# 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

#### Credit Rating\*

	S&P	Moody's	Fitch
Prudential plc	А	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





#### The Group **Hong Kong**

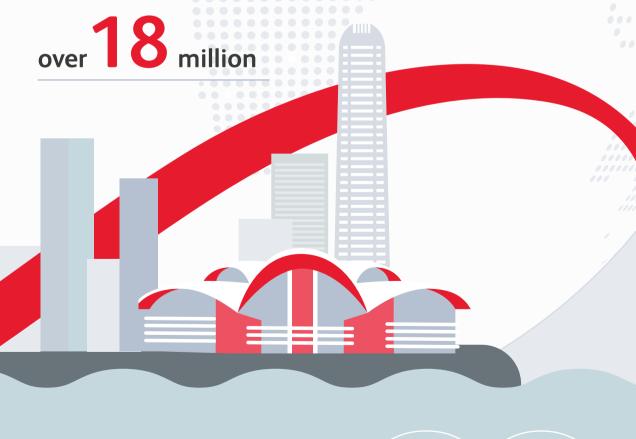
176 years ago

Founded

2023 FY new business profit up

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

Total customer base in Asia and Africa[1]



Serving Hong Kong for 60 years Established in 1964



Offshore segment in Hong Kong in 2023[2]



2023 FY new business profit up

267% YoY to US\$1.41 billion[1]



3 million customers in Hong Kong<sup>[3]</sup>

**PRUDENTIAL** 

# Hong Kong at a Glance



### **Customer-centric Services**

Customer Satisfaction<sup>[1]</sup> over 95%





Around

Total Claims Payments[1]

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

Over

130,000 Total Approved Claims<sup>[1]</sup>

(Approved 1 case in a minute on average)





Overall Successful Claims Rate<sup>[1]</sup> 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)

Pre-authorisation success rate<sup>[1]</sup> in 2023

# Strong Multi-channel Distribution



**Agency Force** 

Largest agency force for

8 consecutive years

Approx. 20,000 financial consultants



years of bancassurance partnership with
Standard Chartered (HK)





Partnership with

financial intermediary

companies in Hong Kong

# Comprehensive Patient Care Journey: The Path to Protection





### Onboarding -

### O Policy Management - O

**Prudential** 

View coverage details and

Ä

• Update your personal

Receipt of policy contract

### Claims and Services

## Comprehensive Range of Services\*



insurance

Life



General insurance

Retirement

**Investment-linked** 

insurance



Health protection





benefits





- Complete medical exam at one preferred "Satellite ME" centre
- "Health Test Express" patented technology

#### PRUeShop

Purchase general and clinical insurance in a few clicks

#### **End-to-end Policy Application**

Underwriting decision can be available in



#### One Signature

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

#### One-stop medical examination

- Blood sample collected using

#### Secured transactions

**eContract** 

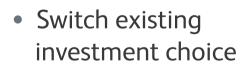
in digital format

**Easy policy** 

management

policy value

particulars



• Change premium allocation

#### **eClaims**

• Claims can be submitted anytime anywhere and payment will be received as quickly as within 24 hours

△for FPS payout option

#### SmartAppoint Service#

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

#### 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<sup>^</sup>

#### **Cross-border Health** and Medical Services



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





# 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















# **Awards and Recognition\***



• 6 Grand Awards • 5 Top 3 Awards





**JEPHK** 

FINANCIAL EDUCATION AND ESG

**LEADERSHIP** 

— Corporate 2023 —



- 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

