

Senior Living Expert: Builder of Older Adult Protection Systems

Highlight Initiative 1: Insurance for the Older Adult

Impacted stakeholders Customers

In response to the needs of the Older Adults, Cathay Life not only develops a diverse range of insurance policies but also incorporates the concept of spillover policies. Its coverage includes life insurance, long-term care, dementia, hospitalization, surgery, cancer, accident, and specific illness protection. Cathay Century, guided by the core concept of "Zero Accidents for All Ages and All Regions," has launched a comprehensive senior protection program. Through the provision of diversified insurance solutions, Cathay aims to help policyholders address the challenges associated with aging and family caregiving.

Long-Term Care for Older Adults

Cathay Life introduced an exclusive long-term care insurance policy, becoming the first to raise the maximum insurable age to 75, and reducing the burden of long-term care for older adults.

Healthcare Protection

As the older adults population gradually experiences the physical effects of aging, such as hearing and vision decline or joint degeneration, their demand for surgical care and medical device support has increased. Cathay Life has introduced exclusive insurance policies that provide hospitalization and surgical coverage, as well as medical device support, to meet the protection needs of older adults.

Cancer Coverage

For lump-sum cancer insurance products designed for older adults, if the insured is diagnosed with cancer, a one-time payment will be made immediately to activate the cancer care account, providing financial support during the critical treatment period.

Accident Protection

Older adults are more prone to falls, fractures, and other accidents due to factors such as slower reaction times, declining vision and hearing, and reduced mobility. Cathay Life has introduced an exclusive accident insurance plan for individuals aged 55 and above to help older adults protect themselves and their loved ones in the event of an accident.

Specific Critical Illness Care

Middle-aged and older adults who experience cardiovascular diseases often require more intensive medical care over time, while their capacity to work and earn may decline. Therefore, Cathay Life launched an exclusive specific critical illness insurance policy for older adults, targeting five high-risk heart and cerebrovascular conditions. This coverage provides a lump-sum living benefit and up to ten recurring living subsidies, helping older adults improve their quality of medical care and daily life after diagnosis.

Medical Device Protection

Cathay Century launched the industry's first "Comprehensive Insurance for Personal Electric Mobility Aids," providing accident repair and third-party liability coverage for electric mobility scooters and electric wheelchairs. At the same time, the Company upgraded and introduced the "New Century Evergreen Insurance," which offers subsidies for common medical device needs among older adults—such as artificial hip joints, knee joints, and intraocular lenses—as well as for assistive device expenses. The coverage includes accidental death, disability, major burns, and daily hospitalization benefits, effectively reducing the financial burden on families caused by injuries to older adults.

Achievements

Cathay Life sold **192,000** insurance policies for older adults as of the end of 2025.

In 2025, Cathay Century's New Century Evergreen Insurance recorded nearly **5,000** policies.

Highlight Initiative 2: Long-term Care for Older Adults

Impacted stakeholders Customers, the community

✓ FitBack App "Senior Wellness" Section

Cathay Life established the "Senior Wellness" section on the FitBack App, focusing on three common health issues among older adults—fractures, dementia, and disability. The Company launched the "Senior Wellness Guide," which provides illustrated explanations of the causes of these conditions, as well as information on ex-ante prevention and post-illness care. The section also connects with cross-industry partners to offer policyholders exclusive health care services and multiple preferential resources, providing comprehensive support for their health and caregiving needs.



FitBack App "Elder Care" Special Website

Achievements

1,201 views of the FitBack App "Senior Wellness" section in 2025.

✓ Cathay Happy Farm

Leveraging resources from community development associations, social welfare organizations, and university social responsibility (USR) programs, Cathay has established Happy Farms in Gongliao, New Taipei City, Yuli in Hualien, Changbin in Taitung, Dongshi in Chiayi, and Nandi in Changhua. Together with Cathay volunteers, Cathay actively cares for local older adults and revitalizes communities. For detailed outcomes of the social impact generated by Cathay Happy Farms, please refer to [4.2 Social Empowerment](#).

Achievements

Cathay Happy Farm Reached **170** Older Adults in 2025.

✓ USR for Older Adults

Cathay Life collaborated with the University of Taipei to launch the "Health Tour Seminars for Older Adults" across counties and cities throughout Taiwan, providing older adults with daily health care knowledge and home exercise guidance, while also promoting fraud prevention awareness.

Achievements

34 participants in the USR for Older Adults program in 2025.