

What matters to you,
matters to us



Listening. Understanding. Delivering.



Prudential's Claims Payout January – December 2022

We stay true to our promises

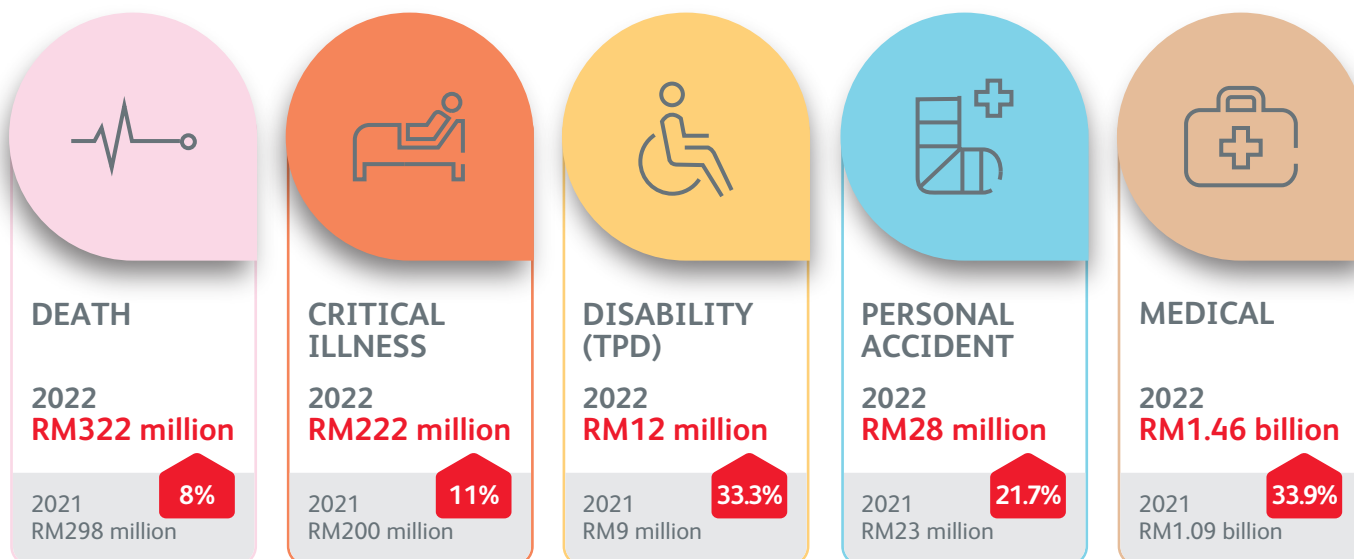
Here at Prudential, we are committed to providing you with financial peace of mind. In 2022, we paid out **RM2.04 billion** in claims — a 25.9% increase from 2021. It is our goal to continue helping you achieve a life of financial freedom and get the most out of life.

In 2022, we paid
RM2.04 billion
in claims

In 2021, we paid
RM1.62 billion
in claims

25.9%

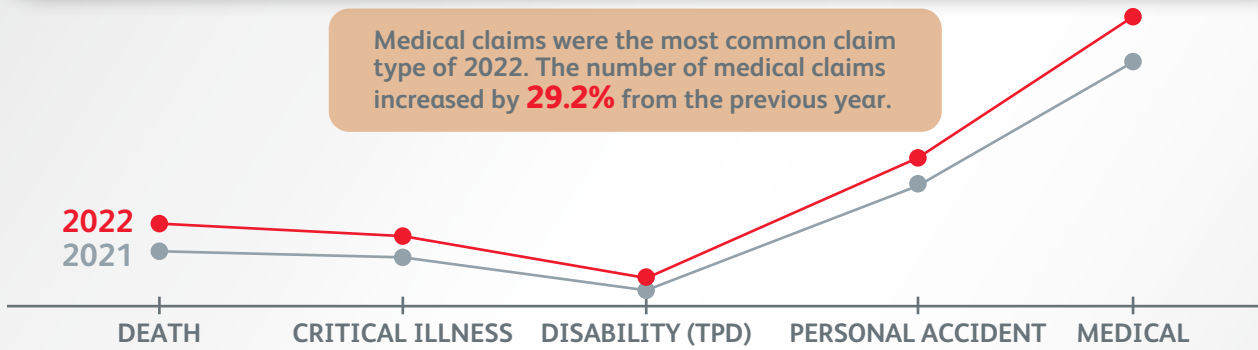
Amount Paid by Claim Type in 2022



The above data includes Total Claims Payout in 2022 regardless of claims period.
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Number of Claims by Claim Type

Medical claims were the most common claim type of 2022. The number of medical claims increased by **29.2%** from the previous year.



