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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)

Life medical

Frequent Claims
 Best tackle on visible medical bills

Life critical illness

Financial Shield
 Best defence on hidden income gaps

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)

Source: Internal information provided by the AXA claims department for the year 2024.
 * Covering life medical, life critical illness, death, group medical, group critical illness, and individual medical from general insurance

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

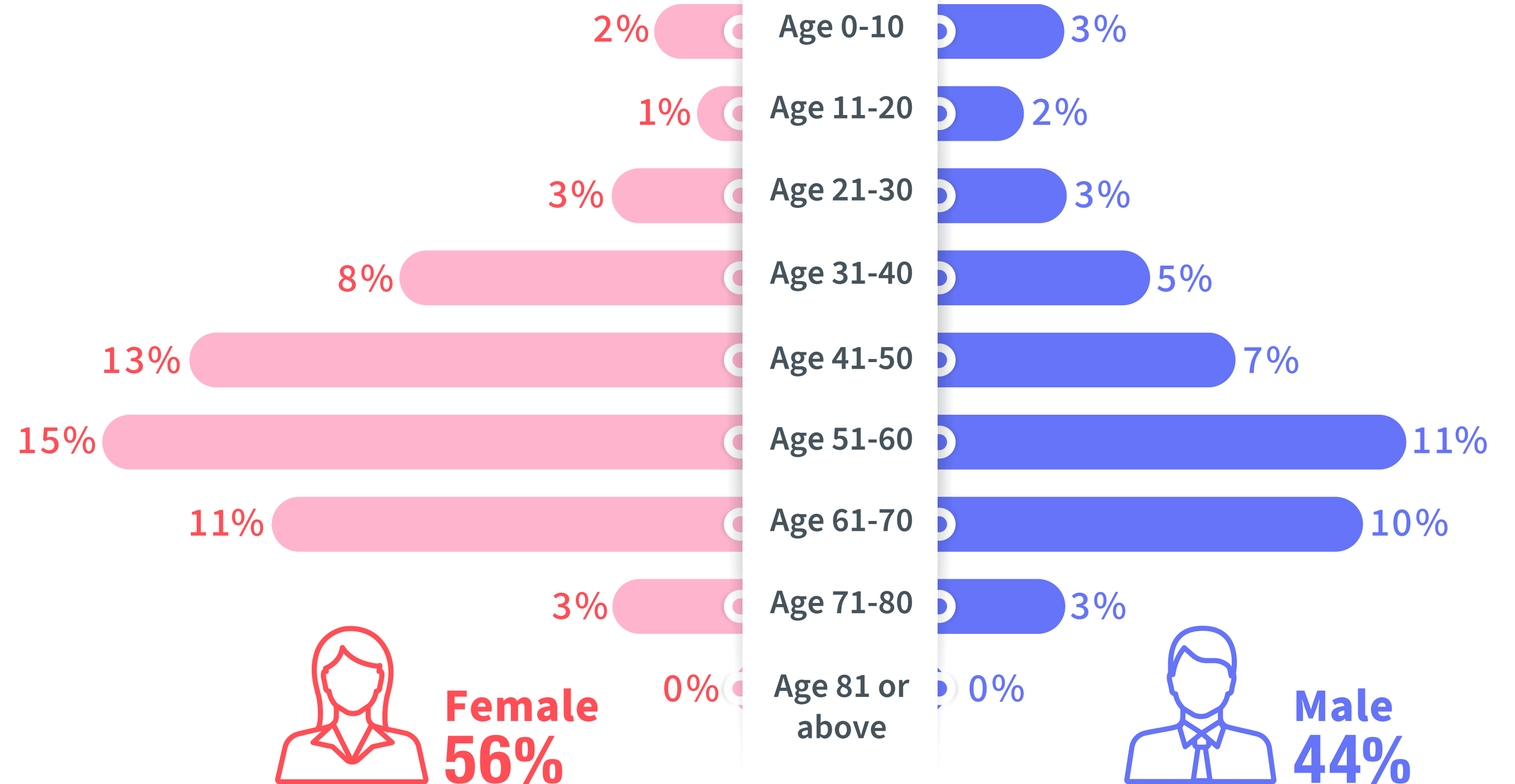
Accidents and illnesses never announce their arrival in advance. No matter your age, gender or lifestyle, illness and accidents can strike at any given moment and disrupt family life without warning. Medical insurance covers your medical needs - not only safeguarding your family but also helping you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

