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中国平安 PINGAN

保險·銀行·投資

中国平安保險(集團)股份有限公司

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

(於中華人民共和國註冊成立之股份有限公司)

(股份代號：2318)

海外監管公告

本公告乃根據《香港聯合交易所有限公司證券上市規則》第13.10B條而作出。

茲載列中國平安保險(集團)股份有限公司在上海證券交易所網站刊登的「中國平安保險(集團)股份有限公司關於披露「中國平安科技開放日」相關報告的公告」，僅供參閱。

承董事會命
姚軍
公司秘書

中國深圳，2018年11月6日

於本公告日期，本公司的執行董事為馬明哲、孫建一、任匯川、姚波、李源祥及蔡方方；非執行董事為謝吉人、楊小平、劉崇及王勇健；獨立非執行董事為葉迪奇、黃世雄、孫東東、葛明及歐陽輝。

证券代码：601318

证券简称：中国平安

编号：临 2018-050

中国平安保险（集团）股份有限公司

关于披露“中国平安科技开放日”相关报告的公告

中国平安保险（集团）股份有限公司（以下简称“本公司”）董事会及全体董事保证本公告内容不存在任何虚假记载、误导性陈述或者重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。

本公司定于 2018 年 11 月 7 日（星期三）举行“中国平安科技开放日”活动，并就《平安集团核心科技概览》、《平安生态圈战略》等作出报告。

上述报告的具体内容请见本公司于同日在上海证券交易所网站（www.sse.com.cn）披露的本公告附件。

上网公告附件：

- 1、《平安集团核心科技概览》
- 2、《平安核心科技（一）：平安人工智能及平安金融服务和医疗科技案例》
- 3、《平安核心科技（二）：平安区块链（壹账链）》
- 4、《平安核心科技（三）：平安云》
- 5、《平安生态圈战略》
- 6、《平安金融服务生态圈：金融壹账通》
- 7、《平安医疗生态圈（二）：好医生》
- 8、《平安生态圈（三）：汽车生态圈 - 汽车之家》
- 9、《平安生态圈（四）：智慧城市生态圈 - 平安智慧城》

特此公告。

中国平安保险（集团）股份有限公司董事会

2018 年 11 月 6 日

Ping An Healthcare Ecosystem: Good Doctor Deep Dive

平安医疗生态圈（二）：好医生



Deep-dive of City Ecosystem

医疗生态圈



Financial Services Ecosystem
金融服务生态圈



Healthcare Ecosystem
医疗生态圈



Auto Ecosystem
汽车生态圈



City Ecosystem
城市生态圈

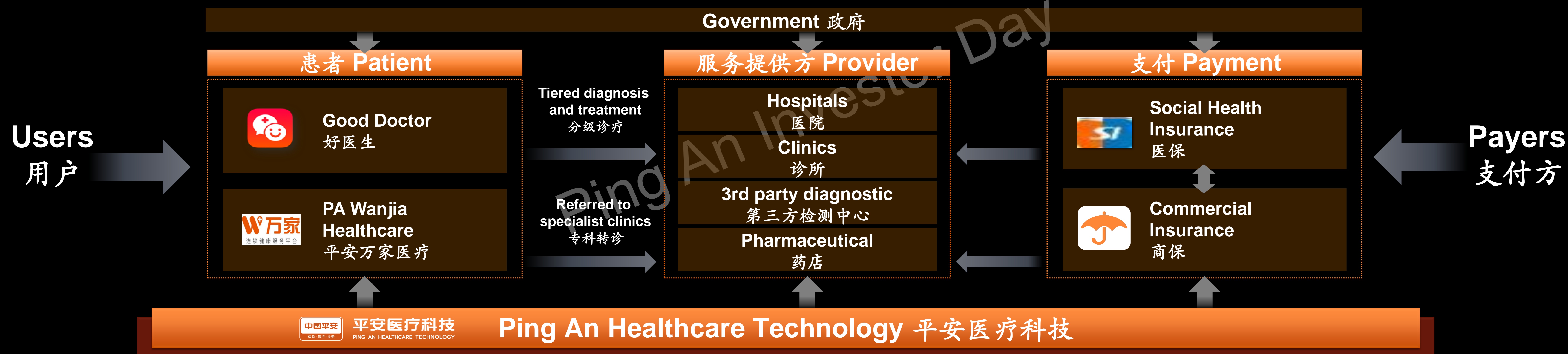




Healthcare ecosystem: PPP platform to provide full integration of resources

智慧医疗：构建“PPP”开放平台，全面整合医疗健康数据、技术和服务资源

Ping An Healthcare Ecosystem 平安医疗生态圈





Edwin Morris

欣荣

CFO

首席财务官

Ping An Investor Day



Visionary management team

富有远见的管理团队



COO
首席运营官

15+ years of corporate operations experience
丰富运营经验



CTO
首席技术官

20+ years of Internet technology experience
丰富网络技术经验



CEO
首席执行官

20+ years of management experience
丰富管理经验



CFO
首席财务官

20+ years of finance and accounting experience
丰富财务会计经验



CPO
首席产品官

10+ years of product design experience
丰富产品经验





- 1 **Our Opportunities** 市场机遇
- 2 **Our Value Proposition** 价值主张
- 3 **Our Future** 未来展望

