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Always Covered, Against Any Odds

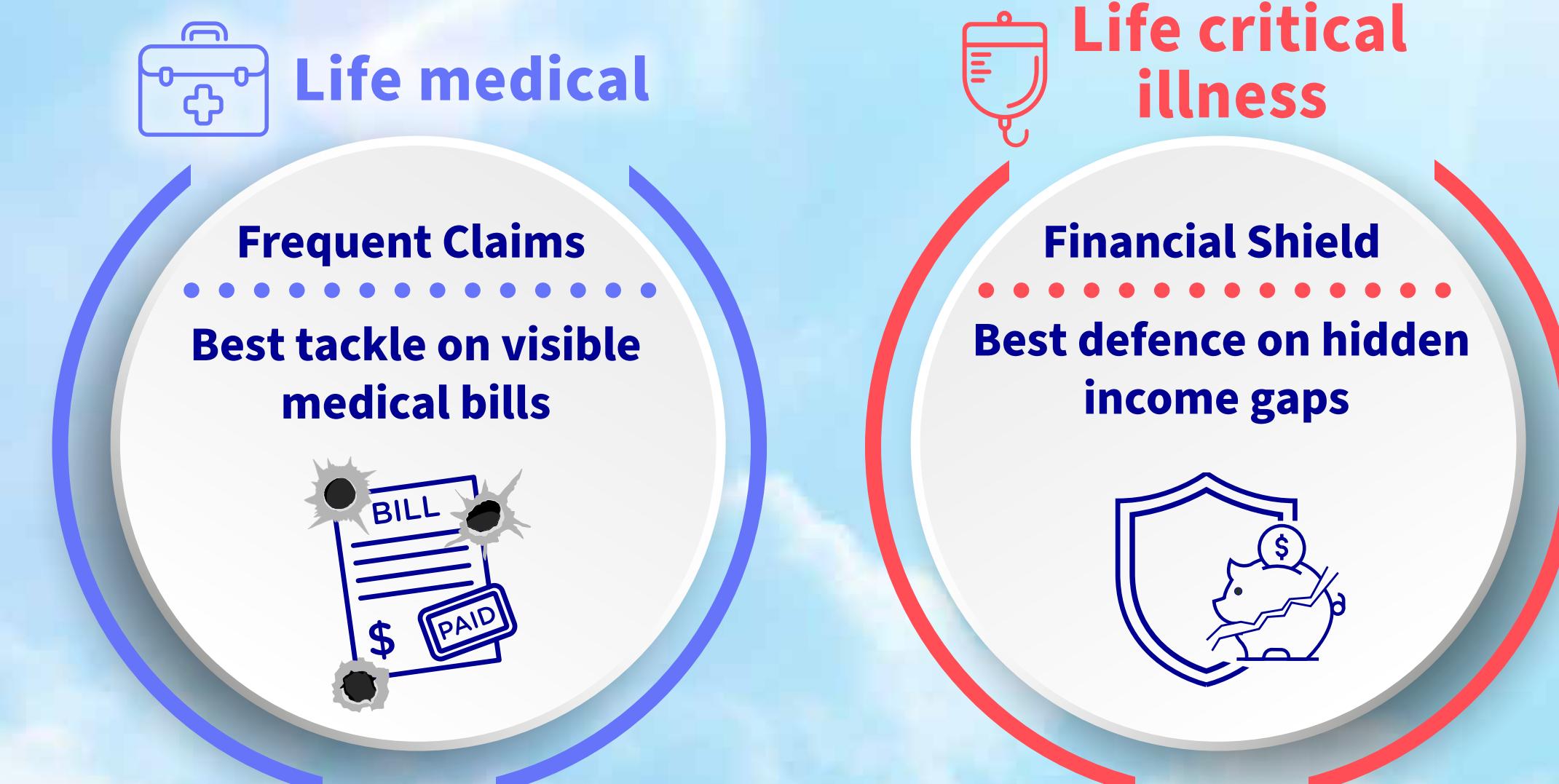
Claims Data Insights E-Book

An average of 10,000 claims are processed daily: rising demand for medical and critical illness coverage



Total claims amount
over HKD **1.2 billion**
↑ **13.7%**
(compared to 2023)

Total number of claims
over **73,000 cases**
↑ **9.55%**
(compared to 2023)



Total claims amount
over HKD **880 million**
↑ **6.5%**
(compared to 2023)

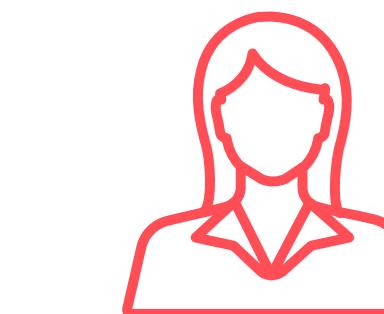
Total number of claims
over **2,000 cases**
↑ **1.6%**
(compared to 2023)

More than 200 medical claims a day: life is unpredictable, but your coverage isn't

Accidents and illnesses never announce their arrival in advance. No matter your age, gender or lifestyle, illness and accidents can strike at any given moment and disrupt family life without warning. Medical insurance covers your medical needs - not only safeguarding your family but also helping you reboot speedily and readily, keeping life on track.

**Average medical claim in 2024
per case**

Approx. HKD 17,000



**Female
56%**

0%

2%

1%

3%

8%

13%

15%

11%

3%

0%

3%

2%

3%

5%

7%

11%

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Medical costs are rising: don't be caught unprepared

Small steps today, a big leap in 10 or 20 years.
Faced with a mountain of medical bills before
you, might you regret not preparing sooner?



2020

Average
medical claim
HKD 14,106

2021

Average
medical claim
HKD 15,184

2022

Average
medical claim
HKD 16,208

2023

Average
medical claim
HKD 16,469

2024

Average
medical claim
HKD 17,261

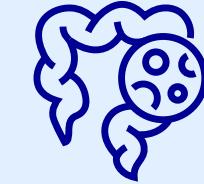
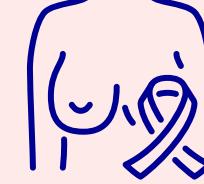
Average medical claim amount
continues to increase year on year

