

Inside Look: Insured Benefits Market Practice

**Insured Benefits will be refreshed on
April 8, 2026!**

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!

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Group-term life insurance is the most common type of life and disability benefit in Asia

Around 84% of companies surveyed in Asia offer group-term life insurance. Thailand reports the highest prevalence, with more than 96% of companies providing this benefit, followed by Taiwan at 94%. Indonesia has the lowest prevalence rate at 58%.

Total permanent disability coverage is typically included in group-term life insurance

Across Asia, Total Permanent Disability (TPD) coverage is more commonly bundled with group-term life insurance than Terminal Illness (TI) coverage. Overall, 73% of companies in Asia include TPD coverage with life insurance compared to 47% that include TI. TPD coverage is particularly high in Malaysia (90%), and Thailand (88%), while TI coverage is highest in Singapore (75%) and Malaysia (73%).

Life insurance is typically offered as a multiple of monthly salary rather than a flat sum

Approximately 64% of companies offer the group-term life insurance benefit as a multiple of employees' monthly salary, compared to 17% that offer a fixed lump-sum benefit. In Hong Kong, almost 90% of companies provide life insurance as a multiple of monthly salary. The flat sum approach is more common in Thailand where 27% of companies take this approach.

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