



HEALTHIER. LONGER,
BETTER LIVES

AIA ESG REPORT 2023 SUBSECTION REPORT

People & Culture





Contents

People & Culture Pillar	3
Our People & Culture Pillar	3
Our Priorities in Detail	4
Supporting Development and Career Progression	4
Accelerating Progress in Diversity and Inclusion	9
Strengthening Risk Awareness	10
Enriching and Rewarding Opportunities For All	11
Bringing People & Culture to Life	13
Bringing People & Culture to Life	13

Our People & Culture Pillar

Our people are central to our continued ability to deliver on our Purpose to help people live Healthier, Longer, Better Lives.¹ Representing different geographies and communities, they make up the culture of our business and enable us to create value for our stakeholders.

Nurturing our culture, building leaders and workforce capability, and supporting and developing our people so that they can achieve their potential are key organisational and people priorities for AIA. Our organisation and people strategy enables us to attract, retain and develop outstanding people, making AIA an employer of choice across our markets.

Our culture sets us apart

AIA's rich history in Asia connects our organisation to the region's culture and future. With our unparalleled history of operations in the region, we are mindful that our culture brings us together, connects our people to our shared Purpose, and distinguishes us from our peers.

At AIA, we are guided by our Operating Philosophy of "Doing the Right Thing, in the Right Way, with the Right People ... and the Right Results will come." By acting with our deep-rooted Leadership Essentials of Clarity, Courage and Humanity, we demand and champion a better way.

Our Purpose guides the decisions and actions that our people make every day and inspires us to support and protect the well-being of those we serve and each other.

Our operating model of empowerment within a framework, together with the principles that underpin our culture, create an engaging environment for our employees to deliver on our people proposition of *Believe in Better*.

“



Cara Ang
Group Chief Human
Resources Officer

We continue to cultivate an inclusive and high-performing workplace, empowering our employees to foster excellence and grow both personally and professionally.”

¹ As at 31 December 2023, AIA had a total of 25,927 employees, which includes full-time and part-time employees as well as employees on fixed-term contracts, and excludes interns, agents of the Group, employees of MediCard Philippines, Inc. (MediCard), Amplify Health Asia Pte. Limited (Amplify Health), our joint venture Tata AIA Life Insurance Company Limited (Tata AIA Life), and our associate China Post Life Insurance Co., Ltd. (China Post Life). All figures related to the number of employees in this report exclude MediCard, which AIA acquired in 2022 and is currently integrating into the business, and Amplify Health. Including MediCard and Amplify Health, AIA has a total of 27,320 employees.

Supporting Development and Career Progression

Foster a learning culture that supports the development of our people

Providing opportunities for our people to grow and realise their potential is a priority for AIA. We are committed to fostering a workplace that values learning and a work environment in which our people are engaged and confident to develop new capabilities and gain new experiences.

Building future leaders

Our leaders play a key role in strengthening our culture and sustaining employee engagement. AIA is committed to developing strong internal leadership capability, with a succession pipeline that drives personal growth for our people, shapes our organisation, and ultimately supports sustainable business growth.

Leadership development

Through the AIA Leadership Centre (ALC), we collaborate with world-renowned business schools and consulting firms to develop tailor-made development programmes. ALC programmes support AIA's senior leaders, top agency leaders and key partner executives to deliver on our strategic priorities and empower them to meet our commitments to our customers and the communities in which we operate.

We continue to strengthen our approach to leadership development and, consequently, our talent pipeline through our four signature programmes. AIA's "SPARK" and "Leading Across Boundaries" programmes support the development of future senior leaders in our business units and senior Group Office leadership roles. We also support the development of existing and aspiring senior leaders through our "Voyage" and "ASPIRE" programmes.

Succession and organisation planning

Our annual Group Organisation and People Review process enables leaders to plan for the succession of all key leadership roles. In 2023, more than 50 per cent of our leadership appointments were filled by leaders in our leadership pipeline, demonstrating the success of our targeted approach.

We also continue to enrich our leadership pipeline by attracting top leadership talent from different backgrounds, with the skills needed to shape and drive our future organisation.



Supporting Development and Career Progression

Building a future-ready workforce

Building workforce capability and developing our people so they can achieve their potential is a key focus for AIA. We continue to invest in attracting talent and incubating capabilities in core and emerging business lines, strengthening our approach to capability building, and designing new training programmes to reskill and upskill employees.

Our investment in developing technology, digital and analytics capabilities continued in 2023 and as at 31 December 2023, approximately 20 per cent of the employee workforce¹ is comprised of talent with these skill sets - an increase of 73 per cent since 1 July 2020. This material and ongoing investment marks a step-change in our capabilities and underpins our ability to execute our overall growth strategy.

