

# AI Application in PAH

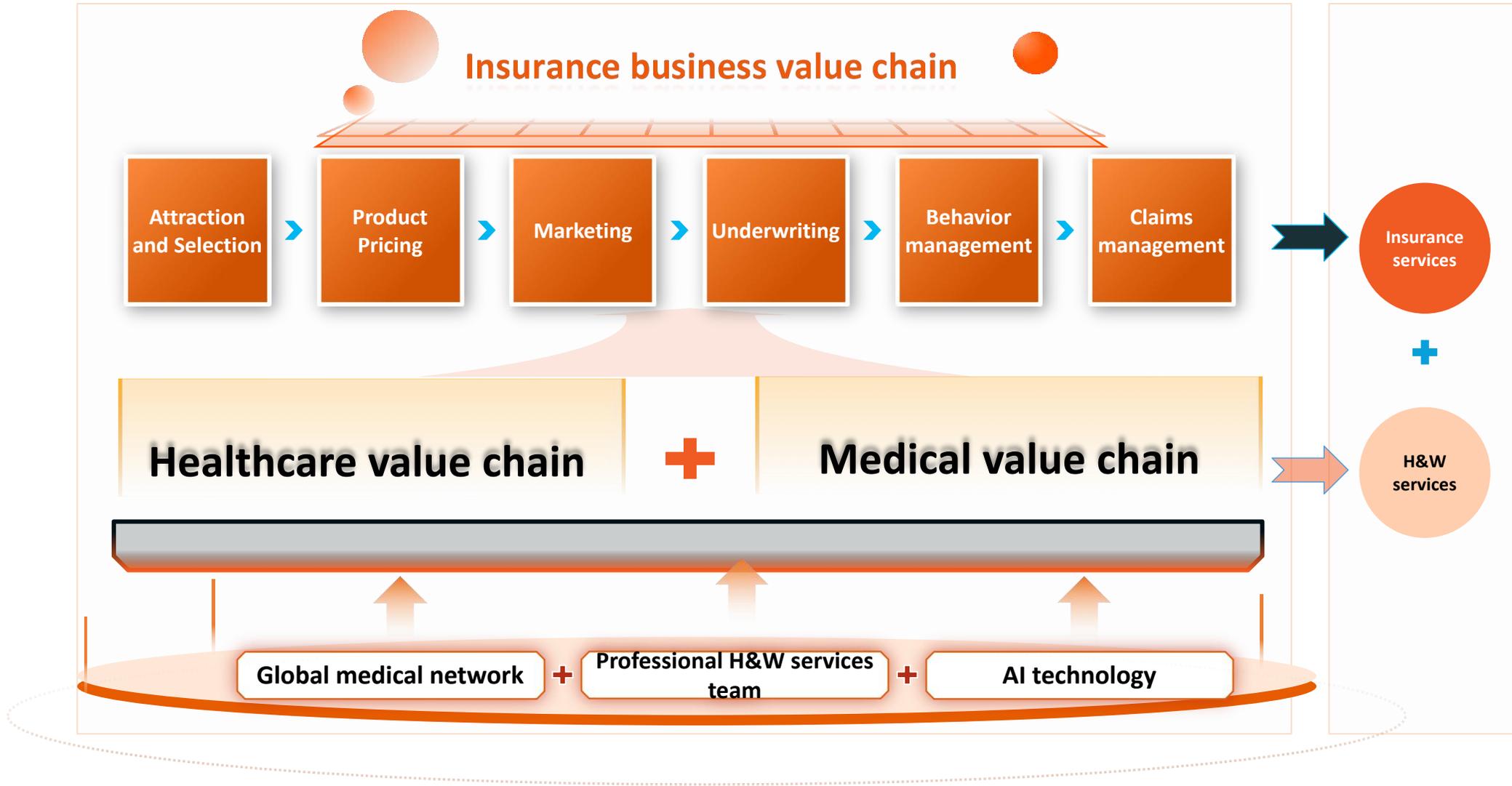
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**中国平安**

