PING AN
Expertise Creates Value

Expertise Makes Life Easier

Introduction to Ping An Insurance (Group) Company of China, Ltd.

2026 version*

Note: The data in this document is sourced from Ping An's 2025 Annual Report

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01 Overview

02 Business Structure

03 Operation Features

Who We Are

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Ping An Insurance (Group) Company of China, Ltd. was established in 1988 in Shekou, Shenzhen, as the first joint-stock insurance company in China. With the support of various levels of government and regulatory authorities, customers, and society at large, Ping An has grown into **a globally leading "integrated finance + health and senior care" services group. It is ranked as the world's top insurance group in terms of asset size, revenue and brand value**. The company provides high-quality services to more than 251 million retail customers and more than 4 million corporate customers. Ping An is listed on the Main Board of the Stock Exchange of Hong Kong (HKEx:2318) and the Shanghai Stock Exchange (SSE:601318).

Global Insurance Group
#1st in Asset Size

Global Insurance Group
#1st in Revenue

Global Insurance Group
#1st in Brand Value

An A+H Dual-Listed Mixed-Ownership Enterprise

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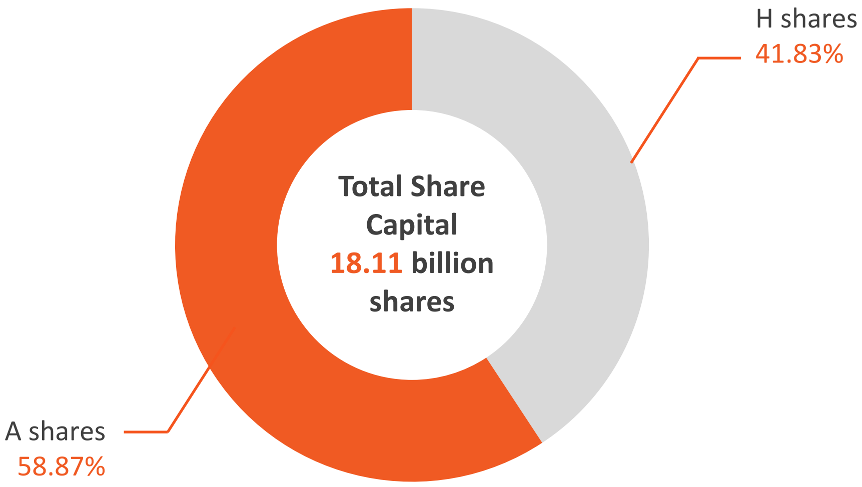
Ping An Insurance (Group) Company of China, Ltd. is a mixed-ownership enterprise, dually listed on the Shanghai Stock Exchange (A shares) and the Stock Exchange of Hong Kong (H shares). Its equity structure is relatively dispersed, with no controlling shareholder or de facto controlling party.



Substantial Shareholders Holding Over 5%

Charoen Pokphand Group Co., Ltd (CP Group Ltd.)

Representing **5.33%** of total share capital

Shenzhen Investment Holdings Co., Ltd

Representing **5.32%** of total share capital

Top 10 Shareholders

Names	Shareholder Nature	Shareholding %	Share Type
Hong Kong Securities Clearing Company Nominees Limited1	Overseas legal person	36.36	H shares
Shenzhen Investment Holdings Co., Ltd	State-owned legal person	5.32	A shares
Ping An Insurance (Group) Company of China, Ltd.2 - Long-term Service Plan	Others	3.16	A+H shares
Hong Kong Securities Clearing Company Limited	Others	2.84	A shares
Central Huijin Asset Management Ltd.	State-owned legal person	2.60	A shares
Business Fortune Holdings Limited	Overseas legal person	2.54	H shares
Agricultural Bank of China Limited - ICBC Credit Suisse CSI Financial Assets Management Plan	Securities investment fund	2.24	A shares
Agricultural Bank of China Limited - Harvest CSI Financial Asset Management Plan	Securities investment fund	2.17	A shares
Shum Yip Group Limited	State-owned legal person	1.42	A shares
China Life Insurance Company Limited - Traditional - Ordinary Insurance Product - 005L-CT001 Shanghai	Others	1.14	A shares

Note: (1) As of December 31, 2025, Hong Kong Securities Clearing Company Nominees Limited (shareholding 36.36%) is the nominal holder of shares held by non-registered shareholders of the company's H shares, while Hong Kong Securities Clearing Company Limited (holding 2.84%) represents the collective holdings of non-registered shareholders under the Shanghai-Hong Kong Stock Connect program. The relevant shares are attributed to the respective investors. (2) Participants in the company's long-term service plan include employees of the company and its subsidiaries. Over the years, more than 160,000 individuals have participated, with funding sourced from employees' payable compensation.

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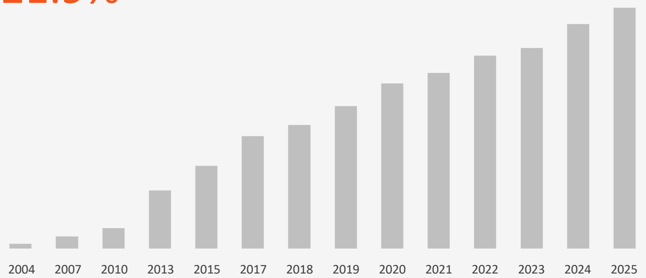
Steady Growth Over the Past Two Decades

