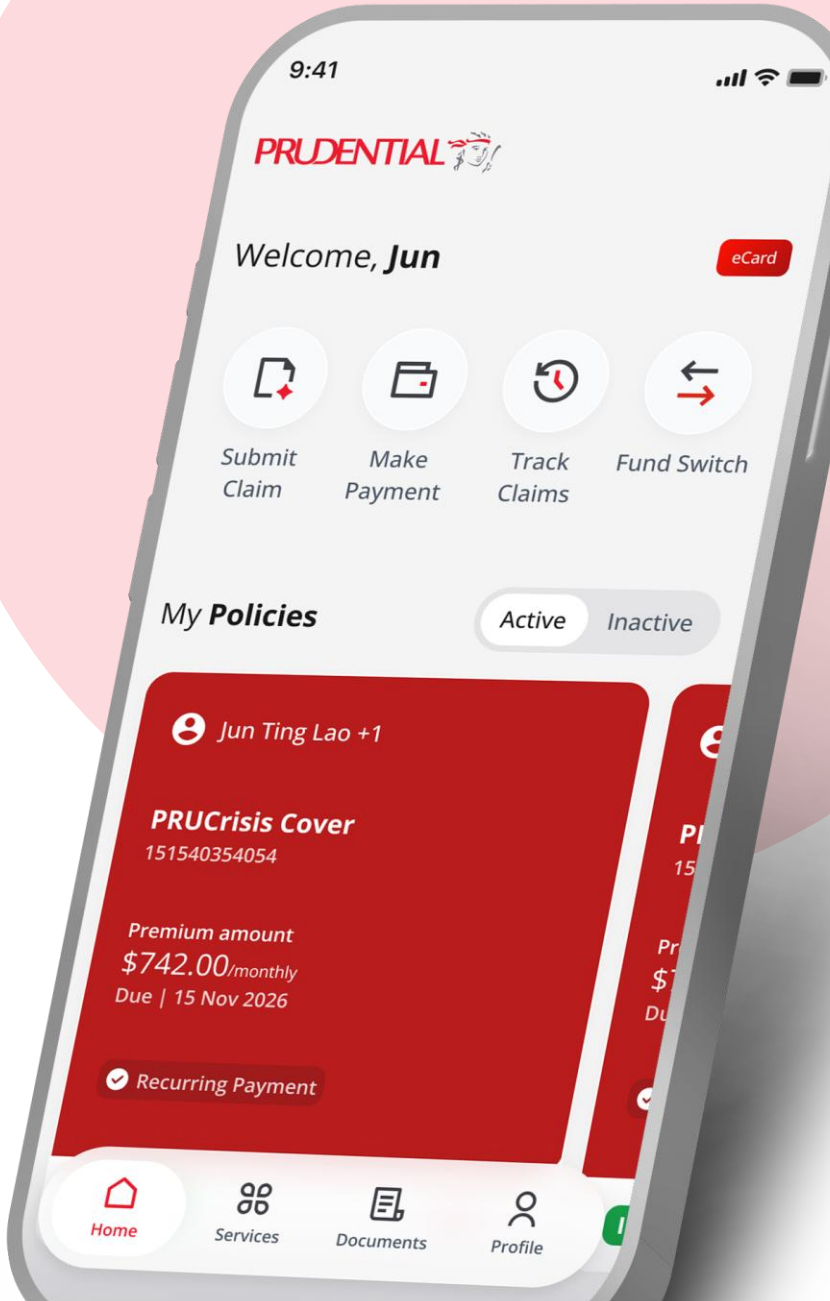
User Guide:

AI-ASSISTED CLAIMS

6 October 2026

Approval Codes: 1939/10/26, PFA/268/10/26



AI-Assisted Claims

Say hello to faster, simpler claims on Prudential Singapore App

Let AI handle the paperwork on your next claim*!
Simply upload your documents, review the auto-filled details, and submit your claim in just a few clicks.

Three ways AI-assisted claims make submission easier:

- **Less hassle, more convenience**
- **You're always in control**
- **Submit and track anytime, anywhere**

***Important Note:**

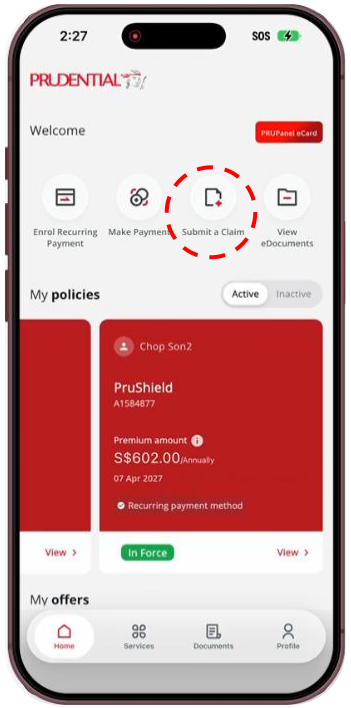
- The app is available in the Singapore region only
- AI-assisted claims submission is also available on **PRU**Services (web)
- You can still choose 'Submit it myself' to file a claim without AI guidance