**Average medical claim in 2024
per case**

Approx. HKD 17,000

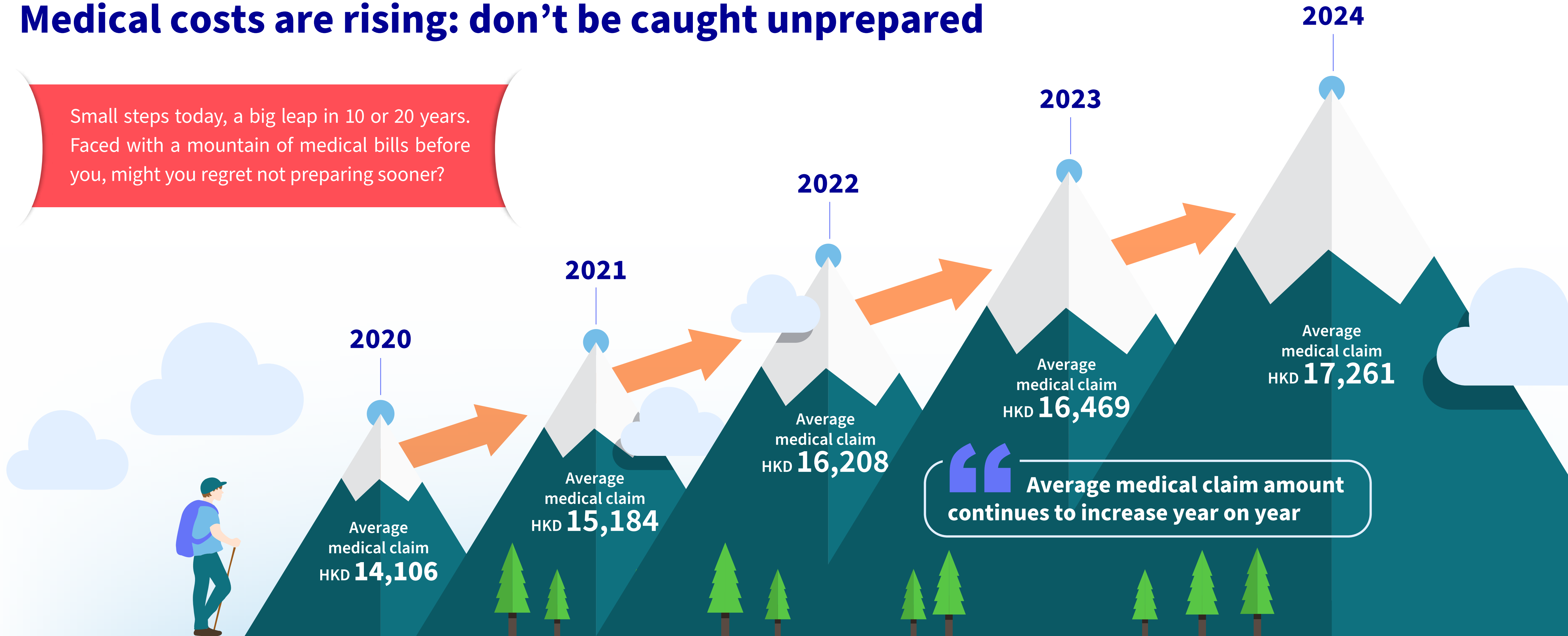
2024 medical claims by age group

(Based on the number of claim cases)



Medical costs are rising: don't be caught unprepared


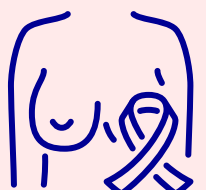



Small steps today, a big leap in 10 or 20 years. Faced with a mountain of medical bills before you, might you regret not preparing sooner?




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)

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

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

1

 **Colon polyps**

Total claims paid
HKD 84 million


Average age

Age 0 Age 80

Average hospital stay

0 day 7 days

2

 **Breast cancer**

Total claims paid
HKD 62 million

Average age

Age 0 Age 80

Average hospital stay

0 day 7 days

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

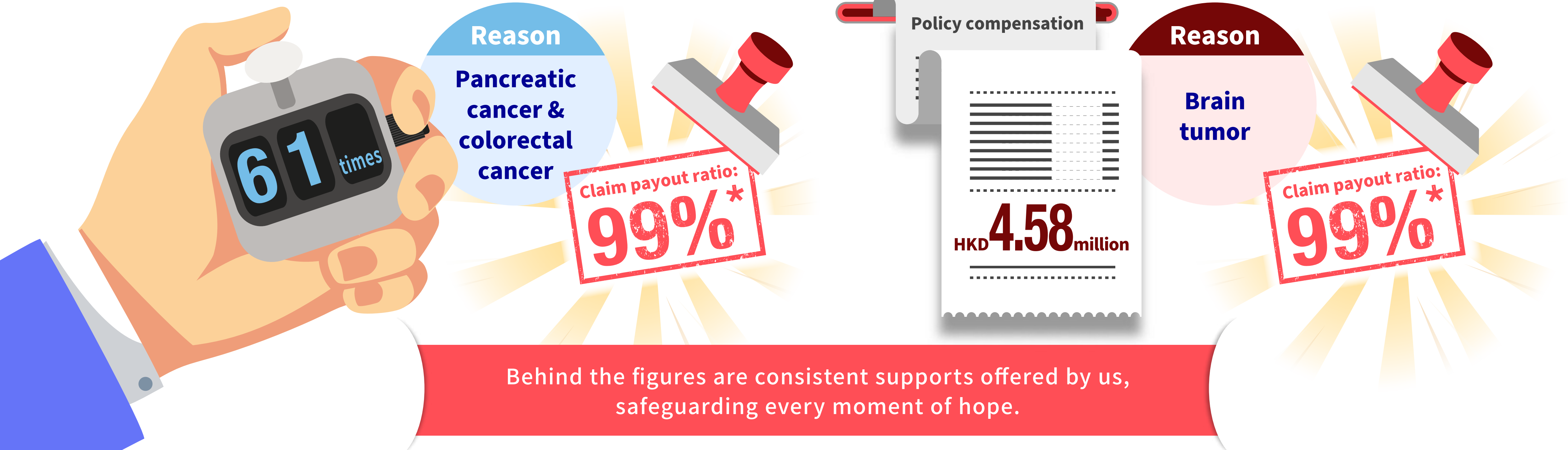
Claims highlights of WiseProtect Pro Medical Insurance Plan (Applicable to Macau only) and AXA WiseGuard Pro Medical Insurance (Applicable to Hong Kong only):



Highest number of claims under a single policy in 2024



Highest amount claimed under a single policy in 2024



*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



Ms. Ng (alias)
Aged 59
Reason: Right breast ductal carcinoma in situ

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.

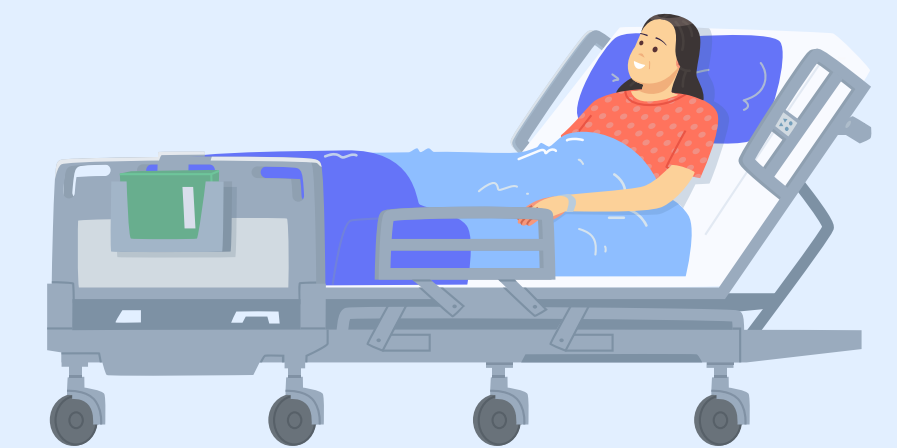


Through **AXA's GBA Cancer Medical Concierge Service Network**, Ms. Ng - guided by a dedicated case manager - obtained a second medical opinion and was successfully referred to a Grade 3A hospital in the Greater Bay Area.



