



中国太平
CHINA TAIPING

理賠報告 2022

Claims Report 2022



中國太平人壽保險(香港)有限公司
CHINA TAIPING LIFE INSURANCE (HONG KONG) COMPANY LIMITED



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太平人壽（香港）概覽

About Taiping Life (HK)

中國太平人壽保險（香港）有限公司【太平人壽（香港）】是中國太平保險集團有限責任公司【中國太平】旗下的專業壽險公司之一。中國太平於 1929 年在上海創立，是中國歷史上持續經營最為悠久的民族保險品牌，也是中國唯一一家管理總部在境外的中管金融企業。2022 年位居《財富》雜誌世界 500 強第 334 位，自 2015 年起連續九年入圍全球最具價值保險品牌 100 強。

太平人壽（香港）於 2015 年 12 月 22 日正式開業經營，深耕港澳放眼全球。在嚴峻的市場環境中，穩中求變、穩中求進，加快轉型和高品質發展，綜合實力不斷增強。

China Taiping Life Insurance (Hong Kong) Company Limited (“TPLHK”) is a life insurance subsidiary of China Taiping Insurance Group Co., Ltd (“China Taiping”). Founded in Shanghai in 1929, China Taiping is not only a time-honored national insurance brand with the longest history in the country, but also the only Chinese state-owned financial and insurance group whose management headquarters is located in Hong Kong. In 2022, China Taiping made the Fortune Global 500 list for the fifth consecutive year ranking the 334th. China Taiping also qualified for the World’s Top 100 Most Valuable Insurance Brands for the ninth time in a row since 2015.

Since TPLHK’s business started on 22 Dec 2015, it has been dedicated to business developments both in Hong Kong and Macau while having a resolutely global outlook. In the severe market environment, TPLHK actively seeks change and progress while maintaining stability. Having sped up value transformation and achieved high-quality development, TPLHK have continuously enhanced its comprehensive strength.



2022 理賠總覽

2022 Claim Summary

此報告綜合太平人壽(香港)由 2022 年 1 月 1 日至 12 月 31 日的理賠紀錄訂製而成。

This report is compiled by using the TPLHK claim data from 1 January to 31 December 2022.

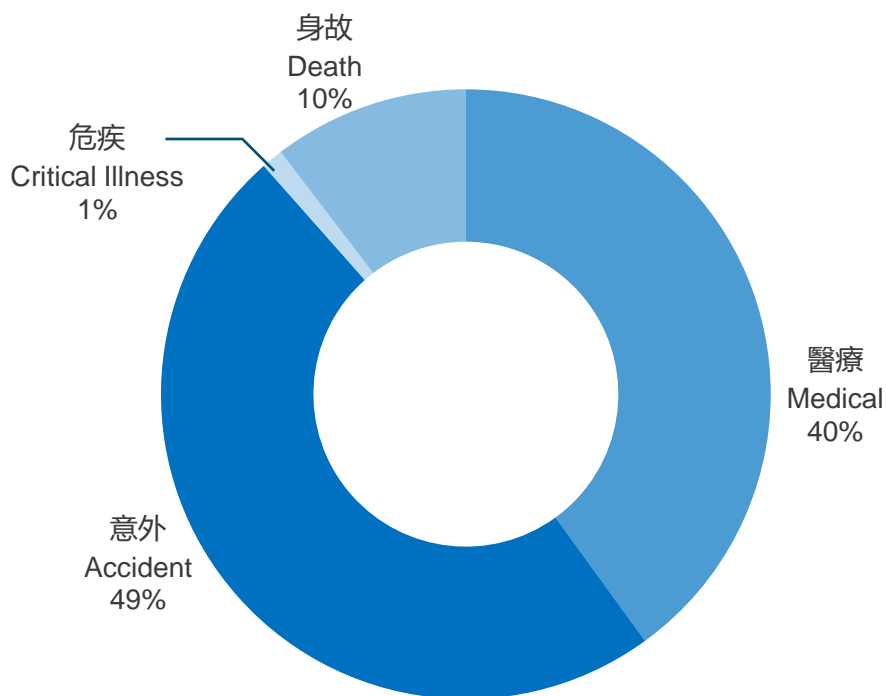
2022 年總賠償金額較去年上升 1.07%，當中意外及醫療理賠為主要的索償類別。

理賠的平均審批時間*為 1.47 工作日，較去年加快 5.8%。

直至 2022 年，我司理賠在保險投訴局保持 零 投訴個案。

Total claims for 2022 increased by 1.07% compared with last year, with Accident and Medical claims being the major categories of claim.

