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PING AN
Finance · Technology

中国平安保险(集团)股份有限公司

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

(A joint stock limited company incorporated in the People's Republic of China with limited liability)

(Stock Code: 2318)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made pursuant to Rule 13.10B of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited.

"The Announcement of Ping An Insurance (Group) Company of China, Ltd. regarding the Disclosure of Relevant Report on Ping An 2020 Investor Day", which is published by Ping An Insurance (Group) Company of China, Ltd. on the website of Shanghai Stock Exchange, is reproduced herein for your reference.

By order of the Board
Sheng Ruisheng
Joint Company Secretary

Shenzhen, PRC, September 22, 2020

As at the date of this announcement, the Executive Directors of the Company are Ma Mingzhe, Xie Yonglin, Tan Sin Yin, Yao Jason Bo and Cai Fangfang; the Non-executive Directors are Soopakij Chearavanont, Yang Xiaoping and Wang Yongjian; the Independent Non-executive Directors are Ge Ming, Ouyang Hui, Ng Sing Yip, Chu Yiyun and Liu Hong.

Stock Code: 601318 Stock Short Name: Ping An of China Serial No.: Lin 2020-064

THE ANNOUNCEMENT OF PING AN INSURANCE (GROUP) COMPANY OF CHINA, LTD. REGARDING THE DISCLOSURE OF RELEVANT REPORT ON PING AN 2020 INVESTOR DAY

The board of directors and all directors of Ping An Insurance (Group) Company of China, Ltd. (hereinafter referred to as the "**Company**") confirm that there are no false representations, misleading statements or material omissions in this announcement, and severally and jointly accept the responsibility for the truthfulness, accuracy and completeness of the contents of this announcement.

The Company will hold the "Ping An 2020 Investor Day - Healthcare Ecosystem Uncovered" event on Tuesday, September 22, 2020, in which topics including *Ping An Healthcare Ecosystem*, *Ping An Good Doctor*, *Ping An Smart Healthcare*, etc. will be reported.

Please refer to the attachment of this announcement as disclosed by the Company on the website of Shanghai Stock Exchange (www.sse.com.cn) on the same day for the details of the above reports.

The Board of Directors
Ping An Insurance (Group) Company of China, Ltd.
September 22, 2020

中国平安 PING AN
2020 HEALTHCARE
INVESTOR DAY

Ping An Group Investor Day
Healthcare Ecosystem

平安集团投资者开放日
医疗生态圈

2020.9.22

Agenda
议程

	09:00 – 12:00	
1	09:00 - 09:40	**Ping An Healthcare Ecosystem** 平安医疗生态圈
2	09:40 - 10:20	**Ping An Good Doctor** 平安好医生
		Tea break 茶歇
3	10:40 - 11:20	**Ping An Smart Healthcare** 平安智慧医疗
	11:25 - 12:00	**Q&A** 问答

01

Ping An Group Healthcare Ecosystem

平安集团医疗生态圈

Jessica Tan

陈心颖

Group Co-CEO

平安集团联席首席执行官

Huge Market Potential

市场潜力巨大

Significant healthcare market potential

- Huge market size: Expected to grow from RMB 6trn in 2019 to RMB 16trn in 2030
- Significant demands from key stakeholders
- Supportive regulatory environment

医疗健康市场潜力巨大

- 市场规模巨大：预计2019年到2030年将从6万亿增至16万亿人民币
- 医疗生态圈各方需求显著
- 有利的政策监管环境

Ping An Group Healthcare ecosystem has significant synergies

- Patient + Provider + Payor synergies
- Government Access + Technology synergies
- Insurance + Healthcare synergies

平安集团医疗生态圈战略协同显著

- 用户+医疗服务提供方+支付方
- 政府+科技
- 保险+医疗健康

PAG is a leading healthcare player in China, with unique advantages compared with insurance and internet companies

- Largest online healthcare user portal
- One of largest offline network of medical providers
- Leading healthcare technology capabilities

平安是中国领先的医疗健康企业，与保险公司和互联网公司相比竞争优势巨大

- 最大的互联网医疗流量入口
- 领先的线下医疗服务提供方网络
- 领先的医疗科技水平

Market: Driven by ageing population, consumer affluence & policy support

受人口老龄化、居民收入增长和政策鼓励驱动的庞大市场

Ageing Population 人口老龄化

12.6%

People of >65 years old[1]
65岁以上人口占比

Consumer Affluence 居民收入的增长

9%

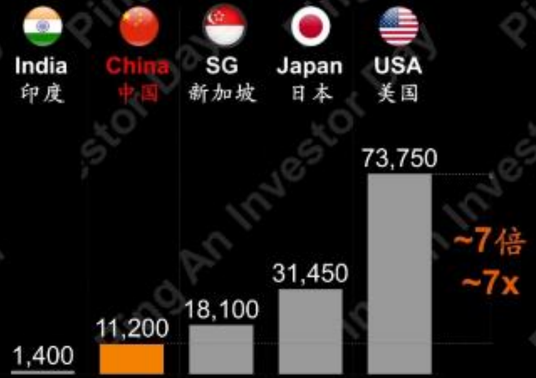
Expected YoY growth of disposable income
未来5年人均可支配收入年增长

Policy Support 政策鼓励

"Healthy China 2030"

As national strategy
"健康中国2030"已上升为国家战略

Healthcare spending per capita (RMB, 2018)
人均医疗健康支出(人民币，2018)



China total healthcare expenditure (RMB)
中国医疗健康总支出（人民币）

1. Global standard of ageing problem: >7% of the population is above 65 years old 人口老龄化国际标准：65岁以上人口超过人口总数7%

Healthcare ecosystem stakeholders face significant pain points

医疗生态中各方的痛点凸显

Government
政府

Patients
居民

Providers
机构

Physicians
医生

Payors
支付方

Government: Significant task to achieve China 2030 Health aspiration

政府需要协助来实现健康中国2030的愿景

Goals and Aspiration
目标及愿景

- Life expectancy reaching 79 by 2030
  2030年人均预期寿命达到79岁
- Healthcare sector to be economic pillar
  健康产业成为国民经济支柱性产业
- Improve healthcare service mechanism
  促进健康的制度体系更加完善