Total Assets

CAGR: 21.9%

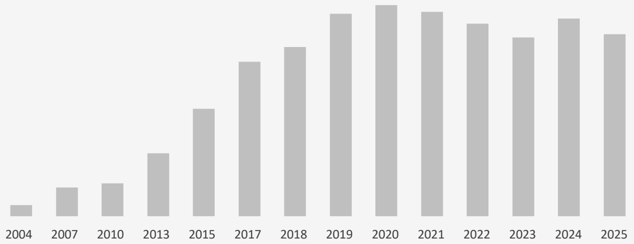
2025 RMB13.90 trillion



Total Revenue

CAGR: 14.3%

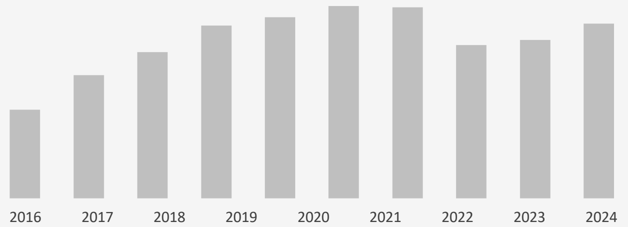
2025 RMB1.05 trillion



Operating Profit Attributable to Shareholders of the Parent Company

CAGR: 7%

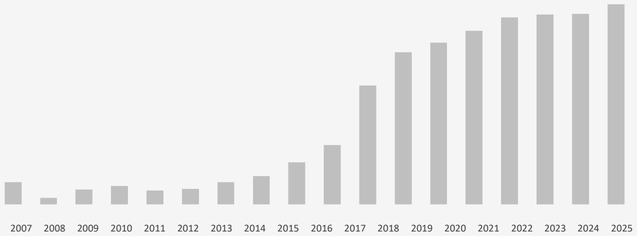
2025 RMB134.42 billion



Dividends Over the Years

CAGR: 12.6%

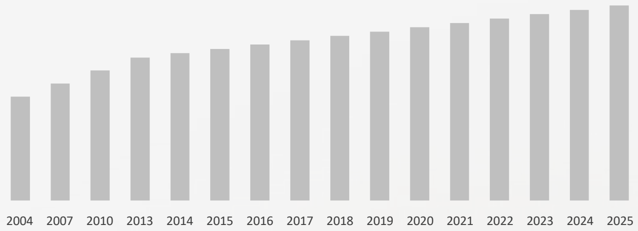
2025 RMB48.89 billion



Taxation

CAGR: 20.5%

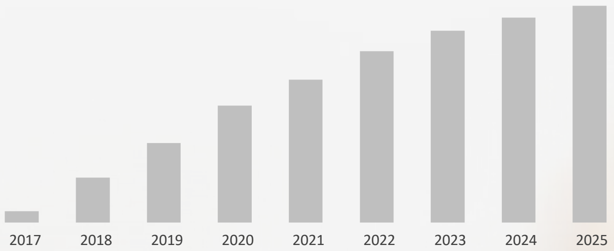
2025 RMB95.60 billion



Technology Patent Applications (Cumulative)

CAGR: 44.7%

2025 58,376 applications



Note: Historical dividends are calculated starting from 2007; the calculation of operating profit attributable to shareholders of the parent company begins in 2016; the count of technology patent applications is tracked starting from 2017.

A Day in Ping An

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Revenue

Average daily revenue exceeds **RMB2.88 billion**
Total revenue in 2025 exceeds **RMB1.05 trillion**

Research Team

Nearly **3,000** scientists
More than **18,000** tech developers

Customer Base

251 million customers
1 In every **6** people in China is a Ping An customer

Staff Size

Over **609,000 employees and agents – 1 in every 2,300** people in China is a Ping An employee or agent

Operating Profit

Operating profit per day* more than **RMB368 million**
Total operating profit* in 2025: **RMB134.415 billion**

95511 Hotline

Nearly **1.82 million** service calls were handled per day A total of **670 million** service calls were handled in 2025

Insurance Payouts

Approximately **RMB670 million** in insurance claims were paid out daily; total insurance claims for 2025 amount to nearly **RMB245.7 billion**

Insurance Claims

Over **1,815** claims were paid per minute
Over **954 million** claims were paid in total in 2025

Tax Contribution

Over the past 10 years, total taxes paid exceeded **RMB1,030.4 billion.** In 2025, taxes paid nationwide amounted to **RMB95.6 billion**, equivalent to a daily amount of **RMB262 million.**

Note: *Attributable to shareholders of the parent company

Ping An's Key Milestones

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1986
Applied for license

1988

Ping An founded in Shekou, Shenzhen, as the first joint-stock insurance company in China

1991
Commenced securities business

1992
Adopted name "Ping An"

1994

Launched life insurance business; introduced Goldman Sachs and Morgan Stanley as strategic investors

1996
Ping An Trust established

2002
Total assets surpassed RMB100 billion

2003
Ping An Group established

2004
Ping An listed in Hong Kong

Ping An Annuity established

Commenced banking business

2005
Market cap surpassed RMB100 billion

Ping An Health Insurance established

2006
Centralized operational platform established

Ping An Asset Management established

2007
Ping An listed in Shanghai, as the world's largest insurer IPO


2008
Entered the Fortune Global 500

2009
Started to explore "finance + technology"

2011
Became controlling shareholder of Shenzhen Development Bank

2013
Completed integration of Ping An Bank and Shenzhen Development Bank

2014
Became BrandZ #1 insurance brand in the world

2016
Entered Top 50 among Fortune Global 500

2017
Market cap surpassed RMB1 trillion

2018
"Rural Communities Support" Program to tackle poverty

Good Doctor IPO

平安好医生

2019
Retail customers surpassed 200 million

OneConnect IPO

2020
Lufax IPO


2021
Total asset surpassed RMB 10 trillion

Commenced exploration of Chinese version of "managed care model"

2022
Promoted new value management culture

Upgraded brand identity

2024
36th Anniversary

Launched the promotion year for the "worry-free, time-saving, and money-saving"

2025
Advanced "integrated finance + health and senior care" strategy

2026
Service Year

Upgraded three innovative services

Honors and Awards

In 2025, Ping An continued to rank among the world's leading brands and received wide recognition from domestic and international rating agencies and media for its comprehensive strength, corporate governance, and corporate social responsibility, winning multiple honors and awards.