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

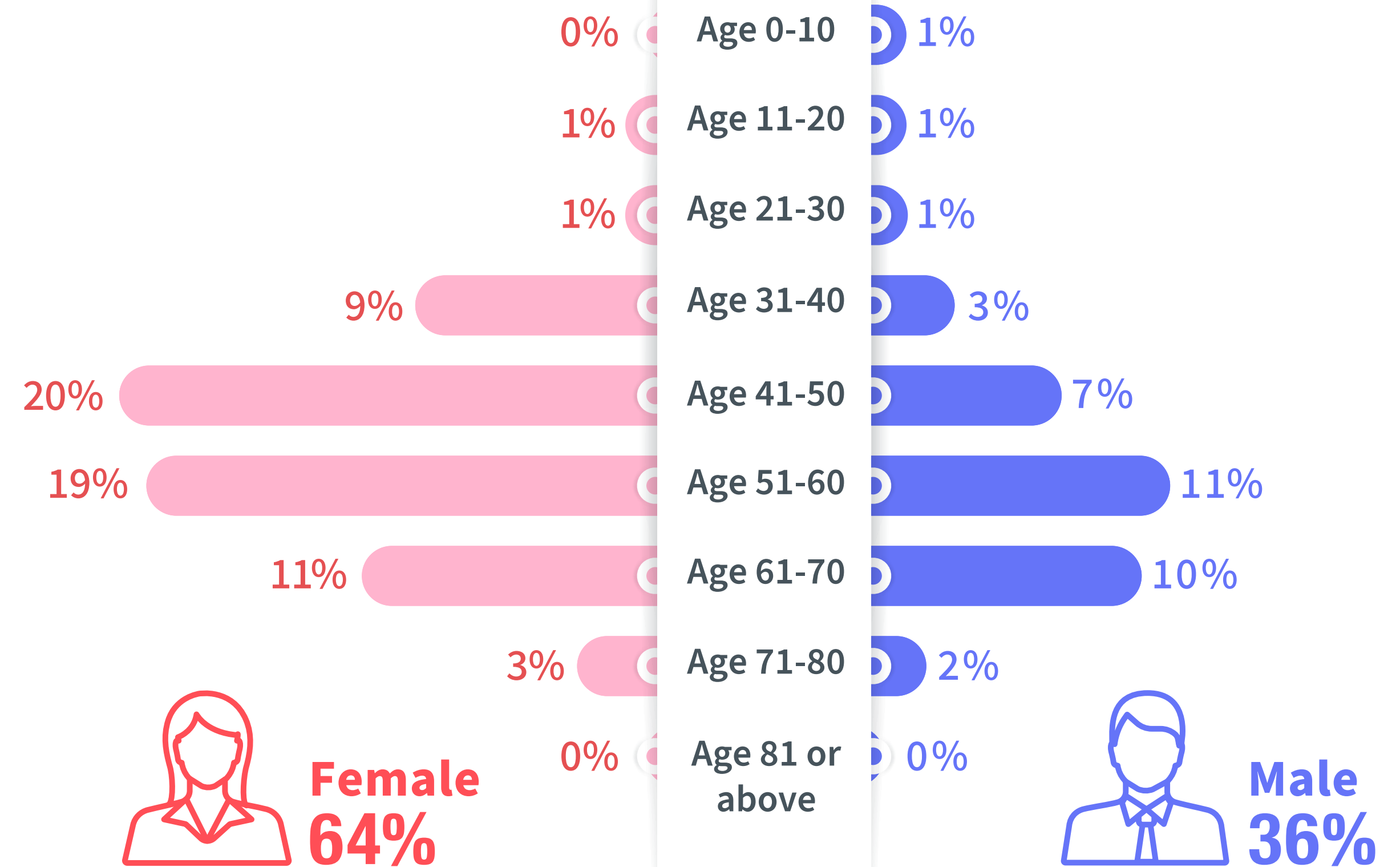
Critical illnesses aren't just medical challenges, they can interrupt your life, career, and income. With critical illness protection, financial support arrives ahead of your decision on the next steps.

Average critical illness claim in 2024 per case

Approx. **HKD 430,000**

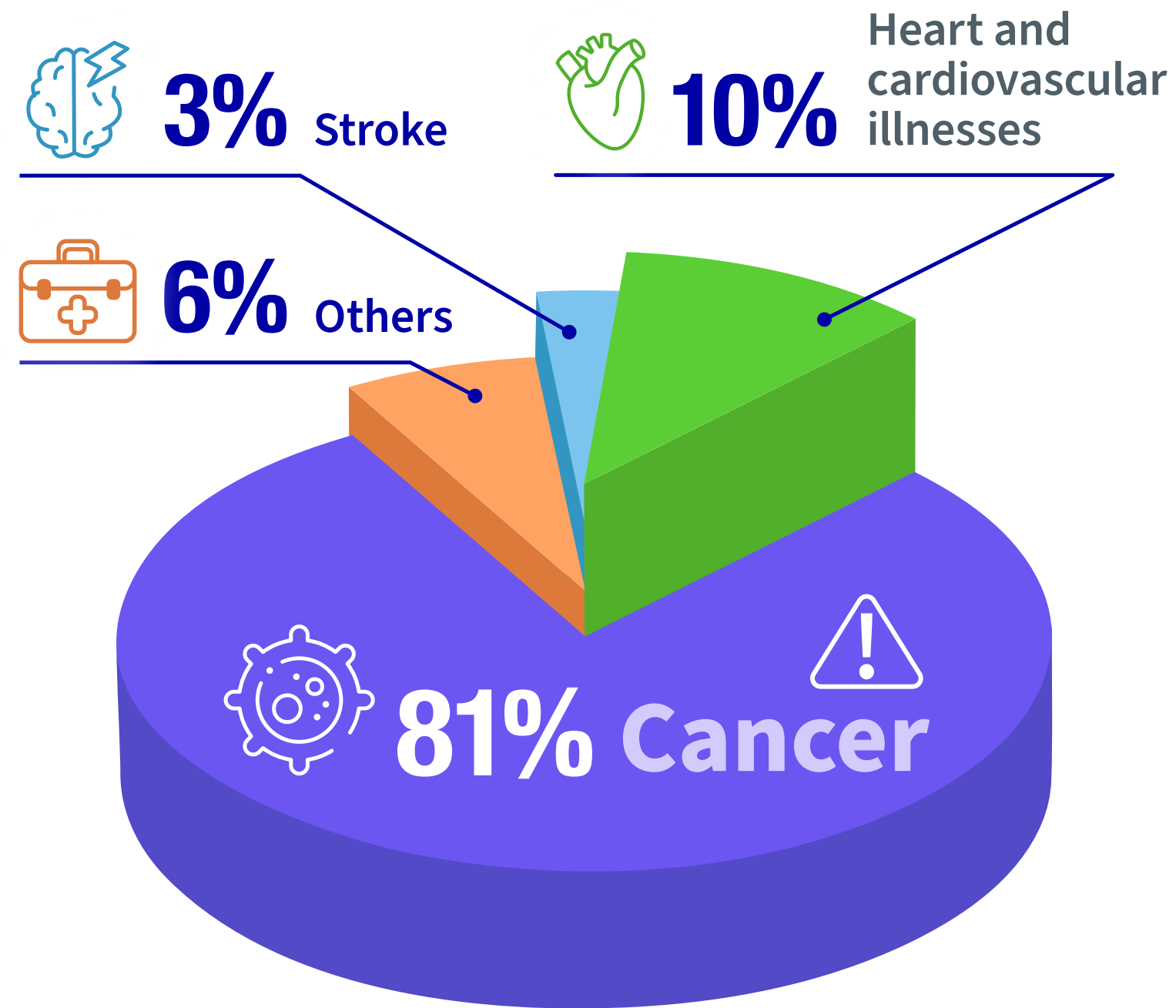
2024 critical illness claims by age group

