HEALTHIER, LONGER, BETTER LIVES

September 2026

# CI MASTERBOOK 2026



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# The Hidden Challenge of Living Longer

## Living Longer ≠ Living Healthier

**Life expectancy:**

The total number of years a person is expected to live

**Healthspan:**

The number of years a person remains healthy and active, free from illness or disability

Research finds that people spend an average of **10.7 years*** in ill health.

If you became ill, would it strain your family's finances or derail your goals?

If you need long-term care, who will be there to support you? Is your family prepared to take on that responsibility?



**The risk of disease increases with age**

**Longevity may bring more years of life burdened by disease**

## Start healthy habits early and plan for adequate protection, so you are better prepared for the future.

Sources:
* News Medical – Global study reveals widening gap between lifespan and healthspan (2026)

# 3 Reasons Why AIA Is Your Preferred Choice for Critical Illness Protection




## 1 Market Leader with Proven Strength

- Hong Kong's No. 1 by number of policies for **12 consecutive years**[1]
- Trusted by over **3.7 million** customers[2]
- **HK$15.4 billion** in critical illness claims paid over the past 7 years[3]

## 2 Continuous Innovation, Comprehensive Protection

- More than **30** critical illness insurance products and add-on plans to support different needs at every life stage
- Pioneering **first-in-market** product features over the years and driving industry development

## 3 Thoughtful Value-Added Services, Every Step of the Way

- For the first time, AIA introduces value-added services to its critical illness products

### On Your Side Insurance Plan 2

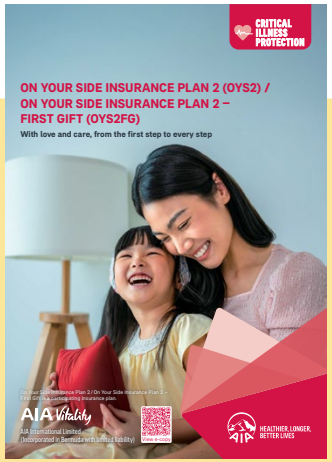
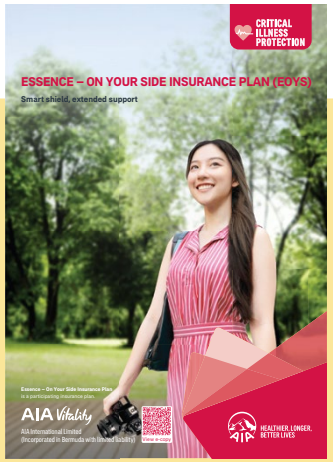
- Covers **115** illnesses, including early-stage critical illnesses and severe child diseases, with up to **10** additional claims in total for designated critical illnesses.
- Child-focused protection with the **"First Gift" version**#
  - **First-in-market*** Waiver of Premium for Down Syndrome
  - **First-in-market*** Cord Blood Stem Cell Transfusion Benefit

- Health value-added services
  - **First-in-industry value-added service*** Care Concierge
  - One-Stop Oncology Service

1. Source: Provisional statistics of the Insurance Authority on Hong Kong long-term insurance business from January to December 2025, based on Direct Individual New Business and Direct Inforce Business of Participating Business, Other Businesses (excluding Group Business) and Linked Long Term (Class C). Based on the annual statistics on Hong Kong long-term insurance business published by the Insurance Authority since 2014, together with the provisional statistics from January to December 2025, AIA has ranked first in both the "Number of New Business Policies" and "Number of Inforce Policies" for 12 consecutive years.
2. Includes individual life, group insurance and pension customers of AIA Hong Kong and AIA Macau (as at 31 December 2025).
3. The past 7 years refer to the period from 2019 to 2025.

\# The "First Gift" version refers to On Your Side Insurance Plan 2 – First Gift (OYS2FG), under which the proposed insured must be an expectant mother.
* Regarding the "First-in-market" statements: for the Waiver of Premium for Down Syndrome and Cord Blood Stem Cell Transfusion Benefit, as at 23 July 2025, compared with critical illness protection plans offered by major Hong Kong insurance companies. Regarding the "First-in-industry" statement for Care Concierge, as at 31 January 2024, compared with similar services offered by major Hong Kong insurance companies.
For details of the product features, terms and conditions, exclusions and key product risks of On Your Side Insurance Plan 2, please refer to the relevant product brochure and policy contract.

# Hot-Selling Critical Illness Products

| | Simple Care Essence | On Your Side Insurance Plan 2 | Essence – On Your Side Insurance Plan | Smart Elite Ultra Critical Illness Insurance Plan | AIA Assemble Critical Illness Insurance Plan |
|---|---|---|---|---|---|
| |  |  |  |  |  |
| Total Covered Diseases | 115 | 115 | 58 | 115 | Up to 86 |
| Single or Multiple Illness Coverage | Single | Multiple | Multiple | Multiple | Based on Chosen Coverage |
| Coverage Period | Up to age 80 | Whole Life | Whole Life | Whole Life | Up to age 100 |

- For details regarding product features, terms and conditions, exclusions, and key product risks, please refer to the product brochure and policy contract for the relevant product.

# Key Innovations in CI Insurance Through the Years

AIA consistently pushes the boundaries of insurance, and maintains a customer-focused approach, striving to deliver exceptional value.