Kantar BrandZ
Ranked first in the insurance industry globally on the BrandZ "Most Valuable Chinese Brands" list for 11 consecutive years

MSCI ESG Ratings
MSCI ESG rating upgraded to AAA
Ranked first in the multi-line insurance and brokerage industry in the Asia-Pacific region for 4 consecutive years

China ESG Listed Company Pioneer 100 list
Selected for CMG's 2025 "China ESG Listed Companies Pioneer 100" list, ranking first in China's financial industry for 3 consecutive years.

Fortune
#47 on the Fortune Global 500 list, and #9 in global financial services companies

Forbes
#27 in the Global 2000 list

Ministry of Civil Affairs of the PRC
The 12th China Charity Award

China Association for Public Companies
2025 Best Practice of the Board of Directors of Listed Companies

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Business Overview

Ping An Group's subsidiary companies primarily include integrated financial services represented by insurance, banking, and asset management, as well as health and senior care services represented by Ping An Good Doctor and PKU Healthcare Industry Group. These businesses cover a range of fields, including finance, healthcare, and senior care. Ping An is one of the few enterprises in China capable of providing a comprehensive range of financial, health care, and senior care products and services.

中国平安 PING AN
专业 · 价值

Integrated Finance

Insurance

- Ping An Life
- Ping An P&C
- Ping An Annuity
- Ping An Health insurance

Banking

- Ping An Bank
- Ping An Wealth Management

Asset Management

- Ping An Securities
- Ping An Trust
- Ping An Asset Management
- Ping An Overseas
- Ping An Financial Leasing
- Ping An Fund Management

Health and Senior Care

Health and Senior Care

- Ping An Good Doctor
- PKU Healthcare Industry Group

Financial Enablement

Lufax OneConnect Good Doctor Ping An Technology

Business Overview

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Insurance

Ping An Life

China's second largest life insurance company

By premium income, Ping An Life Insurance is the second largest life insurance company in China. Over the past 32 years, Ping An Life Insurance has adhered to a customer-centric approach, continuously enriching its insurance product offerings to provide customers with more comprehensive coverage. At the same time, leveraging the Group's health and senior care ecosystem, it has deepened its "insurance + services" system to deliver heartfelt services to its customers. In 2025, Ping An Life Insurance processed 4.96 million claims, averaging 14,000 claims per day. The total annual payout reached RMB41.51 billion, with an average daily payout exceeding RMB110 million.

Ping An P&C

China's second largest P&C company

Ping An P&C Insurance was founded in 1988 in Shekou, Shenzhen, and has 44 branches and over 3,000 service outlets nationwide, making it the second largest property and casualty insurance company in China by gross written premiums. To date, Ping An P&C has developed over 1,000 main insurance products, covering auto insurance, accident and health insurance, liability insurance, agricultural insurance, and cargo insurance. In 2025, Ping An P&C recorded total claim payouts exceeding RMB200 billion, providing comprehensive insurance protection services to over 100 million individual and group customers, and has received the industry's highest rating for consumer rights protection.

Ping An Jin Guan Jia

The Ping An Jin Guan Jia app, positioned as a professional insurance service manager, is a comprehensive mobile financial life service platform. By the end of 2025, the number of registered users exceeded 290 million, with more than 65 million customers served throughout the year.

Ping An Auto Owner

Ping An Auto Owner app is a one-stop service platform for car owners, covering auto insurance, auto services and car owner lifestyle services. The app has over 100 million annual active users, with peak monthly active users exceeding 50 million, and a customer satisfaction rate of over 97.5%.

Business Overview

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Insurance

Ping An Annuity

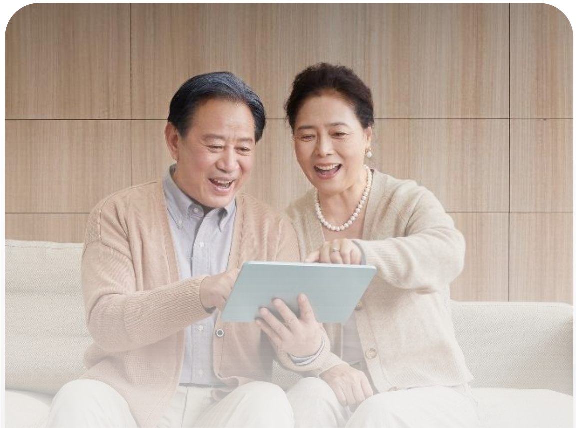
China's first professional annuity insurance company

Ping An Annuity Insurance was founded in Shanghai in 2004. It is the first professional annuity insurance company in China, with the goal of becoming a "leading pension finance service institution in China." It supports the nation's multi-tiered pension system strategy by building a comprehensive "product + service + ecosystem" model to expand pension coverage. As of the end of 2025, the company managed RMB 1.81 trillion in enterprise annuity trust, occupational annuities, and other entrusted assets, and has provided enterprise annuity, insurance, and government-backed insurance services to more than 4.6 million group clients.