专业 · 价值

**PAHI Strategy:** remain true to our original aspiration, and adhere to the “health insurance + H&W services” strategy



# Integrating AI technology with business scenarios, and accelerating implementation of the “health insurance + H&W services” strategy

## Comprehensive insurance protection services

### Smart marketing

Acquire customers through multiple channels

Personalized services

Digital solutions for agents

### Smart underwriting & claim verification

Risk identification and interception

Insurance liability reasoning and determination

Underwriting and claim process automation

Refined and smart ops

+

## Whole-journey health management services

### Health Chronic illnesses Specific diseases Rehabilitation

Health promotion

Chronic disease management

Specific disease diagnosis and treatment

Reversing health risks

Improving value-added services and enhancing customer stickiness

Personalized, large-scale coverage

  
Business scenarios

Tasks



AI-empowered decision-making and implementation

  
AI expert matrix (Agent)

Experience feedback & training



AI-assisted decision making/Complex task assignment

  
Business experts

 Data

Billions of user data, tens of millions of customer data  
Billions of policies, tens of millions of claims data  
Massive medical records, SHI,...

 Knowledge

Tons of high-quality knowledge contributed by our business experts  
Comprehensive authoritative medical literature and various medical guidelines

 Model

A matrix of model services consisting of expert rules, traditional small models, multi-modal & multi-size large models, and domain-specific fine-tuned models

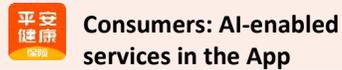
# Marketing upgrade: Comprehensive application of AI technology to provide professional customer services

## Customer acquisition in public domains



Multiple channels

## Conversion through the private domain and refined customer management



Agents: AI assistants for agents

Multi-channel customer acquisition, efficient conversion, and online ops

Re-develop sales roles, and facilitate the transformation of agents into HMC (Health Management Consultant)

### Precise marketing

- Precise targeting, customer profiling
- Evaluate effectiveness and refine model
- Smart matching of content, scenarios, and platforms

### Personalization

- Product plans, and claims cases
- Health knowledge, H&W services
- Popular events, HLG Program, etc.

## Business: 24/7 professional services

### Work Calendar

Formulate work plans for end-to-end customer development scenarios

### Professional advisory services

Q&As about products, underwriting, claims, etc.

### Personalized solutions

Tailored protection plans, sales wording, etc.

### Customer development

Customer profiling, lapse warning and retention, renewal upgrades, etc.

### H&W services

Medical visit services, personalized health management plans

### Live streaming monitoring

- Real-time monitoring, correction, and reminders
- Real-time user feedback analysis

### Smart interaction

- Smart navigation, one-click access
- Q&As about products, underwriting, claims, H&W services

## Team: online supervision, smart training

### Analysis & Supervision

Performance forecast and review

Risk warning

Attribution analysis

Strategy recommendation

Tracking

### Capability building

Sales capability evaluation

Professional knowledge training

Intelligent simulation coach

### Prepare marketing materials

- Creativity and trend tracking
- Preparing marketing graphics, content, and videos
- Content review and evaluation

### AI-enabled VivaHealth App

- AI-driven exercise, including squats, planks, and jumping jacks
- AI-driven TCM, health preservation, consultation, etc.

# Agent's daily work

## Automatic work Scheduling

### Agent's daily work plan

## New business and customer acquisition

### Customized marketing materials

### Customer lead analysis

### Tailored health protection plans for Ms. Wang

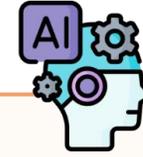
## Reapplication/upgrade

### Targeted retention strategy for Ms. Wang

## Customer services

### Professional suggestion on consultation and navigation

# AI Pricing: Optimizing pricing strategies and enhancing user experience significantly with AI pricing assistants.



## Input

定价助手

产品定价 产品计划

产品定价

保障期限 \* 一年期

产品档次 \* 大众 中端 高端

健康尺度 \* 标准健康

目标COR \* 94.5 %

产品计划

销售场景

渠道名称 \* 三方-明亚

销售地区 \* 苏州分公司 X 辽宁分公司 X 北京分公司 X 东莞中心支公司 X 广东分公司 X 河北分公司 X 河南分公司 X 湖北分公司 X 湖南分公司 X 江苏分公司 X 上海分公司 X 深圳分公司 X 四川分公司 X 天津分公司 X 浙江分公司 X 重庆分公司 X