(based on the number of claim cases)

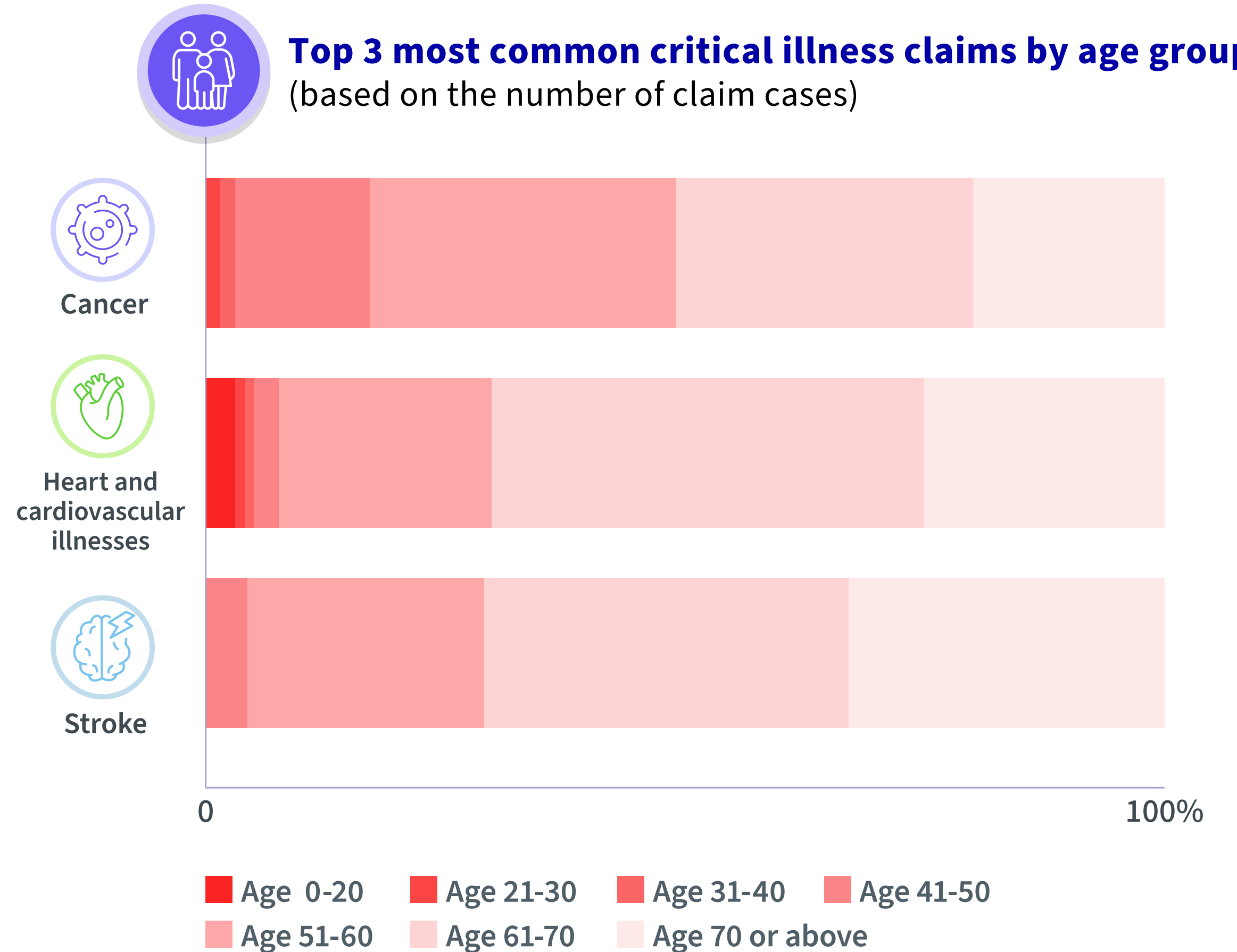


The big 3 critical illnesses always rank at the top year after year While the age distribution may vary, the risk is always present

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



Top 3 most common critical illness claims by age group (based on the number of claim cases)

