

# Prudential's Claims Payout January–June 2023



Listening. Understanding. Delivering.



## What matters to you, *matters to us*

### We deliver on our promises

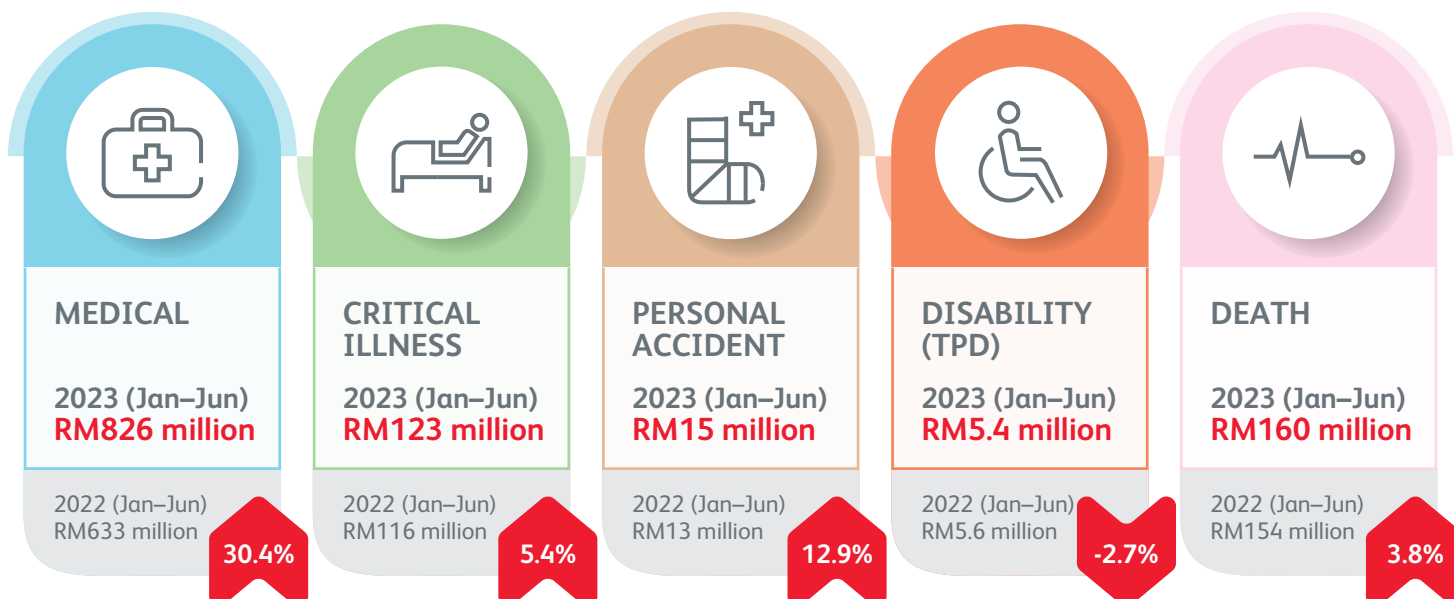
At Prudential, our utmost priority is to provide you with financial freedom and peace of mind. During the period from January to June 2023, we disbursed a substantial sum of **RM1.13 billion** in claims, a **22%** increase from January to June 2022. Our unwavering dedication to transparency and commitment drives us to assist you in maximising life's potential while attaining the financial security you deserve.

In 2023 (Jan–Jun), we paid  
**RM1.13 billion**  
in claims

22%

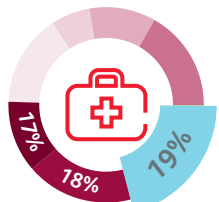
In 2022 (Jan–Jun), we paid  
**RM922 million** in claims

### Amount Paid by Claim Type from Jan–Jun 2023

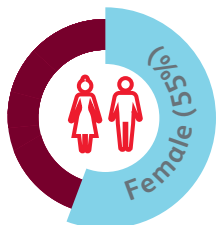


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# Medical Claims



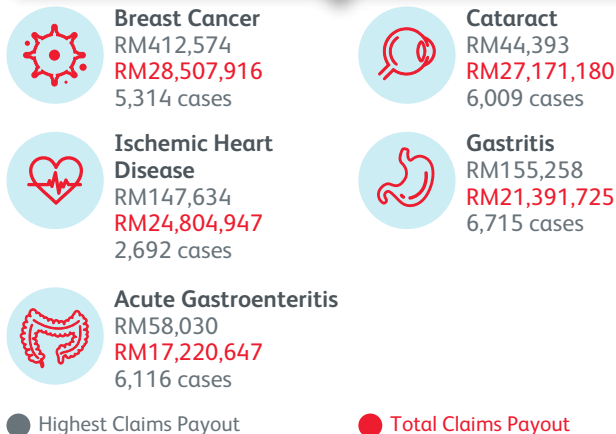
**41-50** age group received the highest medical claims payout