PHASE 1 - START

Entering the claim journey

01 Sign in to submit a claim

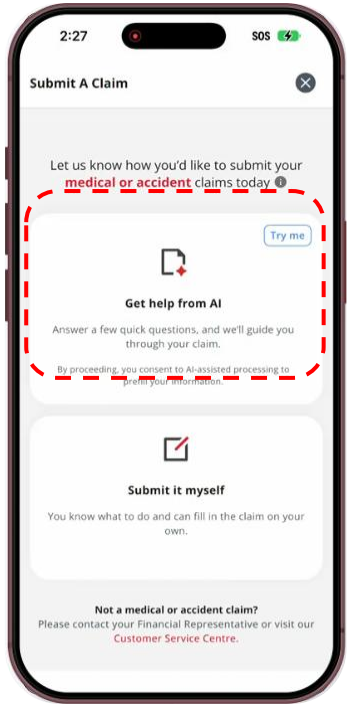
Sign in and select ‘Submit a Claim’ from the list of popular services on your Homepage.

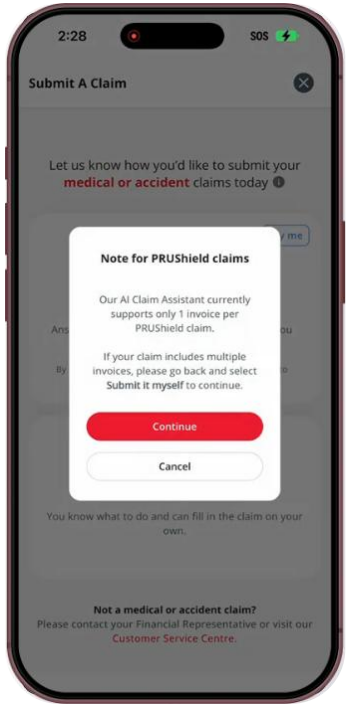


02 Choose how to submit

For a medical or accident claim, you can choose to:

1. Get help from AI, or
2. Submit it yourself without guidance.





For PRUShield claims, this pop-up appears after you select ‘Get help from AI’

