

PRU LIFE U.K. 



Protection
YOU
can count on.

2025 Claims Report



Message from

Kristine De Monteverde

Senior Vice President – Chief Operations Officer

Promises kept. **Protection delivered.**

In 2025, Pru Life UK stood firmly by our customers and their families during life's most difficult and uncertain moments. We paid 13,599 claims, delivering a total of PHP 2.86 billion in benefits—a clear reflection of our commitment to provide meaningful protection when it matters most.

This support included:

- PHP 1.78 billion in death claims, helping families secure financial stability after the loss of a loved one;
- PHP 937.25 million in critical illness claims, supporting customers as they navigated serious health challenges; and
- PHP 142.31 million for hospitalisation, disability, and other medical needs.

Behind every claim is a person, a family, and a promise fulfilled. As we move forward, we remain committed to delivering dependable protection, compassionate service, and lasting peace of mind for every Filipino we serve.

Our steadfast
promise of protection

For Every *Life*, For Every *Future*



13,599

approved number of claims



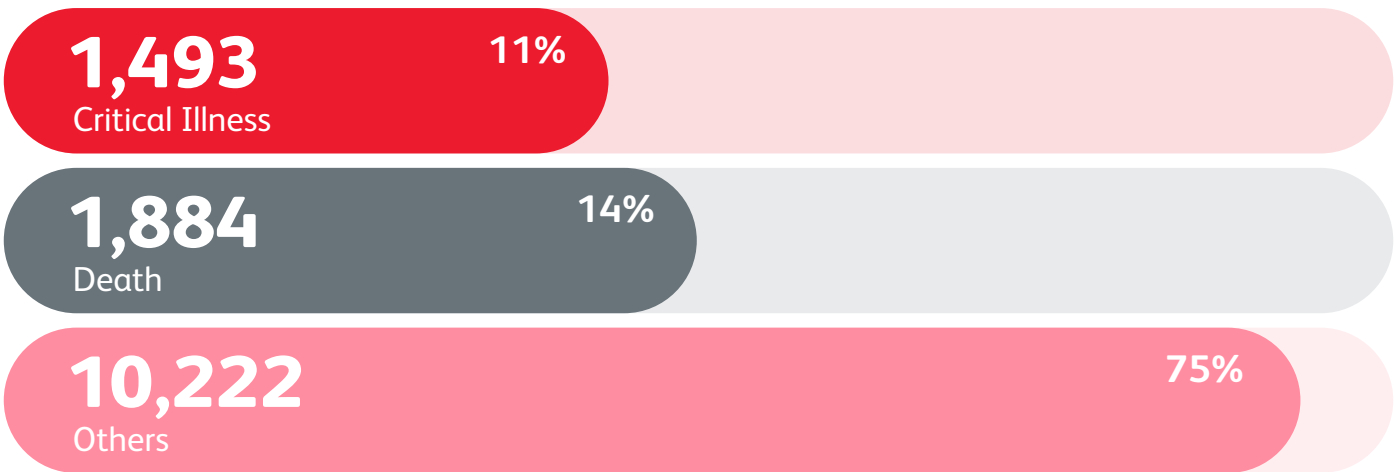
PHP 2.86 billion

approved claims payment

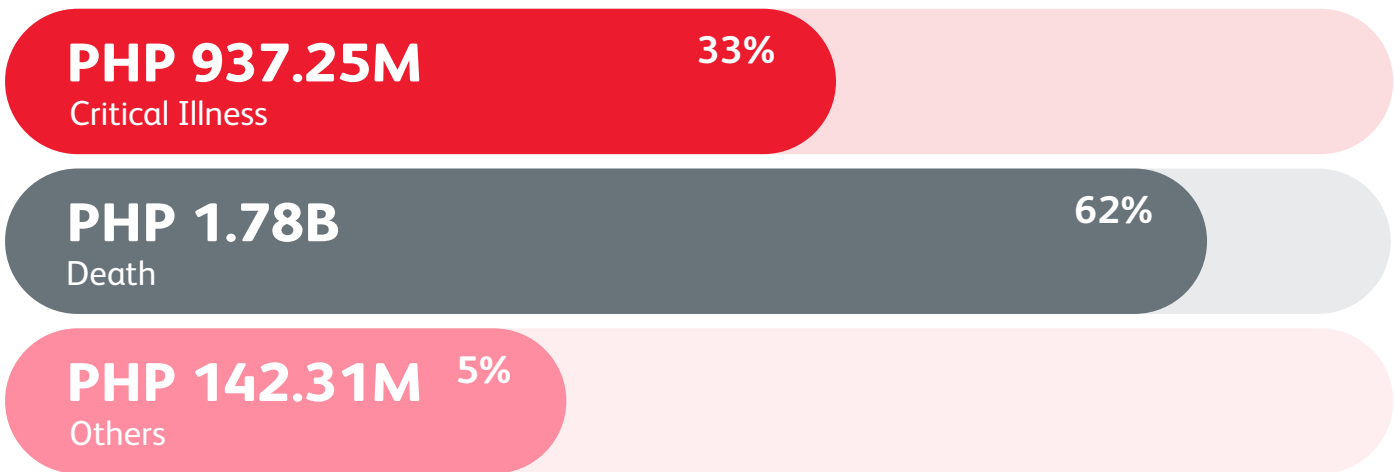
The data presented in this report is based on Pru Life UK's final 2025 claims numbers.