## Market-First Product Features:

### Cancer Shield Benefit

### Benign Extra Benefit

### Cancer Treatment Flexi Option

Gives customers the choice of reducing the normal three-year cancer waiting period to just one year

### Customisable critical illness plan

Enable customers to tailor their critical illness protection and sum assured

### Double Early Stage Critical Illness Payout Benefit

## Protection for Child Diseases

### First Gift

Customers can have their soon-to-be-born baby insured during the pregnancy stage, giving their child lifelong protection

### Cover for Undetected Congenital Conditions in Children

### Waiver of Premium for Down Syndrome

### Cord Blood Stem Cell Transfusion Benefit

## Flexible Financial Arrangements

### Waiver of Premium on Death (Parents/ Spouse)

### Top-up Premium Payment and Top-up Premium Protector

A top-up premium can be paid together with regular premiums at policy inception, which will lower the total premiums payable and to be protected under the Top-up Premium Protector in the first 5 policy years.



- Some features apply only to specific products. For details regarding product features, terms and conditions, exclusions, and major product risks, please refer to the relevant product's brochure and policy contract.

"Cancer Shield Benefit" was pioneered in 2016 with the launch of Protect Elevator Plus.
"Benign Extra Benefit" and "Cover for Undetected Congenital Conditions in Children" were pioneered in 2017 with the launch of Smart Elite Ultra.
"Waiver of Premium on Death (Parents/ Spouse)" was pioneered in 2018 with the launch of Protect Elite Ultra.
"First Gift" and "Cancer Treatment Flexi Option" were pioneered in 2019 with the launch of Protect Elite Ultra 2.
As at 22 March 2023, compared with critical illness insurance products provided by Hong Kong major insurance companies, "AIA Assemble" is the first-in-market customisable critical illness plan enabling customers to tailor their critical illness protection.
"Double Early Stage Critical Illness Payout Benefit", "Waiver of Premium for Down Syndrome", "Cord Blood Stem Cell Transfusion Benefit" and "Top-up premium with Top-up Premium Protector", as of 23 July 2025, compared against critical illness products provided by major Hong Kong insurance companies.

# Beyond Insurance

# AIA Brings Value-Added Services to Critical Illness Protection for the First Time

## On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift

## Industry-first "Care Concierge"

Only applicable in Chinese Mainland

View e-copy

**1-to-1 concierge support of Service Ambassador in Chinese Mainland**

To meet the growing trend of northbound medical care, Care Concierge helps you navigate the Chinese Mainland healthcare system which is different from Hong Kong's:

- Priority booking for hospital specialist outpatient and inpatient services
- Expedited Diagnostic Tests
- Medical Companion Service with assistance on administrative procedures
- Inpatient and Home Personal Care Services
- Medical Home Visit Service for the insured's parents

## One-Stop Oncology Service

Only applicable in Hong Kong

View e-copy

Your Dedicated Service Ambassador follows up on your case and connects you with a multidisciplinary team, offering one-stop integrated oncology treatment and support.

- Dedicated Service Ambassador
- Specialist Healthcare Services
- Treatment Plan Recommendations and Cost Estimates
- Hospital Admission Assistance

Each of Care Concierge and One-Stop Oncology Service is additional value-added service, which is not guaranteed and subject to the respective terms and conditions thereof, and does not form part of the contractual benefit of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift. AIA reserves the right to amend, suspend or terminate Care Concierge and One-Stop Oncology Service or any part of the service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice. The services under Care Concierge are provided in Chinese Mainland by the designated third party service provider engaged by AIA and not applicable to Hong Kong and Macau region. One-Stop Oncology Service is provided in Hong Kong by the designated third party service provider engaged by AIA and not applicable to Macau region. The multi-disciplinary team of the medical specialists under One-Stop Oncology Service is designated by independent third party service provider and is subject to change from time to time without prior notice.

Please note that the Pre-approval - Medical Expense & Cashless Service and the relevant administrative supports under Care Concierge and One-Stop Oncology Service as set out in the leaflet of each of Care Concierge and One-Stop Oncology Service are not available to be used by the insured of On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift.

For details and the terms and conditions thereof, please refer to AIA's website:

- Care Concierge: https://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge
- One-Stop Oncology Service: https://www.aia.com.hk/en/health-and-wellness/healthcare-services/aia-carepass/one-stop-oncology-service

# What is Critical Illness (CI)?

Includes serious conditions like cancer, heart disease, stroke, and Alzheimer's disease.

These types of condition significantly impact health and lifespan, and often require long-term treatment, which can lead to loss of income and a diminished quality of life.



## "LIFE IS FULL OF UNCERTAINTIES - ILLNESS CAN STRIKE WITHOUT WARNING."

When illness occurs, the biggest fear is often not the pain itself, but the anxiety of becoming a burden on our loved ones.

# What is Critical Illness Protection?

Specially designed for critical illness coverage with a lump-sum payout that you can use flexibly.

This helps to offset income lost from illness and alleviate the financial pressure of paying daily expenses and cover part of the medical costs.

## “PROTECTION FOR YOURSELF AND YOUR LOVED ONES”

Critical illnesses impact both the body and mind, while also placing a strain on a family’s finances.

With adequate protection, patients can focus on their recovery and help ease their families' worries and financial burden.



# Think You Don't Need CI Protection Yet?

## Think Critical Illness Is Still a Long Way Off?

In Hong Kong, **1 in 4 men and 1 in 5 women develops cancer**[1] with an average of **104 new cancer cases**[1] diagnosed every day

Cancer cases among people under **50** have surged by **80%** over the past 30 years[2]

Illness can strike without warning. Taking out protection at a younger age can help reduce the risk of premium loading or declined coverage if health issues arise later.