Medical coverage doesn't only serve to defend critical illness

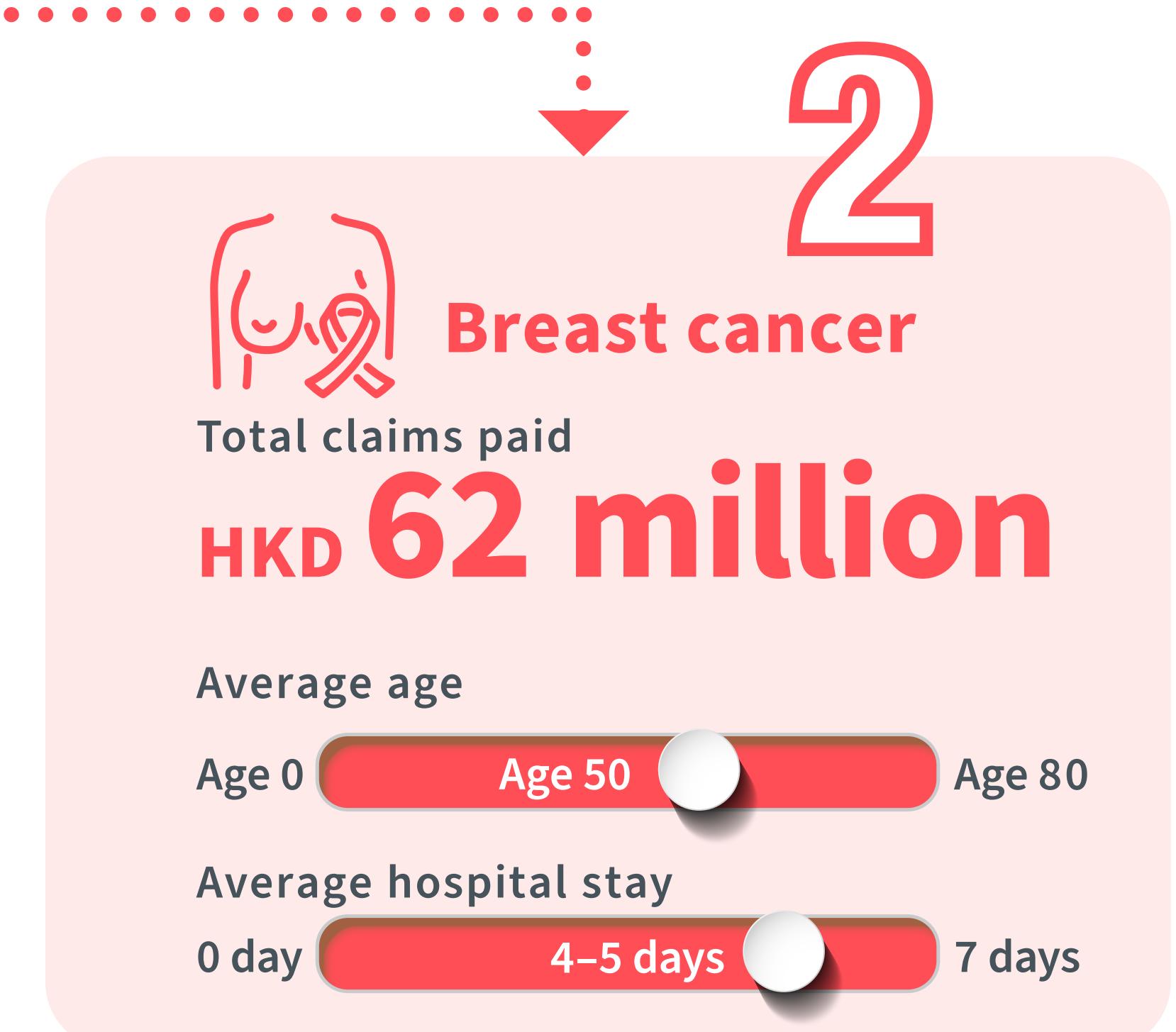
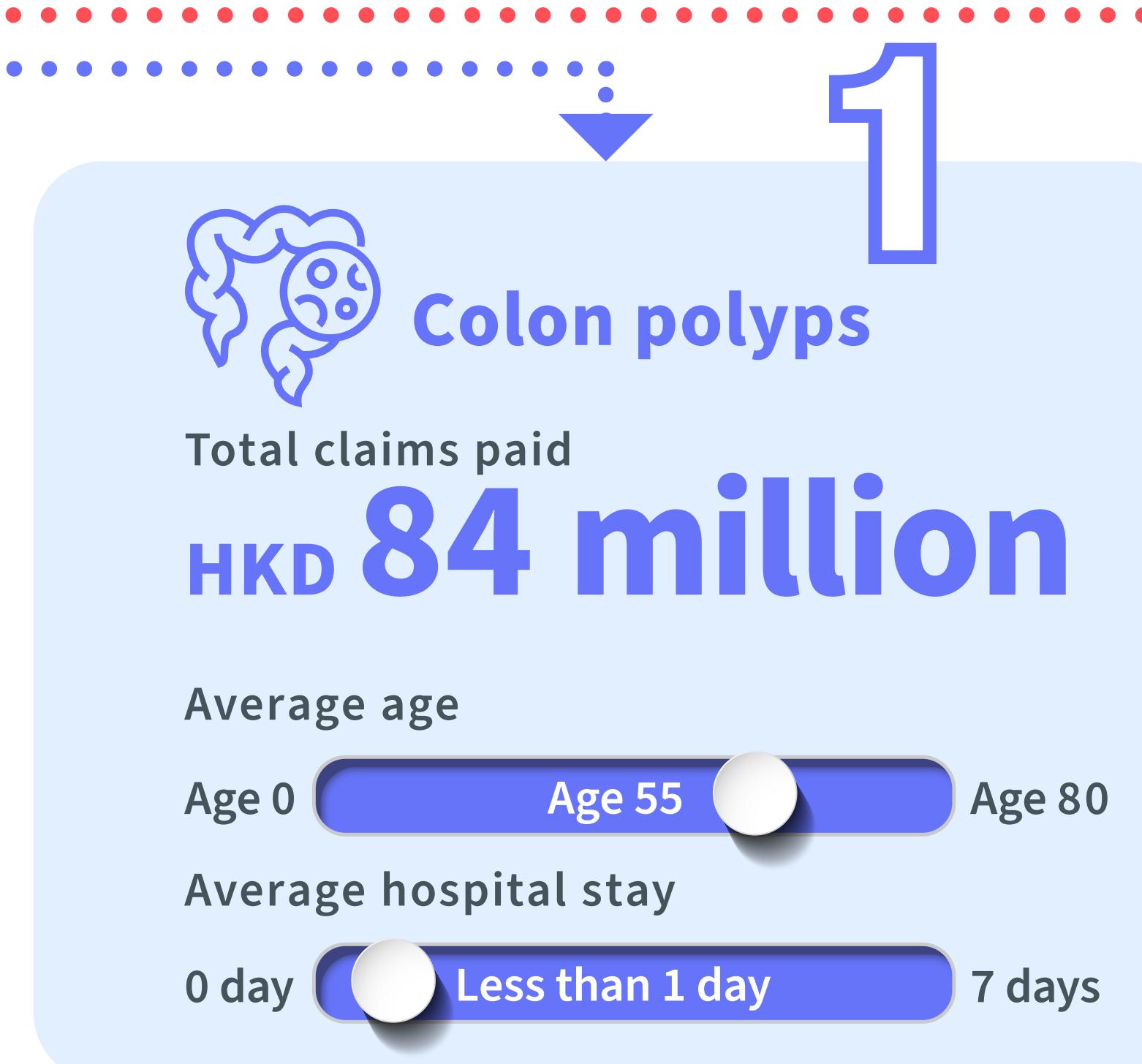
It covers every health condition, big and small that befalls your life

Top 5 reasons for medical claims

(based on the total claims amount)

- 1  Colon polyps
- 2  Breast cancer
- 3  Haemorrhoids
- 4  Cataract
- 5  Chronic ischemic heart disease

From minor polyps to serious cancer, a diverse range of medical conditions are risks that we may encounter in reality.

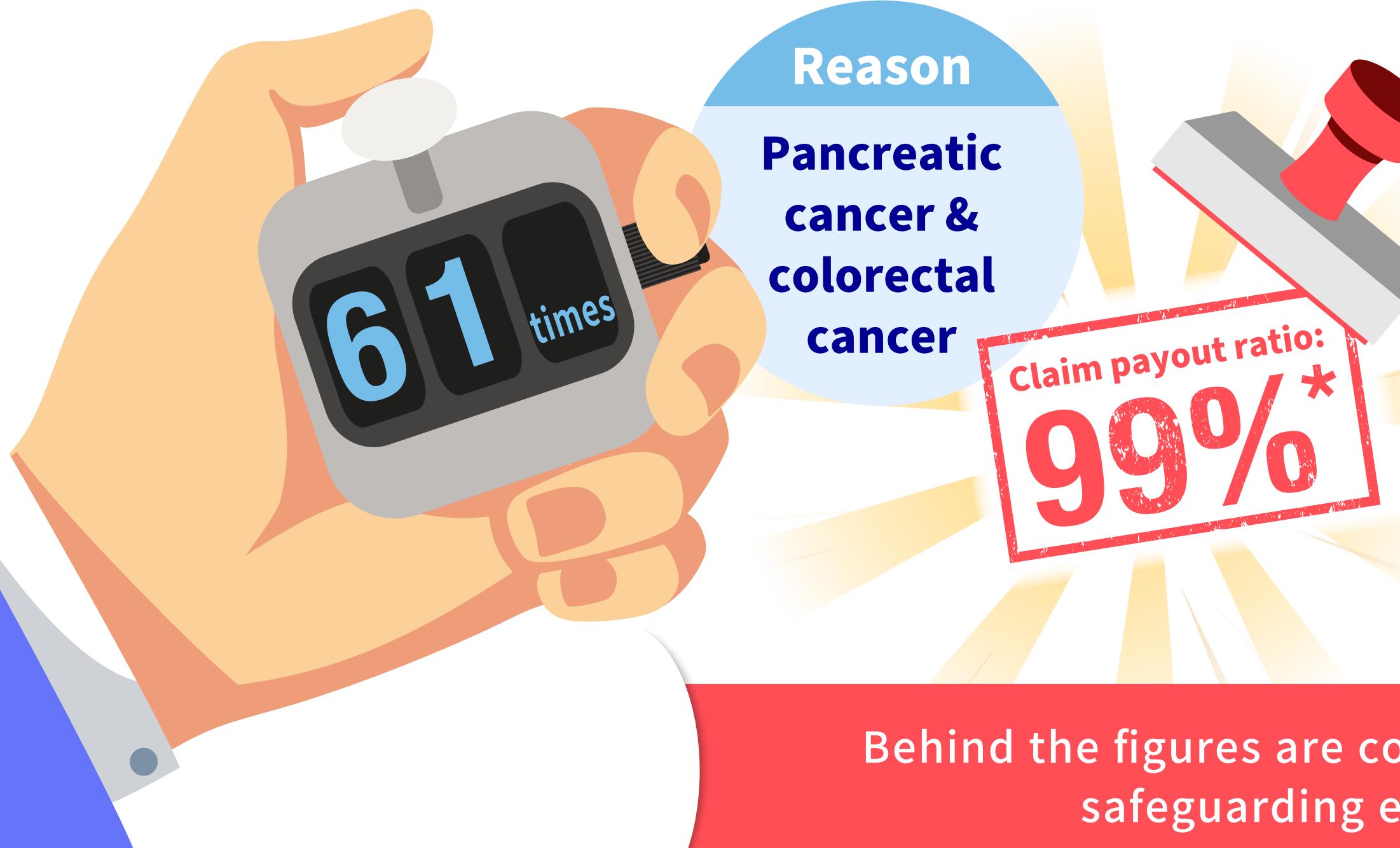


Long-term hospitalization or ongoing treatment, our claim records reflect our unwavering commitment to your health