The average claims processing time* was 1.47 working days, 5.8% faster than last year. As of 2022, TPLHK maintained ZERO complaint case in the Insurance Complaint Bureau.



2022年索償類別佔比
2022 Claim category distribution

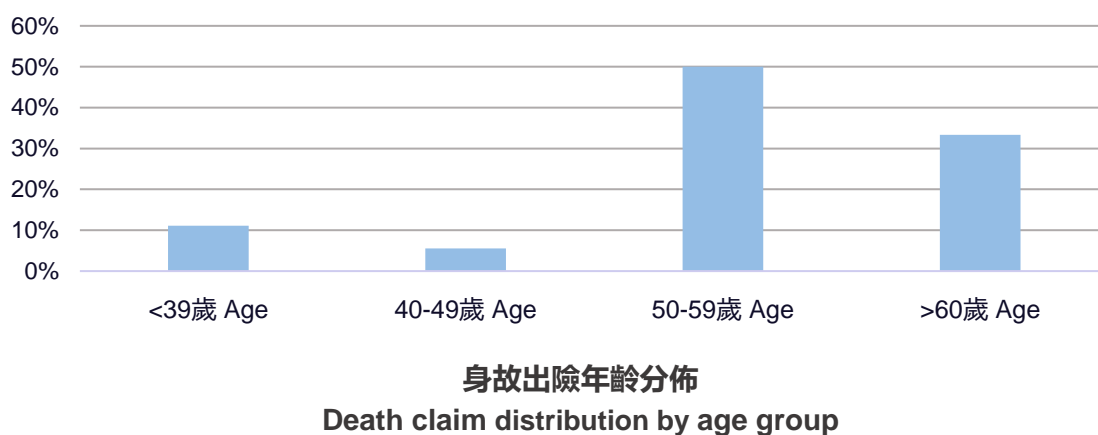
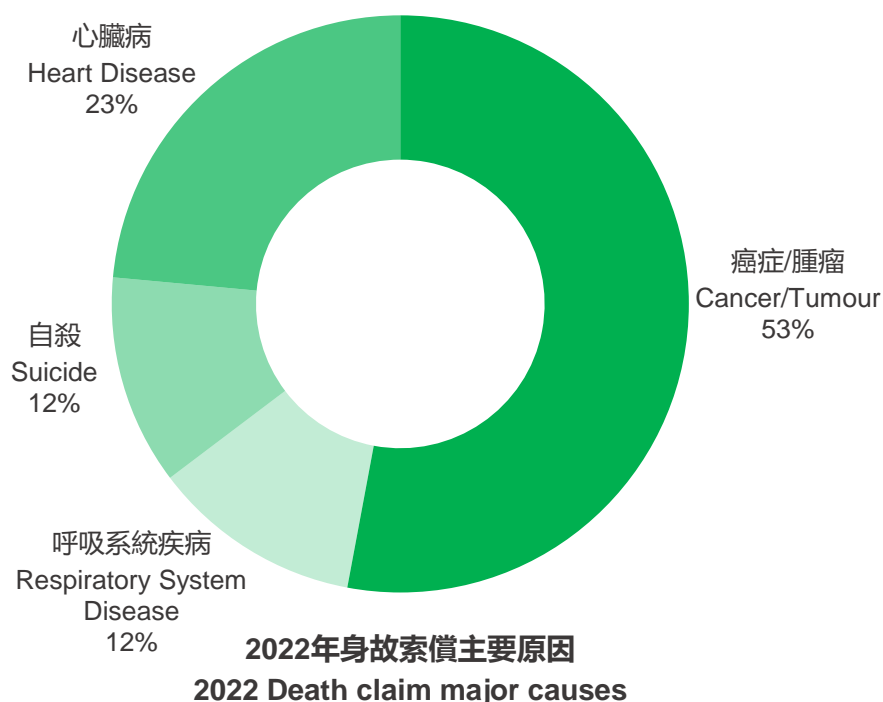
* 平均審批時間“由受理日（清潔單）/ 最後收件日（非清潔單）至理賠完成日計算”的標準處理時效

**“Average claim processing time” counts from the acceptance date (clean case) / latest document received date (non-clean case) to claim approval date.