业务结构

销售地区 预估销量(单) 销量占比(%)

取消 重置 保存

## AI Pricing Assistants Output

定价助手

产品计划 首年费率表

报价仅用于参考，最终以集团准入意见为准。

年龄段	计划1		计划2	
	有基本医疗保险或公费医疗	无基本医疗保险或公费医疗	有基本医疗保险或公费医疗	无基本医疗保险或公费医疗
0-5岁	395	842	887	1886
6-10岁	301	558	674	1251
11-15岁	343	612	825	1472
16-20岁	441	840	1061	2021
21-25岁	482	920	1052	2005
26-30岁	578	1253	1262	2730
31-35岁	798	1891	1901	4499
36-40岁	1135	2878	2706	6848
41-45岁	1401	3486	3657	9076
46-50岁	2209	5456	5766	14205
51-55岁	2825	7909	7832	21855
56-60岁	3686	10315	10223	28507
61-65岁	4102	11484	11401	31834
66-70岁	-	-	-	-

### More Agile Product Development

Users can flexibly adjust product configurations and optimize product features in real-time based on feedback rates, significantly improving the product development timeline and enhancing the agility of the development process.

### Richer Feature Factors

Leveraging AI algorithms, more risk characteristic factors can be extracted and identified beyond conventional pricing factors. These feature factors can be dynamically optimized based on data conditions to continuously improve the pricing model.

### More Diverse Data Sources

Pricing data is not limited to historical claims experience and external reinsurance quotes. By cleaning and structuring external data (e.g., medical insurance, hospitals) and internal data (e.g., health management), the dimensions of pricing data are significantly enriched.

### Smarter Pricing Models

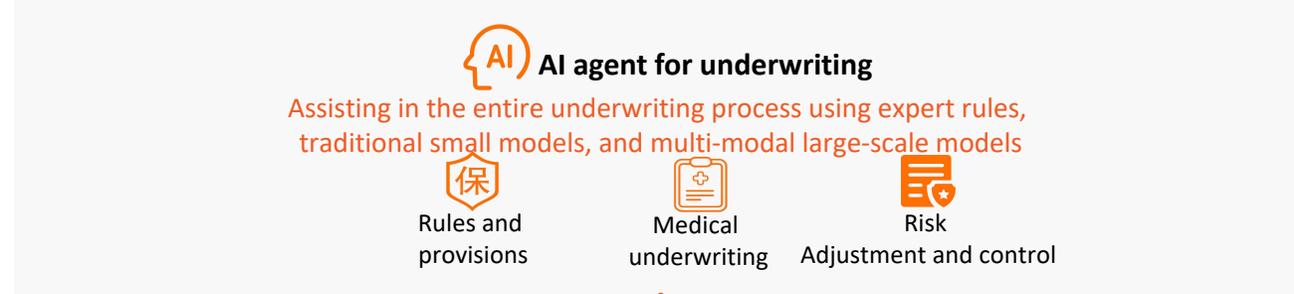
By incorporating AI algorithms, the construction logic of risk models in traditional pricing approaches is enhanced, thereby improving the completeness and accuracy of pricing models.

