



Regional solutions

AIA Cambodia FACT SHEET

April
2025

AIA Cambodia Unique Selling Points / Value Added Services

- **Wide-range coverage**

- Covering up 118 conditions of major illness, including cancer and stroke

- **Strong and quality services**

- Cashless experience at our widest local and overseas panel hospital network
- Claim turnaround time 7-10 days
- Customizable solutions to meet the needs of each corporate and employee
- HR & MEMBER PORTAL
- Exclusive Employee Engagement Seminar
- AIA Corporate Cup
- Wellness Series Talk
- AIA Fit for Hope

- **Telemedicine**

- Consulting with overseas doctors via chat/video call

- **Personal Medical Case Management**

- Oversea treatment arrangement and second medical opinion.

At AIA Cambodia, our purpose is to support Cambodians in achieving Healthier, Longer, Better Lives. Since our inception in 2017, AIA Cambodia has rapidly grown to become a leading life and health insurer in the country. By December 2024, AIA Cambodia had protected more than 130,000 Cambodian families and paid over \$10 million in claims.

As the Kingdom's premier life and health insurer and part of AIA Group, the largest life and health insurance provider in pan-Asia, we are the market leader in employee benefits. We are committed to being the trusted partner in helping the Cambodian workforce live Healthier, Longer, Better Lives. We achieve this by offering a wide range of best-in-class products and services, with options for tailor-made packages that fit your workforce protection requirements and budget. Our key focus is on making a positive difference to employees' wellbeing with our compelling, refreshed propositions and solutions. With our expertise in offering solutions and services of the highest standards, many small, medium, multinational enterprises, and government entities have put their trust in us.

These include the **WorkWell with AIA program**, designed to enhance the health and wellbeing of corporate customers and the Cambodian workforce. WorkWell with AIA includes four pillars: Live Well, Think Well, Plan Well, and Feel Well, complemented by AIA Special Privileges, which use data analytics to tailor employee benefits and activities. These enable employers to easily create tailor-made requirements and benefits and structure their employee activity plans according to their needs.

Policy management and claims are made easy with **AIA+**, a mobile app that reflects AIA Cambodia's commitment to simplifying our "Learn, Buy, Service, and Claims" journey. It's one app for all your policies, allowing you to manage your policies conveniently, whether they are individual or company-provided. AIA+ features easy claims submission and a first-class customer experience, enabling you to submit claims, review your claims status, and view your history, whenever and wherever.

Personalized Consultations and Extensive Coverage. **AIA MedCare** is designed to provide employers with enhanced medical protection for their employees. It complements AIA Cambodia's life and critical illness offerings, featuring flexible packages tailored to various needs and budgets. The service includes an online portal for easy access to member listings, claims data, and policy benefits, streamlining administration and hospital processes. Employees benefit from comprehensive coverage with cashless payments and worldwide protection.

AIA MedCare boasts the widest network of hospitals and offers personalized medical consultations, particularly for cancer. It covers hospitalization, surgeries, illnesses, accidents, emergencies, outpatient care, preventive services, dental, and maternity needs.

With our unwavering commitment to excellence, we have earned the trust of numerous small, medium, and multinational enterprises, as well as government entities. Our expertise in delivering top-tier solutions and services ensures that we meet the highest standards, fostering long-lasting partnerships and driving success for our clients.

AIA Cambodia Corporate Solutions Product Suite

Product	Benefits	Type	
		Core	Voluntary
AIA MedCare	In-patient Treatment	✓	
	Out-patient Treatment	✓	
	Mental Care		✓
	Maternity Delivery Benefit		✓
Wellness	Vitality	Not Available	
AIA Accidental Care	Accidental disability	✓	
	Accidental death	✓	
	Accidental medical expenses	✓	
AIA ComCare	Group family care	✓	
	Group rehabilitation	✓	
	Group Accidental Benefits		✓
	Group Recovery Benefits		✓
	Group hospitalization (Voluntary)		✓

Social Security Benefits¹

Type of Program	Contributions		Typical Benefits
	Employer	Employee	
National Social Security Fund (NSSF)	0.8% of employee's salary or the maximum of KHR 8000/month (US\$ 2)* *(Exchange rates are subject to change)	--	NSSF is a governmental insurance scheme covering: <ul style="list-style-type: none"> • Injuries • Emergency service • Medical care and treatment • Temporary disability • Permanent disability • Funeral allowance • Rehabilitation services

Remarks:

1. Employee Benefits Related

Taxation

Tax on Fringe Benefit

	Contributions		Highlights
	Employer	Employee	
Employee Insurance Benefit	The employer is responsible for paying this tax.		If the insurance is tiered, then the value of the benefit provided to each employee is subject to flat rate 20% TOFB. This tax is borne entirely by the employer.

Basic facts about Cambodia

Population	17.4 million ¹
GDP	US \$42.34 billion ²
GDP per Capita (PP)	US \$2,429.7 ³
Economic Growth	5% ⁴

Inflation Rate	2.1% ⁵
Foreign Direct Investment	US \$48.8 billion ⁶ (9% increase compared to the same period last year 2022)
Death from Critical Illness	64% of total death ⁷
Insurance Market Penetration (TBD)	Around 1.16% GDP ⁸

Remarks:

1. Population – 2023 (World Bank, 2023)
2. GDP 2023 (World Bank 2023)
3. GDP per Capita -2023 (World Bank, 2023)
4. The economy in 2023 is projected to grow at 5% (World Bank & ADB, 2023)
5. Inflation Rate – 2023 (World Bank, 2023)
6. Foreign Direct Investment – 2023 (Ministry of Information)
7. Death from Critical Illness – 2020 (WHO,2020)
8. Insurance Market Penetration – as of 2023

Basic facts about Cambodia:

1. Source from Cambodia Local Official Website, only for reference

Cambodia Representative:

Mr. Bunma LY
31F GIA Tower (Koh Pich), Sopheap Mongkul Street, Phum 14, Sangkat
Tonle Bassac, Khan Chamkar Morn, Phnom Pehn, Cambodia
Bunma-b.ly@aia.com

All rights reserved. This publication has been prepared for distribution to brokers only and is not for wider distribution. This information is current at the date of this publication and is subject to change. This provides general information only, without taking into account the objectives, financial situation, needs or personal circumstances of any individual and is not intended to be financial, legal, tax, or other advice. You should consider the appropriateness of this information in the context of such factors.