Ping An Investor Day



Growing China healthcare market with great potential

中国健康医疗市场规模日益扩大，潜力巨大

Total healthcare expenditure in China

中国健康医疗总支出



But...the pain points are obvious

痛点有目共睹

Medical resources 医疗资源



Scarcity and uneven distribution of quality medical resources¹
优质医疗资源稀缺和分布不均

Patient experience 患者体验



Poor medical service experience¹
医疗服务体验不佳

Social Health Insurance cost 医保支出



Expected deficit of the basic social medical insurance
社会医疗保险预计将出现赤字

¹ In the PRC, as of 2016 中国，截至2016年



Internet + AI is the ultimate solution to the pain points

互联网+人工智能是解决痛点的最终解决方案



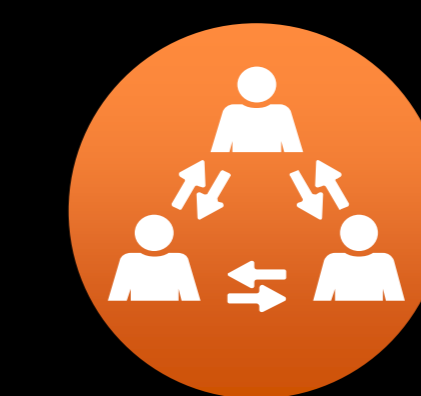
Medical resources
医疗资源

- Leverage Internet to share medical resources in real-time across regions
利用互联网跨地区实时共享医疗资源



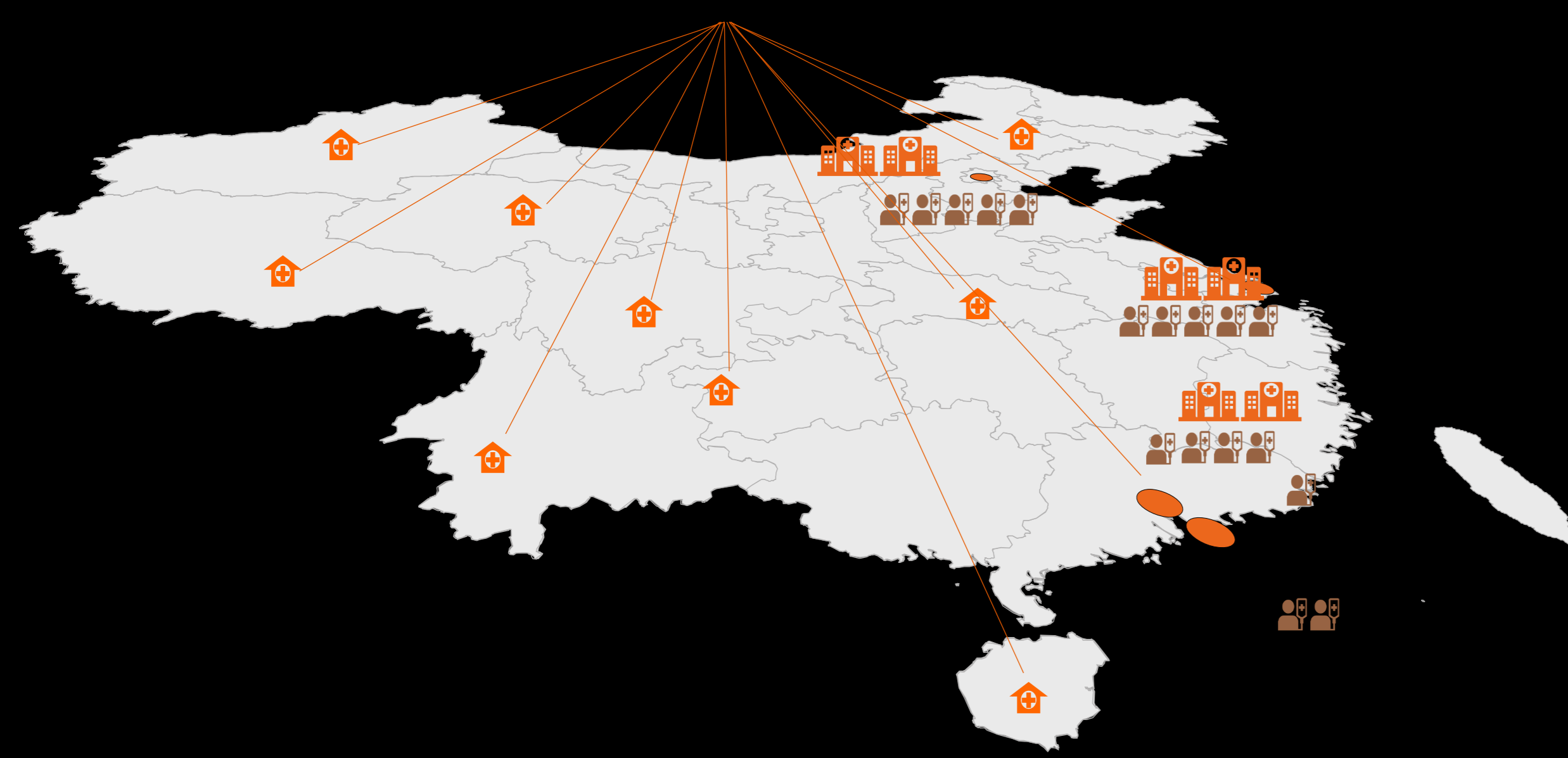
User experience
用户体验

- 7×24 access to quality healthcare with minimal waiting time on users' fingertip
全天候都能获得高质量的医疗服务