# AI Underwriting: Enhancing efficiency throughout underwriting process with AI underwriting assistants



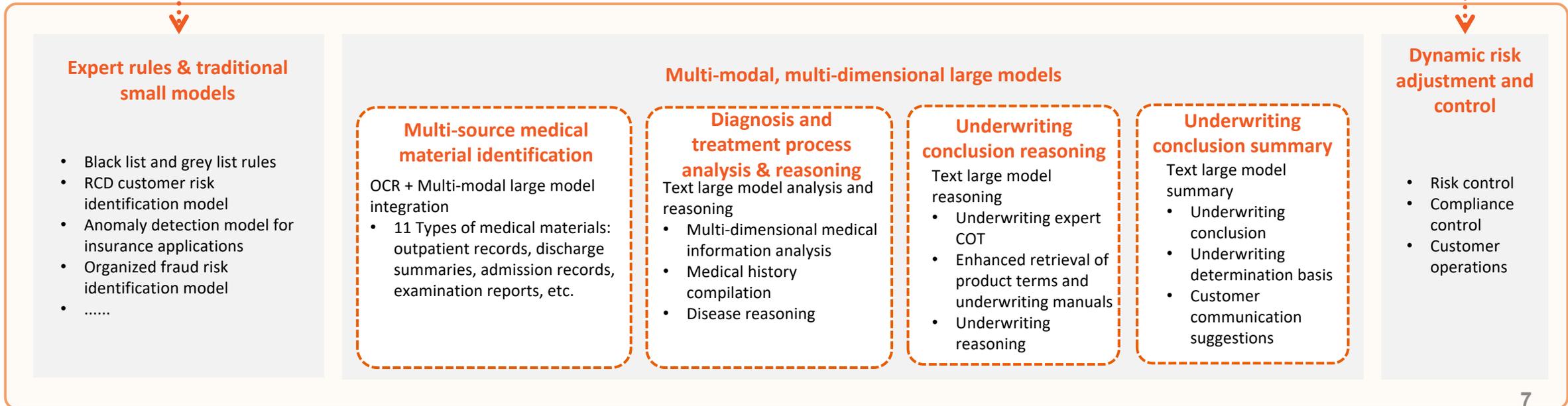
- Product selection
- Health disclosure
- Submission of medical document

- Medical history
- Current health status
- Future disease risk assessment



Standardized underwriting

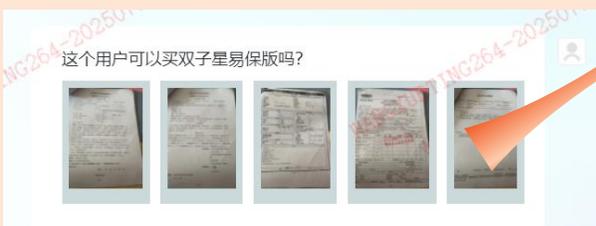
Complex case underwriting



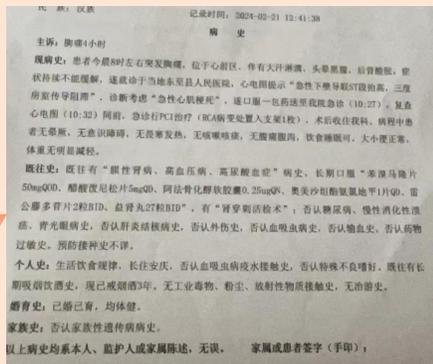
# A simple underwriting case

01

## Multi-source medical material recognition



Input of questions and medical materials



An example of medical materials — discharge summary

02

## Diagnosis and treatment analysis

1. 指标提取

指标名称	参考范围	检测结果	指标判断	异常标记
白细胞计数	4.0-10.0×10 <sup>9</sup> /L	11×10 <sup>9</sup> /L	偏高	↑
中性粒细胞计数	2.0-7.0×10 <sup>9</sup> /L	9.3×10 <sup>9</sup> /L	显著偏高	↑
红细胞计数	4.0-5.5×10 <sup>12</sup> /L	4.03×10 <sup>12</sup> /L	正常	-
白蛋白	35-50 g/L	38.1 g/L	正常	-
肌肝	59-104 μmol/L	126 μmol/L	偏高	↑
尿酸	208-428 μmol/L	479 μmol/L	偏高	↑
肌酸激酶	38-170 U/L	339 U/L	偏高	↑
肌酸肌酶同工酶	0-25 TU/L	98.50 TU/L	显著偏高	↑
乳酸脱氢酶	135-220 TU/L	303 TU/L	偏高	↑
α-羟丁酸脱氢酶	72-180 IU/L	244 IU/L	显著偏高	↑
肌红蛋白	0-80 ng/mL	771 ng/mL	显著偏高	↑
肌钙蛋白T	0-0.04 pg/mL	135.4 pg/mL	显著偏高	↑
总心搏数	-	89667	-	-
最慢心率	60-100 次/分	39 次/分	偏慢	↓
平均心率	60-100 次/分	69 次/分	正常	-
最快心率	60-100 次/分	88 次/分	正常	-

