

Prudential's Claims Payout January–December 2024

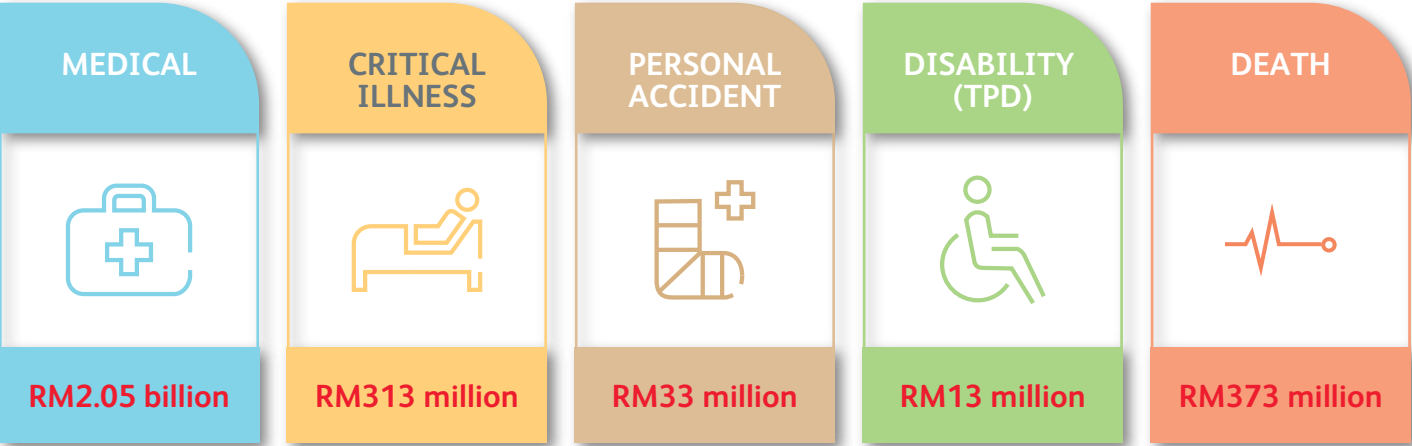


In bringing you financial
peace of mind.
Our reason is *you*

In 2024, we paid out **RM2.78 billion** in claims, standing by our customers through life's uncertainties. With Prudential, your peace of mind is our priority and a testament to our unwavering commitment to be there when it matters most.

In 2024, we paid
RM2.78 billion
in claims

Amount Paid by Claim Type in 2024 (Jan–Dec)

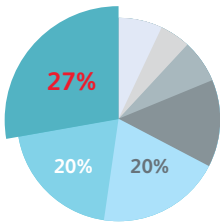


The above data is based on Total Claims Payout in 2024 regardless of claims period.
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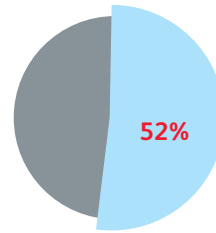
Medical Claims



95.5%
successful claims rate



>60 age group received the highest medical claims payout



52% of medical claims were paid to female

Top 5 Medical Claims Payout



Heart Disease

RM191,000
RM120,000,000



Pneumonia

RM648,000
RM64,000,000



Breast Cancer

RM732,000
RM75,000,000



Gastritis

RM644,000
RM64,000,000



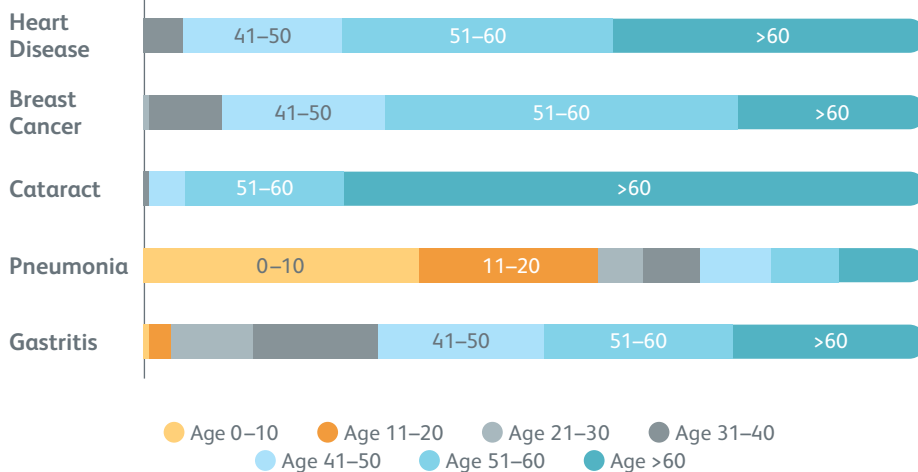
Cataract

RM56,000
RM66,000,000

● Highest Claims Payout

● Total 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



Heart Diseases

are the leading cause of hospitalisation, with treatment costs rising

18%

over the past 5 years.

