

2025 Claims Report

Life is unpredictable, we never know what will happen next. Illness and accidents often arise suddenly. They not only affect health but can also place a heavy burden on an individual's and a family's finances. High medical expenses, interruption of income, and even death arising from an accident may all create pressure that is difficult to predict.

YF Life's 2025 Claims Report shows that total claims paid for the year exceeded HK\$1.12 billion, an increase of 10.4% compared with 2024. The total number of claims exceeded 30,000, rising 1.8% from the previous year. These figures reflect the public's continued demand for insurance and indicate that an increasing number of cases are leveraging insurance coverage to share and manage risk.

Strategic use of insurance as part of a comprehensive risk-management plan not only provides a dependable financial safety net for you and your family, but also offers greater security and peace of mind in the face of an uncertain future.

Total claim amount



Over

HK\$1.12 billion

+10.4%

Total number of claims

30,661

+1.8%

Successful claim rate

95%

Average claims processing time*

3.6 days

Hospitalization



Over

20,245 cases +2%

HK\$460 million

Accident



Over

8,778 cases +0%

HK\$60 million

Critical illness



Over

896 cases +9%

HK\$280 million

Death



Over

742 cases +5%

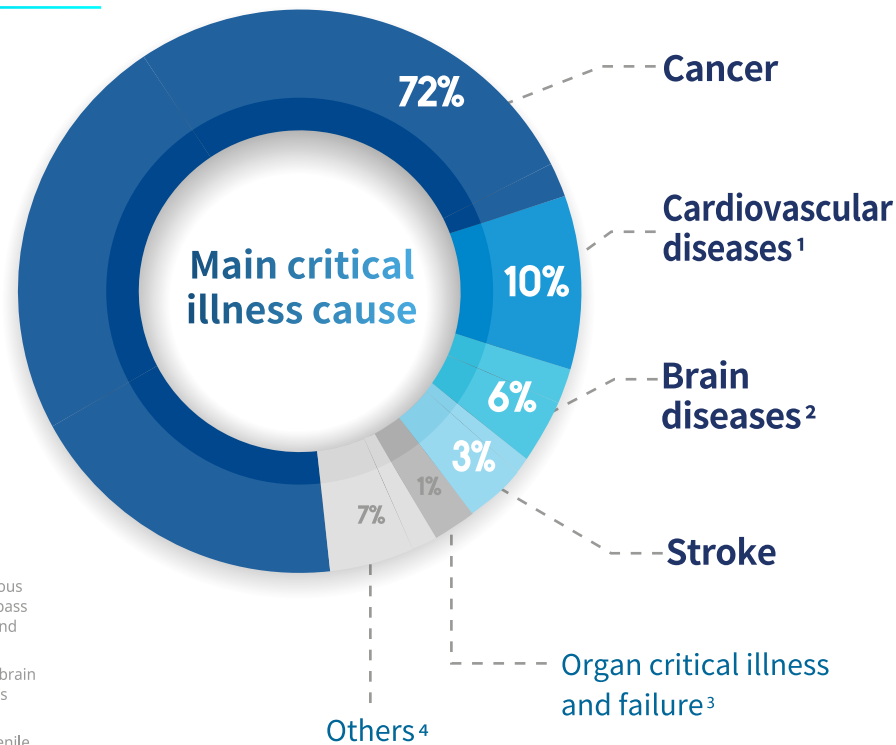
HK\$300 million

* Average processing time refers to where all claim-supporting documents and information were submitted with the initial claim submission.

Critical Illness Claims Statistics

Main Causes of Critical Illness Claim Cases

Cancer, cardiovascular diseases, brain diseases and stroke remain the most common major illnesses in Hong Kong, accounting for approximately 90% of all critical illness claim cases. Driven by a fast-paced lifestyle, chronic work stress, imbalanced diets, and a lack of exercise, these conditions are increasingly affecting younger individuals. It is crucial for everyone to prioritize their health early and practice effective risk management.



Notes

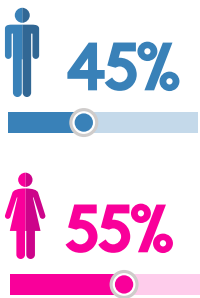
1 Includes angioplasty & other surgeries for coronary artery; other serious coronary artery disease; heart attack; aortic surgery; coronary artery bypass surgery; heart valve replacement; angioplasty; ischemic heart disease; and myocardial infarction.

