionalism and efficiency** of the claims department. These aspects exceeded my expectation and brought me a pleasant surprise. I am extremely satisfied with the service. Thank you for their hard work and dedication.

2024年，超過**92%**客人**滿意理賠體驗**
近**八成**客人願意**推薦保誠**服務給親友*

In 2024, over **92%** of customers were **satisfied** with the **claims experience**
near **80%** of customers would **recommend Prudential** to family and friends*



客戶黃小姐
Customer Ms Wong

程序簡單快捷，保險經紀解決到我的問題，唔需要排隊或者填表，避免疫情期間不必要接觸，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.



區域經理王小姐
Regional Manager Ms Wang

由衷感謝理賠部同事，您們在理賠流程中展現了**極高的專業水準和同理心**，您們的專業知識和努力工作，給客戶提供了寶貴的支持，不僅體現了公司對客戶承諾的堅守，也鼓舞了我們前線同事，讓我們在向客戶推薦合適的保險產品時更有信心和力量。

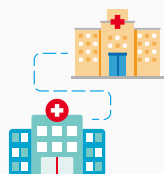
I sincerely thank the colleagues in the claims department for **your exemplary professionalism and empathy** in the claims process. Your expertise and hard work provided valuable support to the customers, not only reflecting the company's commitment to the customers, but also inspiring frontline colleagues,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

* 根據保誠顧客完成理賠體驗後之問卷調查結果。
According to claims questionnaire result from Prudential's customers after enjoying our claims service.



已賠付個案在2024繼續增長，總數超過十三萬七千宗，比2023年同期有**6%**的增幅。

Total approved claims kept growing in 2024 and exceeded 137,000 cases which was **6%** increment comparing to 2023.



2024年，香港客戶在中國內地的跨境醫療個案持續增長，總數超過**4,700**宗，較2023年同期增長了**23%**。

In 2024, cross-border medical cases involving Hong Kong customers in Chinese mainland continued to grow, totaling over **4,700** cases, which represents a **23%** increase compared to the same period in 2023.



在2024年，選擇醫療費用直付服務的客戶顯著增加，理賠案件數量上升了**46%**。涉及診斷成像檢查的理賠案件更是大幅增加了超過**56%**。醫療費用直付服務的理賠案件總數接近6,390宗，這使更多客戶享受到更好的理賠服務體驗。該服務的總理賠金額**達到一億三千二百萬港元**，其中住院理賠貢獻最大，達到七千萬港元。

In 2024, there was a notable increase in the use of the medical expenses direct billing service, with claims cases rising by **46%**. Claims involving diagnostic imaging tests saw an even more significant increase of over **56%**. The total number of claims cases for the medical expenses direct billing service approached 6,390, enhancing the claims service experience for many clients. The total claims amount for this service **reached HKD 132 million**, with hospitalisation claims contributing the most at HKD 70 million.



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理賠總結 Claims Summary



已賠付金額
Total Claims Payout
六十七億港元
HKD 6.7 billion



已賠付個案
Total Approved Claims
137,767 宗
cases



平均理賠處理時間¹
Average Process Lead Time¹



整體成功賠付百分比
Overall Successful
Claims Rate
96.5%

住院
Hospitalisation : **2.7** 個工作天
working days
危疾
Critical Illness : **3.1** 個工作天
working days
身故
Death : **3.1** 個工作天
working days



選用轉數快接收理賠款項，理賠申請批核成功後可即時收到理賠金。
Choosing Faster Payment (FPS) enables clients to receive the payment instantly upon claim approval.

支付方法處理時間
Payment method Process Lead Time

轉數快Faster Payment System:
即時³ (從批核成功起計算)
Instant³ (from claims approval)

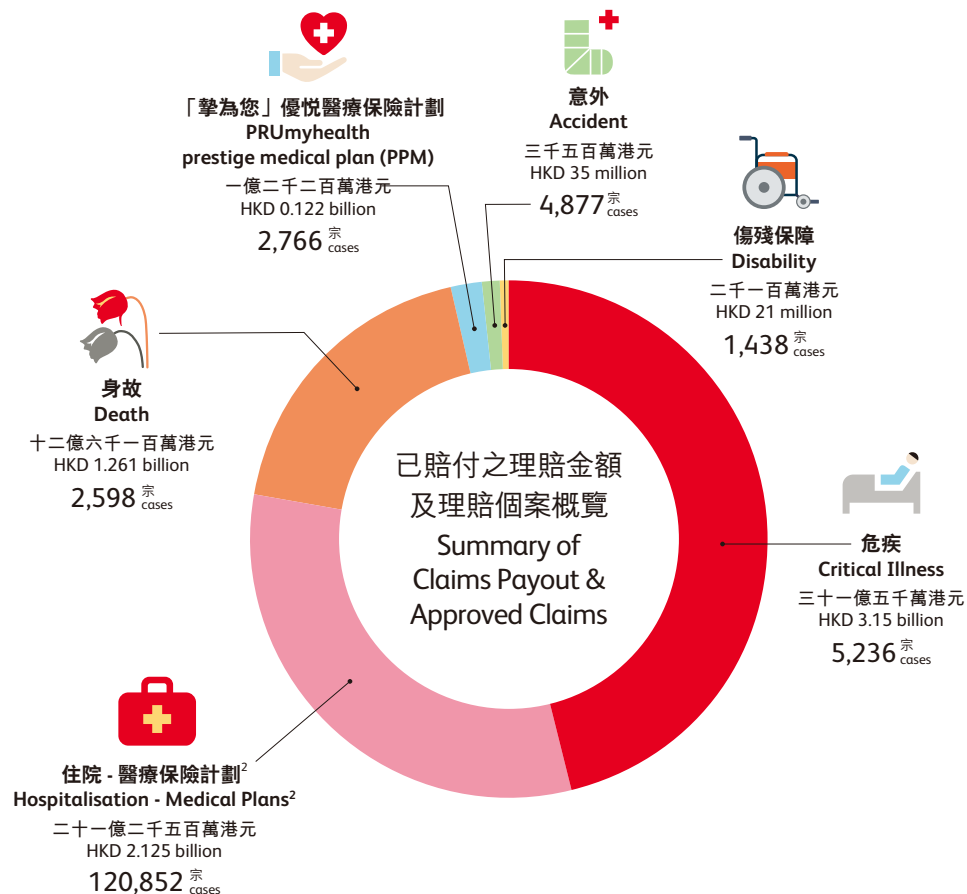
直接轉賬Direct Credit:
1-3 個工作天
working days

支票Cheque:
7 個工作天
working days

備註 Remarks:

- 1. 指於理賠申請時已提供所有所需文件及資料的個案。
Cases that submitted with all required documents and information during claims application.
- 2. 住院 - 醫療保險計劃包括癌症全護計劃，特選危疾治療保及醫療加倍保等。
Hospitalisation - Medical Plans include PRUmyhealth cancer protector plan, PRUhealth essential critical care and PRUhealth medical plus, etc.
- 3. 最快只需於理賠審核後10分鐘。
As fast as 10 minutes after claims approval.

以上數據僅包括已賠付的個案，並以保障類別區分，而理賠金額則以四捨五入作計算。
The above data are based on the approved cases only, cases are counted based on benefit level. The payout amount are rounded off.





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根據政府統計調查顯示，多於半數入院人士沒有醫療保障。高昂的住院費用可能會用上大部份的積蓄。

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2022年12月至2023年4月進行統計前的十二個月內¹
During the 12 months prior to a study conducted between
December 2022 and April 2023¹

住院病人的總人數約有**四十一萬一千一百**人
An estimated **411,100** people were hospitalised



47%



53%

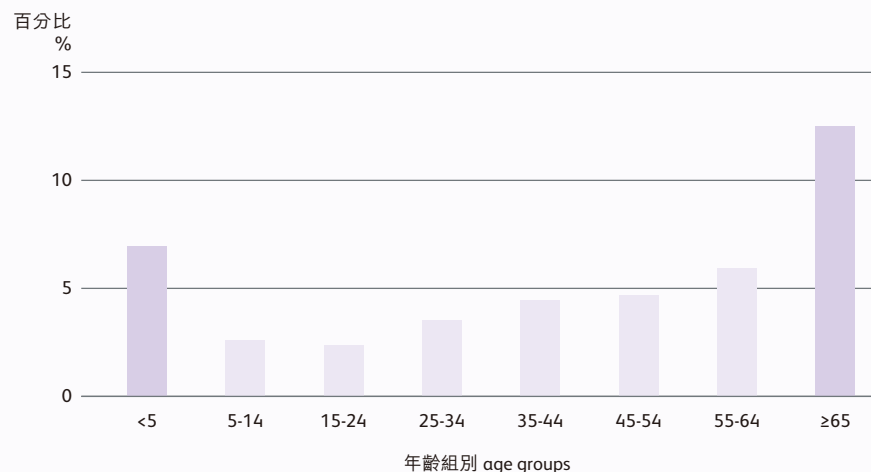
曾入住醫院（包括轉院）

Number of times admitted to hospital (including transfers)

一次有**81.9%**、**兩次**有**11.6%**、**三次**有**3.6%**及**四次或以上****2.9%**
Once **81.9%**, **Twice 11.6%**, **Thrice 3.6%** and **Four times or more 2.9%**

其中有**53.1%**並沒有醫療福利或保障
53.1% of them lack any sort of medical benefit or protection

為子女或自己退休後的醫療保障做好準備未？
Have you prepared for your children or your own retirement?



在統計前十二個月內曾入住醫院的人士的比率*（按年齡劃分）
Rate of hospital admittance during the 12 months prior to the study (by age)*



逾半數香港人沒有足夠醫療保障以應付住院開支，並以長者與幼童有較大的醫療需求。

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.

* 在個別年齡組別中佔所有人士的百分比
As a percentage of all people in the respective age groups.

資料來源：1. 政府統計處：〈主題性住戶統計調查第78號報告書〉，2024年1月（政府最新統計數據）。
Source: 1. "Thematic Household Survey Report No. 78." Census and Statistics Department, Jan. 2024 (The government's latest release).

搜集資料日期：2025年2月。
Data collection date: Feb 2025.