Ping An Health Insurance

China's professional health insurance + health management service provider

Ping An Health Insurance, founded in 2005, is one of the first professional health insurance companies in China. Driven by the "medical and healthcare value" philosophy, the company continues to deepen the integration of "insurance + health services," striving to safeguard people's well-being and contribute to the "Healthy China" initiative through professional insurance protection and medical health services. As of the end of 2025, the company has served over 80 million customers cumulatively, with total claims payments exceeding RMB 55 billion.



Ping An Good Benefits

Ping An Good Benefits serves as an industry-leading B2B2C platform. Centered on the nation's three-pillar pension system, it builds an integrated "pension + health" one-stop ecosystem, delivering professional, thoughtful, and efficient services to corporate employees. As of the end of 2025, the platform has served over 150,000 enterprises, continuously empowering corporate employee medical protection via digital capabilities and support in high-quality pension finance development.

Ping An eHealth Insurance

Ping An Health Insurance launched Ping An eHealth Insurance in 2016, the first high-coverage medical insurance product in China, pioneering the industry. With its advantages of low premiums, high coverage and comprehensive protection, Ping An eHealth Insurance has gained widespread recognition from both the market and the industry. It has become a benchmark product in China's health insurance sector.

Business Overview

Banking

Ping An Bank

1st publicly listed nationwide joint-stock commercial bank

Ping An Bank (000001.SZ) adheres to its strategic vision of becoming "China's most outstanding and a globally leading smart retail bank" under the strategy of "strong retail banking, selective corporate banking, and specialized interbank business", continuously upgrading its operational strategies across retail, corporate, and interbank businesses to support high-quality financial development, and contribute to sustainable economic growth.

Asset Management

Ping An Securities

User base among the top in the securities industry

Ping An Securities upholds the vision of becoming a "heartwarming securities platform service provider," building an integrated service system that delivers "efficient, warm, valuable, and consistent" services to clients. As of the end of 2025, Ping An Securities' individual client base exceeded 25.7 million, ranking among the top in the industry. Its app's monthly active users ranked among the top three in the securities sector. In 2025, its asset-backed securities and bond issuance volumes ranked second and sixth in the industry, respectively.

Serving the Real Economy

Ping An Bank backs the real economy, inclusive finance, manufacturing, and tech via products like the Sci-Tech Innovation Loan. By end-2025, credit reached RMB 4,893.28 billion, with Sci-Tech loans at RMB 306.58 billion.

Boosting Consumption

Ping An Bank backs the consumption-stimulus policy with fiscal interest subsidies. By end-2025: credit card spending RMB 2,012.44 billion, auto finance loans RMB 304.80 billion, new personal new-energy vehicle loans RMB 72.63 billion.

Comprehensive Strengthening of the "Ping An 30" Proprietary Brand

Ping An Securities is transforming wealth management, using its private equity FOF and "Ping An 30" products to shift from a "transaction tool" to a "wealth companion." Client assets under value-added services exceeded RMB 250 billion, up nearly 40% year-on-year.

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Asset Management

Ping An Trust

One of China's most financially robust trust companies

Ping An Trust is a light-asset trust company, focusing on service trusts and other core advantage businesses with low capital consumption. Its family trusts and insurance trusts hold leading market positions. The company is committed to exploring and developing new business models and service scenarios while expanding into other service trust businesses. As of the end of 2025, Ping An Trust's net capital reached RMB 17.33 billion, with entrusted assets under management totaling RMB 1,068.86 billion.

Ping An Asset Management

A leading large-scale integrated asset management company

Ping An Asset Management is responsible for managing the company's domestic investment operations, including the company's insurance funds. It also offers comprehensive third-party asset management services, providing diversified, one-stop investment management solutions to domestic and international clients. As of the end of 2025, Ping An Asset Management's entrusted assets under management reached RMB6.17 trillion.

Ping An Overseas Holdings

Ping An Group's primary overseas investment and asset management platform

Ping An Insurance Overseas (Holdings) Limited is the Group's primary overseas investment and asset management platform. It holds the Hong Kong SFC Type 1, Type 4 and Type 9 licenses, for dealing in securities, advising on securities and asset management services. Guided by the philosophy of "creating value professionally," and leveraging strong overseas investment research and portfolio management capabilities, Ping An Overseas Holdings is committed to providing clients with a range of overseas investment products, asset management, and advisory services.

Hong Cheng Shijia

Covering family trusts, other personal wealth management trusts, insurance trusts and charitable trusts, Ping An Trust helps clients achieve risk isolation, asset management, succession and philanthropy. Its business scale has exceeded RMB 260 billion, serving over 54,000 high-net-worth clients and ranking first in the industry.

Full-Spectrum Investment Capabilities

Its portfolio spans equities, bonds, funds, money markets, multi-asset strategies, and debt and equity investments across capital and non-capital markets. Backed by strong cross-market allocation and full-spectrum capabilities, its third-party asset management business leads the industry in scale and product range.

Overseas Investment Research and Portfolio Management

Services span capital-markets investing across equities, fixed income, offshore funds, and AI-driven/quantitative strategies—covering open- and closed-ended funds, ETFs, and specialized mandates. It also offers alternative solutions across global private equity, infrastructure, real estate, and direct investment. Its product range and assets under management rank among the leading positions in the Hong Kong market.

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Asset Management

Ping An Financial Leasing

Firmly positioned among the industry's top tier

Ping An Financial Leasing has a nationwide network and a comprehensive strength that ranks among the industry's top tier. Committed to serving the real economy, advancing industry development, and driving industrial upgrades, the company leverages its unique "financing + leasing" advantages. It has established four distinctive pillars: industrial leasing, digital leasing, ecosystem leasing, and platform leasing, and is committed to becoming an internationally leading, industry-focused, real-economy-serving, and distinctive innovative leasing expert.

