

Rise stronger and keep planning ahead

Throughout **2025**



RM1.13 billion
in total claims paid



168,910
total claims cases paid

Because every claim tells the story of a **hero** who took action to protect what matters most.

When the unexpected arrives, **the right protection** gives you peace of mind to face the days ahead.

Claim Type	Amount Paid	Number of Cases
 Medical Treatment	RM883,200,000	163,600 cases
 Death	RM202,668,641	3,025 cases
 Total Permanent Disability (TPD)	RM6,054,031	50 cases
 Personal Accident	RM1,637,334	1,232 cases
 Critical Illness	RM37,301,332	1,003 cases

Icon Guide



Medical Treatment
Claims for hospital or clinical treatment expenses.



Death
Claims due to the death of a participant.



Total Permanent Disability (TPD)
Claims due to the inability to resume work or part of work.



Personal Accident
Claims resulting from unforeseen accidents.



Critical Illness
Claims due to diagnosis of a covered critical illness.

Data is based on total claims paid in 2025, excluding claim processing duration.
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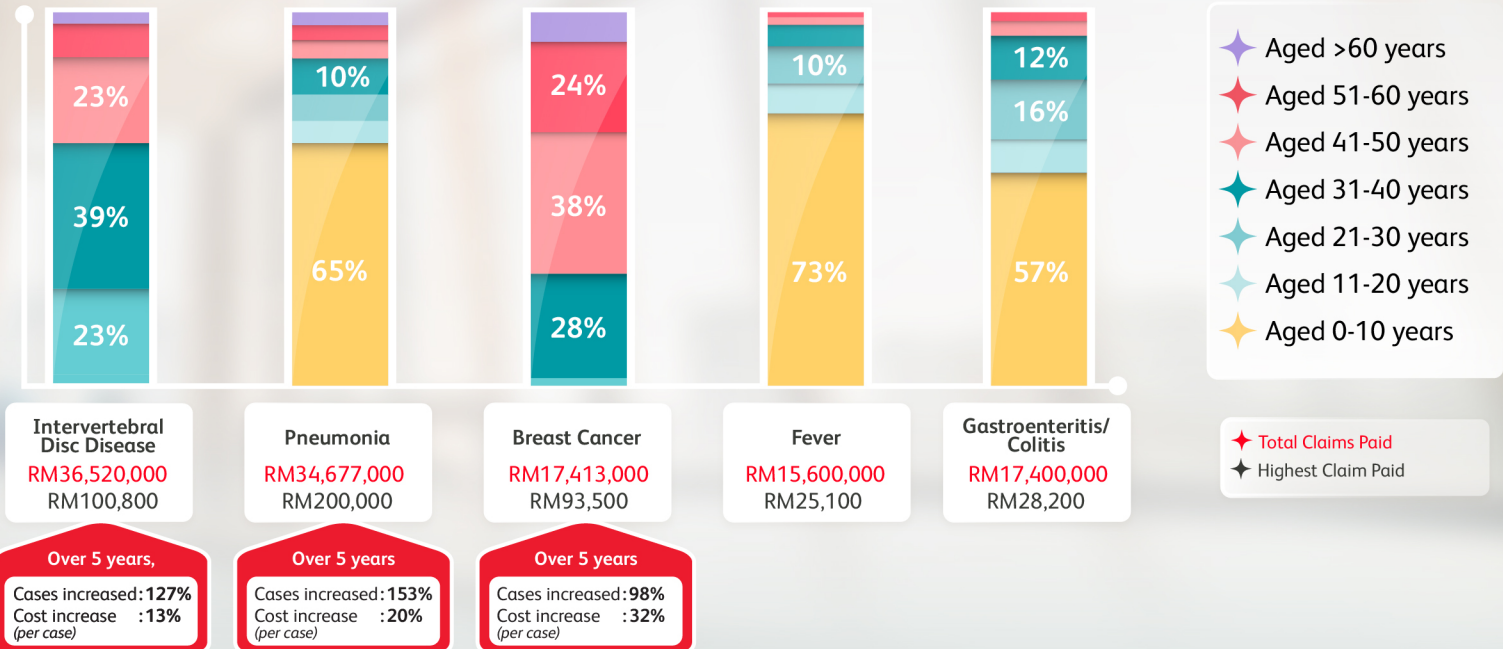
KAULAH **HERO** DUNIAMU



Children aged **below 10 years** contributed almost **73% of fever cases** and around **65% of pneumonia cases**, showing that common illnesses can often affect young families.