**55%** of medical claims were paid to female

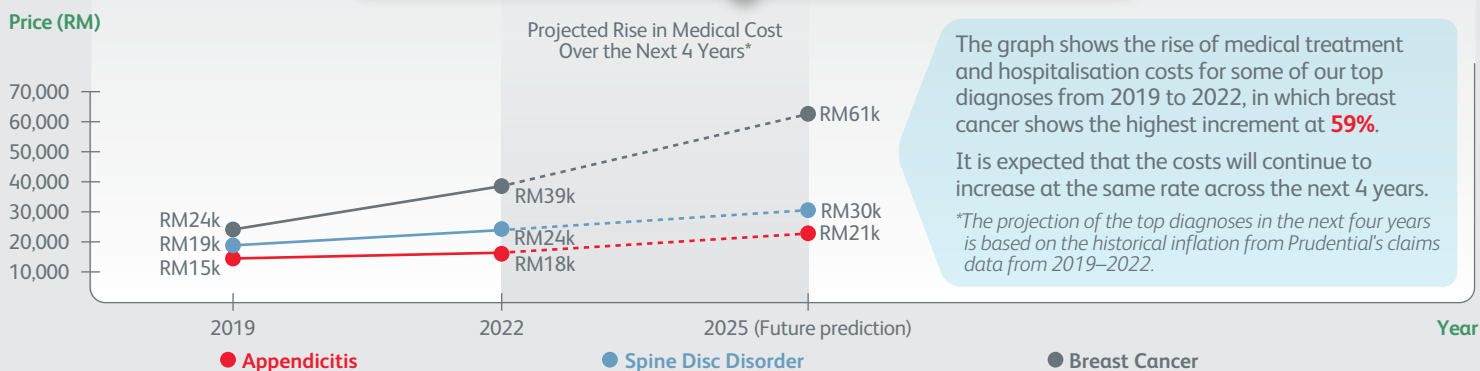


## Top 5 Medical Claims Payout



Medical claims increased by **30.4%** in the first half of 2023 compared to the first half of 2022, being the highest claims payout among all claims categories. Breast cancer remained the highest claims payout in the medical claims category, with an increase of **19.3%** during the same period.

## Medical Costs of the Top Diagnoses Over the Years



## Medical Emergencies Can Happen to Anyone at Any Time

Gender	Age	Occupation	Estimated Annualised Premium Paid (RM)*	Policy Duration (YY MM)	Total Medical Claims Amount (RM)	Diagnosis
M	29	Assistant Manager	2,222	6Y 9M	534,557	Acute Renal Failure
F	53	Programmer	1,981	17Y 8M	946,849	Infective Endocarditis
F	58	Housewife	4,400	6Y 3M	924,277	Sepsis
M	54	Manager	2,019	8Y 11M	560,430	Myelodysplastic Syndrome
M	52	Director	9,600	0Y 10M	405,679	Stroke
F	36	Hairstylist	3,360	2Y 1M	412,574	Breast Cancer
F	17	Student	1,379	7Y 3M	387,556	Thrombocytopenia
M	26	Indoor Sales Representative	2,677	1Y 1M	88,183	Haemorrhoids

The table shows samples of actual claim demographics and diagnoses.  
\*The amount represents an estimate of annualised-premium paid for the medical benefit.

## Actual Claims Case Sharing



Ms. W aged 34, a Prudential customer with PRUValue Med, experienced symptoms such as heart palpitations and difficulty in breathing, and immediately sought medical attention. She was then diagnosed with Atrial Fibrillation and flutter by a cardiologist. With her condition requiring urgent intervention, including Ablation of Arrhythmia Circuits and a Cardiac Electrophysiological study, Ms. W had to be admitted on an emergency basis.

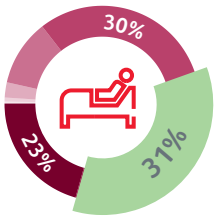
With the emergency support of the panel hospital and Prudential's HAS (Hospital Alliance Services) team, Ms. W's admission was speedily processed. Upon receiving the necessary documents, the Initial Pre-Authorization Letter (IPAL) was issued within an hour, ensuring seamless financial coverage and a hassle-free admission for Ms. W, allowing her to focus on her treatment right away. Under the diligent care of the medical team, Ms. W's condition improved, leading to her timely discharge. The Final Pre-Authorization letter (FPAL) was promptly issued without requiring her to resubmit the case, allowing a swift discharge. The total expenses for one week at the hospital amounted to RM47k which was paid directly to the hospital by Prudential.