Financial Leasing Services

The business spans engineering and construction, manufacturing, infrastructure, urban development and operations, new, used and commercial vehicles, small and micro leasing, strategic channels, structured financing, and Ping An factoring. To date, it has deployed over RMB 1 trillion to support the real economy.

Ping An Fund Management

A leading comprehensive public fund management company in the industry

Ping An Fund Management Co., Ltd. is a subsidiary of Ping An Group, principally engaged in public fund management and asset management for specific clients and is qualified as an asset manager entrusted with insurance funds and as a Qualified Domestic Institutional Investor (QDII). As of 2025, assets under management for public funds exceeded RMB 900 billion, serving over 170 million customers. With a mission to create value for fundholders, the Company is committed to becoming a trusted asset management institution and a leading player in the industry.

Industry-Leading Fund Investment Research Capabilities

Ping An Fund Management has built a highly talented investment research team of over 160 professionals with strong long-term performance. It has established a professional investment research platform characterized by "attributable performance, replicable strategies, and sustainable talent development." Empowered by this platform, the company's active equity performance has ranked among the top in the industry for the past 1 year, 5 years, and 7 years.

Business Overview

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Health and Senior Care

Ping An Health

China's leading healthcare and senior care service platform

Ping An Healthcare and Technology Company Limited ("Ping An Good Doctor"; Stock Code: 1833.HK), incorporated in 2014, is the flagship of Ping An Group's healthcare and senior care ecosystem. Powered by AI medical technology, its "Four Arrivals" service network (online, in-hospital, at-home, and at-enterprise) delivers one-stop healthcare and senior care solutions.

As of end-2025, Ping An Health has ~50,000 internal and external doctors and over 3,500 contracted expert physicians, and partners with 5,100+ hospitals, 240,000+ pharmacies, and 4,400+ health examination providers. In 2025 it served over 6,700 paid enterprise clients, with home-based senior care covering 100 cities. Its AI Doctor platform has nearly 12 million users, spanning over 11,300 diseases.

PKU Healthcare

Health, medical, wellness, and digital services

PKU Healthcare Group, founded in 2003, is a core member of Ping An's healthcare ecosystem, integrating Peking University's medical resources with Ping An's financial technology to build a full-life-cycle healthcare service network.

As of end-2025, it operates ~6,000 hospital beds and employs 10,000+ medical and nursing professionals, including 30+ national academic committee chairs and vice-chairs, 180+ discipline leaders, and 30+ designated key disciplines. It serves 3.5 million patients annually and over 1,000 enterprises and public institutions.

Ping An Family Doctor

Our flagship health brand combines AI medical technology with a professional doctor team to deliver a multi-tiered family doctor system. Its "three-in-one" service—proactive health management, digital chronic disease management, and comprehensive disease management—enables "rapid diagnosis for minor illnesses, standardized management for chronic conditions, and precise referrals for major diseases." As of end-2025, membership benefits cover over 40 million users.

Ping An Zhen Living

Our premium senior care brand integrates high-quality living, concierge services, and international-standard medical and care services. Projects have launched in five cities, with Shanghai and Shenzhen communities opened in 2025.

PKU Healthcare Internet Hospital

Powered by AI and big data, the platform offers a one-stop "medical + pharmacy + insurance" solution. From home, patients can access online consultations, appointment scheduling, report interpretation, follow-up prescriptions, and admissions procedures.