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病房收費 Daily Room Charges

醫院 Hospital	標準病房* Ward*	半私家病房* Semi-private*
聖德肋撒醫院 St. Teresa's Hospital	610 - 800	1,000 - 1,750
仁安醫院 Union Hospital	600 - 950	1,080 - 2,000
寶血醫院 Precious Blood	850	1,250 - 1,750
播道醫院 Evangel Hospital	830 - 1,020	1,280 - 1,920
聖保祿醫院 St. Paul's Hospital	760 - 900	1,380 - 1,480
香港中文大學醫院 CUHK Medical Centre	1,000 [®]	1,500 - 2,500
香港浸信會醫院 Hong Kong Baptist Hospital	850 - 1,200 [^]	1,900 - 2,320 [^]
明德國際醫院 Matilda International Hospital	1,100	2,300
港怡醫院 Gleneagles Hospital Hong Kong	1,000 / 1,200	2,100 - 2,300
香港港安醫院 - 司徒拔道 Hong Kong Adventist Hospital - Stubbs Road	900	2,300 - 2,800
香港港安醫院 - 荃灣 Hong Kong Adventist Hospital - Tsuen Wan	1,000 - 1,250	1,600 - 2,500
嘉諾撒醫院 Canossa Hospital	800 - 1,000 [#]	2,600 [#]
養和醫院 Hong Kong Sanatorium & Hospital	1,330 - 1,930	2,880 - 3,900



手術費用 Surgical Operation Fees

手術名稱 Surgical operation	費用可高達約 (港元) Top estimates for fees (HKD) 套餐價錢已包括 入住標準病房 Treatment includes hospitalisation in a standard ward
白內障超聲乳化術及人工晶狀體植入 Phacoemulsification and Intraocular Lens	73,253
扁桃腺切除術 Tonsillectomy	250,155
痔瘡切除術 Hemorrhoidectomy	109,457
乳房腫塊切除術 Breast Lump Excision	132,014
不同骨折之開放性復位及內固定術 Open Reduction and Internal Fixation of Various Fractures	280,555
腹腔鏡疝氣 (小腸氣) 修補術 Hernia Repair (Laparoscopic)	132,993
甲狀腺切除術 Thyroidectomy	299,608

* 每日房租 (以港元為單位)，不同醫院病房定義可能因保險計劃有不同，詳情參閱各保險計劃細節。
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.

[#] 選擇窗邊病床位置需要額外支付二百港元的費用
There is an additional charge of HKD200 for selecting a window-side bed position.

[^] 窗邊床位需每日另加五十至二百港元。
Daily additional charge of window side beds: HKD50 - HKD200.

[®] 僅適用於項目付費服務，標準房 (四人房) 一般採用香港中文大學醫院特定診斷或治療的定價收費項目。
For fee-for-service only; Standard Room (4-bed) is normally charged under CUHKMC Procedure Package Price for specific diagnosis or procedure.

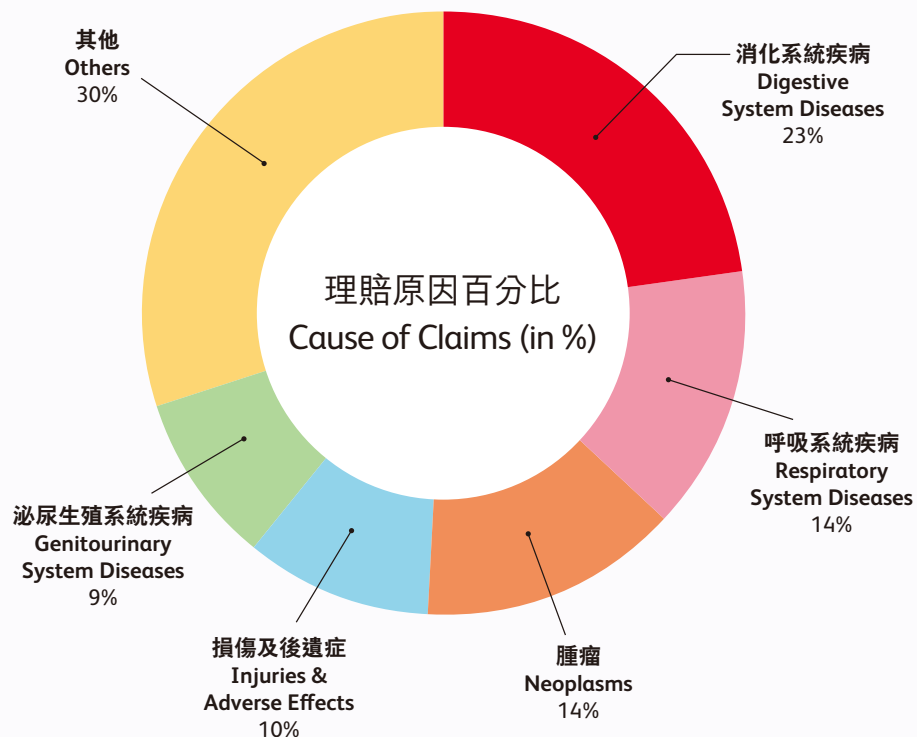
以上數據綜合不同醫院公佈的網上資訊，搜集資料日期：2025年2月。資料僅供參考，所有收費以病人的實際情況及醫院為準。
The above data has been extracted from information published online by various hospitals, data collection date: Feb 2025. The information is for reference only and all charges are subject to the respective hospitals on a case-by-case basis.



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住院理賠總覽 Hospitalisation Claims Summary

住院理賠成功賠付百分比
Successful Claims Rate for Hospitalisation
96.5%

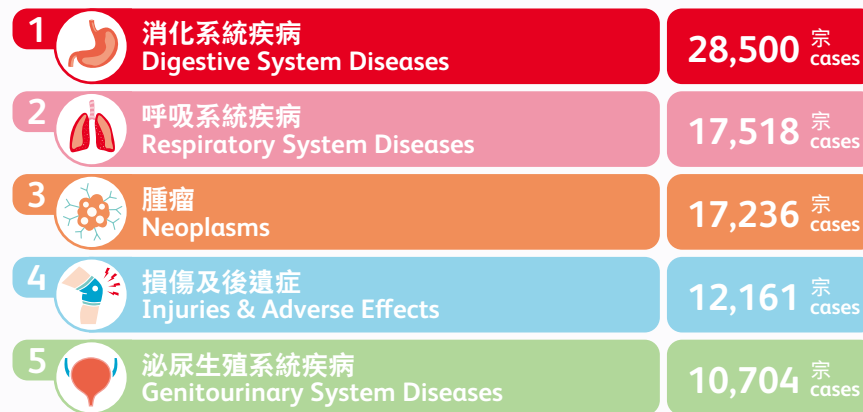


消化系統疾病，腫瘤和呼吸系統疾病在2021年中國內地也是頭五位住院原因¹
Digestive system diseases, neoplasms and respiratory system diseases are also the top 5 causes of hospitalisation in the Chinese Mainland¹

住院理賠總覽 Hospitalisation Claims Summary

醫療費用理賠 Medical Reimbursement Claims		住院現金及手術現金理賠 Hospital Cash and Surgical Cash Claims
醫療保險計劃 (包括癌症全護計劃及醫療加倍保等) Medical Plans (Including Cancer Protector Plans and PRUhealth Medical Plus, etc.)	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)	28,467 宗 cases 八千三百萬港元 HKD 83 million
86,129 宗 cases 十九億二千六百萬港元 HKD 1.926 billion	2,632 宗 cases 一億零六百萬港元 HKD 0.106 billion	
醫療網絡 - 醫療費用直付服務理賠 Medical Network - Medical Expenses Direct Billing Service Claims		
醫療保險計劃 (包括終身保醫療計劃及自願醫保計劃等) Medical Plans (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.)	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)	
6,256 宗 cases 一億一千六百萬港元 HKD 0.116 billion	134 宗 cases 一千六百萬港元 HKD 16 million	

首五位主要住院理賠原因 Top 5 Causes in Hospitalisation Claims








資料來源Source: 1. 《2022中國衛生健康統計年鑑》，2023年5月。
China Health Statistic Yearbook 2022, May 2023.

以上數據包括已賠付的個案，理賠金額和理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only, claims payment amount and successful claims rate is rounded off.



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首四位日間手術理賠及手術醫療費用比較 Top 4 Day Surgery Claims and Surgical Medical Expense Comparison

手術項目 Surgical Operation	已賠付個案 (宗) ^ Approved Claims (cases)^	醫療費用中位數 (港元) Median of Medical Treatment Expense (HKD)		於日間手術中心進行手術可節省的成本百分比 % of cost saving with surgery performed in day surgery centres
		住院手術 Inpatient Surgery	日間手術 Day Surgery	
 切除皮膚疣 / 角化病 (不包括美容或非醫療需要) Skin, Keratoses / Warts / Similar Lesions, Excision (Not including cosmetic or non-medical needs)	3,881	42,424	12,000	-72% ↓
 胃鏡檢查 Oesophago-Gastro Duodenoscopy (OGD)	2,949	33,699	17,990	-47% ↓
 大腸鏡檢查 Colonoscopy	1,023	28,026	15,303	-45% ↓
 白內障 / 晶狀體 / 人工晶狀體植入術 Cataract/ Lens/ Extraction with Intra-ocular Lens Implant	997	42,250	30,800	-27% ↓
 鼻內窺鏡檢查 Nasoendoscopy	389	26,883	3,500	-87% ↓



上表顯示在2024年首5位手術之醫療費用比較。這五項手術均可於日間手術中心進行，**既省卻住院時間，又具成本效益。**
The above table shows the comparison for medical treatment expenses of the top 5 surgeries claims in 2024. All five surgeries can be performed in day surgery center, **which saves hospitalisation time and is cost-effective.**

註：

Remarks:

- 以上僅包括只進行一次手術的理賠個案。The above data are based on performed single surgery claims only.
- 以上數據僅包括已賠付的醫療個案。醫療費用包括醫生費、醫院費、麻醉師費等。The above data are based on the approved hospitalisation cases only and the expense covered surgical fee, doctors' fees, relevant hospital fees, anesthetist's fees, etc.

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.