## Want Better Protection, but Concerned About the Added Cost?

Unexpected illness can turn life upside down, affecting both family finances and future plans.

Having insurance is not simply about buying protection — it is about giving yourself and your family the peace of mind that, **"no matter what happens, you will not have to face the risk alone."**

## Is Medical Insurance Alone Enough?

While medical insurance helps cover hospitalisation and medical expenses, serious illnesses such as cancer may also bring other financial concerns, including:

- Loss of income while taking time off work
- Daily and long-term household living expenses
- Treatment and rehabilitation costs that may not be covered by medical protection

**Protections serve different purposes — and can complement each other**

**Medical Protection**

**Reimburses eligible medical expenses**

**Critical Illness Protection**

**Provides a lump-sum or multiple payments**



1. Hong Kong Cancer Registry – Overview of Hong Kong Cancer Statistics of 2023 (2025)
2. Sing Tao Headline – 全球50歲以下患癌者急增80% (2023)

# How do Medical Insurance and CI Insurance Differ?



## SURVIVAL

**Medical Protection**
**(Reimbursements)**

**Direct expenses (Treatment costs)**

Medical / Critical Illness surgery costs

## LIFE

**CI Protection** **(Lump-sum payout)**

**Potential expenses / losses (Household financial burden)**

- Loss of income / Loss of employment
- Post-Treatment expenses
- Unexpected withdrawal of savings / Asset sale leading to financial loss
- Income loss due to spouse leaving work to provide care
- Household living expenses

"PROTECTION LETS YOU LIVE YOUR WAY"

Let's protect what we love and maintain our quality of life

# Unable to work due to illness? No work, no income?

Recovering from a critical illness can be a long journey, often **lasting for years**.

It may leave lasting **impacts on your physical abilities and work performance**, requiring ongoing support.

When determining the sum assured, consider your personal needs and your **annual income as a reference**

For example:

## ANNUAL INCOME X 5-8 TIMES

If your monthly income is $30,000, your annual income would be

**$360,000**

Thus, the coverage amount would be $360,000 x 8 =

**$2,880,000**



- Customers should choose insurance products that suit their coverage needs and premium affordability.
- The final sum assured is subject to underwriting decision.

# New Market Development Standardisation of Critical Illness Definitions

The Best Practice on Standardisation of Critical Illness Definitions issued by the Hong Kong Federation of Insurers (HKFI) aims to enhance transparency and customer protection and reduce disputes arising from inconsistent critical illnesses definitions across insurers in Hong Kong.

**Applicable to new critical illness products launched on or after 1 September 2026**

Existing products and in-force policies will continue to be administered in accordance with their respective contractual terms and conditions



**Standardised critical illness definitions serve only as the "minimum standards"**

Insurers can offer **additional coverage separately illustrated**

**Applicable to 16 Major Critical Illness conditions + 5 Minor Critical Illness conditions**

(Accounts for approximately 90% of claims in the Hong Kong insurance market)

**as well as Activities of Daily Living (ADL)**

**Standardised critical illness definitions only applicable to the first claim for the same critical illness condition**

For more information on the standardisation of critical illness definitions, please refer to the Hong Kong Federation of Insurers website https://ci-definitions.hkfi.org.hk/

# The Future May Be Uncertain but Every Step Forward Brings Hope

- When our son was just over three months old, he was diagnosed with a genetic disorder — muscular dystrophy.

  The doctor told us that he might never even be able to sit up on his own, and that his life could be very short.

  We could not stop crying. We kept asking why... It felt as though we had been handed a death sentence.

- Various examinations and treatments, together with taking time off work to seek medical care for him overseas, placed a heavy financial burden on our family.

Thankfully, we had arranged critical illness protection for our son before he was born.

**The claim helped ease both the financial and emotional pressure, allowing us to focus on supporting our child through his long journey of rehabilitation.**

- Today, our son is almost four years old.

  Although he still cannot walk, he continues to make progress.

  He can now sit on his own and attend school as usual — and for us, that is already more than we could ask for.

  As long as there is a glimmer of hope, we will do everything we can to give him a bright future.



3 Months Old | Muscular Dystrophy

Received around **HK$1.17 million** in critical illness claims

For illustrative purposes only. All benefits are subject to the customer's policy terms and conditions.

# A Second Chance at Life

# Because I Still Had Choices When It Mattered Most

- I was admitted to hospital after experiencing fatigue and shortness of breath. That was when doctors discovered that my heart was functioning at only 10%.
  I was then diagnosed with dilated myocarditis and urgently needed complex surgery.

I spent a month in hospital.

