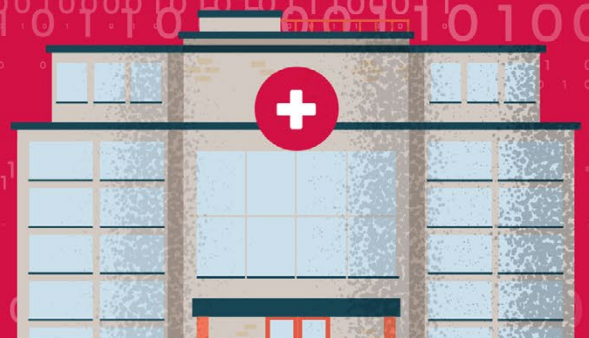
HEALTHIER, LONGER, BETTER LIVES

CI MASTERBOOK 2025





December 2025

In 2058, life expectancy in Hong Kong is projected to reach 90 years[1]

But what about health expectancy?

Health expectancy is the number of years a person lives in good health, remains active, and is free from illness

Research shows that the gap between healthy life years and overall lifespan is widening

Health expectancy gap in 2019

9.6 Years[2] Time spent suffering from illness

Age 85.7
Life expectancy in 2025

Age 90
Life expectancy in 2058



Longevity may bring more years of life burdened by disease

Sources
1. UN Data Portal Population Division – World Population Prospects: The 2024 Revision (2024)
2. Mayo Clinic – The Global Divide between Longer Life and Good Health (2024)

The Hidden Challenge of Living Longer:
ARE YOU PREPARED?



The risk of disease increases with age

ALMOST TWO-THIRDS* of newly diagnosed cancers are related to individuals aged 60 and above

Increased average lifespan ▶▶▶▶ **Cancer will affect more lives in the future**

Consider the possibility...

- 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?

Living Longer ≠ Living Healthier

It's time to rethink our lifestyle for our health and future

Sources:
* Department of Health – Hong Kong Cancer Strategy 2019 (2019)

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."

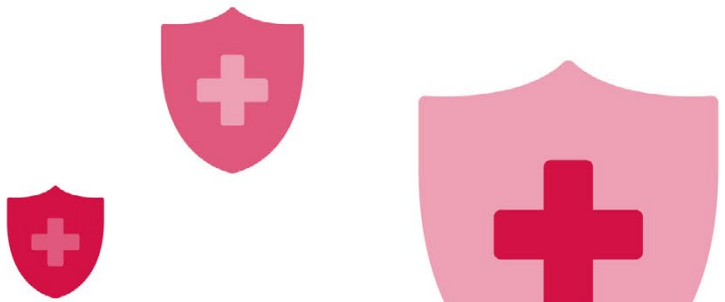
When illness occurs, the biggest fear is often not the pain itself, but the anxiety of becoming a burden on our loved ones.



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.

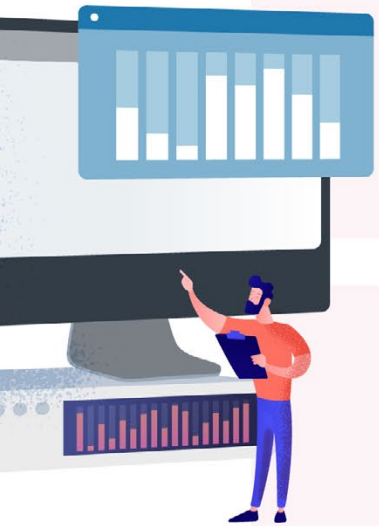


"PROTECTION FOR YOURSELF AND YOUR LOVED ONES"

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.



The Reveal: 2024 AIA CI Claims Data



Claims

OVER 4,600 Cases

10% increase year-on-year

Amount Claimed

OVER HK$2.59 Billion

8% increase year-on-year

Hong Kong & Macau Region — 3,330 Cases — HK$1.49 Billion

Cancer	2,331 Cases	70%
Cardiovascular Disorders	532 Cases	16%
Stroke	126 Cases	4%
Genitourinary Disorders	83 Cases	2%
Nervous Disorders*	82 Cases	2%