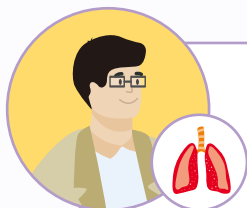
返回主目錄
Back to Content



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從確診到治療：客戶的堅韌與保險的支持

From Diagnosis to Treatment: The Client's Resilience and Insurance Support



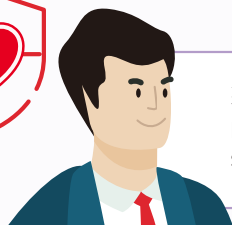
盧先生，一位44歲的客戶，自2016年起參加了我們的醫療加倍保(PMP)計劃。在2020年3月，他被診斷出患有第四期肺癌。由於健康問題和頻繁的醫院治療，他的收入受到了嚴重影響。當我們收到盧先生的保險理賠時，我們迅速審查並批准了他的理賠，幫助他應對突如其來的巨額費用。

Mr. Lo, a 44-year-old who has been with us since 2016 under the PRUhealth Medical Plus (PMP) plan, faced a life-altering diagnosis of stage IV lung cancer in March 2020. When we received Mr. Lo's insurance claim, we acted swiftly to review and approve it, helping him manage the sudden and substantial expenses.



自2020年以來，盧先生不得不接受多次治療，包括胸腔鏡楔形切除術、胸腔引流和化療，這需要頻繁住院。即使到了2024年，他仍需定期住院接受持續治療。在這四年中，除了重大疾病賠償外，我們已經提供了近300萬美元的醫療費用，這不僅減輕了盧先生因收入突然中斷的壓力，還讓他免於擔心高昂的治療費用。在這樣艱難的時期，他的堅韌和對我們服務的信任深深打動了我們。

Since 2020, Mr. Lo has had to endure multiple treatments, including thoracoscopic wedge resection, thoracic drainage, and chemotherapy, requiring frequent hospitalizations. Even in 2024, he continues to need regular hospital care for ongoing treatment. Over these four years, beyond the critical illness compensation, we have already provided nearly 3 million USD in medical expenses under his medical coverage. This support has not only alleviated the stress of sudden income loss for Mr. Lo but also spared him from the burden of high treatment costs. His resilience and trust in our services during such a challenging time deeply move us.



無論客戶遇到何種情況，我們的理賠專員都將竭盡全力為客戶提供支持和解決方案。

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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客戶可透過保誠醫療網絡申請「即時預先批核」的醫療費用直付服務，讓客戶毋須自行支付獲批的醫療費用及為索償程序操心。
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.

覆蓋之日間手術類別 Coverage of Day Surgery Specialties



外科
General Surgery



腸胃肝臟科
Gastroenterology & Hepatology



眼科
Ophthalmology



皮膚科
Dermatology



耳鼻喉科
Otorhinolaryngology



泌尿科
Urology



婦產科
Obstetrics & Gynaecology

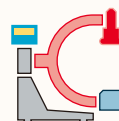
醫療網絡 - 醫療費用直付服務覆蓋範圍 Coverage of Medical Network - Medical Expenses Direct Billing Service



超過400位網絡專科醫生及設備完善的醫療服務提供者
With more than 400 network medical specialists and well-equipped medical network providers



13間香港私家醫院及超過四十間日間手術中心，網絡據點遍佈港九新界
Covering 13 private hospitals and more than 40 day surgery centres across HK



成像檢測中心位於中環、銅鑼灣、旺角、尖沙咀、屯門及元朗等，服務覆蓋以下之診斷成像檢測
Diagnostic imaging service centres at Central, Causeway Bay, Mongkok, Tsim Sha Tsui, Tuen Mun and Yeun Long, etc., providing the following diagnostic imaging tests

- 磁力共振掃描
MRI Scan
- 電腦斷層掃描
CT Scan
- 正電子放射斷層掃描
PET Scan



大灣區指定醫療機構
Designated medical facilities in the Greater Bay Area



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輕鬆 **三** 步醫療費用直付服務

3 Simple Steps for Medical Expenses Direct Billing Service

1



客戶或理財顧問可致電醫療網絡預約及預先批核熱線或透過**WhatsApp / 微信**聯絡保誠健康辦公室預約網絡醫生及登記醫通保參考編號（「H2P」編號）

Customers or financial consultants can call medical network booking and pre-authorization hotline **or contact PRUHealth Office via WhatsApp / WeChat for network doctor booking** and "H2P" number registration.

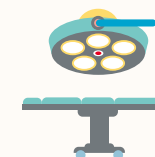
2



應診後網絡醫生會協助客戶申請醫療費用直付服務[^]，客戶按手機短訊連結以接受有關條款及細則，如資料齊全客戶即時獲知預先批核結果。

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



客戶於網絡醫院、日間手術中心及成像檢測中心分別接受治療或進行成像檢查，並享用醫療費用直付服務。

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.

醫療網絡 - 醫療費用直付服務的好處

Medical Network - Benefits of Medical Expenses Direct Billing Service



預計自付額一目了然
Budget certainty



簡單預先批核申請程序
Simple steps for **pre-authorization**



由保誠**直接與醫生跟進**，客戶輕鬆無憂
Prudential will **follow up directly with the doctors**; hassle-free for the customers



即時獲知預先批核結果（受實際情況及條款與細則限制）
Instant Pre-authorization Result (subject to actual situation and terms & conditions)



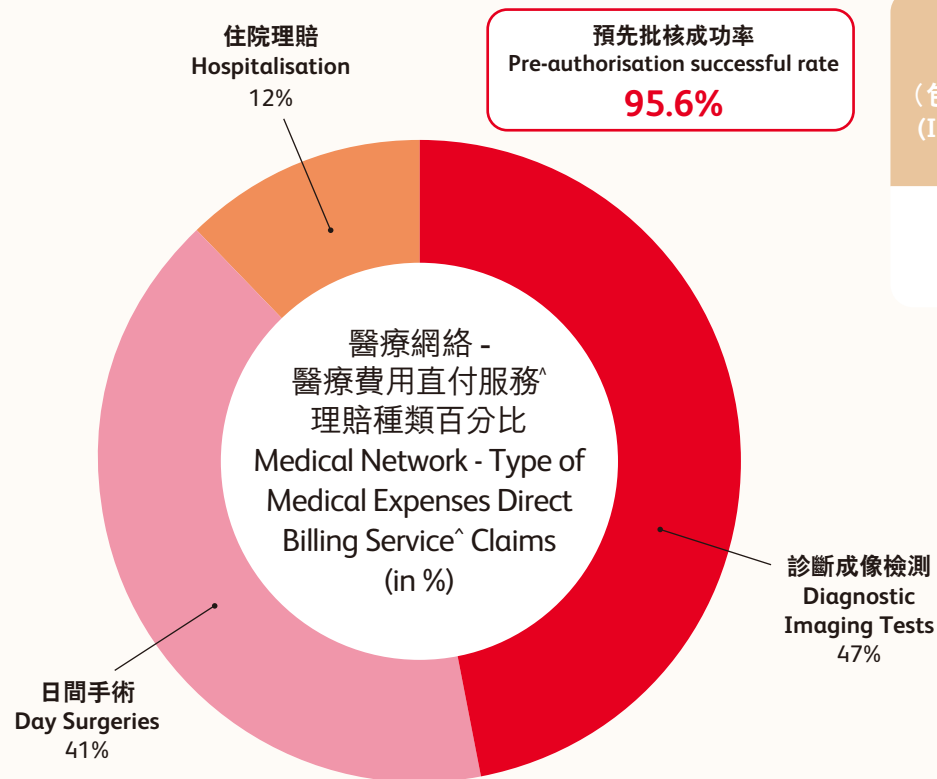
可享「**網絡額外/ 關懷保障**」及「**網絡診斷成像保障**」（受指定計劃及條款與細則限制）
Enjoy "**PRUmed / PRUHealth Network Care Benefits**" and "**Network Diagnostic Imaging Benefit**" (subject to designated plans and terms & conditions)



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醫療網絡 - 醫療費用直付服務理賠總覽

Medical Network - Medical Expenses Direct Billing Service Claims Summary



醫療保險計劃 Medical Plans (包括終身保醫療計劃及自願醫保計劃等^) (Including PRUmed lifelong care plan and PRUHealth VHIS, etc.^)	「摯為您」優悅醫療保險計劃 PRUmyhealth prestige medical plan (PPM)
6,256 宗 cases 一億一千六百萬港元 HKD 0.116 billion	134 宗 cases 一千六百萬港元 HKD 16 million

首 5 位主要醫療費用直付服務理賠原因
Top 5 Causes in Medical Expenses Direct Billing Service Claims

1	消化系統疾病 Digestive System Diseases	2,532 宗 cases
2	肌肉骨骼系統及結締組織 Musculoskeletal & Connective Tissue	760 宗 cases
3	呼吸系統疾病 Respiratory System Diseases	706 宗 cases
4	腫瘤 Neoplasms	604 宗 cases
5	泌尿生殖系統疾病 Genitourinary System Diseases	453 宗 cases

^ 產品範圍：保誠自願醫保尚實計劃、保誠靈活自主醫保計劃、保誠自主醫保計劃、健樂醫療計劃、健愉醫療計劃、醫療加倍保、終身保醫療計劃、「親恩寶」醫療保障計劃、醫療護惠計劃
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

以上數據僅包括已賠付的個案，理賠金額則以四捨五入作計算。
The above data are based on the approved cases only and claims payment amount are rounded off.

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專業醫療網絡，貼心高效服務，讓您安心治療，無憂理賠
Dedicated Medical Network, Efficient Care, Your Well-being, Our Commitment



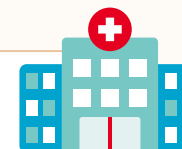
陳小姐是我們的忠誠客戶，現年57歲，我們已為她提供服務超過15年。期間，她持續地投保我們的投資及醫療計劃。起初，陳小姐購買了我們的「醫療加倍保」醫療保險計劃 (PMP)，並於2020年10月申請將PMP移至保誠自願醫保尚賓計劃 (VIP)，以獲得更佳的醫療保障。

Ms. Chan, a loyal customer of ours, has been with us for over 15 years. At 57 years old, she has consistently entrusted us with her investment and medical needs. Her journey with us began with the PRUhealth medical plus medical plan (PMP), and in October 2020, she chose to transition to the PRUhealth VHIS VIP Plan (VIP) for enhanced protection.



我們深感榮幸能夠為陳小姐服務超過15年。我們對提供最高質量服務的承諾始終如一，並將繼續在每一個挑戰中陪伴她，提供我們的支持和關懷。

We are deeply honored to have had the privilege of serving Ms Chan for over 15 years. Our commitment to providing her with the highest quality service remains unwavering, and we will continue to stand by her side through every challenge, offering our support and care.