Age Distributions of Claimants in 2022



DEATH

39.9% of death claims were paid to policyholders aged 60 and above



CRITICAL ILLNESS

31.5% of critical illness claims were paid to policyholders aged 51 to 60



DISABILITY (TPD)

36.5% of disability claims were paid to policyholders aged 41 to 50



PERSONAL ACCIDENT

22.7% of personal accident claims were paid to policyholders aged 31 to 40



MEDICAL

19.4% of medical claims were paid to policyholders aged 41 to 50

We saw a significant increase in medical claims made to policyholders aged 41 – 50 in 2022 as compared to 2021.

0 – 10

11 – 20

21 – 30

31 – 40

41 – 50

51 – 60

>60

Insurance premiums get more expensive as you grow older because your health risks increase. Hence, it is best to invest and be prepared for the future!



Did You Know?

In 2022, Malaysia's estimated **medical inflation rate was 12%**¹.

The highest claims payout we made for **breast cancer in 2022** was RM1.9 million, compared to RM1 million in 2021².

The estimated **cancer treatment cost in Malaysia** can go as high as **RM395,000**³.

New cancer patients in their **late 20s to early 30s** have emerged from 2021 to 2022⁴.

Chronic illnesses can occur without warning. Due to the rise in medical costs, it is vital to be insured and financially prepared should any misfortune strike.

Sources

¹<https://insights-north-america.aon.com/research/2022-global-medical-trend-rates-report>

²Please refer to the next page for Top 5 Diagnoses by Claim Type 2022.

³<https://codeblue.galencentre.org/2022/06/03/the-real-cost-of-cancer-in-malaysia/>

⁴<https://www.malaysianow.com/news/2022/12/27/behind-malaysias-increase-in-cancer-cases>

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Top 5 Diagnoses by Claim Type 2022



Highest Claims Payout



Total Claims Payout

Average Claims Payout

DEATH	CRITICAL ILLNESS	DISABILITY (TPD)	PERSONAL ACCIDENT	MEDICAL <small>*Claims paid here are based on per customer.</small>
1. Cancers RM2,576,000 RM73,596,000	1. Cancers RM1,987,000 RM145,872,000	1. Soft Tissue Disorder/Injury RM1,000,000 RM5,320,000	1. Soft Tissue Disorder/Injury RM427,000 RM9,137,000	1. Cataract RM53,000 RM53,053,000 RM9,131
2. Heart Disease RM4,054,000 RM57,476,000	2. Heart Disease RM800,000 RM44,732,000	2. Stroke RM760,000 RM2,158,000	2. Laceration Wound RM14,000 RM1,055,000	2. Breast Cancer RM517,000 RM53,049,000 RM35,202
3. Accident RM3,290,000 RM42,986,000	3. Stroke RM1,060,000 RM11,670,000	3. Postconcussion RM950,000 RM950,000	3. Intervertebral Disc Disorders RM13,000 RM786,000	3. Ischemic Heart Disease RM195,000 RM45,010,000 RM18,739
4. Infectious Disease RM2,884,000 RM38,292,000	4. Kidney Disease RM250,000 RM8,345,000	4. Coma RM800,000 RM800,000	4. Traumatic Knee Meniscus Tear RM16,000 RM636,000	4. Gastritis RM86,000 RM40,274,000 RM5,827
5. Pneumonia RM2,969,000 RM29,617,000	5. Brain Disease RM613,000 RM5,988,000	5. Fracture of Lumbar Spine RM623,000 RM726,000	5. Fracture of Metatarsal Bone RM11,000 RM569,000	5. Acute Gastroenteritis RM102,000 RM27,595,000 RM4,927



Did You Know? Prudential Malaysia covers **Cancer Precision Medicine**.



Every year in Malaysia, over **20,000** new cancer patients with an average age of over 40 years are detected.⁵

What is Cancer Precision medicine?

It is a form of medical care that uses genomic testing to provide a more accurate cancer diagnosis and select treatments based on the patient's individual genetic makeup, lifestyle and environment. The top 3 cancers for which Precision Medicine shows success are breast cancer, lung cancer and colon cancer.

Please speak to our **Prudential Wealth Planner** or visit www.prudential.com.my for more info.

Source

⁵<https://www.thestar.com.my/news/nation/2022/12/05/ncsm-over-20000-new-cancer-patients-detected-annually>

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