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BETTER LIVES

2022

PERSONAL MEDICAL, CRITICAL ILLNESS & PERSONAL ACCIDENT CLAIMS REPORT



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CLAIMS REPORT SUMMARY & INSIGHT

(i) 2022 Claims Report Summary & Insight

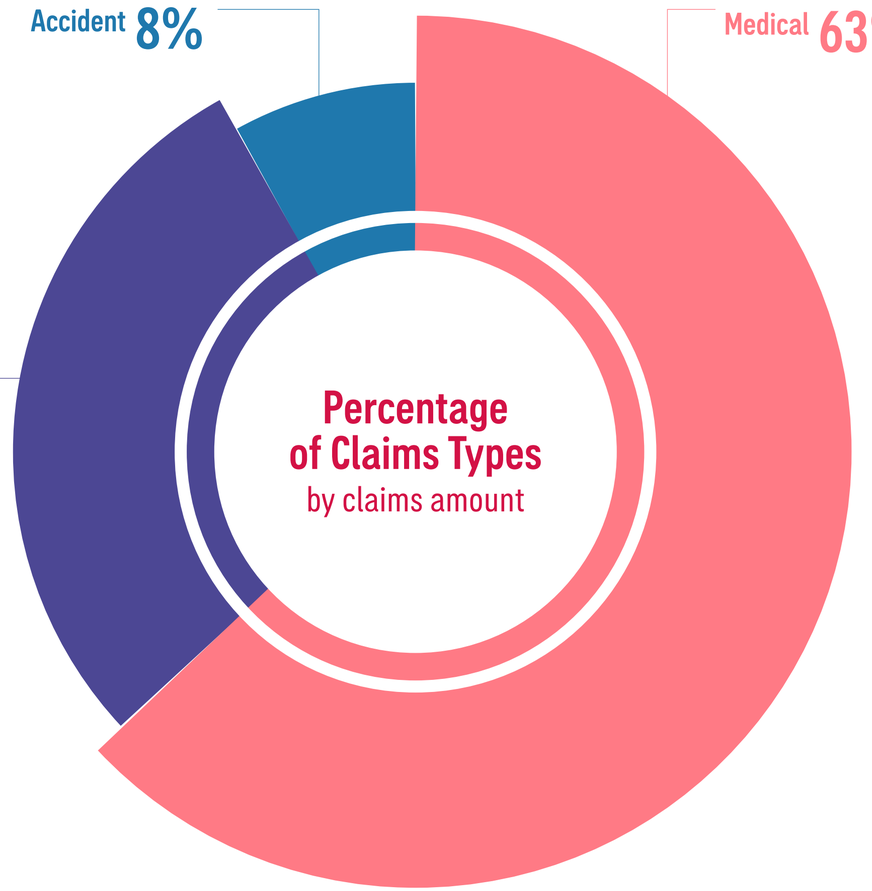
(ii) The Highest Claims Case and Amount



2022 CLAIMS REPORT SUMMARY & INSIGHT

In 2022, we handled:

- Over 370,000 claims, including medical, critical illness and accident.
- The total claims amount is around HK$7.5B
- 60% of claims are from medical (based on the claims amount)



No. of Medical Claims	252,308 Cases
	Total Medical Claims HK$4.7B
No. of Critical Illness Claims	3,969 Cases
	Total Critical Illness Claims Amount HK$2.2B
No. of Accident Claims	118,137 Cases
	Total Accident Claims Amount HK$630M

- The above figures include approved case only and is calculated by the number of claim applications according to the type of protection. The percentages and the claims payout amount are rounded off and presented in approximate figures.
- The data and information of the medical claims report only includes claims under the company's medical plans' coverage, and excludes the general outpatients claims and hospital cash.

HIGHEST CLAIMS BY CATEGORY & AMOUNT

Highest Medical Claims



Male: HK$4,206,525 (Glioblastoma)
Female: HK$9,929,550 (Gynecologic Cancer)

Highest Critical Illness Claims



Male: HK$8,365,500 (Type B2 thymoma)
Female: HK$6,486,620 (Thyroid Cancer)

Highest Accidental Death & Dismemberment Benefit Claims



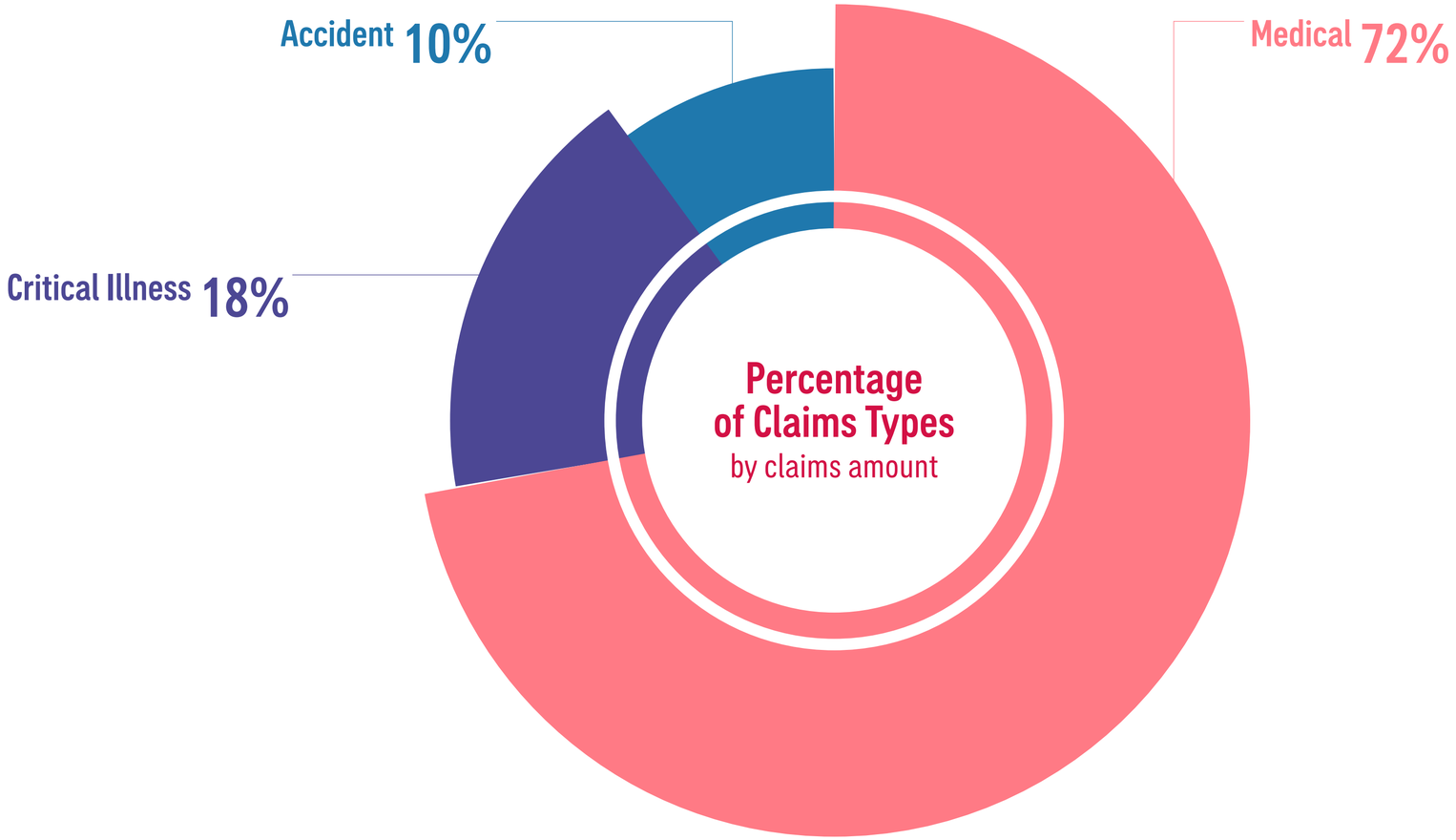
Male: HK$7,885,198 (Accidental Death)
Female: HK$1,000,303 (Slipped and Fell: Loss of sight of right eye due to accident)