在2024年12月，陳小姐被醫生診斷出患有胃癌。面對手術和其他醫療費用帶來的巨大財務壓力，她求助於我們的醫療網絡醫療費用直付服務。在與醫生諮詢後，她申請了住院服務，這使她能夠專注於自己的健康，而不必擔心高昂的治療費用。我們在收到醫療費用直付申請後，在三個工作天內與醫生聯繫，並發出25萬港元的付款保證書。在此服務下，陳小姐只需支付VIP的自付費，其他所有醫療費用均由我們全額支付給醫院。在這樣艱難的時刻，她的勇氣和對我們服務的信任深深地感動了我們。

陳小姐對醫療網絡醫療費用直付服務感到深深的感動。她對醫療網絡的專業水平和高效服務充滿感激，因為他們提供了清晰的資訊和及時的通知。迅速的審批和理賠使她能夠在安心和放心的情況下專注於治療。

In December 2024, Ms. Chan received the heartbreaking diagnosis of stomach cancer from her doctor. Faced with the overwhelming financial burden of surgery and other medical expenses, she turned to our Medical Network Medical Expenses Direct Billing Service for support. After consulting with her doctor, she applied for the inpatient service, which allowed her to focus on her health without the added stress of high treatment costs. Upon receiving the direct billing application, we contacted the doctor and issued a letter of guarantee with amount HKD250,000 within 3 working days. Under this service, Ms. Chan only needed to pay the VIP deductible, while all other medical expenses were fully covered and paid directly to the hospital by us. Her courage and trust in our services during such a challenging time deeply move us.

Ms Chan was deeply moved by the Medical Network Medical Expenses Direct Billing Service. She felt immense gratitude for the professionalism and efficiency of the medical network, which provided her with clear information and timely notifications. The swift approval and processing of her claims allowed her to concentrate on her treatment with a sense of peace and reassurance.

最終批核的理賠金額將根據計劃的保障，並受條款及細則的約束。
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**十五**分鐘¹
Every **15** minute¹

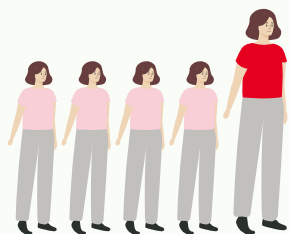


有**一**個人患上癌症
1 person gets cancer

在**七十五**歲前患癌症的機會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**五**位女性中有一**位**
1 in **5** women

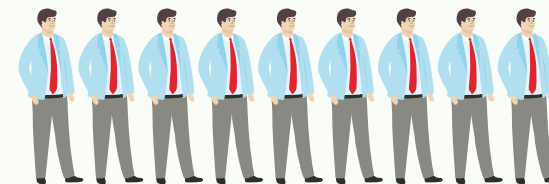
中國內地 The Chinese Mainland

每**一**分鐘²
Every **1** minute²



有**九**個人患上癌症
9 people get cancer

肺癌男患者每年增加**五十四萬人**
The number of male lung cancer
diagnoses increases by
540,000 every year



乳癌女患者每年增加**四十二萬人**
The number of female breast cancer
diagnoses increases by
420,000 every year

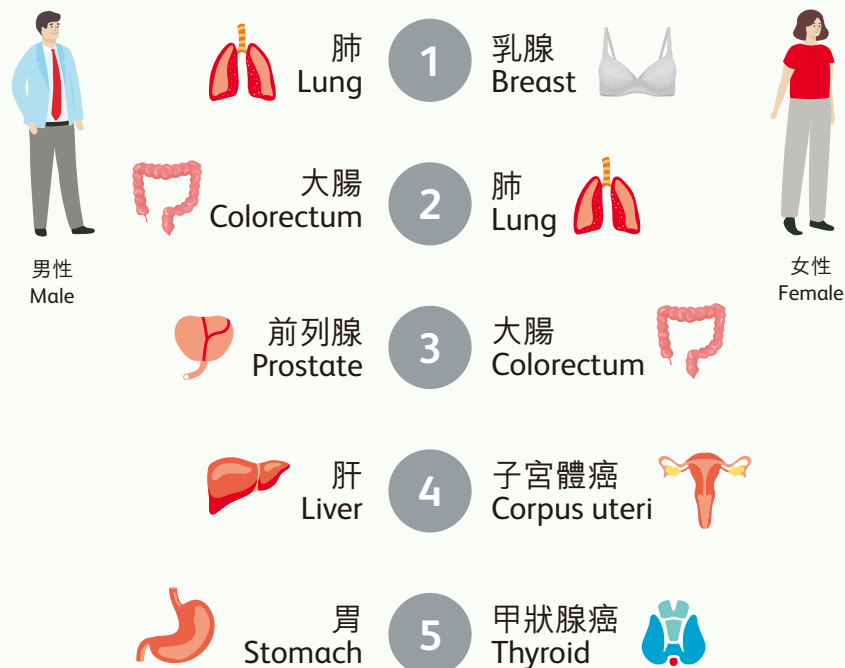


資料來源Source: 1. 醫院管理局香港癌症資料統計中心：〈2022年香港癌症統計概覽〉，2024年10月。
"Cancer Statistics in 2022." Hong Kong Cancer Registry, Hospital Authority, Oct. 2024
2. 中國實驗動物信息网：〈國家癌症中心：2024年全國最新癌症報告〉，2024年2月。
"China National Cancer Centre: Cancer statistics in China, 2024." China Laboratory Animals Information Network, Feb. 2024

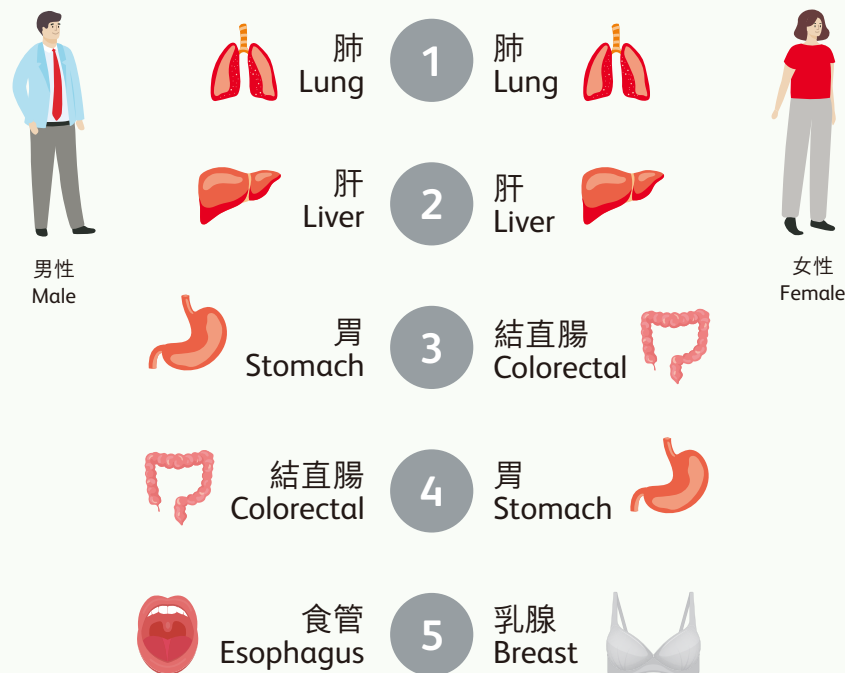


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香港 Hong Kong^{1*}



中國內地 The Chinese Mainland^{2^}



肺，肝，胃和乳腺在香港和中國內地也是最常見的癌症

Lung, liver, stomach, breast are top cancers in both the Chinese Mainland and Hong Kong

資料來源Source: 1. 醫院管理局香港癌症資料統計中心：〈2022年香港癌症統計概覽〉，2024年10月。
"Cancer Statistics in 2022." Hong Kong Cancer Registry, Hospital Authority, Oct. 2024
2. 〈2023中國衛生健康統計年鑑〉，2025年1月。
China Health Statistic Yearbook 2023. Jan. 2025

* 按2022發病數字
By incidence number in 2022
^ 按2022死亡率
By deaths rate in 2022

亞洲地區的人口平均壽命 Life Expectancy at Birth in Asia



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地區 Region	男性平均壽命 Male Average Life Expectancy	女性平均壽命 Female Average Life Expectancy
香港 ^{1#} Hong Kong ^{1#}	82.5 歲 years old	87.9 歲 years old
日本 ^{2#} Japan ^{2#}	81.1 歲 years old	87.1 歲 years old
新加坡 ^{3#} Singapore ^{3#}	80.7 歲 years old	85.2 歲 years old
中國內地 ^{4*} The Chinese Mainland ^{4*}	75.4 歲 years old	80.9 歲 years old
馬來西亞 ^{5^} Malaysia ^{5^}	73.0 歲 years old	77.8 歲 years old



你會否低估了自己的平均壽命? 確保自己有足夠保障嗎?
Do you underestimate your life expectancy? Do you ensure you have enough protection?

資料來源Source: 1. 港政府統計處〈香港的女性及男性 - 主要統計數字〉, 2024年8月。
"Women and Men in Hong Kong - Key Statistics" Census and Statistics Department, HKSAR. Date of Access: Aug. 2024
2. 日本統計局〈日本令和4年簡易生命表〉, 2025年2月。
"Statistical Handbook of Japan 2023." Statistics Bureau of Japan. Date of Access: Feb. 2024.
3. 新加坡統計局〈身故及預期壽命〉, 2024年6月。
"Death and Life Expectancy." Singapore Department of Statistics. Date of Access: Jun. 2024.
4. 中國國家統計局〈年度數據: 人口〉2024年1月。
"Annual Data: Population." National Bureau of Statistics of China. Date of Access: Jan. 2024
5. 馬來西亞國家統計局〈馬來西亞簡單壽命表2022-2024〉, 2024年9月30日。
"Abridged Life Tables, Malaysia." Department of Statistics, Malaysia. Date of Access: Sep. 30, 2024

顯示的數據為2023年出生時預期壽命。
Data displayed is life expectancy at birth in 2023.
* 顯示的數據為2020年出生時預期壽命。
Data displayed is life expectancy at birth in 2020.
^ 顯示的數據為2024年出生時預期壽命。
Data displayed is life expectancy at birth in 2024.

搜集資料日期: 2025年2月。
Data collection date: Feb 2025.



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保誠於 2023 年 4 月以網上問卷形式訪問了共 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.



受訪者平均個人危疾保障缺口高達一百一十八萬港元。
The critical illness protection gap among the surveyed participants is as high as HKD 1.18 million.