Market potential 潜在目标市场

Providers 机构 (hospitals / clinics医院及诊所)
~1mn ~100万

Physicians 医生
3.8mn doctors 380万医生
4.4mn nurses 440万护士

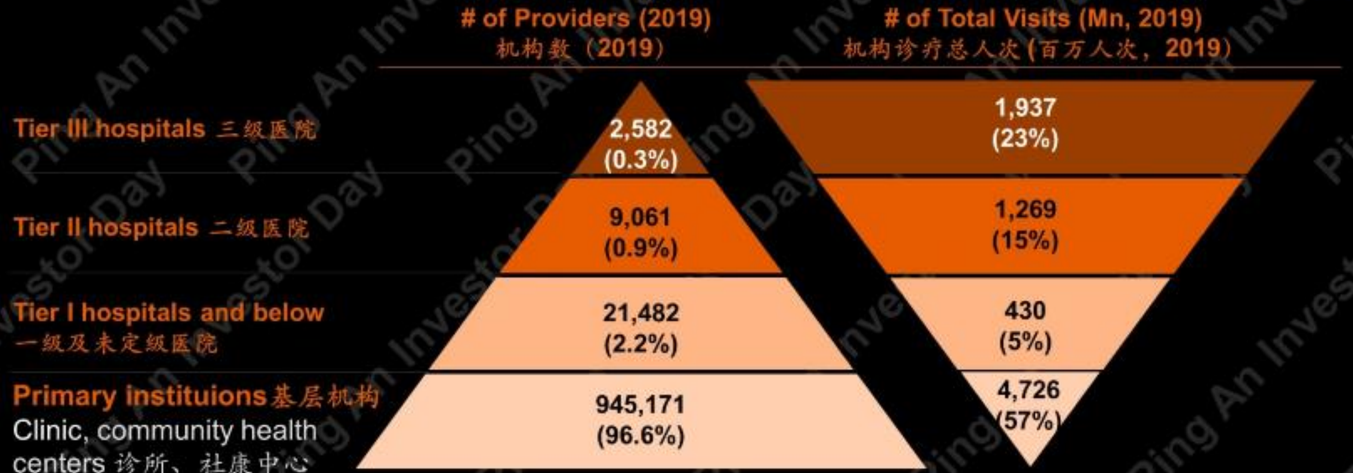
Pharma 医药
180k medicine SKU 18万种药品

Diseases 疾病
88% deaths from chronic diseases
88%死亡由于慢性病

- Lack of systematic and efficient supervision
  缺乏系统化、高效监管
- Large shortage of general practitioners
  全科医生缺口大
- Severe over-prescriptions / unnecessary medications
  过度治疗问题严重
- Low awareness of diseases
  疾病知晓率低

Providers: Under significant stress to provide quality services

机构：服务压力大



Resources mismatch 资源配置错

23% of total patients are hospitalized at Tier III（0.3% of all）hospitals
小病大治，大病远治，23%病人集中在0.3%三级医院

Lack of primary care capabilities 基层能力弱

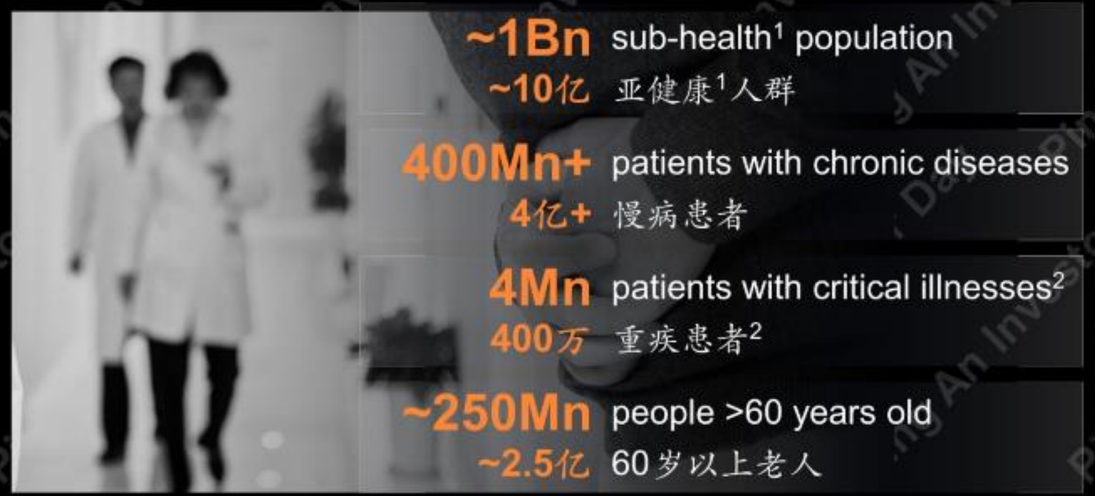
Aged equipment, lack of accessibility to quality services
设备老化、缺医少药、医护资质差，群众信任感不足

Lack of integrated data infrastructure 数据孤岛多

Social Health Insurance policies vary across 300+ different cities, leaving city level data disconnected
300+不同城市的医保政策差异大，数据未贯通

Patients: Inconvenient and expensive medical services

居民：看病难、看病贵



~1Bn sub-health[1] population
~10亿 亚健康[1]人群

400Mn+ patients with chronic diseases
4亿+ 慢病患者

4Mn patients with critical illnesses[2]
400万 重疾患者[2]

~250Mn people >60 years old
~2.5亿 60岁以上老人

Long waiting time
非诊时间长

3hours
3小时

Waiting time
就医等待

5min
5分钟

Actual consultation
实际就诊

Expensive treatment
医院看病贵

2-3x
2-3倍

Retail prices higher than ex-factory price (medicine)
药品终端价格高于出厂价

60%

Non-necessary medications rate
非必要用药比例高达

Inconvenience in Social Health Insurance
医保便利差

Online
线上

Difficult to settle Social Health Insurance payment online
医保线上支付难

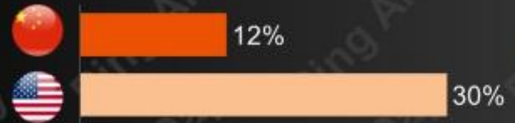
1. Sub-healthy states refer to non-disease physical or mental disorders such as mild cervical pain and insomnia 亚健康指代非疾病的身体活心理不适，例如轻微颈椎疼痛和失眠; 2. e.g. cancer 以癌症为例

Physicians: Insufficient medical staff support & sub-standard medical care quality

医生：医护人员不足，且基层医疗水平专业性欠佳

General practitioners 全科医生

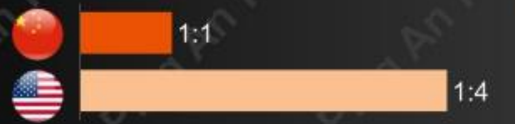
Number of General Practitioners as % total doctors
全科医生占医生总数



Shortage of 700K
缺口70万[1]

Nursing staff 护理人员

Doctor to nurse ratio
医生与护士人数比例



Shortage of 10Mn
缺口1000万[2]

Work Pressure
工作压力大

>50hrs

70% doctors working hours per week
70%医生每周工作小时

Medical Quality
医疗水平欠佳

<50%

Standardized treatment rate of primary healthcare institutions
基层医疗机构规范治疗率

1. The total number of Chinese doctors is 3.8 million, with general practitioners accounting for 12%. According to the proportion of general practitioners in the US, the shortage of general practitioners is 700K 中国医生总数380万，全科医生占比12%，按照美国全科医生占比30%，当前全科医生缺口70万；2. The total number of Chinese doctors is 3.8 million, and the ratio of doctors to nurses is 1:1. According to the ratio of doctors to nurses in the US, there is a shortage of 10 million nursing staff 中国医生人数380万、护士410万（医护比1：1），按照美国医护比例1：4，当前护理人员缺口1000万

Payors: Social health insurance under pressure and low commercial insurance proportion

支付方：医保支付承压，商保覆盖较低

Medical expenditure structure[1] (trn)
医疗支出结构 (万亿)

Mismatch between income and payment growth
医保收支增速不匹配

10% 2019 Social Health Insurance **income increased 10%** 2019年医保收入增长10%

12% 2019 Social Health Insurance **payment increased 12%** 2019年医保支出增长12%

Commercial Insurance covered
商保支出

6% medical costs **in China**
占中国医疗费用支出仅6%

VS.

