

Prudential's Claims Payout January–December 2025



In bringing you
financial peace of mind,
Our reason is *you*

In 2025, we paid
RM2.88 billion
in claims

For over 100 years, we've stood by our customers through every stage of life. Having protected over a million lives, Prudential supports you through medical needs, critical illness, and life's unexpected moments. We're here to help you move forward, because true wealth is knowing support is there when you need it most.

Amount Paid by Claim Type in 2025 (Jan–Dec)

MEDICAL



RM2.11 billion

CRITICAL
ILLNESS



RM334 million

PERSONAL
ACCIDENT



RM33 million

DISABILITY
(TPD)



RM17 million

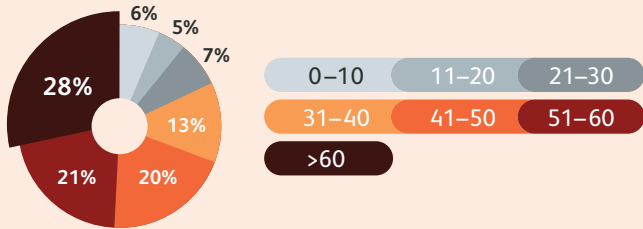
DEATH



RM388 million

Medical Claims

No matter your age, health risks can arise when you least expect them. We're committed to keeping you protected through every challenge ahead.



Medical claims **rise steadily with age**, emphasising the importance of comprehensive health coverage.

Cataract is the leading medical claim among those **aged over 60**.

Heart Diseases

have surged by

79%

in the last 5 years, making it the leading cause of hospitalisation.

Breast Cancer

cases continue to rise, with annual treatment costs per patient up

71%

in the past 5 years.

Top 5 most common lung infections

- Influenza
- Bronchiolitis
- Pneumonia
- Upper Respiratory Tract Infections (URTI)
- Tuberculosis (TB)

Pneumonia

cases have doubled in the past 5 years and treatment cost per case have edged up by

20%



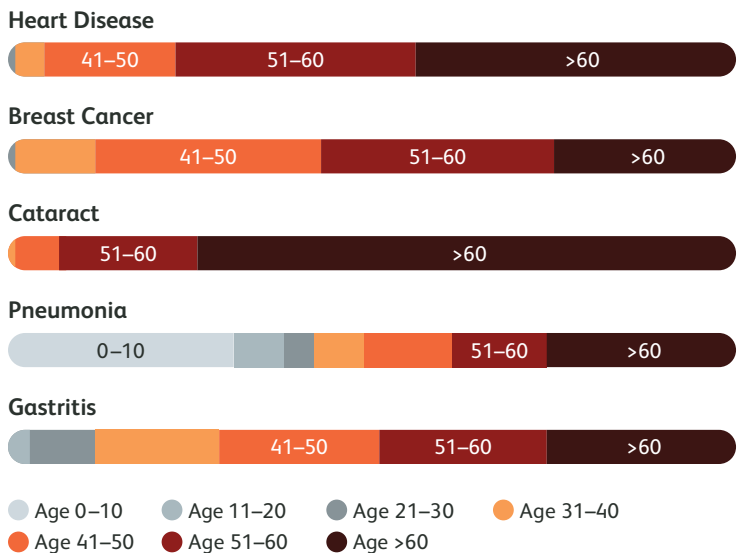
Early screening and preventive care play a key role in reducing and managing health risk.

Top 5 Medical Claims Payout



● Total Claims Payout ● Highest Claims Payout

Top 5 Medical Diagnosis by Age Group



● Age 0-10 ● Age 11-20 ● Age 21-30 ● Age 31-40 ● Age 41-50 ● Age 51-60 ● Age >60

Secure Your Health Against Unforeseen Challenges

Gender	Age	Occupation	Estimated Annualised COI (RM)*	Policy Duration (YY MM)	Total Medical Claims Amount (RM)	Diagnosis
M	1	Child	1,541	0Y 6M	52,247	Lung Infection
M	17	Child	763	3Y 10M	84,349	Lung Infection
F	29	Teacher	898	2Y 9M	342,269	Breast Cancer
M	39	Engineer Software	1,425	6Y 4M	130,000	Heart Disease
F	40	Doctor	1,442	2Y 0M	454,968	Breast Cancer
M	49	Accountant	1,364	16Y 1M	61,986	Gastritis
M	52	Sole Proprietor	2,361	9Y 3M	131,387	Coronary Artery Disease
F	56	Consultant	3,722	13Y 7M	41,600	Eye Disease
F	62	Sales Representative	3,815	8Y 5M	167,831	Coronary Artery Disease
F	67	Retiree	4,279	0Y 6M	49,348	Eye Disease

The table shows samples of actual claim demographics and diagnoses.