備註：治療費用數據由醫思健康醫療中心於2023年3月提供

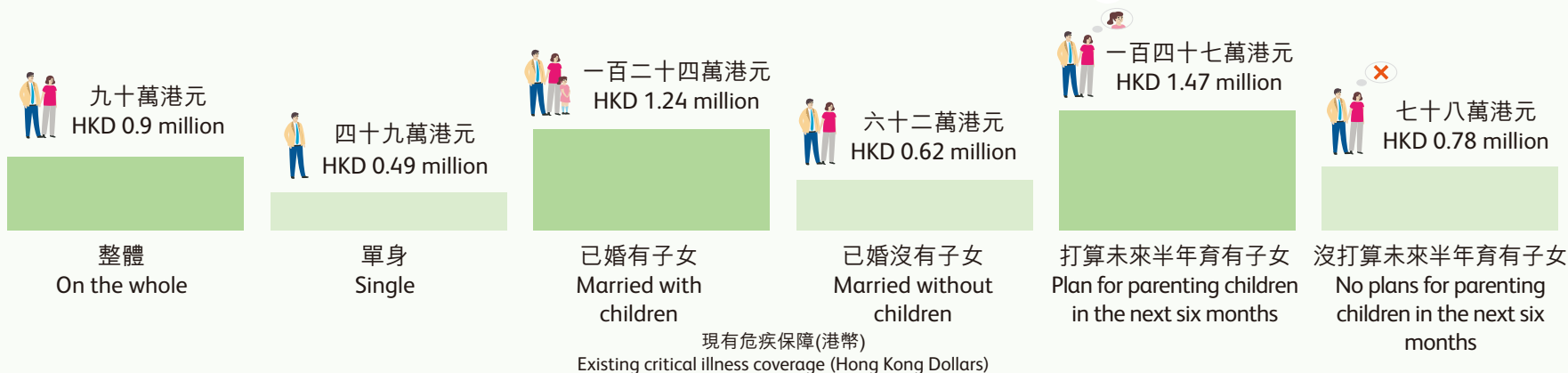
Remark: Treatment cost data were provided by EC Healthcare Medical Centre in March 2023



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港人所需危疾保障金額：二百零八萬港元

The required critical illness coverage amount for individuals in Hong Kong: HKD \$2.08 million



受訪者的現有資金只足夠應付約四成（43%）的保障需要。
The surveyed participants' existing funds are only able to cover around 43% of their protection needs.

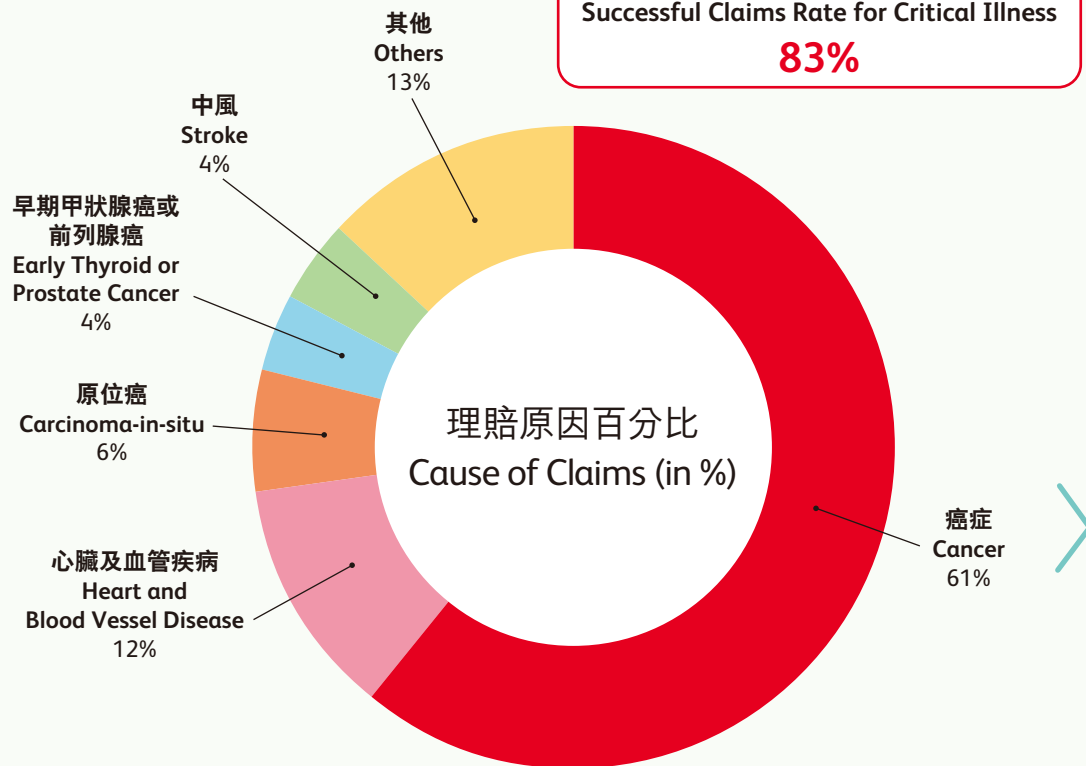
以上數據是通過網上問卷形式收集並計算所得。
The above data is collected and calculated through online questionnaire forms.



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危疾理賠總覽 Critical Illness Claims Summary

危疾理賠成功賠付百分比
Successful Claims Rate for Critical Illness
83%



危疾理賠被拒的最常見原因是醫療狀況不符合嚴重病況之定義，客戶提交理賠申請前可以先諮詢理財顧問。
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.

首五位主要危疾理賠原因 Top 5 Causes in Critical Illness Claims

1	癌症 Cancer	3,208 宗 cases
2	心臟及血管疾病 Heart and Blood Vessel Disease	650 宗 cases
3	原位癌 Carcinoma-in-situ	326 宗 cases
4	早期甲狀腺癌或前列腺癌 Early Thyroid or Prostate Cancer	212 宗 cases
5	中風 Stroke	184 宗 cases

首五位癌症類別之危疾理賠 Top 5 Types of Cancer in Critical Illness Claims

	33%	乳房及女性生殖系統 Breast and Female Reproductive System (卵巢、子宮體及子宮頸) (Ovary, Corpus Uteri and Cervix Uteri)
	21%	呼吸系統 Respiratory System (鼻咽、氣管、支氣管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	16%	消化系統 Digestive System (食管、胃、膽囊、肝、胰、結腸及直腸) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	14%	甲狀腺 Thyroid Gland
	6%	血液及免疫系統 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)

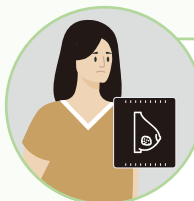
以上數據包括已賠付的個案，理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only and successful claims rate is rounded off.



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理賠專員超越期望，提供靈活性並解決客戶的緊急問題

Claims Officer Goes Above and Beyond to Provide Flexibility and Solve Urgent Problems for Customers



當38歲的麥小姐面對令人心碎的乳癌診斷時，她的世界已經變得黯淡無光。更不幸的是，她在住院期間還感染了COVID-19，這雙重打擊讓她難以承受。癌症治療的高昂費用成為了她沉重的經濟負擔，她深深擔憂無法按時償還信用卡債務，這使她身心俱疲，夜不能寐。

Miss Mak, at the tender age of 38, faced the heartbreaking diagnosis of breast cancer. As if that wasn't enough, she also contracted COVID-19 during her hospitalization. This double blow left her reeling. The mounting costs of cancer treatment became an overwhelming financial burden. She was deeply worried about her ability to repay her credit card debt on time, which added to her physical and mental stress, leaving her sleepless night after night.



幸好理財顧問及早向理賠部表達麥小姐的情況，理賠專員在此過程中提供了額外的協助，例如彈性處理麥小姐的住院理賠、快速完成審批危疾理賠，連同發出危疾支票（金額為566,000港元）只需4個工作天，住院理賠（金額為31,000港元）更只需3個工作天。理賠部門的快速反應和高效服務，讓麥小姐感到無比溫暖和安心。

透過理財顧問及理賠專員的共同努力下，這個案件得以順利解決，讓客戶及時獲得理賠金額應付迫切的經濟負擔。麥小姐和她的家人對支援和結果感到非常滿意，她亦樂意向她的親朋戚友推薦保誠的產品。

Fortunately, the servicing agent promptly communicated Miss Mak's situation to the claims department. The claims officer went above and beyond, providing additional assistance by flexibly handling Miss Mak's hospitalization claims and swiftly approving her critical illness claims. In just 4 working days, the critical illness cheque in the amount of HKD 566,000 was issued, and the hospitalization claims were processed with payment in the amount of HKD31,000 in only 3 working days. The quick response and efficient service of the claims department made Miss Mak feel incredibly warm and reassured.

Through the dedicated efforts of the servicing agent and the claims officer, this case was resolved successfully, allowing the client to receive the claim amount just in time to meet urgent financial needs. Miss Mak and her family were deeply satisfied with the support and the outcome, and she was more than happy to recommend Prudential's products to her friends and family.



這次快速解決的理賠案例證明了我們致力於為客戶提供及時和高效的服務。我們深知處理理賠可能是一段困難而充滿壓力的經歷，因此我們努力使這個過程盡可能順暢，讓客戶感受到我們的關懷和支持。


This swiftly resolved claim case exemplifies our unwavering commitment to providing timely and efficient service to our clients. We understand that handling claims can be a challenging and stressful experience, so we go above and beyond to make this process as smooth as possible. Our goal is to ensure that clients feel our genuine care and support every step of the way.



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保障需要

Protection Needs



將來的家庭開支
Future family expenses



將來的教育開支
Future education expenses



將來的醫療開支
Future medical expenses




家庭負債
Household debt
例如樓宇按揭貸款、
信用卡結欠等
includes mortgage loan,
credit card balance, etc.

可用資產

Resources Available



儲蓄及投資
Bank savings and
Stock investment



退休計劃
Retirement plan
包括強積金計劃、公務員退休金計劃、
補助/津貼學校公積金等
include MPF scheme, civil service pension scheme,
grant / subsidised schools provident fund, etc.



保障額
Insurance coverage
包括個人壽險及團體壽險
includes personal and group life insurance



身故風險保障缺口
Mortality
Protection Gap

=

-

您有沒有計算過您的身故風險保障缺口是多少？
Have you ever calculated your mortality protection gap?

資料來源：保險業監管局：《保障缺口「身故風險」研究》，2021年8月25日。
Source: "Protection Gap (Mortality Risk) Study." Insurance Authority. 25 Aug. 2021.