33% medical costs **in USA**
占美国医疗费用支出33%

1. Government subsidies excluded 不包括政府补贴

Regulation: Supportive regulatory environment, especially post COVID-19

监管：国家出台很多有利的政策支持，特别是在新冠疫情爆发之后

Online	Internet + Healthcare 促进互联网+医疗	• **Allow internet healthcare to be eligible for reimbursement from Social Health Insurance (SHI)** and as an important component of tiered diagnosis and treatment 允许互联网医疗接入医保并作为分级诊疗制度的一大重要组成 • Promote online services including **telemedicine and online appointment** 推动远程医疗、预约诊疗等服务 • Encourage **data connection** between internet hospitals and offline institutions 推进互联网医院与各级医疗机构的数据对接
Provider	Hierarchical diagnosis and treatment 促进分级诊疗	• Encourage **non-governmental capital** to participate the **development of providers** 鼓励社会资本积极参与医疗机构发展 • Continue **system reform** towards **tiered diagnosis and treatment** 持续深化医疗制度改革，进一步促进分级诊疗 （Divert patients to corresponding types of medical institutions based on the severity level of illness to avoid overloading best quality hospitals 根据病情轻重缓急进行分级，避免三级医院超负荷）
Insurance	Healthcare Management 促进健康管理	• Uplift the cap of **health management cost** of net premium income from **10% to 20%** 将健康管理服务成本占净保费上限从10%提高至20%

Synergies

战略协同

Significant healthcare market potential

- Huge market size: Expected to grow from RMB 6trn in 2019 to RMB 16trn in 2030
- Significant demands from key stakeholders
- Supportive regulatory environment

医疗健康市场潜力巨大

- 市场规模巨大：预计2019年到2030年将从6万亿增至16万亿人民币
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- Patient + Provider + Payor synergies
- Government Access + Technology synergies
- Insurance + Healthcare synergies

平安集团医疗生态圈战略协同显著

- 用户+医疗服务提供方+支付方
- 政府+科技
- 保险+医疗健康

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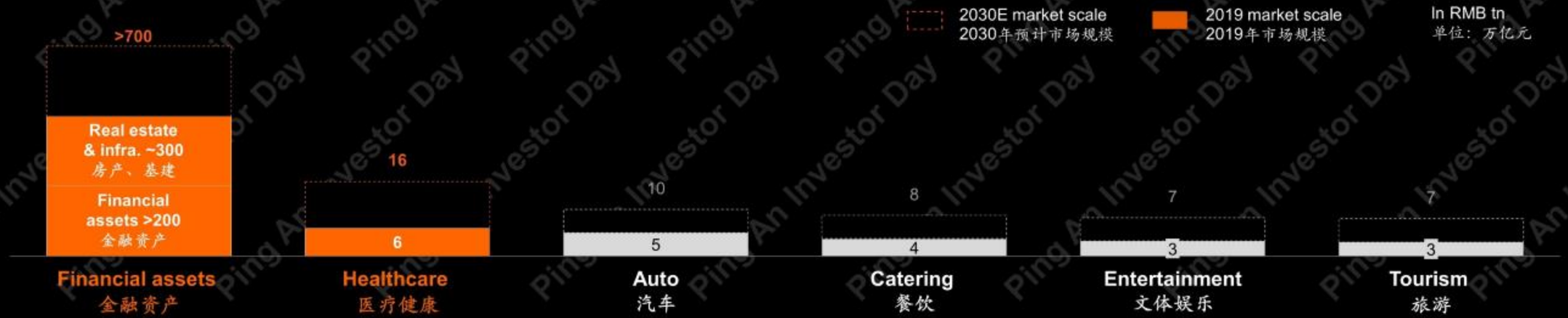
- 领先的线下医疗服务提供方网络
- 领先的医疗科技水平

Healthcare Ecosystem is one of long-held strategic focus of PAG

医疗健康生态圈是平安集团的长期战略核心之一

Financial + Healthcare "dual drivers" 金融+医疗"双轮驱动"



We have a long history of 20+ years in healthcare sector

平安在医疗健康领域已有20+年经验

Phase 3 阶段3
Healthcare ecosystem
医疗生态

2018	2018	2019	2019
平安医疗科技	平安智慧医疗	平安医院管理团队	户田研究院[1]
Healthcare Technology	Smart Healthcare	Ping An Hospital Mgmt.	Toda Bio Research[1]

Phase 2 阶段2
Healthcare services
医疗服务

2012	2017	2014	2016
平安创投	平安领航基金	平安好医生	平安医保科技
Ping An Ventures	Voyager Global Fund	Ping An Good Doctor	Health Konnect

Phase 1 阶段1
Insurance
保险

1996	2002	2004	2005
平安海外控股	中国平安人寿保险	平安养老保险	平安健康保险
Overseas Holdings	Life Insurance	Annuity Insurance	Health Insurance

1. Ping An Group's life science research institute in Japan 户田研究院是平安集团在日本的生命科学研究院

Ping An Healthcare Ecosystem across 12 entities

平安集团医疗生态圈包括12个子成员单位

3 synergies within Ping An Group Healthcare Ecosystem

平安医疗生态圈与平安集团有巨大的战略协同效应

横向打通 Horizontal

- Patient: Grasp patient flow and influence their behaviours
  用户端：抓住用户流量，决策医疗健康行为
- Payor: Manage medical institutions and influence users
  支付端：长臂管理机构，并影响用户
- Providers: Empower providers, generate product & service profit
  服务方：赋能服务方，获取产品服务利润

纵向打通 Vertical

- Serve government.: Leveraging core resources of hospitals, doctors, and medicine
  服务政府：撬动医院、医生、医药核心资源
- Technology: Empowers ecosystem and establishes a competitive moat
  科技赋能：赋能生态圈各成员，建立竞争壁垒

主业协同 Insurance+Health

- Customer Acquisition: 15-20% new retail financial services customer from healthcare ecosystem
  助力获客：15-20%新增金融客户来自医疗生态圈
- Improve Quality: Higher # of contracts and AUM per customer
  提高粘性：医疗生态圈金融客户客均合同数更高
- Customer value: Higher value from financial services + health customers
- 提高客均价值：金融+医疗客户价值更高

Ecosystem: Serve Patients, Providers, and Payors to maximize value

医疗生态圈协同：通过服务用户、服务提供方、支付方深挖价值

Synergy 协同

- **Patient**: Grasp patient flow and influence behaviours
  用户端：抓住用户，决策医疗行为
- **Provider**: Empower providers, get product & service profit
  服务方：赋能各服务方获取利润
- **Payor**: Manage medical institutions and influence users
  支付端：长臂管理机构，并影响用户

Ecosystem: Empower key stakeholders through government access and technology

医疗生态圈协同：服务政府撬动核心资源，建立科技壁垒

Synergy 协同

- **Government**: Leverage government access to influence hospitals, doctors, and medicine
  政府端：服务政府，来撬动医院、医生、医药核心资源
- **Technology**: Empower ecosystem and establishes competition barriers
  科技端：科技赋能生态圈各成员，建立竞争壁垒

Insurance + Healthcare: Combination of personalized service and protection

保险+健康：有场景、有温度、有服务的保险

Propel financial customer acquisiiton
助力金融主业获客

Number of financial customers 金融客户数（百万 mn）

126mn
Customers 客户

15%-20% New customers acquired from healthcare ecosystem each year
每年新增金融客户来自医疗生态圈

Increase value of financial customers
来自医疗生态圈的金融客户带来更高价值

使用医疗服务的客户
Customers with PA healthcare service

3.1 Vs. 2.0

No. of financial contracts per customer
客均金融合同数

不使用医疗服务的客户
Customers with PA healthcare service

10k Vs. 5.6k

AUM per customer (RMB)
客均AUM （人民币）

Significant Achievements

成绩斐然

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PAG is a leading healthcare player in China with unique competitive advantage

平安是中国领先的医疗健康企业，具备独特的竞争优势

Government 政府 — Best-in-class solutions 提供一流解决方案

- 30 provinces and 90 cities covered 30省份覆盖，90城市落地
- 95+% disease prediction accuracy 疾病预测精度95%+

Patients 用户

China largest internet healthcare entry portal 中国最大互联网医疗流量入口

- 346mn users 3.46亿用户
- 830k daily queries 83万日均咨询量
- 67mn monthly active users 6700万月活跃用户