Prudential's HAS process enhanced the ability of e-submission from the panel hospital, utilising advanced technology to streamline admission and claim processes to ensure an efficient and uninterrupted treatment support for Ms. W throughout the journey.

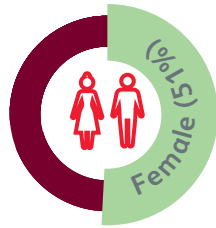
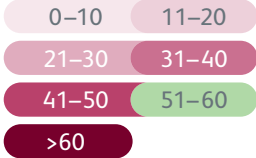
The case scenario above is for illustrative purposes only and may not be applicable to all cases.

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# Critical Illness Claims



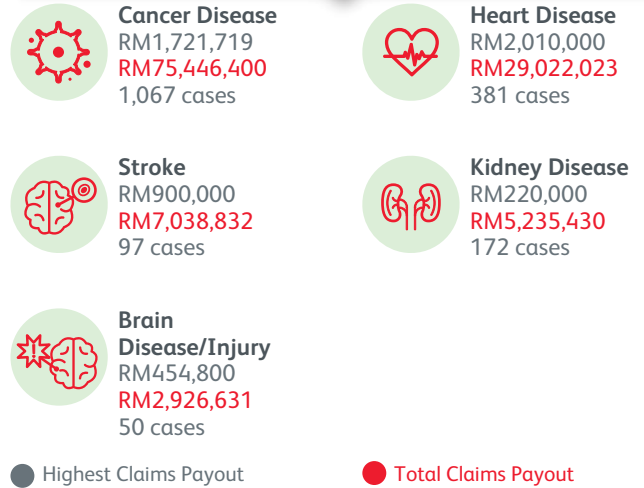
**31%** of critical illness claims were paid to policyholders aged 51 to 60



**51%** of critical illness claims were paid to female



## Top 5 Critical Illness Claims Payout



● Highest Claims Payout

● Total Claims Payout



**Cancer diagnosis continued to rise by 13%** in the first half of 2023 compared to the first half of 2022. We observed an alarming increase in younger cancer patients, with a **15% rise in claims cases from the 21–40 age group**.

## Critical Illness Does Not Discriminate

Gender	Age	Occupation	Estimated Annualised Premium Paid (RM)*	Policy Duration (YY MM)	Total Critical Illness Claims Amount (RM)	Diagnosis
M	54	Consultant	28,147	11Y 4M	1,700,000	Heart Attack
M	57	Chief Executive Officer	29,642	12Y 7M	1,000,000	Prostate Cancer
F	32	Student	10,815	6Y 9M	304,800	Brain Surgery with Craniotomy
M	51	Director	54,486	3Y 1M	1,000,000	Serious Coronary Artery Disease
F	26	Assistant Manager	6,783	3Y 10M	500,000	Ovarian Cancer
M	23	Student	1,765	2Y 10M	200,000	Heart Attack
M	32	Deliveryman	2,609	1Y 11M	200,000	Encephalitis
F	23	Clerk	1,964	1Y 10M	100,000	Breast Cancer

The table shows samples of actual claim demographics and diagnoses.  
\*The amount represents an estimate of annualised-premium paid for the critical illness benefit.

Cancer, stroke, heart attack, and other critical illnesses **can strike at any time**, whether you are **young** or **physically fit**. In addition to medical costs, you might need to consider other expenses too, such as the loss of income and more. Critical Illness (CI) coverage goes **beyond your medical policy, providing a lump sum payment directly to you** to ensure you will be ready to focus on your health and recovery.

## Actual Claims Case Sharing



Mr. L is a policyholder of PRUHealth and PRUMy Critical Care. In December 2022, his life took a devastating turn when he suffered a sudden stroke. He faced not only the issue of running out of coverage from his current insurance medical plan that could not cover his medical expenses, but also needed to deal with the expensive recovery cost and loss of income due to his inability to work following the crisis.

Fortunately, Mr. L's PRUMy Critical Care coverage provided him with a lump sum payout due to a critical illness event. Mr L's Prudential's agent promptly submitted the CI claim request and subsequently contacted Prudential's claim team to expedite the claim process.

