

Inside Look: Insured Benefits Market Practice

Insured Benefits Market Practice releases
on April 16, 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!

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China has the highest prevalence of critical illness benefits

Of the markets that provide a critical illness benefit in Asia, China has the highest prevalence, with 90% of organizations providing this benefit. South Korea and Taiwan follow, with 77% and 67% of organizations offering cover, respectively. Hong Kong has the lowest prevalence among markets providing a critical illness benefit, at 13% of organizations.



Supplemental long-term disability benefits are not prevalent in Asia

A supplemental long-term disability benefit provision is not common across Asia. South Korea has the highest prevalence, with 13% of companies offering this benefit. This is followed by 11% of companies in Hong Kong, and 10% in Singapore. Long-term disability benefits are also offered in Malaysia, but only for 7% of organizations.



Terminal illness and permanent disability coverage common as a rider to group-term life policy

Group-term life insurance is provided across all surveyed markets in Asia and continues to be the most offered benefit. Market prevalence ranges from 55% of organizations in Cambodia to 96% of organizations in Thailand. It is worth noting that, while the prevalence of separate, stand-alone policies for critical illness and long-term disability is less prevalent, it is common for organizations to include terminal illness and permanent disability cover within the group-term life policy itself. For example, in Thailand, 89% of organizations offering group-term life include permanent disability cover within their policy, and 39% include terminal illness cover.