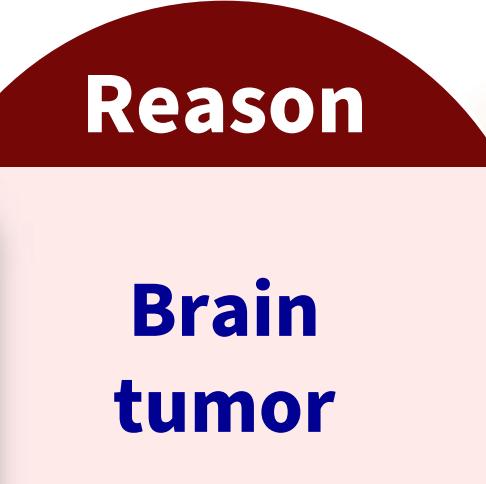
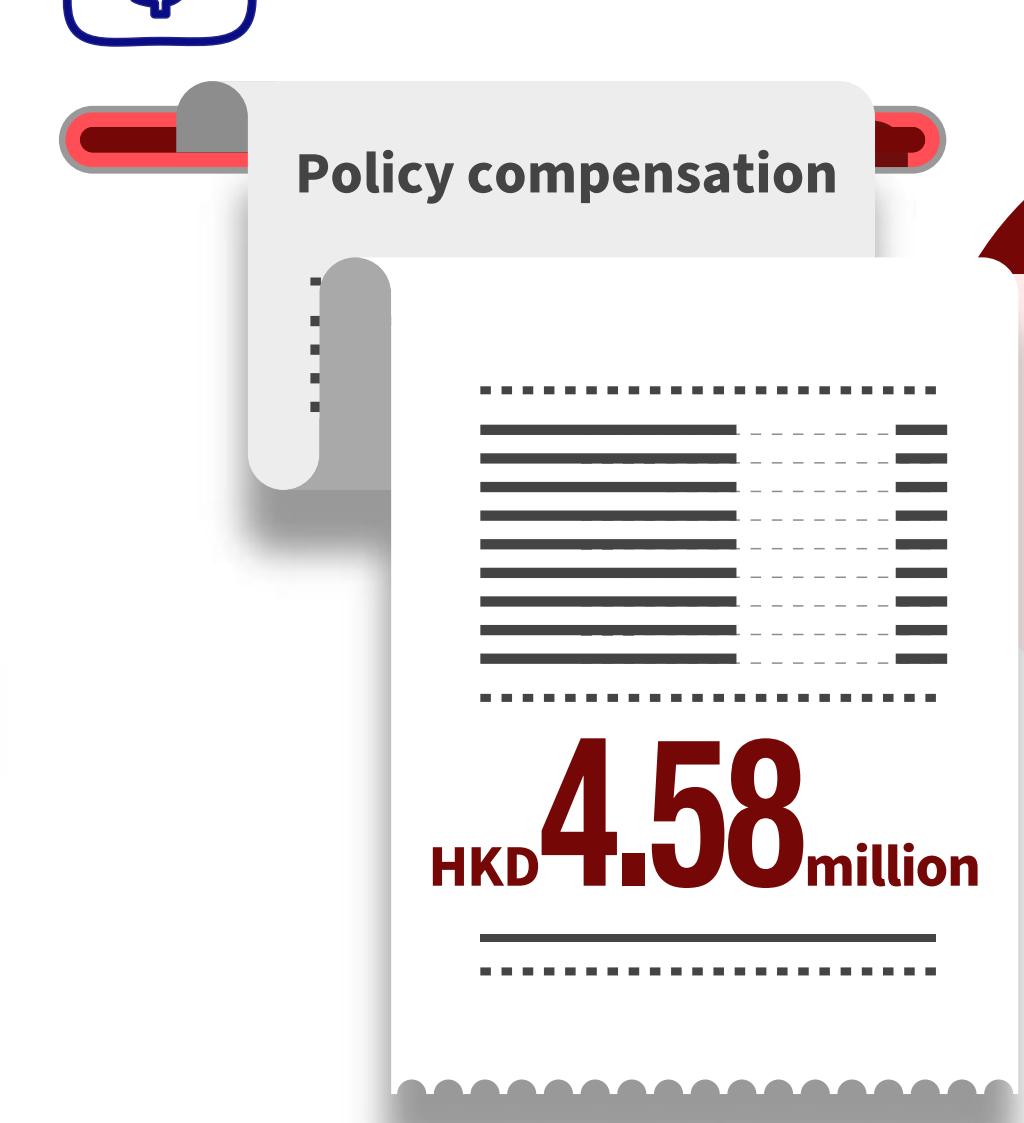
Claims highlights of AXA WiseGuard Pro Medical Insurance (Applicable to Hong Kong only) and WiseProtect Pro Medical Insurance Plan (Applicable to Macau only):



Highest number of claims under a single policy in 2024



Highest amount claimed under a single policy in 2024



Behind the figures are consistent supports offered by us,
safeguarding every moment of hope.

*A minimal portion of claimed items not falling with the designated benefit items eligible under "full cover", and thus not fully compensated.

Source: Internal information provided by the AXA claims department for the year 2024. This data includes only life medical and critical illness claims records, and excludes claims for death, group medical, group critical illness, and individual medical from general insurance.