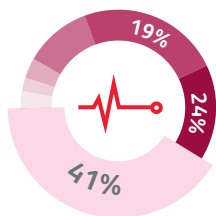
Understanding the demand of urgency, Prudential's claims team ensured a meticulous review of the claim which was efficiently processed within the same day of the claim submission. The swift processing provided the much-needed support to Mr. L, ensuring a lump sum payment made to him in time, giving him the extensive treatment, and recovery process he needed.

The lump sum payout also helped Mr. L sustain his and his family's livelihood when he was incapacitated and unable to work during the recovery process. Our customers' health and well-being are always our priority. We are committed to providing not only hospitalisation support but also peace of mind during recovery.

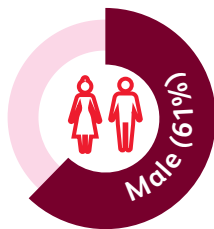
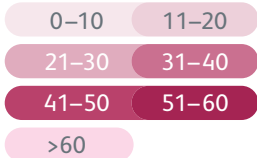
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# Death Claims



**41%** of death claims were paid to policyholders aged 60 and above



**61%** of death claims were paid to male



## Top 5 Causes of Death Claims Payout



**Heart Disease**  
RM2,513,125  
**RM41,090,138**  
358 cases



**Cancer Disease**  
RM1,284,457  
**RM36,759,011**  
487 cases



**Accident**  
RM2,120,200  
**RM14,237,036**  
124 cases



**Pneumonia**  
RM1,263,583  
**RM12,821,897**  
141 cases



**Sepsis**  
RM1,122,670  
**RM7,101,595**  
132 cases

● Highest Claims Payout

● Total Claims Payout

## Take Steps to Prepare for the Unimaginable

Gender	Age	Occupation	Estimated Annualised Premium Paid (RM)*	Policy Duration (YY MM)	Total Death Claims Amount (RM)	Diagnosis
M	43	Director	22,154	3Y 3M	2,001,593	Cardiac Arrest
M	42	Technician	5,400	0Y 1M	1,013,133	Covid-19
M	35	Lecturer	3,333	4Y 6M	1,000,000	Tuberculosis
M	71	Doctor	5,053	37Y 11M	889,458	Adrenal Gland Cancer
M	49	Surveyor	15,000	12Y 0M	1,082,480	Ruptured Aortic Dissection
M	30	Carpenter-In Shop	3,818	3Y 8M	500,000	Synovial Sarcoma
M	27	Chef	3,778	4Y 6M	55,981	Hepatitis B
F	28	Manager	2,057	0Y 7M	78,435	Asthma

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

\*The amount represents an estimate of annualised-premium paid for the death benefit.



The cost of living is increasing at a higher rate than we anticipate. Healthcare and education are two crucial areas that shape our lives and future. Research shows that the healthcare inflation rate increases by **double digits annually**, and higher education expenses continue to rise significantly. It is important to ensure your loved ones have sufficient protection if the unexpected occurs<sup>3</sup>.

## Actual Claims Case Sharing



En. R, a quantity surveyor and a sole breadwinner with PRUWealth Plus policy who tragically passed away while conducting a building inspection on his own. His family, amidst their grieving process, was in dire need of financial support to sustain their livelihood.

A typical accidental death claim submission would require substantial evidence to confirm the nature of death. Given the circumstance that En. R was alone during the occurrence, further police investigation and time were required to ascertain the cause of death.

In order to avoid delays in fulfilling the claims payout, En. R's agent and our claims team worked closely and proactively to assist in facilitating and expediting the acquisition of the necessary documents from the relevant police department and other authorised departments. As a result, En. R's accidental death claim was successfully processed and paid out to his family smoothly in time of need.

What matters to you, matters to us. In this case, we go the extra mile because ensuring our customer's loved ones receive continued support in the event of unfortunate occurrences is our commitment.

The case scenario above is for illustrative purposes only and may not be applicable to all cases.

Source: <sup>3</sup><https://www.prudential.com.my/en/we-do-pulse/all-stories/medical-inflation-rate-in-malaysia/#>

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# Do You Have Sufficient Coverage?

Medical claims remain the top claims payout category.

Cancer was among the top 3 highest claims across all categories.

Medical costs are rising, with an estimated average inflation rate of **10–15% yearly<sup>3</sup>**.

## Boost your protection today with us!



### GROWING COVERAGE AS YOU AGE

- Enjoy **annual guaranteed auto-increasing coverage** of up to RM15 million.
- Available coverage for **all pandemics**.
- Peace of mind with **extensive pre-to-post hospitalisation** coverage.