Learning and development

Our learning culture supports our people in their current roles and as they grow and progress within AIA. Our focus on learning is a key part of our ambition to ensure that our people can upskill, reskill, work more flexibly and adapt to the changing world of work. Our holistic learning approach empowers our people to learn new knowledge and skills, including through on-the-job experiences, mobility, collaborative projects, in-person and virtual lessons, digital self-learning, mentoring and coaching.

We believe career mobility and assignments in different business units or functions provide our employees with new and valuable learning opportunities while building connections across the Group. These assignments provide opportunities to learn new skills and help develop our people's personal AIA networks.

We continuously research skills and knowledge requirements of our industry, deliver programmes that address these needs and enhance programme designs with employee feedback. In addition, our people are required to complete regular mandatory training on a range of technical, governance and conduct-related topics.

We have launched new programmes and enhanced existing programmes to develop capabilities and nurture talents across the Group, including:

- LIFT (Learn. Integrate. Focus. Thrive.) is a 12-month Group-wide support framework for new employees. This programme combines digital and in-person experiences to equip and support employees so they can thrive at AIA. It facilitates cross-market connections and empowers employees to prioritise their well-being.
- ESG 101 is an interactive e-learning module to empower employees to become champions for ESG, reinforcing our commitment to ESG principles. Over 24,000 employees completed this module in 2023, which is also integrated into our comprehensive AIA Fundamentals digital suite for new employees.

Digital learning content enables self-directed continuous learning and further strengthens our learning culture. The AIA Learning Hub online platform hosts thousands of digital learning courses and is available to all business units and employees. In 2023, more than 10,000 digital courses were available to support employee learning needs, and we saw a year-on-year increase in the adoption of digital learning.

Employee coaching and internships

Our leadership programmes incorporate employee coaching and we encourage our employees to expand their networks, seek guidance and foster communications across different departments and seniorities. Business unit internship programmes provide interns with first-hand career experience with AIA and the opportunity to gain experience and learn critical skills in a high-performing, customer-focused environment. These programmes also enable us to identify future talent to join our business.

“



Maddie Sherlock
Head of Customer Digital,
AIA New Zealand

AIA's commitment to development empowers our people to thrive in a rapidly evolving world. Through diverse experiences, digital platforms, and continuous upskilling, we unlock their full potential for success.”

¹ Includes full-time and part-time employees as well as employees on fixed-term contracts, and excludes interns, agents of the Group, employees of our joint venture Tata AIA Life, Amplify Health, MediCard.

Supporting Development and Career Progression

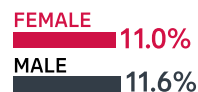
Employee engagement

A collaborative and inclusive workplace that prioritises employee engagement is important to AIA. We monitor engagement across our business units and functions each year through the Gallup Q12 Employee Engagement Survey. This provides meaningful inputs that inform targeted and impactful strategies to maintain and enhance our strong levels of engagement.

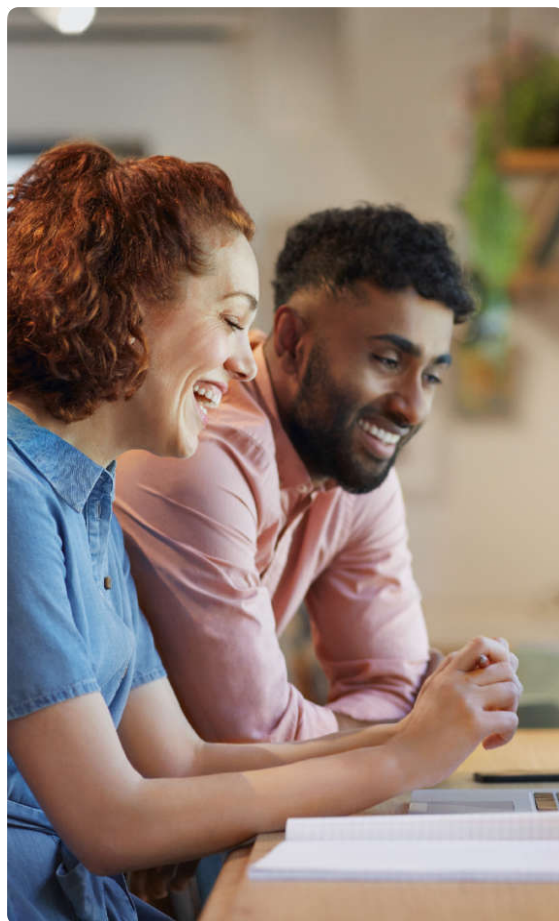
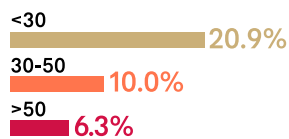
Our 2023 survey was completed by 98 per cent of employees, with the Group's employee engagement scores placing AIA in the 92nd percentile of Gallup's global finance and insurance industry benchmark. Our employee engagement levels have remained in the top quartile of this benchmark for seven consecutive years, and in the top 10th percentile for three consecutive years. Our strong employee engagement and performance-oriented culture were again recognised in 2023, with the Group receiving the Gallup Exceptional Workplace Award for the second consecutive year.