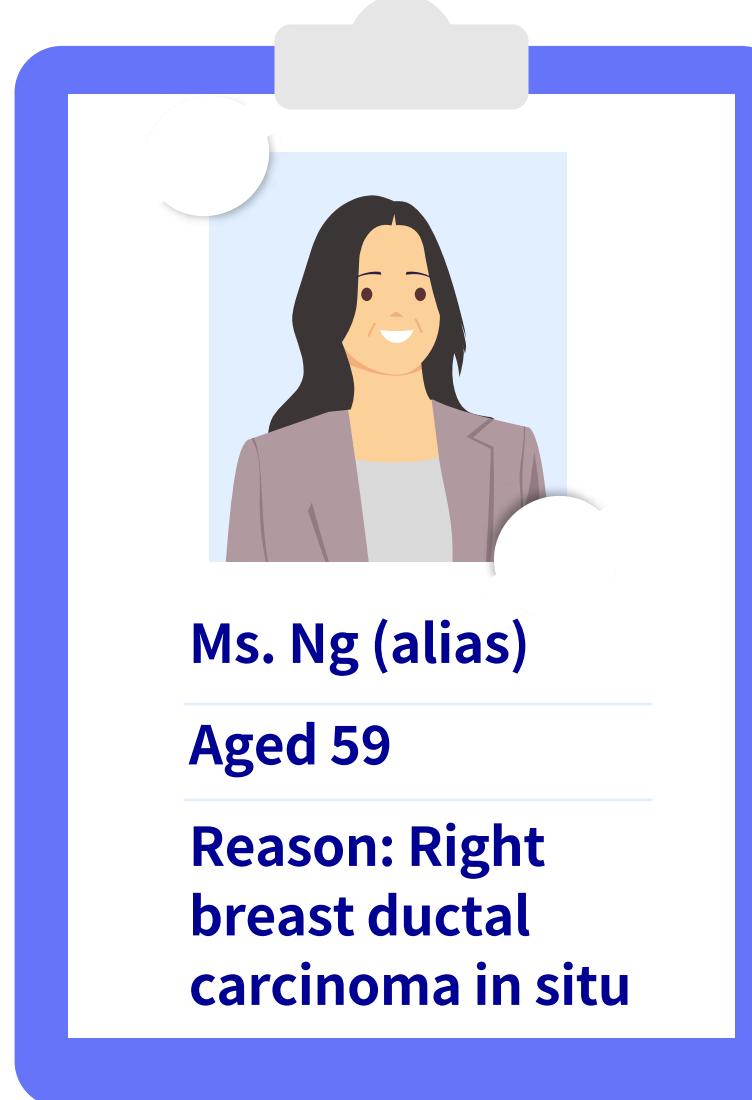
Support that goes the distance

Coverage and services beyond Hong Kong and Macau

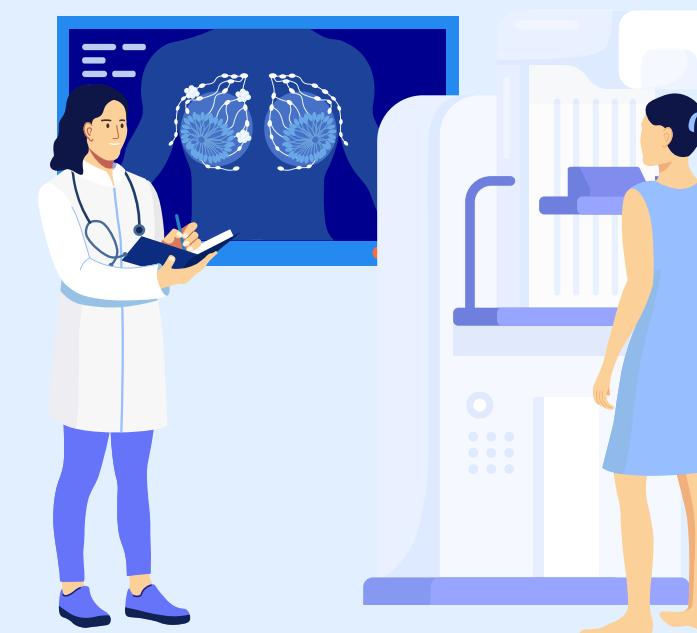
In 2024, AXA processed medical claims received in Mainland China, the UK, the US, Canada, Australia, New Zealand, and beyond. 5,850 claims¹ were for treatments at Grade 3A hospitals in Mainland China (nearly 1,000 more cases than 2023).



A real story of cross-border cancer care²



After her diagnosis in Hong Kong, the traditional treatment plan suggested a full mastectomy. Ms. Ng wished to preserve her breast and initially could not find a suitable alternative.



Through AXA's GBA Cancer Medical Concierge Service Network, Ms. Ng - guided by a dedicated case manager - obtained a second medical opinion and was successfully referred to a Grade 3A hospital in the Greater Bay Area.



Hong Kong Shenzhen

On the day of surgery, AXA arranged a dedicated point-to-point transfer service³ for Ms. Ng, providing direct transport from Hong Kong to the hospital for her cryoablation procedure - an advanced freezing technology that targeted cancer cells effectively while preserving breast tissue integrity.



Source:

1. Internal information provided by the AXA claims department for the year 2024. This data includes only life medical and critical illness claims records, and excludes claims for death, group medical, group critical illness, and individual medical from general insurance.

2. AXA claims department case records for the year 2025.

3. Once the appointment is confirmed with the case manager, free private transportation service between Hong Kong/Macau and selected cities in the Greater Bay Area will be provided to the eligible insured when he/she visits the designated GBA cancer healthcare facilities. The free private transportation service may be modified from time to time at AXA's sole discretion without any notice.

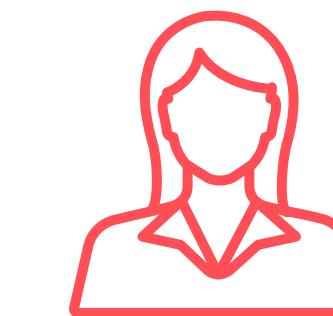
Average age at diagnosis for critical illness is only 51

**Life is barely halfway through,
yet illness has already arrived**

Critical illnesses aren't just medical challenges, they can interrupt your life, career, and income. With critical illness protection, financial support arrives ahead of your decision on the next steps.

**Average critical illness claim in 2024
per case**

Approx. HKD 430,000



**Female
64%**

20%

19%

11%

3%

0%

0%

1%

1%

9%

20%

19%

11%

3%

0%

1%

1%

1%

3%

7%

11%

10%

2%

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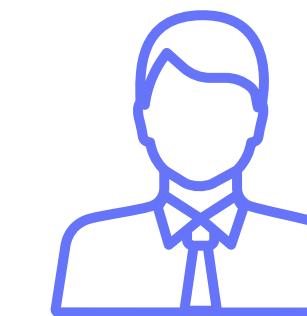
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**Male
36%**

0%

0%

0%

0%

0%

0%

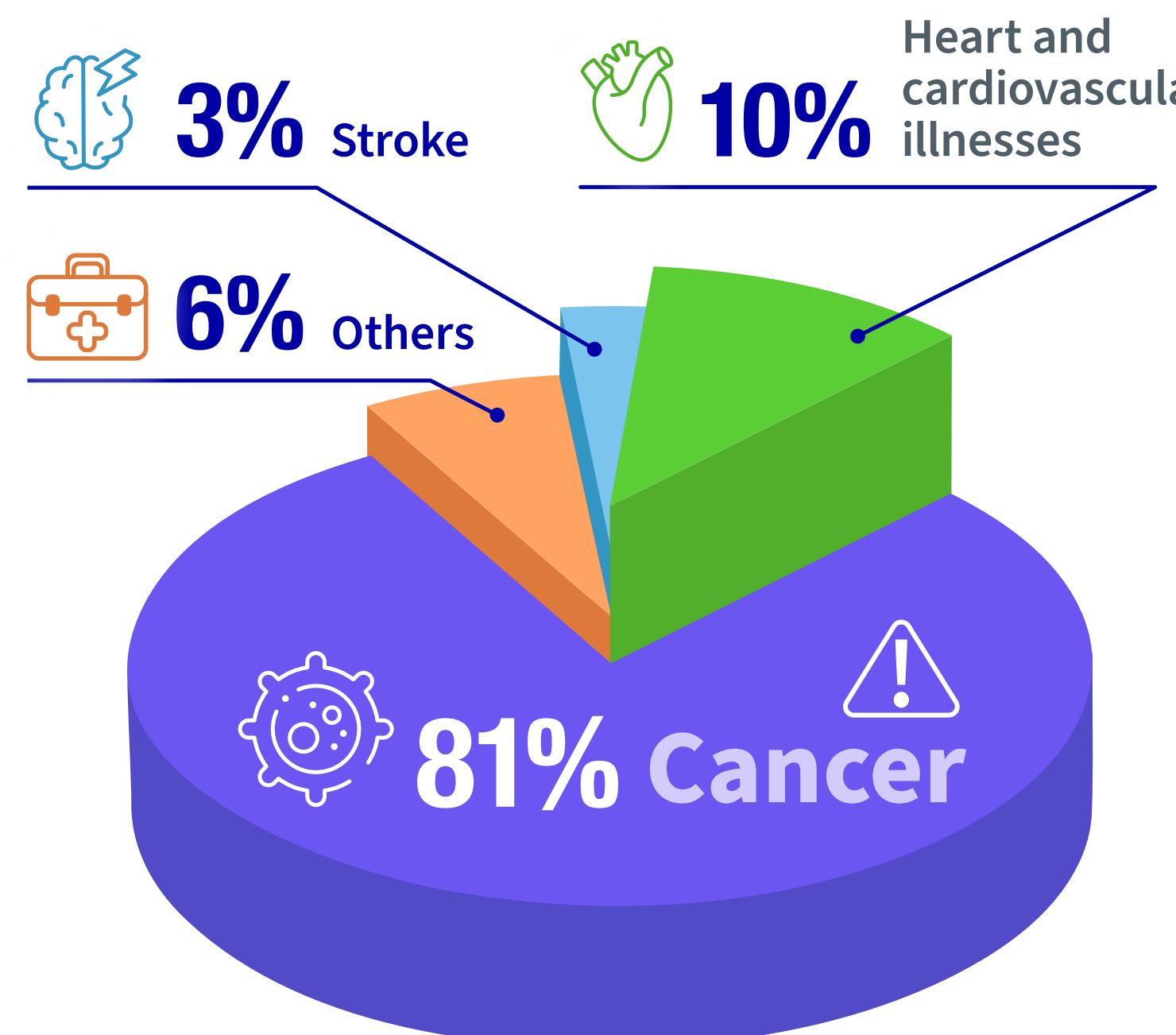
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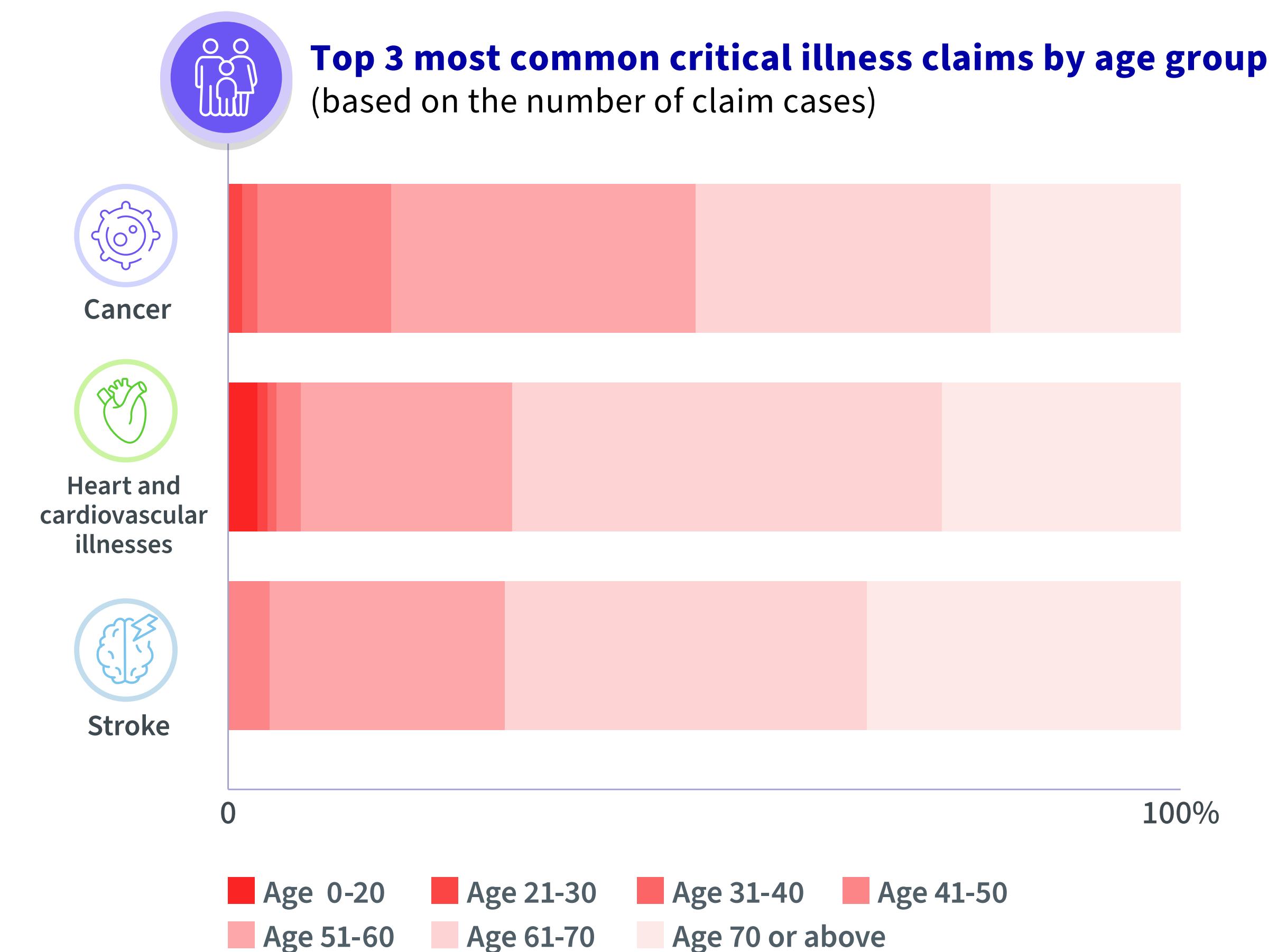
0%