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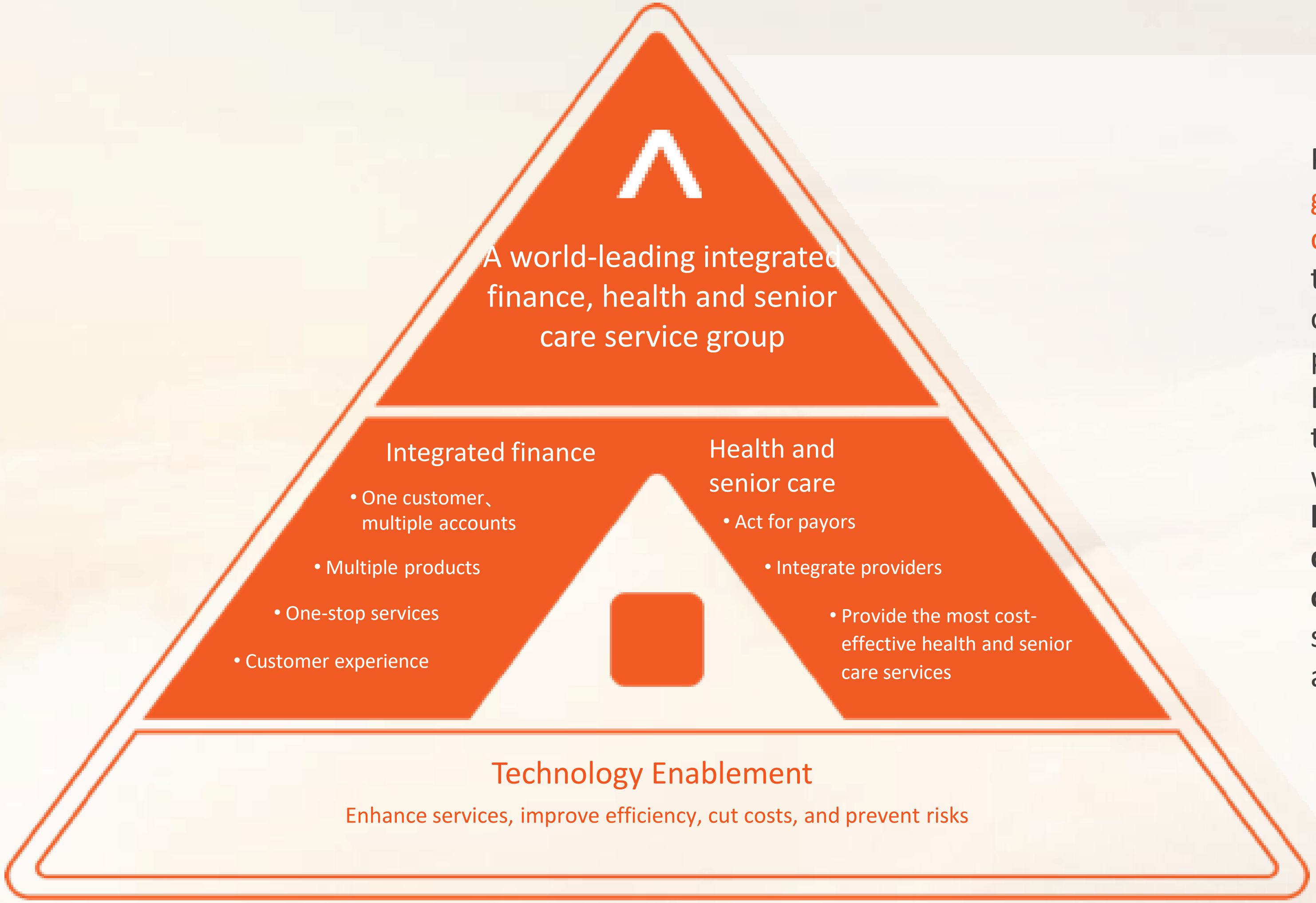
Our Strategy: Advancing the Technology-Enabled "Integrated Finance + Health and Senior Care" Dual-Pronged Strategy



Ping An will firmly implement the business policy of "value growth, service innovation, technology leadership, and compliance-based operations" and further advance the technology-enabled "integrated finance + health and senior care" dual-pronged strategy. Upholding the service philosophy and brand promise of "Expertise Makes Life Easier," Ping An will maintain its core competitive edge through differentiated services. Ping An provides customers with professional services covering **financial advisory, health advisory and senior care concierge services, delivering a "worry-free, time-saving and money-saving" customer experience**. Ping An is committed to creating sustainable value for customers, employees, shareholders and society.

Three-Step Development: Building a Unique and Sustainable Competitive Advantage

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- Integrated Finance
- Health and Senior Care
- Technology Enablement

Phase I

Sustainable Cost Advantages

- Customer acquisition cost ↓
- Operational cost ↓
- Risk cost ↓

Phase II

High-Quality Growth of the Financial Industry

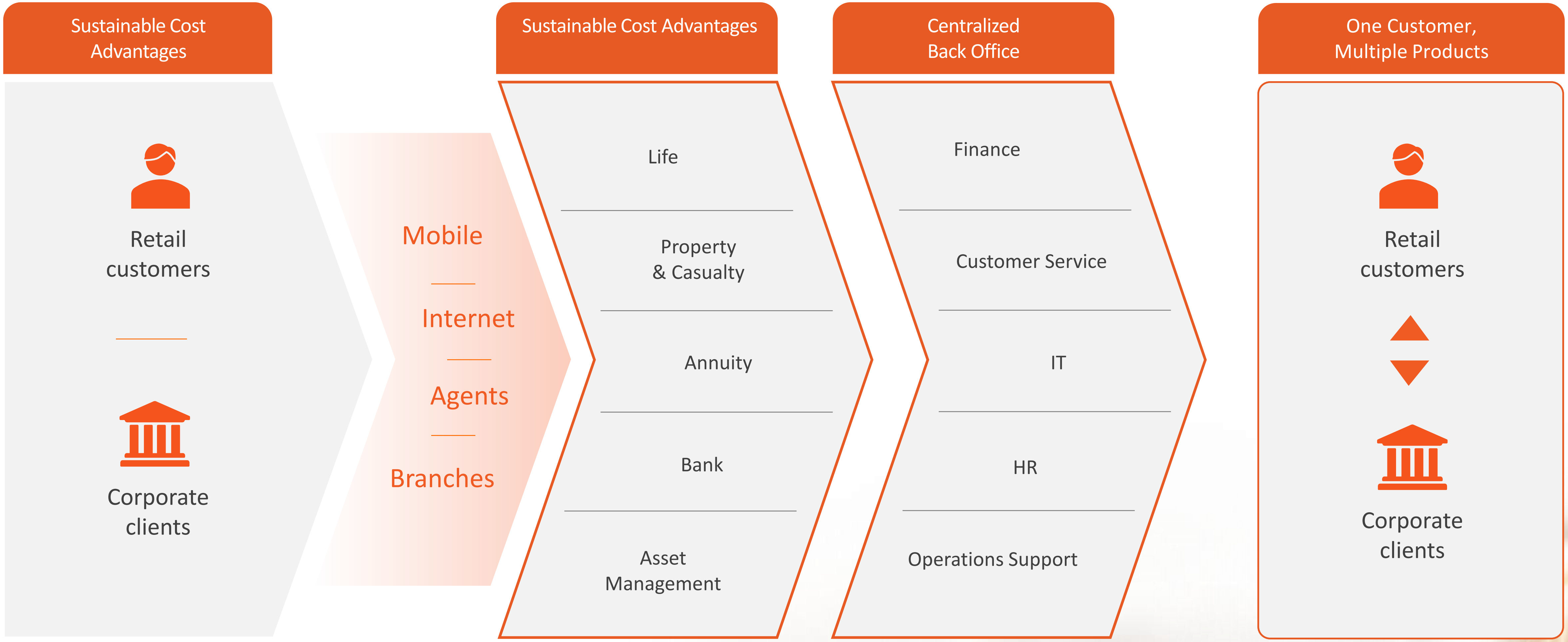
- Customer value ↓
- Synergies between health care and insurance ↓