CLAIMS REPORT – HONG KONG & MACAU REGION

(i) 2022 Personal Medical, Critical Illness and Personal Accident Claims Report
(ii) Medical Claims Causes with Age and Gender Analysis
(iii) Critical Illness Claims Causes with Age and Gender Analysis
(iv) Accident Claims Causes with Age and Gender Analysis



2022 PERSONAL MEDICAL, CRITICAL ILLNESS AND PERSONAL ACCIDENT CLAIMS REPORT



No. of Medical Claims	245,468 Cases
	Total Medical Claims Amount HK$4.56B
No. of Critical Illness Claims	2,794 Cases
	Total Critical Illness Claims Amount HK$1.16B
No. of Accident Claims	117,564 Cases
	Total Accident Claims Amount HK$630M

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- The above data is classified based on the nationality of the insured.

CLAIMS REPORT 2022

Medical Claims

(i) Medical Claims Causes

(ii) Medical Claims by Age: Male & Female

(iii) Medical Claims on Cancer / Tumor by Age: Male & Female

Critical Illness Claims

(i) Critical Illness Claims Cause

(ii) Critical Illness Claims by Age: Male & Female

(iii) Cancer / Tumor Critical Illness Claims by Age & Sex: Male & Female

Accident Claims

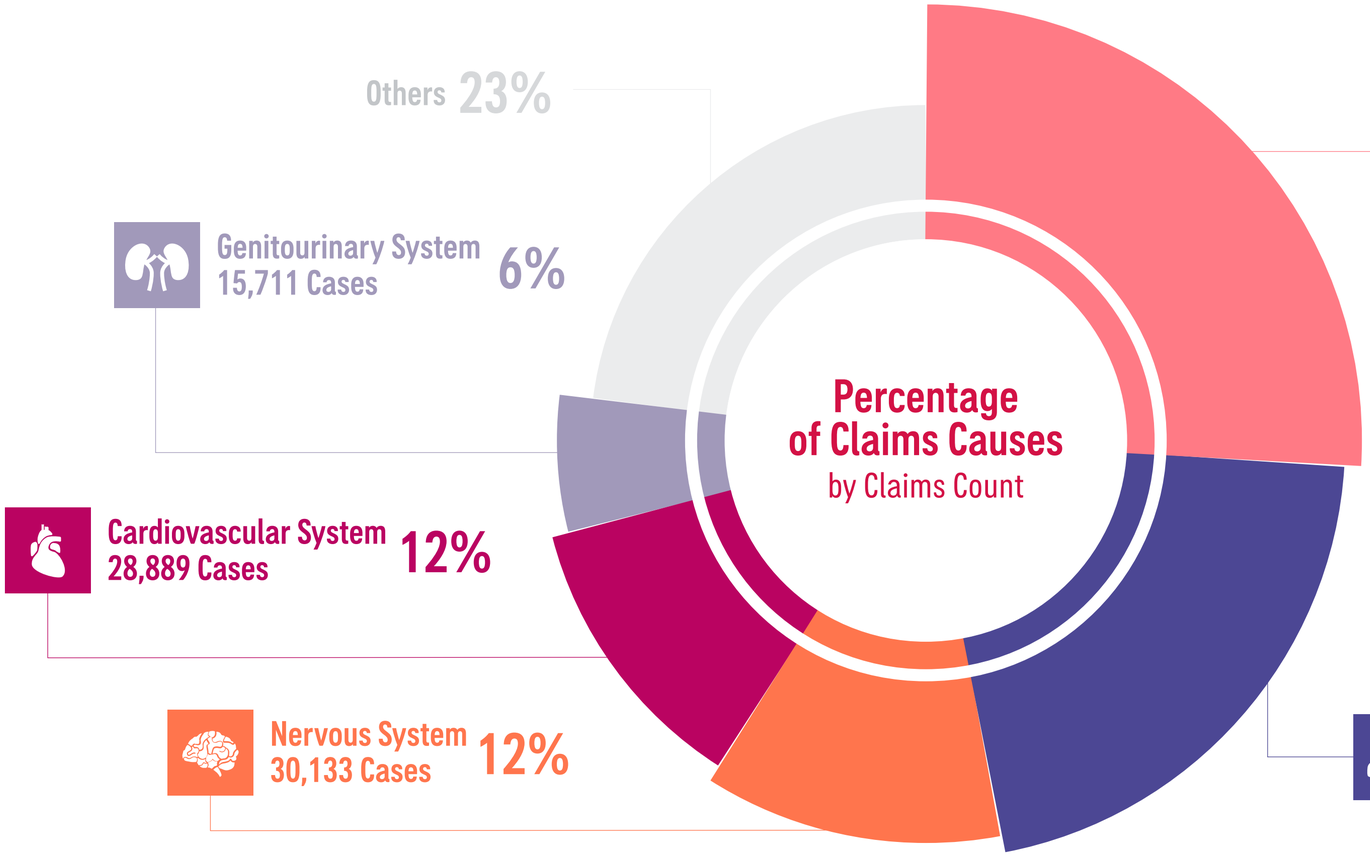
(i) Accidental Medical Expenses Reimbursement Causes

(ii) Accidental Medical Expenses Reimbursement by Age: Male & Female

(iii) Accidental Death Benefit & Accidental Death & Dismemberment Claims Causes

Hong Kong & Macau Region

MEDICAL CLAIMS CAUSES



No. of Medical Claims Cases: 245,468 Cases

Total Medical Claims Amount: HK$4.56B

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MEDICAL CLAIMS BY AGE: MALE & FEMALE