The big 3 critical illnesses always rank at the top year after year While the age distribution may vary, the risk is always present

Critical illness claims by illness type (based on the number of claim cases)



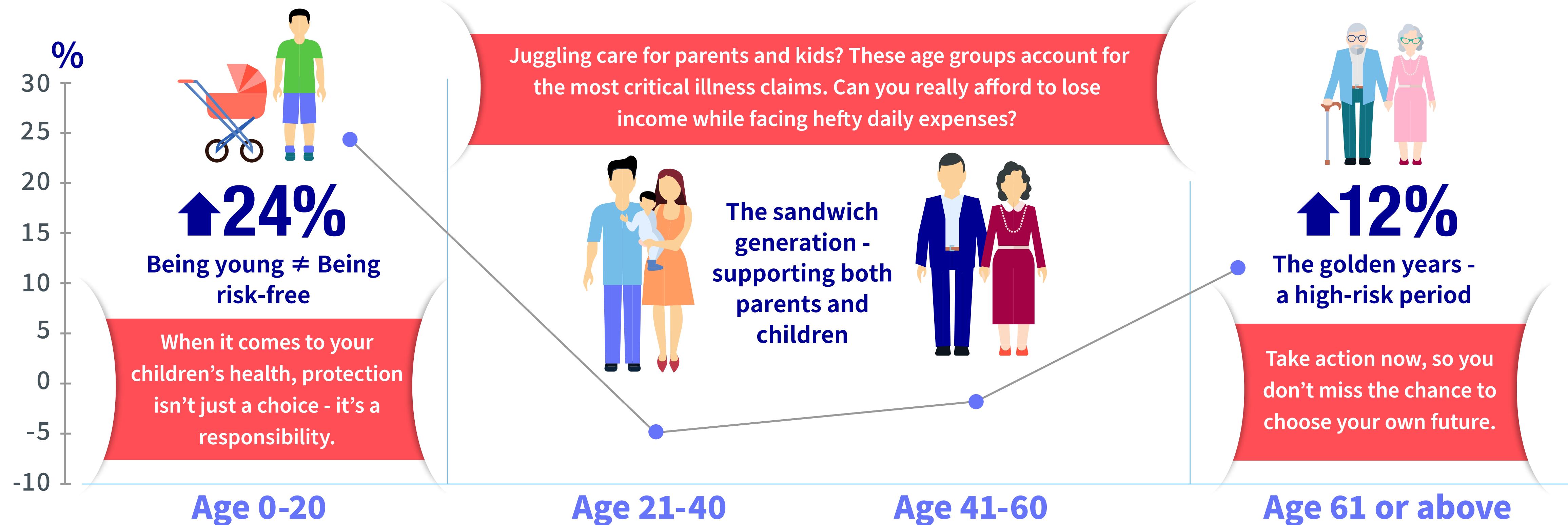
Critical illness can strike at any age. To ease possible financial burdens in the future, securing protection early is essential.