Extraction of abnormal signs

04

## Underwriting conclusion

### 3. 核保结论

#### 核保

疾病：心肌梗死、冠心病、慢性肾病、高血压

详情：根据健康告知：

1. 心肌梗死（急性ST段抬高型心肌梗死）和冠心病（冠状动脉粥样硬化性心脏病）均属于循环、呼吸系统疾病，无条件直接拒保；
2. 慢性肾病（慢性肾病）属于其他疾病类别，无条件直接拒保；
3. 高血压（高血压病3级）合并肾脏疾病（慢性肾病），符合拒保条件；
4. 虽然三尖瓣轻度反流（疑似疾病）可能符合标体条件，但因并发高血压等疾病，仍触发拒保规则，上述任一疾病均构成拒保依据，叠加后结论维持拒保。

请注意：此结论仅供参考，具体核保结论以投保页面为准。

## Underwriting conclusion reasoning

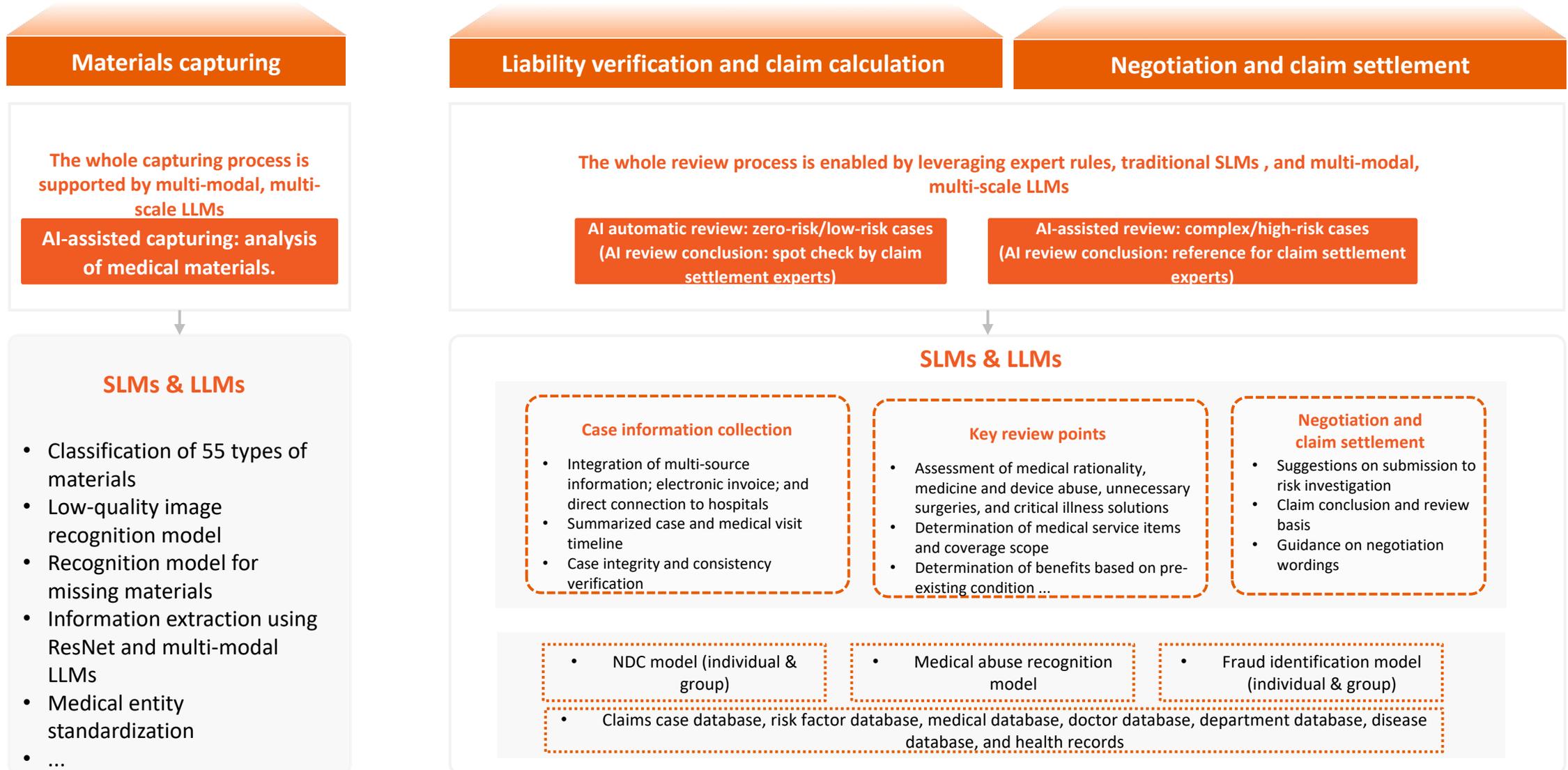
