

AIA

CAMBODIA

Factsheet

AIA Cambodia Unique Selling Points / Value Added Services

- AIA សម្រាប់ជីវិត 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



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

Understanding Cambodians' widespread concerns over health and financial security, AIA Cambodia introduced AIA សម្រាប់ជីវិត (Samrab Chivit), a one-stop life insurance solution for protection and long-term savings with the country's first Recovery Benefit, covering 12 conditions of 5 critical illnesses, such as cancer, stroke, heart, liver, and lung diseases. The product can be tailored for customers based on their needs and affordability. AIA Cambodia also offers a loan repayment insurance to its bank partners' customers.

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



HEALTHIER, LONGER,
BETTER LIVES

AIA Cambodia Individual Life Insurance Solutions

Product	Benefits	Type	
		Core	Voluntary
AIA សម្រាប់ជីវិត (Samrab Chivit)	Family Care Benefit – Protection against death	○	-
	Recovery Benefit – Protection against critical illnesses	-	○
	Rehabilitation Benefit – Protection against total and permanent dismemberment	-	○
	Accident Benefit Booster – Extra protection against unfortunate events due to accident	-	○
	No Claim Completion Benefit – Savings options on maturity benefit	-	○
AIA Loan Repayment Insurance	Required protection for partner bank's customers	○	-

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			
	Contributions		Highlights
	Employer	Employee	
Employee Insurance Benefit	Note ¹		Note ¹ : Cost of benefit available to all staff is deductible. If extra benefit is only available to some staff, cost of the extra benefit is non-deductible.

Basic facts about Cambodia

Population	16 million ¹	Inflation Rate	2.9% ³
GDP	US \$22.16 billion ²	Foreign Direct Investment	US \$2.28 billion ⁷
GDP per Capita (PPP)	US \$4,002 ²	Death from Critical Illness	52% of total death ⁴
Economic Growth	7% ⁵	Insurance Market Penetration	0.62% of GDP

Remarks:

1. Population - 2017 (World Bank, 2018)
2. GDP - 2017 (World Bank, 2018)
3. Inflation Rate - 2017 (National Bank of Cambodia, 2018)
4. Death from Critical Illness - 2014 (WHO, 2014)
5. Economic Growth - 7% in the past decade (World Bank & Asian Development Bank, 2018)
6. Insurance Market Penetration - as of 2016
7. Foreign Direct Investment - 2016 (World Bank, 2018)