



**Our reason is** *you*  
2024 Claims Report



# A Promise of **Protection**

– Every Step of Your Journey

Message from **Alma Kristine  
Lusanco-De Monteverde**  
Senior Vice President – Chief Operations Officer

At Pru Life UK, our promise goes beyond policies—it's a steadfast commitment to stand by you through life's defining moments. In 2024, we proudly fulfilled this promise by approving over 11,000 claims and disbursing more than ₱2.3 billion in benefit payouts. Each payout is more than a transaction—it's a story of comfort, support, and hope during times when it's needed the most.

From life's toughest challenges to moments of recovery and resilience, our protection journey continues:

- Over ₱1.34 billion was paid in death claims, offering support to families in their most difficult hours.
- Nearly ₱810 million supported those bravely facing critical illnesses, such as cancer, stroke, and heart disease.
- Over ₱144 million helped individuals dealing with hospitalisation, disability, and other medical needs.

Behind every figure is a Filipino life touched—each claim paid with care, compassion, and a promise honoured.

As we move forward, we remain committed to inclusive health and wealth solutions that empower every Filipino to live healthier and wealthier lives. With innovation, integrity, and heart, we are here to serve you—wherever you are in life's journey.

Thank you for your trust. Together, let's keep moving forward with protection you can count on.





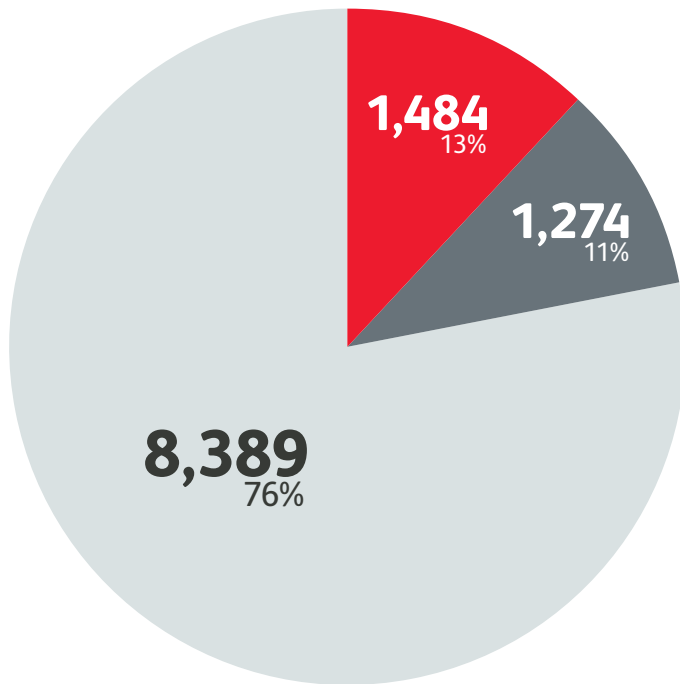
For Every *Life*, For Every *Future*

**11,147** approved  
number of claims

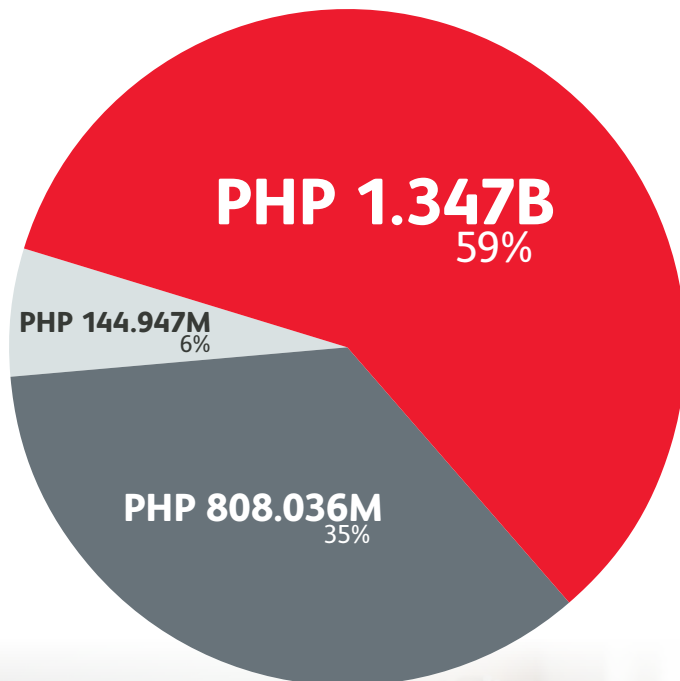
**PHP 2.30 billion**  
approved claims payment