Our employee turnover rate was 11.2 per cent in 2023. We continue to focus on employee conversations and tangible actions, alongside our other people initiatives, to create a work environment that attract, rewards, and consequently retains talent.

EMPLOYEE TURNOVER BY GENDER



EMPLOYEE TURNOVER BY AGE GROUP



Recognised as an Employer of Choice

Our continued focus on our people has resulted in several local and global accolades in 2023 including:

- AIA received the "Gallup Exceptional Workplace Award" from Gallup, and was recognised in the "Top 100 Global Most Loved Workplaces" by Newsweek and Best Practice Institute.
- AIA China was recognised in "Best Companies to Work for in Asia", "Diversity, Equity, and Inclusion Awards" and "Most Caring Company Awards" by HR Asia.
- AIA Hong Kong was recognised in "Best Companies to Work for in Asia" and "Diversity, Equity, and Inclusion Awards" by HR Asia.
- AIA Malaysia was the insurance sector winner in "Malaysia's 100 Leading Graduate Employers" awards by GTI Media, and "Champion" in the insurance sector for "Graduates' Choice Award" by Talentbank.
- AIA Singapore was recognised as one of "Singapore's 100 Leading Graduate Employers" by GTI Media.
- AIA Thailand was recognised in "Most Attractive Employers – Thailand" by Universum.
- AIA Vietnam was certified as a "Great Place to Work" by Great Place to Work and recognised in "Best Companies to Work for in Asia" by HR Asia.
- AIA New Zealand was a winner in the "Excellence in Wellbeing and Inclusion Award" by the Financial Services Council New Zealand, and winner in the "Excellence in Workplace Diversity and Inclusion" awards by the Australian and New Zealand Institute of Insurance and Finance.
- AIA Sri Lanka was recognised in "Best Workplaces in Sri Lanka", "Best Workplaces for Women in Sri Lanka", and "Best Workplaces for Millennials in Sri Lanka" by Great Place to Work, and is certified "Assess" by EDGE.
- AIA Taiwan was recognised in "Best Companies to Work for in Asia" and "Diversity, Equity, and Inclusion Awards" by HR Asia.
- AIA Operations Shared Services was the "Champion" in the Shared Services sector for "Graduates' Choice Award" by Talentbank, and Business Process Outsourcing and Shared Services sector runner-up in "Malaysia's 100 Leading Graduate Employers" awards by GTI Media.
- AIA Digital+ Malaysia was recognised in "Best Companies to Work for in Asia" by HR Asia.

Supporting Development and Career Progression

Agency Learning and Development

AIA's Premier Agency Strategy focuses on developing best-in-class agents across our large network through our innovative approach to recruitment, learning and development. The impact of this strategy is ultimately reflected in the high quality of advice we offer our customers and our ability to tailor solutions to their specific needs.



Going digital

AIA launched SIM 2.0 in 2021 to allow advisors to become their own Chief Marketing Officers (CMOs). Through SIM training, advisors are equipped with relevant resources and tools to enhance their social media and digital marketing competencies in generating leads, attracting and engaging potential clients and appointing sales.

In collaboration with internal and external experts, 21 e-learning modules and 10 instructor-led workshops were developed by Group Agency Learning and Development with a focus on Digital Branding and Marketing, Social Media Prospecting and Virtual Selling. Since AIA Vietnam, AIA Philippines, AIA Singapore and AIA Indonesia implemented SIM 2.0 training in May 2022, 1,500 advisors have attended and benefited.

Developing future Agency leaders

AIA aims to empower our next generation of Agency leaders to reach their full potential through regional development, recognition and networking platforms such as our Aspiring Entrepreneur Society (AIA AES). In 2023, Group Agency Learning and Development partnered with The Digital Insurer (TDI) to create the Aspiring Entrepreneurship Accelerator (AEA) programme. AEA supports advisors and leaders to build their business in the digital age. The self-directed, online programme includes three modules: Adapting to a Digital Environment, Developing a Digital Presence and Recruiting for Leaders.