Breast Cancer

cases are rising, with treatment costs up

30%

over the past 5 years. Notably, 13% of payouts were made to patients under 40.

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	1,164	7M	25,900	Lung Infection
M	9	Child	598	9Y 5M	59,547	Lung Infection
M	34	Teacher	1,230	4Y 11M	45,734	Eye Disease
M	37	Direct Sales	1,233	3Y 5M	100,234	Chest Pain
M	44	Self Employed-Admin	1,840	7Y 9M	134,732	Chest Pain
F	44	Administrator	2,167	3Y 9M	235,274	Lung Infection
M	46	General Manager	1,449	3Y 7M	39,572	Eye Disease
M	52	Sales Representative-Outdoor	2,584	13Y 6M	166,032	Coronary Artery Disease
F	67	Housewife	4,105	4Y 4M	368,438	Breast Cancer
F	71	Babysitter	4,277	1Y 11M	38,902	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.

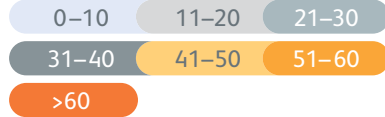
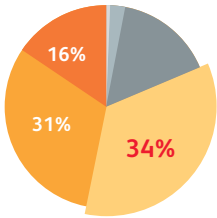
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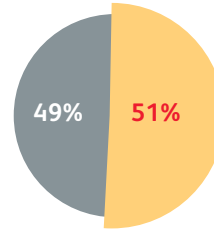
Critical Illness Claims



84.6%
successful claims rate



41-50 age group received the highest critical illness claims payout



Male



Female

Both male and female received similar critical illness claims each

Top 5 Critical Illness Claims Payout



Cancer Disease

RM1,760,000
RM194,000,000



Stroke

RM740,000
RM13,000,000



Heart Disease

RM1,110,000
RM67,000,000



Brain Disease/Injury

RM1,900,000
RM13,000,000



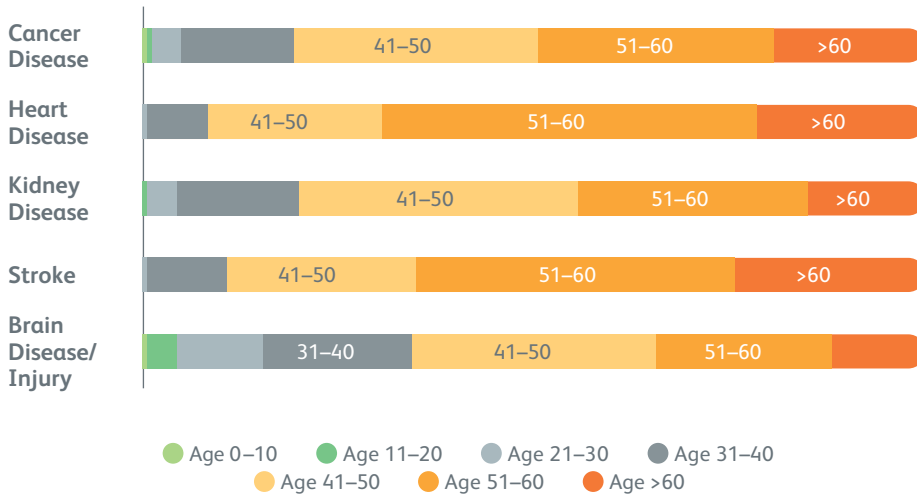
Kidney Disease

RM1,000,000
RM14,000,000

● Highest Claims Payout

● Total Claims Payout

Top 5 Critical Illness by Age Group



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

Critical Illness

is affecting people at younger ages, with

19%

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.

Source: 2020 BMC Nephrology, Prevalence of chronic kidney disease.