2 Includes cerebral aneurysm requiring surgery; brain surgery; benign brain tumour; autism; motor neurone disease; Alzheimer's disease; Parkinson's disease; and attention-deficit hyperactivity disorder.

3 Includes liver transplant; end stage renal failure; hydronephrosis; juvenile insulin dependent diabetes mellitus; disorder of the cervical spine; kidney failure; and chronic lung disease.

4 Includes permanent loss of sight of eye except light perception; total and permanent disability; lipoma; coma; glaucoma; dysfunction; blindness of one eye; blindness of both eyes; Crohn's disease; hemiplegia; systemic lupus erythematosus; ectopic pregnancy; loss of thumb; brain damage; depression; cervical myelopathy; necrotising fasciitis; fracture; encephalitis; loss of two joints of the little finger; diabetes mellitus; multiple injuries; chronic auto-immune hepatitis; and focal nodular hyperplasia.

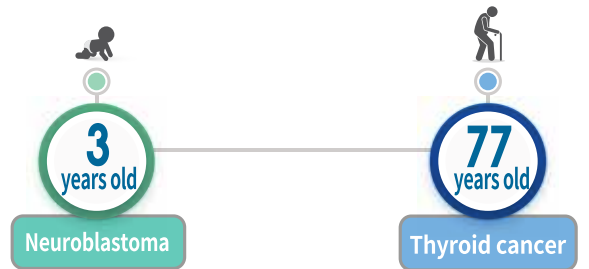
Age and Gender Distribution of Critical Illness Claim Cases



Critical illness can strike anyone, regardless of age or gender.

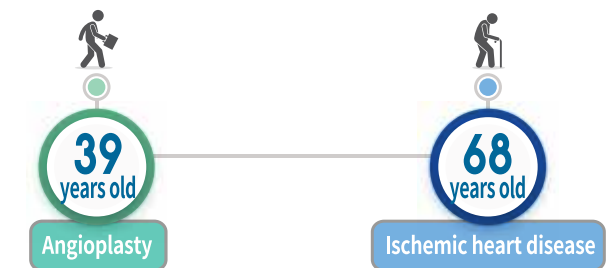
The Youngest and the Oldest Among Cancer Patients

Cancer does not distinguish by age and is showing a trend towards affecting younger people.

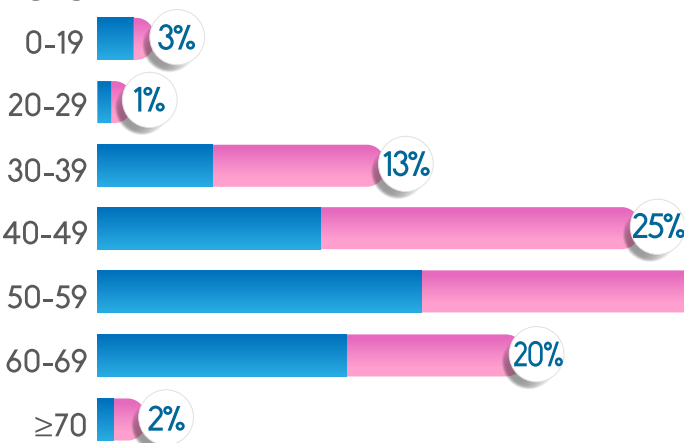


The Youngest and the Oldest Among Cardiovascular Disease Patients

Even among people in their prime stage, cardiovascular diseases shall not be overlooked.



Age group



  The percentages listed are combined figures for males and females

People aged 30–49 are usually in the prime stage of career development; however, people in this group who unfortunately developed a critical illness accounted for nearly 40% of critical illness claims.

Most people aged 50–59 are still the financial pillars of their families and accounted for 35% of critical illness claims.

When an illness requires a person to rest or adjust work arrangements, a reduction in income coupled with insufficient financial support can lead to pressure from treatment costs, family expenses and children's education. How should this be addressed? It is therefore crucial to establish comprehensive health protection for the family early on.