Non-Hong Kong & Macau Region — 1,313 Cases — HK$1.1 Billion

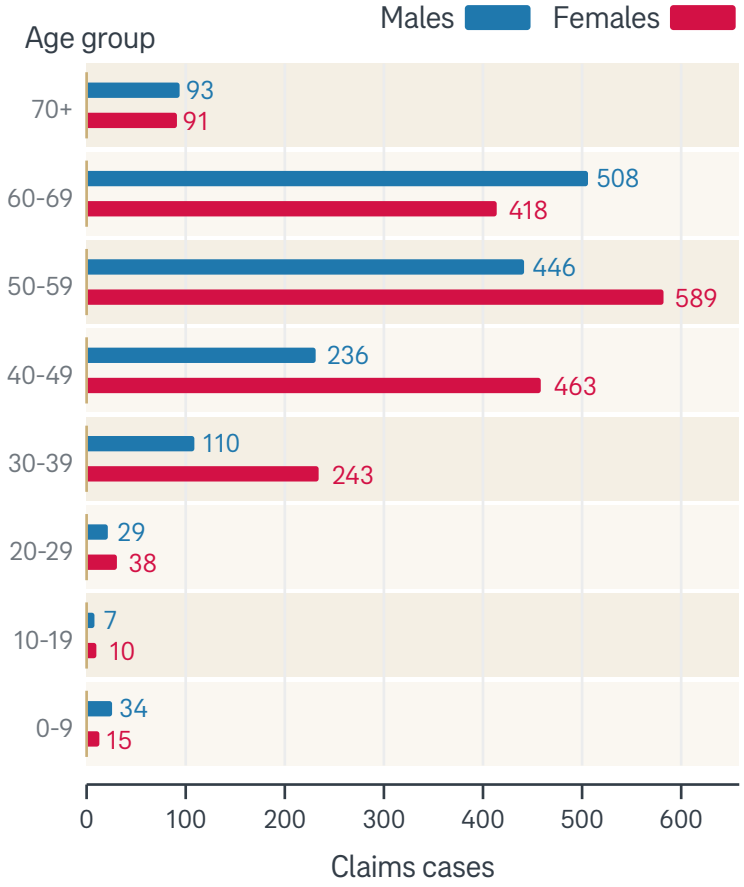
Cancer	1,035 Cases	79%
Cardiovascular Disorders	99 Cases	8%
Nervous Disorders*	34 Cases	3%
Metabolic and Endocrine Disorders	29 Cases	2%
Blood Disorders	27 Cases	2%

* "Nervous Disorders" include conditions such as Encephalitis, Meningitis and Alzheimer's Disease.

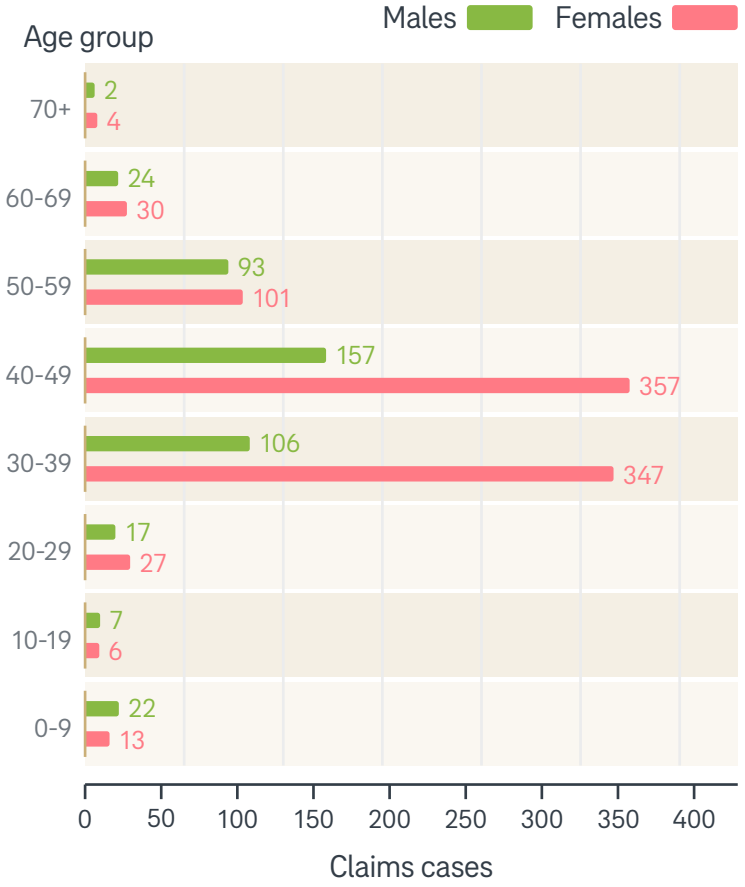
- The above AIA internal data includes only approved cases and is calculated by coverage category. The percentages are rounded and expressed in approximate values.
- The regional data is primarily based on the nationality of the insured.