### PRECISION MEDICINE FOR CANCER WELLNESS

- All Prudential medical plans offer **Cancer Precision Medicine coverage**.
- Cancer Precision Medicine uses **genomic testing for a more accurate cancer diagnosis** and **personalised treatment** based on the patient's individual profile.
- The top 3 cancers in which Precision Medicine shows successful results are **breast cancer**, **lung cancer**, and **colon cancer**.



### REWARDS FOR STAYING HEALTHY

- If no claims were incurred in the preceding year, we reward you with a **No Claims Benefit**.
- Gain access to **over 1,000 healthcare packages nationwide from our ALL-NEW Marketplace** to keep your health in check.
- **Redeem up to RM1,000** of No Claims Benefit per year for the following preventive care services\*:



Medical check-up



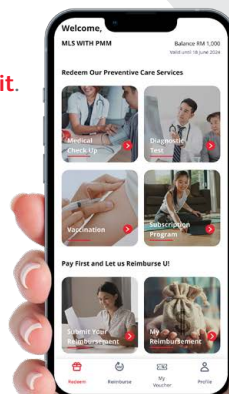
Diagnostic test



Vaccination



Subscription program



Our notable healthcare service providers in 200+ locations nationwide



\*Eligible for PRUMillion Med Booster or PRUValue Med Booster customers who did not make a claim for the previous annexure year.

Need more coverage? Speak to our **Prudential Wealth Planner** today or visit [www.prudential.com.my](http://www.prudential.com.my) for more info.

Source: <sup>3</sup><https://www.prudential.com.my/en/we-do-pulse/all-stories/medical-inflation-rate-in-malaysia/#>

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# 保诚保险2023年1月至6月 的索偿支付



用心聆听。实现您心。



## 以您为重心， 是我们的承诺

### 我们信守对您的承诺

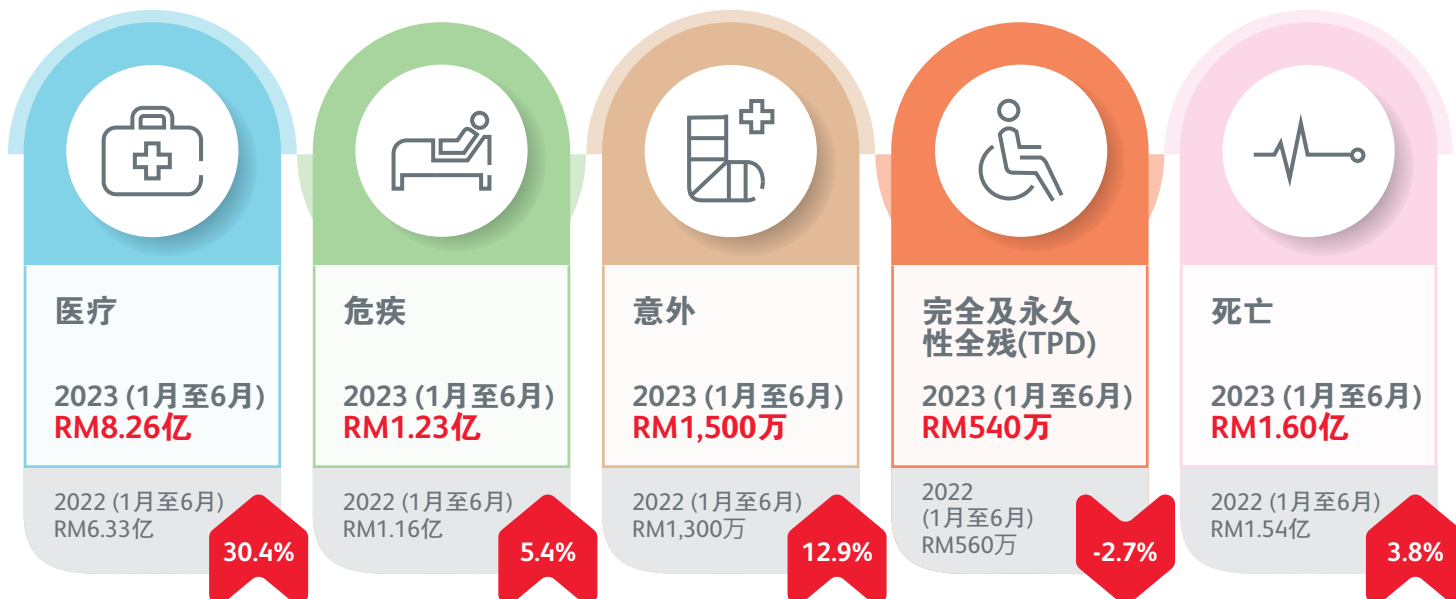
在保诚保险，我们致力于为您实现财务自由，让您时刻安枕无忧。在2023年1月至6月期间，我们一共支付了RM11.3亿的索偿金额，比2022年1月至6月期间增加了22%。我们坚定不移地维护透明度并信守承诺，以协助您发挥最佳的生活潜力，同时实现您应得的财务保障。