PHASE 2 - GUIDED UPLOAD

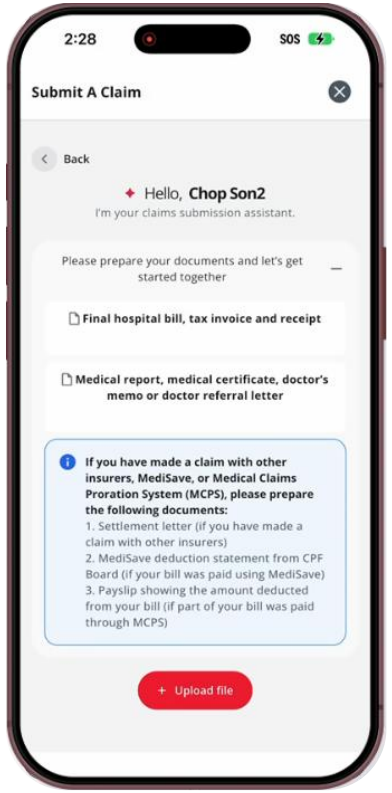
Documents captured and read by AI

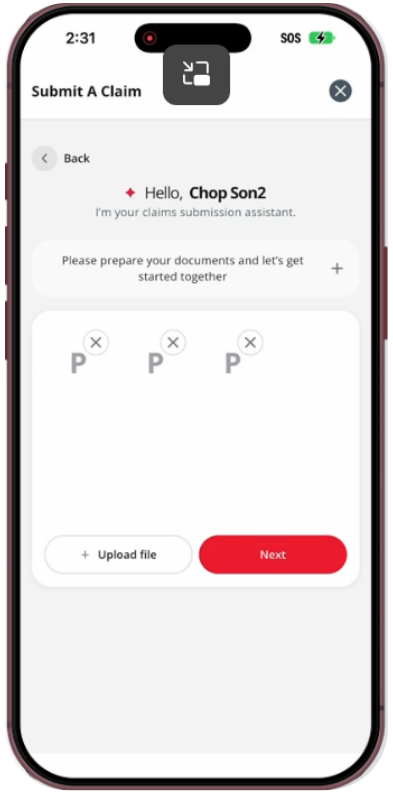
03 See what documents are needed

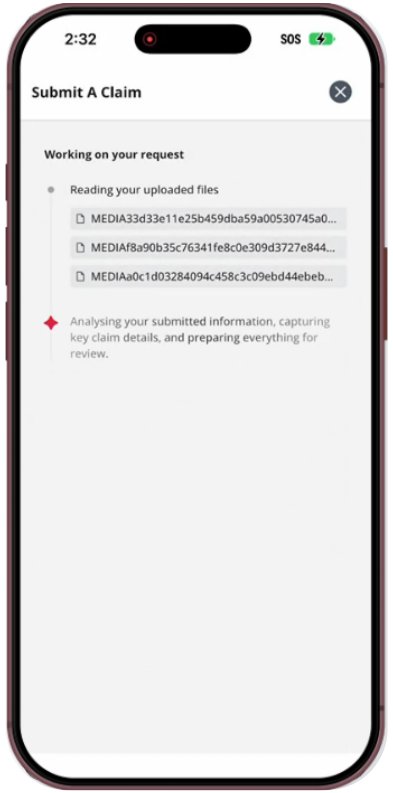
The assistant lists the required supporting documents. Select ‘Upload file’ to upload them.

04 AI reads the uploaded files

Your uploads are read and your claim details are captured securely, ready for you to review.







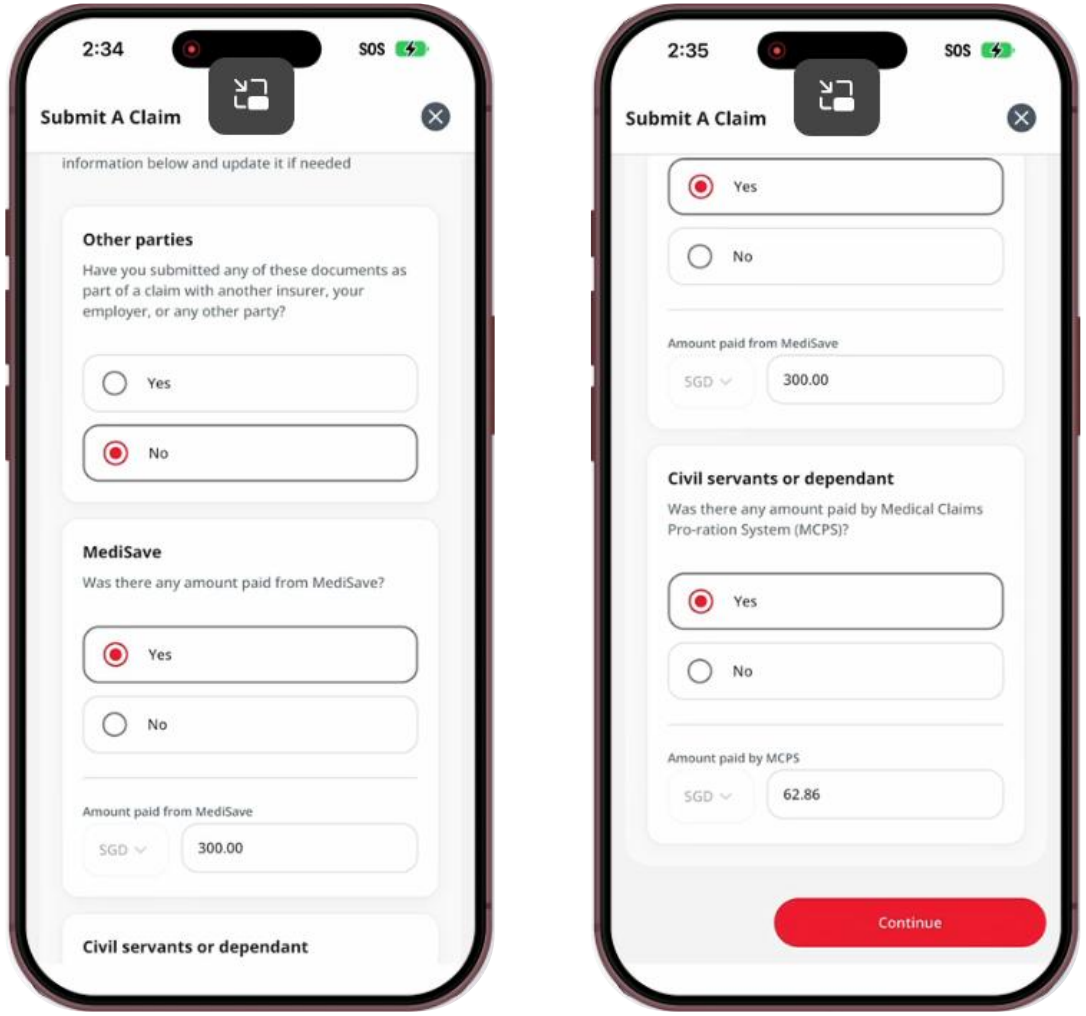
PHASE 3 - VERIFICATION

Information details detected by AI

05

Confirm what the AI detected

If you have also provided a settlement letter, MediSave deduction statement or payslip, the relevant amounts are pre-filled for you to review and update if needed.