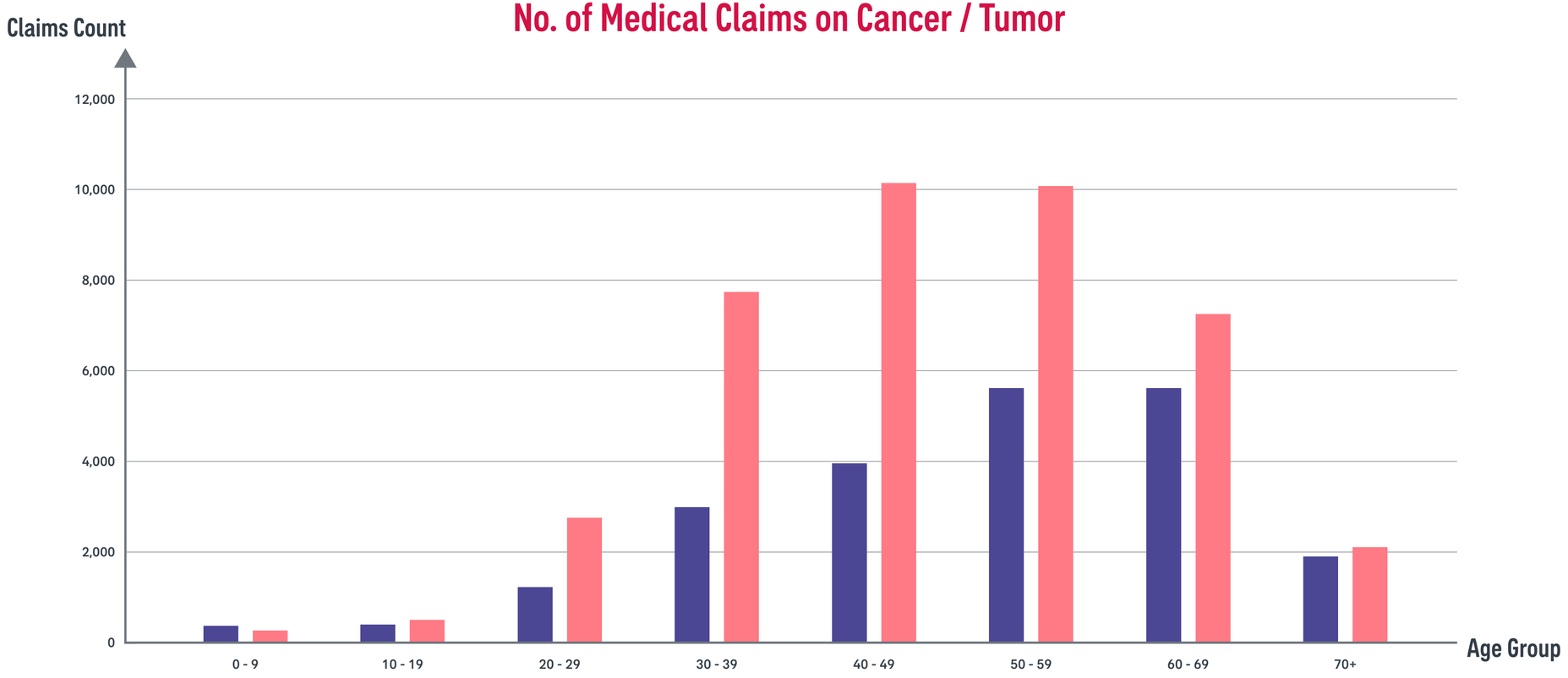
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MEDICAL CLAIMS ON CANCER / TUMOR BY AGE: MALE & FEMALE

Total Claims Amount | HK$1.7B

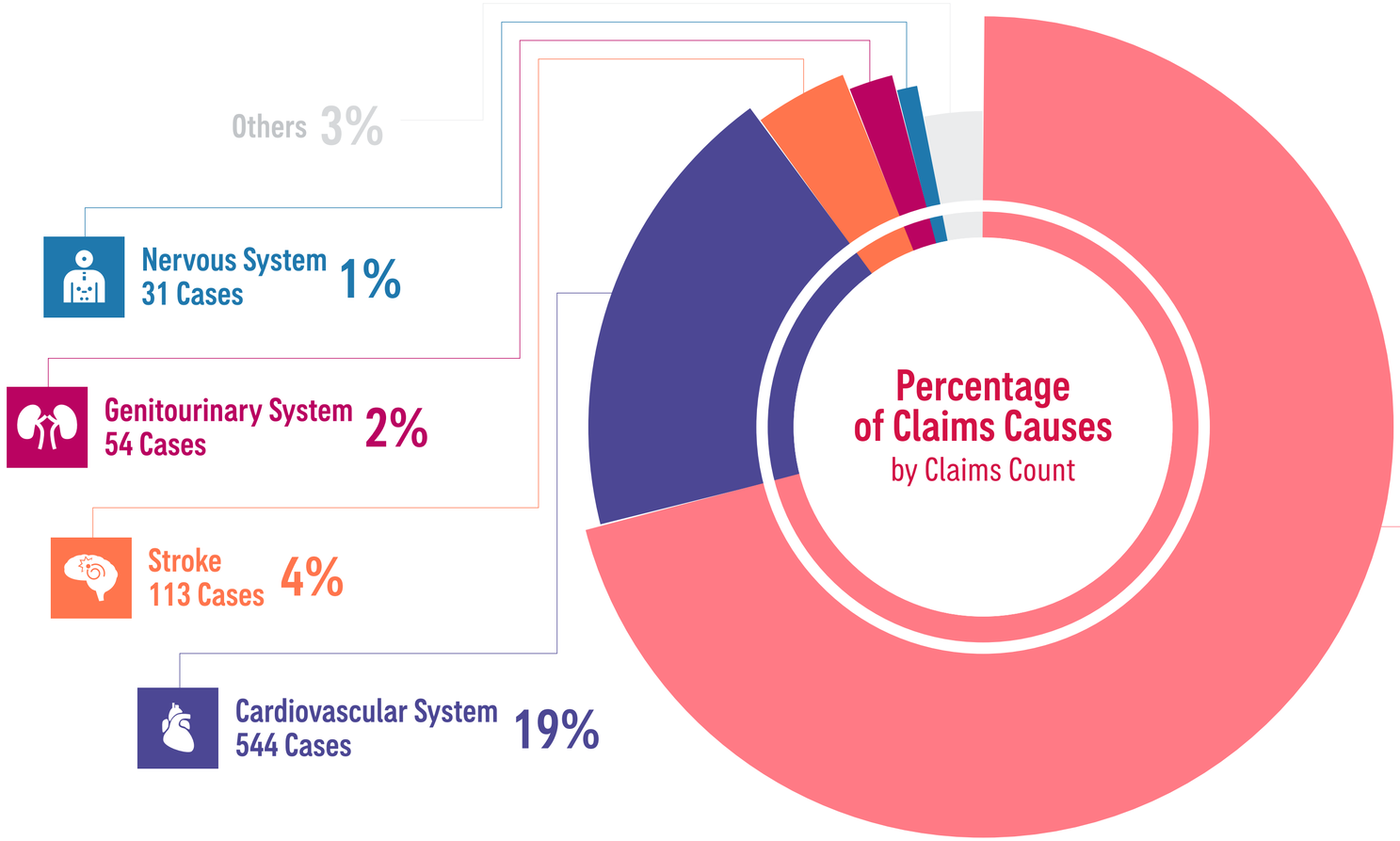
Total Claims Count | 62,700 Cases

No. of Medical Claims on Cancer / Tumor



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CRITICAL ILLNESS (C.I.) CLAIMS CAUSES



No. of C.I. Claims Cases: 2,794 Cases

Total C.I. Claims Amount: HK$1.2B

Tumour / Cancer
1,982 Cases
71%

Top 5 Claims Causes of Tumor / Cancer

- Breast Cancer: 27%
- Gastrointestinal Cancer: 16%
- Respiratory Tumours: 12%
- Gynecologic Cancer: 9%
- Genitourinary Tumours: 8%