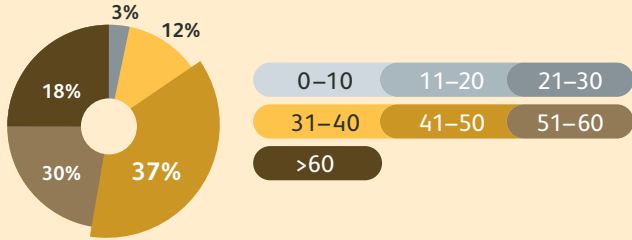
*The amount represents an estimated annualised Cost of Insurance paid for policy(ies) with medical benefit.

The above data is based on Total Claims Payout in 2025 regardless of claims period.

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Critical Illness Claims

Critical illness can impact anyone. With income replacement, we help meet your family's financial needs, so you can focus on recovering and finding your strength again.



Working-age adults face rising exposure to critical illnesses due to **modern lifestyle factors** such as stress, inactivity, and changing dietary habits.

Longer lifespans mean individuals may face certain health risks for more years, increasing the likelihood of their **income being affected**.

Critical Illness

is affecting people at younger ages, with

15%

of claims paid to those aged below 40.

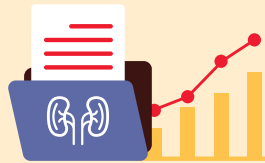


Kidney Disease

is rising sharply, driven by diabetes and hypertension. Dialysis demand may double to

106,000

patients by 2040.¹



Source:
¹2020 BMC Nephrology, Prevalence of chronic kidney disease.

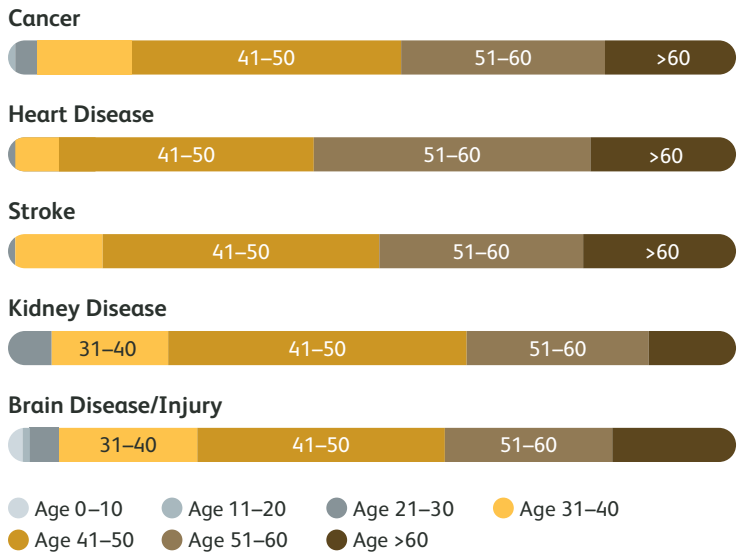


Stay financially protected, from early detection to late-stage treatment.

Top 5 Critical Illness Claims Payout



Top 5 Critical Illness by Age Group



Critical Illness Can Affect Anyone

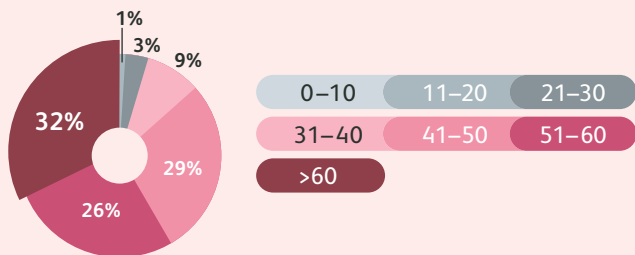
Gender	Age	Occupation	Estimated Annualised COI (RM)*	Policy Duration (YY MM)	Total Critical Illness Claims Amount (RM)	Diagnosis
F	1	Child	112	1Y 5M	101,000	Brain Disease/Injury
M	11	Child	155	11Y 5M	340,000	Leukemia
M	25	Student	137	4Y 6M	141,000	Heart Disease
M	29	Manager	609	4Y 6M	503,000	Kidney Disease
F	35	Account Executive	405	5Y 8M	500,000	Stroke
F	37	Self Employed	4,375	0Y 10M	405,000	Cervical Cancer
F	45	Doctor	5,828	7Y 8M	2,000,000	Breast Cancer
M	47	Businessman	2,874	18Y 4M	482,000	Coronary Artery Disease
M	56	Chiropractor	12,016	3Y 10M	1,000,000	Heart Attack
M	61	Director	3,483	24Y 2M	1,003,000	Lung Cancer

The table shows samples of actual claim demographics and diagnoses.
*The amount represents an estimated annualised Cost of Insurance paid for policy(ies) with critical illness benefit.