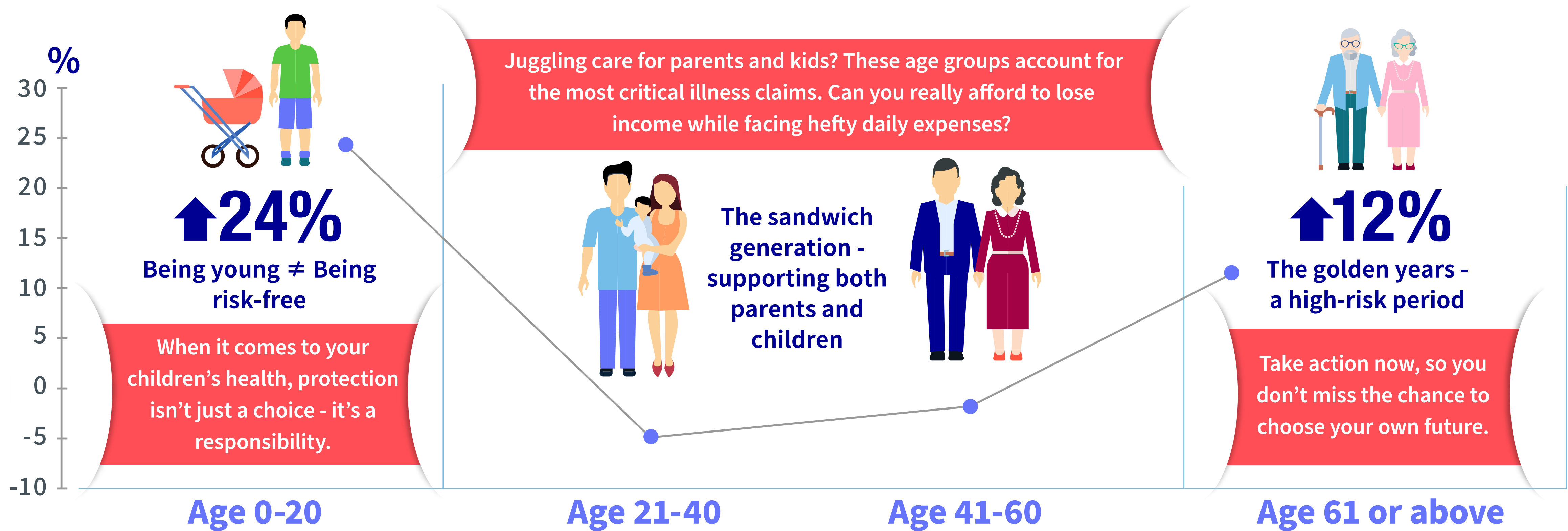


Critical illness can strike at any age. To ease possible financial burdens in the future, securing protection early is essential.

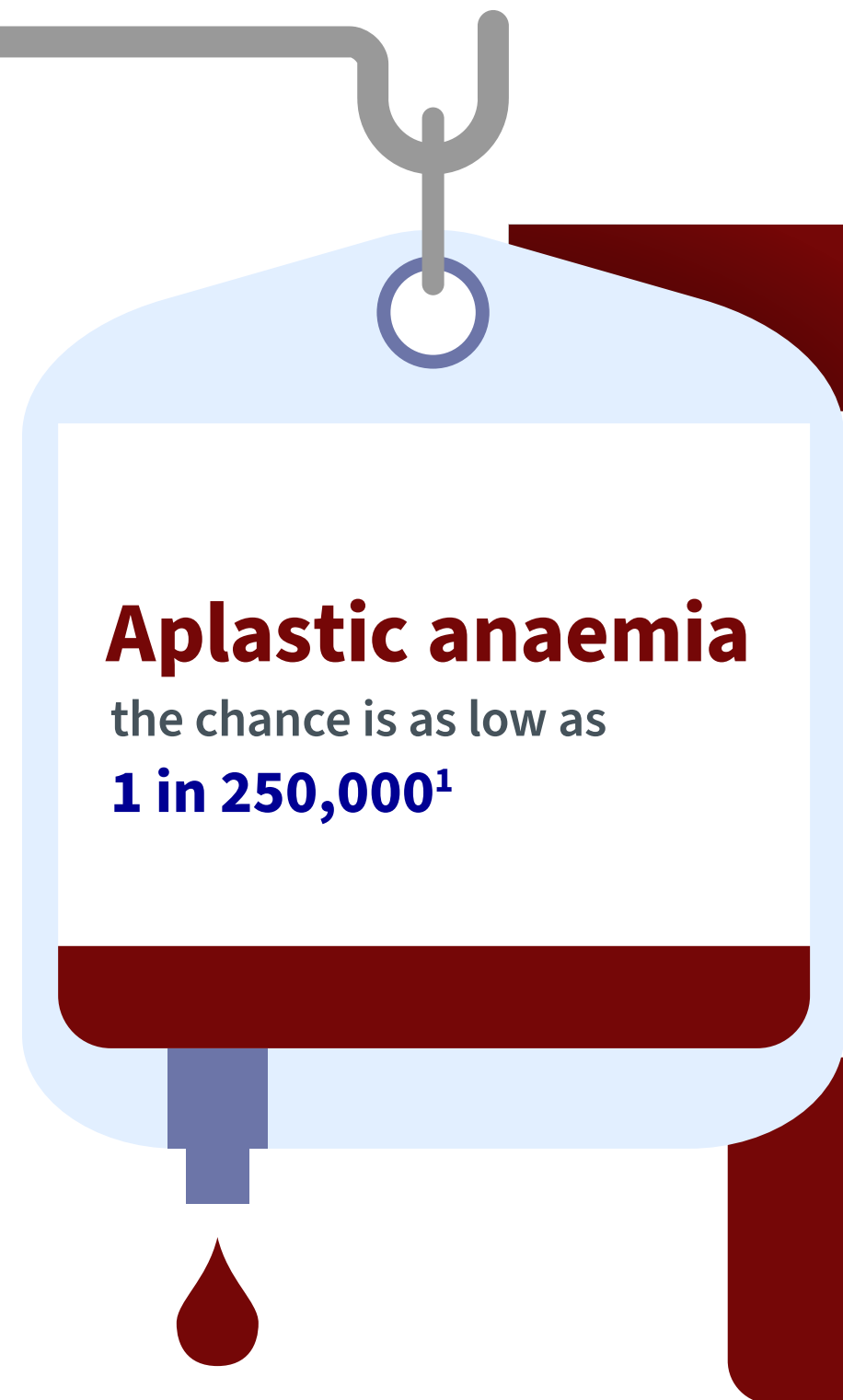
Illness only happens at certain ages? The numbers say otherwise