Medical Claims Statistics

Top 5 Highest Medical Claim Payouts



PNEUMONIA
+153% Pneumonia claims increased over the past 5 years.

GASTROENTERITIS
57% & 28% Affecting children aged 0-10 and young adults aged 21-40.

BREAST CANCER
+32% Treatment costs have increased since 5 years ago.

Every year, the rise in cases like these remains a concern, especially for families at home. **Protect your family with early screening, balanced nutrition, and smart health risk management.**

Be their shield
Complete their protection with,

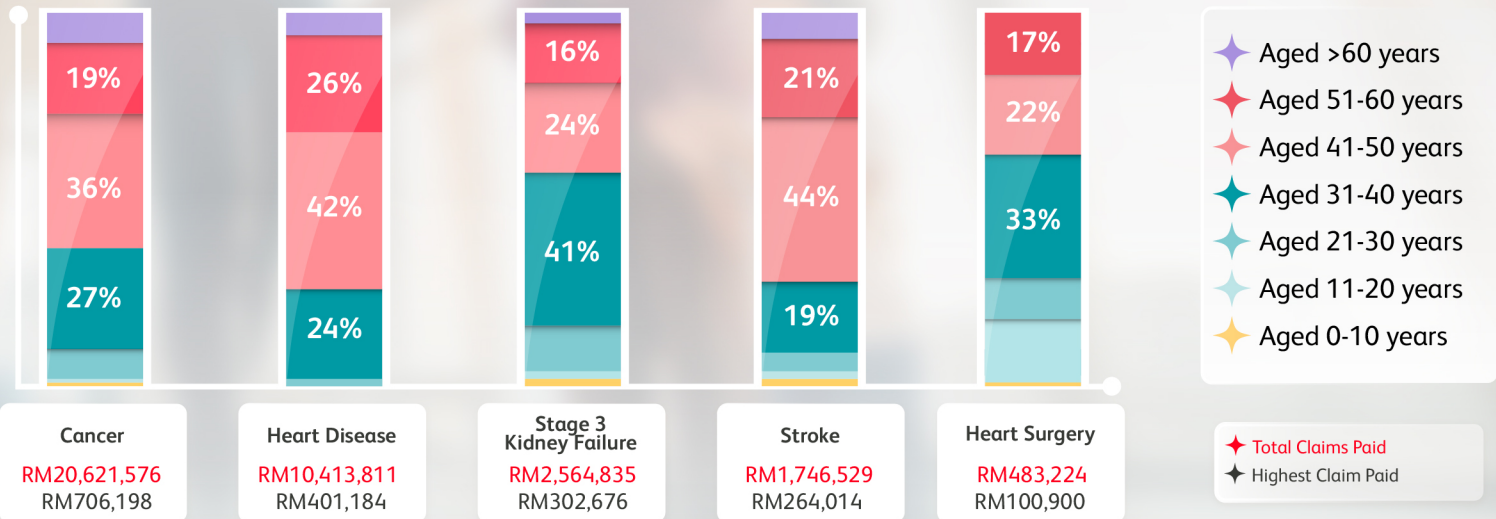
- Pneumococcal Vaccine
- Influenza Vaccine
- Rotavirus Vaccine