- The above figures include approved case only and is calculated by the number of claim applications according to the type of protection. The percentages and the claims payout amount are rounded off and presented in approximate figures.
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CRITICAL ILLNESS (C.I.) CLAIMS BY AGE: MALE & FEMALE



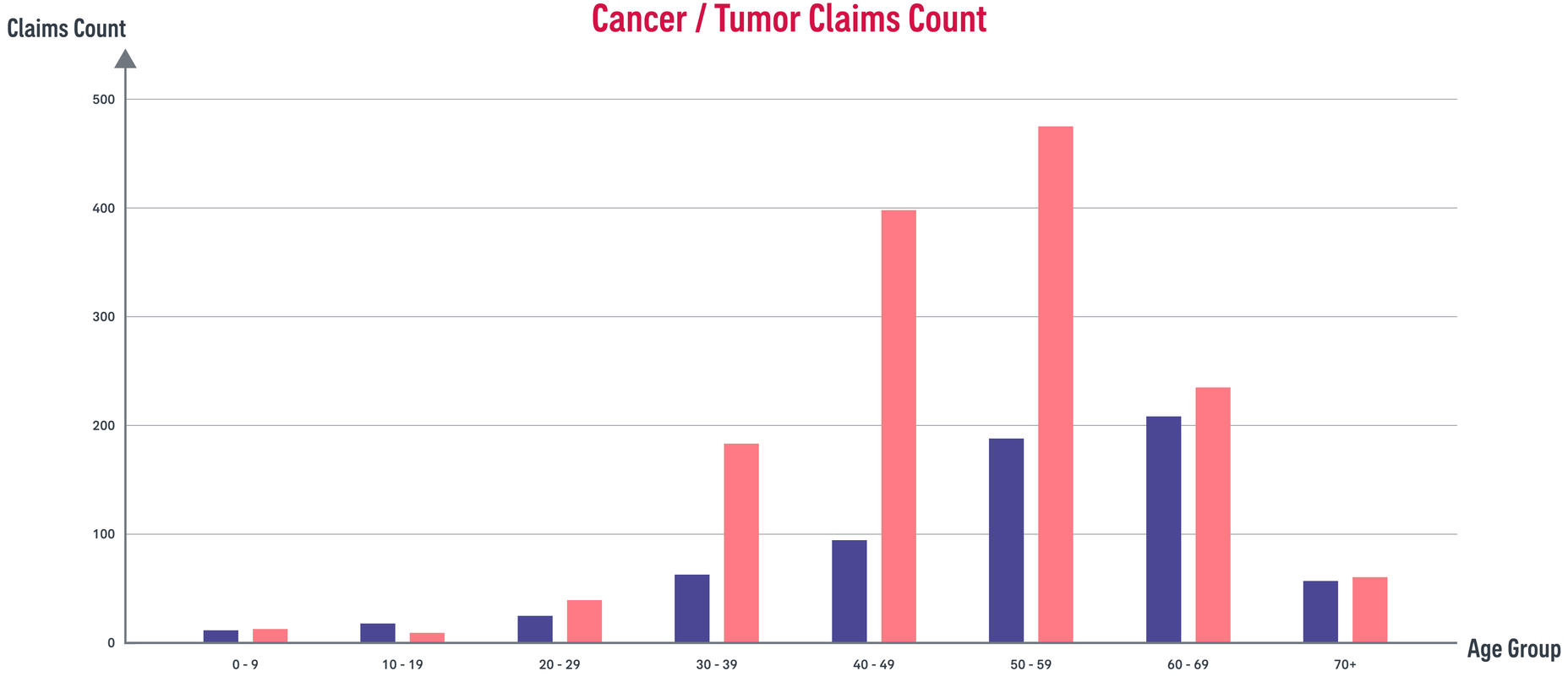
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CANCER / TUMOR CRITICAL ILLNESS CLAIMS BY AGE & SEX: MALE & FEMALE

Total Claims Amount | HK$900M

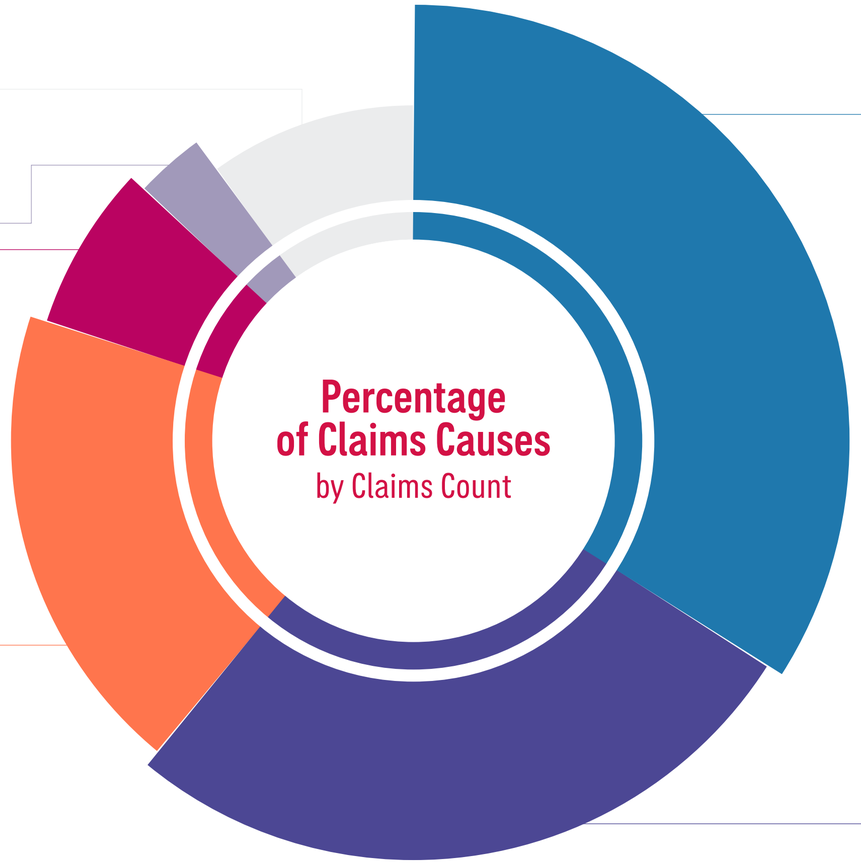
Total Claims Count | 1,982 Cases

Cancer / Tumor Claims Count



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ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (AMR) CLAIMS CAUSES