在2023年（1月至6月），  
我们支付了**RM11.3亿**  
的索偿金额

2022年（1月至6月），我们支付了  
RM9.22亿的索偿金额

22%

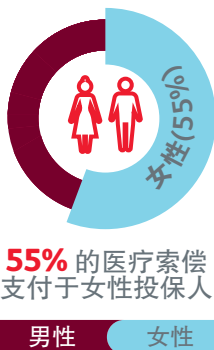
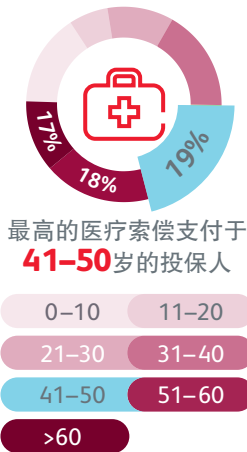
### 2023年1月至6月期间按索偿类型支付的金额



上述数据包括2022 & 2023年1月至6月的总索偿支付赔付（不论索偿期）。  
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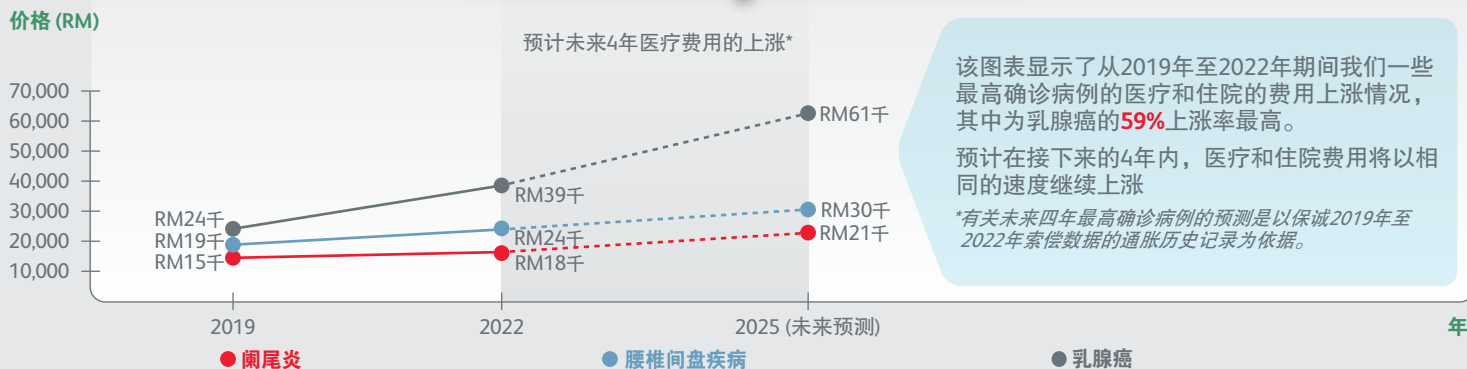
# 医疗索偿

## 最高5项医疗索偿支付



与2022年上半年相比，2023年上半年的医疗索偿支付增加了**30.4%**，是所有索偿类型中最高的索偿支付项目。而乳腺癌仍然是医疗索偿中支付了最高的索偿金额，这比去年同期增加了**19.3%**。

## 历年来最高确诊疾病的医疗费用



## 医疗紧急事故随时可能发生在任何人身上

性别	年龄	职业	预计已支付的年保费金额(RM)*	保单时期(年/月)	已支付的医疗索偿总金额(RM)	确诊病例
男	29	副经理	2,222	6年9个月	534,557	急性肾功能衰竭
女	53	程序员	1,981	17年8个月	946,849	感染性心内膜炎
女	58	家庭主妇	4,400	6年3个月	924,277	败血症
男	54	经理	2,019	8年11个月	560,430	骨髓畸形综合征
男	52	公司总监	9,600	0年10个月	405,679	中风
女	36	发型师	3,360	2年1个月	412,574	乳腺癌
女	17	学生	1,379	7年3个月	387,556	血小板减少症
男	26	室内销售员	2,677	1年1个月	88,183	痔疮