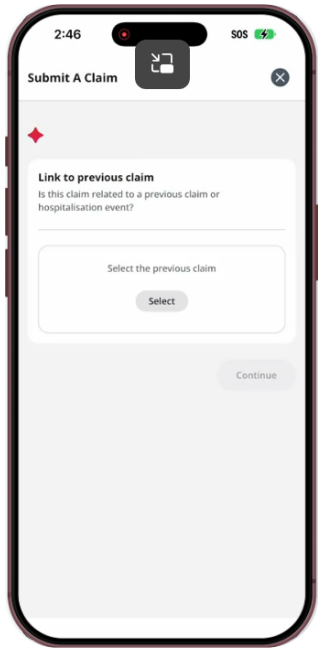


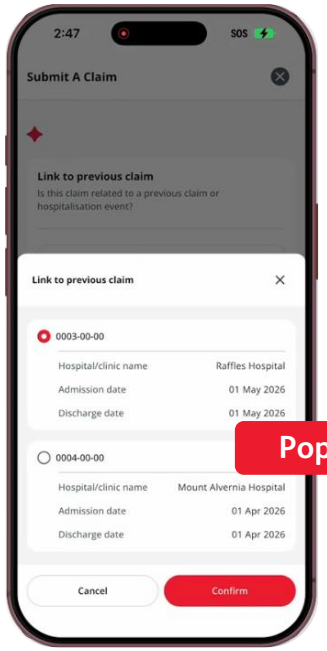
PHASE 4 - CLAIM LINKING

Connecting to the right hospitalisation or accident event

06 Link to a previous claim

Select the relevant previous claim, if applicable. Some claims or benefits must be linked to an earlier hospitalisation or previous event.

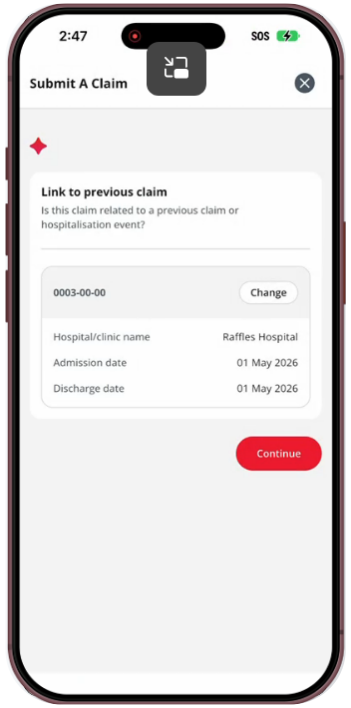




Pop-up: pick your previous claim

07 Linked claim confirmed

Your chosen claim returns the hospital name, admission and discharge dates. Select ‘Continue’ to proceed with your submission.

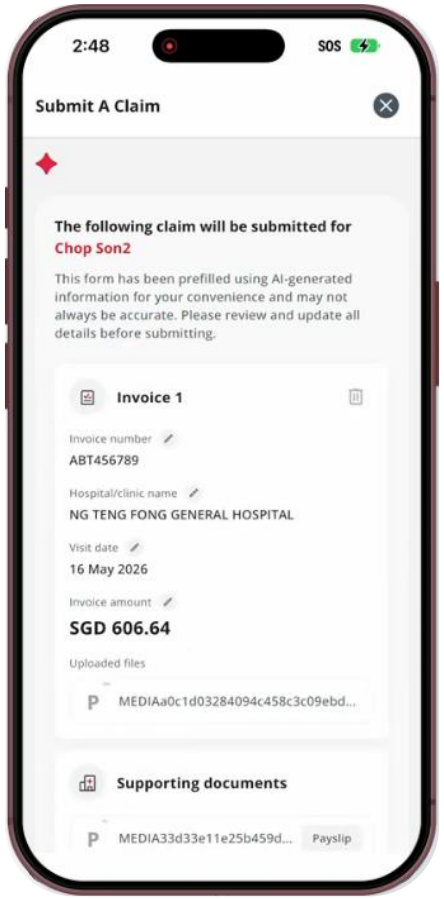


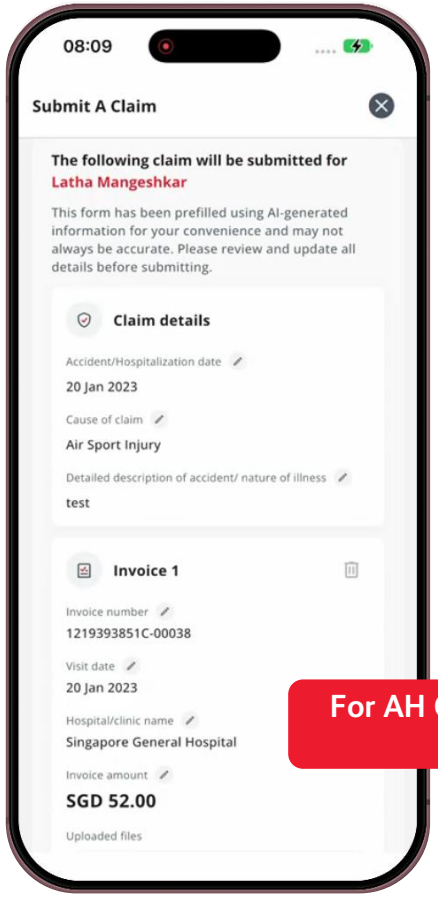
PHASE 5 - REVIEW

Reviewing your claims before submission

08 Review the claim summary

Check the details of your invoice(s), your total claim amount and the supporting documents before you submit.





