

AIA CAMBODIA Factsheet

AIA Cambodia Unique Selling Points / Value Added Services

- AIA with critical illness coverage
- Paperless and technologically advanced operations
- Full-time and highly-trained AIA Life Planners
- Web-based access to policy details and e-claim forms



aia.com.kh

Cambodia Representative

Mr. Sokkun

- 🏠 12th Floor, Exchange Square, St. 106-61, Sangkat Wat Phnom, Khan 7 Makara, Phnom Penh
- ☎ +855 12 297 291
- ✉ sokkun-s.lim@aia.com

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- 🏠 12th Floor, Exchange Square, St. 106-61, Sangkat Wat Phnom, Khan 7 Makara, Phnom Penh
- ☎ +855 86 999 242
- ✉ kh.care@aia.com



AIA Cambodia has been fully operational since May 2017, having conducted a thorough market study in the country since 2015.

The year 2020 has seen AIA build its capability and expand, leading to enhanced coverage of the Cambodians. With 3 more branches inaugurated in 2020, bring a total of AIA Cambodia branches outside of Phnom Penh to 4 locations: Siem Reap, Battambang, Kampot & Kampong Cham.

Understanding Cambodians' widespread concerns over health and financial security, AIA Cambodia introduced AIA សម្រាប់ជីវិត (AIA Samrab Chivit), a one-stop life insurance solution for protection and long-term savings with the country's first Recovery Benefit, Critical Illnesses of 7 types and 26 conditions of cancer, brain, liver, lung, kidney, heart, and vascular system diseases from early stage to late stage as well as major organ transplantation.

In 2021, we launched a new individual solution called AIA ពិរុទ្ធិ (AIA Nironn), a whole life insurance plan which is specially designed to



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avings plus lifelong protection objectives.

In 2022, we introduced an education plan called AIA សម្រាប់កូន (AIA Samrab Koun), a savings plan to fund your child’s education pathway to university. It acts as a companion on the journey towards adulthood and offers protection to safeguard your child’s livelihood if anything unforeseen occurs to you. This product is tailored made to fit your needs and affordability.

It is our strong commitment to provide our customers with a seamless experience. Recently, we launched various digital products that customers could get insurance plans online anytime, fast and easy such as AIA ការពារជម្ងឺ, AIA 3ការពារCovid and AIA សុវត្ថិភាពទ្រព្យ.

AIA Cambodia also offers a loan repayment insurance to its bank partners’ customers and Group Life Insurance as the corporate solution.

AIA Cambodia has a strong distribution platform comprising a full-time and professionally trained captive sales force, two bancassurance partners and Corporate Solutions team. Our digitised and paperless operations allow customers to enjoy the benefit of unparalleled efficiency in addition to our market-leading product offering.

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AIA Cambodia Individual Life Insurance Solutions

Product	Benefits	Type	
		Core	Voluntary
AIA Samrab Chivit	Family Care Benefit–Protection against death	✓	
	Recovery Benefit-Protection against critical illnesses		✓
	Rehabilitation Benefit- Protection against disability		✓
	Additional Accidental Death and Disability Benefit-Extra protection against unfortunate events due to accident		✓
	Additional Accidental Benefits-Protection against unfortunate injuries		✓
	Waiver of Premium (Policy Owner) -Protection against involuntary premium discontinuance		✓
	Waiver of Premium (Insured) -Protection against involuntary premium discontinuance		✓
AIA Loan Repayment Insurance	Required protection for partner bank’s customers	✓	
AIA Nironn	Family Care Benefit–Protection against death	✓	
	Rehabilitation Benefit–Protection against disability	✓	
	Loyalty Benefit- payout in every 3rd policy year	✓	
	Celebration Benefit- payout after the Insured’s 80th Birthday	✓	
	Maturity Benefit	✓	
	Additional Accidental Death and Disability Benefit-Extra protection against unfortunate events due to accident		✓
	Accidental hospitalisation allowance- protection against unfortunate injuries		✓
	Waiver of Premium Plus- protection against involuntary premium discontinuance		✓
	Waiver of Premium for critical illness- protection against involuntary premium discontinuance		✓
	Additional critical illness- additional protection against critical illness		✓
AIA Samrab Koun	Education Benefit- fund to pursue a university degree	✓	
	Graduation Benefit- celebrates child’s educational milestones and key achievements	✓	
	Death Benefit- protection against death		
	Total and Permanent Disability Benefit- protection against disability	✓	
	Family allowance- protection against loss of income	✓	
	Additional Accidental Death and Disability Benefit-Extra protection against unfortunate events due to accident		✓
	Accidental hospitalisation allowance- protection against unfortunate injuries		✓
	Waiver of Premium Plus- protection against involuntary premium discontinuance		✓
	Waiver of Premium for critical illness- protection against involuntary premium discontinuance		✓
	Additional critical illness- additional protection against critical illness		✓

AIA Cambodia Group Life Insurance Solutions

Product	Benefits	Type	
		Core	Voluntary
AIA ComCare	Group Family Care Benefit–Protection against death	✓	
	Group Rehabilitation Benefit – Protection against total and permanent dismemberment	✓	
	Group Accidental Death & Injury-Protection against unfortunate events due to accident	✓	
	Group Recovery Benefit-Protection in Critical Illness Event	✓	
	Group Hospitalisation Benefits (All causes)-Protection against loss of daily income	✓	

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 8,000/month (US\$ 2)		<p>NSSF is a governmental insurance scheme covering:</p> <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 Deductible			Highlights
	Contributions		
	Employer	Employee	
Employee Insurance Benefit			<p>Note1: Cost of benefit available to all staff is deductible. If extra benefit is only available to some staff, cost to the extra benefit is non-deductible.</p>

Basic facts about Cambodia

Population	16.4 million ¹	Inflation Rate	2.46% ³
GDP	US \$27.089 billion ²	Foreign Direct Investment	US \$3.67 billion ⁷
GDP per Capita (PPP)	US \$4,583 ²	Death from Critical Illness	55% of total death ⁴
Economic Growth	-2% ⁵	Insurance Market Penetration (TBD)	Less than 1% GDP

Remarks:

1. Population – 2019 (World Bank, 2019)
2. GDP – 2019 (World Bank, 2019)
3. Inflation Rate – 2018 (World Bank, 2018)
4. Death from Critical Illness – 2020 (WHO, 2020)
5. The economy in 2020 is projected to register negative growth of -2% (World Bank & Asian, 2020)
6. Insurance Market Penetration – as of 2019
7. Foreign Direct Investment – 2019 (World Bank)