身故索償 Death Claim

在身故理賠個案，**癌症**位列身故第一原因，其次是心臟病。50%的個案來自 50-59 歲組別。其中最高的身故賠償金額為 481.7 萬港元。

Cancer was the leading cause of death claims, followed by heart disease. 50% of the cases were from the 50-59 age group. The highest death benefit was HK\$4.817 million.



危疾索償 Critical Illness Claim

2022 年的最高索額個案中，三大危疾主因分別是結腸癌、鼻咽癌及顱內動脈瘤。

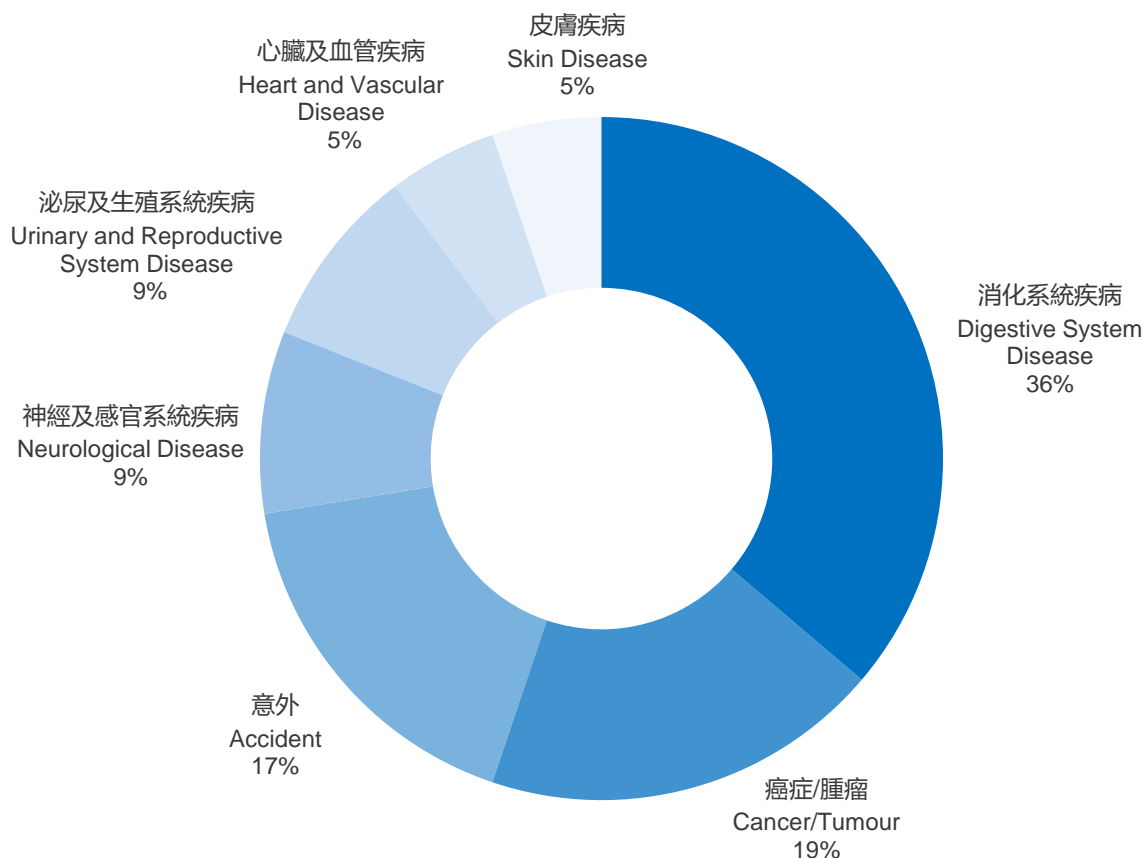
Among the highest claim amount cases in 2022, the three leading causes of critical illness were Colon cancer, Nasopharyngeal cancer and Intracranial Aneurysm.