Through the programme, leaders can gain a better understanding of how to use digital tools to improve customer engagement, build their digital presence, use social media to better engage with prospects and build lasting relationships. Almost 200 leaders have attended the AEA level 1 programme since it was launched by AIA Hong Kong, AIA Singapore, AIA Vietnam and AIA Indonesia in January 2023.

Uplifting data security capability

To actively ensure the protection of our customers' and employees' sensitive information, and to address data loss, business disruption, legal liability and reputational risks for AIA, the Group Agency Distribution team established a task force to enhance Agency Data Security. In 2023, a cross-functional review was conducted to assess the situation across People, Process and Technology.

A cybersecurity solution framework was developed to address key incidents by focusing on security awareness training. In November 2023, the Group Distribution's Capability Framework was introduced to local business unit Agency Training Heads. The 'People: Training & Awareness' security awareness training module is included in the framework and will be mandatory for all agents and leaders. The taskforce is continuing to engage with respective business units to finalise and monitor the execution of implementation plans.

As an organisation built on more than 100 years of cultivating trust, AIA remains committed to meeting the long-term learning and development needs of our agents across the region. Through these initiatives, we can contribute to better outcomes for our customers and their families, and a more sustainable insurance industry for future generations.

Supporting Development and Career Progression

Beyond Performance to Purpose

Agents support AIA to deliver our Purpose, with our large agent network encouraging potential customers and local communities to live Healthier, Longer, Better Lives. We reward top performing agents with opportunities to actively contribute to the community while encouraging membership of MDRT, a global and independent association recognising excellence and advocating ethical business practices in life insurance and financial services.

Our MDRT members exemplify the incredible service and support our people continue to provide to our customers, demonstrating Purpose-driven leadership through professional knowledge, strict ethical conduct and outstanding client service.

MDRT members in Singapore, Malaysia, Mainland China and Thailand, for example, can earn 20 sustainability hours by participating in health and wellness events and ESG training, adopting digital solutions to reduce environmental impact, and supporting community initiatives such as fundraising and volunteering.

In Mainland China, 25 per cent of agents supported the online campaign raising money to support poor children through Red Pocket, while teams in Thailand fundraised by completing a 100 km fun run. MDRT members helped to plant trees, supporting the One Million Trees initiative for underprivileged children.

The 'MDRT x Purpose' programme reinforces the quality of our agency workforce and enhances the value of MDRT within AIA to build customer trust and service quality. Agents can also be recognised as AIA MDRT Purpose Qualifiers, featured on the Wall of Champions and gain access to the AIA MDRT Purpose logo and e-certificate to demonstrate their achievements to customers.

AIA is the only multinational company to be ranked the #1 MDRT Multinational Company for nine consecutive years, having the most MDRT members from 2015 to 2023.



Accelerating Progress in Diversity and Inclusion

Promote workplace diversity and advance our culture of innovation and inclusion

Diversity is one of AIA's strengths, bringing together talented people from a range of backgrounds as one team to deliver on our Purpose. To achieve the best outcomes for our people and our business, we foster an inclusive workplace that welcomes and celebrates differences and encourages open and constructive dialogues. Across our markets, we actively encourage and seek out diverse perspectives because we believe that this results in greater innovation, better decision-making, increased adaptability and improved problem solving.

All employees joining AIA are required to complete training on AIA's Code of Conduct as part of their onboarding, which includes our approach to inclusion and non-discrimination. Moreover, our Employee Conduct Policy and e-learning module on unconscious bias and anti-harassment outline these expectations for all employees as well as appropriate standards of workplace conduct and professionalism, and channels for escalation. AIA is committed to provide a work environment free of bullying and harassment, and we do not discriminate on the basis of race, religion, gender, nationality, age, disability, military service, marital status or sexual orientation.