以上图表显示实际索偿投保人口特征和确诊病例的样本。  
\*该金额是预计投保人已支付的年保费金额于医疗福利。

## 实际索偿案例分享



34岁的W女士是一名持有PRU ValueMed保单的保诚保险客户。个人因出现心悸和呼吸困难等症状而立即求医，过后被心脏专科医生诊断为心房颤动和扑动。由于其病情需要紧急干预，进行包括心律失常回路消融和心脏电生理检查，W女士不得不急诊住院。

在指定医院和保诚保险医院联盟服务(HAS)团队的急诊支援下，W女士得以迅速办理住院。在收到必要的文件之后的一小时内发出了初始预先授权函(Initial Pre-Authorization Letter)，确保W女士获得无缝衔接的财务保障以及在无困扰下顺利住院，让她能专注于治疗。在医疗团队的悉心照顾下，W女士的病情有所好转并及时出院。在最终预先授权函(Final Pre-Authorization Letter)签发后，W女士无需重新提交病例并获准迅速出院。长达一星期的住院总费用为RM47,000，全由保诚保险直接支付给医院。

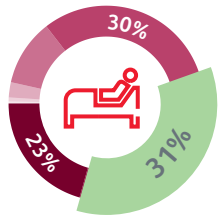
保诚保险的HAS程序加强了指定医院的电子提交功能，利用先进技术简化了住院和索偿流程，确保W女士在整个过程中获得高效不间断的治疗援助。

上述案例仅供参考，可能并不适用于所有案例。

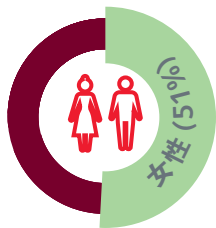
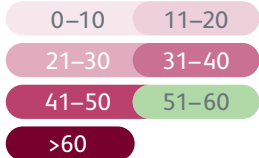
上述数据包括2023年1月至6月的总索偿支付赔付(不论索偿期)。  
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# 危疾索偿

## 最高5项危疾索偿支付



31% 的危疾索偿支付于51-60岁的投保人



51% 的危疾索偿支付于女性投保人



## 危病不会区分任何人

性别	年龄	职业	预计已支付的年保费金额(RM)*	保单时期(年/月)	危疾索偿总金额(RM)	确诊病例
男	54	顾问	28,147	11年4个月	1,700,000	心脏病
男	57	首席执行官	29,642	12年7个月	1,000,000	前列腺癌
女	32	学生	10,815	6年9个月	304,800	脑部开颅手术
男	51	总监	54,486	3年1个月	1,000,000	严重冠状动脉疾病
女	26	副经理	6,783	3年10个月	500,000	卵巢癌
男	23	学生	1,765	2年10个月	200,000	心脏病
男	32	快递员	2,609	1年11个月	200,000	脑炎
女	23	书记	1,964	1年10个月	100,000	乳腺癌

以上图表显示实际索偿投保人口特征和确诊病例的样本。  
\*该金额是预计投保人已支付的年保费金额于危疾福利。

不管您是否**年轻、健壮或健康**，癌症、中风、心脏病及其他**危重疾病随时都可能发生**。当您患上危疾时，除了医疗费用外，您可能还需考虑其他费用，例如因患上危疾而收入减少等。**危疾保障提供您一笔医药保险以外的总金额利益**，以面对危疾时的需要，让您能专注于康复的旅程。

## 实际索偿案例分享



L先生是PRUHealth和PRUMy Critical Care的保单持有人。在2022年12月，因他突然中风，导致其生活也跟着出现极大的转变。L先生不但面临耗尽现有医疗保险的问题，而且还需应付昂贵的康复费用，以及因病情而无法工作导致的收入损失。

幸运的是，L先生的PRUMy Critical Care危疾保障提供他一笔总金额利益，助他面对危疾时的需要。L先生的保诚代理在替他提交其危疾索偿请求后，便迅速的联系保诚的索偿小组以助加速办理L先生的索偿流程。

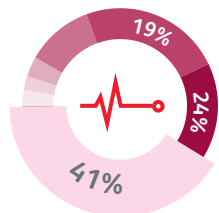
保诚索偿小组了解L先生的紧急需求后，便立即对其索偿请求进行细致审核，最终在索偿案件提交的同一天内成功办理了其索偿。这快速的索偿处理为L先生提供了当时急需的支援，确保他能及时获得一笔总金额利益以助他度过难关。

此外，L先生在康复期间无法工作，而该总金额利益也帮助了他维持自己和家人的生活。维护客户的健康需求永远是保诚的首要任务。我们所承诺的不仅是提供住院治疗方面的支援，同时也让客户在康复期间始终安枕无忧。