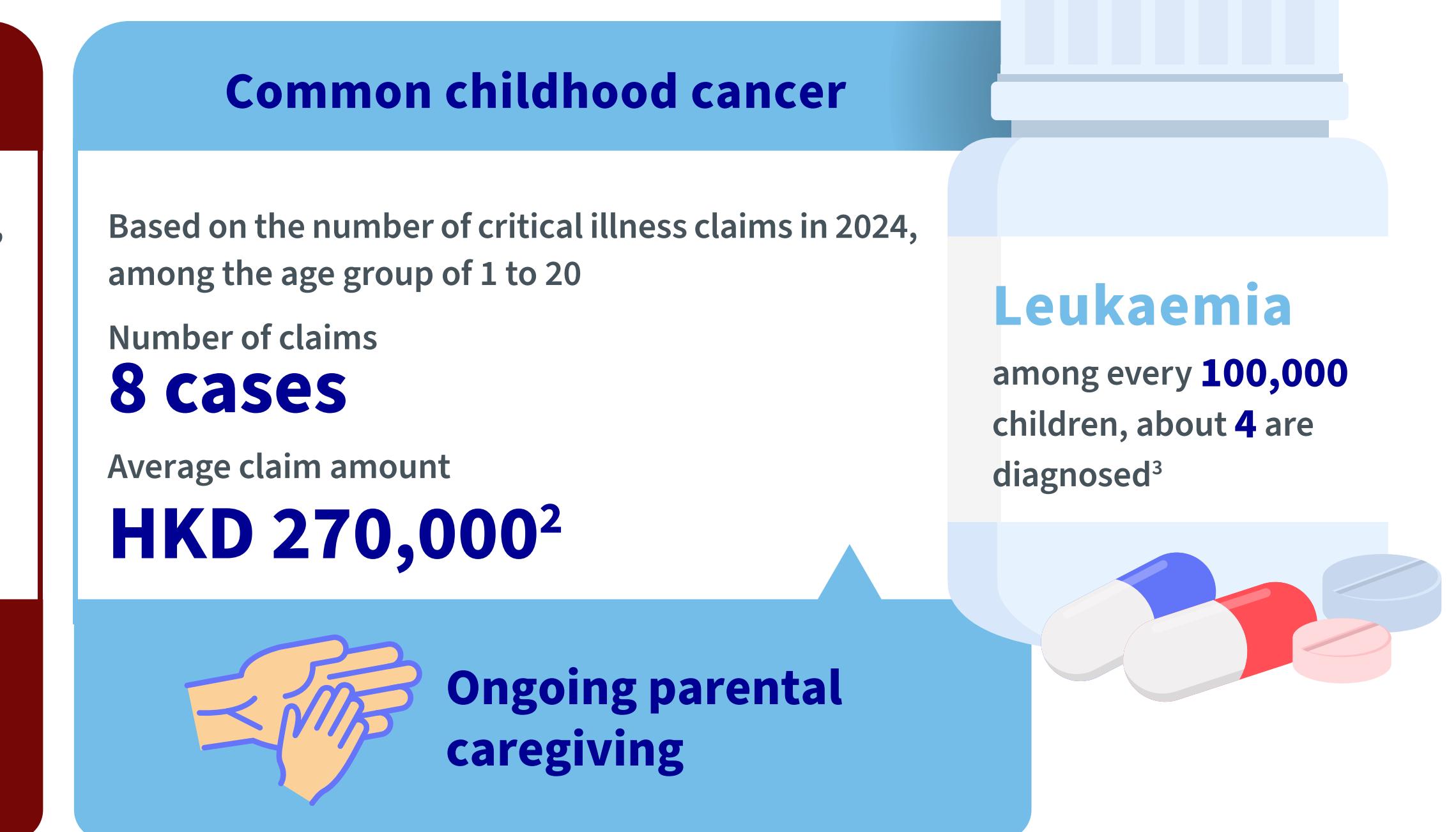
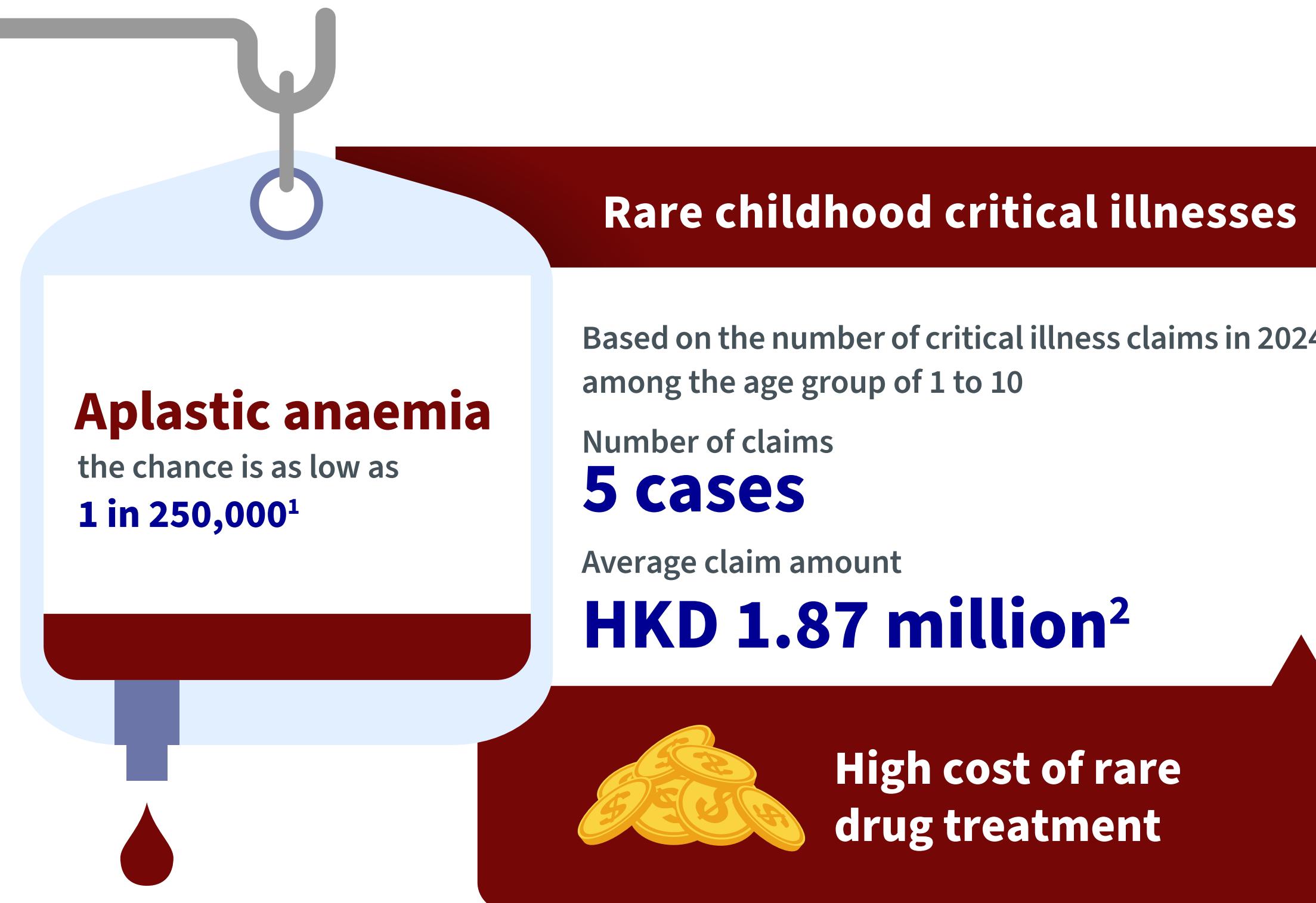
Illness only happens at certain ages? The numbers say otherwise

While number of claims cases among those aged 21 - 60 slightly decreased, claims among children/teenagers (0 - 20) and seniors (61+) rose significantly by over 10%.

Change in critical illness claim cases from 2023 to 2024 by age group



Critical illness coverage: your support when the worst happens



Critical illness insurance stands with parents in their toughest moments, ensuring access to vital treatment and recovery care.

Source:

1. Rare Disease Hong Kong limited - Rare Disease Wiki <https://rdhk.org/post/data?mid=15&id=503&lang=en>

2. Internal information provided by the AXA claims department for the year 2024. This data includes only life medical and critical illness claims records, and excludes claims for death, group medical, group critical illness, and individual medical from general insurance.

3. Children's Cancer Foundation - Childhood Leukaemia https://www.ccf.org.hk/en/information/diagnosis_and_treatment/?id=9

Heart disease isn't just for the elderly – Early and full coverage matters

Early-stage heart disease: Cardiomyopathy

The youngest claimant

28 years old

Average claim amount

HKD 360,000



Cardiovascular illnesses doesn't just concern the elderly – it's high time young people break free from such outdated assumptions and begin planning for protection.



Heart attack

The youngest claimant

37 years old

Average claim amount

HKD 440,000

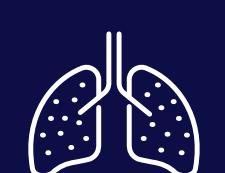
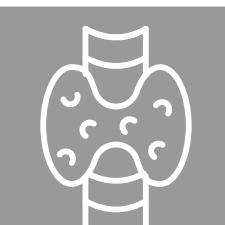
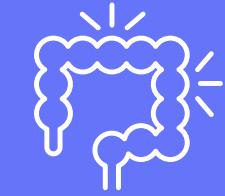
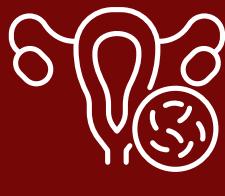


Based on the
claim cases in 2024
(compared to 2023)