Policy Duration (From policy effective date to claim occurrence)

Shortest



Glaucoma surgical treatment

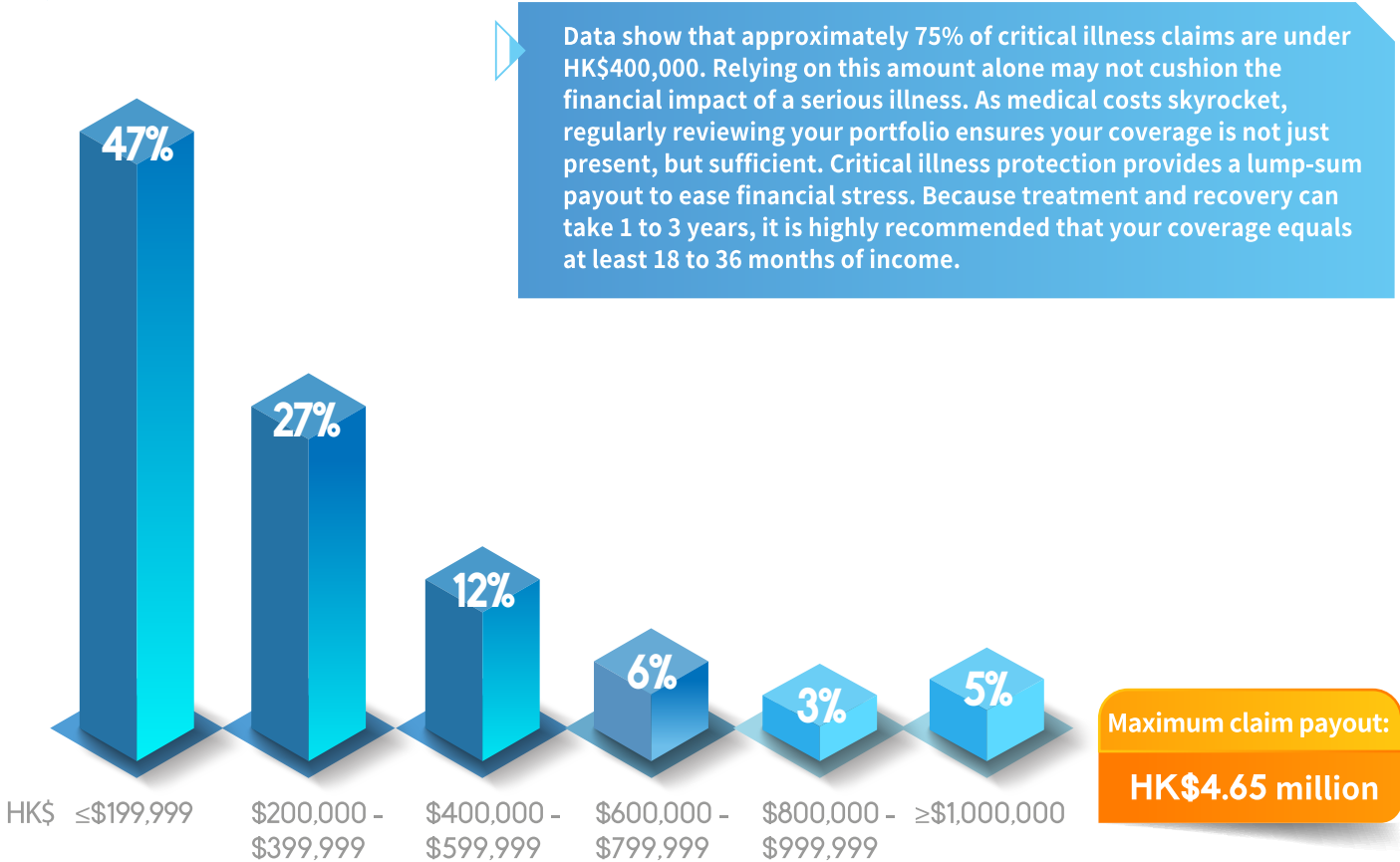
Longest



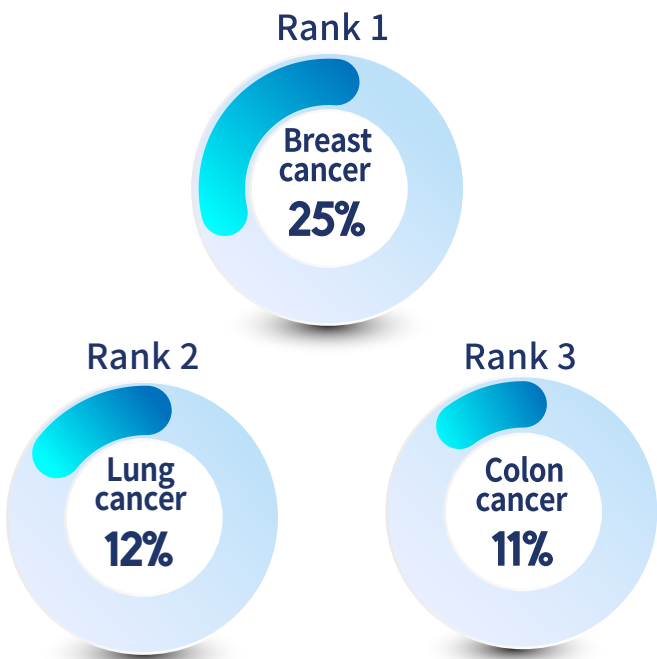
Breast cancer

Critical illness can strike without warning. One insured person was diagnosed with glaucoma and underwent surgical treatment only two months after the policy took effect. Taking out insurance early can help build protection for oneself and one's family, providing timely treatment and compensation when the unexpected occurs.

Claim Amount



Cancer Classification



Cancer remains the leading health threat, driving nearly 70% of critical illness claims. Breast, lung, and colorectal cancers are the top three most prevalent types.