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Death Claims

In life's hardest moments, we make sure your family receives the financial support they need.



The overall life expectancy in Malaysia is **75.3 years**, with males having a life expectancy of **73.1 years** and females **77.9 years**.¹

Source:
¹Department of Statistics Malaysia.



Living longer means **health risks can arise over more years**, and at any time.

Because **life is unpredictable**, having protection means support is there when you need it.

Cancer and Heart Disease

remain the leading causes of death claims payout, at

30% and **21%** respectively.

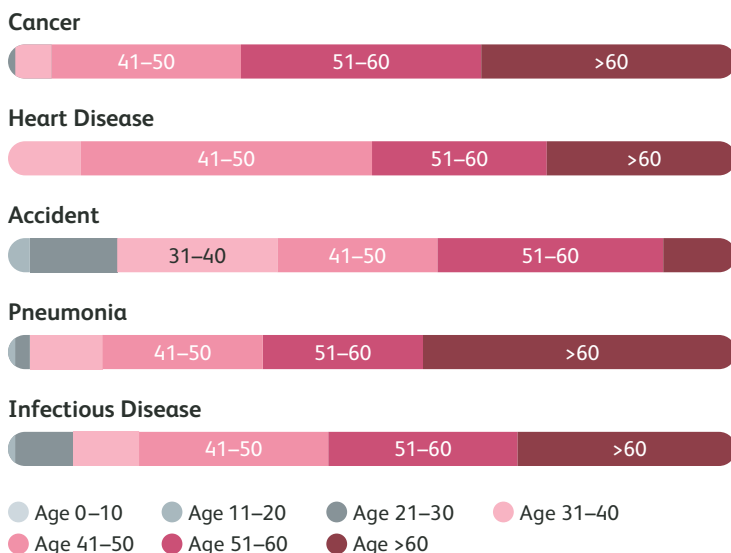


Top 5 Causes of Death Claims Payout



● Total Claims Payout ● Highest Claims Payout

Top 5 Causes of Death by Age Group



Ensure that your loved ones have the financial support they need in difficult times.

So Your Family Is Cared for, No Matter What Tomorrow Brings

Gender	Age	Occupation	Estimated Annualised COI (RM)*	Policy Duration (YY MM)	Total Death Claims Amount (RM)	Diagnosis
M	10	Child	1,948	5Y 8M	104,000	Cancer
F	14	Child	1,166	13Y 7M	91,000	Heart Disease
F	22	Student	1,169	2Y 11M	1,176,000	Infectious Disease
M	24	Cashier	3,824	3Y 7M	1,089,000	Accident
F	31	Beauty Consultant	2,804	4Y 2M	1,034,000	Accident
M	32	Manager	1,800	2Y 10M	500,000	Heart Disease
M	42	IT Consultant	7,845	5Y 6M	1,358,000	Pneumonia
F	45	Business Partner	35,502	5Y 2M	1,543,000	Cancer
M	57	Director	33,311	22Y 1M	2,069,000	Cancer
F	62	Account Clerk	143,532	2Y 9M	664,000	Infectious Disease

The table shows samples of actual claim demographics and diagnoses.

*The amount represents an estimated annualised Cost of Insurance paid for policy(ies) with death benefit.

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True Wealth Is Having Health on Your Side

Healthcare needs continue to grow more complex every day. We continue to improve our protection to deliver stronger, more reliable care for you.



We Keep Your Healthcare Easy to Access & Reasonable



1 Trusted Hospital Network

Our PRUPanel Plus hospitals and specialist centres are rigorously selected to provide you with better value and care without compromising on healthcare quality and service.

2 Honest Care & Fair Claims

If something doesn't seem right during your healthcare journey, you can report suspected fraud, waste, or misuse safely and confidentially to your respective agent. Together we keep healthcare payment fair, transparent, and trustworthy.

We Keep Your Claims Experience Hassle-Free

1 Medical-Backed Claims Decisions

With onsite in-house medical support and continuously trained claims assessors, we make decisions faster, clearer, and fairer to give you confidence when it matters most.

2 Smart AI Protection for Your Benefits

We use AI technology to detect and prevent fraud, keeping your benefits secure and helping your premiums stay sustainable.



For non-cashless claims, we typically **reimburse within 6 days** after complete claims documentation is received. Most medical claims, however, are settled through our **cashless facility** for seamless, worry-free care.