醫療索償 Medical Claim

醫療理賠案件量比去年增長 25%，最常見的住院原因為**消化系統疾病**。每宗醫療理賠個案平均賠償金額為 34,846.01 港元[^]，較去年上升 91.8%。

The number of medical claims increased by 25% compared with last year, with **Digestive system disease** being the most common cause of hospitalization. The average amount of compensation per medical claim was HK\$34,846.01[^], an increase of 91.8% over last year.



醫療索償住院原因
Cause of Hospitalisation

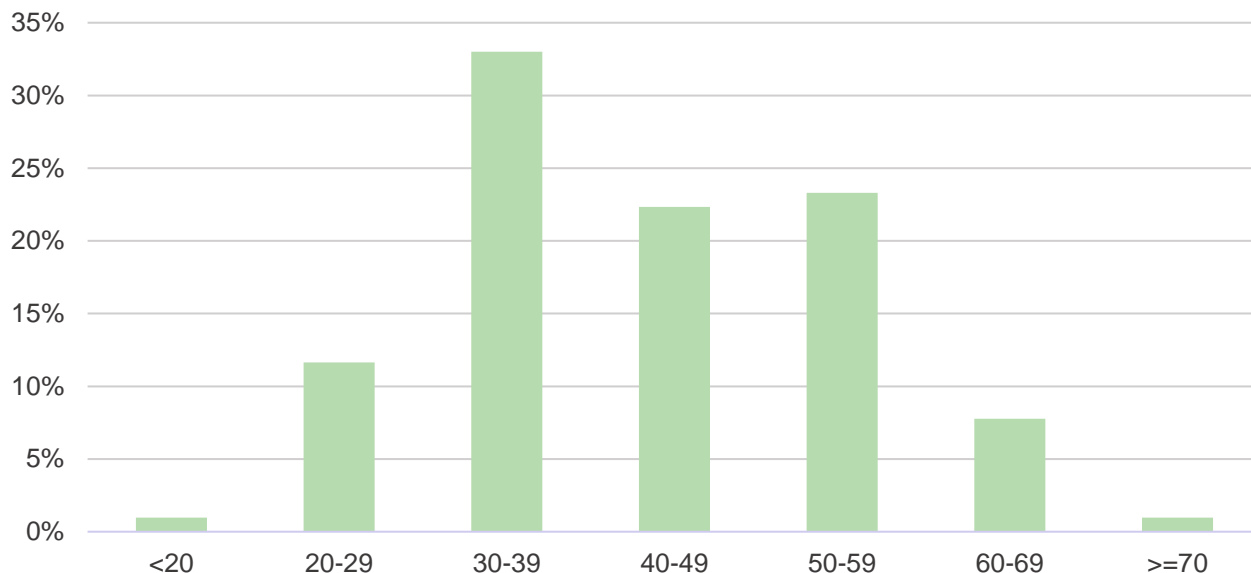
按年齡組別統計，**30-39 年齡**組別為最多醫療索償個案群組，索償量隨年齡組遞增而顯著下降。另外，醫療索償金額隨年齡遞增反映住院費用有上升趨勢，**60-69 年齡**組別的醫療個案平均索償金額為 68,513 港元[^]。

By age group, the **30-39 age group** was the largest group in terms of medical claims, with the number of claims decreasing significantly with age group.