Others 10%

Fell from Stairs
3,535 Cases
3%

Hit by Heavy Object / Person
7,801 Cases
7%

Slipped & Fell
20,044 Cases
19%

Sprain & Strain
37,205 Cases
34%

Sports Accident
28,902 Cases
27%

No. of AMR Claims Count	108,319 Cases
	Total AMR Claims Amount: HK$500M

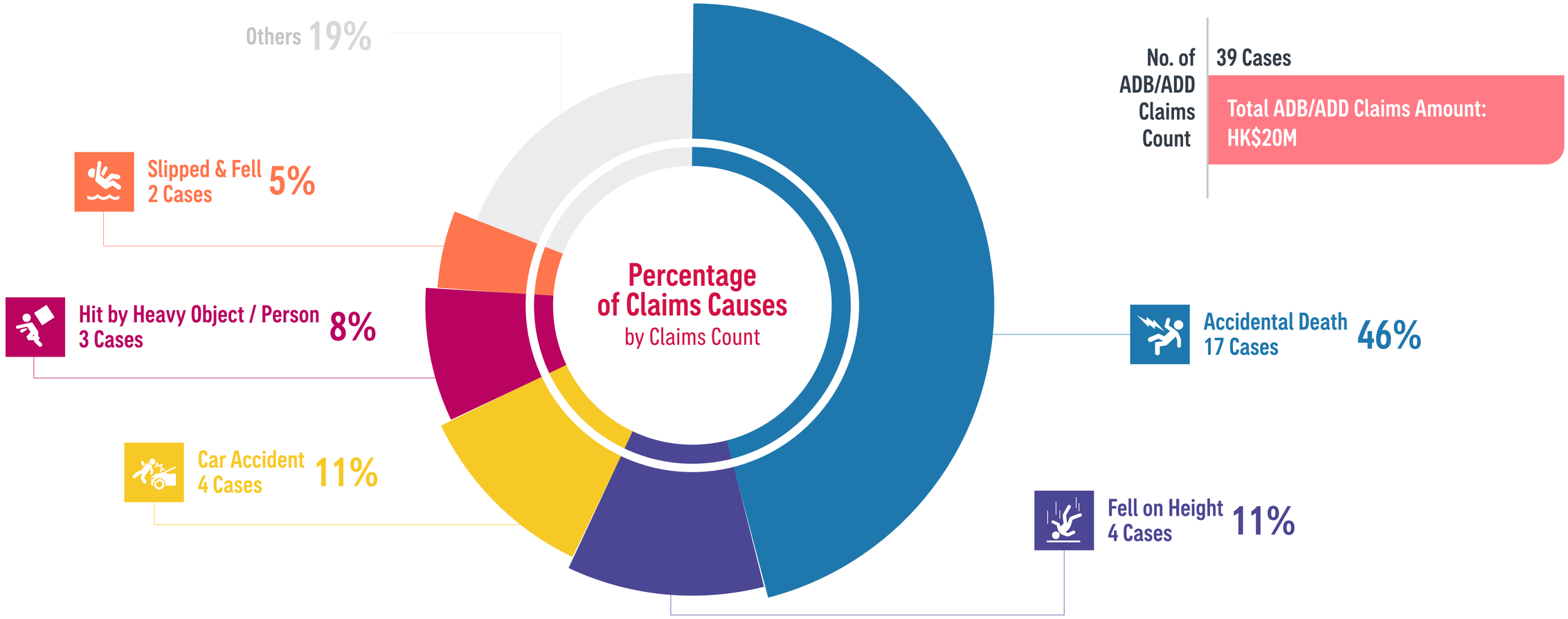
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ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (AMR) CLAIMS BY AGE: MALE & FEMALE



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ACCIDENTAL DEATH BENEFIT / ACCIDENTAL DEATH & DISMEMBERMENT (ADB/ADD) CLAIMS CAUSES



No. of ADB/ADD Claims Count: 39 Cases

Total ADB/ADD Claims Amount: HK$20M

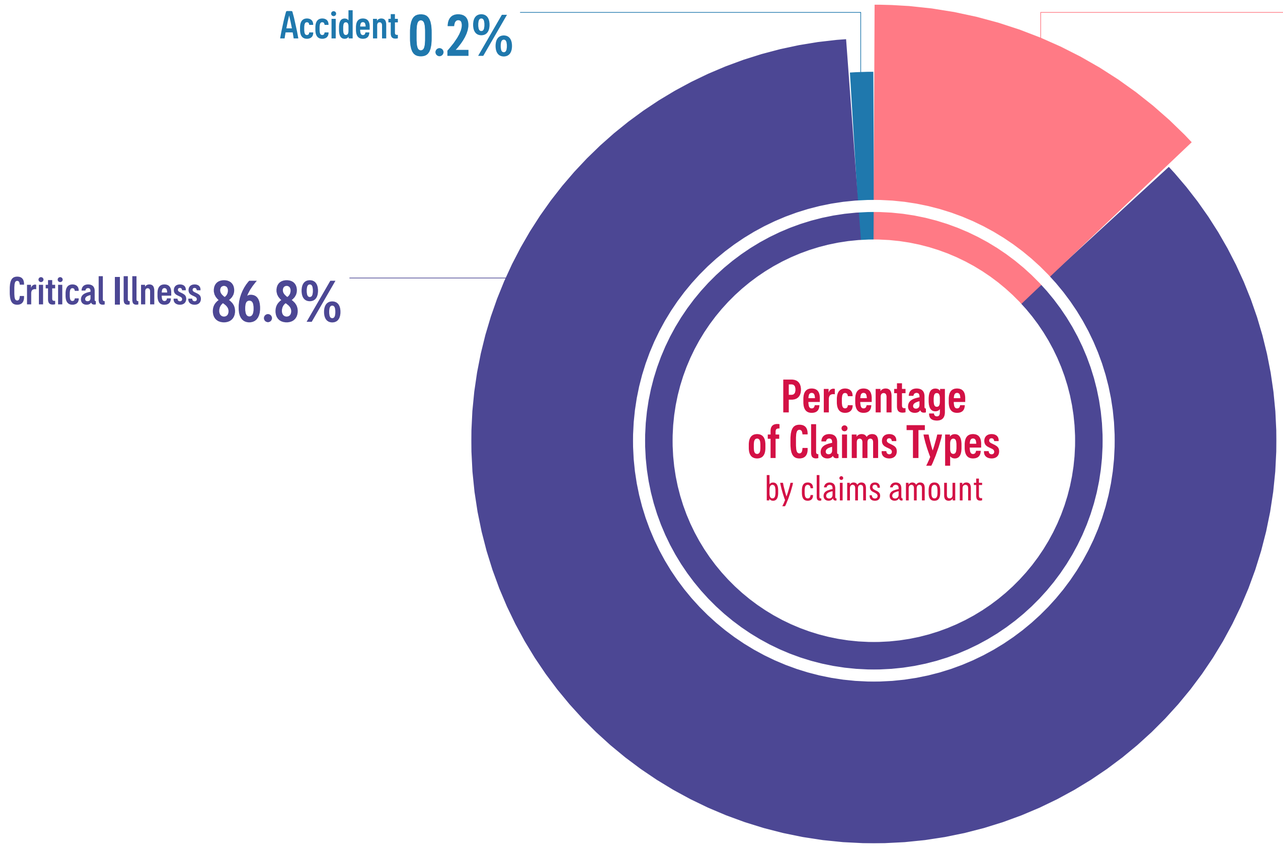
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CLAIMS REPORT – NON-HONG KONG & MACAU REGION

(i) 2022 Personal Medical, Critical Illness and Personal Accident Claims Report
(ii) Medical Claims Causes with Age and Gender Analysis
(iii) Critical Illness Claims Causes with Age and Gender Analysis
(iv) Accident Claims Causes with Age and Gender Analysis