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




Aplastic anaemia
the chance is as low as
1 in 250,000¹

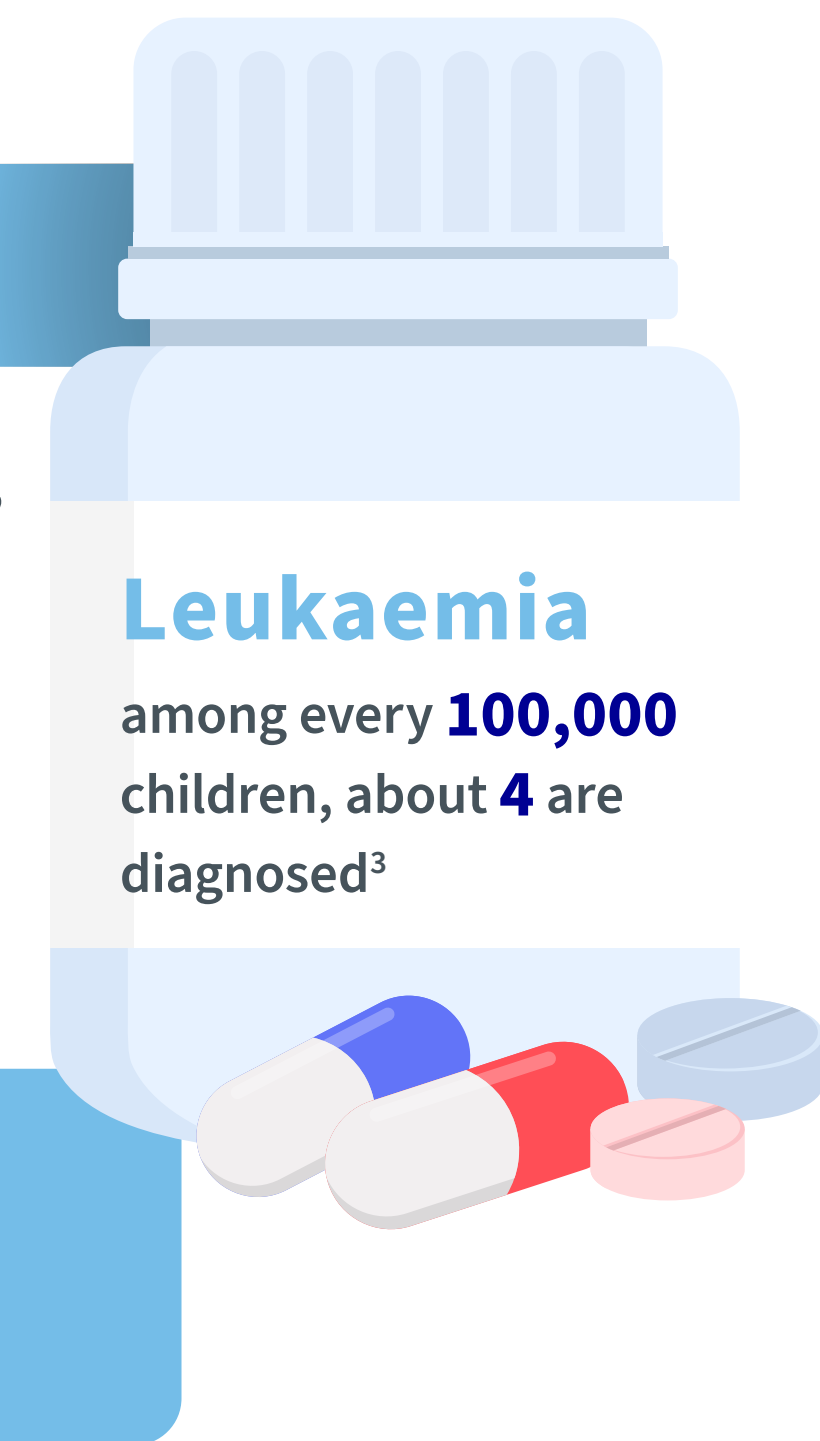
Rare childhood critical illnesses

Based on the number of critical illness claims in 2024, among the age group of 1 to 10

Number of claims
5 cases

Average claim amount
HKD 1.87 million²

 **High cost of rare drug treatment**




Common childhood cancer

Based on the number of critical illness claims in 2024, among the age group of 1 to 20

Number of claims
8 cases

Average claim amount
HKD 270,000²

 **Ongoing parental caregiving**

Leukaemia
among every **100,000** children, about **4** are diagnosed³

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



Heart attack

The youngest claimant
37 years old

Average claim amount
HKD 440,000





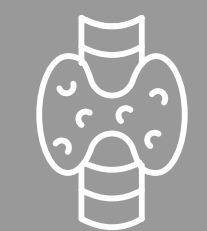


Cardiovascular illnesses doesn't just concern the elderly – it's high time young people break free from such outdated assumptions and begin planning for protection.

