

2013 Claims Report

(PMH058AE1408)

This report is made according to the claims record of FWD Life Insurance Company (Bermuda) Limited ("FWD") between 1 January and 31 December 2013 reflecting the benefits payable for the claims.

Death Claims

Causes of Death

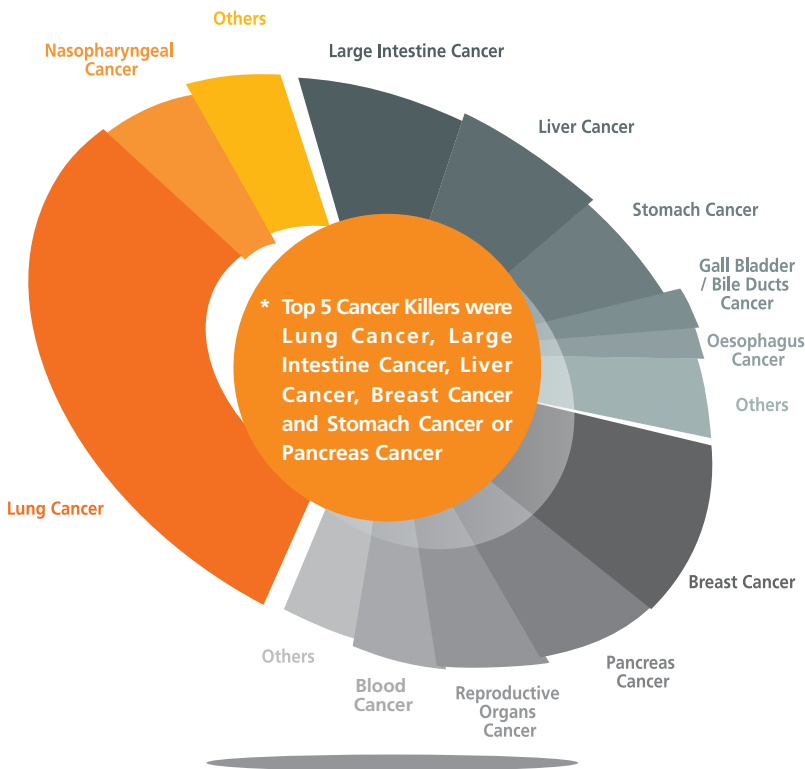
Causes of Death	No. of Claim(s)	Percentage
Malignant Neoplasm (Cancer)	134	49.6%
Pneumonia & Respiratory Disease	35	13.0%
Heart & Blood Disease	24	8.9%
Suicide	19	7.0%
Accident	17	6.3%
Stroke	12	4.4%
Renal Disease	9	3.3%
Digestive Disease	6	2.2%
Others	14	5.2%
Grand Total	270	100%

* Top 5 causes of death were Malignant Neoplasm (Cancer), Pneumonia & Respiratory Disease, Heart & Blood Disease, Suicide and Accident



Note: 378 policies were involved in 270 death claims that Claim Department handled in 2013.