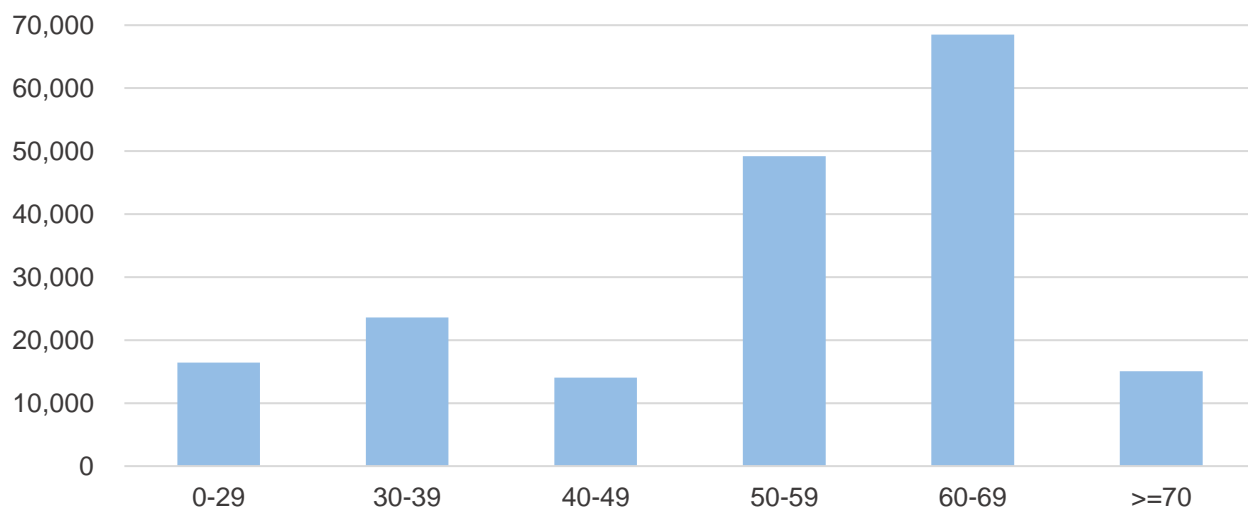
In addition, the increase in medical claim amount with age reflected an upward trend in hospitalization expenses, with the average claim amount for the **60-69 age group** being HK\$68,513[^].

[^]美元保單的賠償金額以 1 美元兌 7.8 港元計算

[^]US\$1 to HK\$7.8 for claim amount in USD policy



醫療索償個案按年齡分佈
Medical claim cases distribution by age group



醫療索償平均索償金額按年齡分佈
Medical claim average claim amount distribution by age group

意外索償 Accident Claim

意外理賠的成功索償率為 91%。每宗意外理賠個案平均索償金額在 2,453.74 港元。

The success rate of Accident Claims was 91%. The average claim amount per accident claim was HK\$2,453.74.

參考資料及統計

References and Statistics

- 2021 年香港的粗死亡率為 7.0，即每 1000 名人口中有 7 人逝世。
The crude death rate for Hong Kong in 2021 is 7.0, i.e. 7 known deaths per 1,000 population.
- **惡性腫瘤、肺炎及心臟病**繼續成為香港人口三大主要死因。
Malignant neoplasms, Pneumonia and Heart Diseases continue to be the three leading causes of death in Hong Kong.
- 男性的平均壽命在 83.2 歲，女性則 87.9 歲。
The average life expectancy for men is 83.2 years and for women is 87.9 years.