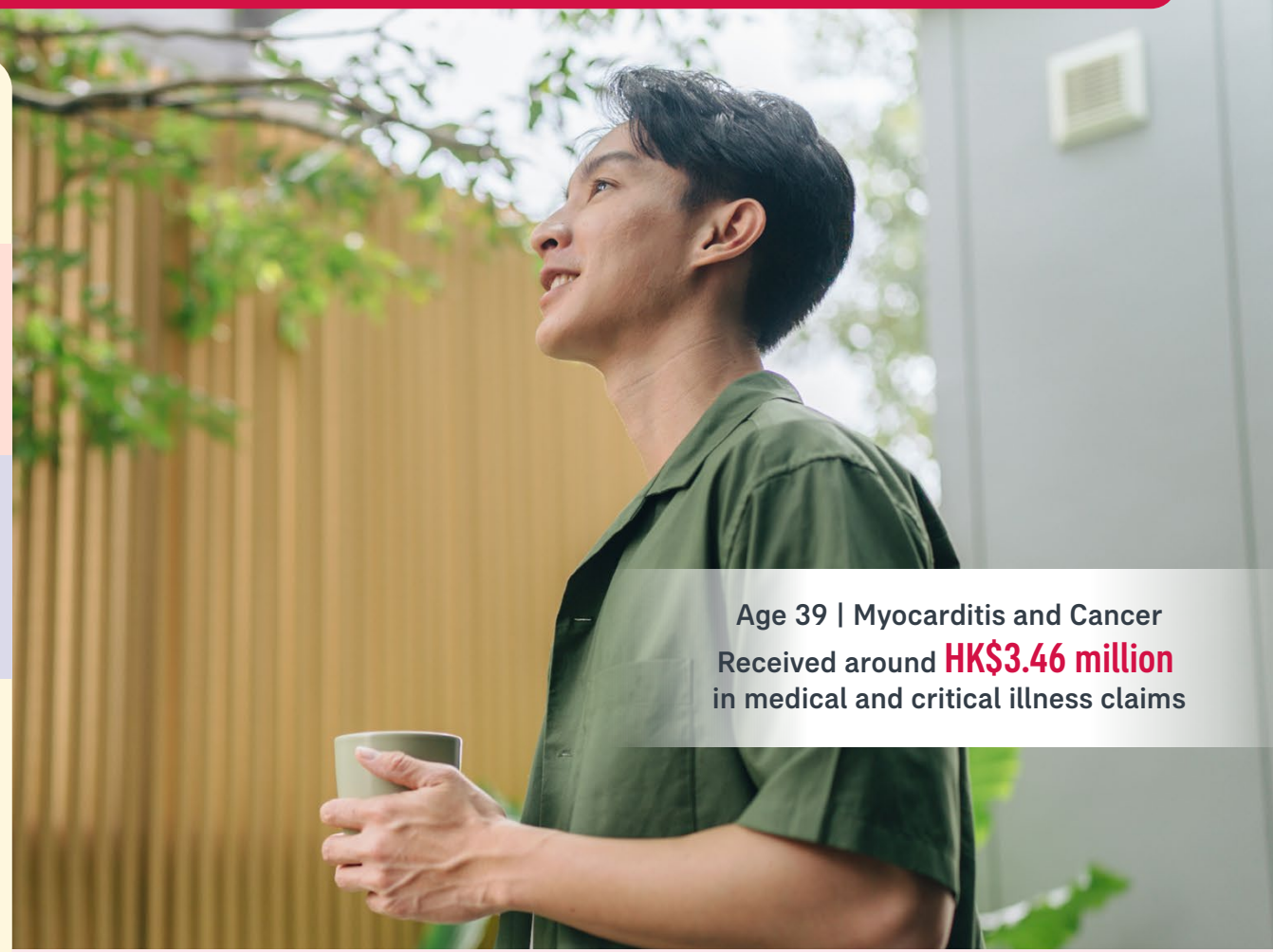
**Thankfully, my critical illness claim helped support my living expenses while I was unable to work, allowing me to focus on recovery without rushing back to work.**

My hospitalisation and surgery costs came to as much as **HK$700,000**.

**With AIA's medical claims and cashless discharge service, my family and I did not have to worry about arranging payment for the medical expenses.**

- But the challenges did not end there. A year later, I was diagnosed with cancer. My medical protection once again covered the treatment expenses in full.

- After going through two major illnesses, I now feel as though I have been given a new lease of life.
  Insurance cannot stop illness from happening, but when you feel most helpless, it can help protect your dignity and preserve your freedom to choose.



Age 39 | Myocarditis and Cancer
Received around **HK$3.46 million** in medical and critical illness claims

For illustrative purposes only. All benefits are subject to the customer's policy terms and conditions.
Pre-approval and cashless service of medical expenses is not a contractual service but an administrative arrangement offered in our absolute discretion in respect of covered expenses incurred. It is subject to termination at any time without prior notice.

# When Illness Struck Again I Had the Confidence to Protect My Family

- More than a decade ago, cervical cancer wiped out my savings and taught me just how important protection can be.
- After recovering, I was repeatedly declined for insurance because of my medical history. Thankfully, AIA was eventually able to offer me this hard-earned protection based on my health condition, with an exclusion applied.

Later, breast cancer struck again.
But this time, I no longer felt as lost or helpless as I once had.

**Through AIA's medical network, I was able to receive timely examinations and undergo surgery at a private hospital. My medical claims helped cover the high treatment costs, so I did not have to delay treatment.**

**My critical illness claim meant I did not have to dip into my savings or choose between treatment and my family.**

As a mother, what I am most grateful for is still being able to protect my daughter while she is in school — and to focus on fighting cancer with greater peace of mind and dignity.



Age 44 | Breast Cancer
Received around HK$650,000
in medical and critical illness claims

For illustrative purposes only. All benefits are subject to the customer's policy terms and conditions.
Medical network services are provided by designated independent third-party service providers. AIA reserves the right to amend, suspend or terminate such services without prior notice. All services are subject to terms and conditions and the terms and conditions of the customer's policy shall prevail.
If the insured has any medical history, approval of coverage and the scope of coverage are subject to the underwriting decision.