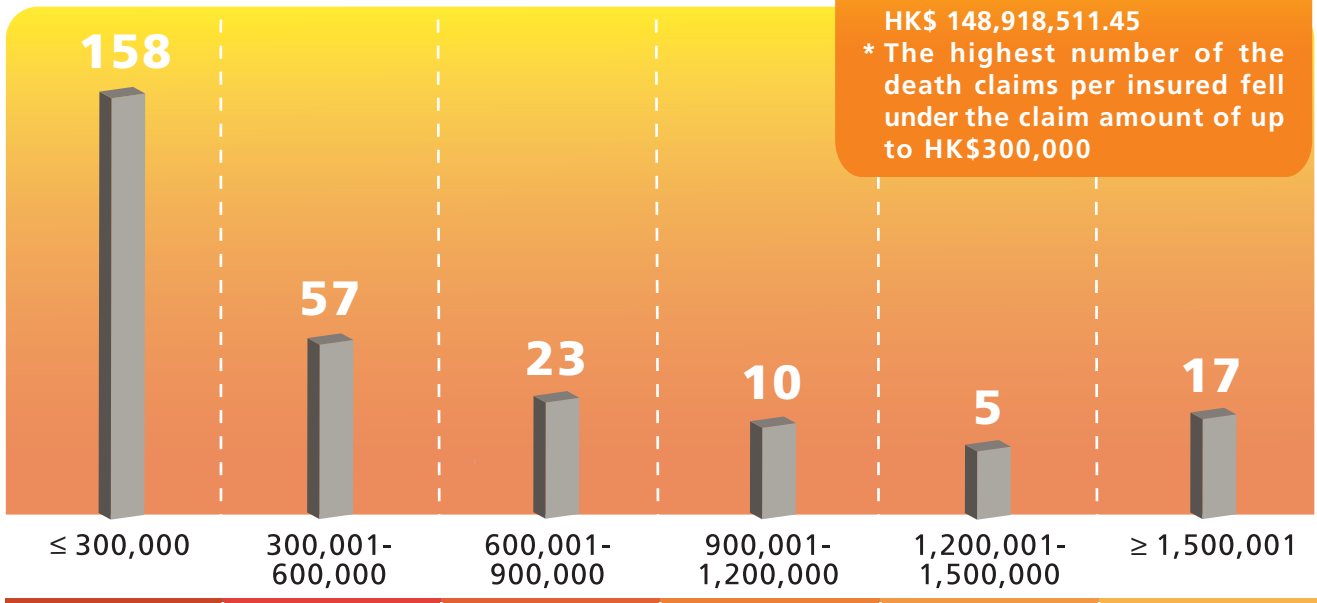
Percentage of Death Claims by Cancer



Causes of Death by Cancer	No. of Claim(s)	Percentage
Respiratory System		
Lung Cancer	33	24.6%
Nasopharyngeal Cancer	3	2.2%
Others	5	3.7%
Digestive System		
Large Intestine Cancer	18	13.4%
Liver Cancer	13	9.7%
Stomach Cancer	10	7.5%
Gall Bladder / Bile Ducts Cancer	2	1.5%
Oesophagus Cancer	1	0.7%
Others	5	3.7%
Other Organs		
Breast Cancer	12	9.0%
Pancreas Cancer	10	7.5%
Reproductive Organs Cancer	9	6.7%
Blood Cancer	7	5.2%
Others	6	4.5%
Grand Total	134	100%

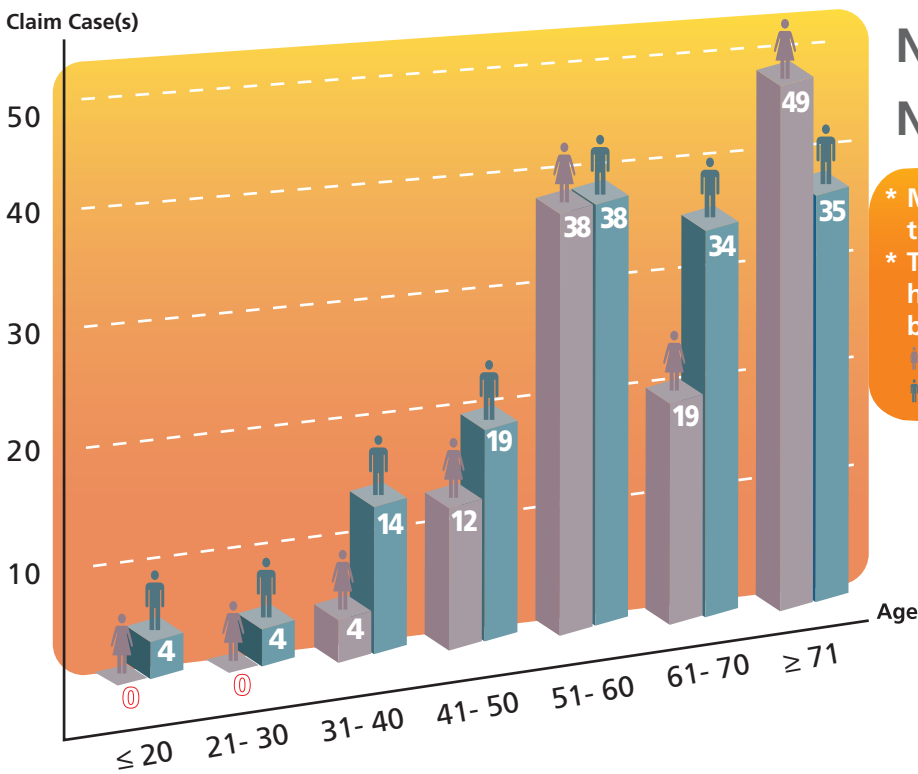
No. of Claim(s) **270**

Claims Amount (HKD)



- * Total death claims amount was HK\$ 148,918,511.45
- * The highest number of the death claims per insured fell under the claim amount of up to HK\$300,000