2022 PERSONAL MEDICAL, CRITICAL ILLNESS AND PERSONAL ACCIDENT CLAIMS REPORT



No. of Medical Claims	6,840 Cases
	Total Medical Claims Amount HK$150M
No. of Critical Illness Claims	1,175 Cases
	Total Critical Illness Claims Amount HK$1B
No. of Accident Claims	573 Cases
	Total Accident Claims Amount HK$3M

- The above figures include approved case only and is calculated by the number of claim applications according to the type of protection. The percentages and the claims payout amount are rounded off and presented in approximate figures.
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CLAIMS REPORT 2022

Medical Claims

(i) Medical Claims Causes

(ii) Medical Claims by Age: Male & Female

(iii) Medical Claims on Cancer / Tumor by Age: Male & Female

Critical Illness Claims

(i) Critical Illness Claims Cause

(ii) Critical Illness Claims by Age: Male & Female

(iii) Cancer / Tumor Critical Illness Claims by Age & Sex: Male & Female

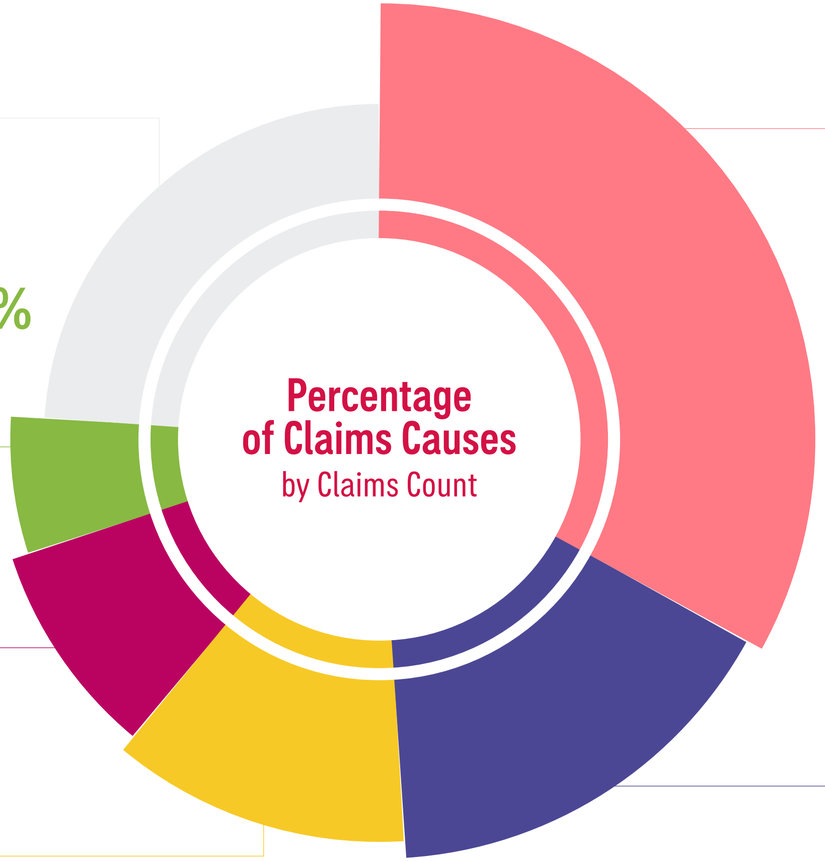
Accident Claims

(i) Accidental Medical Expenses Reimbursement Causes

(ii) Accidental Medical Expenses Reimbursement by Age: Male & Female

Non - Hong Kong & Macau Region

MEDICAL CLAIMS CAUSES



Others 24%

Connective Tissue / Musculo-Skeletal System
409 Cases 6%

Cardiovascular System
586 Cases 9%

Respiratory System
818 Cases 12%

Cancer / Tumour
2,282 Cases 33%

Digestive System
1,104 Cases 16%

No. of Medical Claims Cases: 6,840 Cases

Total Medical Claims Amount: HK$150M

- The above figures include approved case only and is calculated by the number of claim applications according to the type of protection. The percentages and the claims payout amount are rounded off and presented in approximate figures.
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MEDICAL CLAIMS BY AGE: MALE & FEMALE



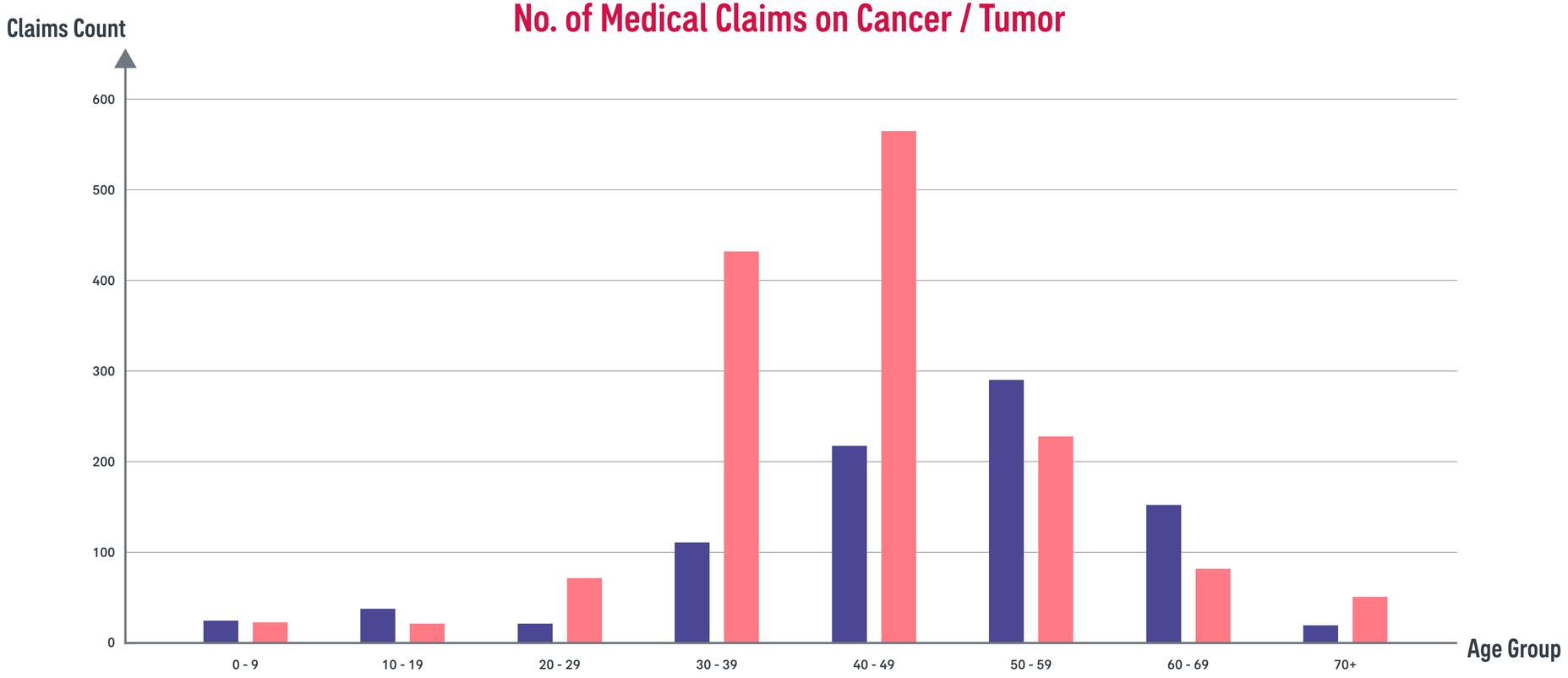
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- The above data is classified based on the nationality of the insured.