# Actual Claims Cases

## Ann

Annual Premium **Less than HK$14,000**

- Age 25: Retroperitoneal Leiomyosarcoma
- Age 27: Pulmonary Metastatic Leiomyosarcoma
- Age 29: Hepatic and Pancreatic Leiomyosarcoma

**3** claims with a total amount of **HK$1.96 million**

## Carol

Annual Premium **Less than HK$101,000**

- Age 30
- Age 32: Breast Cancer and Recurrence
- Age 35: Breast Cancer and Recurrence

**3** claims with a total amount of **HK$12.1 million**

## Bella

Annual Premium **Less than HK$45,000**

Age 6 Alveolar Rhabdomyosarcoma

Claim amount: **HK$2.81 million**



## Dave

Annual Premium **Less than HK$162,000**

Age 48 Lung Adenocarcinoma

Claim amount: **HK$5.41 million**

- Individual cases are for reference only, and the claim amount is determined by the actual coverage of the product. Further, not all CI products allow multiple claims.
- Case information has been modified, including the use of pseudonyms, to protect client privacy.

# The Reveal: 2025 AIA CI Claims Data

## Claims

**OVER 5,200 CASES**

12% increase year-on-year

## Amount Claimed

**HK$2.88 BILLION**

11% increase year-on-year

## Hong Kong & Macau Region — 3,586 Cases — HK$1.57 Billion

| | | | |
|---|---|---|---|
| **Cancer** | Commonly including Breast Cancer, Gynaecological Cancer and Gastrointestinal Cancer | 2,537 Cases | 70.8% |
| **Heart-related Conditions** | Commonly including Severe Coronary Heart Disease, Angioplasty and Myocardial Infarction | 622 Cases | 17.4% |
| **Nervous System-related Conditions** | Commonly including Stroke, Benign Brain Tumour and Autism | 325 Cases | 9.1% |
| **Conditions Related to Major Organs and Functions** | Commonly including Kidney Disease, Organ Transplant and Systemic Lupus Erythematosus | 70 Cases | 2.0% |
| **Other Major Conditions** | Commonly including Deafness, Blindness and Rheumatoid Arthritis | 15 Cases | 0.4% |

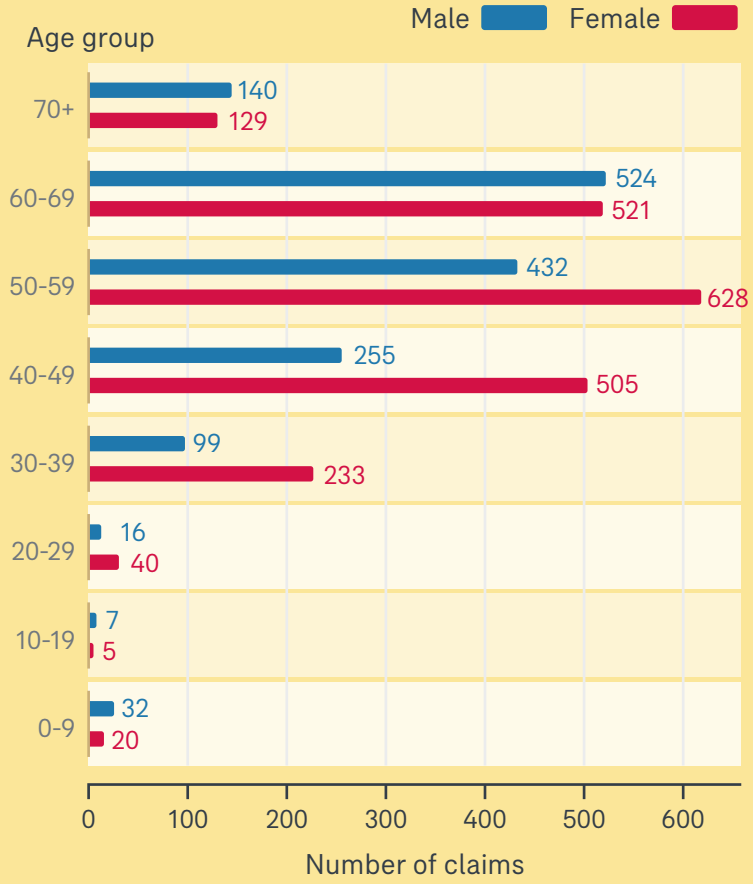
## Non-Hong Kong & Macau Region — 1,675 Cases — HK$1.31 Billion

| | | | |
|---|---|---|---|
| **Cancer** | Commonly including Thyroid Cancer, Lung and Thoracic Cancer, and Breast Cancer | 1,332 Cases | 79.0% |
| **Nervous System-related Conditions** | Commonly including Stroke, Benign Brain Tumour and Autism | 143 Cases | 8.5% |
| **Heart-related Conditions** | Commonly including Severe Coronary Heart Disease, Angioplasty and Myocardial Infarction | 136 Cases | 8.1% |
| **Conditions Related to Major Organs and Functions** | Commonly including Kidney Disease, Sleep Apnoea and Systemic Lupus Erythematosus | 43 Cases | 2.6% |
| **Other Major Conditions** | Commonly including Deafness, Blindness and Neonatal Conditions | 16 Cases | 1.0% |