Age Group & Gender



No. of Female **122**
No. of Male **148**

- * Male cases were higher than that of female
- * The age groups that have the highest number of death claims by gender:
 ↓ Female: Over Age 70
 ↓ Male: Between Age 51 and 60

Critical Illness Claims

Cause of Claims

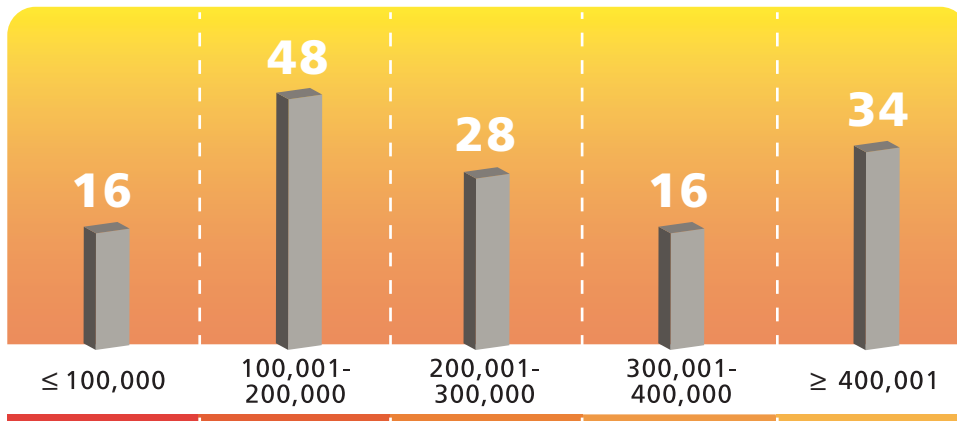
Major Disease	No. of Claim(s)	Percentage
Malignant Neoplasm (Cancer)	109	76.8%
Heart Disease	12	8.5%
Stroke	9	6.3%
Renal Disease	3	2.1%
Brain Disease	2	1.4%
Blood Disease	1	0.7%
Others	6	4.2%
Grand Total	142	100%

* Over 75% of the Critical Illness Claims was due to Cancer

Note: 170 policies were involved in 142 critical illness claims that Claim Department handled in 2013.

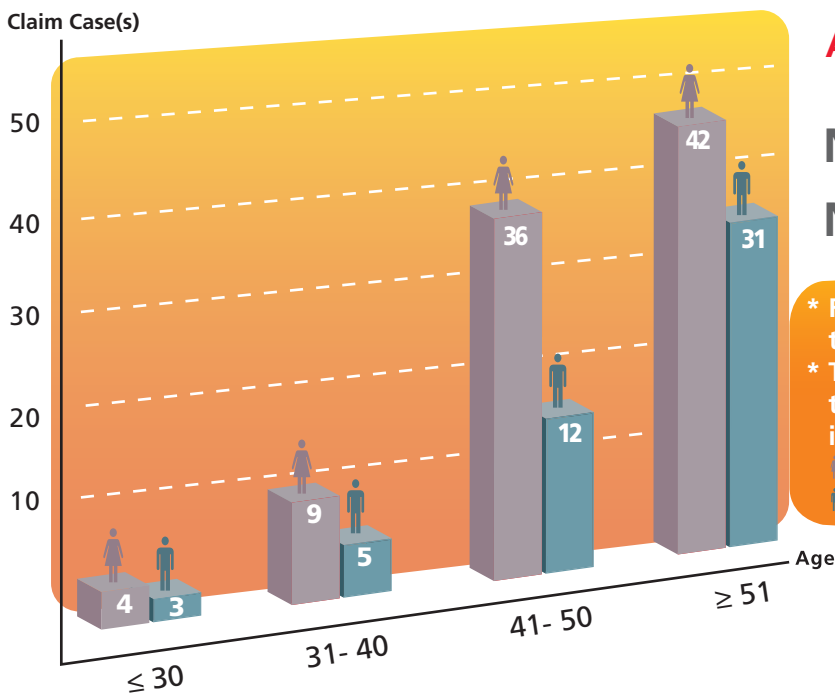
Claims Amount (HKD)

No. of Claim(s) **142**



* Total critical illness claims amount was HK\$ 50,439,940
 * The highest number of critical illness claims fell under the claim amount from HK\$100,001 to HK\$200,000

Claim Case(s)



Age Group & Gender

No. of Female **91**

No. of Male **51**

* Female cases were higher than that of male
 * The age groups that have the highest number of critical illness claims by gender:
 - Female: Over Age 51
 - Male: Over Age 51