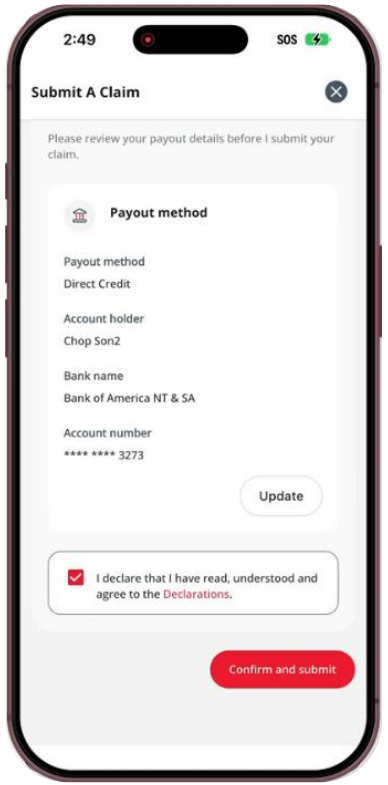
For AH Claims, your screen should look like this

PHASE 5 - SUBMIT

Payout, declaration and confirmation

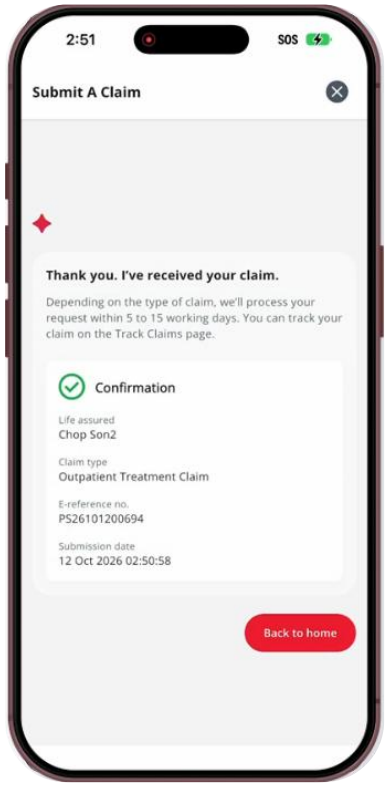
09 Payout method and declaration

Review your payout method and update it if needed, then accept the declaration and select ‘Confirm and submit’.



10 Submission confirmed

Once your claim is submitted, you can track it on the Track Claims page. Processing typically takes 5-15 working days and may vary depending on your claim.



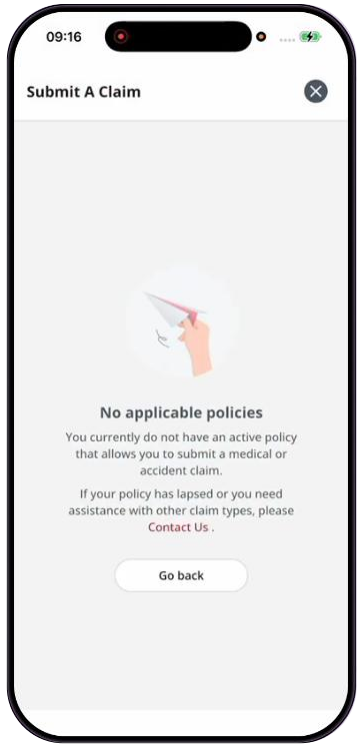
Appendix: Exception Scenarios

EXCEPTION HANDLING

Exception scenarios and what you will see

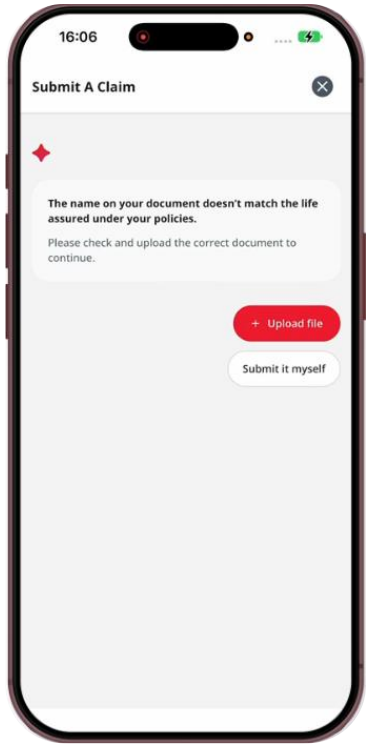
E1 Policy not active or eligible

No applicable policies were found on your account. Review your policy status or contact us.