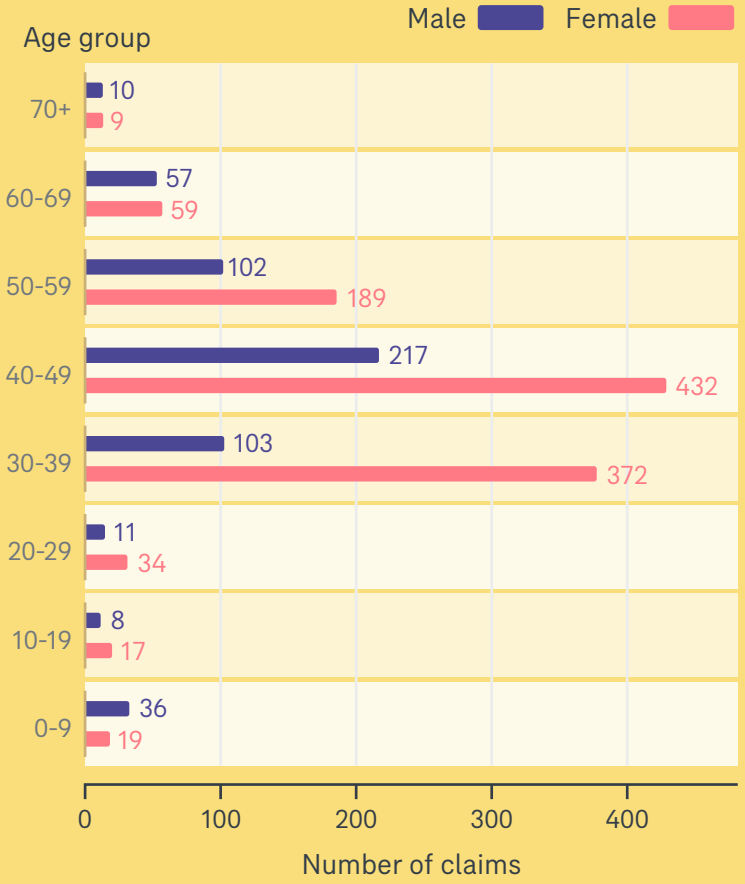
- The above AIA internal data includes only approved cases and is calculated by coverage category. The above amounts and percentages are rounded and expressed in approximate values.
- The regional data is primarily based on the nationality of the insured.

# The Reveal: 2025 AIA CI Claims Data

## Hong Kong & Macau Region




## Non-Hong Kong & Macau Region




## Age group with the most claims

**Hong Kong & Macau Region**

Age **50 - 59** | **30%**

**Non-Hong Kong & Macau Region**

Age **40 - 49** | **39%**

**Younger**

## Gender distribution

- Women account for **61%** of total cases
- Specifically, in the **30 - 39** age group, female cases are nearly **3 times** the number of male cases.

- The above data includes only approved cases and is calculated by coverage category. The percentages are rounded and expressed in approximate values.
- The regional data is primarily based on the nationality of the insured.

# Trends in CI Claims

From 2024 to 2025

## Critical Illnesses with the Largest Increase in Number of Cases

**CANCER +10%**

- **Gynaecological Cancer** +24%
- **Lung and Thoracic Cancer** +15%
- **Endocrine Cancer** +12%
- **Breast Cancer** +9%

## The Risk of Multiple Critical Illnesses Should Not Be Overlooked

Multiple claims paid for customers diagnosed with multiple critical illnesses or experiencing recurrence from 2019 to 2025

**711 Customers**

Average Claims Amount

**HK$990,000**

- The above data includes only approved cases and is calculated by coverage category. The above amounts and percentages are rounded and expressed in approximate values.
- "Gynaecological Cancer" includes Ovarian Cancer, Endometrial Cancer, Cervical Cancer and Cervical Intraepithelial Neoplasia Grade III, among others.
- "Endocrine Cancer" includes Adrenal Cancer, Pituitary Cancer, Pancreatic Cancer and Thyroid Cancer, among others.

# CI Claims Data for Children Aged 0–9

## Claims

From 2019 to 2025

**555 Cases**

2025

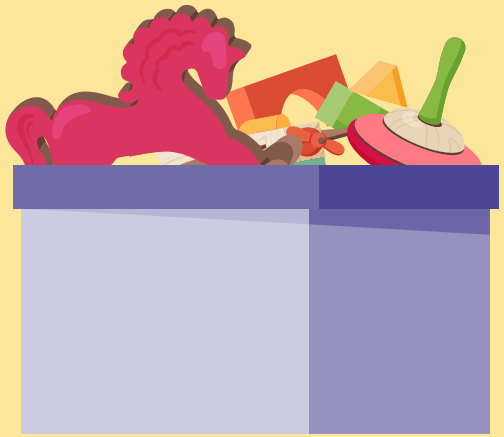
**108 Cases**

Average claims amount: **HK$650,000**

**29% increase year-on-year**

## 2025 Top 5 Causes of Critical Illness Claims in Children

1. Autism
2. Haematological Malignancies
3. Benign Brain Tumour
4. Deafness
5. Diabetes



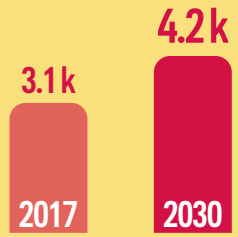
- The above data includes only approved cases and is calculated by coverage category. The percentages are rounded and expressed in approximate values.
- Different products have different coverage items and definitions. The information on this page is for reference only and does not constitute any warranty or guarantee; please read the product brochures and policy contracts of individual products carefully. All coverage details, including exclusions, are subject to the terms of the customer's policy.

