

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

Prudential plc provides life and health insurance and asset management in 24 markets across Asia and Africa. Our mission is to be the most trusted partner and protector for this generation and generations to come, by providing simple and accessible financial and health solutions. Prudential plc's commitment to Hong Kong is demonstrated through its two locally-incorporated companies: Prudential Hong Kong Limited (PHKL) and Prudential General Insurance Hong Kong Limited (PGHK). These companies provide a range of health and financial planning services and products to over 1.3 million customers in Hong Kong. In 2023, Prudential established its Macau branch to offer health insurance and financial solutions for the Macau community, completing its footprint in the Greater Bay Area.

Credit Rating*

	S&P	Moody's	Fitch
Prudential plc	A	A2	A-
Prudential Hong Kong Limited	AA-	-	-

*As of 12 January 2024

Listed on stock exchanges in

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

Hang Seng Composite Index

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

For Every *Life,*
For Every *Future*

PRUDENTIAL
保誠保險

The Group

Founded

176 years ago

2023 FY new business profit up

45%* YoY to **US\$3.13** billion^[1]

Total customer base in Asia and Africa^[1]

over **18** million

Hong Kong



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



#1 Offshore segment in Hong Kong in 2023^[2]



2023 FY new business profit up
267% YoY to **US\$1.41** billion^[1]



Protecting over

1.3 million customers in Hong Kong^[3]

[1] Prudential plc 2023 Full Year Earnings

[2] 2023 Full Year provisional statistics of Hong Kong insurance industry by Hong Kong Insurance Authority

[3] 2023 Individual Life Claims Report by Prudential Hong Kong Limited

*Presented on a constant exchange rate basis

May 2024 Version

Hong Kong at a Glance

Customer-centric Services

Customer Satisfaction^[1] over

95%



Around

HK\$6.6 billion
Total Claims Payments^[1]

(Equivalent to around 240,000 Oesophago-Gastro
Duodenoscopy & Colonoscopy)

Over

130,000

Total Approved Claims^[1]

(Approved 1 case in a minute on average)



Overall Successful Claims Rate^[1] **96%**

Comprehensive Health Protection

Patient Care Pathway

- Prevention
- Diagnose
- Treatment
- Post-treatment



Coverage of Medical Network – Medical Expenses Direct Billing Service[^]

✓ More than **390** network medical specialists and well-equipped medical network providers

✓ Hong Kong

- **13** private hospitals
- More than **40** day surgery centres
- Diagnostic imaging service centres at prime locations

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

94% Pre-authorisation success rate^[1] in 2023

Strong Multi-channel Distribution



Agency Force

Largest agency force for

8 consecutive years

Approx. **20,000**
financial consultants



Bancassurance

25 years of bancassurance partnership with Standard Chartered (HK)

Standard Chartered



Brokerage

Partnership with

150+

financial intermediary companies in Hong Kong

Comprehensive Patient Care Journey: The Path to Protection

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Onboarding

Comprehensive Range of Services*



Life insurance



General insurance



Health protection



Retirement & savings



Employee benefits



Investment-linked insurance

End-to-end Policy Application

- Underwriting decision can be available in



One Signature

Review application materials on personal devices with one digital signature at anytime

One-stop medical examination

- Complete medical exam at one preferred **"Satellite ME"** centre
- Blood sample collected using **"Health Test Express"** patented technology

PRUeShop

Purchase general and clinical insurance in a few clicks

Policy Management



eContract

Receipt of policy contract in digital format

Easy policy management

- View coverage details and policy value
- Update your personal particulars

Secured transactions

- Switch existing investment choice
- Change premium allocation

Claims and Services

eClaims

- Claims can be submitted **anytime anywhere** and payment will be received as quickly as **within 24 hours^A**

^Afor FPS payout option

SmartAppoint Service[#]

- Customers can **designate a family member ahead of time** as a Designated Person
- The Designated Person has the authority to file a claim and access the claim payment on behalf of the customer with valid medical certificates, in case the customer faces the unfortunate situation of mental incapacitation due to sickness or other unforeseen circumstances

PruNurse PRUHealthChat Service

A **new WhatsApp service** supported by Prudential's professional nursing team to:

- Make an appointment for a consultation
- Assist to arrange pre-authorisation
- Share health tips regularly and provide connected care management

Medical Expenses Direct Billing Service

- 3 simple steps for **pre-authorisation**
- Instant pre-authorisation result
- Applies to day surgery specialties, hospitalisation, and diagnostic imaging
- Comprehensive coverage from our medical network – medical expenses direct billing service[^]

Cross-border Health and Medical Services

- Cross-Border Medical Expenses Direct Billing Cancer Treatment Service[^] in the GBA
- Medical partnership to expand health services coverage in the GBA
- Expanded hospital network in Chinese Mainland
- Medical Green Channel

Powered by technology

Community Engagement and Investment

Financial Education

“\$avvy Planner” Financial Education Programme

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



Health

Prudential Blood Drive

Regular Prudential Blood Drives to help replenish the blood bank and save lives. In 2023, more than 1,100 participants gathered and donated 885 units of blood, helping to save up to 2,700 lives



Social Capital

Diversity, Equity and Inclusion

Supports the diversification of ideas and cultures through internal advocacy and external collaborations

Open Door Placement Programme

Empower ethnic minority youth through skill training and internships, together with network of SME customers



Communities

Prudential Volunteer Month

A month-long volunteer drive engaging colleagues and financial consultants in 30 diverse activities with 15 NGOs, making meaningful difference in our community



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Awards and Recognition*



Top winner in 2023
• 6 Grand Awards
• 5 Top 3 Awards



• 10 Excellence Awards
• 1 Outstanding Award



• Best Sales Team of the Year
• Top Salesperson of the Year
• Distinguished Sales Award - Top Five (3 recipients)



• Trainer of the Year Award

*Selected awards only

