

# Inside Look: Insured Benefits Market Practice

Insured Benefits Market Practice releases  
on October 15, 2025!

While preparing the data, we found some interesting insights that we couldn't wait to share with you. Check out this sneak peek into the data and mark your calendar for the full release coming soon!

[Buy Now](#)

[Learn More](#)



## Personal accident insurance in Asia is most prevalent in China and Vietnam

Personal accident insurance is most common in China and Vietnam with an overall prevalence of around 97% and 95% respectively. While most companies in Asia provide this type of cover to employees, practices do vary. For example, accident insurance is offered by 80% of companies in Hong Kong and 50% of companies in Indonesia.



## Benefit amount is typically a multiple of employee salary

Most companies that offer accident insurance calculate the sum assured as a multiple of the employee's monthly salary. This approach is used by 70% to 75% of employers providing this benefit in Asia. The typical range for the sum assured is between 24- and 36-months' salary.



## Permanent disability cover is commonly provided as well as death benefit

While an accidental death benefit is a core component of accident insurance, more than 80% of companies providing accident insurance also include cover for total permanent disability. Most companies also cover partial permanent disability, although prevalence is more varied, ranging from 63% of companies providing cover in Singapore to 96% of companies in India.