Expenditure impact
费用影响

- Low cost and scalable model to improve access to care
低成本、可扩展，增加了获得医疗服务的机会



Internet healthcare has huge market potential

互联网健康医疗市场潜力巨大

Potential total market size¹
潜在市场规模¹

Potential market size in 2026
2026年潜在市场规模

~\$1,600 Bn

Estimated penetration rate²
预估潜在渗透率²

Potential penetration rate of online medical
线上医疗潜在渗透率

5%~10%

\$100+
Bn

1,000亿美元以上

Potential GMV
of online medical + consumer healthcare
线上医疗+消费健康医疗的潜在交易额

¹ Assume the CAGR of social insurance is 12%, out-of-pocket is 8.2%, commercial insurance is 40%; Assume the proportion of social insurance is 43%, out-of-pocket is 34%, commercial insurance is 23%; 假设社保的复合年增长率为12%, 自付为8.2%, 商保为40%; 假设社保的份额为43%, 自付占34%, 商保占23%; ² the penetration rate of online medical is estimated, social insurance is 5%, out-of-pocket is 5%, commercial insurance is 10%; 预估线上医疗渗透率, 社保为5%, 自付为5%, 商保为10%



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Ping An Investor Day

Demonstration for Good Doctor

好医生视频展示



Video not broadcasted 视频不在线直播

Investor Day

1,000+

AI+ in-house medical professionals

AI+ 内部医生和医疗助理

260K+

Health mall SKU

健康商场产品品类

24/7

Access to quality healthcare

获取高质医疗服务



Good doctor has four core unique value propositions

好医生拥有四大独特价值主张





AI-assisted medical capability to address burning pain points

人工智能辅助医疗能力解决行业痛点



AI-assisted medical capability to address resource shortage

优质医疗资源触手可及

No waiting time through internet hospitals

互联网医院实现就医零等待

Reduce the cost of single visit

降低单次就诊费用



Good doctor has formed one-stop platform offering comprehensive services

好医生建立了提供全面服务的一站式平台



AI +1,000+ in-house medical professionals
AI+1,000+ 内部医生和医疗助理



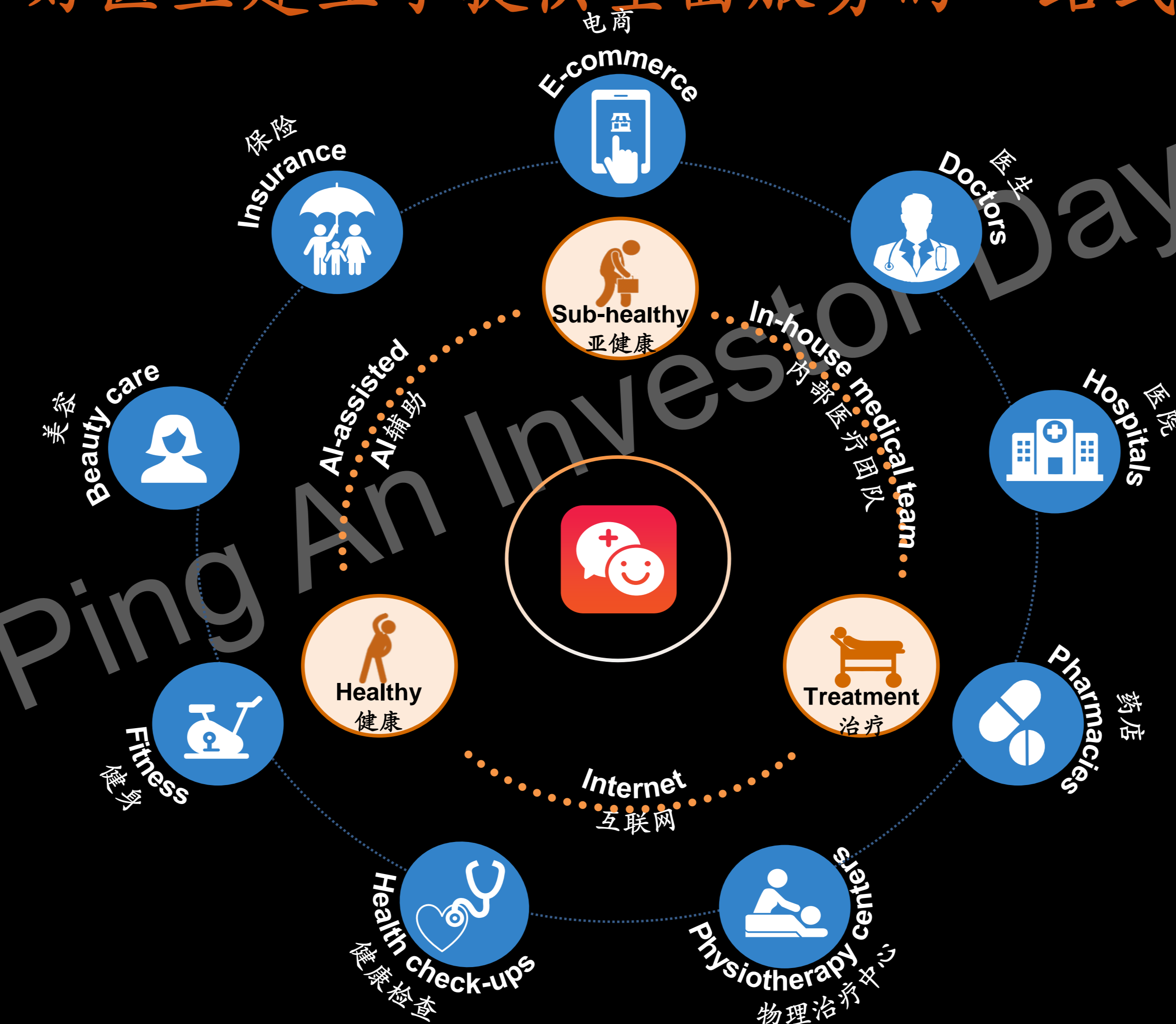
~3,100 hospitals, **1,200+** Class III Grade A hospitals
~3,100 家医院, **1,200+** 家三级甲等医院



