

Regional solutions

# AIA Thailand FACT SHEET

April  
2025



## AIA Thailand's Unique Selling Points

- **Trusted Employee Benefit Partners**

1st insurer providing Group Critical Illness (GCIR) benefits covering 40 critical illnesses.

- **Voluntary Solutions**

Portable and non-portable options for Life, Medical and Critical Illness

- **Round The Clock Access**

Hotline – 24/7 service in Thai and English

- **WorkWell with AIA**

AIA WorkWell is a corporate health and wellness programme that can be tailored to your business needs.

- **Wellness/ Vitality programme**

Corporate Vitality and/or wellness programmes for selected clients (i.e Fit at Work, Health Talk, Wellness Day, Healthiest Workplace etc.)

- **Technology**

AIA+ Mobile Apps for iClaim and eCard, e-Benefits, CS iPOS+

AIA Thailand is a leading life insurer serving customers in the country for 85 years. We have been the leading life insurer with the biggest market share based on total premiums from all lines of business<sup>1</sup>, the largest and strongest agency network of 55,000 agents nationwide<sup>2</sup> and 8 million<sup>3</sup> in-force policies including personal and accident insurance as well as life assurance.

AIA Corporate Solutions has almost 60 years of experience in providing employee benefits solutions and group insurance products & services to corporate clients. We have established ourselves as #1 in the market with 21% market share<sup>4</sup>. We leverage our extensive insurance experience and solid financial structure to provide custom-made plans that meet different client objectives. Whether it is a small to medium sized company or a multinational organisation, we have the expertise to provide you with flexible and cost-effective benefit solutions.

**Notes:**

1. Thai Life Assurance Association Report for December 2024

2. As of May 2024

3. Ordinary Life + Personal Accident + Group + Credit Life, ending December 2024

4. Thai Life Assurance Association Report as of December 2024

## AIA Thailand Corporate Solutions Product Suite

		Type		
Product	Benefits	Core	Voluntary	Typical Benefits
Life	Group Term Life (GTL)	✓	✓	Flat Amount Basic Monthly Salary
	Total Permanent Disability (TPD)	✓	✓	Flat Amount Basic Monthly Salary
	Accidental Death & Dismemberment (AD&D)	✓	✓	Flat Amount Basic Monthly Salary
	Accidental Total Permanent Disability & Dismemberment Benefit (ATPD)	✓	✓	Flat Amount Basic Monthly Salary
	Group 5 Critical Illness (5 GCIR)	✓	✓	Flat Amount Basic Monthly Salary
	Group 40 Critical Illness (40 GCIR)	✓	✓	Flat Amount Basic Monthly Salary
Medical	Out-patient (OP)	✓	✓	30 Visits Per Year/ Lump sum per year/ Telemedicine Plus
	Hospital & Surgical (H&S)	✓	✓	Per Disability
	Pre-Hospitalization	✓	✓	Per Disability
	Post-Hospitalization	✓	✓	Per Disability
	Major Medical (SMM)	✓	✓	Per Disability
	Dental	✓	✓	2 Visits Per Year
	Maternity	✓	–	Per Delivery
	X-ray & Laboratory Test	✓	✓	Per Disability
	Optical / Vision	✓	–	Per Year
	Hospitalised Cash (Hospital cash)	✓	✓	Per Day
	Accidental Medical Expense (AME)	✓	✓	Per Accident
Retirement	Provident Fund Scheme	✓	–	–
	Pension	✓	–	Employee 5 – 15% / Employer 5-15% of Basic Monthly Salary
Dependents	Spouse Benefits	✓	✓	Only GCIR and Medical except HI
	Child Benefits	✓	✓	Only GCIR and Medical except HI
Wellness	Vitality	–	✓	Vitality is subject to selected client
Cost Containment	HB Incentive	✓	✓	Attached to H&S benefit
	CS Smart Network Program	–	✓	Subject to selected client