Number of claims distribution by claim type



Approved claims amount distribution by claim type

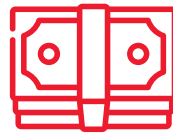


Death Claim

We help Filipino families find financial strength and stability after the loss of a loved one.



1,884
approved number
of claims



PHP 1.78B
approved claims
payment

Approved number of claims and amount distributed by policy duration

above 2 policy years

1,474 claims
PHP 1.42B
claims payment

2 policy years and below

410 claims
PHP 360.25M
claims payment

AMOUNT RANGE	BY COUNT	BY AMOUNT
Less than 500K	769	102.02M
500K to 999K	375	234.45M
1M to 1.999M	440	537.38M
2M to 2.999M	196	433.37M
3M and above	104	474.05M
Grand Total	1,884	1.78B

Critical Illness

When critical illness strikes, we stand with you, giving you support and peace of mind so you can focus on healing and getting better.



1,493
approved number
of claims



PHP 937.25M
approved claims
payment

Approved number of claims and amount distributed by policy duration

above 2 policy years

1,170 claims
PHP 734.84M
claims payment

2 policy years and below

323 claims
PHP 202.41M
claims payment

AMOUNT RANGE	BY COUNT	BY AMOUNT
Less than 500K	570	144.83M
500K to 999K	560	326.85M
1M to 1.999M	315	340.07M
2M to 2.999M	35	74.20M
3M and above	13	51.30M
Grand Total	1,493	937.25M

Critical Illness

Top critical illness claims

Cancer, stroke, and heart attack are the leading reasons for critical illness claims in 2025.



Cancer

PHP 329.93M

58%



Stroke

PHP 96.67M

20%



Heart attack

PHP 56.42M

9%



Renal failure

PHP 26.33M

5%



Brain tumor

PHP 20.31M

3%

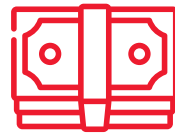


Living Benefit Claim

When accidents or hospitalisation disrupt life, we are here to help you recover with greater confidence and peace of mind.



10,222
approved number
of claims



PHP 142.31M
approved claims
payment

Approved number of claims and amount distributed by policy duration

above 2 policy years

6,246 claims

PHP 95.05M
claims payment

2 policy years and below

3,976 claims

PHP 47.26M
claims payment

CATEGORY

APPROVED

Hospital Income	6,154
Accident	3,101
Medical Reimbursement	639
Waiver Claim	224
Total and Permanent Disability	104

About Pru Life UK

Pru Life UK is the leading life insurer in the Philippines demonstrating its commitment to protect Filipinos' financial future and well-being for every life, for every future.

Established in 1996, it operates in over 200 branches and general agency offices in the country and holds the largest life insurance agency force of almost 35,000 licensed agents.

Serving over 930,000 individual policyholders and more than 85,000 insured group members, it offers a wide range of tailored solutions that address the unique and evolving needs across demographics and life stages. These include life protection, health, accident and disability, and investment-linked insurance.

Pru Life UK is a subsidiary of Prudential plc, with over 175-year legacy of safeguarding the future of millions of families for this generation and generations to come. Prudential plc, provides life and health insurance and asset management solutions to over 18 million customers across 24 markets across Asia and Africa.



Top Life Insurer

(based on Insurance Commission's ranking on New Business Annual Premium Equivalent of Life Insurance Companies for 2025)



International Life Insurer of the Year-Philippines

(given by the Insurance Asia Awards for five consecutive years)

Our Claims Promise

A Pru Life UK policy protects you and your family during life's difficult moments. We pay your claim as quickly as possible and with compassion and care. We make it simple and easy, and only ask for necessary information.

To know more about our claims process, scan the QR code:



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Established in 1996, Pru Life UK is a life insurance company and is not engaged in the business of selling pre-need plans. It is a subsidiary of Prudential plc with market presence across Asia and Africa. Pru Life UK and Prudential pc are not affiliated with Prudential Financial, Inc. (a US-registered company), Philippine Prudential Life Insurance Company, Prudentiallife Plans, Inc. or Prudential Guarantee and Assurance Inc. (all Philippine-registered companies).

Pru Life UK is headquartered in 9/F Uptown Place Tower 1, Uptown Bonifacio, Taguig City. Its main customer center is located in G/F Cluster 2, Uptown Parade, Megaworld Blvd. corner 36th street Uptown Bonifacio, Taguig City 1634, Metro Manila, Philippines. The PRU Customer Assistance Team processes customer concerns based on applicable timelines provided by the law. Visit www.prulifeuk.com.ph/en/contact-us/ for the complete list of our branches. Pru Life UK is legally permitted to provide financial products or services in the Philippines as regulated by the Insurance Commission.

The Insurance Commission's head office is located at 1071 United Nations Avenue Ermita, Manila, Philippines. Their Cebu District office is located at Unit 17, Ground and Second Floors, The Gallery, Pope John Paul II Avenue, Barangay Kasambagan, Cebu City, while their Davao District office is in Door 2 & 3, 3rd Floor of YAP Building Quimpo Boulevard, Ecoland, Davao City. Visit www.insurance.gov.ph/contact-us/ for the Insurance Commission's complete contact information.