MEDICAL CLAIMS ON CANCER / TUMOR BY AGE: MALE & FEMALE

Total Claims Amount | HK$65M

Total Claims Count | 2,282 Cases

No. of Medical Claims on Cancer / Tumor



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CRITICAL ILLNESS (C.I.) CLAIMS CAUSES

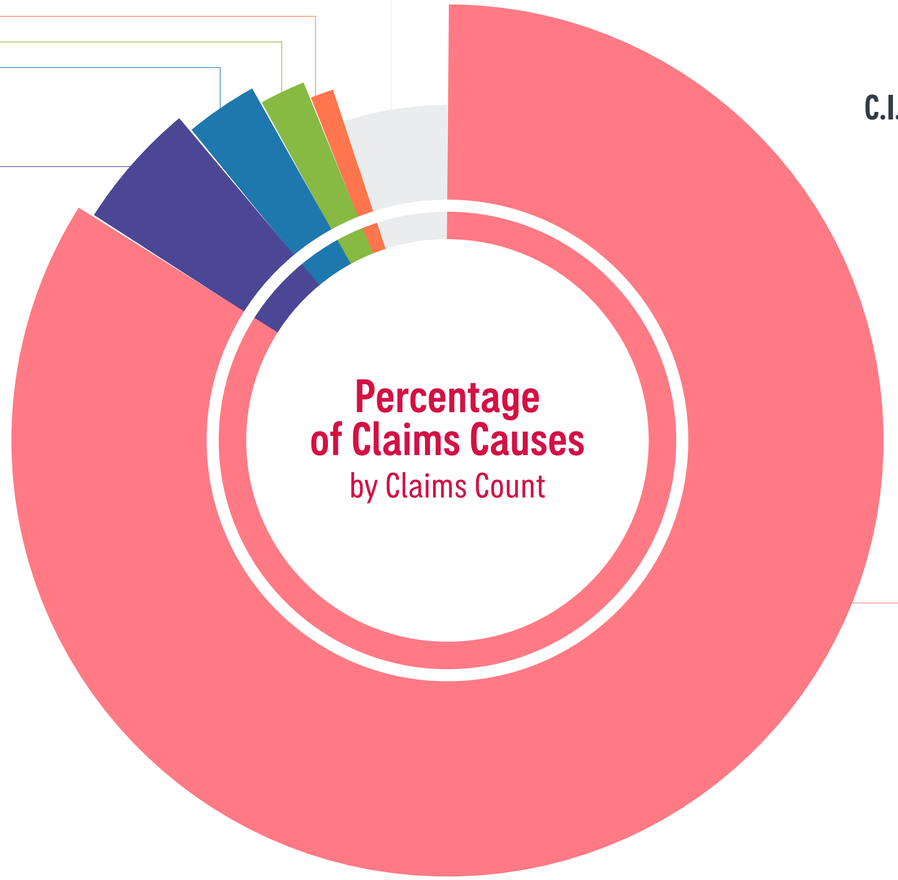
Others 5%

Stroke
14 Cases 1%

Metabolic and Endocrine Disorder
26 Cases 2%

Nervous System
33 Cases 3%

Cardiovascular System
55 Cases 5%



No. of C.I. Claims Cases: 1,175 Cases

Total C.I. Claims Amount: HK$1B

Tumour / Cancer
990 Cases 84%

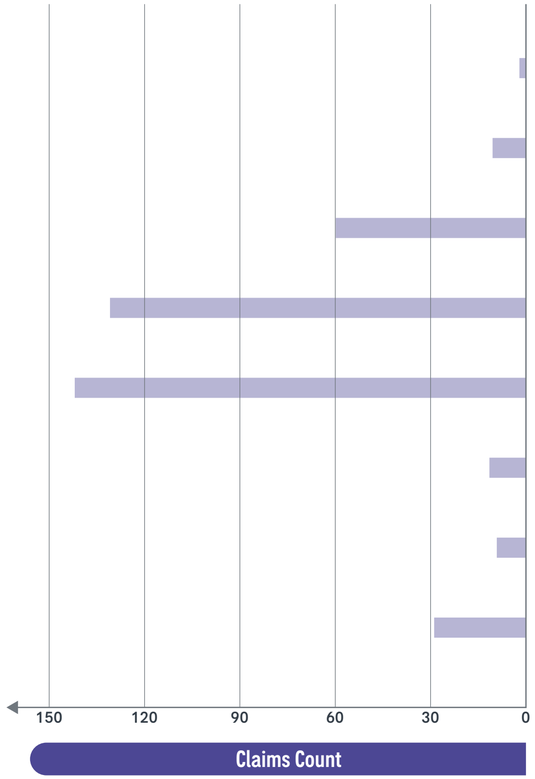
Top 5 Claims Causes of Tumor / Cancer

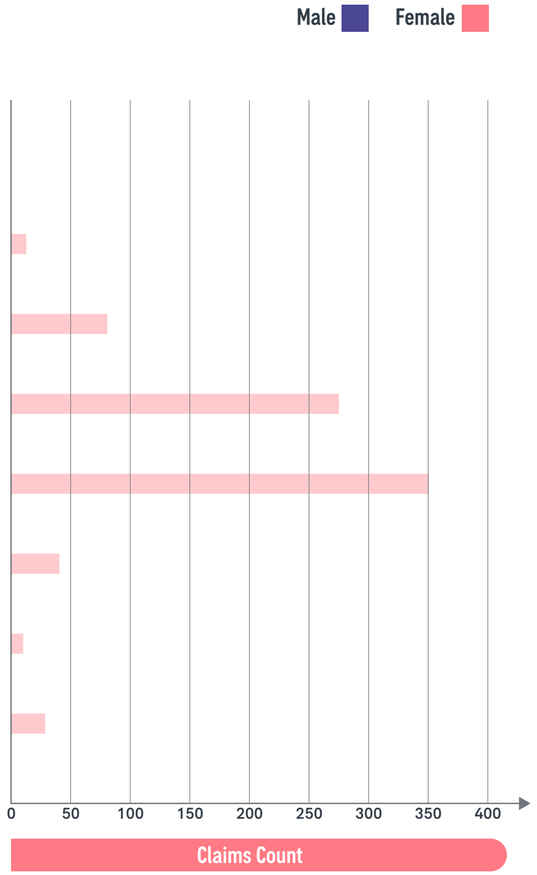
- Endocrine Tumours: 33%
- Respiratory Tumours: 19%
- Breast Cancer: 12%
- Carcinoma-in-situ (non-invasive): 10%
- Gastrointestinal Cancer: 7%