Providers 服务提供方

Largest network of institutions and doctors in China 中国最大的医疗服务网络

Online 线上	Offline 线下
• 1800 in-house doctors 1800名驻司医生 • ~10,000 contractual experts ~1万名签约专家	• ~20k institutions and 450k doctors served 服务机构数近2万、医生数45万 • 1000 global partnered hospitals 全球1000家合作医院 • 3 JVs with global leading pharmas 3家国际领先的医药合资公司

Payor 支付方

Leading in commercial & social health insurance 中国领先的商保公司和医保服务商

- 65mn life insurance customers 6500万寿险客户
- #1 health insurance company in China 中国第一的健康险公司
- #1 in social heath insurance subsystem bidding 医保子系统中标数第一

Technology 科技 — One of the largest medical databases in the world 全球最大的医疗数据库之一

- World 2nd most health-tech patent applications 医疗科技专利申请数全球第二
- 100 healthcare investments globally 全球医疗投资~100笔

Advantage vs. insurance companies
平安对比保险公司的优势

Advantage vs. internet giants
平安对比互联网巨头的优势

Government: Provide best-in-class solutions for government

政府：为政府提供一流的解决方案

30 Provinces Covered
省份覆盖

90 Cities Covered
城市落地

Enable Providers
管机构

5% Potential Hospital Cost Saving 潜在医院成本节约

Enable Doctors
管医生

60%+ Clinical Service Quality Improvement
临床医疗质量提升

Enable Disease Control
管疾病

95%+ Prediction Accuracy of 42 Diseases
42种疾病预测准确率

Enable Pharmaceuticals
管药品

130 Traditional Chinese Medicine Production Standard
中药生产标准

Patients: China largest internet healthcare entry portal

用户：中国最大互联网医疗流量入口

Health Management 健康管理	Medical Care Management 医疗管理	Chronic Disease Management 慢病管理	Critical Illness Management 重疾管理	Smart Elderly Care 智慧养老体系
346mn / **3.46亿** Users Covered[1] 用户数	**830k** / **83万** Daily Queries[2] 日咨询量		**67mn** / **6700万** Monthly Active Users[3] 月活用户数	
#1 internet healthcare user base in China 中国最大的互联网医疗用户数	**# 1 in China** 中国最多		**> Combined MAU of top 2-10 peers[4]** 超过互联网医疗行业前2-10家公司[4]的合计总量	

1. As of 2020.6.30 截至2020年6月30日；2. Average in 2020 first half 2020上半年平均；3. Users who accessed or purchased our products and/or services on our platform at least once in June 2020 2020年6月当月进入我们的服务或者产品平台一次及以上，或付费一次及以上的用户数；4. Excludes internet health peers with health e-commerce as main business 不包括以医疗电商为主要业务的互联网医疗竞争对手

Providers: One of largest offline network in China

服务提供方：中国领先的线下网络

平安好医生 PAGD

110k 11万 Partnered Pharmacies 合作药店数

1,800 In-house Medical Team 自建医疗团队

~10k 近万名 Contractual Experts 签约专家

#1 in China 全国第一

平安智慧医疗 Smart Healthcare

~20k 近2万 Institutions Covered 机构覆盖数

450k 45万 Doctors Served 服务医生数

1,000+ Global Hospital Network 全球合作医院网络

Payors: Leading in both commercial insurance and social health insurance

支付方：领先的商保公司及医保服务商

Commercial Insurance 商保

Life Insurance 寿险

~65mn Life Insurance Customers[1]
~6.5千万 人寿保险客户[1]

Health Insurance 健康险

No.1 Rank of Health Insurance Premium in China
第一 健康险保费规模国内排名

Social Health Insurance 医保

Service covered 服务覆盖

~200 Cities Covered
服务医保城市

Subsystem covered 子系统覆盖

~20 Wins out of 73 biding subsystems
开标的73个子系统中标数量

No.1 Ranking among subsystem providers
第一 中标子系统数量在供应商中排名

1. Effective policy holders 有效保单的投保人

Technology: We developed one of the largest medical databases in the world

科技：全球最大的医疗数据库之一

World 2nd 全球第二 — Largest Health-tech Patents Application 医疗科技专利申请数

6 — World Champions of Medical Imaging[1] 6项医疗影像国际竞赛第一

33mn 3.3千万 — Medical Literatures 医学文献

36mn 3.6千万 — Medical Relationships 医学关系

30,000+ — Disease Covered 疾病覆盖数

1bn 10亿条 — Medical Records 就诊数据

300mn 3亿次 — Service Usage 医疗科技调用次数

180K 18万 — Drug Instructions 药品说明书

1. Intelligent reading of pulmonary nodule , stomach cancer, fundus diagram analysis, lung cancer detection and segmentation, endoscopic image quality control, and panthologic myopia 肺结节智能读片，胃癌，眼底图分析，肺癌检测与分割，内窥镜影像质控，病理性近视

Recap: Key message

回顾：关键点

Significant healthcare market potential

- Huge market size: Expected to grow from RMB 6trn in 2019 to RMB 16trn in 2030
- Significant demands from key stakeholders
- Supportive regulatory environment

医疗健康市场潜力巨大

- 市场规模巨大：预计2019年到2030年将从6万亿增至16万亿人民币
- 医疗生态圈各方需求显著
- 有利的政策监管环境

Ping An Group Healthcare ecosystem has significant synergies

- Patient + Provider + Payor synergies
- Government Access + Technology synergies
- Insurance + Healthcare synergies

平安集团医疗生态圈战略协同显著

- 用户+医疗服务提供方+支付方
- 政府+科技
- 保险+医疗健康

PAG is a leading healthcare player in China, with unique advantages compared with insurance and internet companies

- Largest online healthcare user portal
- One of largest offline network of medical providers
- Leading healthcare technology capabilities

平安是中国领先的医疗健康企业，与保险公司和互联网公司相比竞争优势巨大

- 最大的互联网医疗流量入口
- 领先的线下医疗服务提供方网络
- 领先的医疗科技水平

02

Ping An Good Doctor
平安好医生

Weihao Fang

方蔚豪

Ping An Healthcare and Technology Company Limited
Acting Chairman and CEO
平安健康医疗科技有限公司 临时董事会主席、首席执行官

Introduction

介绍

PAGD is largest internet healthcare entry portal in China: 346mn registered users, 830k daily queries, 67mn MAU

平安好医生是中国最大的互联网医疗流量入口：3.46亿注册用户，83万日咨询量，6,700万月活

PAGD enjoys a synergistic role within Ping An Groups' broader Healthcare Ecosystem: customer resources (210mn financial service customers), channel resources (4mn+ corporate clients), and healthcare technology

平安好医生具有与平安集团医疗生态圈强大的协同效应：平安集团生态圈为平安好医生提供客户资源（2.1亿金融用户）、渠道资源（超400万企业客户）、医疗科技支持

We continue to deepen bridge between patients and doctors with strategic upgrade launched in mid 2020: More diversified channels, more innovative services, and more enhanced capabilities in doctor and offline network

我们于2020年中开始全面战略升级，进一步打造专业的医患沟通桥梁：更多元化的渠道，更创新的服务，更深入的医生网络、线下服务网络

PAGD is the leading internet healthcare service provider in China

平安好医生是中国领先的互联网医疗服务平台

Complete user scenarios 完善用户场景 → **Accumulate traffic and data** 流量及数据积累 → **Sustainable revenue growth model** 可持续收入增长模式

2014.08	2016.12	2018.05	2019.08	2019.09	2020.04	Mid 2020
Establishment 成立	**100mn+** registered users 注册用户突破**1亿**	**Listed** in Hong Kong Stock Exchange 港交所上市	Launched **"Private Doctor"** 发布产品"私家医生"	**300mn+** registered users 注册用户突破**3亿**	**HK$100bn+** market cap 市值突破千亿港元	Launched **strategic upgrade** 进行战略升级