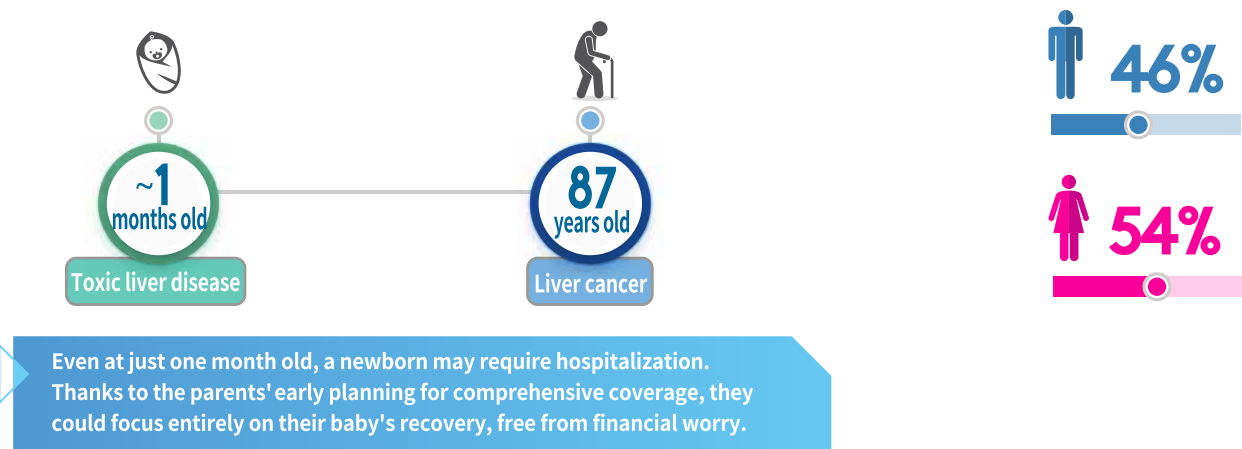
Other cancer type			
Thyroid cancer	9%	Prostate cancer	3%
Cervical cancer	5%	Stomach cancer	2%
Leukaemia	4%	Bladder cancer	2%
Nasopharyngeal cancer	4%	Kidney cancer	1%
Liver cancer	4%	Pancreatic cancer	1%
Lymphoma	4%	Oesophageal cancer	1%
Uterine cancer	3%	Brain cancer	1%
Ovarian cancer	3%	Other cancers	4%

Hospitalization Claims Statistics

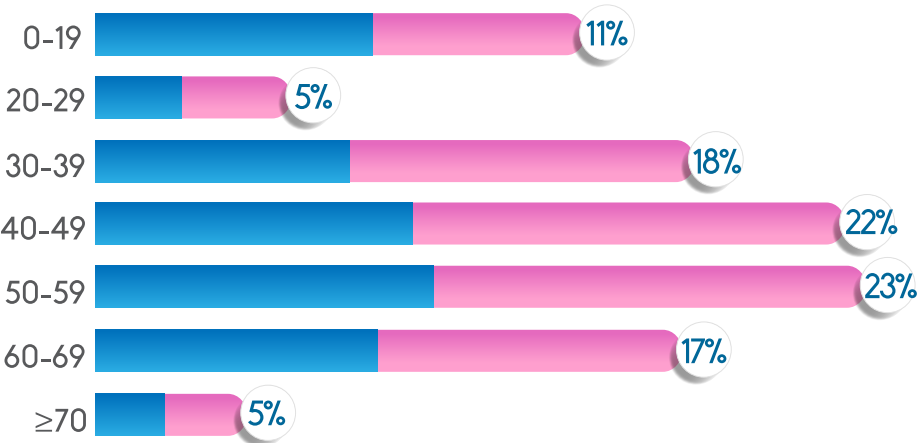


Gastritis, skin abscesses/warts, colonic polyps and similar conditions are health problems that trouble many people. Do not ignore these bodily warning signs.

