

# AIA

## TAIWAN

### Factsheet



#### Taiwan Representative

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#### AIA Taiwan Unique Selling Points / Value Added Services

- Flexible voluntary solutions
- Overseas emergency assistance service through IPA
- Efficient claim reimbursement
- eBenefit: claims forms, claim history (up to 2 years), benefit summary
- HR Asia Award: Winner of Taiwan's Best Companies to Work for in Asia 2018



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.



HEALTHIER, LONGER,  
BETTER LIVES

## AIA Taiwan Corporate Solutions Product Suite

| Product                       | Benefits  | Type                                |                                     | Spouse Benefits                     | Child Benefits                      | Parent Benefits                     |
|-------------------------------|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
|                               |   | Core                                | Voluntary                           |                                     |                                     |                                     |
| Life                          | Term Life   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
|                               | Critical Illness                                  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
|                               | Accelerated Critical Illness Plan                 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Accident                      | Accidental Death & Dismemberment                  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Public Transport Accident                         | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Double Indemnity Accidental Death & Dismemberment | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Accidental Hospitalisation Income                 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Accidental Medical                                | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Bone Fracture                                     | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Medical                       | Daily R&B   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Hospital Expenses                                 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Doctor Visit                                      | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Surgical  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | ICU & Burn Center                                 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Home Care After Hospitalisation                   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Pre & Post Hospitalisation Outpatient             | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Accidental Trauma Suture                          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|                               | Outpatient  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Maternity                     | <input checked="" type="checkbox"/>               | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |                                     |
| Cancer                        | Death   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Hospital Income                                   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Surgical  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Post Hospitalisation                              | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Outpatient  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | First-time Cancer Diagnosis                       | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
|                               | Cancer Radiation Treatment                        | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Cancer Chemotherapy Treatment | <input checked="" type="checkbox"/>               | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |                                     |
| Labour                        | Occupational Casualty                             | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
|                               | Occupational Hazard                               | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |

## Remarks:

Core = Benefits paid by employer

Voluntary = Optional benefits paid by employee

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

| Type of Programme     | Typical Benefits   |
|-----------------------|--|
| Maternity Benefits    | Taiwan Labour Standards Act  |
| Unemployment Benefits | Lay-off compensation for the first 6 months  |
| Disability Benefits   | 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;<br>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 |
|---|-----------------|-----------------|
| <b>Insurance Benefits</b>   |                 |                 |
| 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 \$24,318        |
| Currency      | NTD                          | Inflation Rate       | 0.62%              |
| Exchange Rate | USD \$1= NTD 30 <sup>2</sup> | Foreign Reserve      | US \$451.5 billion |
| GDP           | US \$579,320 million         | Unemployment Rate    | 3.66%              |

### Remarks:

1. Employee Benefits Related
2. Exchange Rate as of August 2018