7 x 24

Access to quality online healthcare
高质量在线医疗服务

We aspire to be China's largest internet vertical entry portal

我们致力打造中国互联网垂直领域最大的流量入口

Among internet vertical areas, healthcare[2] is expected to be the No.1 traffic portal in the future 在所有互联网垂类领域中，医疗健康[2]将会是未来流量最大的领域

No.2
Today 今天

→

No.1
in 5 years 五年后

Total market MAU rank of Internet healthcare among all internet vertical areas 互联网医疗行业月活在互联网各垂直领域中的排名

PAGD is largest internet healthcare entry portal in China 平安好医生是中国最大的互联网医疗流量入口

MAU 月度活跃用户

Top
2-10

PAGD's MAU exceeds combined MAU of top 2-10 peers[1]
平安好医生的月活超过互联网医疗行业前**2-10**家公司[1]月活的合计总量

1. Excludes internet health peers with health e-commerce as main business 不包括以医疗电商为主要业务的互联网医疗竞争对手；2. Medical and health 医疗和健康领域

PAGD is a synergistic entity within PAG Healthcare Ecosystem

平安好医生是平安集团医疗生态圈的重要战略组成

We are building a bridge between patients and doctors

我们为用户搭建专业的医患沟通桥梁

1. Sub-healthy states refer to non-disease physical or mental disorders such as mild cervical pain and insomnia 亚健康指代非疾病的身体活心理不适，例如轻微颈椎疼痛和失眠

A 4 Channels: Individuals, insurers, corporates, internet hospitals

四大流量渠道：个人用户、保险服务、企业服务、互联网医院

C-end
Individual customers
个人用户

Provide **346mn** users[1] with 7 x 24 access to quality online healthcare

为**3.46亿**用户[1]提供**7x24**小时的高质量在线医疗服务

I-end
Insurance services
保险服务

Combined healthcare services and insurance for **210mn** PAG financial service customers[2]

为平安集团**2.1亿**金融客户[2]创造保险与健康服务的深度结合

B-end
Corporate services
企业服务

Innovative health solutions for **4mn** PAG corporate clients

为平安集团**400万**企业用户打造创新健康方案

H-end
Internet hospitals
互联网医院

14 internet hospitals launched[3]

上线**14**家互联网医院[3]

1. Registered users as of 2020.6.30 截至2020年6月30日的注册用户；2. As of 2020.6.30 截至2020年6月30日；3. Internet hospitals are virtual hospitals attached to physical hospitals, offering online diagnosis, prescription and treatment services,. They can be connected to Social Health Insurance (SHI) once approved 互联网医院是基于实体医院在线上提供诊断、处方和治疗服务的虚拟医院，加获得批准可接入社会医保系统获得报销；Number of internet hospitals launched as of 2020.6.30, and is still growing 截至2020年6月底的上线互联网医院数量，仍在增长中

Case example (B-end): Professional, convenient, and reliable corporate clinics

B端案例：为企业用户打造专业、便捷、安心的企业医务室

Dedicated medical team
专属医护团队

1 Dedicated in-house general doctor
专属驻司全科医生

\+

N Rotated in-house specialized doctors
定期驻司专科医生

One-stop smart healthcare terminal
一站式智能医疗终端

7 X 24 availability
7 X 24小时

Zero-waiting
0等待

Video consultations
远程视频问诊

Corporate health dashboard
企业健康指标全视通

Visualized health data of employees
员工健康数据可视化

Already covered 500+ corporates for healthcare and medical check services 已覆盖500+家企业医疗健康及体检服务

Potential 未来潜力

Innovative health solutions for 4mn PAG corporate clients
为平安集团400万家企业用户打造创新健康方案

Case-example (H-end): Leading internet hospital builder and operator

H端案例： 领先的互联网医院解决方案提供商

Launched 14 internet hospitals
已上线14家互联网医院

Illustrative
图标仅作参考

- **14** Internet Hospital in operation
  14家已上线互联网医院
- **3** connected to Social Health Insurance
  3家已打通医保

- **Online** diagnosis and prescription
  在线问诊处方
- **1h** drug delivery
  1小时药品配送

- **Online** appointment
  线上挂号
- **digital** medical record
  电子病历

Co-build I-Hospital共建模式所在地　Self-owned I-Hospital 自建模式所在地/开发地　Connected to Social Health Insurance self-owned I-Hospital 接通医保的自建医院

B Doctor network: Personalized virtual offices to empower doctor ecosystem

医生体系：定制化专属工作台赋能医生

Doctor virtual office
医生工作台

Doctor virtual office addressing 5 needs of doctors: research, income, branding, capability, and efficiency
专属医生工作台赋能医生，满足医生学术、收入、品牌、能力、效率五大需求

Renowned doctors 大咖医生	National experts 全国顶尖专家	Brand 创品牌
External doctors 外部签约专家	~10,000 contractual specialists[1] ~1万名签约专家[1]	Professionalism 保专业
In-house doctors 驻司医生	Medical team[2] 1.8k+ 医疗团队[2] 1,800人+	Convenience 增便捷
AI doctor assistant AI医生助手	3k+ common diseases 3千+常见病覆盖	Efficiency 提效率

1. As of 2020.6.30. The number is still expanding 截至2020年6月底，目前仍在扩张；2. Number of doctors and medical assistants as of 2020.6.30. Team is still expanding 截至2020年6月底的驻司医疗团队规模，包括医生和医学助手，目前仍在扩张

C Health: Management system covering healthy and sub-healthy stages

健康：打造全周期健康管理体系

1 file per person
一人一档

Online health records
电子健康档案

Massive health data accumulated throughout entire management process
积淀海量数据，贯穿健康管理全周期

Care from private doctors
以私家医生为核心的全面管理

Health 健康
- Exercise 健康运动
- Healthy diet 健康饮食
- Healthy lifestyle 健康生活

+AI 人工智能

+Experts 专家

- Workplace care 职场照护
- Consumer healthcare 消费医疗
- Target sub-healthy population mgmt. 人群管理

Sub-health[1] 亚健康[1]

Multi-pronged management
多管齐下

Online: professional coaches
线上：专业指导

O2O[2]

Dental care 口腔	Fitness 健身	Health checkup 体检
Pharmacies 药店	Beauty care 美容	Rehabilitation 康养

Offline: 160k+ partnered institutions
线下：16万+合作机构

1. Sub-healthy states refer to non-disease physical or mental disorders such as mild cervical pain and insomnia 亚健康指代非疾病的身体活心理不适，例如轻微颈椎疼痛和失眠; 2. O2O: Online to offline 从线上到线下

D Medical: Specialty-driven medical services

医疗：专科引领的医疗服务

820mn+ cumulative queries[1]
8.2亿+次累计咨询量[1]

23 hospital departments covered
23个医院科室覆盖

Specialty-driven 专科引领

Smart phone and other intelligent terminals
手机及智能终端

- **Photo and text** 图文
- **Phone** 电话
- **Audio** 语音
- **Video** 视频
- **Vital signs** 测量体征

Seamless O2O4 线上线下全打通

- **Online to offline testing services** 检测O2O4闭环
- **Follow-up management** 随访管家
- **Referral and group consultation** 转诊会诊
- **Private doctor** 私家医生

1. Cumulative online queries as of 2020.6.30 截至2020年6月30日的累计咨询量; 2. Traditional Chinese medicine 中医科; 3. Obstetrics & Gynecology 妇产科; 4. Online to offline 线上到线下