Phase III

"Integrated Finance + Health and Senior Care" Dual -Pronged Strategy

- Income structure ↓
- Capital efficiency ↓

Service Model: Seamless One-Stop Service Experience Through Integrated Front, Middle, and Back Offices



Service Model: Unified Online Traffic Powering One-Stop Services and Superior Customer Experience

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Entry Integration

Service Integration

Account Integration

Traffic Integration

Customer-Centric

AI Agent

90 Million Monthly Active Customers

One-Stop Service

Demand-Driven

Advisory

Recommendation

Task Handling

AI Chief Advisor

First-call resolution rate for phone customers

98.7%

Voice One-Click Service

Core application scenarios

93

AI Business Handling

Businesses covered

82.9%

One-Stop Service

Connecting

7 major member companies

Customized products

The products that understand you best

Super AI Customer Service

Integrating finance and health and senior care services

500+

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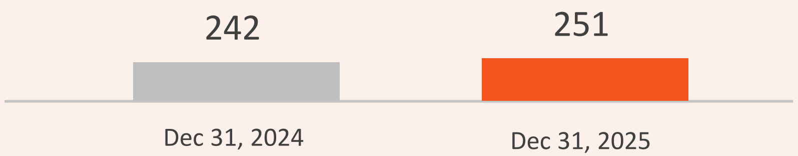
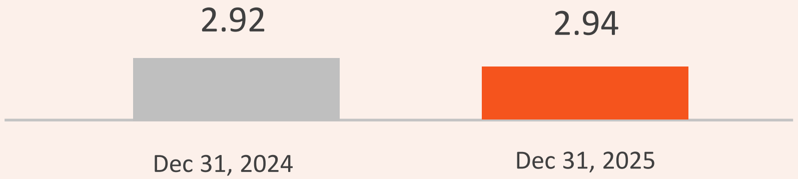
High-Quality Development of the Integrated Finance Model

Ping An is building a financial services brand providing one-stop, comprehensive financial solutions with a people-centered and customer needs-oriented approach. Ping An is building a technology-enabled financial supermarket service framework featuring "one customer, multiple accounts, multiple products, and one-stop services." By giving customers a "worry-free, time-saving, and money-saving" service experience, we increase customer loyalty and achieve robust growth in the number of retail customers, contracts per customer and customer retention rate.

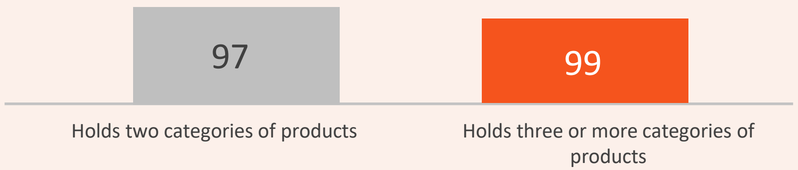
Number of retail customers (in millions)



Number of contracts per customer



Customer retention rate



High-value customers

High-value customers [1]

40.27 million customers | +6.1% growth

High Growth

Growth customers [2]

141 million customers | 56% Share of Total Customers

High Efficiency

Cost of acquiring internal customers

35-45% lower than that of acquiring external customers

Note: (1) Value customers refer to those with investable assets greater than RMB 500,000 (2) Growth customers refer to customers aged 25-45。

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Health And Senior Care: Representing Payors and Integrating Providers to Deliver Best-Value Medical and Senior Care Services

01
Payors
Retail Customers,
Corporate Clients

Providing Integrated Services

02
Professional Services
Family Doctors,
Senior Care Concierges

Industry Standards
Centralized Procurement of Supplies
Service Supervision

03
Providers
Medical Services,
Senior Care Services

Leading Medical Technology

Four Major Healthcare Databases
(Individual & Corporate Information, Hospital & Physician, Disease Taxonomy, Pharmaceuticals & Medical Devices)

AI-Powered Healthcare
Consultation and Diagnosis Models

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Family Doctor: Connecting Online and Offline Medical and Health Services to Deliver Professional, Efficient, and Caring Services

Family Doctor

Major Positioning

- Health Concierge
- General Practitioner
- Medical and Health Service Navigator

Service Highlights

- Full-course management for health, sub-health, chronic diseases, and critical illnesses
- AI-empowered end-to-end services
- Comprehensive customer health profiles

Online | In-hospital | In-home | In-company

Expanding Top-Tier Medical Resource

Proprietary

- RMB 5.723 Billion — PKU Healthcare Group's 2025 Revenue
- 8 — PKU Healthcare General/Specialty Hospitals
- 10 — Children's Rehabilitation Centers
- 18 — Health Management Centers

Collaboration

- 37,000+ — Partner Hospitals
- 100% Coverage — 1,700 3A Hospitals
- 50,000 — In-house and Contracted External Doctors
- 104,000+ — Health Management Institutions
- 240,000 — Partner Pharmacies
- 1,300+ — Medical Institutions Around the World

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The "4+1" Service System: Integrating Online and Offline Four-To Services with Global Emergency Support