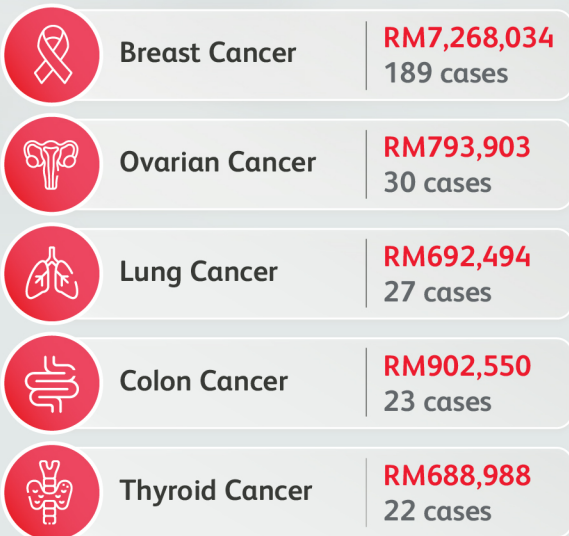
Nearly 2 out of 3 critical illness cases **related to cancer and heart disease** occurred among individuals **aged 31-50**, during their most active working years.

Critical Illness Claims Statistics

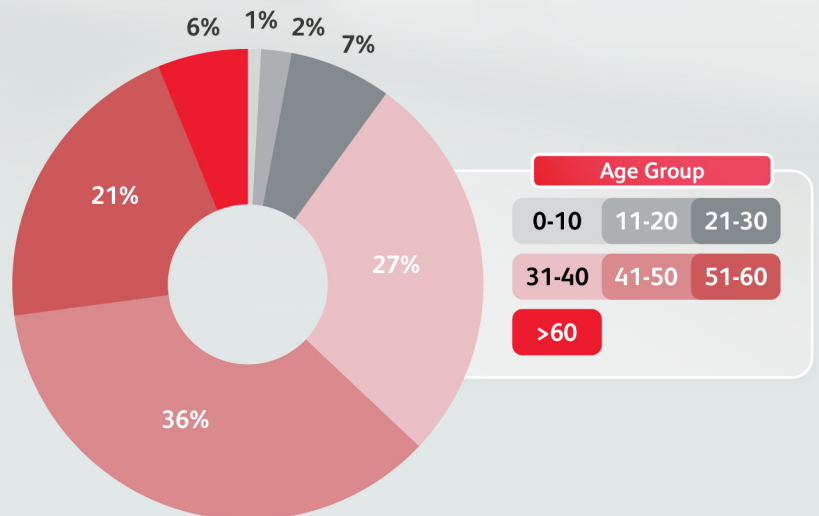
Top 5 Highest Critical Illness Payouts



Types of Cancer



● Amount Paid ● Number of Cases



The average life expectancy in Malaysia is **75.3 years**, with **73.1 years** for men and **77.9 years**¹ for women.

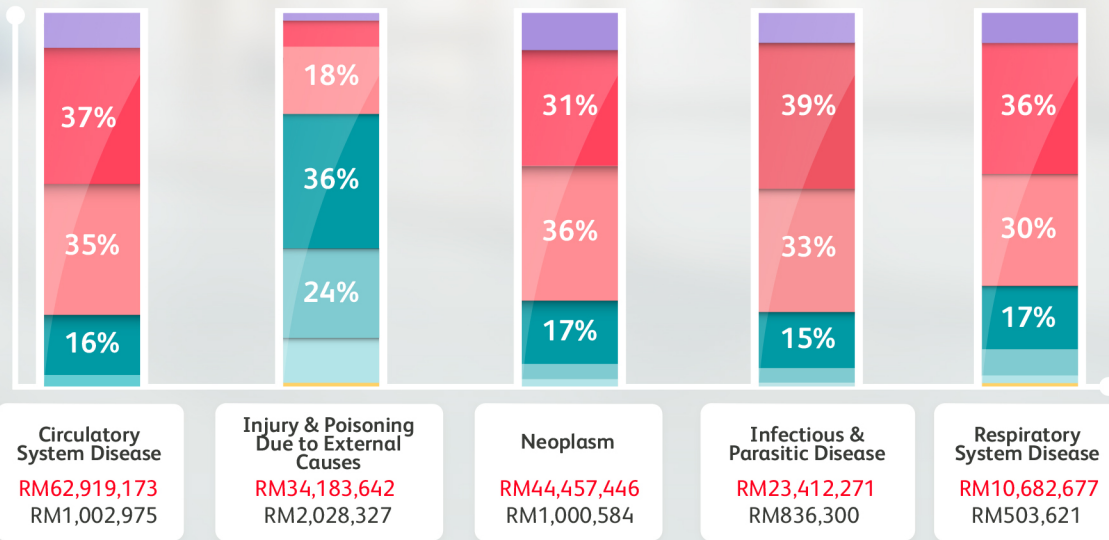
Source: ¹Department of Statistics Malaysia.