“Renowned Doctor” program: **4,000+** external doctors
“名医”项目: **4000+** 外部医生



260K+ SKUs in our health mall
26万+ 库存单位于健康商场



12,000+ pharmacy outlets
12,000+ 药店



2,000+ health service institutions
2,000+ 医疗服务机构



Commercial insurance coverage by Ping An E Jia Bao
平安e家保商业保险



63,000+ registered offline clinics in China
63,000+ 国内线下注册诊所



Diversified Monetization Channels

多元化的变现渠道





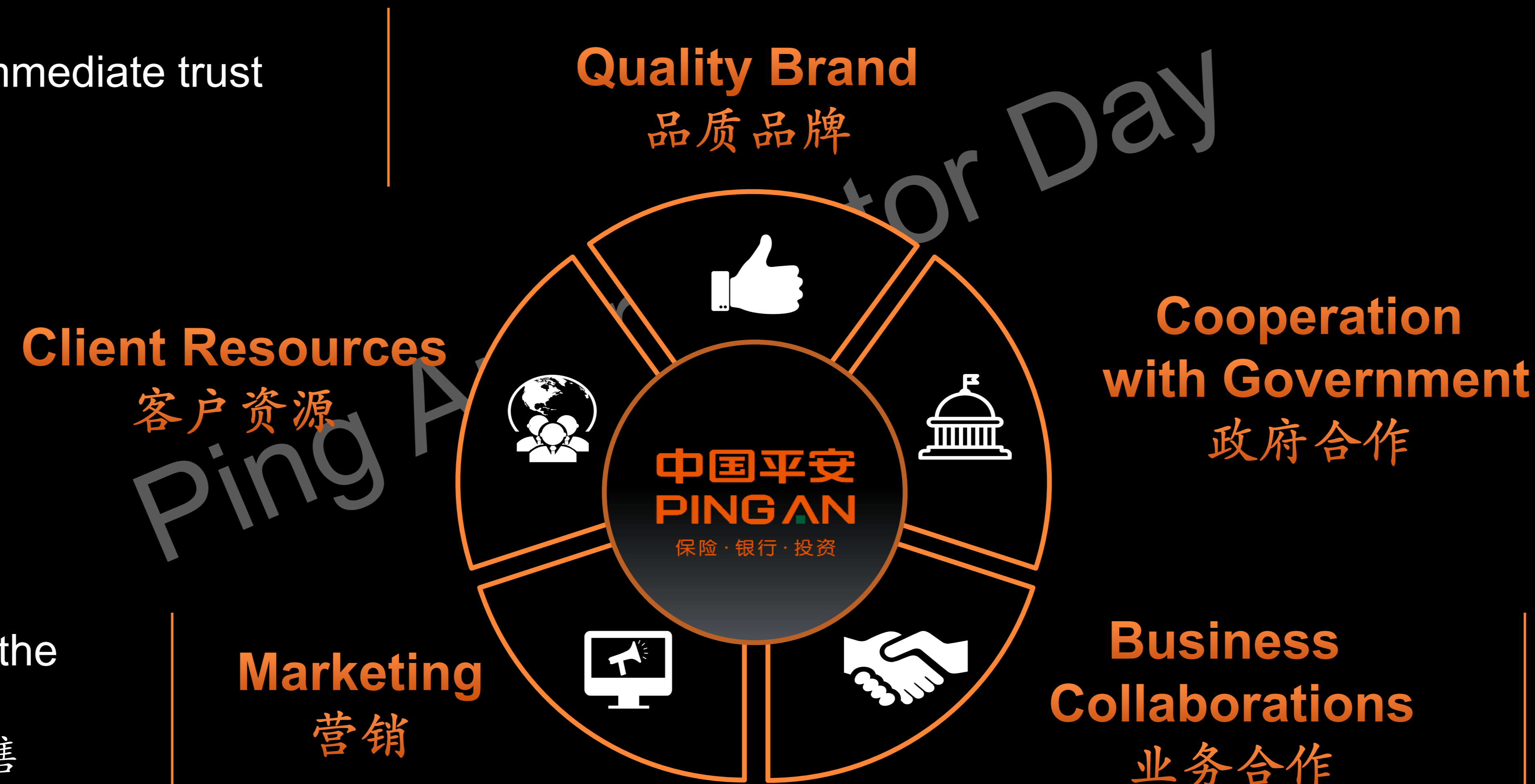
Incubated by Ping An Group with strong synergies and shareholder support