The Reveal: 2024 AIA CI Claims Data

Hong Kong & Macau Region



Non-Hong Kong & Macau Region



AGE DISTRIBUTION

Overall, more than half of the cases are in people aged 40-69.

In the Hong Kong & Macau region, most cases are in the 50-69 age group, representing 59% of the total.

In the regions outside of Hong Kong & Macau, individuals aged 30-49 account for a striking 74% of total cases.

GENDER DISTRIBUTION

Women account for 59% of total cases – 1.5 times the number of men.

Specifically, in the 30-39 age group, female cases are 2.7 times higher than 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 2023 to 2024:

Fastest Growing Critical Illnesses

Cancer +14%

- **Endocrine Cancer** +40%
- **Respiratory Tract Cancer** +14%
- **Gastrointestinal Cancer** +12%
- **Breast Cancer** +9%

The Threat of Multiple Critical Illnesses Should Not be Overlooked

Number of Cases with Multiple Claims Paid for CI Diagnoses and Recurrences in 2019-2024

589 Cases

Average claims amount

HK$1.03 Million

- The above data includes only approved cases and is calculated by coverage category. The percentages are rounded and expressed in approximate values.
- "Endocrine Cancer" encompasses Adrenal Cancer, Pituitary Cancer, Pancreatic Cancer and Thyroid Cancer.

CI Claims Data for Children Aged 0-9

Claims

From 2019 to 2024

444 Cases

2024

84 Cases

Average claims amount

HK$580,000

2024 Top 5 Children's Critical Illnesses

1. Childhood / Adolescent Disorders (including Autism, Developmental Delays, Intellectual Disabilities, etc.)
2. Cancer
3. Nervous Disorders
4. Metabolic and Endocrine Disorders
5. Blood Disorders

Number of Autism claims increased fivefold over 6 years

Number of Type 1 Diabetes claims doubled in 6 years



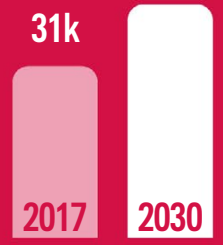
- The above data includes only approved cases and is calculated by coverage category. The percentages are rounded and expressed in approximate values.
- Different products have different coverage items and definitions. The information on this page is for reference only and does not constitute any warranty 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%



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





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%

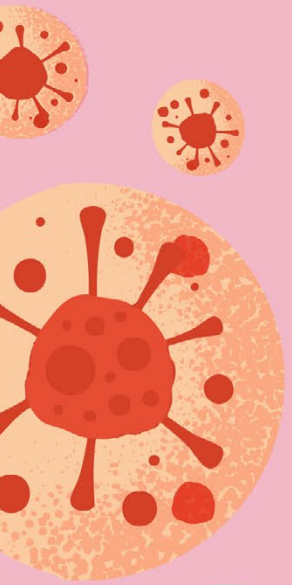
Sources:
1. Department of Health – Hong Kong Cancer Strategy 2019 (2019)
2. Hong Kong Cancer Registry - Overview of Hong Kong Cancer Statistics of 2022 (2024)
3. MyOvarianCancerTeam Website - Recurrent Ovarian Cancer Explained (2025)
4. World Journal of Surgical Oncology Website - Risk factors for early 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)

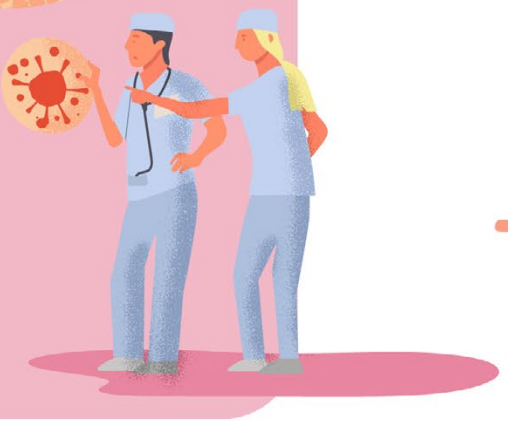
Cancer



Five-Year Survival Rate*

Thyroid Cancer	Prostate Cancer	Breast Cancer
92%	84%	84%





Cancer is no longer a death sentence. We must prepare for the financial journey ahead.