E Ping An Doctor Home: A bridge connecting needs of patients and doctors

平安医家：匹配医患需求，搭建医患桥梁

平安医家

Doctor Home: one-stop service platform

医生之家：一站式的医生服务平台

~10,000 external doctors using our online office

为平安好医生平台上~1万的外部医生打造专属服务平台

Private Doctors: personalized services

私家医生：每个人的专属医生

Family Doctors: health gatekeeper

家庭医生：每个家庭的健康守护

Lifelong health services for **210mn** financial service customers and **50mn** families of Ping An Group

为平安2.1亿金融客户、5000万个家庭提供伴随一生的健康呵护

F Incubated by Ping An Group with strong synergies

孵化于平安集团，具有强大的协同效应

- **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

Quality Brand
品质品牌

- Cross-sell to **the large financial service customer bsae** of Ping An Group 面向平安集团的大量金融客户行进交叉销售

Client Resources
客户资源

- **Ping An Smart Healthcare** provides **smart technology solutions** covering supervision platform, disease prediction, AskBob clinical support (450k doctors), etc. 平安智慧医疗提供包括一体化监管平台、智能疾病预测、辅助诊疗工具AskBob（45万医生）等全方位服务

Healthcare Technology
医疗科技

- Well positioned to benefit from the **close relationship with corporate clients** for new business expansion
和企业客户的紧密合作可助力新业务拓展

Channel Resources
渠道资源

1. As of 2020.6.30 截至2020年6月30日

Strategic upgrade: Channel, service and capability upgrade since mid 2020

战略升级：自2020年中开始聚焦渠道、服务、能力三大方向

Channel upgrade
渠道升级

C-end
个人用户

I-end
保险服务

→

C-end
个人用户

I-end
保险服务

B-end
企业服务

H-end
互联网医院

Service upgrade
服务升级

Medical 医疗 → Medical + Health
医疗 + 健康

Private doctors
私家医生 → Private doctors + Family doctors
私家医生+家庭医生

Capability upgrade
能力升级

In-house medical team
自建医疗团队 → In-house + External doctor network
自建+外部医生网络

Online-focused
专注线上 → Online + Offline
线上 + 线下

Summary: PAGD enjoys a dominant market position in internet healthcare

总结：平安好医生持续领跑互联网医疗市场

Largest internet healthcare entry portal
最大的互联网医疗流量入口

Registered users 注册用户	346mn 3.46亿
MAU 月活用户	67mn 6,700万
Daily queries 日咨询量	830k 83万

Largest in-house doctor group
最大的自建医生团队

In-house medical team 驻司医护团队	1,800+
Common diseases covered 常见病诊疗覆盖	3,000+
External experts nationally 医生生态聚集全国专家	~10,000

Largest offline network
最大的线下服务网络

Partnered pharmacies[1] 合作药店[1]	110k+ 11万+
Partnered clinics[2] 合作诊所[2]	49k+ 4.9万+
Health check-up centers[3] 体检中心[3]	2,000+

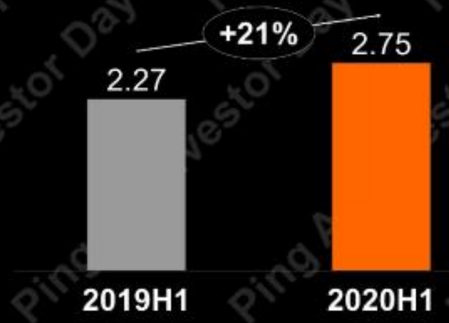
1. Ping An Good Doctor's Pharmacy Collaboration as of 2020.6.30 截至2020年6月底使用平安好医生药店云服务的门店； 2. 1. As of 2020.6.30 截至2020年6月30日

Exceptional financial performances in 2020H1

2020年上半年财务表现亮点

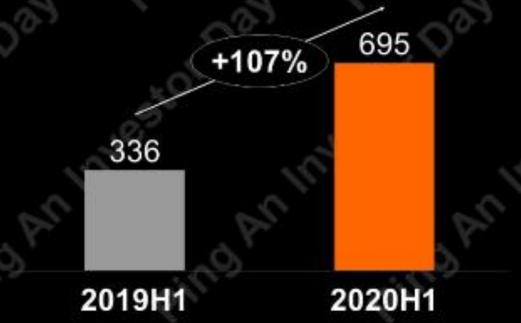
Total revenue
营业收入

(RMB in billion, 十亿人民币)



Online medical services revenue
在线医疗收入

(RMB in million, 百万人民币)



Membership products[1] revenue
会员产品[1]收入

(RMB in million, 百万人民币)

1. Membership products such as Health 360 for critical illness insurance customers, Private Doctor for corporate clients, etc. 会员产品包括为重疾险客户提供的就医360服务包、为企业客户提供的私家医生服务包等

Recap: Key message

回顾：关键点

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03

Smart Healthcare

智慧医疗

Geoff Kau
高孟轩

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CEO, Ping An Smart Healthcare
平安智慧城市联席总经理
平安智慧医疗首席执行官

Guotong Xie
谢国彤

Chief Healthtech Scientist
Ping An Group
平安集团首席医疗科技科学家

Smart Healthcare: Empower key stakeholders through gov't access and tech

智慧医疗：纵向打通，服务政府撬动核心资源，建立科技壁垒

Synergy 协同

- **Government**: Leveraging core resources of hospitals, doctors, and medicine
  政府端：服务政府，来撬动医院、医生、医药核心资源
- **Technology**: Empowers ecosystem and establishes barriers of competition
  科技端：科技赋能生态圈各成员，建立竞争壁垒

Introduction

介绍

Market attractiveness: Significant market potential for smart healthcare solutions across ecosystem, with diversified revenue model

市场吸引力： 跨生态圈的智能医疗解决方案具有巨大的市场潜力，收入模式多元化

Ping An Smart Healthcare: Provides best-in-class solutions to 90 cities, 20k providers, 450k doctors and 2.5mn patients

平安智慧医疗： 为约90座城市、2万家医疗服务提供者、45万名医生以及250万名患者提供一流的解决方案

Global leading technology capabilities: World's largest smart clinical support platform, chronic disease management platform and medical database, second highest number of patent application in the world

全球顶尖科技实力： 全球最大智能诊断辅助平台、全球最大慢病管理平台、全球最大的医疗数据库、全球第二医疗科技专利申请数

Smart Healthcare targets the four key pillars in healthcare system

智慧医疗致力于医疗系统的四大核心领域

Ping An Smart Healthcare Solution

平安智慧医疗解决方案

A **Enable Government** 赋能政府

B **Enable Providers** 管机构

C **Enable Doctors** 管医生

D **Enable Disease Control** 管疾病

E **Enable Medicines** 管药品

F **Healthcare Technology Driven** 医疗科技驱动

Ping An Investor Day

China healthcare market has great potential with diversified business models

中国医疗市场有着巨大潜力，变现模式多元

Market 市场

Four addressable markets as example: 以四大潜在市场为例

Providers 机构

Total Hospital Spending[1] 医院总费用[1]

1.4trn 1.4万亿 VS. 5.3trn 5.3万亿

Doctors 医生

Total Doctor Spending 医生总费用

1.0trn 1.0万亿 VS. 5.0trn 5.0万亿

RMB 人民币

Disease 疾病

Public Health Gov. Spending 公卫总费用

200bn 2千亿 VS. 750bn 7千5百亿

Pharma & device 药械

Pharmaceutical & device market[2] 药械市场规模[2]

