

For Every *Life*,
For Every *Future*



Insurtech Impacts and Opportunities



We Are Partner. Protector.



For Every *Life*, For Every *Future*

Prudential Hong Kong, a **trusted Partner and Protector in Hong Kong for over 60 years**, offers a comprehensive range of financial planning services and products, ensuring **financial security and well-being of over 1.3 million customers** with superior healthcare and accessible financial solutions.



Founded
177 years ago

Customer base in
Asia and Africa
18 millions

2024 full year
adjusted operating
profit up **10%** to
US\$3,129 millions

Serving
Hong Kong
for **61** years
Established in 1964

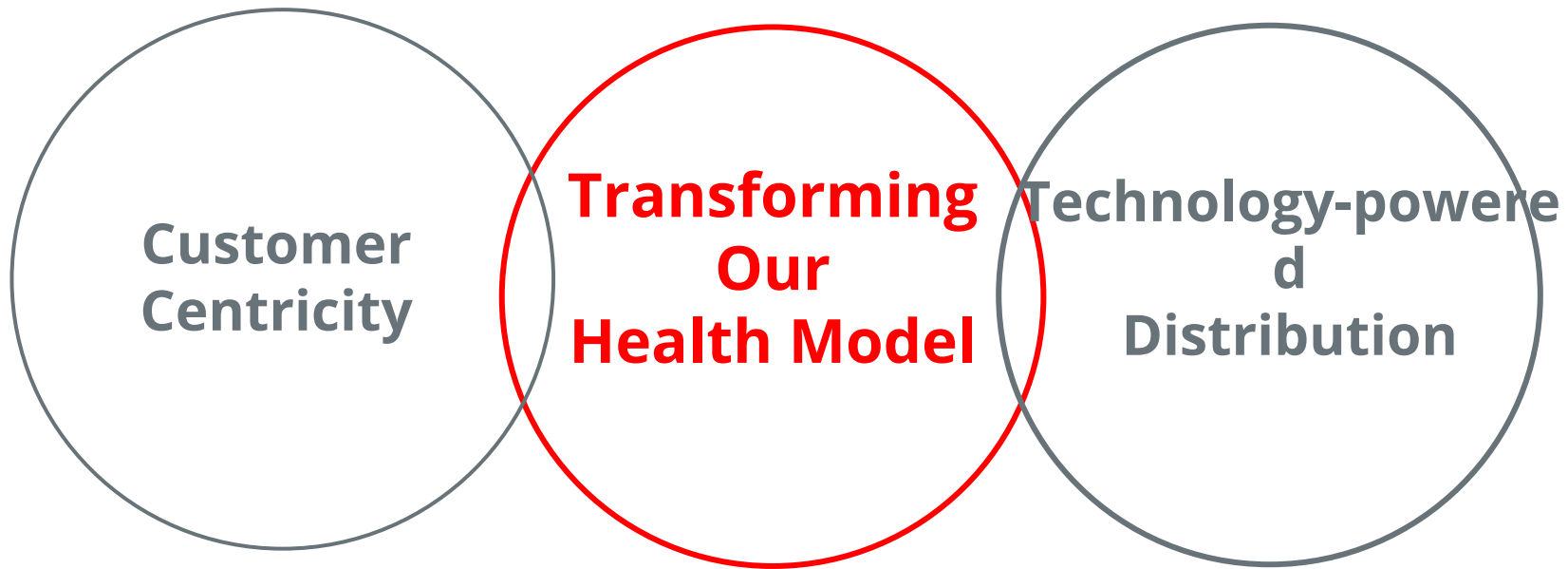
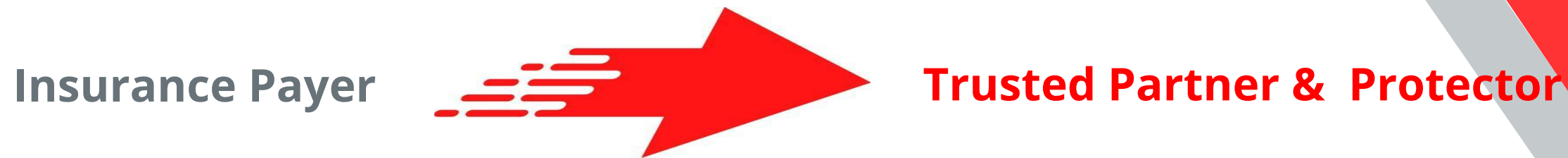
Customers
protected in
Hong Kong
over **1.3**
millions