03

## Disease reasoning

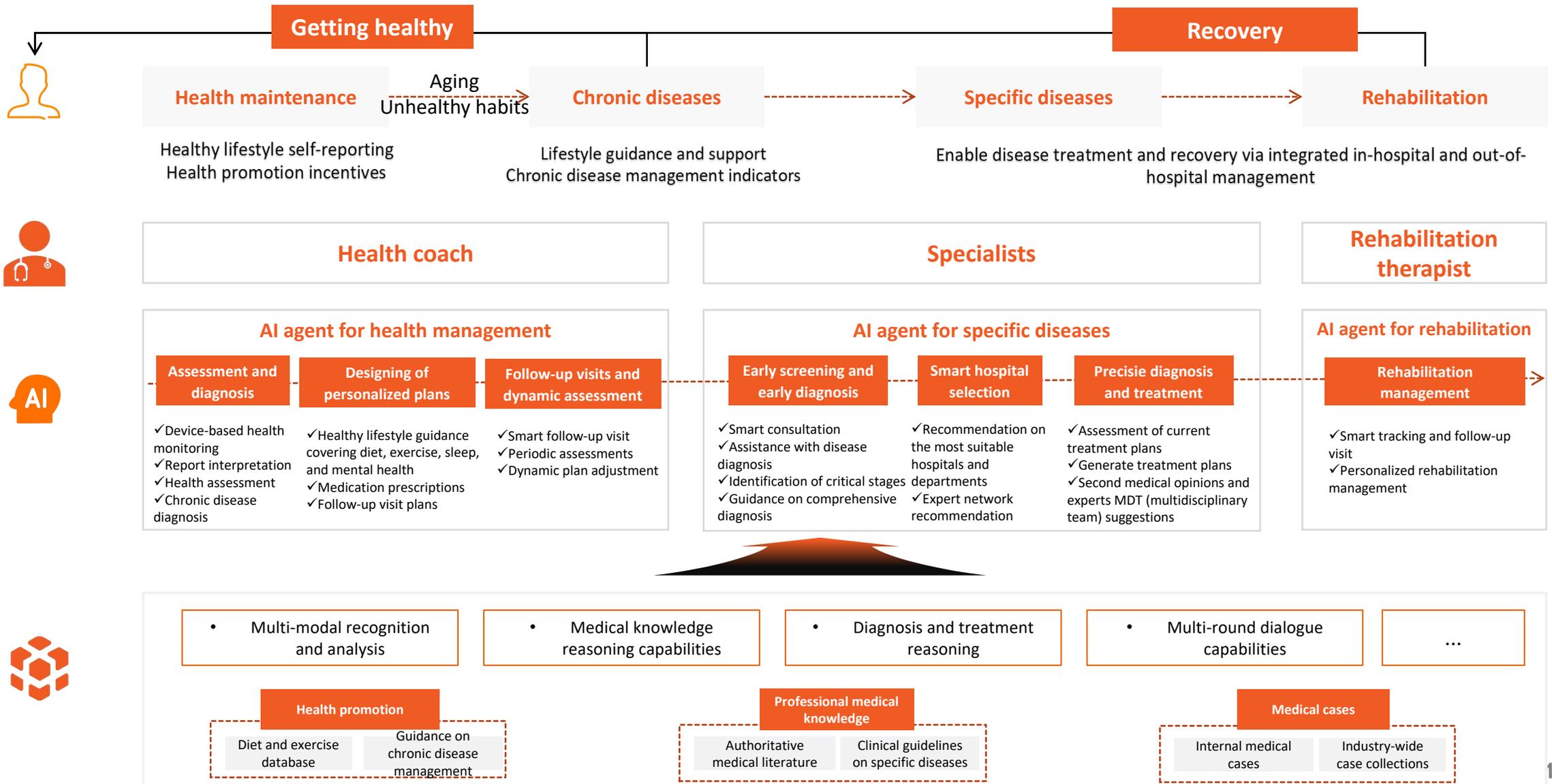
### 2. 疾病推理

可能疾病	关联指标	推理过程
急性ST段抬高型心肌梗死	心电图显示II、III、aVF导联ST段抬高、肌钙蛋白T升高 (135.4 pg/ml)、肌酸激酶升高 (339 U/L)、肌酸肌酶同工酶升高 (98.50 TU/L)、乳酸脱氢酶升高 (303 TU/L)、α-羟丁酸脱氢酶升高 (244 IU/L)、肌红蛋白升高 (771 ng/ml)	患者主诉胸痛4小时，心电图显示急性下壁导联ST段抬高，结合肌钙蛋白T等心肌损伤标志物升高，诊断为急性ST段抬高型心肌梗死。
Killip 级	无明显心功能不全表现、血压正常 (120/80 mmHg)、无肺部啰音、无水肿	患者无明显心功能不全表现，血压正常，无肺部啰音及水肿，符合Killip I级的诊断标准。
冠状动脉粥样硬化性心脏病	急性心肌梗死病史、冠状动脉病变 (PCI治疗)	患者有急性心肌梗死病史，冠状动脉病变经PCI治疗，符合冠状动脉粥样硬化性心脏病的诊断。
慢性肾病	既往病史、肾穿刺活检术	患者既往有慢性肾病病史，且有肾穿刺活检术，明确诊断为慢性肾病。
高血压病3级 (极高危)	既往病史、长期口服降压药物	患者有高血压病3级病史，长期口服降压药物，明确诊断为高血压病3级 (极高危)。
高尿酸血症	既往病史、尿酸升高 (479 μmol/L)	患者有高尿酸血症病史，尿酸水平升高，明确诊断为高尿酸血症。
三尖瓣轻度反流	超声提示三尖瓣轻度反流	心脏彩超提示三尖瓣轻度反流，但未明确诊断为具体疾病。
左室舒张功能减退	超声提示左室舒张功能减退	心脏彩超提示左室舒张功能减退，但未明确诊断为具体疾病。