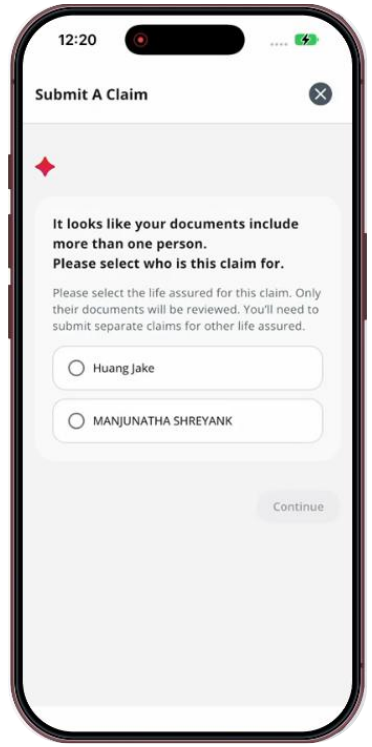
E2 Patient name mismatch

The patient name does not match the life assured. Re-upload the correct invoice, or submit it yourself.



E3 Multiple life assured

More than one life is covered. Select one life assured; other lives need a separate claim.

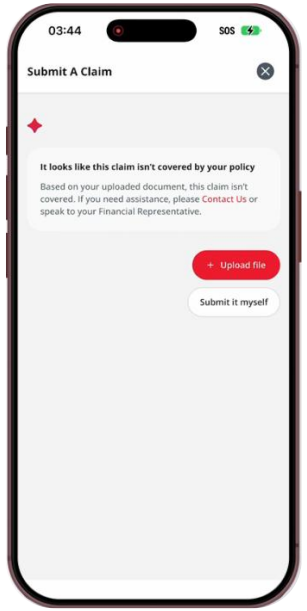


EXCEPTION HANDLING

Exception scenarios and what you will see

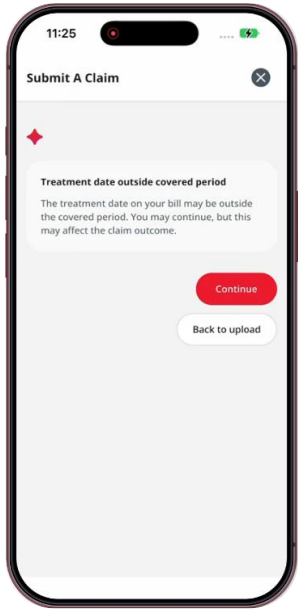
E4 Benefit not covered

Your document falls outside your policy coverage. Upload another file or speak to your Financial Representative.



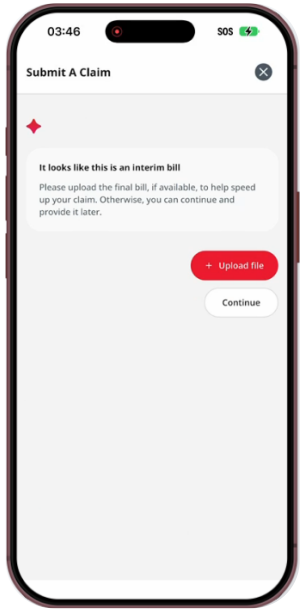
E5 Pre/post hospitalisation limits

Your treatment date sits outside the covered pre and post window. You may continue but your claim will be assessed based on your policy coverage.



E6 Interim bill detected

This looks like an interim bill. A final bill speeds up processing, but you can still continue to submit your claim.

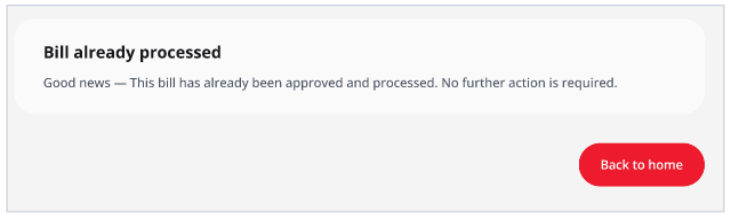


EXCEPTION HANDLING

Exception scenarios - validation and upload checks

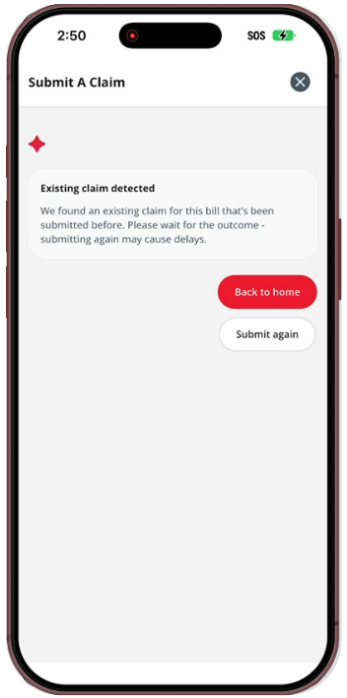
E7 Bill already processed (only for PRUShield)

This bill has already been approved and processed. No further action is needed.



