



**THE REAL LIFE  
COMPANY**

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**Media Release**

**AIA Hong Kong Launches Brand New Critical Illness Protection Plan “Smart Care Pro”**

*First-in-market Coverage for Severe Sleep Apnea and Severe Psychiatric Illness and  
Combining the Dual Benefits of Early Stage and Multiple Critical Illness Protection*

**Hong Kong, 22 April 2014** – AIA Hong Kong today announced the launch of “Smart Care Pro”, a brand new critical illness protection plan. **Combining the dual benefits of early stage and multiple critical illness protection**, this plan helps customers adopt a preventive approach towards critical illness and enjoy peace of mind protection against multiple diagnoses of critical illnesses even with previous claims. “Smart Care Pro” offers **first-in-market coverage for severe sleep apnea and severe psychiatric illness**, comprehensive coverage for 100 illnesses including early stage critical illnesses, critical illnesses and severe child diseases. The launch of “Smart Care Pro” further underpins AIA’s commitment to providing comprehensive critical illness protection to safeguard the health of its customers and their beloved families.

The hectic and stressful lifestyles of many Hong Kong people have taken a heavy toll on the population’s health and wellbeing. Figures reveal that one in four men and one in five women in Hong Kong are at serious risk of contracting cancer before the age of 75<sup>1</sup>. The situation is worsening with the disease striking people at increasingly younger ages. During the period from 2002 to 2011, more than 30% of cancer patients were diagnosed at or before the age of 60<sup>2</sup>. Other than common critical illnesses, many lifestyle diseases such as sleep apnea and mental disorders are prevalent nowadays. Patients suffering from sleep apnea are at greater risk for hypertension, stroke, heart and dementia-related diseases. In addition, psychiatric consultations are ranked the third most in-demand specialist consultation in Hong Kong, reaching about 756,000 outpatients per year<sup>3</sup>. The above figures underscore the threats to both physical and mental health faced by the population.

Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, said, “As a result of medical cost inflation, the total health expenditure of public hospitals increased by over 50% between 2007 and 2013<sup>4</sup>. Soaring medical costs affect each and every one of us and place a heavy financial burden on a patient and his/her family. The burden is especially onerous if the breadwinner is the one diagnosed with a critical illness. Serious illnesses may strike anyone regardless of age, and the prevalence of lifestyle diseases is also a growing concern. With AIA’s ‘Smart Care Pro’, we are responding to the needs and aspirations of people with regard to critical illness protection by providing extensive coverage beyond common critical illness to include severe sleep apnea and severe psychiatric illness. This is the first plan to offer coverage of this kind in the market.”

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“We fully understand that a child’s health is the top concern of all parents. As common child diseases such as autism and severe asthma should not be overlooked, ‘Smart Care Pro’ provides coverage for various severe child diseases. This demonstrates AIA’s brand promise as ‘The Real Life Company’ by providing tailored critical illness protection to safeguard the health of our customers and their beloved families,” Mr. Chan added.

Key Features of “Smart Care Pro” include:

- **Comprehensive and unique protection** — coverage for 100 illnesses including early stage critical illnesses, critical illnesses and severe child diseases
  - **First-in-market coverage:** severe sleep apnea and severe psychiatric illness
  - **Extensive coverage:** 54 critical illnesses and 39 early stage critical illnesses
  - **7 severe child diseases:** including autism, severe asthma, etc
- **Multiple critical illness protection** – customers can enjoy peace of mind protection against multiple diagnoses of critical illnesses even with previous claims. The total claims payment may be up to a maximum of 700% of the initial face amount, including a maximum of 300% of the initial face amount claimed for cancer.

To ensure existing customers can enjoy the enhanced protection, existing policyholders of specified critical illness protection products (including “Executive Care Pro”, “Executive Care Pro 2”, “Multiple Care Pro” and “Multiple Care Pro 2”) can select to attach the “Prime Care Rider”<sup>5</sup> to extend the coverage to early stage critical illnesses up to the age of 100<sup>6</sup>.

From now till 31 May 2014, customers who successfully apply for specified critical illness protection products including “Smart Care Pro”, “Prime Care Pro”, “Multiple Care Pro 2” or “Executive Care Pro 2” will be eligible to enjoy free 365-day accidental hospital income protection<sup>5</sup>.

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Source:

- <sup>1</sup> Website of Hong Kong Cancer Registry, Hospital Authority November 2013, based on a study of 2011 cancer statistics.
- <sup>2</sup> Website of Hong Kong Cancer Registry, Hospital Authority, based on the 2002-2011 statistics of average prevalence rate of cancers of different parts of the body.
- <sup>3</sup> Website of Hospital Authority Statistical Report 2011-2012.
- <sup>4</sup> Website of Hospital Authority Statistical Report 2007-2013.

Remarks:

- <sup>5</sup> Subject to terms and conditions. Please refer to the promotional leaflet for details.
- <sup>6</sup> Coverage for Early Stage Critical Illnesses (except Osteoporosis with Fractures) ceases on Policy Anniversary immediately following the Insured’s 100th birthday. Severe Child Disease is covered up to aged 18 and Osteoporosis with Fractures is covered up to aged 70 of the Insured.

The above information is for reference only. For the details of the product features, content and condition, please refer to the product brochure and the terms & conditions of the Policy contract.

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Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, announces the launch of “Smart Care Pro”, which offers comprehensive critical illness coverage to safeguard the health of its customers and their beloved families.

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Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, says the launch of “Smart Care Pro” will be supported by promotional activities to enhance public awareness of the importance of critical illness protection.



Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, says “Smart Care Pro” offers comprehensive coverage for 100 illnesses including early stage critical illnesses, critical illnesses, severe child diseases as well as first-in-market coverage for severe sleep apnea and severe psychiatric illness.

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“AIA Hong Kong” or “the Company” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

### **About AIA Hong Kong and AIA Macau**

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. We have the largest team of over 10,000 financial planners in Hong Kong and Macau\*. We are the leader in developing innovative insurance products that meet customers’ needs at every stage of their lives. We offer products ranging from individual life, group life, accident, medical and health, personal lines insurance to investment-linked products with over 100 investment options. We are also dedicated to providing superb product solution to meet the distinguished financial needs of high net worth customers.

\* As of 11 April 2014

### **About AIA**

AIA Group Limited and its subsidiaries (collectively “AIA” or “the Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint-venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$147 billion as of 30 November 2013.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of financial planners, IFA and brokerage partners, bancassurance partners and employees across Asia-Pacific, AIA serves the holders of more than 28 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

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