2.1trn 2.1万亿 VS. 6.2trn 6.2万亿

RMB 人民币

System & software Revenue 软件系统收入

Platform Development 平台搭建

Software Operation Service Revenue 软件运营服务收入

Software-as-a-Service 软件即服务

Transaction-based Revenue 增值服务收入

Value-added services 增值服务

Payors 主要付费方

Government 政府 | Provider 机构 | Doctor 医生 | Corporation 企业 | Pharma 药企

1. 2018 data, exclude doctor spending 基于2018年数据、不包含医生费用 2. 2018 data and include both pharmaceutical production and circulation 基于2018年数据、包含医药生产和流通

We are leading our competitors by coverage and technology

平安智慧医疗以落地覆盖和技术成果领先于竞争对手

Traditional IT Co.s
传统信息化厂商

- Strong stickiness with government & providers
  与政府、机构客户粘性强
- Difficult to scale up, limited business model
  规模化难、商业模式受限

Offline Software Focused
专注软件交付

平安智慧医疗 Smart Healthcare

- Technology driven "IT + Platform" integrated solution provider
  科技驱动的"信息化+平台"综合解决方案提供商
- Diversified business models, synergy with Ping An health eco-system
  多元商业模式、平安医疗生态圈协同效应

Internet Companies
互联网企业

- Online traffic / transaction driven
  线上流量和交易驱动
- Limited access to core HC resources and applications
  核心医疗资源和应用触及有限

Online Traffic Focused
专注流量入口

平安智慧医疗 Smart Healthcare VS. Key Competitors[1] 主要竞争对手

平安智慧医疗 Smart Healthcare		Key Competitors[1] 主要竞争对手
90	cities covered 城市覆盖	~60
20k	AI[2] coverage in providers AI[1]机构落地数	~15k
~3k	AI models AI 模型数	<1.5k

1. Traditional IT companies and Internet companies are key competitors 传统信息化厂商和互联网企业为主要竞争对手 2.Clinical Decision Support System and Imaging as major applications 以临床辅助决策支持系统和影像为主要应用场景

Our smart solutions have been rolled-out in ~90 cities with global footprints

智慧医疗解决方案已落地~90地市，并在海外拓展

- Being deployed in **90** cities
  90地市合作推进中
- Covering **~20,000** providers
  ~2万家医疗机构覆盖
- Serving **450,000+** doctors
  服务**45万+**医生
- Service used **300mn** times
  服务调用**~3亿**次

Ping An Investor Day

Enable government: creating a gateway to offline stakeholders

赋能政府：作为服务线下医疗相关方的入口

Size 规模

~300 city-level and above Health Commission Bureau
~300家市级以上卫健委

1mn+ providers
100万+家医疗机构

Solution 解决方案

Supervision + Service
监管+服务

- Cost Supervision 费用监管
- Physician Supervision 医生监管
- Treatment Supervision 诊疗监管

- Disease Type Supervision 病种监管
- Prescription Supervision 处方监管
- Quality Supervision 质量监管

Hospital 医院 | CHC[1] 社康 | Clinics 诊所

Value 价值

20+ cities in Gansu, Chongqing etc. covering 100mn population
服务甘肃、重庆的20+座城市1亿人口

~20,000 providers covered
覆盖接近2万家医疗机构

Rapid access to providers, physicians and patients
快速覆盖机构、医生和患者

1 community health center, 社康中心

B Enable hospitals : "5 smart" solution improves hospital operation holistically

赋能医院："五智" 助力医院全面提升运营

Size 规模

33,000+
hospitals nationwide
全国超过3.3万家医院

~1.4trn RMB
Hospital Spending
医院总费用

~230bn RMB
government subsidies for public hospitals
~2300亿元政府对公立医院的补贴

Solution 解决方案

Value 价值

100+
hospitals covered
覆盖100+医院

In-depth integraton with offline patient journey
深耕线下患者旅程

1. Expected results 预期效果

C

Enable doctors: AskBob aims to be the "Bloomberg" for doctors

赋能医生：AskBob致力于成为医生的"Bloomberg"智库

Size 规模

~3.8mn Total number of doctors[1]
~380万医生[1]

~4.4mn Total number of nurses[1]
~440万护士[1]

~1trn Doctor spending
1万亿医生总费用

Solution 解决方案

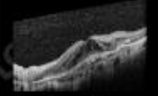
AskBob The brand of AI driven database tools in Ping An Group 平安集团AI数据库工具品牌

Clinical Support 临床辅助

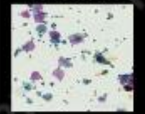
~3000 diseases covered
~3000 AI辅助诊疗病种覆盖

86% vs. 51%
Wins in AI vs. Doctor
人机比赛胜出

Medical Imaging
AI影像辅助诊疗


Retina Test 视网膜检查

Lung CT 肺部CT


Cervical Pathology 宫颈细胞病理

90+ diseases covered with 90%+ accuracy
90+ 病种覆盖,精度90%+

Research and Communication Support 科研及交流辅助

30mn English and Chinese literatures
3000万中英文文献覆盖

50+ disease management covered
50+疾病管理覆盖

Online forums, conferences & KOL-generated content
线上论坛、会议和专家原创内容

Value 价值

~450k (12%)
Doctor users
医生用户数

15min to 15s
Image diagnosis time
影像诊断时间从15分钟降至15秒

Strong synergy with PAGD to build doctor network
助力平安好医生建设医生网络

1. 2019 data 2019年数据

D Enable disease control: to combat pandemic events

管病：赋能公卫系统以应对流行病突发事件

Size 规模

~10mn infectious disease cases p.a.
每年传染病例约1千万

200bn RMB public health gov. spending + **45bn RMB** one time investment
人民币2千亿政府公卫支出加人民币450亿一次性公卫卫生防控救治能力建设投入

Solution 解决方案

Smart Alert智能预警

- Real-time reporting
  实时上报
- AI-driven data scanning and monitoring
  人工智能辅助数据扫描和监测

Smart Prediction 智能预测

- 40+dimension data analysis
  40+个维度数据分析
- 7-days advance epidemic prediction
  提早7天预测疫情
- Accurate prediction of infection & death
  精准预测死亡与感染

Smart Prevention智能预防

- Smart clinical assistance
  全流程智能辅医
- Grid-based containment and tracing
  网格化防控和追踪
- Smart decision support and coordination
  智能决策支持和调度

Value 价值

5+
Provinces & cities being deployed
省份和城市落地推广

95+%
Prediction accuracy rate
预测准确率

Integration with public health systems
与公共卫生系统整合

D Enable chronic disease management: Fighting the threat to national health

赋能慢病：抗击全民健康的重大威胁

Size 规模

~400mn chronic disease patients nationwide
全国近4亿慢病人群

70% of total healthcare expenditure
占70%整体医疗卫生开支

Solution 解决方案

Smart screening and prediction
诊前-智能筛查和预测

Smart treatment
诊中-智能治疗

Physician working station 医生工作站

Smart management
诊后-智能管理

Patient mobile end 患者移动端

Value 价值

~2.5mn patients served nationwide
服务~250万患者遍布全国

11.3% to 59.6%
HbA1c[1] achieve rate increases from pre- to post-management
管理后vs管理前的糖化血红蛋白达标率