Sources:
* Hong Kong Cancer Registry - Overview of Hong Kong Cancer Statistics of 2022 (2024)

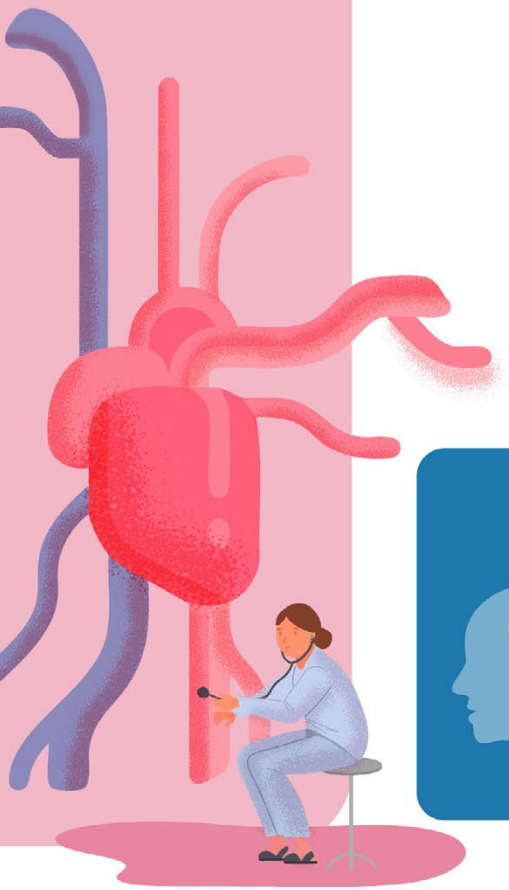
Cardiovascular Disorders



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 increases 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

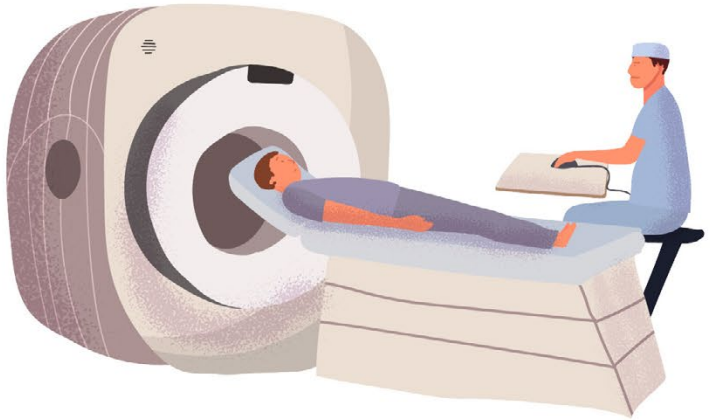
Strokes are becoming more common among **younger populations**

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

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

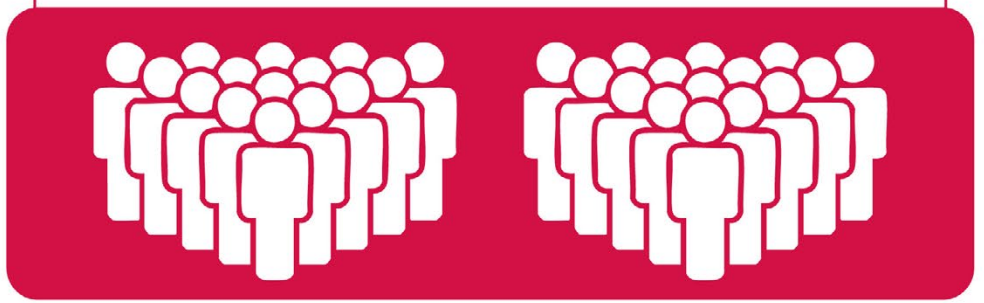
Sources:
1. Bryan Chong , Jayanth Jayabaskaran, et al.- Global burden of cardiovascular diseases: projections from 2025 to 2050 (2025)
2. Centre for Health Protection, Department of Health - Report of Population Health Survey 2020-22 (Part II) (2023)
3. Ta Kung Wen Wei Media Group- 香港年輕中風發病率增加近三成 (2024)

Degenerative Brain Disorder





Projected Annual Incidence of Degenerative Brain Disorder



By **2039**, more than **330,000** individuals over 60 in Hong Kong are expected to have a degenerative brain disorder[1].

