

NEWS | TECHNOLOGY

Ping An Unveils AI Innovations Across Healthcare, Insurance and Payments at WAIC 2026

New AI-powered solutions span disease management, intelligent underwriting, automated insurance operations and financial services, advancing Ping An's integrated finance, health and senior care strategy.

By **Ankit Kankar** | September 13, 2026



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Ping An Insurance (Group) Company of China, Ltd. ("Ping An", the "Company" or the "Group"; unveiled a range of innovative artificial intelligence (AI) products and services at the World Artificial Intelligence Conference 2026. Spanning healthcare, insurance and payments scenarios, these

innovations further advance AI-driven development of Ping An's "integrated finance + health and senior care" strategy.

Advancing Healthcare AI Applications to Support Disease Management and Health Services

Ping An's latest healthcare AI applications focus on two key areas: complex disease diagnosis and treatment, and every day health management, helping make high-quality healthcare resources more accessible and efficient.

For the diagnosis and treatment of complex diseases, Ping An launched its first "disease-specific AI product portfolio" for patients with cancer and other critical illnesses. The portfolio includes three categories of products and services: disease prediction, disease-specific insurance and the Peking University Healthcare AI Disease Manager.

The disease prediction service identifies health risks and helps detect high-risk individuals at an early stage. Disease-specific insurance provides coverage and protection for people with chronic diseases, cancer and other elevated health risks. The Peking University Healthcare AI Disease Manager offers full-course cancer management by connecting patients with physicians, hospitals and rehabilitation resources, providing ongoing support for people with critical illnesses. Together, these products and services connect disease risk identification, insurance protection and professional healthcare services.

For everyday health management, "AI Family Doctor" of Ping An Healthcare and Technology Company Limited ("Ping An Good Doctor"; HKEX: 1833), the flagship of Ping An Group's healthcare and senior care ecosystem, currently serves 90 million monthly active users. The service adopts an innovative "AI + Physician" model.

AI delivers real-time responses and 24/7 service, efficiently handling high-frequency needs such as consultation triage, medication reminders and health check report interpretation. At the same time, for professional healthcare needs including consultations for complex conditions, long-term chronic disease management and online prescription services, physicians are deeply involved in diagnosis and treatment decisions. To date, Ping An's AI Doctor supports accurate diagnosis across more than 11,300 diseases and serves nearly 12 million users annually.

Deepening "AI in All" Across the Insurance Value Chain

Ping An Property & Casualty ("Ping An P&C") has achieved 100% AI coverage across its core business scenarios, improving overall operational efficiency by 80%. AI now empowers the entire insurance value chain, including services, marketing, operations, business management and administration.

- **For intelligent services**, Ping An P&C has developed EagleX, a risk mitigation service platform powered by AI, the Internet of Things and other technologies. The platform integrates more than 100 risk models covering flood-prone locations, urban flooding, catastrophe loss assessment and other scenarios, enabling risk monitoring, early warning and prevention for natural disasters and accidental events.
- **For intelligent operations**, Ping An P&C has developed an intelligent policy issuance robot using AI technology. Currently, 93% of new vehicle insurance policies are processed automatically by the system, reducing average processing time from six minutes to 1.2 minutes.
- **For intelligent business management**, Ping An P&C has transitioned from manual underwriting to intelligent underwriting. The average time required for an initial underwriting review has been reduced to approximately 1.5 hours. Average daily processing volume per underwriter has doubled, while the risk interception rate has increased by 16%.

Launching an AI Credit Card and Expanding Innovation in AI-Powered Finance and Payments

At the launch event, Ping An Bank Credit Card introduced an all-scenario AI credit card. In addition to traditional financial services, cardholders can access a variety of AI-related benefits through card usage. For example, cardholders can redeem points for AI computing resources, supporting a wide range of AI usage scenarios.

In addition, Ping An has launched Express Service, a dedicated financial AI assistant serving 251 million customers across the Group's insurance, banking, securities and healthcare businesses. With a simple voice or text command, customers can conduct transactions, access financing services and process insurance claims. Over the past three months, the average number of monthly users has tripled. Average daily usage has approached one million visits, with peak daily usage reaching 1.1 million visits.

Read online: <https://worldbusinesswatch.com/news/13/58/ping-an-unveils-ai-innovations-across-healthcare-insurance-and-payments-at-waic-2026.html>

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