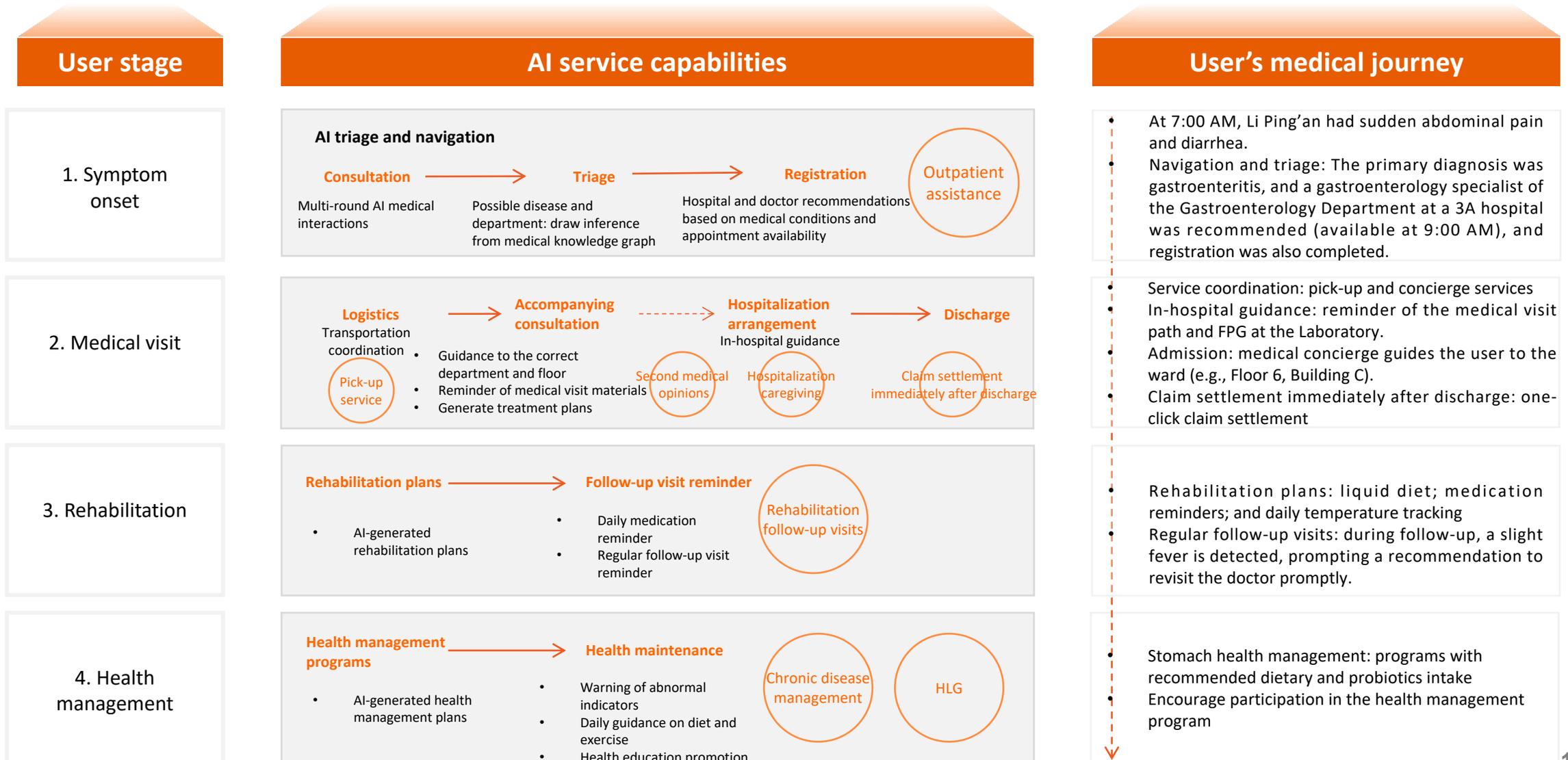
# AI claims settlement: build a full-process AI agent for claim settlement to enable automated claims review



# Personalized services covering “health journey, disease journey, and medical journey”



# User Li Ping'an: Risk Reversal Journey



# Outlook

**Integrate health protection with health management services to enable customers to become healthier**

**Passive claim settlement → proactive risk management**



**Business transformation**

**Integrate AI into business scenarios to upgrade from isolated AI applications to centralized AI hubs, enabling process reengineering**

**Human-AI collaboration → AI-first design model**



**System transformation**

平安健康保险

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Improve People's Well-being, Promote Public Health

With You All the Way, True to Our Mission