由平安集团孵化，具有强大的协同效应和股东支持

- **Brand reputation of Ping An** can evoke user's immediate trust
平安的品牌声誉可以即刻唤起用户信任

- **Cross-sell to over 182 million financial services customers¹**
面向逾**1.82亿金融客户¹**进行交叉销售

- **Strong sales and marketing support** to facilitate the distribution of healthcare products
强大的销售和营销支持，以促进医疗保健产品的销售



- Well positioned to benefit from the **close cooperative relationship with government**
完全可以从与政府紧密的合作关系中获益

- **Incubated from Ping An Group** 由平安集团孵化
- **Commercial insurance coverage** 商业保险
- **Business opportunities** 业务机会



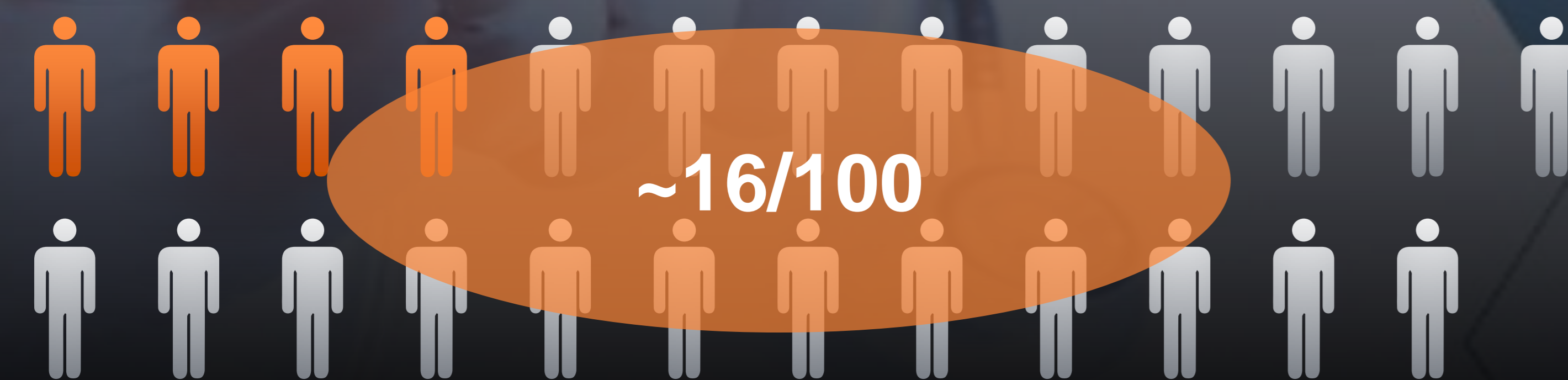
Established dominant market position

领先的市场地位

~228 Mn
约2.28亿

Total registered users¹
注册用户数¹

- **16 in 100** persons are PAGD's registered users
每百人中**16**个是平安好医生注册用户



~531 K
约53万

Daily average number of online consultations²
日均问诊量²

- PAGD's daily average consultations **equal to** the amount of that in **250+ Grade III hospitals**
平安好医生的日均问诊量**等于250多家三级医院**的日均问诊量



~48.6 Mn
约4860万

MAU³
月活跃用户数量³

- PAGD's MAU **exceeds the combined MAU of top 2-10 companies** in Internet healthcare industry
平安好医生的月活跃用户数量**超过**互联网医疗行业**前2-10家公司的合计总量**





- 1 Our Opportunities 市场机遇
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Ping An Investor Day