Critical Illness Knows No Boundaries

Gender	Age	Occupation	Estimated Annualised COI (RM)*	Policy Duration (YY MM)	Total Critical Illness Claims Amount (RM)	Diagnosis
F	5	Child	154	5Y 8M	150,000	Leukemia
M	13	Child	107	10Y 10M	51,000	Cancer of Kidney
M	27	Cashier	329	8Y 0M	301,000	Brain Disease/Injury
F	28	Human Resource Executive	267	1Y 0M	120,000	Kidney Disease
M	29	Technical Support Staff	269	0Y 7M	201,000	Cancer of Testis
F	31	Businesswoman-Admin Only	1,155	1Y 9M	1,620,000	Breast Cancer
M	41	Consultant	5,588	7Y 1M	1,110,000	Heart Disease
F	43	Teacher	1,534	5Y 0M	700,000	Breast Cancer
M	63	Retiree	1,747	14Y 4M	111,000	Lung Cancer
F	65	Housewife	8,123	3Y 4M	653,000	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.

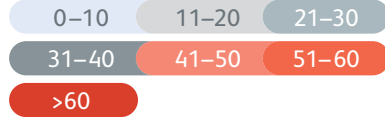
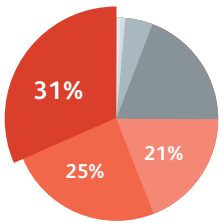
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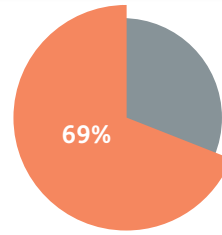
Death Claims



99.8%
successful claims rate



>60 age group received the highest death claims payout



69% of death claims were paid to male

Top 5 Causes of Death Claims Payout



Cancer Disease

RM3,080,000
RM90,580,000



Heart Disease

RM2,710,000
RM66,170,000



Infectious Disease

RM1,640,000
RM52,480,000



Accident

RM5,179,000
RM33,860,000



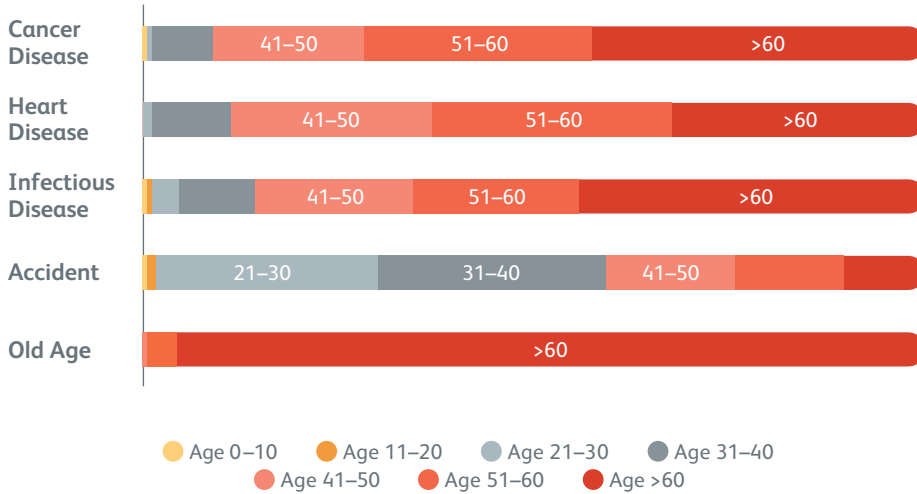
Old Age

RM4,150,000
RM19,000,000

● Highest Claims Payout

● Total Claims Payout

Top 5 Causes of Death by Age Group

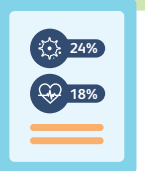


● Age 0-10 ● Age 11-20 ● Age 21-30 ● Age 31-40
● Age 41-50 ● Age 51-60 ● Age >60

Cancer and Heart Disease

remain the leading causes of death claims payout, at

24% and **18%** respectively.



Sepsis

is on the rise, now making up

50%

of infectious disease claims with RM24 million paid out in 2024 alone.