↑25%

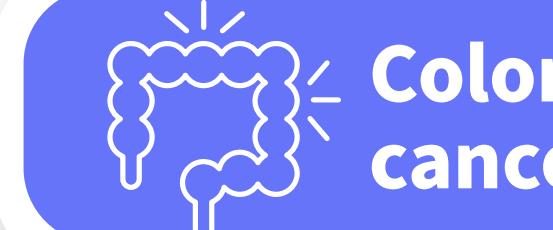
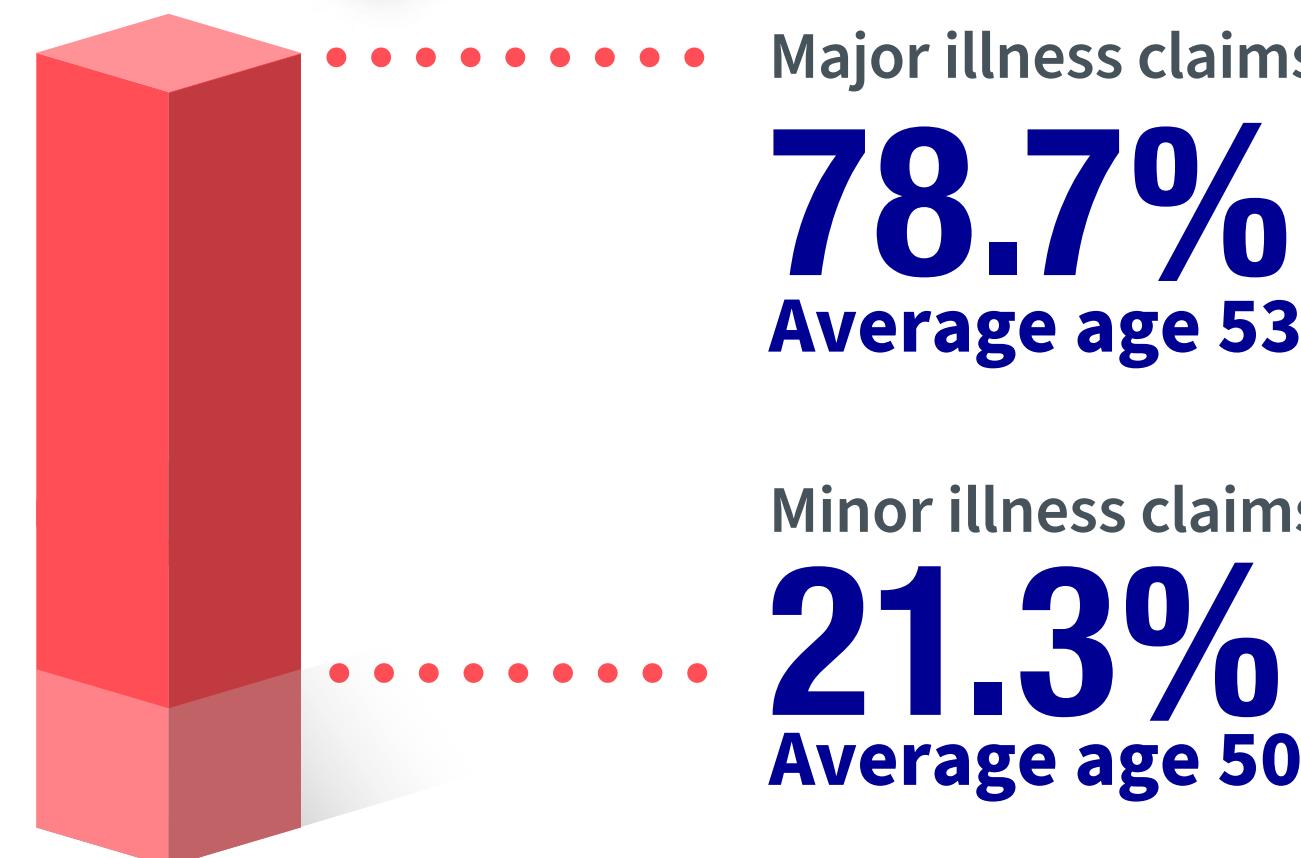
Breast and colorectal cancers are among the top 5 cancers, but 1 in 5 cases are caught and intercepted at an early stage

Top 5 most common cancer claims
(based on the number of claim cases)

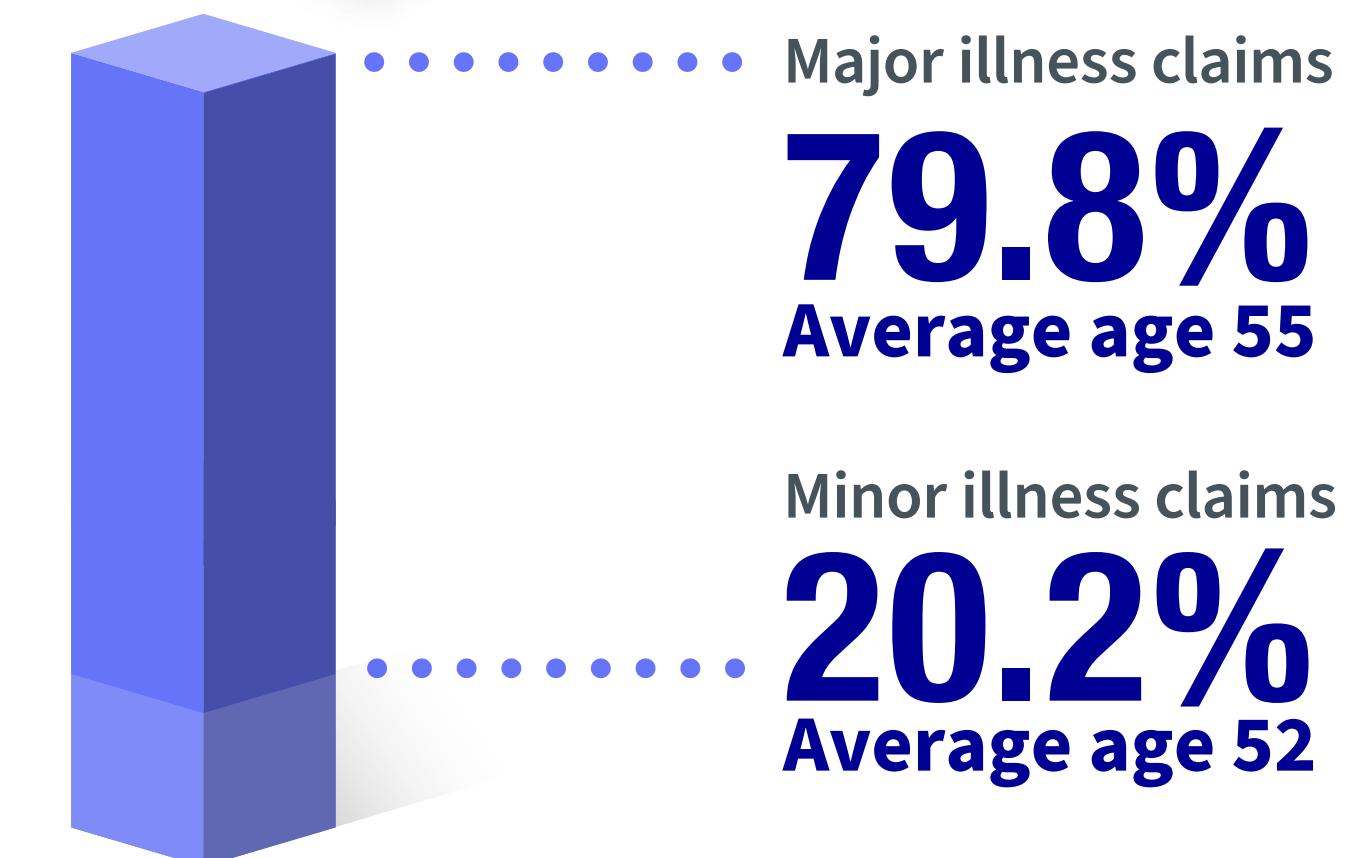
- 1  Breast cancer
- 2  Lung cancer
- 3  Thyroid cancer
- 4  Colorectal cancer
- 5  Cervical cancer



Breast cancer



Colorectal cancer



Why early interception matters



Earlier access to treatment



Higher chance of recovery



Lower financial burden

Early protection means you can intercept risks and safeguard your financial future before a serious illness strikes.

Living with cancer: insurance supports you every step beyond a single payment

Continuous Cancer Payout Benefit claims

Cancer has become a part of life for many, with longer treatment journeys and a growing need for ongoing support.

Total payout amount

Increased by
112%



Total number of claims

Increased by
94%



Based on 2024 data compared to 2023.