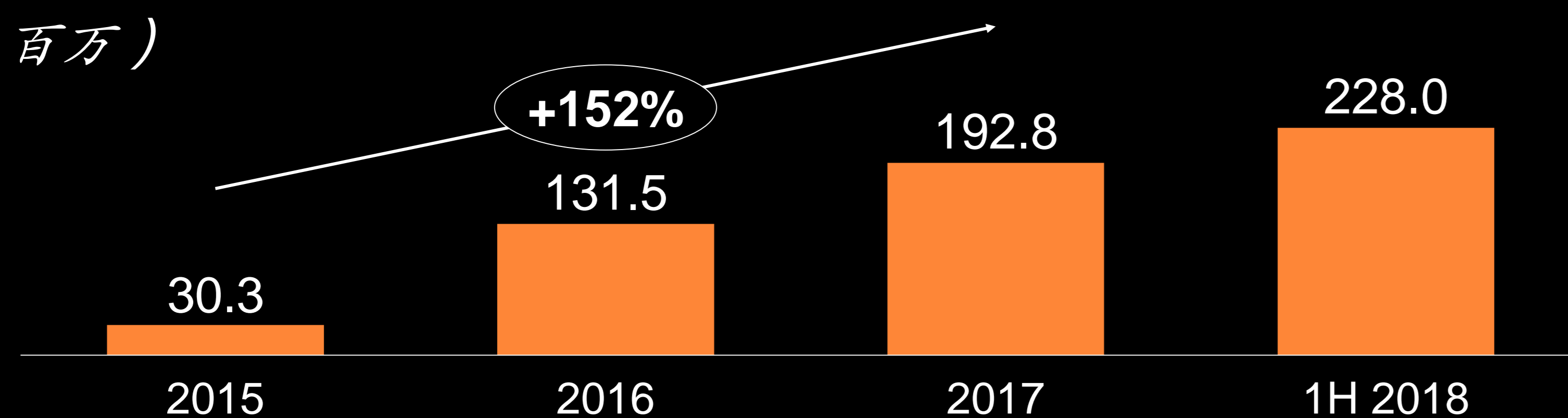


Exceptional historical performances

业绩亮点

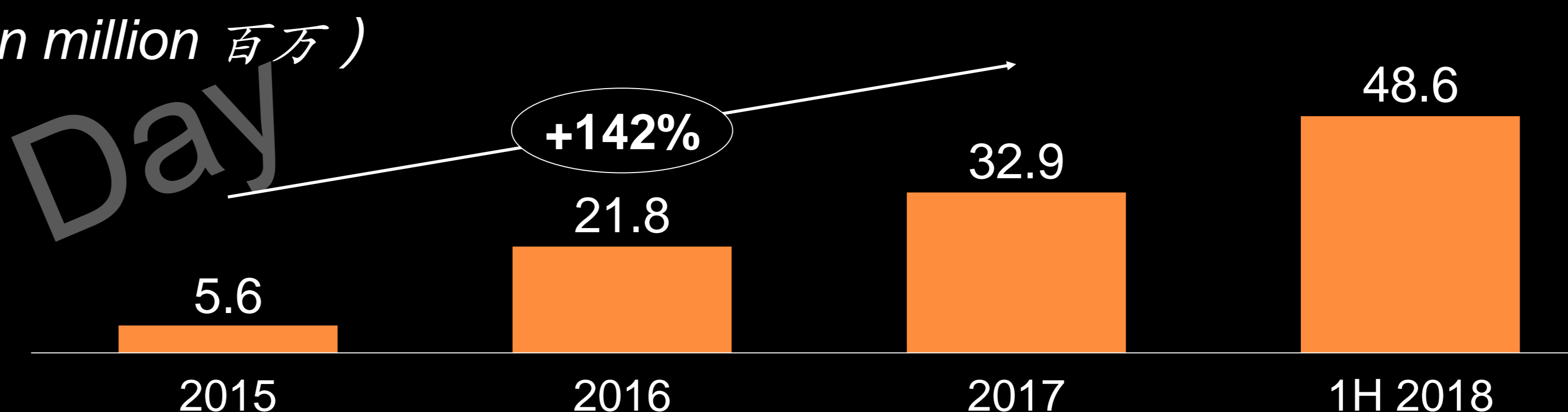
Total registered users 注册用户总数

(in million 百万)



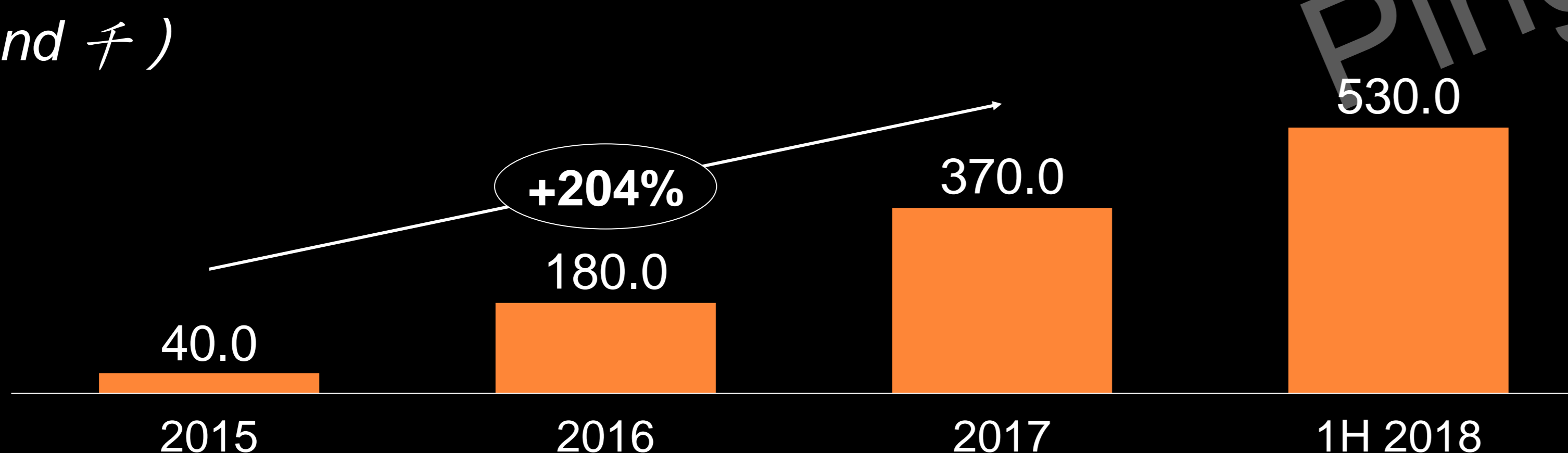
MAU¹ 月活跃用户

(in million 百万)