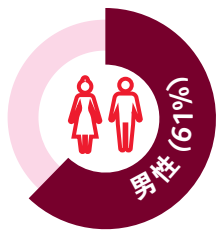
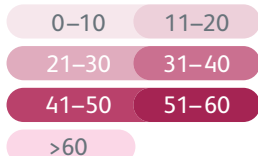
上述案例仅供参考，可能并不适用于所有案例。



# 死亡索偿



41% 的死亡索偿支付于60岁以上的投保人



61% 的死亡索偿支付于男性投保人



## 最高5项死因索偿支付



## 为意料之外的事故做好准备

性别	年龄	职业	预计已支付的年保费金额(RM)*	保单时期(年/月)	死亡索偿总金额(RM)	确诊病例
男	43	公司董事	22,154	3年3个月	2,001,593	心脏骤停
男	42	技术人员	5,400	0年1个月	1,013,133	新冠病毒
男	35	教授	3,333	4年6个月	1,000,000	结核病
男	71	医生	5,053	37年11个月	889,458	肾上腺癌
男	49	工料测量师	15,000	12年0个月	1,082,480	主动脉夹层剥离破裂
男	30	木匠	3,818	3年8个月	500,000	滑膜肉瘤
男	27	厨师	3,778	4年6个月	55,981	乙型肝炎
女	28	经理	2,057	0年7个月	78,435	哮喘

以上图表显示实际索偿投保人口特征和确诊病例的样本。  
\*该金额是预计投保人已支付的年保费金额于死亡利益。



生活费用的上涨比我们预期的还要快。医疗保健和教育是影响我们生活和未来的两大关键领域。研究显示，医疗保健的通货膨胀率以每年以**两位数**的速度增长，而高等教育费用则持续大幅上涨<sup>3</sup>。如果意外发生，确保您的至亲挚爱拥有充足的保障是非常重要的。

## 实际索偿案例分享



R先生是一名工料测量师，也是家中唯一的经济来源。他是PRUHealth Plus保单的投保人。他有一天在工作时独自检验楼宇时不幸去世。其家人在失去了家中唯一的经济依靠后，悲痛之际也迫切需要经济支援来维持生活。

意外死亡索偿提交往往需要大量证据来确认死亡的性质。而在到事故发生时只有R先生单独在场，所以警方需要更长的时间进一步调查来确定死因。

为了帮R先生的家人尽快获取索偿支付，R先生的保诚代理持续的和我们的索偿小组密切合作，积极地协助警方及其他相关批核部门尽快获取必要的文件。最终，R先生的意外死亡索偿得以顺利支付于其家属。

以您为重是我们的承诺。我们会加倍努力，尽我们所能的帮助每一位客户，确保客户们在这些不幸事件发生时能够持续得到援助。

上述案例仅供参考，可能并不适用于所有案例。

资料来源: <sup>3</sup><https://www.prudential.com.my/en/we-do-pulse/all-stories/medical-inflation-rate-in-malaysia/#>

上述数据包括2023年1月至6月的总索偿支付赔付(不论索偿期)。

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## 您有足够的保障吗？

医疗索偿是所有索偿类型支付中最高的索偿项目。

癌症索偿支付的金额是所有索偿类型中最高前三名。

医疗费用以每年10-15%的通膨率上涨<sup>3</sup>。

## 加强您的保单，提升您的自信！



### 让保障随着您的年龄增强

- 享有每年保证自动增加的高额保障，高达RM1,500万。
- 拥有全方位大流行病保障。
- 涵盖住院前至住院后的广泛保障，让您安心疗养。



### 癌症精准医疗

- 所有保诚医疗保单都有提供癌症精准医疗保障。
- 癌症精准医疗利用基因检测提供更准确的癌症诊断，并根据患者的个人生活习惯以提供个性化的治疗方案。
- 症精准医疗成功治疗的前三种癌症为乳腺癌、肺癌和结肠癌。



### 常保健康奖励

- 如果在上一年未进行医疗索偿，我们将奖励您无索偿利益。
- 通过保诚全新的Marketplace享有全国超过1,000多个保健服务，让您时刻掌握健康状况。
- 兑换您每年高达RM1,000的无索偿利益，享有以下的项保健服务\*：



健康医疗检查



诊断检测



疫苗接种



保健计划



我们遍布全国200多个地点的知名医疗保健服务提供者



\*限于在上一年未进行医疗索偿的PRUMillion Med Booster或PRUValue Med Booster客户。

需要更多保障吗？欲知更多详情，请与我们的保诚财富规划师联系或浏览[www.prudential.com.my](http://www.prudential.com.my)。