Myth



Degenerative brain disorder only affects the elderly

Fact



9% of degenerative brain disorder patients experience

Early-onset degenerative brain disorder[2]
(developing before the age of 65)

Sources:
1. Tools to Inform Policy - Dementia in Hong Kong (2020)
2. Jockey Club Centre for Positive Aging - 早發性腦退化症 (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 1,000** 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]

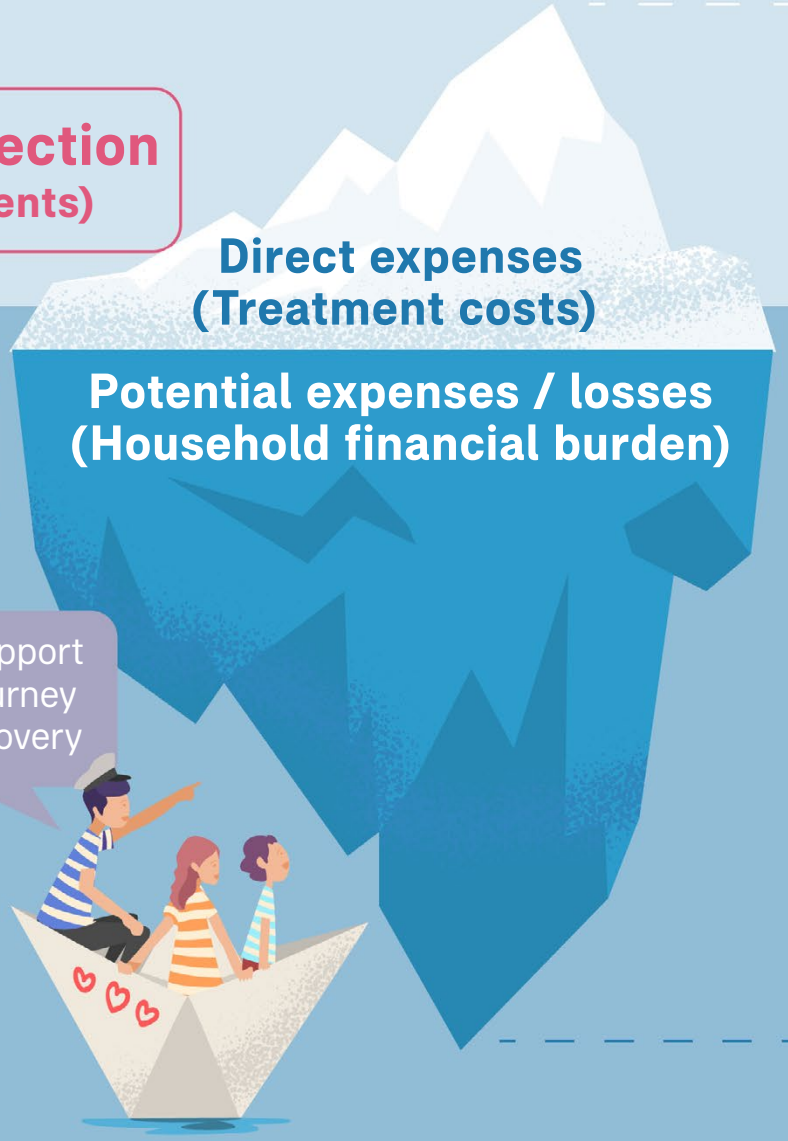
This diagnosis may not be confirmed until after birth

Sources:
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. TVB News - 醫療小童經常搖頭眨眼及大叫大喊 或患遺傳妥瑞症 (2020)
4. Department of Health - Prenatal Screening for Down Syndrome (2024)

How do Medical Insurance and CI Insurance Differ?