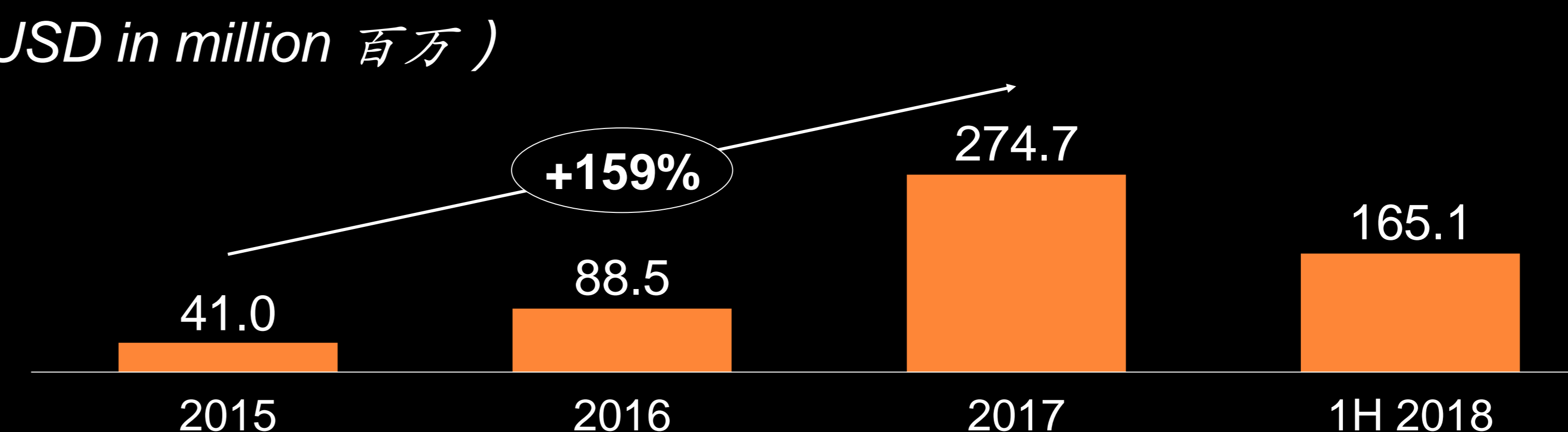
Daily average consultations 日均问诊

(in thousand 千)



Revenue 营业收入

(USD in million 百万)



Note: 1 Refers to the active users those who access our platform of services or products through mobile app, WAP or plug-in channels at least once during the month of June 2018. 2018年6月中通过移动端、WAP和插件渠道至少一次使用平台的活跃用户



Government policies proactively supporting “Internet + Medicare” globally

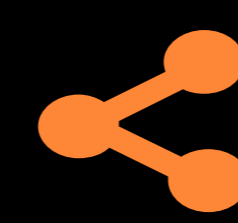
政府政策在全球范围内积极支持“互联网+医疗保险”

France: Tele-consultation practice reimbursed by Public Health Insurance and Complementary Health
法国: 公共医疗保险和补充医疗保险报销远程问诊费用

Japan: Eligible Telemedicine in Free Zone
日本: Free Zone内远程医疗



Opportunity 机会点



Tiered medical system
分级诊疗体系

- Online and offline service network 线上线下服务网络
- Chronic disease management 慢性病管理



Prescription transfer
处方转移

- Closed loop of e-prescription and e-pharmacy 电子处方和电子药房闭环
- Minute Clinic 1分钟诊所



Online hospital
线上医院

- Develop online hospital 发展互联网医院
- Promote AI CDSS 促进人工智能临床诊断支持系统



Insurance
保险

- Online medical service coverage by insurance 线上医疗服务保险
- Support insurance to manage medical expense 支持保险管理医疗支出