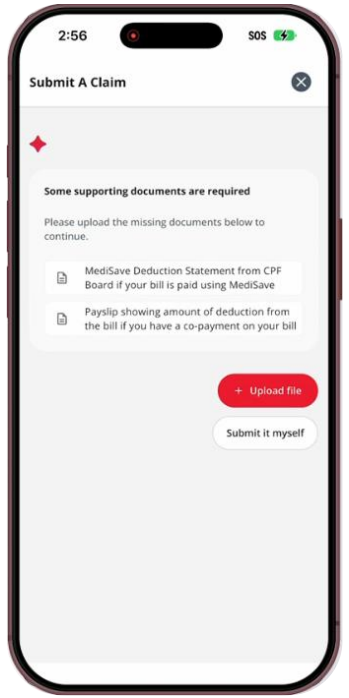
E8 Existing claim detected (only for PRUShield)

Your claim is already under review. Please wait for the outcome before submitting again to avoid delays.



E9 Mandatory documents missing

Upload the required proof, such as your medical bill or receipt, before you can continue.

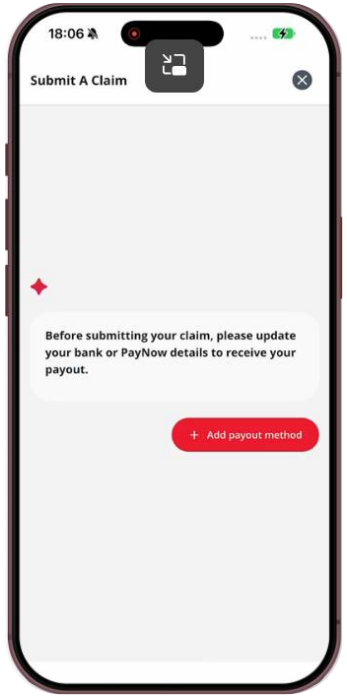


EXCEPTION HANDLING

Exception scenarios - validation and upload checks

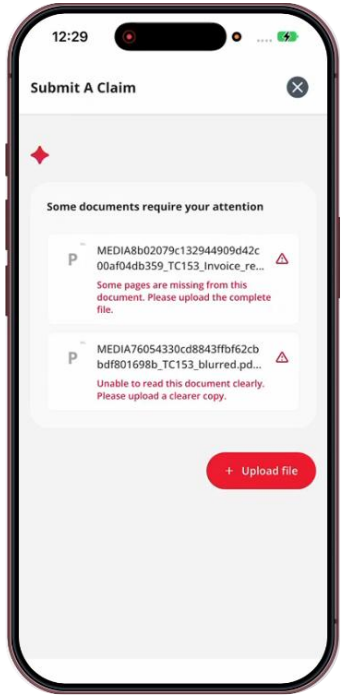
E10 Payout details missing

No valid bank account or PayNow record was found. Add a payout method before you submit your claim.



E11 Unreadable or duplicate file

Unclear, incomplete or duplicate files are flagged individually. Re-upload only the affected files.

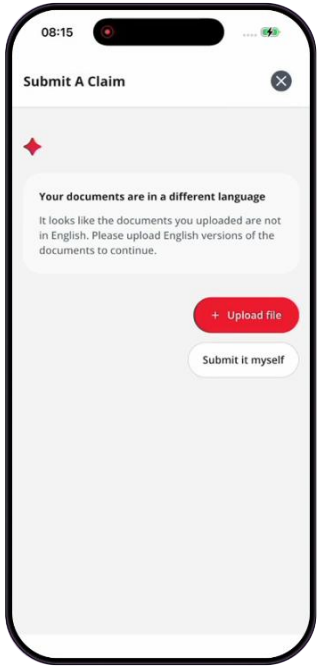


EXCEPTION HANDLING

Exception scenarios - product, language and submission

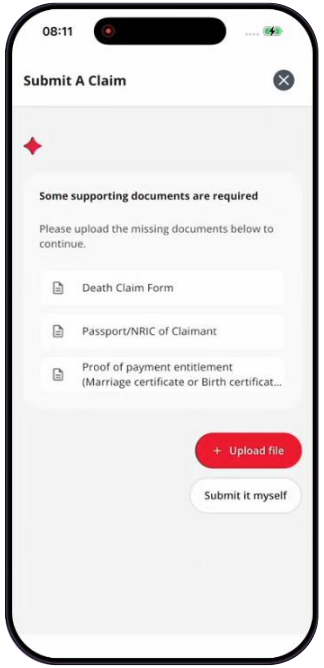
E12 Unsupported document language

This document is not in a supported language. Please upload the document in a supported language (English or Chinese) to continue.