SURVIVAL — **Medical Protection (Reimbursements)**

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



- Medical/Critical Illness surgery costs
- 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

With protection, we can support Mum confidently on her journey towards treatment and recovery

"PROTECTION LETS YOU LIVE YOUR WAY"

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

Single Claim Policy VS Multiple Claim Policy

Limited to a single claim for a Critical Illness

Eligible for multiple claims

Suitable for budget-conscious individuals seeking essential coverage

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

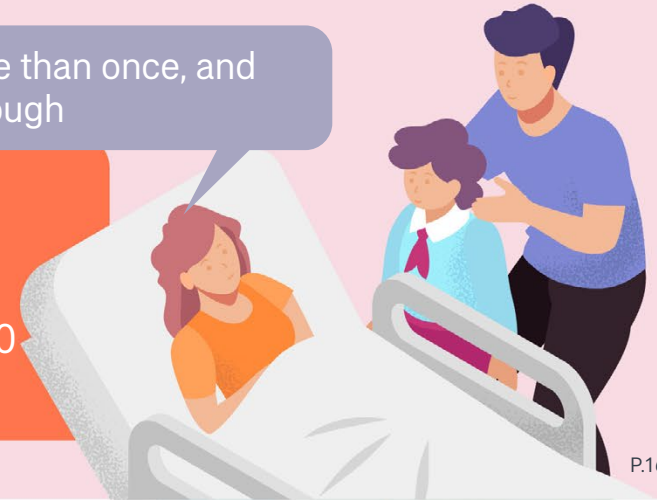
Given my current financial condition, I can afford the premium for a single CI policy.



I've seen people fall ill more than once, and one claim might not be enough

DID YOU KNOW?

Some types of cancer have high recurrence rates. Check out page 10 for more information



Term CI Policy VS Whole Life 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

If you only need protection during your prime working years, term critical illness insurance might be better value.



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

Suitable for long-term planners

I don't have to worry about coverage expiration or health issues affecting renewal. The coverage is always there, giving me peace of mind.



"Non-Participating" Policy

VS

"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



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



Features 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.

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 using your annual income as a reference

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.

SARAH

Marketing Director, 27 years old

Annual income: HK$400,000

CI Sum Assured: HK$2 Million

- Passionate about beauty and fashion, was once a fitness enthusiast
- Since pursuing her career, she has gradually sacrificed her personal life
- Took her youth and health for granted



Life interrupted



During a routine check, Sarah was diagnosed with breast cancer. In an instant, her world collapsed, prompting her to reevaluate what truly matters in life

Critical Illness Policy became her source of strength



Fortunately, Sarah had purchased critical illness protection for HK$2 Million, which was five times her annual salary. This financial safety net allowed her to maintain stability, reduce her psychological stress, and concentrate on her treatment and recovery.

A three-year journey of recovery, to restore her health and vitality



Sarah took 3 years off work, losing about **HK$1.2 Million** in income.
Critical illness protection helped cover her daily expenses, the treatments not covered by her medical insurance, and other healthcare costs, allowing her to stay true to herself and live the life she wanted.

Living Expenses

Rent	$540k
Food, Transport, Recreation	$460k
Parental stipend	$180k

Medical Expenses

Breast Reconstructive Surgery	$200k
Rehabilitation	$160k
Counselling	$100k

Health Expenses

Nutritional coaching	$80k
Fitness coaching	$80k

3 Year Total HK$1.8 Million



This protection helped me maintain my quality of life and gradually regain my health, allowing me to restore balance during tough times.

The above case study and information are hypothetical and for illustrative purposes only.

LISA

Sales Director, 42 years old,
Mother of 2 sons

Annual income: HK$800,000

CI Sum Assured: HK$4.8 Million

- Dedicates herself to providing the best for her children
- Cares for her elderly parents who are living with chronic illnesses.
- Pursues work performance targets for financial stability. She sacrifices time with her loved ones and often feels overwhelmed



Life interrupted



One day Lisa noticed she was losing and swollen lymph nodes in her neck. After a series of tests, she was diagnosed with lymphoma, shocking and worrying her entire family

Critical Illness Policy became the family's source of strength



Lisa was grateful for her critical illness coverage of HK$4.8 Million, six times her annual salary. This allowed her to focus on her treatment while protecting her family's livelihood

A three-year journey of recovery, restoring health and vitality

Lisa took three years off work, resulting in a loss of **HK$2.4 Million** in income.