Age and Gender Distribution of Hospitalization Claim Cases



Age group



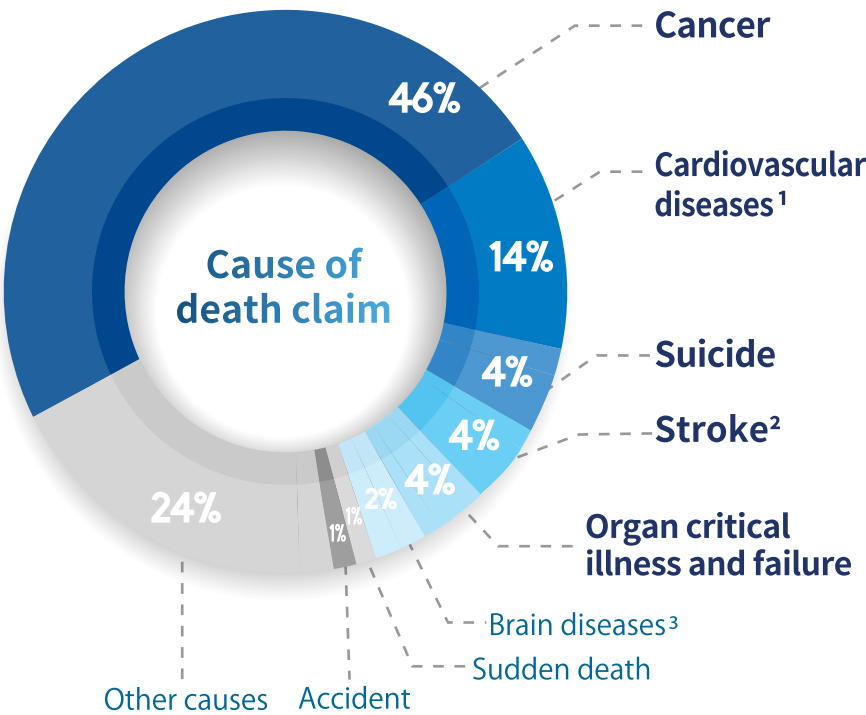
 
The percentages listed are combined figures for males and females

Death Claims Statistics

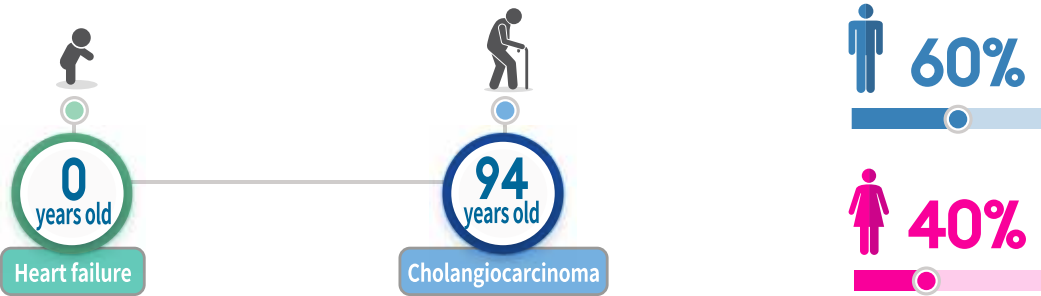
Main Causes of Death Claim Cases

Cancer, cardiovascular diseases, stroke, and organ critical illness and failure accounted for approximately 70% of death claim cases. The remaining causes were also diverse. Therefore, risk management should be undertaken early so that loved ones may be free of worries.

- Notes
- 1. Includes heart attack; ischemic heart disease; other serious coronary artery disease; coronary thrombosis; cardiac arrhythmia; heart failure; aortic dissection; cardiomyopathy; dissecting aortic aneurysm; coronary artery disease; and respiratory and cardiac arrest.
 - 2. Includes haemorrhagic stroke and stroke.
 - 3. Includes cerebral infarction; subarachnoid haemorrhage; Alzheimer's disease; cerebrovascular disease; intracerebral haemorrhage; Parkinson's disease; and subdural haemorrhage.