New business
profit up **15% YOY**
to
US\$1.4
billions



Source: Company Fact Sheet from www.prudential.com.hk

Our **three strategic pillars**



Innovation and Human **complement** each other



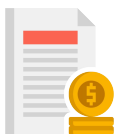
AI and human expertise complement each other, leading to more efficiency and much enhanced customer experiences.

The future of insurance is **enriched by Innovation**



HOW would you typically experience an insurance

PURCHASE



WHEN YOU APPLY
FOR AN INSURANCE

- Verify your identity
- Screen your risk level
- Pay your premium

CHANGE / ENQUIRE



WHEN YOU NEED TO
MAKE SOME CHANGES

- Change your address
- Enquire your policy
- Adjust your payment method

TREAT & CLAIM



WHEN YOU NEED
HELP MOST

- Find your right doctor
- Submit your claim
- Get reimbursed

WHO would **you** typically **find** for help?



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FIND AN AGENT?

PURCHASE



WHEN YOU APPLY
FOR AN INSURANCE



CALL A HOTLINE?

CHANGE / ENQUIRE



WHEN YOU NEED TO
MAKE SOME CHANGES



ASK GOOGLE?

TREAT & CLAIM



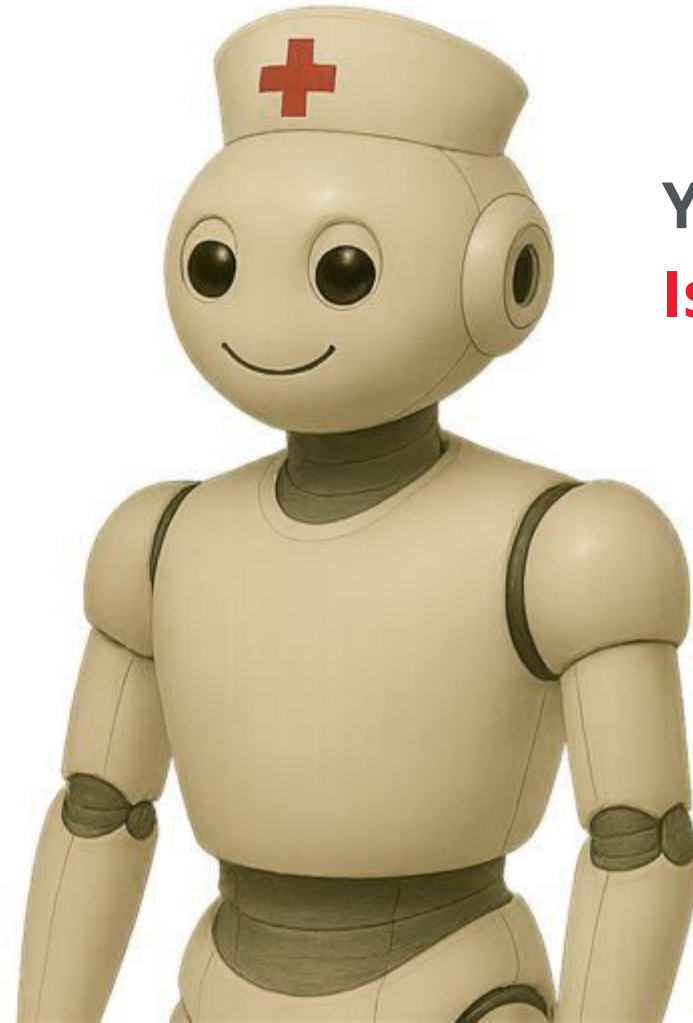
WHEN YOU NEED
HELP MOST



WHAT if Prudential makes all these hassle-free for you



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Yes **AI**
Is here to help

WHAT can AI do to make things easier, better & faster



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PURCHASE



WHEN YOU APPLY
FOR AN INSURANCE

Just **tap** your **ID**
to **phone**
AI can **verify**
your **identity**
right away