We Work With Industry Associations & Regulators to Protect Your Long-Term Interests

1 Holding Strong Position in Industry Associations & Connection With Regulators

We work alongside regulators to create long-term, sustainable health solutions that keep you protected.

2 Strong Partnerships With Doctors & Hospitals

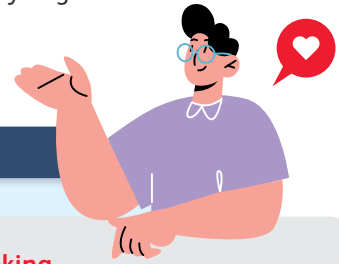
We keep ourselves engaged with healthcare experts and specialists for seamless access to precision-based advanced treatments, daycare procedures, and the latest medical technology.



We Care for You Every Step of the Way

At Prudential, we offer not just coverage, but ongoing support to help you make informed decisions when you need care.

Whether you're making your first doctor visit or seeing a specialist, we're here to help you get the **right care** at the **right place**, at the **right time**.



Get the Right Care When You Need It

Care Concierge

New!

First in the market to assist you in **finding and booking specialist appointments with ease**

- 24-hour support
- Access to 7000+ nationwide specialist network under PRUPanel Plus



Case Management Service

New!

Receive **personalised end-to-end medical support** and guidance for serious medical conditions

- Access to 53,000+ top specialist globally
- 450+ sub-specialties covered
- Provide clarity and confidence to make informed decisions throughout treatment and recovery



PRUPanel Plus

Get **more value and care** with PRUPanel Plus, our network of trusted healthcare partners

- Access close to 100 top hospitals and specialist centres nationwide
- Waiver of administrative fees and deposits
- More discount and rewards (complimentary vouchers, free parking, and fast-lane access) with No-Claims Benefit



Click [here](#) to find out more about PRUPanel Plus.

Day Surgery

Get coverage for **the surgical care you need without requiring an overnight stay**

- Return home the same day
- More affordable compared to inpatient care
- Minimally invasive with fewer complications



Advanced Treatment

Get coverage and access to precise, less invasive procedures that support **faster, more effective diagnosis and treatment**

- Smoother recovery with minimally invasive procedures
- Access to modern and clinically recognised innovation
- Minimised risks through precise techniques
- Reduce risk of complications



Terms and conditions apply.

Understand Your Protection Needs

Choosing the right protection means finding what truly supports you.

Understanding your priorities and what different solutions offer helps you make confident decisions that meet your needs, whether for health, financial security, or your family's future.

01

Match your coverage to your life stage

Select protection that fits your current needs, whether it is medical care, critical illness coverage, or life protection.



02

Ensure sufficient and sustainable protection

Evaluate whether your coverage meets your current needs and plan ahead to ensure your protection remains sustainable for future needs.



03

Explore value-driven features and benefits

Maximise protection while getting more value out of your plan with features like co-insurance, deductibles, Active Pricing, and No-Claims Benefit.



Deductibles

The amount you must pay out-of-pocket before your insurance coverage begins.



Co-Insurance

A percentage of the medical bill that you will need to pay, while your insurer pays the balance.



Active Pricing

Start your policy with up to 15% instant discount on medical insurance charges. The discount continues every year when you make no claims.



No-Claims Benefit (NCB)

Redeem perks up to RM1,000 from Prudential's marketplace when you make no claims. Find out how you can access or claim your NCB [here](#).

04

Choose flexible plans for changing needs

Secure continuous protection by choosing coverage that adapts to your needs as your life evolves. Review your coverage regularly to ensure it remains relevant and sufficient.



Take Charge of Your Health Decisions With C.A.R.E.

C



Clarify your treatment

- Understand the necessity of recommended treatment or tests so you can make better decisions.
- For better cost awareness, explore the price ranges for common private healthcare services in Malaysia [here](#).

A



Ask for second opinions

- Consult for a second opinion to explore your medical options. You may find a less invasive and more cost-efficient alternative for surgery or long-term care.

R



Review your medical bills

- Request and check your itemised bill.
- Flag any items that are unclear, duplicated, or not received.

E



Explore outpatient options and value-driven healthcare providers

- Not all treatments require an overnight stay. Many can be done within a day, making them safer and more affordable.



Your health is your greatest wealth. Stay proactive in maintaining a healthy lifestyle and ensure you have sufficient coverage for securing both your well-being and financial security.



Prudential provides one-stop comprehensive solutions for our customers' peace of mind.

Speak to our Prudential Wealth Planner today or visit www.prudential.com.my for more information.