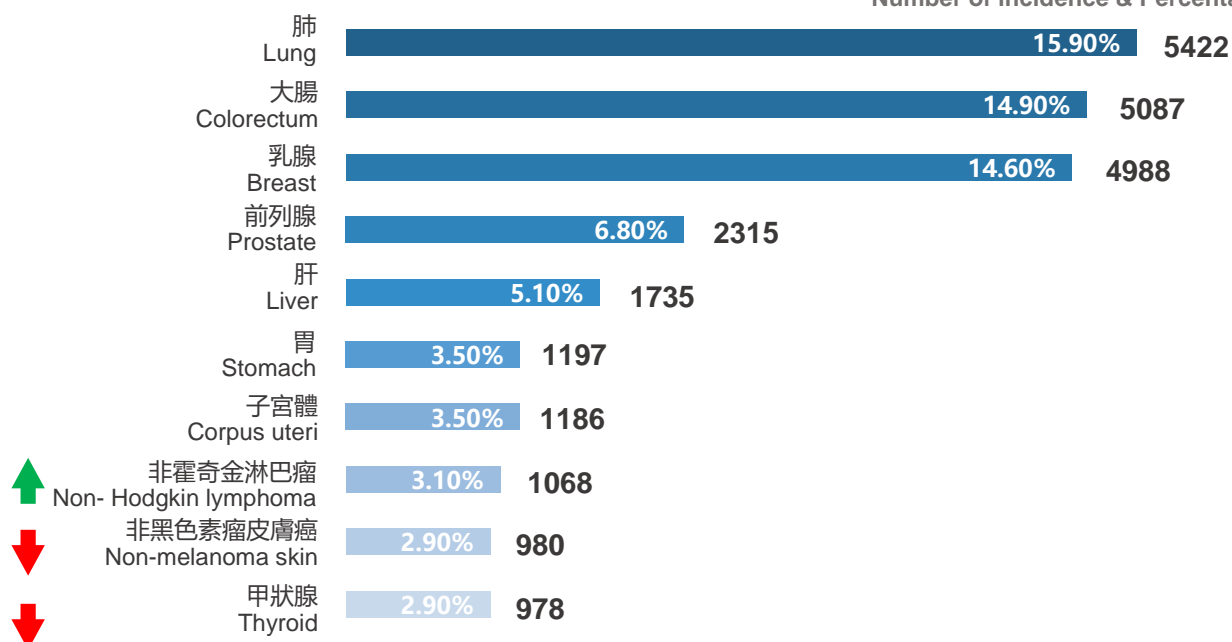
男性: **83.2 歲**
Male age: **83.2**



女性: **87.9 歲**
Female age: **87.9**

資料來源: 香港統計年刊 (2022 年版)
Source: Hong Kong Annual Digest of Statistics 2022

發病數目及百分比
Number of incidence & Percentage



2020年香港十大癌症
Hong Kong Top 10 Cancers in 2020

資料來源：醫院管理局香港癌症資料統計中心 2020 數據，排名升跌與 2019 比較

Source: Hong Kong Cancer Registry, Hospital Authority 2020 data, ranking compared with 2019

肺癌、大腸癌及乳腺癌為香港頭三大致命癌症。

癌症一直是香港最常見的重疾。隨著醫療發展，新治療技術令癌症的存活率逐漸提升。然而新治療方法如免疫治療的費用亦相對高昂。因此充足的醫療及危疾保障能令患者在治療及生活上免除憂慮。

Lung cancer, Colorectal cancer and Breast Cancer are the top three most deadly cancers in Hong Kong..

Cancer has always been the most common serious illness in Hong Kong. With the advancement of medical treatment, the survival rate of cancer is gradually improving with new treatment technologies. However, new treatments, such as immunotherapy are also relatively expensive. Comprehensive medical and critical illness cover can therefore provide patients greater peace of mind on their treatment and living standard.

免疫治療費用

私營醫療機構: 每 3 星期 60,000-70,000 港元

公立醫院: 每 2 至 3 星期 20,000-30,000 港元

Immunotherapy costs

Private Healthcare Facilities:

HK\$60,000-\$70,000 each 3 weeks

Public Hospitals:

HK\$20,000-\$30,000 each 2-3 weeks

一年治療費用或超過一百萬港元
Treatment fee for one year may
exceed HK\$1M

HK\$1,000,000



資料來源 Source: 明報健康網 - 【免疫治療】藥費過百萬一年 多數情況需自費



香港的公營醫療資源持續供不應求。

The supply of public medical resources in H.K. does not meet demand continuously.

醫院管理局數據顯示:

高峰期内科住院病床的住用率最高可達 **105%**

全關節置換術的輪候時間中位數可達 **42 個月**

白內障手術的輪候時間中位數可達 **16 個月**

Hospital Authority statistic shows:

Inpatient bed occupancy rate of medical unit in peak season is up to **105%**

Median Waiting time for total joint replacement surgery is up to **42 months**

Median Waiting time for cataract surgery is up to **16 months**

資料來源：醫院管理局網站

Source: Hospital Authority Website

根據政府統計處刊登的 2022 年年刊，每一千名人口只有 4.9 張病床(包括公立及私家醫院)，隨著人口結構老化，相信手術及床位輪候時間會越來越長。公立醫院病床使用率長期飽和，部分手術或檢查排期往往**長達一年或以上**。因此，擁有合適的醫療保障產品便可有彈性選擇，自主決定入住私家醫院、或往醫療機構開辦的日間手術中心接受手術或治療，及時醫治健康最緊要。

According to the Hong Kong Annual Digest of Statistics (2022 edition) compiled by the Census and Statistics Department Hong Kong, there are only 4.9 inpatient beds (both public and private hospitals are inclusive) for every 1,000 population. With an aging population, it is believed that the waiting time for surgeries and inpatient beds will become longer and longer. The inpatient bed occupancy rate in public hospitals has been saturated for a long time, and some surgeries or examinations are often scheduled **for a year or more**. Therefore, having the right medical insurance product will give you the flexibility to decide whether to stay in a private hospital or go to a day surgery center run by a medical institution to receive surgery or treatment in a timely manner.