WE HAVE A FANCY TERM
"eKYC"



100% accuracy – eliminating human error

Confidential

WHAT can AI do to make things easier, better & faster



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PURCHASE



WHEN YOU APPLY
FOR AN INSURANCE

Just **upload** your
Health reports

AI can **screen**
your risk level

WE HAVE A FANCY TERM
"UNDERWRITING"

AI understands >160 Lab Test



Saving **half** the **time**

Confidential

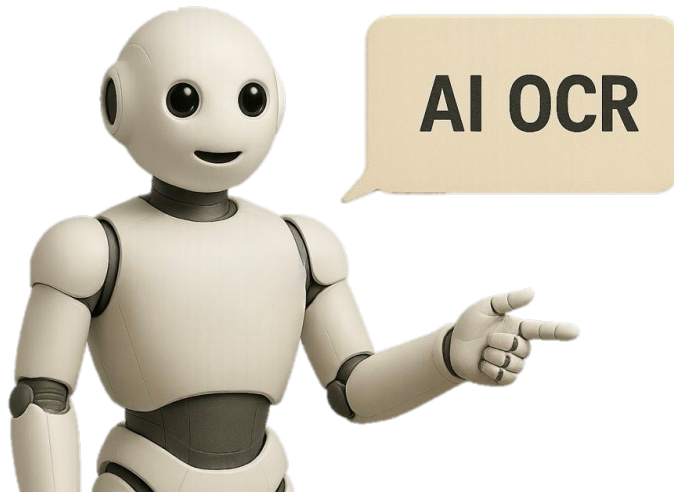
WHAT can AI do to make things easier, better & faster in one app