Take Steps to Prepare for the Unimaginable

Gender	Age	Occupation	Estimated Annualised COI (RM)*	Policy Duration (YY MM)	Total Death Claims Amount (RM)	Diagnosis
F	6	Child	253	5Y 10M	105,000	Infectious Disease
M	15	Child	184	2Y 6M	104,000	Infectious Disease
F	30	Business Partner-Admin Only	664	2Y 4M	2,451,000	Accident
F	35	Teacher	38,286	7Y 10M	639,000	Liver Cancer
F	42	Lawyer	1,030	6Y 9M	1,093,000	Bile Duct Cancer
M	49	Car Accessories Technician	2,351	3Y 0M	751,000	Heart Disease
F	52	Director	2,436	4Y 5M	1,033,000	Acute Respiratory Distress
M	55	Retiree	17,670	6Y 7M	1,030,000	Cerebrovascular
M	56	Doctor	10,771	3Y 0M	1,947,000	Cardiovascular
M	65	Retiree	14,055	24Y 6M	958,000	Heart Disease

The table shows samples of actual claim demographics as well as diagnoses.

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

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Understanding the Rise in Medical Inflation

Malaysia's medical inflation is expected to rise from 14.9% to 16.4% in 2025,¹ making it the third highest in Asia Pacific. **This surge is driven by the increase in hospitalisation demand and treatment costs.**

1. Increase in Hospitalisation Demand

Hospitalisation demand increased from 1 in 10 people in 2019 to 1 in 8 in 2024, with the trend expected to continue at 1 in 6 by 2029.²

What's Causing Increased Hospitalisations in Malaysia?

1 Increase in Non-Communicable Diseases (NCD)

Cardiovascular diseases, Chronic respiratory diseases, Cancer, and Diabetes are the leading causes of death and disease burden in Malaysia.

Common Factors



Lifestyle



Unhealthy diet



Highest prevalence of Obesity in Southeast Asia³

15%	Malaysia	7%	Indonesia
11%	Thailand	7%	Singapore

2 Re-emergence of infectious disease

Tuberculosis, measles, HIV, dengue, and Covid-19 still pose a significant burden in Malaysia.

Common Factors



Vaccine hesitancy



Disease evolution

3 Diseases are appearing at an earlier age

More young people are being diagnosed with serious diseases.



30% of cataract claims are paid to customers aged below 60.²



13% of cancer claims are paid to customers aged below 40.²

2. Increase in Treatment Costs in Malaysia

In 2024, average treatment cost rose 43% from RM7,000 in 2019 to RM10,000. It may reach RM14,000 by 2029 if the trend continues,² mainly influenced by our healthcare landscape.



Ageing Population

- The elderly need long-term and complex care.
- 11% of the population was aged 60 and above in 2020, and expected to increase to 15% by 2030.³



Medical Technology

- High cost of international drugs.



Healthcare System

- Fraud, waste, and abuse in cashless facilities.

Healthcare for the elderly costs **2-3 times** more than for younger people.

Are you financially prepared for future healthcare needs?



Source:

¹WTW 2025 Global Medical Trends Survey.

²Data based on Prudential Assurance Malaysia Berhad Claims payout.

³Health White Paper, 2024, Ministry of Health, Malaysia.

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How Can I Manage Medical Inflation?

START with C.A.R.E.

C

Clarify your treatment

- Understand the necessity of recommended treatment or tests so you can make better decisions.



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.



Enjoy **better 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



Exclusive rates
and benefits with
No-Claims Benefit

Terms & Conditions apply.

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Unveiling Insurance Trends in Malaysia

90%

of Malaysians **lack** adequate insurance coverage.¹



52%

of Malaysians **do not have** sufficient savings for medical emergencies.²



Factors to Consider When Choosing Insurance Coverage

01

Find the right fit for your needs

Assess the type of coverage that aligns with your current life stage, whether it is medical, life or critical illness.



02

Ensure coverage is sufficient for your needs

Determine the level of coverage required for your present circumstances and assess whether it is sufficient. Then, anticipate future needs to ensure your coverage remains sustainable.



03

Discover how you can make the most out of your medical plan

Explore value-driven options and benefits such as co-insurance, deductibles, active pricing, and No-Claims Benefit to help you maximise your protection and savings.



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

Ensure your coverage is sustainable for the future

Choose a plan with longevity that can adapt to your changing needs over time. Regularly assess your insurance portfolio to ensure it remains relevant and provides adequate coverage.



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 to find the right coverage or visit www.prudential.com.my for more information.

Source:

¹Kittane, R. (2023). How digital, data and artificial intelligence increase protection in a robust insurance sector.

²Perbadanan Insurans Deposit Malaysia. (2022). How To Start An Emergency Fund.

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