Online Services

- **24/7** online consultation and medical services
- **Over 10,000** medical and healthcare consultants
- **More than 3,500** experts from Ping An Health and Peking University International Hospital
- **Second opinion services**
- **MDT (multi-disciplinary team) consultations**

In-Hospital Services

- Collaboration with **1,300+** overseas top-tier medical institutions
- **100% coverage** of China's Top-tier (Class 3A) hospitals
- Access to **37,000+** domestic hospitals
- Network of **240,000+** pharmacies

Global Emergency Assistance Services

In-Home Services

- **Home visit consultations:** 3,200+ doctors providing 1-on-1 online consultations and three-party video consultations
- **Home testing and diagnostics:** professional testing services with medication delivery
- **Home-based rehabilitation and nursing care:** comprehensive services with full-process quality monitoring, customer satisfaction exceeding 95%
- **Emergency home assistance:** smart home risk monitoring with coordinated dispatch of 120 emergency and 110 assistance services for rapid response

In-Company Services

- **Corporate on-site clinics**
- **Health screening and assessment**
- **On-site medical services and consultation**
- **Health promotion and intervention**
- **Emergency support and employee benefits**

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Global Emergency Assistance： Anytime, Anywhere, Anything

Global Emergency Assistance Services

Backed by 30+ years of emergency assistance experience, Built in line with global 3A service standards

Four Major Risk Categories	Health	Accidents	Disasters	Safety

Three Key Scenarios **Hundreds of Risk Events**	**Home** **43** scenarios	**Outdoors** **54** scenarios	**Overseas** **61** scenarios

38 Service Offerings	Equipment monitoring	Emergency dispatch services	Safe evacuation
	Expedited medical accompaniment	Medical transportation	Emergency expense coverage

Anytime

- One-click emergency alert
- Smart centralized response system
- Emergency concierge services
- Real-time information synchronization

Anywhere

- Extensive geographic coverage
- Full-scenario service coverage
- Multi-resource coordination and deployment

Anything

- Coverage across 158 types of risk events
- Supported by 9 standardized solutions
- Delivered through 38 emergency service offerings

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Senior Care Concierges: Building China's Leading Senior Care Brand

China's Senior Care Pattern	Home-Based Senior Care 90%	Community Care 7%	Institutional Senior Care 3%
Positioning	Building the #1 brand in home-based senior care	Extending home-based senior care services: occasional recuperation, intermittent care	Filling the gap in high-quality health and wellness community services
Progress	Presence in 100 cities; 240,000+ customers eligible for services; Monthly active user rate of home-based services reached 84%	150+ contracted suppliers collaborating with industry, academia, and research to jointly build an industry standard ecosystem	High-quality health and wellness communities launched 6 projects across 5 cities, including Shanghai and Shenzhen
Business Value	• In 2025, services covered over 95,000 corporate clients • Serving more than 60 million corporate employees • Average premium per new life insurance policy for home-based senior care entitlement customers increased by 5.2x • Policy add-on (cross-sell) rate increased by 4% among customers using healthcare and senior care services	• 13-month policy persistency rate reached 97.4%, up by 1 percentage point YoY • 25-month policy persistency rate reached 94.9%, up by 5.2 percentage points YoY	• Average premium per new life insurance policy for premium senior care entitlement customers increased to 23.4x

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Technology Enablement: "AI in ALL"—from Advanced Models to Superior Customer Experiences

Continuously Building Industry-Leading Technology Capabilities

Technology Investment

- Annual investment of tens of billions of RMB
- Over 18,000 R&D personnel

Fundamental Research

- 58,376 patents
- 30 championships in domestic and international AI competitions

Generative AI Technology Development

Eight Major Databases

Three financial databases, Four healthcare databases, One corporate operations database

Five Algorithm Laboratories

Image lab, Speech lab, Big data lab, Micro-expression lab, Silicon Valley lab

Three Technology Companies

Ping An Technology, Ping An Good Doctor, OneConnect Financial Technology

Ecosystem Applications Empowered by Proprietary Large AI Models

Enhanced Experience

- 93% of policies issued within one minute on average
- 59% of life insurance claims processed via "111 Fast Claim Settlement"

Cost Reduction

- 80% AI agent coverage rate
- 94% of life insurance policies underwritten instantly within seconds

Risk Management

- RMB 10.51 billion in reduced losses through AI-powered anti-fraud claims interception (Ping An P&C)

Sales Enablement

- RMB 133.18 billion in assisted sales in 2025
- 30% improvement in assisted policy reinstatement

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Technology Enablement: Enhancing Customer Value, Empowering Core Financial Businesses, and Expanding Ecosystem Revenue

Enhancing Customer Value

AI+Real Doctors
Percentage of Group's retail customers covered

100%

Home-Based Senior Care Services
Monthly active user rate

84%

Critical Illness Management Services
Annual per capita medication cost savings of approximately

22%

Empowering Core Financial Businesses

Healthcare Services Entitlement Customers
Average premium per new life insurance policy increased by

1.5x

Home-Based Senior Care Entitlement Customers
Average premium per new life insurance policy increased by

5.2x

Premium Senior Care Entitlement Customers
Average premium per new life insurance policy increased by

23.4x

Expanding Ecosystem Revenue

PKU Healthcare
Revenue

RMB 5.72 billion

Ping An Healthcare and Technology
Revenue

RMB 5.47 billion

Institutional Senior Care
Yi Nian Cheng & Yi Xiang Cheng Communities

Senior care communities in Shanghai and Shenzhen opened in 2025

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THANKS

Expertise Makes Life Easier