CHANGE / ENQUIRE

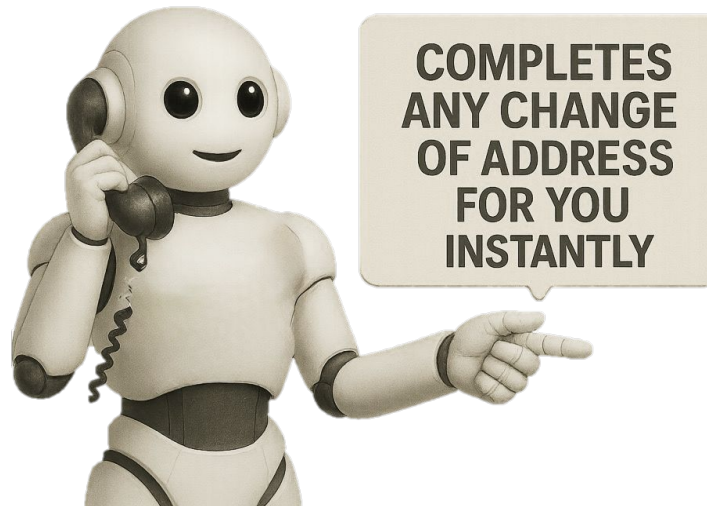


WHEN YOU NEED TO
MAKE SOME CHANGES
OR FIND HELP

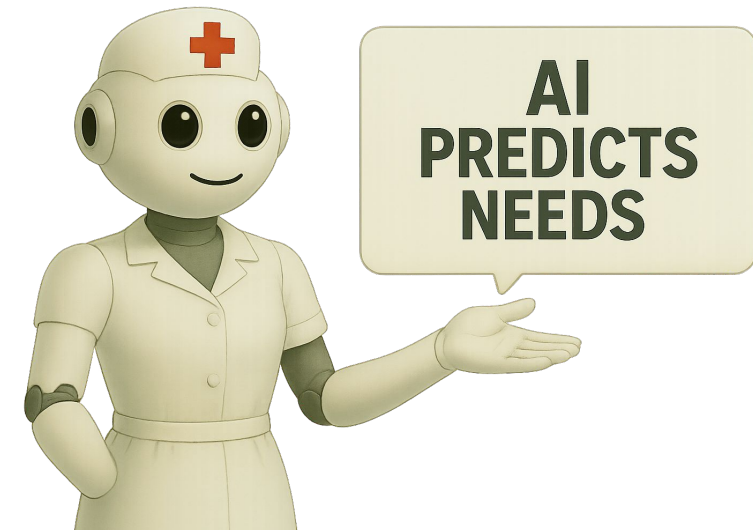
Understands what you type



Actions on what you say



Gets the help you need



Help when you need it most

WHAT can AI do to make things easier, better & faster



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TREAT & CLAIM



MAKE IT HASSLE FREE
THROUGH TOUGH TIMES

WE HAVE A FANCY TERM
"STRAIGHT THROUGH PROCESSING"



eSubmission



AI OCR verifies & assesses
your claim

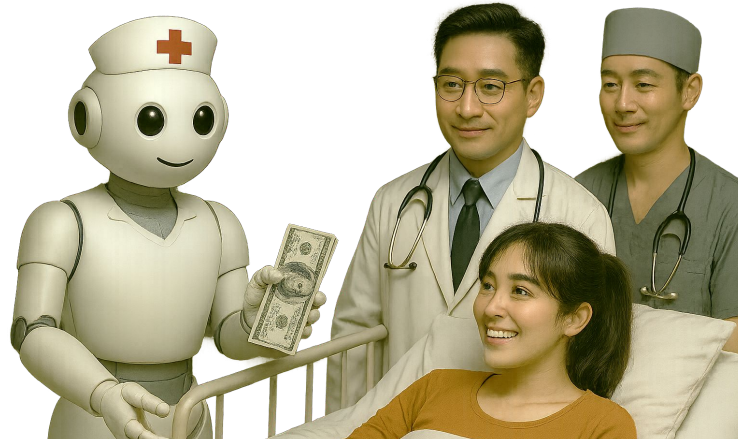


Instant AI-enabled
claims adjudication



Pays out your claim
as quick as **same**
day

All AI-enabled end to end



Hassle-free with Medical Freedom

A photograph of a family of three—a man, a woman, and a young child—smiling warmly at each other. They are outdoors, with trees and foliage in the background. The man is holding a large, glossy red heart. The text "Transforming our health model" is overlaid in white at the bottom.

**Transforming our
health model**

HealthCare+ for PremierFlex



Through HealthCare+, customer can enjoy **15 thoughtful and dedicated value-added services** on their fingertips
We support the customers by accomplishing their **medical freedom**.

Medication and Healthcare (藥物及保健)

- Global Drug Search & Delivery 🌐👍
- Drug Discount 🌐👍
- Discounted healthcare service 🌐👍

Critical Illness Management (重疾管理)

- Dedicated CI Case Manager 🌐👍
- Counselling for CI 🌐👍
- HKIOC x CXH cross-border direct billing MDT cancer treatment 🌐👍

Rehabilitation Guide (康復指導)

- Personalized rehabilitation care

Emergency Support (緊急支援)

- Worldwide Emergency Assistance

Telemedicine (視頻問診)