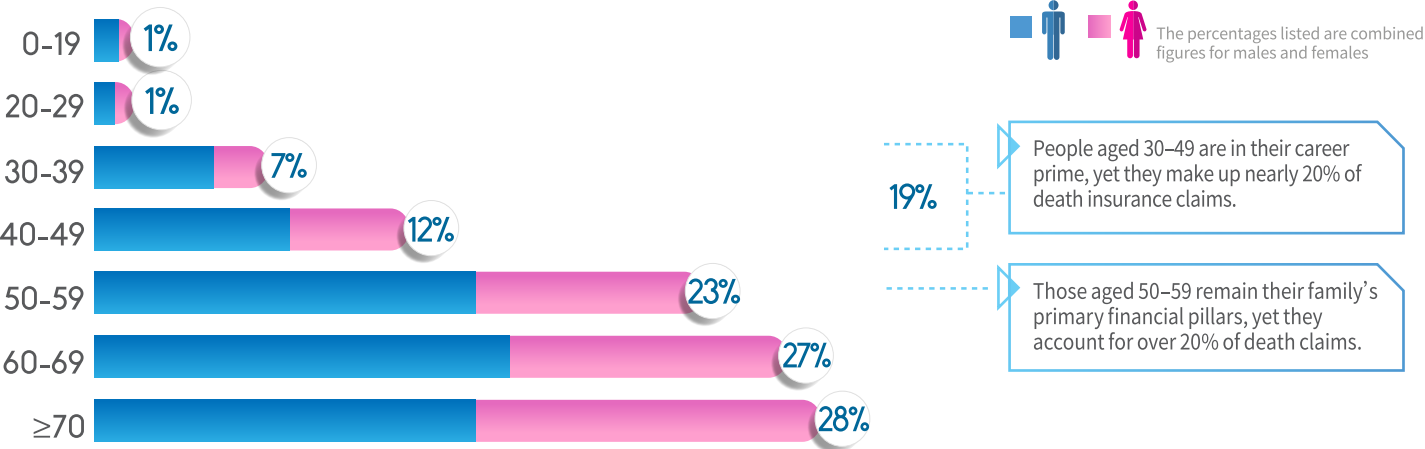


Age and Gender Distribution of Death Claim Cases



The data show that people may face sudden misfortune whether they are newborns or elderly people as old as 94.

Age group



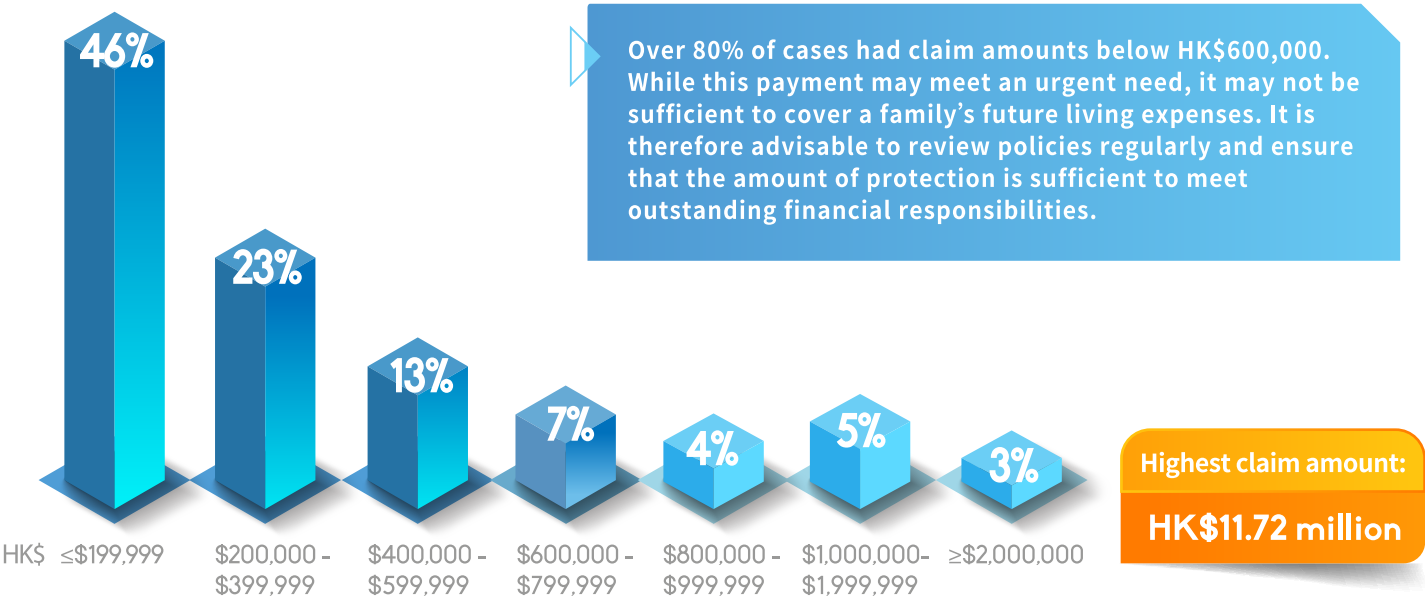
Establishing appropriate life insurance coverage at an early stage can help mitigate the financial consequences if a misfortune occurs, strengthen beneficiaries' financial resilience, and support the continuity of their established standard of living. Timely planning enables individuals to provide their loved ones with lasting financial security and peace of mind.