The data presented in this report is based on Pru Life UK's final 2024 claims numbers.





## Number of Claims Distribution by Claim Type



## Approved Claims Amount Distribution by Claim Type





# Death Claim

We are committed to protecting Filipino families during life's difficult moments.

**1,484** approved  
number of claims

**PHP 1.347B** approved  
claims payment

## Approved number of claims and amount distributed by policy duration

1,019 claims

465 claims

**PHP 1,036,608,156**  
claims payment

**PHP 310,858,511**  
claims payment

above 2  
policy years

2 policy years  
and below

### Amount range

### BY COUNT

### BY AMOUNT

Less than 500K

42.72%

6.93%

500K-999K

19.95%

13.48%

1M-1.999M

22.91%

31.43%

2M-2.999M

10.71%

25.78%

3M and up

3.71%

22.38%

**Total**

**100%**

**100%**

# Critical Illness

Standing with you when critical illness strikes, so you can focus on what's important—to recover and get better.

**1,274** approved  
number of claims

**PHP 808.03M** approved  
claims payment

## Approved number of claims and amount distributed by policy duration

1,041 claims

233 claims

**PHP 666.843M**  
claims payment

**PHP 141.192M**  
claims payment

above 2  
policy years

2 policy years  
and below

| Amount range   | BY COUNT    | BY AMOUNT   |
|----------------|-------------|-------------|
| Less than 500K | 39.48%      | 15.77%      |
| 500K-999K      | 35.95%      | 34.07%      |
| 1M-1.999M      | 21.43%      | 36.04%      |
| 2M-2.999M      | 1.81%       | 6.04%       |
| 3M and up      | 1.33%       | 8.08%       |
| <b>Total</b>   | <b>100%</b> | <b>100%</b> |



# Critical Illness

## Top critical illness claims

Cancer, stroke, and heart attack are the leading reasons for critical illness claims in 2024.

**Cancer**  
56.83%

PHP 473,394,280.00



**Stroke**  
17.74%

PHP 129,083,802.42



**Heart attack**  
8.40%

PHP 63,650,750.00



**Renal failure**  
6.04%

PHP 45,470,000.00



**Brain tumor**  
2.12%

PHP 19,253,000.00



# Living Benefit Claims

When accidents and hospitalization come uninvited, we will be there to assist you.

**8,389** approved  
number of claims

**PHP 144,947,309.93** approved  
claims payment

|                                | APPROVED NUMBER<br>OF CLAIMS |
|--------------------------------|------------------------------|
| Accident                       | 2,052                        |
| Hospital Income                | 5,460                        |
| Medical Reimbursement          | 614                          |
| Total and Permanent Disability | 73                           |
| Waiver Claim                   | 190                          |

Approved number  
of claims and amount  
distributed by policy  
duration

4,763 claims

**PHP 87,925,735.51**  
claims payment

above 2  
policy years

3,626 claims

**PHP 57,021,574.42**  
claims payment

2 policy years  
and below





# 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 40,000 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 a 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 2024)



## 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:



Pru Life UK @PruLifeUK @PruLifeUK Pru Life UK @PruLifeUKOfficial Pru Life UK

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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/](http://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/](http://www.insurance.gov.ph/contact-us/) for the Insurance Commission's complete contact information.