Medical Claims

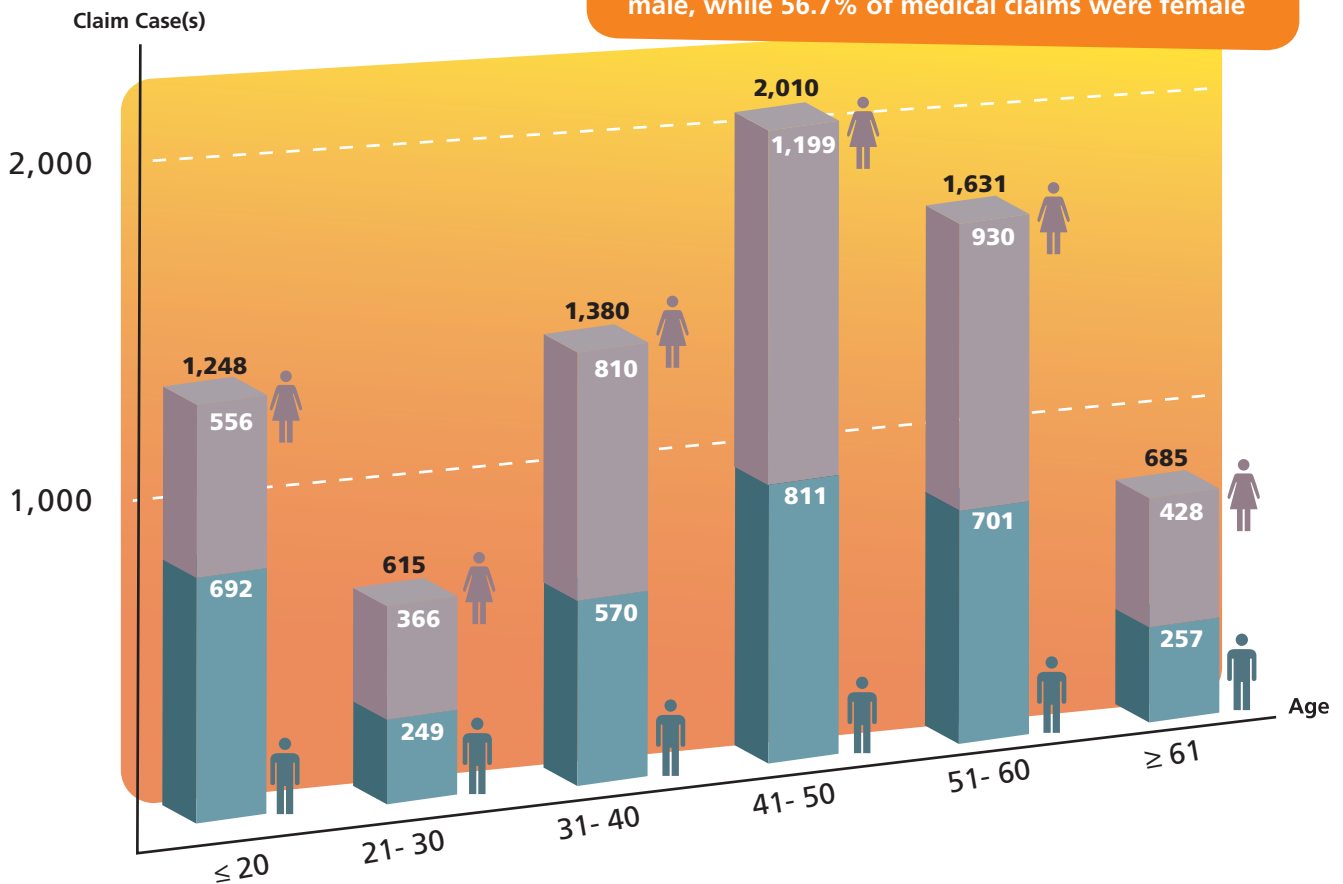
Age Group & Gender

No. of Female **4,289**

No. of Male **3,280**

Grand Total 7,569

- * Total medical claims amount was HK\$123,042,017.81
- * The age groups that have the highest number of medical claims by gender:
 - ‡ Female: Between Age 41 and 50
 - ‡ Male: Between Age 41 and 50
- * From the statistics, 43.3% of medical claims were male, while 56.7% of medical claims were female



Note: 5,693 policies were involved in 7,569 medical claims that Claim Department handled in 2013.

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