Policy Duration (From policy effective date to claim occurrence)



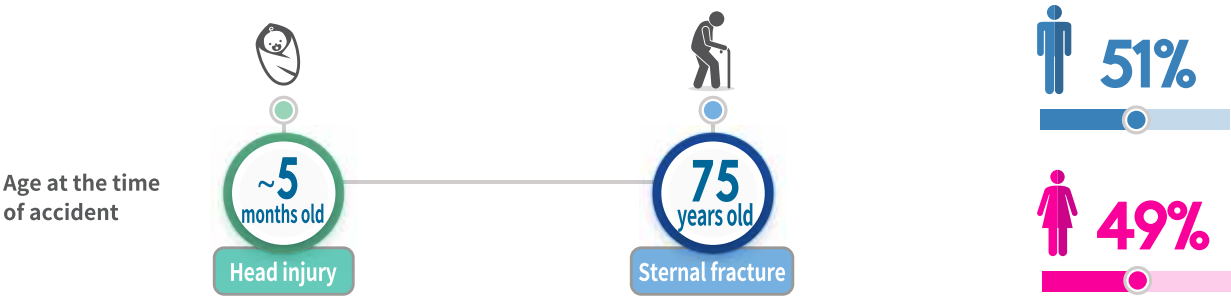
One insured person unfortunately passed away only two weeks after the policy took effect. Insurance exists to address life's uncertainties and unforeseen risks. Therefore, the earlier one obtains cover, the earlier one can establish peace-of-mind protection for oneself and one's family.

Claim Amount

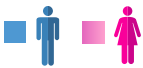
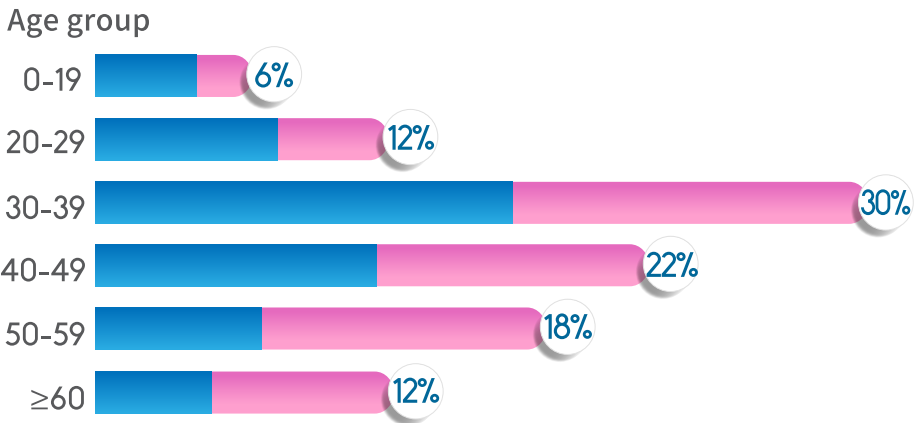


Accident Claims Statistics

Age and Gender Distribution of Accident Claim Cases



Life is full of uncertainties. Unexpected accidents can strike anyone, regardless of age or gender.



The percentages listed are combined figures for males and females

All data contained in this report are for reference only. The above content does not constitute any contract between YF Life and any individual or group.