Based on the claim cases in 2024 (compared to 2023) **↑25%**

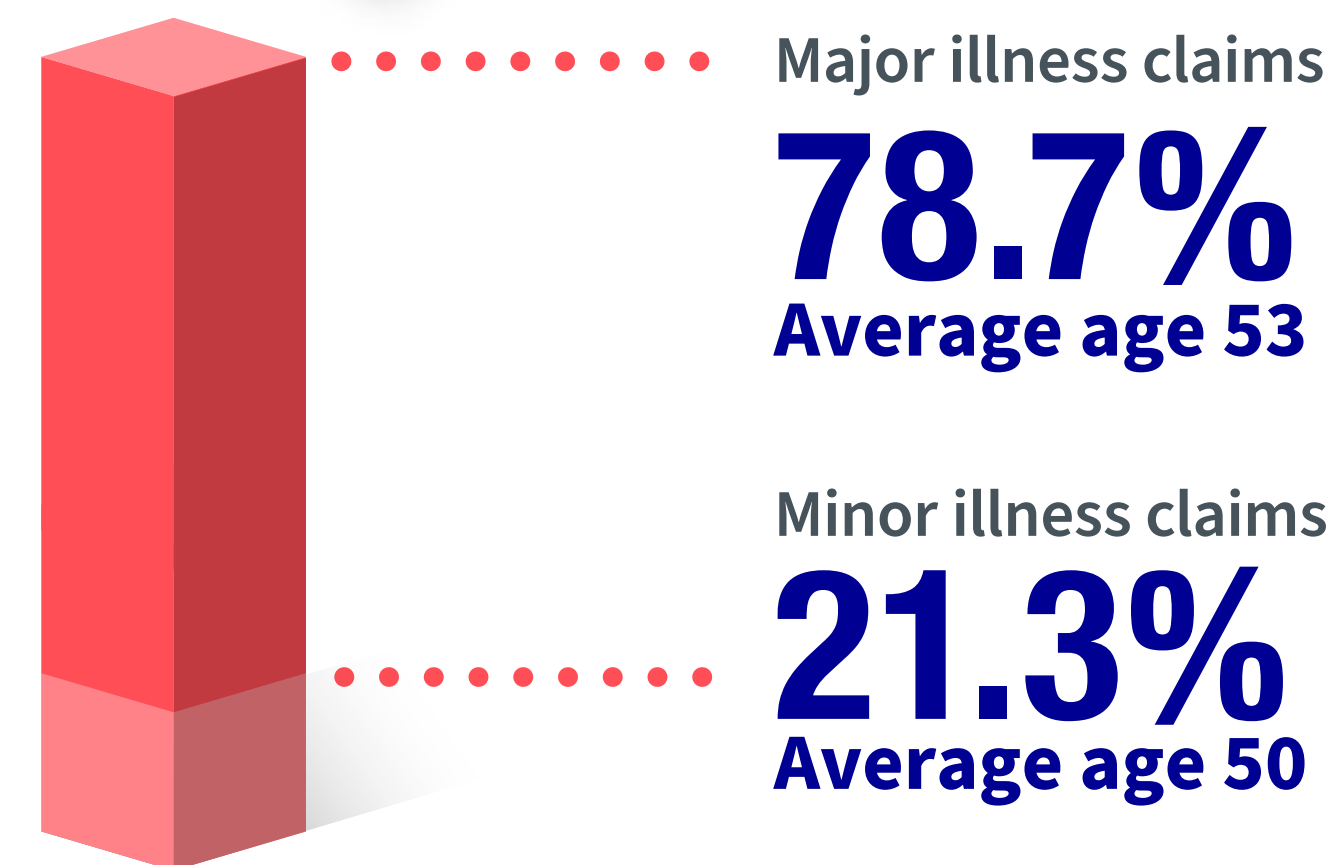
Breast and colorectal cancers are among the top 5 cancers, but 1 in 5 cases are caught and intercepted at an early stage

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

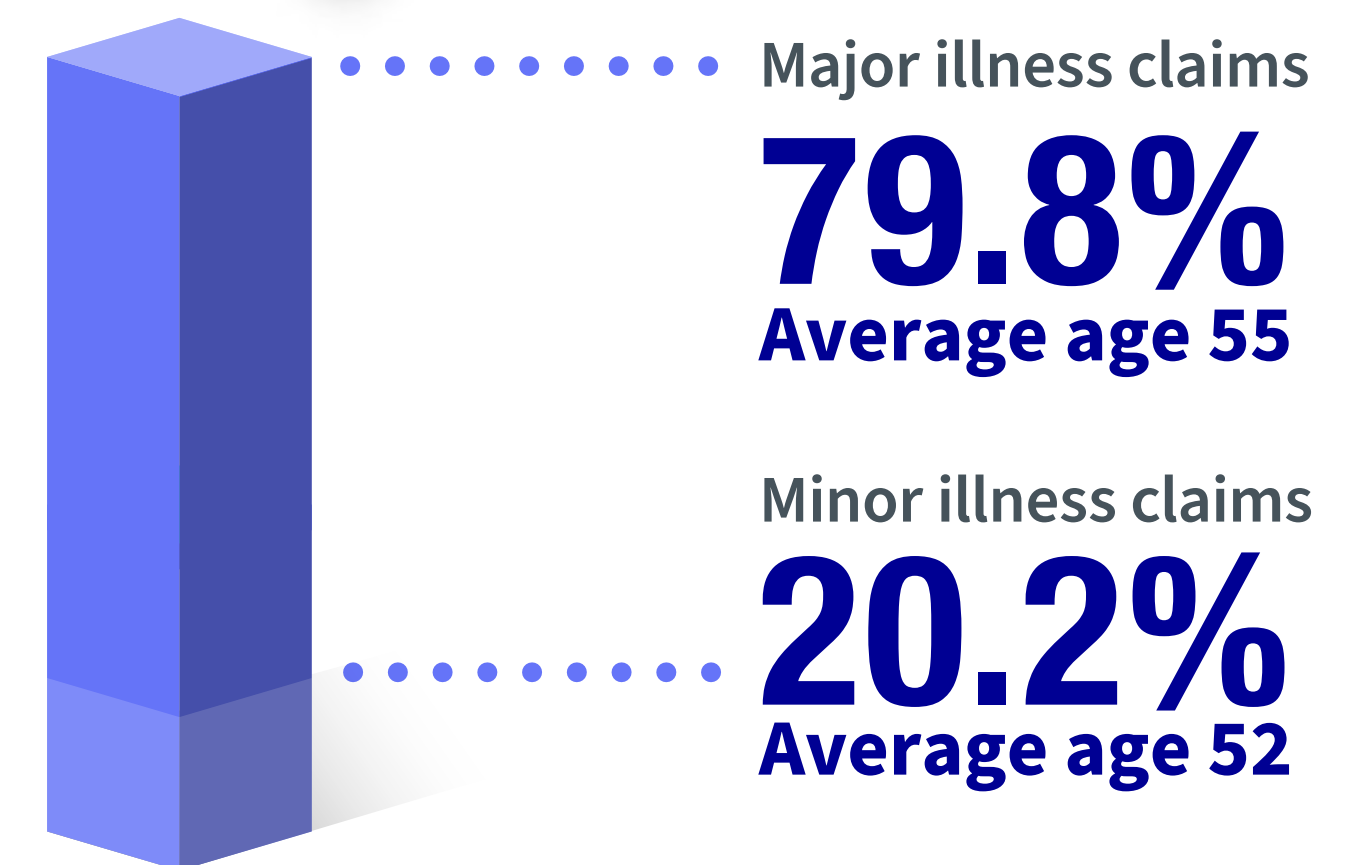
Top 5 most common cancer claims (based on the number of claim cases)

- 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**

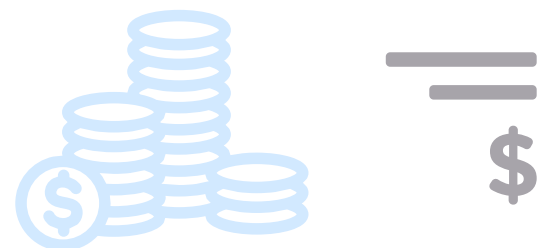
Living with cancer: insurance supports you every step beyond a single payment

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%**

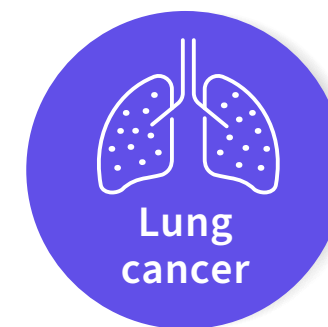


Based on 2024 data compared to 2023.

