

Regional solutions

AIA Taiwan FACT SHEET

April
2025



HEALTHIER. LONGER.
BETTER LIVES

AIA Taiwan's Unique Selling Points

- **Flexible Voluntary Solutions**
- **Overseas emergency assistance service through IPA**
- **Efficient claim reimbursement**
- **Online services**

Claims forms, claim history (up to 2 years), benefit summary, Online Policy enrollment / member movement

- **HR Asia Award**

Winner of Taiwan's Best Companies to Work for in Asia 2018 – 2024

AIA Taiwan is a member of the AIA Group, a market leader in life insurance across the Asia Pacific region for almost a century.

We offer a wide range of insurance products including life, accident and medical plans. Our products are available through multiple channels: telemarketing, bancassurance and intermediaries.

We provide employee benefit solutions, ranging from small and medium size local enterprises to multinational companies.

As a trusted insurance partner, we are committed to providing our customer with high quality services and market leading products.

AIA Taiwan Corporate Solutions Product Suite

Product	Benefits	Type		Spouse Benefits	Child Benefits	Parent Benefits
		Core	Voluntary			
Life	Term Life	✓	✓	✓	—	✓
	Critical Illness	✓	✓	✓	—	—
	Accelerated Critical Illness Plan	✓	✓	✓	—	—
Accident	Accidental Death & Dismemberment	✓	✓	✓	✓	✓
	Public Transport Accident	✓	✓	✓	✓	—
	Double Indemnity Accidental Death & Dismemberment	✓	✓	✓	✓	—
	Accidental Hospitalisation Income	✓	✓	✓	✓	✓
	Accidental Medical	✓	✓	✓	✓	✓
	Bone Fracture	✓	✓	✓	✓	✓
	Daily R&B	✓	✓	✓	✓	✓
Medical	Hospital Expenses	✓	✓	✓	✓	✓
	Doctor Visit	✓	✓	✓	✓	✓
	Surgical	✓	✓	✓	✓	✓
	ICU & Burn Center	✓	✓	✓	✓	✓
	Home Care After Hospitalisation	✓	✓	✓	✓	✓
	Pre & Post Hospitalisation Outpatient	✓	✓	✓	✓	✓
	Accidental Trauma Suture	✓	✓	✓	✓	✓
	Outpatient	✓	✓	✓	✓	✓
	Maternity	✓	✓	✓	—	—
	Death	✓	✓	✓	✓	—
Cancer	Hospital Income	✓	✓	✓	✓	—
	Surgical	✓	✓	✓	✓	—
	Post Hospitalisation	✓	✓	✓	✓	—
	Outpatient	✓	✓	✓	✓	—
	First-time Cancer Diagnosis	✓	✓	✓	✓	—
	Cancer Radiation Treatment	✓	✓	✓	✓	—
	Cancer Chemotherapy Treatment	✓	✓	✓	✓	—
	Occupational Casualty	✓	—	—	—	—
Labour	Occupational Hazard	✓	—	—	—	—
Wellness	Vitality	Not available				

Notes:

Core = Benefits paid by employer

Voluntary = Optional benefits paid by employee

Social Security Benefits¹

Type of Program	Typical Benefits
Maternity Benefits	Taiwan Labour Standards Act
Unemployment Benefits	Lay-off compensation for the first 6 months
Disability Benefits	2 levels of cause: Common accident – compensation depending on the level of disability, income protection ranging from 1 months to 40 months of salary Occupational accident – compensation depending on the level of disability, income protection ranging from 1.5 months to 60 months of salary
Death Benefits	2 levels of cause: Common accident – compensation up to 35 months' salary Occupational accident – compensation up to 45 months' salary
Medical Benefits	Health care benefits for all citizens

Taxation

Taxation questions	To the Employer	To the Employee
Insurance Benefits		
Employer can apply premium payment as business spending to offset tax	Yes	Yes
Employee can apply for Voluntary Solutions premium as deductible to offset income tax	Yes	Yes

Basic facts about Taiwan

Population	23.5 million	GDP per Capita (PPP)	US \$33,983
Currency	NTD	Inflation rate (CPI)	2.18%
Exchange Rate	USD \$1= NTD 31	Foreign Reserve (IIP)	US \$576.7 billion
GDP	US \$795,573 million	Unemployment Rate	3.4%

Remarks:

1. Employee Benefits Related
2. Exchange Rate as of December 2024

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