Around 7 out of 10 death claims related to the **circulatory system** involved individuals aged **41-60 years**.

Death Claims Statistics

Top 5 Death Claim Payouts



- ◆ Aged >60 years
- ◆ Aged 51-60 years
- ◆ Aged 41-50 years
- ◆ Aged 31-40 years
- ◆ Aged 21-30 years
- ◆ Aged 11-20 years
- ◆ Aged 0-10 years

Circulatory System Disease
RM62,919,173
 RM1,002,975

Injury & Poisoning Due to External Causes
RM34,183,642
 RM2,028,327

Neoplasm
RM44,457,446
 RM1,000,584

Infectious & Parasitic Disease
RM23,412,271
 RM836,300

Respiratory System Disease
RM10,682,677
 RM503,621

- ◆ Total Claims Paid
- ◆ Highest Claim Paid

TOP 3 DEATH CLAIMS FOR EACH CATEGORY



Circulatory System Disease

- 1 Coronary Artery Disease
- 2 Bleeding in the Brain
- 3 Stroke



Injury & Poisoning

- 1 Sharp Force Injury
- 2 Blunt Force Injury to the Chest
- 3 Head Injury



Neoplasm

- 1 Breast Cancer
- 2 Colon Cancer
- 3 Lung Cancer

You Are the Hero in Your Health Journey. Make Every Health Decision with Confidence.

When facing health challenges, every decision matters. Access the right specialists, expert guidance and the right resources to make informed decisions with confidence for yourself and your loved ones.

1

New!

Find the Right Specialist

Care Concierge

Search and make appointments easily with the right specialist.

2

New!

Receive the Right Guidance

Case Management Service

Get expert guidance and second medical opinions to navigate your treatment options.

3

Access a Wider Care Network

PRUPanel Plus

Choose from a network of trusted hospitals and specialist centres nationwide.

4


Undergo Treatment with Greater Confidence

Day Surgery


Get the treatment you need without staying overnight in hospital.


 **24-hour** support, everyday.

 Access to over **7,000 specialists** nationwide under **PRUPanel Plus**.

 Access to more than **53,000 leading specialists** worldwide.


 Covering over **450 medical subspecialties**.


 Provides **clarity and clear guidance** to help you make the right decisions throughout treatment and recovery.

 Access to nearly **100 leading hospitals and specialist centres** nationwide.

 **Administrative fees and deposits** waived.
*Selected PRUPanel Plus Hospitals

 **More discounts and rewards**, including complimentary vouchers, free parking, express lanes through benefits, and exclusive value-added services.

 Return home **on the same day**.

 **Faster turnaround** compared to hospital admission.

 Minimally invasive procedures with a **lower risk of complications**.

When a **Critical Moment Arrives**, Are We Ready? Because...

More than half,
54%

of survey respondents said they **do not know** where to seek treatment when they are unwell.



20% of patients

choose to delay treatment until their condition becomes urgent.



53% of patients

worry that they may not be able to afford the medical treatment they need.

Visit The Official PruBSN Website to Access The Full Report
Patient Voices Malaysia: Making Healthcare Clearer and More Connected
by Prudential plc.

Every claim begins with one right decision.
Your Next Action Is in Your Hands.
These are your six roles as a smart healthcare consumer:



Understand your protection.

Know what is covered and what is not.



Share complete information.

Help your doctor provide the right treatment.



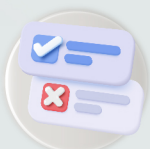
Ask before you agree.

No question is too small before treatment begins.



Follow your treatment plan.

Stay committed to the treatment you have agreed to.



Compare your options.

Hospitals differ. Prices differ. Take time to review.



Protect your health and finances.

Get advice from your takaful consultant for continuous health and financial protection.

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