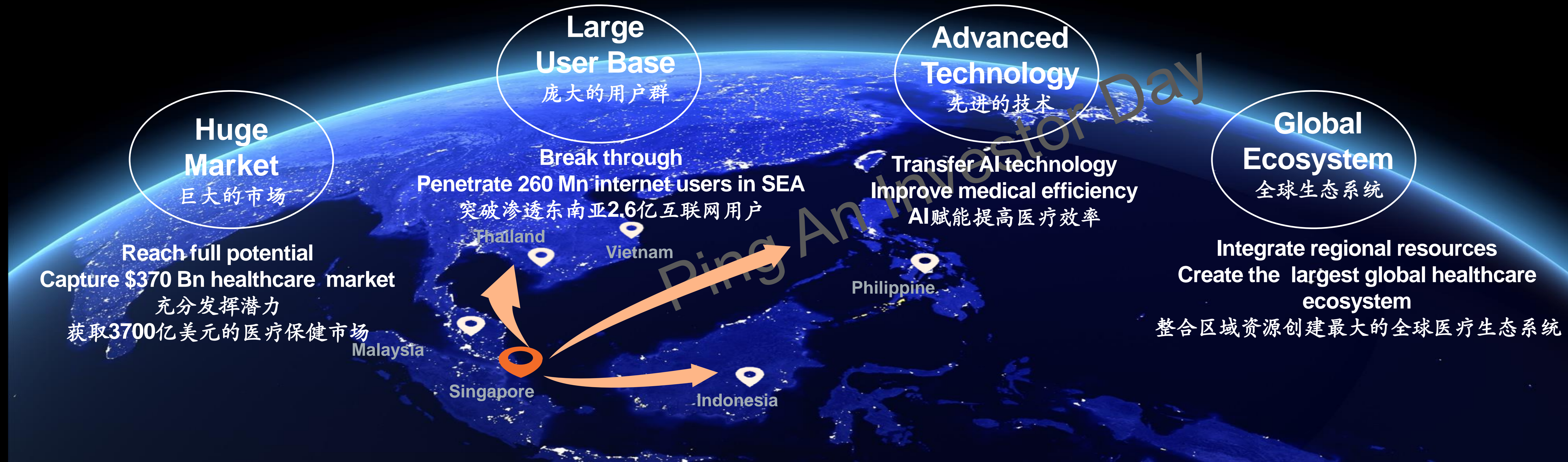
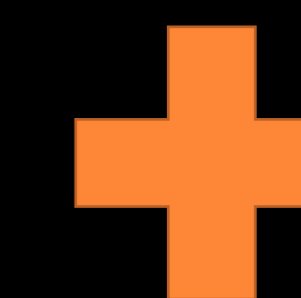
Big Data
大数据

- Promote big data application of medical and health 促进医疗和健康大数据的应用



Scalable business – aspire to lead online healthcare market in Southeast Asia

可扩展业务——立志成为东南亚在线医疗保健市场领导者



Huge Market
巨大的市场

Reach full potential
Capture \$370 Bn healthcare market
充分发挥潜力
获取3700亿美元的医疗保健市场

Large User Base
庞大的用户群

Break through
Penetrate 260 Mn internet users in SEA
突破渗透东南亚2.6亿互联网用户

Advanced Technology
先进的技术

Transfer AI technology
Improve medical efficiency
AI赋能提高医疗效率

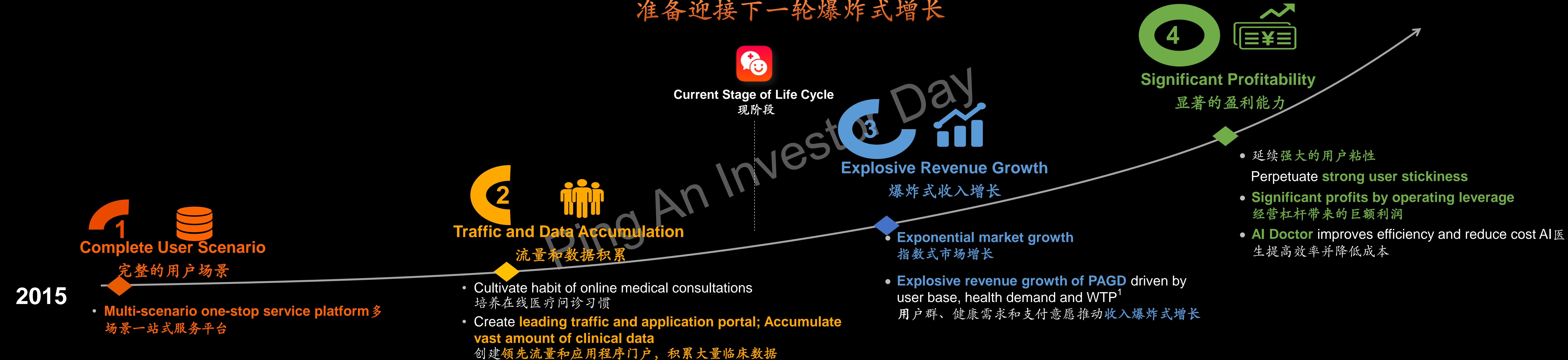
Global Ecosystem
全球生态系统

Integrate regional resources
Create the largest global healthcare ecosystem
整合区域资源创建最大的全球医疗生态系统



Poised for next stage of explosive growth

准备迎接下一轮爆炸式增长



1 Willingness to pay 支付意愿



Key message

关键点

Good Doctor is the dominant player in a high growth potential market: our MAU exceeds the combined MAU of the top 2-10 competitors

好医生在高增长高潜力市场中占有领先地位:
月活跃用户数量超过互联网医疗行业前2-10家公司的合计总量

Our unique value propositions are AI-assisted medical capabilities (aided by 1000 in-house medical staff): one stop platform with comprehensive services, diversified monetization channels and synergistic support from Ping An Group

好医生拥有独特价值主张(1,000+内部医生):
一站式服务;多元变现渠道和强大集团支持

Our business is internationally scalable: we recently established a 70/30 JV with Grab to penetrate SE Asia

业务可国际扩展: 最近与Grab成立了70/30合资公司拓展东南亚市场



Thank You 谢谢

IR Contact 投资者关系联系方式: IR_PAGoodDoctor@pingan.com.cn

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