Multiple Claims Major Illness Benefit

Real claim case

- Mr. Chan (alias)
- Male (Aged 62)



2021



2024

Claim paid

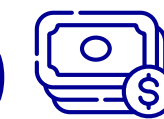
HKD **450,000**



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



Severe Dementia

(Currently, there is no known cure¹)

Youngest claimant

52 years old²

Average claim amount in 2024

Approx.

HKD 240,000²



Stroke

(Only around a 20% chance of full recovery^{3,4})

Youngest claimant

38 years old²

Average claim amount in 2024

Approx.

HKD 380,000²



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>

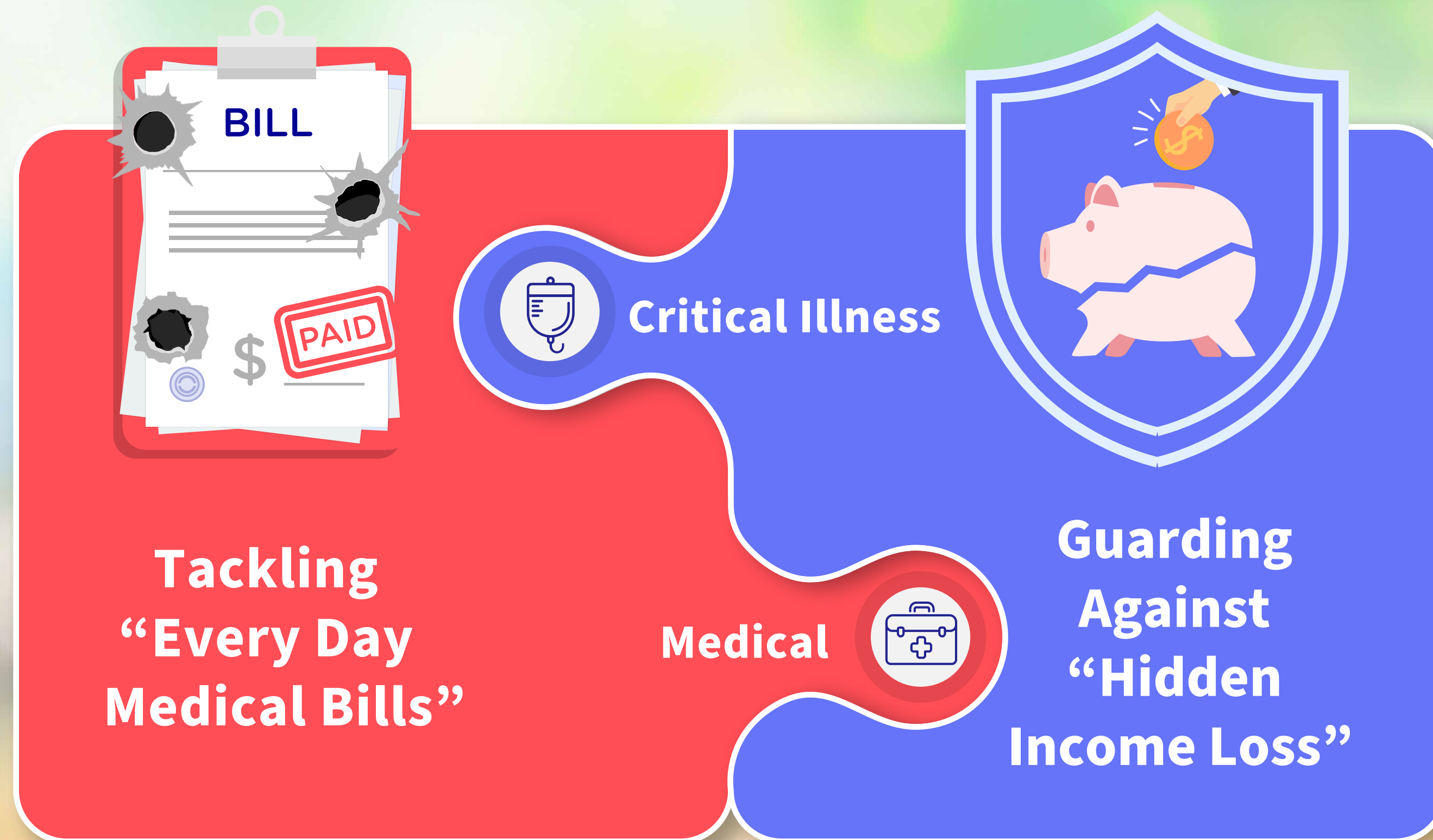
2. Internal information provided by the AXA claims department for the year 2024. This data includes only life medical and critical illness claims records, and excludes claims for death, group medical, group critical illness, and individual medical from general insurance.

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 **WiseProtect 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.





**WiseProtect Pro
Medical Insurance Plan**



**TotalAssure Critical Illness
Protection Series**

All product information mentioned above are subject to the terms and conditions. “AXA WiseGuard Pro Medical Insurance Plan”, “WiseProtect Pro Medical Insurance Plan” and “TotalAssure Critical Illness Protection” Series (including “TotalAssure Critical Illness Plan”, “TotalAssure Critical Illness Plan – BabyPro”, “TotalAssure Plus Critical Illness Plan” and “TotalAssure Plus Critical Illness Plan – BabyPro”) are underwritten by AXA China Region Insurance Company (Hong Kong) Limited (“AXA” or “we”). The plans are subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. For detailed terms, conditions and exclusions of this product, please refer to the relevant product brochure and policy contract.

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