# Cancer

## Projected Annual Cancer Incidence[1]

Growth over a 13-Year Period

35%



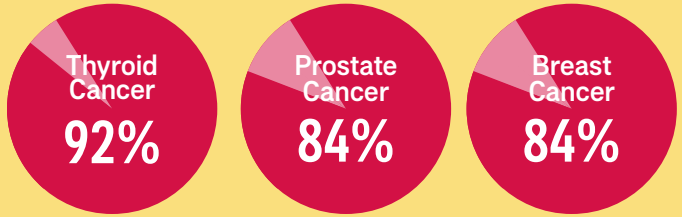

15

A new case is diagnosed every 15 minutes[2]

## Most Common Cancers[2]

1. Lung Cancer
2. Breast Cancer
3. Colorectal Cancer
4. Prostrate Cancer
5. Liver Cancer

## Five-Year Survival Rate[1]




## MYTH

After a full recovery the chance of cancer recurring is low.

## FACT

Certain cancers have a higher risk of recurrence.

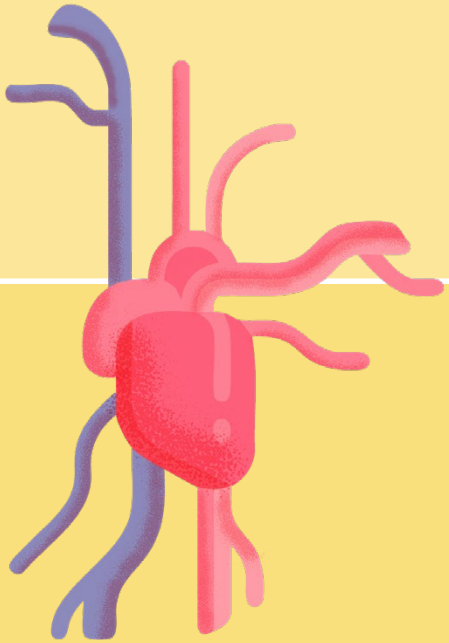
- Ovarian Cancer[3] UP TO 80%
- Pancreatic Cancer[4] UP TO 80%
- Liver Cancer[5] UP TO 70%
- Bladder Cancer[6] UP TO 70%

**Medical advances mean cancer is no longer necessarily the end of life.**

**Whether recovering or living with cancer long term, financial preparation is essential.**

Source:
1. Department of Health – Hong Kong Cancer Strategy 2019 (2019)
2. Hong Kong Cancer Registry - Overview of Hong Kong Cancer Statistics of 2022 (2024)
3. MyOvarianCancerTeam Website - Recurrent Ovarian Cancer Explained (2025)
4. World Journal of Surgical Oncology Website - Risk factors for early recurrence in patients with pancreatic ductal adenocarcinoma who underwent curative resection (2023)
5. MDPI Website - Emerging Prognostic Markers in Patients Undergoing Liver Resection for Hepatocellular Carcinoma: A Narrative Review (2024)
6. BMC Cancer Website - Clinical determinants of recurrence in pTa bladder cancer following transurethral resection of bladder tumor (2022)

# Cardiovascular Disorders



## Projected Annual Incidence of Cardiovascular Disease[1]

By 2050, the prevalence of cardiovascular disease is projected to be higher than in 2025

**90%**

## Cardiovascular disease risk will increase with age

By the **AGE OF 65** there is a **78%** chance of being in the **MID-HIGH RISK** category for cardiovascular disease[2]



## MYTH

If you are under 50, the risk of a stroke is not a concern

## FACT

Strokes are becoming more common among younger populations

The incidence rate for individuals aged 18-50[3] has increased by nearly **30%** over the past 20 years

**The risk of cardiovascular disease should not be overlooked at any age**

Source:
1. Bryan Chong , Jayanth Jayabaskaran, et al.- Global burden of cardiovascular diseases: projections from 2025 to 2050 (2025)
2. Centre for Health Protection, Department of Health - Report of Population Health Survey 2020-22 (Part II) (2023)
3. Ta Kung Wen Wei Media Group - 香港年輕中風發病率增加近三成 (2024)

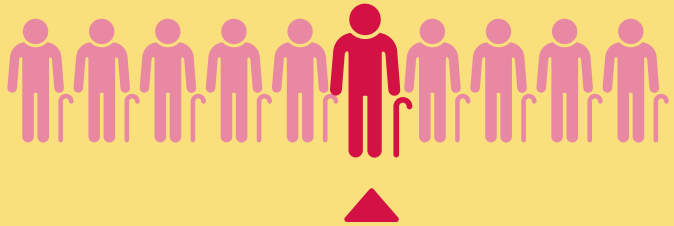
# Degenerative Brain Disorder

## Projected Annual Incidence of Degenerative Brain Disorder[1]



By 2039, more than **330,000** individuals over 60 in Hong Kong are expected to have a degenerative brain disorder