## Notes:

Core = Benefits paid by employer

## AIA WorkWell Programme

Product	Local Capability/Program/Asset	Availability
Live Well	AIA Vitality program	✓
	Health talks (Nutrition, Physical health)	✓
	Health tips	✓
	Vaccination (Influenza)	✓
	Group exercise classes i.e. stretch exercise	✓
	Health challenges	✓
	Dietitian/nutritionist counselling	✓
	Personal Medical Case Management	✓
Think Well	Contents for self-learning	✓
	Mental health talk or workshop	✓
	Mental resilience assessment	✓
	Sleep assessment	✓
	Stress management program	✓
Plan Well	Contents for self-learning	✓
	Financial talks	✓
	Financial counselling	✓
	Self-help tools	✓
	Voluntary insurance products & campaigns	✓
Feel Well	Contents for self-learning	✓
	Feel Well Seminars	✓
	Charity/donation/volunteering	✓
	LGBTQ+ D&I initiatives	✓

T&C: subject to selected customer and some come with cost

## Social Security Benefits<sup>1</sup>

Type of Program	Contributions		Typical Benefits
	Employer	Employee	
Retirement Benefits	5%	5%	<ul style="list-style-type: none"> <li>• Old age pension: 20% of the employee's average wage of the last 60 months.</li> <li>• An additional 1.5% per additional year of contributions over 15 years.</li> </ul>
Unemployment Benefits	0.5%	0.5%	Less than 180 days per year: 50% of the salary for up to THB 15,000
Disability Benefits	0.44%	0.44%	An insured that is unable to do regular work and other works, is entitled to receive compensation for loss of income at the rate of 50% of daily wage throughout the period that he/she cannot work.
Death Benefits	0.06%	0.06%	<ul style="list-style-type: none"> <li>• The funeral expenses of 50,000 baht and bereavement allowance will be given as follows:               <ul style="list-style-type: none"> <li>- The insured making contributions for 36 months or more, but less than 120 months shall be entitled to allowance at a rate of 50% of the average wages for 4 months.</li> <li>- The insured making contributions for 120 months or more shall be entitled to allowance at a rate of 50% of the average wage for 12 months.</li> </ul> </li> </ul>
Medical Benefits	0.88%	0.88%	<ul style="list-style-type: none"> <li>• State-run hospitals or clinics:               <ul style="list-style-type: none"> <li>- Out-patient: reimbursement on medical fee can be made as actually incurred.</li> <li>- In-patient: reimbursement on medical fee can be made as actually incurred within 72hrs, except cost of wardroom and meal fee which may be reimbursed up to 700 baht/day.</li> </ul> </li> <li>• Private hospitals or clinics:               <ul style="list-style-type: none"> <li>- Out-patient: the insured can claim for medical service fee as actually incurred up to 2,000 baht/month.</li> <li>- In-patient, the insured can claim for medical service fee as actually incurred up to 4,000 baht/month.</li> <li>- Wardroom and meal fee, reimbursement shall not exceed 700 baht/day.</li> </ul> </li> </ul>
Workman Compensation	0.2% -1.0%	—	

### Remarks:

1. Employee Benefits Related; Voluntary = Optional benefits paid by employee

## Taxation

### Tax Deductible

	Contributions		Highlights
	Employer	Employee	
Social Security	5%	5%	Maximum 750 baht per month
Retirement Benefits	5% - 15%	5% - 15%	Depend on working years
Employee Benefits	100%	–	Employee Benefits Plan for staff (Life / ADD / TPD and MED)

## Basic facts about Thailand

Population	71.67 million <sup>1</sup>	GDP per Capita (PPP)	US \$7,985.337 <sup>2</sup>
Currency	Baht	Inflation rate (CPI)	1.23% <sup>3</sup>
Exchange Rate	US\$ 1 = Baht 34.35 <sup>4</sup>	Foreign Reserve (IIP)	US \$236 billion <sup>5</sup>
GDP	US\$ 546 billion <sup>2</sup>	Unemployment Rate	0.8% <sup>6</sup>

#### Remarks:

1. Population – as of July 2024
2. GDP – December 2024
3. Inflation Rate - as of December 2024
4. Exchange rate as of December 2024
5. Foreign Reserve - as of August 2024
6. Unemployment Rate - as of December 2024

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