Broaden coverage to providers and patients
扩大机构和患者的覆盖

1. HbA1c : key indicator of blood glucose in diabetic patients; 糖化血红蛋白：衡量糖尿病患者血糖总体控制情况的关键指标

E

Enable pharmaceuticals: Enable research, control quality and facilitate access

管药：助研究，管质量，控流通

Size 规模

~58bn RMB
R&D value
~人民币580亿药物研发价值

~400bn RMB
TCM market value
~人民币4千亿中药市场价值

~800bn RMB
Health insurance payment on medicines
~人民币8千亿医保药品支出

Enable Pharmaceutical R&D 助医药研发	Control Production Quality 管生产质量	Facilitate Medicine Access 控医药流通
SHIONOGI T.R.L	汉方のツムラ 平安津村	国药集团 SINOPHARM 平安明药
Top New Drug R&D Capabilities 新药研发能力	**No.1** TCM[1] Granule Producer 汉方颗粒制剂厂商	**No.1** Pharma Retailor in China 全国医药分销零售龙头
AI, Nano Biotech and New material Technology in R&D AI、纳米和新材料技术应用于药物研发	Build TCM[1] Quality Research Center 建中药质量研究中心	Pharmacy Benefit Management (PBM) 药品福利管理
Medical data in Real-World-Evidence Research 医疗大数据应用于真实世界研究	AI driven TCM[1] ingredient origin tracing AI驱动的中药材智慧溯源	Group Purchasing Organization (GPO) 集中采购平台

Value 价值

6
Drugs in the pipeline
待上市药物

120+
TCM production standards
中药生产标准

400+
Retail pharmacies covered
零售药店覆盖

1. TCM : Traditional Chinese Medicine 中药

F

Leading knowledge and data resources as a core advantage

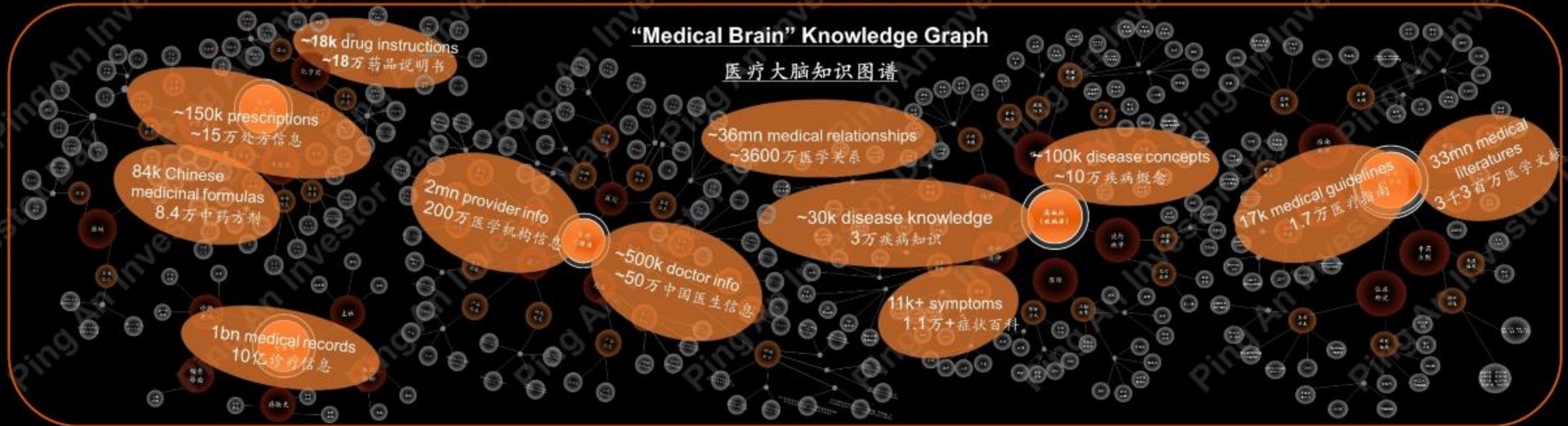
我们的核心优势是领先的数据和知识

We have built one of world's largest smart "medical brain" to support AI decisions

我们建立了强大的"医疗大脑"以支持人工智能决策

Data Processing
数据处理

- **Smart Data Cleansing**
  智能化数据清洗
- **Medical Data Structuring**
  结构化医学数据
- **Standardizing Clinical Terms**
  标注化临床术语
- **Comprehensive Data Analysis**
  全面化数据洞察



F Leading AI training platform enables differentiation

领先的算法训练平台体现差异化优势

Pain Points 痛点

Long processing time
to train large amount of data
训练大量数据
耗时久

High cost
to maintain multiple operating environment
维护多个运行环境
成本高

Support large-scale parallel testing
支持大规模并行试验

Intelligent scheduling and allocation of computing resources
智能调度和分配计算资源

SFE(赛飞)平台

Value 价值

100%
Support medical model development
支持医疗算法模型开发

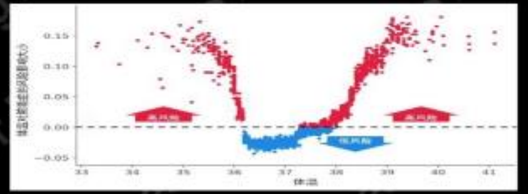
5-8X
R&D efficiency[2] improved
提升研发效率

1. RAM: Random Access Memory. 2. Average execution time for an algorithm to complete work on a set of data. 算法处理数据的平均执行时间。

F AI greatly transforms 4 medical areas

人工智能技术使四大医疗领域出现巨大转变

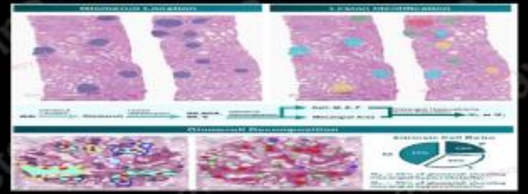
Prediction on multi-dimension data
基于多维数据的预测



Sepsis Prediction in Intensive Care Unit (ICU)
重症监护室（ICU）内脓毒血症风险预测

Built **312** time-based sets of features
构建了**312**种时间相关的特征集合
23% more accurate vs. state-of-art method
比现有最好的方法精度提升**23%**

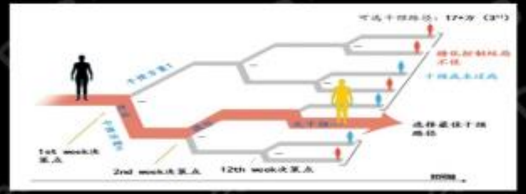
Image identification and analysis
影像识别与分析



Kidney Pathology Diagonosis
肾脏组织病理分析

95% accuracy of fine-grained lesion classification in IgAN 精度达**95%**的肾小球病变的细粒度分类
92% accuracy of intrinsic cells' recognition
精度达**92%**的肾小球三种固有细胞识别

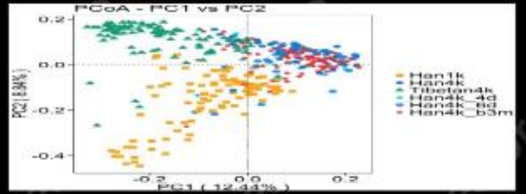
Recommendation with reinforcement learning 基于强化学习的推荐



Diabetic Nephropathy Clinical Decision Support
糖肾的强化学习治疗推荐

Intelligent recommendation for comprehensive and long-term disease treatment
智能推荐综合且长期的疾病治疗方案
The risk of kidney failure reduced by **25%**
降低**25%**的肾衰竭风险

Precision medicine for disease management 精准医学用于疾病管理



Analysis of Intestinal Microflora at high altitude
高原环境对肠道微生物影响分析

New method for diabetes managemtent through Roseburia supplement
研发糖尿病管理新方式：通过补充Roseburia菌或可缓解糖尿病症状

Recap: Key message

回顾：关键点

Market attractiveness: Significant market potential for smart healthcare solutions across ecosystem, with diversified revenue model

市场吸引力： 跨生态圈的智能医疗解决方案具有巨大的市场潜力，收入模式多元化

Ping An Smart Healthcare: Provides best-in-class solutions to 90 cities, 20k providers, 450k doctors and 2.5mn patients

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Thank you

感谢聆听

中国平安 PINGAN

金融·科技

2020 HEALTHCARE INVESTOR DAY