Multiple Claims Major Illness Benefit

Real claim case

• Mr. Chan (alias)

• Male (Aged 62)



2021

2024

Claim paid
HKD 450,000 

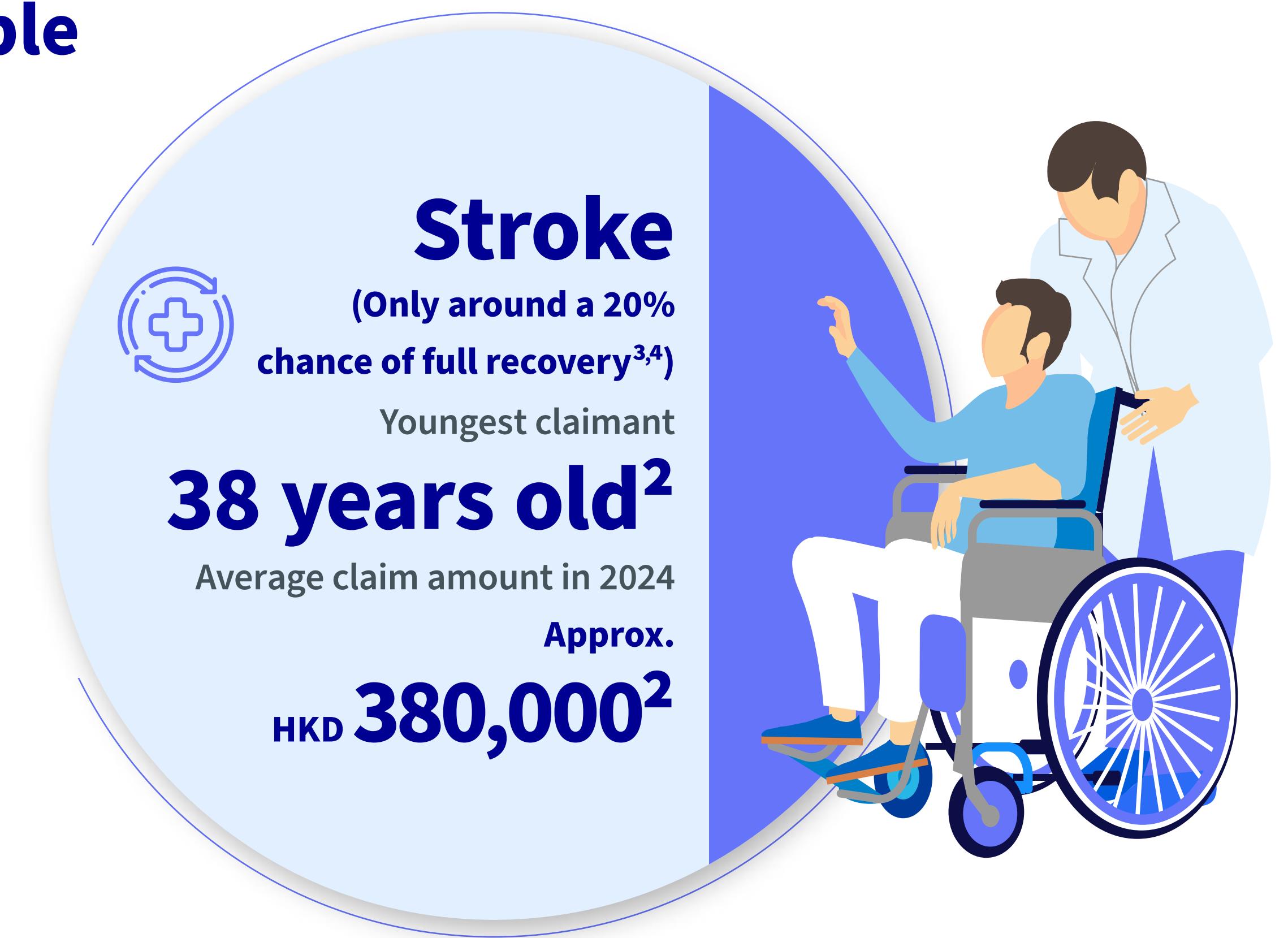
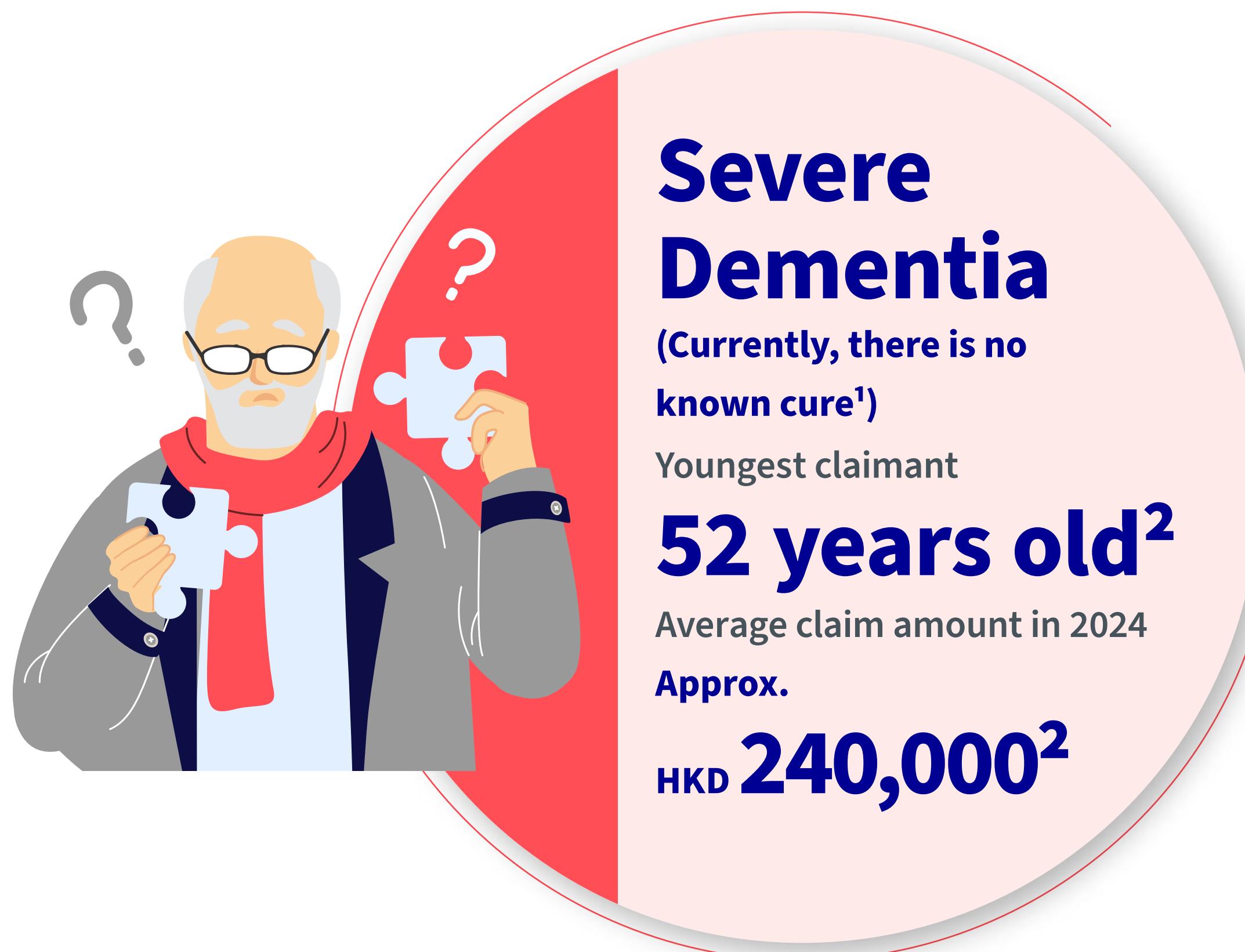
Equivalent to **100%** of the sum insured

Claim paid again
HKD 450,000 

Equivalent to **100%** of the sum insured

One policy can cover two cancers, with two-time 100% pay-out. Nowadays, protection is about being there for you every step of the way, never missing out.

For some conditions, the issue is not how long the recovery will take, but whether a full recovery is even possible



Is there sufficient coverage to cover the costs of future care and disability?

Source:

1. AXA, “[Ask Dr Chiu] Understanding the hidden risks of dementia” <https://www.axa.com.hk/en/blog/health/understanding-the-hidden-risks-of-dementia>

2. Internal information provided by the AXA claims department for the year 2024. This data includes only life medical and critical illness claims records, and excludes claims for death, group medical, group critical illness, and individual medical from general insurance.

3. Hong Kong Adventist Hospital, “Stroke” <https://www.hkah.org.hk/en/conditions-and-treatments/stroke>

4. HKSH Healthcare, “Acute Stroke” <https://www.hksh-hospital.com/pnewsletter/pdf/62.pdf>

Illness often strikes unexpectedly

Instead of reacting only after misfortune hits, you can secure peace of mind now - by choosing the right medical and critical illness coverage for you and your family. With **AXA WiseGuard Pro Medical Insurance Plan** and **TotalAssure Plus Critical Illness Protection Series** working seamlessly together, we offer an all-encompassing shield for your health and wealth - so you're protected from every angle.





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**AXA WiseGuard Pro
Medical Insurance Plan**



**TotalAssure Critical Illness
Protection Series**

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