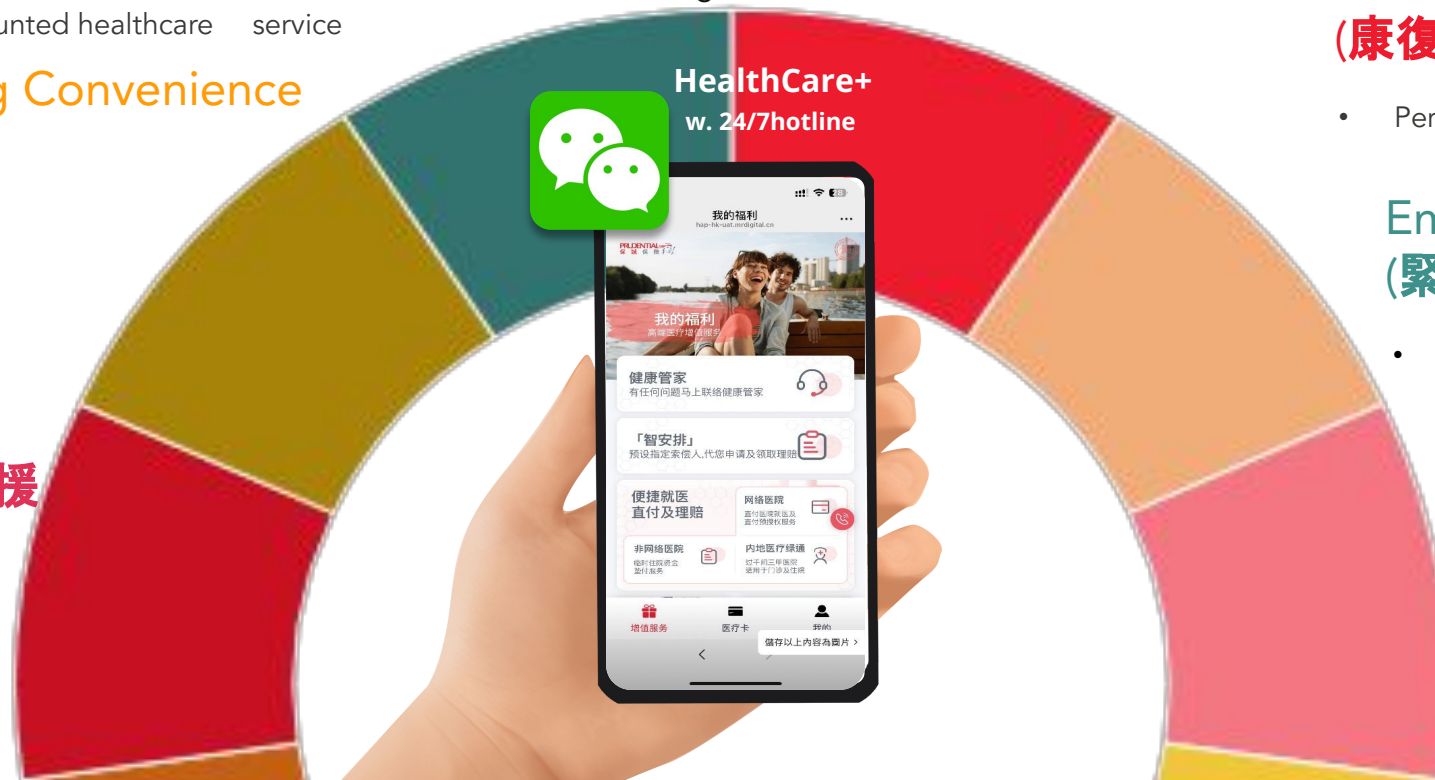
- 24/7 Telemedicine

Treatment & Direct Billing Convenience (便捷就醫及直付)

- Medical Green Channel (covering inpatient, outpatient, surgery)
- Direct Billing
- Smart Appoint 🌐👍

Personalised Treatment Assistance (個人化就醫支援)

- Medical Professional Support (working days: 9am-6pm)
- Medical Concierge & Escort
- Second Medical Opinion



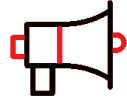


Technology-enabled Distribution

Everything a financial consultant needs in **One App**



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Communications

- Centralised communication platform
- Personal inbox message



Policy services

- Policy enquiry with financial overview
- Chatbot supports / eClaims submission



Agency management

- Agency manager dashboard
- Sales activity pipeline



Performance tracking

- Group / Individual performance
- MDRT tracker



Sales support

- Wide range of sales materials
- Customer survey feature



Leads management

- Sales activity tracking with insight
- Track conversion rate



Recruitment

- Understanding the candidate
- Onboarding application



Training

- All-in-one training platform
- Online mandatory training

Pain points facing the insurance industry



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1



Medical Cost Inflation

2



Aging population

3



Customers Acquisition and Retention

4



Technology Integration

5



Regulatory Compliance and Risk Assessment



**What could
be done?**



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Thank You