搜集資料日期：2025年2月。
Data collection date: Feb 2025.

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身故保障缺口愈大，愈難以運用手頭上的財政資源以維持同樣的生活水平
The larger the mortality protection gap, the more difficult it is to maintain the same living standard using the financial resources on hand



香港整體身故保障缺口
約為**七**萬億港元
Hong Kong's overall mortality
protection gap
is about HKD **7** trillion

每名勞動人口的平均身故保障
缺口約為**一百九十**萬港元
Average mortality protection gap per
employee in Hong Kong is about
HKD **1.9** million

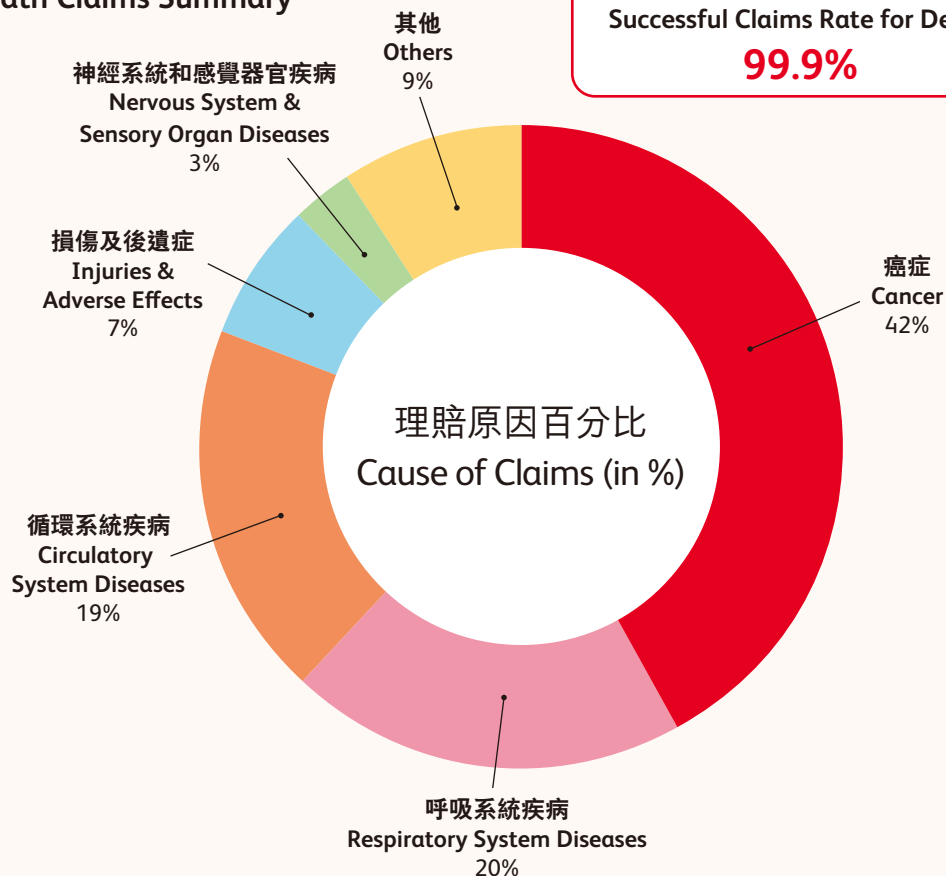
以勞動人口的加權
平均年薪計算，每名勞動人口的平均
身故保障缺口約為**六**倍年薪
Based on the average annual
salary of Hong Kong employees,
each employee has an average
mortality protection gap of about
6 times the annual salary



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身故理賠總覽 Death Claims Summary

身故理賠成功賠付百分比
Successful Claims Rate for Death
99.9%



首五位主要身故理賠原因 Top 5 Causes in Death Claims

1		癌症 Cancer	1,095 宗 cases
2		呼吸系統疾病 Respiratory System Diseases	516 宗 cases
3		循環系統疾病 Circulatory System Diseases	489 宗 cases
4		損傷及後遺症 Injuries & Adverse Effects	193 宗 cases
5		神經系統和感覺器官疾病 Nervous System & Sensory Organ Diseases	70 宗 cases

首五位癌症類別之身故理賠 Top 5 Types of Cancer in Death Claims

	42%	消化系統 Digestive System (食管、胃、膽囊、肝、胰、結腸及直腸) (Esophagus, Stomach, Gallbladder, Liver, Pancreas, Colon and Rectum)
	21%	呼吸系統 Respiratory System (鼻咽、氣管、支氣管及肺) (Nasopharynx, Trachea, Bronchus and Lung)
	18%	乳房及女性生殖系統 Breast and Female Reproductive System (卵巢、子宮體及子宮頸) (Ovary, Corpus Uteri and Cervix Uteri)
	5%	血液及免疫系統 Blood and Immune System (白血病、淋巴瘤及骨髓瘤) (Leukaemia, Lymphoma and Myeloma)
	3%	泌尿系統 Urinary System (腎及膀胱) (Kidneys and Bladder)



2021年中國內地疾病之主要死亡原因頭三位是心臟病，惡性腫瘤和腦血管病¹
In 2021, The first three major diseases that caused death in the Chinese Mainland are heart disease, malignant tumor and cerebrovascular disease¹

資料來源Source: 1. 《2023中國衛生健康統計年鑑》，2025年1月。
China Health Statistic Yearbook 2023. Jan. 2025.

以上數據包括已賠付的個案，理賠成功百分比則以四捨五入作計算。
The above data are based on the approved cases only and successful claims rate is rounded off.



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充滿同理心的理賠處理方法，為悲痛的家庭帶來了極大的慰藉 A Compassionate Claims Settlement Brings Solace to a Grieving Family



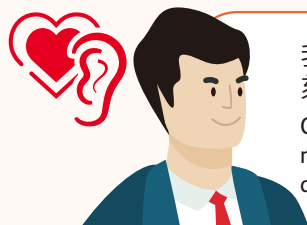
方先生是我們自2013年以來的忠實客戶，不幸於2024年6月因意外事故去世，年僅30歲。他留下了摯愛的父母和兩個年幼的孩子。我們於2024年8月收到了他的理賠申請。由於他的死亡是由意外引起的，需要進行驗屍以確認死因，這延長了死亡證明的發放時間。儘管如此，我們的理賠團隊根據火化證明、醫院證明和新聞報導，提前支付了部分死亡保險金（美金 200,000），餘下的款項（美金50,000）將在收到死亡證明後發放。家人對理賠的靈活處理表示深深的感激和寬慰，這在他們極度悲痛的時刻帶來了一絲安慰。

Mr. Fong, a loyal customer of ours since 2013, tragically lost his life in an accident in June 2024. At just 30 years old, he left behind his loving parents and two young children. His claim application was received in August 2024. Due to the nature of his passing, an autopsy was required to confirm the cause of death, lengthening the issuance of the death certificate. Despite this, our Claims team made a partial death benefit payment in the amount of USD 200,000 based on the cremation certificate, hospital certificate, and news report and the remaining payment in the amount of USD 50,000 would be released upon receipt of the death certificate. The family expressed profound gratitude and relief that the claim was approved with such flexibility, bringing a measure of comfort during their time of immense grief.



我們理解，處理理賠事宜可能是一個極其困難和壓力重重的經歷，尤其是在深切的喪失時期。我們的團隊深知這一點，並致力於為客戶提供靈活且高效的服務。我們非常感激能夠在這個艱難的時刻支持方先生的家人，希望我們的努力能為他們帶來一些安慰和寬慰。

We understand that dealing with claims can be an incredibly difficult and stressful experience, especially during times of profound loss. Our team is deeply committed to providing flexible and efficient service to our clients. We are truly grateful for the opportunity to support Mr. Fong's family during this challenging time, and we hope that our efforts have brought some comfort and relief to them.



我們的賠團隊終於聆聽客戶的需求，理解他們的困難，並提供必要的靈活性來支持他們度過最艱難的時刻。我們致力於提供富有同情心和同理心的服務，確保我們的客戶在最需要的時候感受到關懷和支持。

Our claims team is always here to listen to the needs of our customers, understanding their difficulties and providing the necessary flexibility to support them during their most challenging times. We are dedicated to offering compassionate and empathetic service, ensuring that our customers feel cared for and supported when they need it the most.





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市場首間
Market First

保誠成為香港市場首間保險公司推出大灣區跨境癌症治療醫療費用直付服務

Prudential becomes the first insurer in Hong Kong to launch Cross-Border Medical Expenses Direct Billing Cancer Treatment Service in the Greater Bay Area



醫療網絡擴展至腫瘤專科，合資格客戶可選擇於香港或大灣區指定醫療機構接受癌症治療及享用醫療費用直付服務。

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.



保誠持續提升各項與醫療相關的客戶體驗，透過「共同病患管理」模式促進跨境醫療服務銜接。

客戶可透過「共同病患管理」模式在指定的醫療機構接受癌症治療時，均可透過面診或跨專科遠程視頻獲得兩地腫瘤科中心會診服務的支援。

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”癌症治療轉介服務流程

Cross-Border Cancer Treatment Referral Mechanism Process

1

客戶諮詢香港或大灣區指定醫療機構的網絡醫生後，決定轉介客戶至其他香港或大灣區指定醫療機構繼續就醫。

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

兩地醫療機構安排「共同病患管理」跨專科遠程視頻會診，討論病人情況及治療計劃，再為客戶安排到當地診症及就醫。

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

客戶在當地的醫療機構就診後，醫療機構將為客戶申請醫療網絡 - 醫療費用直付服務。

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.

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保誠覆蓋的中國內地醫院總數較去年同期大增近一倍 (98%)。現已擴展到**4,200多間**，高端醫療自由行計劃覆蓋範圍甚至多於**14,000**多家，規模遠超同業成市場之冠。

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**, the PremierFlex Medical Plan even covers over **14,000** hospitals, positioning Prudential comfortably ahead of its industry peers.



保誠成為**首間**人壽保險公司覆蓋**國內所有三級公立醫院及15個城市轄下之二級甲等醫院**。

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**.

客戶亦可以透過**綠色醫療通道#**享受一站式醫療服務，優先預約中國內地的指定醫院。這些指定醫院涵蓋中國內地約1,200間醫院，遍佈北京、上海、深圳及廣州。
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 about 1,200 hospitals in Beijing, Shanghai, Shenzhen and Guangzhou.

綠色醫療通道服務優勢：

The advantages of the Medical Green Channel service:



優先預約中國內地指定醫院
Priority booking at selected hospitals in Chinese Mainland.