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CRITICAL ILLNESS (C.I.) CLAIMS BY AGE: MALE & FEMALE

Major Claims Cause	Avg. Claims Amount (HKD)	Age Group	Avg. Claims Amount (HKD)	Major Claims Cause
Acute Myocardial Infarction	1,145,623	70+	-	-
Respiratory Tumours	398,004	60-69	520,170	Gynecologic Cancer
Respiratory Tumours	1,321,782	50-59	721,745	Breast Cancer
Endocrine Tumours	993,716	40-49	812,545	Endocrine Tumours
Endocrine Tumours	934,752	30-39	729,972	Endocrine Tumours
Endocrine Tumours	1,067,705	20-29	988,271	Endocrine Tumours
Nervous System Cancer	641,382	10-19	1,168,329	Metabolic and Endocrine Disorder
Nervous System Cancer	738,377	0-9	967,060	Nervous System Cancer





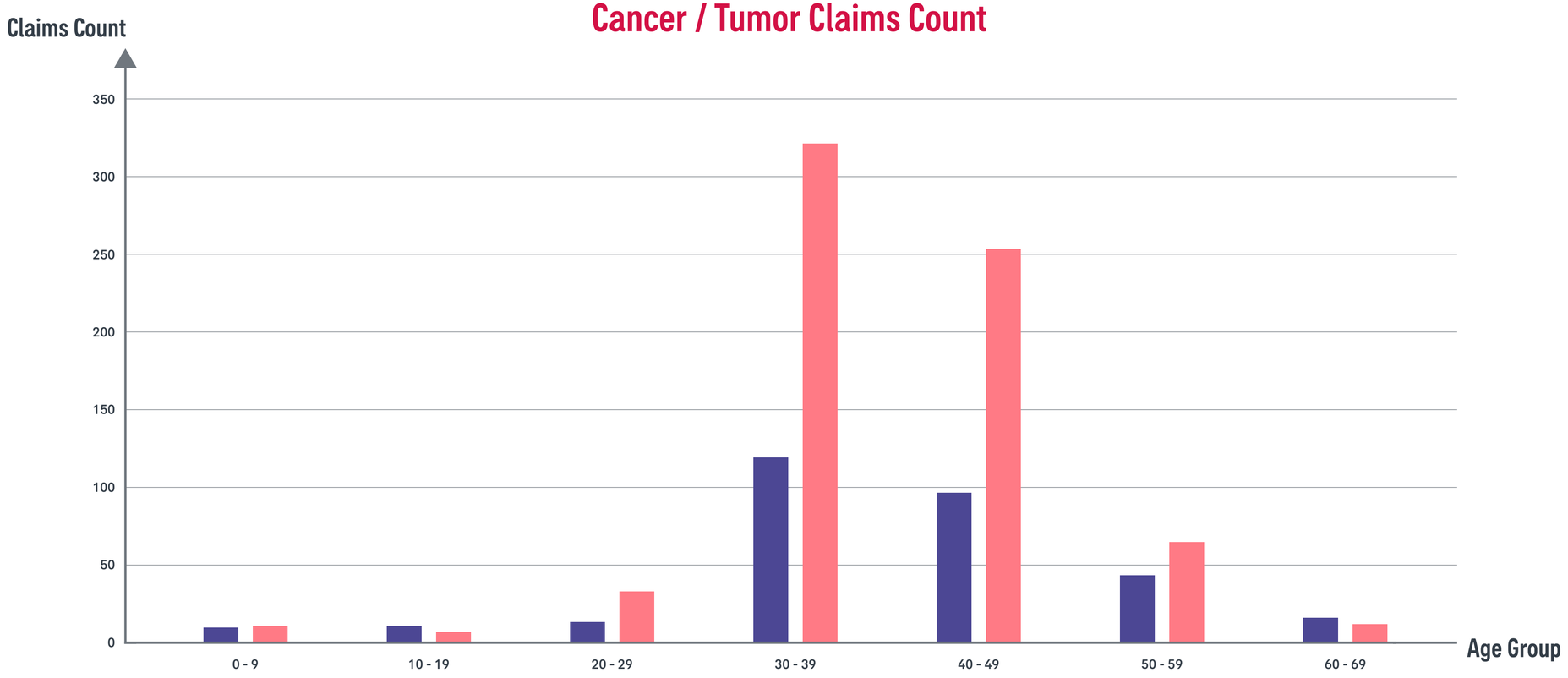
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CANCER / TUMOR CRITICAL ILLNESS CLAIMS BY AGE & SEX: MALE & FEMALE

Total Claims Amount | HK$860M

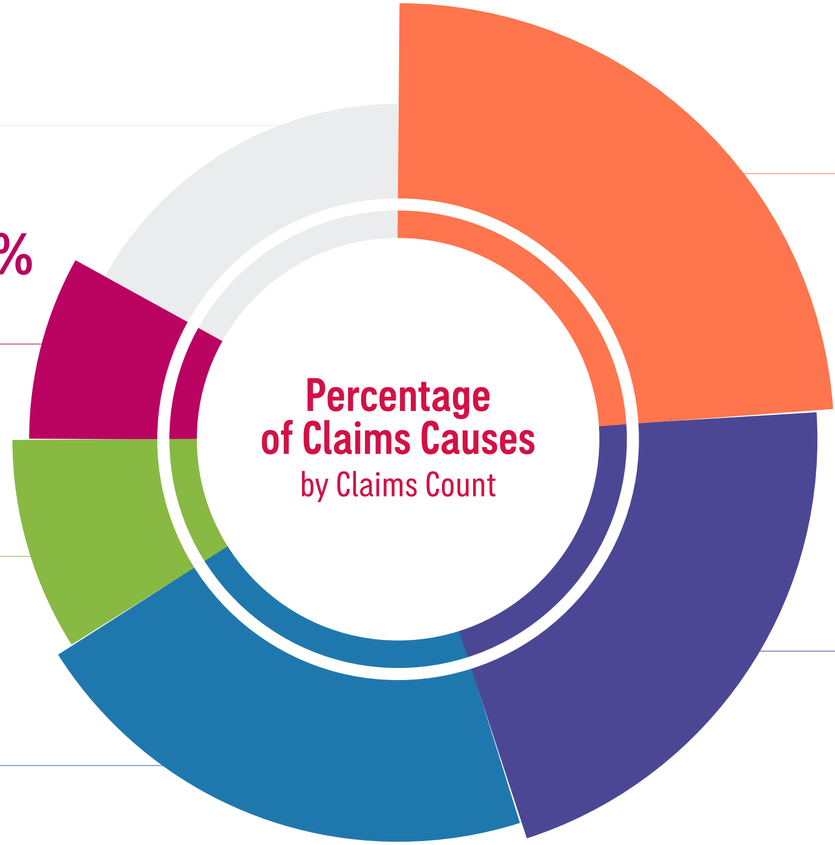
Total Claims Count | 990 Cases

Cancer / Tumor Claims Count



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ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (AMR) CLAIMS CAUSES



Others 17%

Slipped & Fell
140 Cases
24.5%

Hit by Heavy Object / Person
44 Cases
7.7%

Bitten by Dogs / Animals
49 Cases
8.6%

Sprain & Strain
120 Cases
21%

Sports Accident
121 Cases
21.2%

No. of AMR Claims Count: 571 Cases

Total AMR Claims Amount: HK$2M

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ACCIDENTAL MEDICAL EXPENSES REIMBURSEMENT (AMR) CLAIMS BY AGE: MALE & FEMALE



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