As the population ages,



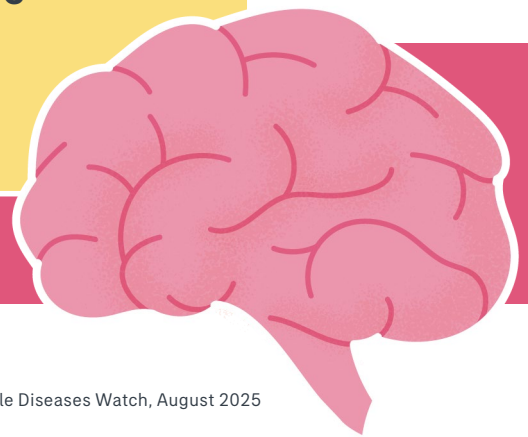
**1 in 10 people** aged 60 or above in Hong Kong is living with some degree of degenerative brain disorder[3]

**MYTH**

Degenerative brain disorder only affects the elderly

**FACT**

**9%** of people with **DEGENERATIVE BRAIN DISORDER**[2] experience early-onset degenerative brain disorder



Source:
1. The University of Hong Kong's TIP-CARD Dementia Project – Dementia in Hong Kong (2020)
2. Jockey Club Centre for Positive Aging – 早發性腦退化症 (2025)
3. Centre for Health Protection – Non-Communicable Diseases Watch, August 2025

# Childhood Disorders

## Attention Deficit/ Hyperactivity Disorder

Common Childhood Disorders

Hyper activity | Weak Attention | Impulsive Behaviour

**6 in 100** children are projected to have ADHD[1]

## Angelman Syndrome

Rare Disease

Speech Impairment | Developmental Delay | Balance Issues | Epilepsy

Annually, there are **3** to **5** cases in Hong Kong[2]

## Tourette Syndrome

Chronic Neurophysiological Disorder

Repetitive Tics | Vocal Tics

Around **1 in 100 to 200** children has Tourette syndrome[3]

## MYTH

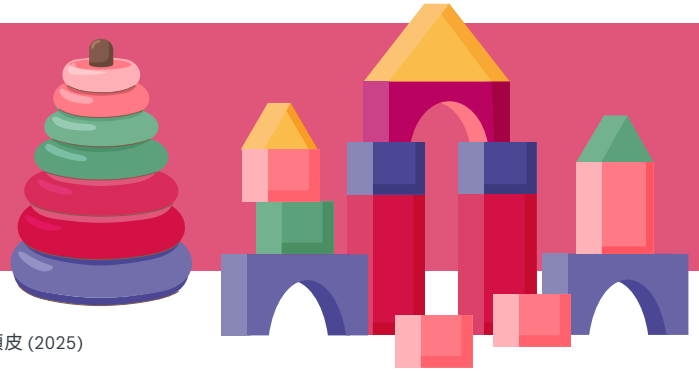
Modern prenatal screening can reliably detect whether a developing fetus has Down syndrome

## FACT

Screening tests can indicate the likelihood of Down syndrome, but they are not 100% reliable

About **1** in every **700** children is diagnosed with down syndrome[4]

This diagnosis may not be confirmed until after birth



Source:
1. Department of Health, The Government of Hong Kong SAR - Attention Deficit/Hyperactivity Disorder (2022)
2. HK01 - 天使綜合症病徵嬰兒階段不明顯　港每年3至5宗新症 (2024)
3. Hong Kong Economic Times - 妥瑞症｜妥瑞症、抽動症不罕見　經常眨眼「嘴藐藐」未必是頑皮 (2025)
4. Department of Health - Prenatal Screening for Down Syndrome (2025)

# The 3 Main Types of Critical Illness Insurance Policies

## Single Claim Policy

Limited to a single claim for a Critical Illness

**Suitable for budget-conscious individuals seeking essential coverage**



VS



## Multiple Claim Policy

Eligible for multiple claims

**Suitable for long-term planners, especially for individuals concerned about multiple critical illnesses and recurrence**

## Term CI Policy

The coverage period is limited, and is renewable up to a certain age. (e.g. Up to the age of 80)

**Suitable for individuals with financial constraints who need short-term coverage, such as those paying a mortgage or raising children**



VS



## Whole Life CI Policy

Lifetime Coverage
(e.g. Until the age of 100 or beyond)

**Suitable for long-term planners**

## "Non-Participating" Policy

No accumulated cash value or additional returns

The benefit amount for a covered incident remains unchanged by the insurance company's investment performance

**Suitable for individuals primarily seeking a stable amount of protection**



VS



## "Participating" Policy

The policy value includes a non-guaranteed dividend/bonus

Non-guaranteed dividend/bonus may be distributed by the insurance company, which may be higher or lower than expected

**Suitable for those looking for non-guaranteed dividend/bonus in protection amounts**

# Advantages of CI Protection in Hong Kong

## CI Benefit

Some products offer benefits that can be more than 100% of the Initial Sum Assured

## Dividends/Bonuses

Offers Participating CI insurance, where the coverage amount includes non-guaranteed dividends/bonuses and may vary depending on the company's investment performance

## Policy Currency

Some products are available in either US dollars or Hong Kong dollars as the policy currency



## Number of Claims

Some products support multiple claims

## Recognised Diagnostic Area

Worldwide

## Diverse Protection

Some products provide benefits including: Early Stage Critical Illness Benefit, Continuous Cancer Income Option, Lifelong Alzheimer / Parkinson Annuity Benefit, and coverage for unborn children

- Product features and coverage offered by individual products may vary. For details regarding product features, terms and conditions, exclusions, and key product risks, please refer to the product brochure and policy contract for the relevant product.