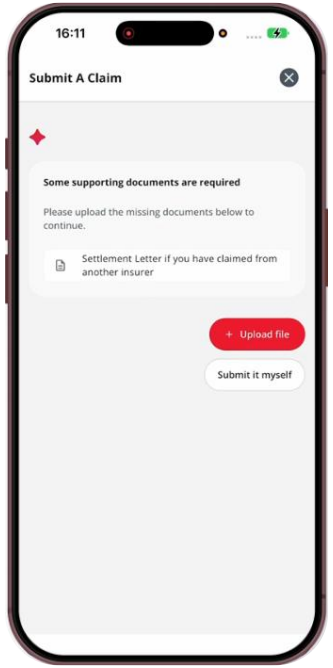


E13 Mandatory documents

A PRUShield claim needs its own set of documents. Outstanding items are listed before you can proceed.



For Accident and Hospital claims, the missing document will be listed for you to upload.

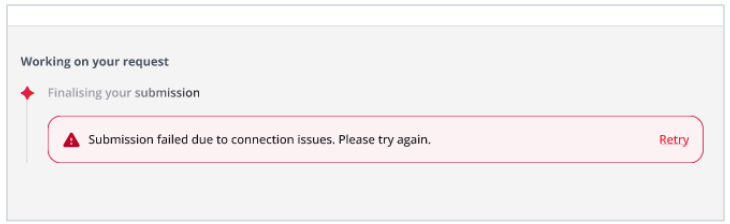


EXCEPTION HANDLING

Exception scenarios - product, language and submission

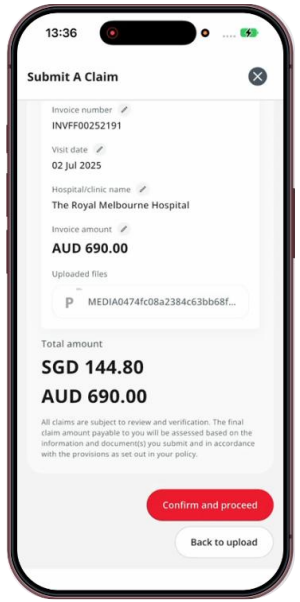
E14 Failed submission

Your submission did not go through. You can retry as your claim details are retained.



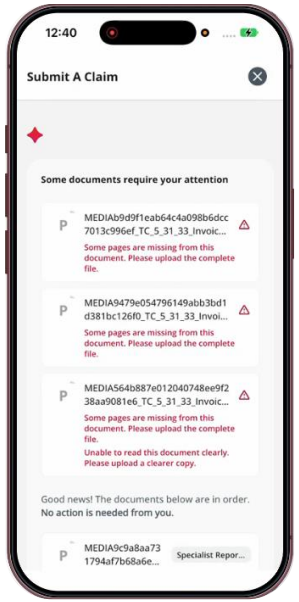
E15 Multiple currencies

We total bills by currency, subject to assessment. PRUShield claims are captured in SGD, while Accident and Hospitalisation claims are in your bill's currency.



E16 Multiple exceptions at once

Several issues can surface together, such as unreadable files, missing pages or duplicates, while valid files remain unaffected.

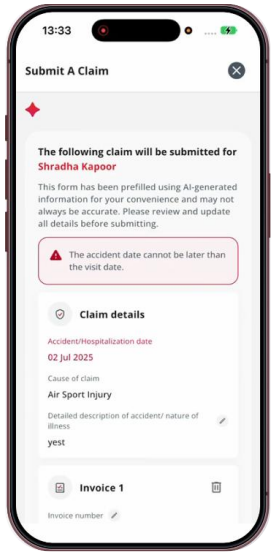


EXCEPTION HANDLING

Exception scenarios - premiums, dates and PRUShield rules

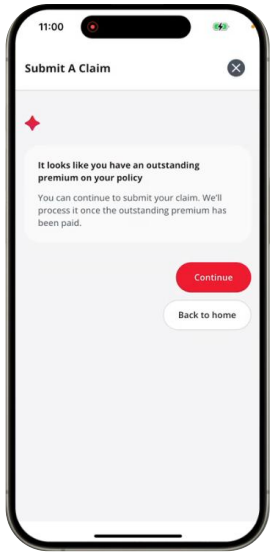
E17 Date validation

We check your pre-filled dates for you. If we detect that the visit date is earlier than your accident date, you'll see a prompt to update the date before submitting your claim.



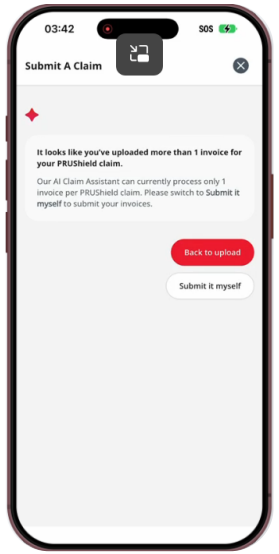
E18 Outstanding premiums

We found an outstanding premium on your policy. You may still submit your claim, and we'll process it once the outstanding premium is paid.



E19 One invoice per PRUShield claim

Only one invoice can be processed per PRUShield claim. Go back to upload or select 'Submit it myself'.



Thank You