保單增值服務

太平人壽(香港)一直以客至上，在 2022 年提出了多項嶄新的保單增值服務，務求為客戶打造多元化的保障配套。

大灣區健康增值服務

01

與大灣區連接及具有中國特色於一體的高端醫療客戶服務專案，滿足身處於中國內地的客戶健康管理的需求。客戶在中國內地時可使用下列健康增值服務：

- ✿ 視頻醫生
- ✿ 癌症治療諮詢
- ✿ 全球找藥服務
- ✿ 中醫名醫問診
- ✿ CAR-T 治療安排

02

安老服務平台

心繫客戶安老保障需求，為客戶提供「安心、放心」的綜合安老解決方案。服務包括安老推介、上門照顧轉介服務等。服務資源以香港及澳門為起點，逐步擴展至大灣區、內地其他城市。

03

免找數及醫療支援服務

除了高端醫療可享有以下四項服務外，國際醫療援助服務及第二醫療意見轉介服務也已擴展至部分人壽及危疾保單。

- ✿ 住院及門診手術免找數安排服務
- ✿ 國際醫療援助服務
- ✿ 中國國內綠色通道服務
- ✿ 第二醫療意見轉介服務

04

大灣區配送藥服務

香港保險第一間提供大灣區配送藥服務之保險公司。合資格的受保人如獲批核癌症特藥權益，並且選擇於大灣區（不包括香港及澳門）或其他中國內地城市接受癌症治療，便可享有供免費送藥服務或到指定藥房領藥。

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Policy Value-added Services

With the customers in mind, TPLHK has introduced a number of value-added services in 2022 to provide customers with a wide range of protection packages.

Greater Bay Area Health Services

01

With the connection to the Greater Bay Area (GBA), and health services to high-end medical customer service, meet the health needs of customers in Mainland China. Customers can use the following health value-added services when they are in Mainland China:

- ✿ Video consultation
- ✿ Cancer treatment consultation
- ✿ Global drug search
- ✿ TCM expertise consultation
- ✿ CAR-T treatment arrangement

Elderly-care Referral Services

02

To satisfy the customer's elderly-care protection needs, TPLHK provides comprehensive elderly-care solutions. This will include elderly-care referral service and home-care referral service, etc. For the time being pilot run in Hong Kong and Macau, and will extend to GBA, other cities in China respectively.

Cashless & medical assistance services

03

Customer of high-end medical product can enjoy the services as per below:

- ✿ Cashless arrangement for outpatient surgery and hospitalization
- ✿ Green Channel Service with China Hospitals
- ✿ Worldwide Emergency Assistance*
- ✿ Second Medical Opinion*

**Worldwide Emergency Assistance and Second Medical Opinion also extended to several life and critical illness products*

Drug delivery services in GBA

04

TPLHK is the first life insurance company in Hong Kong providing drug delivery service in GBA. If the insured is approved to claim Specialty Oncology Drug Benefit, they can enjoy free drug delivery service or collect drug at specific pharmacy if they are stated and treated in the cities of Greater Bay Area (excluding Hong Kong and Macau) and other Mainland China cities.

Disclaimers:

All policy valued-added services are operated and provided by independent third party service providers, which are independent contractors and are not an agents of TPLHK. TPLHK is not associated with or responsible for the provision of services by the service providers and gives no representation, warranty and/or guarantee of any nature (express or implied) to any person on or in connection with such services. The services provided by the third party service providers are subject to their own terms and conditions.

Policy valued-added services are applicable for specific products only. TPLHK have the absolute discretion to revise and change the terms and conditions for the offering of such services.