However, her critical illness coverage helped cover her medical expenses while supporting her family's daily needs, including the mortgage, her children's education, and her parents. During this time, she focused on her recovery and cherished precious moments with her loved ones.



Living Expenses

Mortgage	$1.2M
Children's Education	$400k
Parental stipend	$300k
Daily Household Expenses	$500k

Medical Expenses

Targeted Therapy	$900k
Stem Cell Transplant	$600k
Physical Therapy	$220k
Counselling	$300k

Health Expenses

Nutritional coaching	$90k
Fitness coaching	$90k

3 Year Total HK$4.6 Million



This protection enabled me to care of my family, maintain our standard of living, and cherish every moment together. My greatest wish is to prioritise my health so I can continue to be there for them.

The above case study and information are hypothetical and for illustrative purposes only.

Actual claims cases

Life is unpredictable — a critical illness can strike early, and strike again. One blow can change everything, and repeated attacks call for early preparation.



Ann

First-year premium*
LESS THAN HK$14,000



Carol

First-year premium*
LESS THAN HK$103,000



Raymond

First-year premium*
LESS THAN HK$192,000



Hugo

First-year premium*
LESS THAN HK$44,000

* After the first-year premium has been paid, all subsequent premiums must be paid in full when due and as planned to keep the policy in force.

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

Age 30
Age 32 — Breast cancer and recurrence
Age 35

3 claims with a total amount of HK$12.1 Million

Age 45 — Malignant thyroid tumour

Claim amount: HK$5.27 Million

Age 9 — Benign brain tumour

Claim amount: HK$3.5 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.

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
- Cover for Undetected Congenital Conditions in Children
- Benign Extra Benefit
- Waiver of Premium on Death (Parents/ Spouse)
- First Gift
- Cancer Treatment Flexi Option
- Customisable critical illness plan

"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.

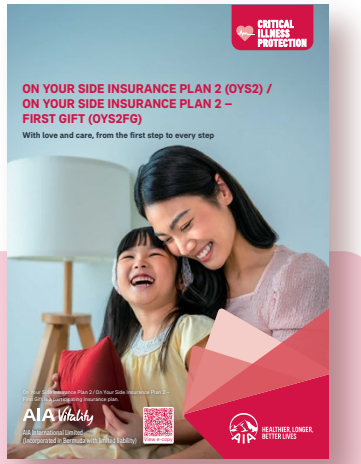
As at 22 March 2023, compared with critical illness insurance products provided by Hong Kong major insurance companies, "AIA Assemble" is the first-in-market customisable critical illness plan enabling customers to tailor their critical illness protection.

- 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.

Hot-Selling Critical Illness Products



Simple Care Essence



On Your Side Insurance Plan 2



Essence – On Your Side Insurance Plan



Smart Elite Ultra



AIA Assemble

	Simple Care Essence	On Your Side Insurance Plan 2	Essence – On Your Side Insurance Plan	Smart Elite Ultra	AIA Assemble
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.

Market Leadership Driven by Customer-Centric Values

AIA GROUP

The LARGEST independent publicly listed pan-Asian LIFE INSURANCE GROUP[1]

Proud Heritage
Serving Hong Kong since 1931

AIA HONG KONG & MACAU

The LARGEST NUMBER OF POLICIES in Hong Kong[2]

More than 3.6 MILLION Customers[3]

AIA's 10-year CI Claims Amounts[4]

Up to HK$15.7 Billion



Sources:
1. AIA Group Limited website: https://www.aia.com/content/dam/group-wise/en/docs/fact-sheet/2025/20250908_AIA_Factsheet_English FINAL.pdf (as at 30 June 2025).
2. Provisional statistics of the Insurance Authority on Hong Kong long-term insurance business from January to March 2025. The policies refer to Direct Individual New Business and Direct Inforce Business of Participating Business, Other Businesses (Excluding Group Business) and Linked Long Term (Class C).
3. AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and pension customers (as at 30 June 2025).
4. AIA Hong Kong internal data from 2015 to 2025.

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