多種方式登記服務 - 客戶可隨時透過我們的網上平台或24小時服務熱線登記醫療預約服務，更快捷獲得治療。
Multiple channels of enrollment - Customers can enrol to make medical appointment through our online platform or 24-hour service hotline anytime to receive treatment quickly.



專屬個案經理 - 客戶的專屬個案經理為您跟進整個服務旅程*
Dedicated case manager - The dedicated case manager will follow up on the entire service journey with the customers*.



陪診服務 - 陪診人員會到已預約的醫院陪同協助辦理門診及 / 或住院登記手續
Escort service - An escort staff will go to the appointed hospital to assist customers on the registration process for outpatient and / or hospitalisation service.

備註 Remarks:

以下指定保誠醫療計劃的受保人，限新客戶可於保單冷靜期結束後享用綠色醫療通道服務：「摯為您」優悅醫療保險計劃、保誠自願醫保尚實計劃、醫療加倍保、保誠靈活自主醫保計劃、終身保醫療計劃。

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

根據各保單的綠色醫療通道服務生效日，現有客戶需等待至適用的相關計劃生效日當日(若保單周年日為同一日)或下一個保單周年日後才能使用綠色醫療通道。

保誠自願醫保尚實計劃服務 (VIP) 生效日為2023年4月1日 / 保誠靈活自主醫保計劃 (VFP) 服務生效日為2023年7月1日 / 終身保醫療計劃 (MLP) 服務生效日為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.

* 個案經理不會提供醫療意見

The case manager will not provide any medical advice

詳情請參閱保單條款。

Please refer to Policy Provision.

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為保誠客戶提供在泰國的乳癌治療和其他相關服務

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



曼谷杜斯特醫療服務 (BDMS) 是泰國最大的私人醫院網絡，致力為客戶提供高端、卓越的個人化醫療服務。其位於曼谷醫院 (Bangkok Hospital) 內的 Bangkok Cancer Hospital Wattanosoth 是泰國第一家私家癌症醫院。

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.



乳癌療程包括甚麼服務？

What services are included in the Breast Cancer program?

- 0-3期乳癌 (單邊乳房) 的治療，包括與乳癌相關的診斷、檢查、手術及乳房重建、放射性治療、化療、荷爾蒙治療以及於乳癌治療中發生的併發症管理
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
- 在曼谷醫院進行手術期間於標準私人病房的住宿
Hospital accommodation in Standard Private Room at Bangkok hospital during surgery
- 於放射性治療及化療期間，包括60天免費入住指定泰國曼谷酒店
During the period of radiation therapy and chemotherapy treatment, including a 60-day complimentary stay at designated hotels in Bangkok, Thailand
- 飛往泰國前的電話會診
Tele-consultation prior to travelling to Thailand
- 機場至醫院的地面交通服務
Ground transportation from airport to hospital
- 提供英語、粵語和普通話的翻譯服務
All the way translation for English, Cantonese and Mandarin
- 適用於實報實銷理賠和醫療費用直付服務
Applicable to both reimbursement and medical expenses direct billing service
- 符合條件且臨床適當的客戶*將可參與為期12個月的治療，期間的醫療費用 (包括治療費用和特定住宿費用) 將不會超過預定上限金額。
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.

誰可以參加保誠集團及曼谷杜斯特醫療服務 (BDMS) 乳癌療程*？

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

1. 保誠保險有限公司或保誠財險有限公司有效保單的受保人#
Life Assured with active policy under Prudential Hong Kong or Prudential General Insurance Hong Kong#
2. 未年滿80歲
Not over 80 years of age
3. 被診斷為乳癌0-3期 (單邊乳房)
Diagnosed with Breast Cancer Stage 0-3 (Single-sided)



備註 Remarks:

保誠保險的醫療、危疾、意外、傷殘、人壽身故及儲蓄保單的受保人；或保誠財險的個人醫療保險的受保人或團體醫療保單的僱員

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保留排除其認為臨床不適合的客戶的最終決定權，包括患有第4期乳癌的客戶

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

* 適用於保誠集團於亞洲業務範圍，不包括保誠泰國，並在曼谷杜斯特醫療服務接受乳癌治療的合資格受保人

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

詳情請參閱保誠網頁內的簡介小冊子。Please refer to the introductory brochure on Prudential's website for more details.

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我們透過WhatsApp或微信為合資格客戶於保誠合作的專科診所網絡優先預約診症，及協助安排預先批核申請 We offer priority booking at Prudential's medical network doctors and providing assistance on pre-authorisation arrangement with WhatsApp or WeChat to eligible customers



保誠健康辦公室提供Whatsapp及微信服務，我們的專業護士團隊可以提供以下服務：
PRUHealth Office provides WhatsApp and WeChat services supported by our professional nursing team to:

服務簡介 Service Introduction

-  預約診症：為客戶於保誠合作的專科診所網絡優先預約診症
Appointment for consultation: Priority booking for customers at Prudential's partnered specialist clinic network
-  協助安排預先批核：提供預先批核資訊，及協助安排預先批核申請
Assistance in Arranging Pre-authorisation: Provide pre-authorisation information and assist in arranging pre-authorisation applications
-  健康小貼士：查詢一般健康問題，定期分享健康小貼士，及提供互聯醫護服務
Health advisory: Regularly share health tips, provide general information to health inquiries, and offer connected care management.
-  增值服務導航：了解客戶的健康需求，並提供增值服務導航
Value-added Service Navigation: Understanding customer health needs and delivering value-added service navigation



合資格客戶：
Eligible customers:

客戶持有生效中的個人人壽醫療保單
Customers who hold an in-force individual life medical policy

個案分享 Case Sharing



保誠健康辦公室於2023年12月6日與客戶黃女士聯繫。
PRUHealth Office engaged customer, Ms. Wong on Dec 6, 2023.

黃女士於2023年12月27日透過WhatsApp聯絡保誠健康辦公室，詢問關於咳嗽和咳血的醫療建議。
Ms. Wong contacted PRUHealth Office via Whatsapp on Dec 27, 2023 to seek medical advice regarding her coughing and hemoptysis.

保誠健康辦公室於2023年12月28日再次聯絡黃女士，並慰問她的情況及提供個人化健康建議，最後她決定前往呼吸科專科醫生的診所就診。
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.

保誠健康辦公室幫助黃女士預約了2024年1月6日的專科醫生的診所。
PRUHealth Office helped to book the specialist on Jan 6, 2024.

在諮詢後，專科醫生建議對黃女士進行支氣管鏡檢查，並於同一天幫助她安排了預先批核申請。
After consultation, the specialist suggested bronchoscopy and helped to apply pre-authorisation for Ms. Wong on the same day.

黃女士於2024年1月15日入院，並在2024年1月16日完成了支氣管鏡檢查（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).

保誠健康辦公室於2024年2月6日給她發送了關心的訊息。
PRUHealth Office sent caring message to her on Feb 6, 2024.

備註 Remarks:

- 如有其他查詢（包括保單相關查詢、保障範圍、可索賠金額），請客戶聯絡客戶服務部。
For any further inquiries (e.g. policy-related inquiries, policy coverage, claims amount), please contact customer service department.

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高端醫療自由行計劃提供4個覆蓋不同保障地區的計劃，無論客戶身處任何地方，均為其提供從預防、診斷、治療到復康的全方位保障。即使身體狀況有變或需要提出索償，我們仍保證為客戶的計劃每年續保，讓客戶終身得到保障。醫療保障包括：

The PremierFlex Medical Plan offers 4 plans, with different coverage areas, giving customers comprehensive protection – from prevention, diagnosis, treatment to recovery wherever they are. Even if their medical history changes or there is a claim on the plan, we will renew customer's plan every year throughout the lifetime – guaranteed, providing our customers with lifelong protection. The medical coverage includes:

預防保障 Prevention

- ◆ 提供不同健康檢查或疫苗的選擇，多方面助客戶防患未然
Provides different choices for health screening tests or vaccines to help our customers avoid illness



診斷保障 Diagnosis

- ◆ 全數保障進行訂明診斷成像檢測和住院前或日間手術前之門診診治的合資格醫療費用
Full cover for eligible medical costs of prescribed diagnostic and outpatient consultation before hospitalisation or day case procedure imaging tests



- ◆ 【自選附加保障】適用於中國內地、香港及澳門任何醫院或診所的門診保障 — 「門診寶」，保障包括門診診治、化驗及影像檢查，以及線上問診服務和藥物配送（中國內地）
【Optional supplementary benefit】 Outpatient benefit – Outpatient Care Benefit applies to any hospital or clinic in Chinese Mainland, Hong Kong and Macau, covers outpatient consultations, laboratory tests and diagnostic imaging as well as Rare-in-Hong Kong market telemedicine service and medication delivery (in Chinese Mainland)

治療保障 Treatment

- ◆ 我們在中國內地覆蓋逾14,000*間二級或以上醫院。無論客戶選擇哪個計劃，全數保障在中國內地公立醫院入住標準單人病房（涵蓋特需部及國際部合資格的病房）之主要合資格的住院及外科手術費用。計劃2至4更覆蓋私家醫院
We cover over 14,000* 2-Grade or above hospitals in Chinese Mainland. No matter which plan customers choose, we fully cover the major eligible inpatient and surgical costs when they stay in a standard single room (covers a qualified room in VIP units and international units) in public hospitals in Chinese Mainland. Plans 2 to 4 even cover private hospitals
- ◆ 提供兒童專屬保障，包括嚴重自閉症譜系障礙、專注力不足 / 過度活躍症 (ADHD) 等特定的兒童發展障礙的治療
Cover for therapies for children including treatment for specific juvenile developmental disorder such as severe autism spectrum disorder, attention deficit / hyperactivity disorder (ADHD), etc.



復康保障 Recovery

- ◆ 提供受保癌症、心臟病發作及中風之額外復康護理
Extra rehabilitation care for covered cancer, heart attack and stroke



*2022年中國衛生健康統計年鑑 — 中華人民共和國國家衛生健康委員會 <http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>

*China Health and Hygiene Statistical Yearbook 2022 – National Health Commission of the People's Republic of China <http://www.nhc.gov.cn/mohwsbwstjxxzx/tjtjnj/202305/6ef68aac6bd14c1eb9375e01a0faa1fb.shtml>



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客戶亦可透過「醫護+」，一站式獲取多項專屬增值服務，做到「小病有人問，大病有人幫」。服務包括：

Our customers can also access a range of dedicated value-added services through the “HealthCare+”, giving them help for both minor ailments and major illnesses in just one-stop. These include:

個人化就醫支援
Personalised Treatment Assistance



- ◆ 健康管家
Health Consultant
- ◆ 醫院禮遇及陪診
Medical Concierge and Escort
- ◆ 第二醫療意見
Second Medical Opinion
- ◆ 全球緊急運送
Worldwide Emergency Assistance

便捷就醫、直付及理賠
Hassle-free Admission, Direct Billing and Claims



- ◆ 中國內地醫療綠通
Medical Green Channel in Chinese Mainland
- ◆ 醫療費用直付
Medical Expenses Direct Billing
- ◆ 「智安排」(預設指定索償人)
SmartAppoint (advanced appointment of designated person for claims)

藥物及保健
Medication and Healthcare



- ◆ 全球找藥
Global Drug Search
- ◆ 藥品折扣
Drug Discount
- ◆ 醫療保健折扣
Healthcare Service Discount

專業重疾管理
Professional Critical Illness Management



- ◆ 重疾專案管理
Dedicated Critical Illness Case Manager
- ◆ 重疾心理諮詢
Critical Illness Counselling
- ◆ 大灣區跨境癌症治療醫療費用直付
Greater Bay Area Cross-border Cancer Treatment Medical Expenses Direct Billing

度身訂造復康護理
Tailored Rehabilitation Care



- ◆ 一對一康復評估
Personalised Rehabilitation Assessment
- ◆ 康復師制定個人化康復方案及提供康復指導
Specialist Tailored-made Rehabilitation Guidance Plan



如客戶同時投保「門診寶」並身處中國內地，則可使用「醫護+」，在個人化就醫支援選項下，使用「24/7線上問診」，由國內註冊醫生視像診治和處方藥物，以及獲得藥物配送。

If our customers opt for the Outpatient Care Benefit and they are in Chinese Mainland, they can access “24 / 7 Telemedicine” using the “HealthCare+” (under the Personalised Treatment Assistance section) and get virtual consultations and prescribed medicines from registered doctors there together with medication delivery.

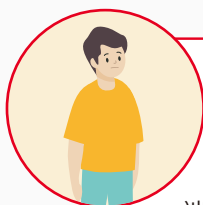
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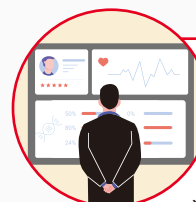
新資本投資者入境計劃下的真實故事 - 在香港定居後首次醫療理賠申請，感人至深

Heartfelt First Medical Claim After Settling in Hong Kong Under the New Capital Investment Entrant Scheme



陳先生的兒子，一名6歲的男孩，於2024年12月1日剛開始他的高端醫療自由行計劃 (MCVIP)。不幸的是，僅僅兩天後的2024年12月3日，他從1.5米高的單杠上滑倒，右肘著地。在緊急情況下，陳先生立即將兒子送往醫院進行緊急會診。X光顯示右肘遠端肱骨骨折，需要在第二天進行手術。醫療費用約為130,000港元。由於這是該家庭首次在香港處理索賠，陳先生對結果感到非常擔憂。

Mr. Chan's son, a 6-year-old boy, had just started his PremierFlex Medical Plan (MCVIP) on 01 December 2024. Tragically, two days later, on 03 December 2024, he slipped and fell from a 1.5-meter-high monkey bar, landing on his right elbow. In a state of emergency, Mr. Chan rushed his son to the hospital for an urgent consultation. The X-ray revealed a displaced fracture over the distal humerus, necessitating an operation the following day. The medical expenses amounted to approximately HKD130,000. As this was the family's first time processing a claim in Hong Kong, Mr. Chan was understandably anxious about the outcome.



當理財顧問收到陳先生的查詢時，他們立即採取行動，提供必要的協助並聯繫理賠部門，以確保理賠過程順利進行。我們專業的理賠專員迅速審查了醫生的信件和報告，迅速進行評估並批准了理賠。陳先生很快就收到了理賠款項，這增強了他對保誠和我們專業服務的信心，他並向家人和朋友推薦我們的新MCVIP產品，分享了他的積極體驗。

When the financial consultant received Mr. Chan's inquiry, they immediately sprang into action, providing the necessary assistance and contacting the claims department to ensure a smooth claims process. Our dedicated claims specialists promptly reviewed the doctor's letter and report, swiftly conducting the assessment and approving the claim. Mr. Chan received the claims payment quickly, which reinforced his confidence in our brand and professional services. He also recommended our new MCVIP product to his family and friends, sharing his positive experience with them.



我們的理賠專員全心全意致力於為我們尊貴的客戶提供快速和無縫的服務。每當我們收到客戶或財務顧問的查詢時，我們都會竭盡全力提供所需的支持。我們對確保理賠過程順利進行的承諾，反映了我們對客戶安心的堅定承諾。

Our claims specialists are wholeheartedly committed to delivering swift and seamless service to our valued customers. Whenever we receive inquiries from clients or financial consultants, we go above and beyond to offer the support they need. Our dedication to ensuring a smooth claims process reflects our unwavering commitment to our customers' peace of mind.



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重要提示

Important Notes

重要事項：

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- (2) 宣傳或銷售香港保險產品 / 服務為目的而招攬或聯絡（不論透過郵遞、電話、電子郵件、傳真或任何其他方式）任何身處內地人士。

Important Notes:

1. All information shown is for reference only. Customers must not rely on the information in this document alone to enter into any transaction. Customers are recommended to seek professional for specific advice. Please refer to the below disclaimer.
2. Prudential Hong Kong Limited ("Prudential") expressly disclaims all liability for the use or interpretation by others of information contained in this document.

Disclaimer:

This document is prepared based on Prudential's individual life claims record for the period from 1 January 2024 to 31 December 2024. All information shown is only for reference purpose and does not constitute nor is intended to be construed as advice. This document should not be considered as an offer or solicitation for any of the products or investments mentioned herein. Prudential reserves the right to make changes and corrections to its information expressed in this document at any time, without any prior notice. You are advised to seek independent advice from appropriate professionals (such as doctors, accountants, financial consultants or lawyers, etc.) before making any decision on the topic(s) mentioned in this document. Prudential expressly disclaims all liability for any errors or omissions in the content, nor any use or interpretation of the information featured in this document by any party. Prudential will not have or accept any liability, obligation or responsibility whatsoever for any loss or damage (including without limitation consequential loss, destruction or damage) however arising from or in respect of any use or misuse of or reliance on the information.

This document is intended to be used in Hong Kong only. It is not as an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

Please note that consultants are prohibited by the Company from:

- (1) Conducting any unauthorised activities related to insurance in Chinese Mainland; and
- (2) Promoting or selling Hong Kong insurance products / services for the purpose of soliciting or contacting any people physically present in Chinese Mainland (by way of mails, phone calls, electronic mails, fax or any other channels).



附錄 Appendix

中國內地與香港危疾名稱對照表

Reference Table for Critical Illnesses in the Chinese Mainland and Hong Kong

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中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong	中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong
惡性腫瘤	癌症 Cancer	語言能力喪失	喪失語言能力 Loss of Speech
急性心肌梗塞	心臟病發作 Heart Attack	重型再生障礙性貧血	障礙性貧血 Aplastic Anaemia
腦中風	中風 Stroke	主動脈手術	大動脈外科手術 Surgery to the Aorta
重大器官移植	主要器官移植 Major Organ Transplantation	多發性硬化	多發性硬化症 Multiple Sclerosis
冠心病	冠狀動脈病 Coronary Artery Disease	全身性重症肌無力	嚴重重症肌無力症 Severe Myasthenia Gravis
終末期腎病	末期腎病 Kidney Failure	系統性紅斑狼瘡併發腎功能損害	系統性紅斑狼瘡而併發狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
多個肢體缺失	多個肢體切斷 Loss of Limbs	因職業關係導致的人類免疫缺陷病毒(HIV)感染	因職業感染人類免疫缺陷病毒 Occupationally Acquired HIV
慢性肝功能衰竭失代償期	失代償期肝硬化 Decompensated cirrhosis	經輸血導致的人類免疫缺陷病毒感染	因輸血引致的愛滋病 AIDS due to Blood Transfusion
心臟瓣膜手術	心瓣及結構性手術 Heart Valve and Structural Surgery	克隆病	克羅恩氏病 Crohn's Disease
阿爾茨海默病	阿茲海默症 Alzheimer's Disease	一型糖尿病	一型糖尿病/胰島素依賴型糖尿病 Insulin Dependent Diabetes Mellitus
嚴重腦損傷	嚴重頭部創傷 Major Head Trauma	植物人狀態	植物人 Apallic Syndrome
帕金森病	帕金森病 Parkinson's Disease	重症急性壞死性筋膜炎	壞死性筋膜炎 Necrotising Fasciitis
嚴重III度燒傷	嚴重燒傷 Major Burns	彌慢性系統性硬皮病	系統性硬皮病 Systemic Scleroderma
原發性肺動脈高壓	原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension	慢性復發性胰腺炎	復發性慢性胰腺炎 Chronic Relapsing Pancreatitis

註：以上資料只供參考。保單的保障範圍是根據保障條款內的定義為準。
Remark: The above information is for reference only. Policy coverage shall adhere to the provision and definition.



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中國內地用語 Terminology used in the Chinese Mainland	香港用語 Terminology used in Hong Kong
克-雅氏病(CJD.人類瘋牛病)	克雅二氏症 Creutzfeldt-Jacob Disease (CJD)
肌營養不良症	肌肉營養不良症 Muscular Dystrophy
骨生長不全症	成骨不全症 Osteogenesis Imperfecta
埃博拉病毒感染	伊波拉 Ebola
終末期肺病	末期肺病 End Stage Lung Disease
嬰兒進行性脊肌萎縮症	第一型兒童脊髓肌萎縮 Type I Juvenile Spinal Amyotrophy
主動脈夾層瘤	主動脈夾層瘤/主動脈瘤 Aortic Aneurysm
肌萎縮脊髓側索硬化	肌萎縮性脊髓側索硬化 Amyotrophic Lateral Sclerosis
結核性腦膜炎	腦膜結核病 Meningeal Tuberculosis
獨立能力喪失	失去獨立生活能力 Loss of Independent Existence

註：以上資料只供參考。保單的保障範圍是根據保障條款內的定義為準。
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