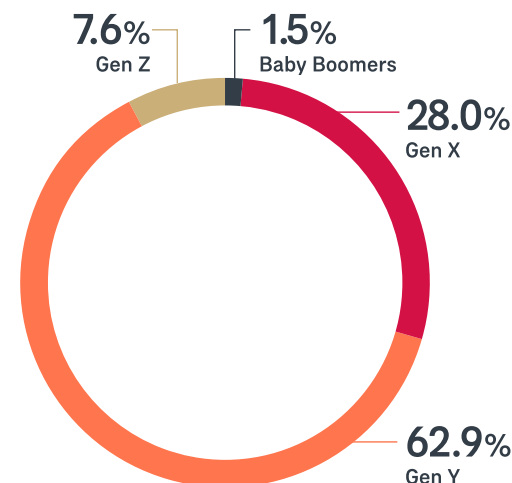
We aim to create an inclusive workplace that values and embraces individuals from all backgrounds. Our efforts mean people of all genders, backgrounds and experiences are drawn to work for AIA, and we have been recognised as an employer of choice across the region. As at 31 December 2023, women represented 57.1 per cent of our employee population¹ and 41.6 per cent of our senior leaders across the Group were women.

Cultural and national diversity enriches our social fabric, with over 75 nationalities represented across AIA as at 31 December 2023. We recognise the importance of understanding different generational needs and our people policies and practices enable us to create an inclusive workplace for all age groups. As at 31 December 2023, more than 65 per cent of our employees were Gen Y and Gen Z².

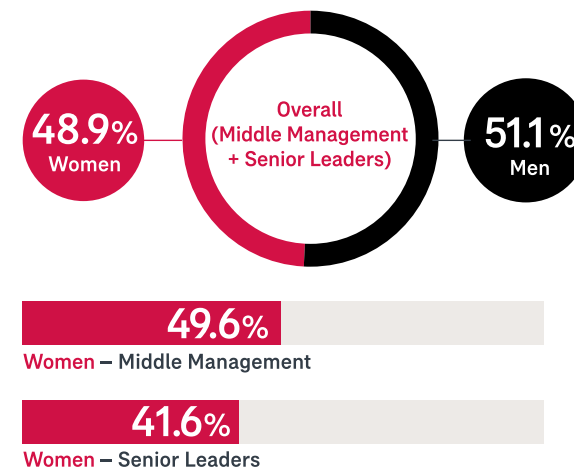
We continue to foster an inclusive and engaging workplace through locally-led employee networks in eight of our business units and Group Office, providing our people with a platform to come together to share, learn and support each other. This year we held various initiatives at the Group level and across our local markets to raise employee awareness about diversity, equity and inclusion, including International Women's Day and Pride month in support of the LGBT+ community and allies.

AIA values diverse perspectives for effective governance and decision-making. Having diverse perspectives on our Board through the range of nationalities and backgrounds represented reflects our different communities and improves our governance and decision-making processes.

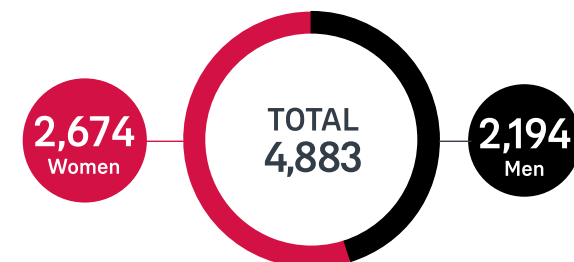
EMPLOYEE DEMOGRAPHICS BY GENERATION



WOMEN IN MANAGEMENT



NUMBER OF NEW EMPLOYEES



¹ Includes full-time and part-time employees as well as employees on fixed-term contracts, and excludes interns, agents of the Group, employees of our joint venture Tata AIA Life, Amplify Health, MediCard.

² Gen Y is defined as the generation born between 1981 and 1996 and Gen Z is defined as the generation born from 1997 onwards.

Strengthening Risk Awareness

Embed a culture of ethical decision-making and strong risk management

Effective risk management relies on a strong risk culture where everyone understands their exposure to risk and is empowered to make informed decisions on what risks to take and how to manage them to best achieve AIA's goals.

Many of our products and services are essentially promises to our customers and are therefore underpinned by trust. Trust drives every customer interaction, how we engage with stakeholders and the decisions we make. Trust is the foundation of an uninterrupted operating history of more than a century and is the cornerstone on which our market leadership in many of our markets is built. AIA's Operating Philosophy of 'Doing the Right Thing, in the Right Way, with the Right People ... and the Right Results will come' reflects the highest professional standards to which we hold ourselves.

AIA's Operating Philosophy and Code of Conduct set out the expected risk awareness for employees and channels available to report potential risks. Regular training and internal communications ensure that all employees are familiar with their role in managing risk and the appropriate reporting options, including to their manager and our internal and external hotlines.

Our employees certify their compliance with the Code of Conduct and other key policies annually. We measure employee confidence that ethical matters they raise will be handled appropriately and assess whether their manager cultivates an environment in which concerns about risk can be comfortably raised. This ensures that employees are aware of their obligation to speak up and report any potential risks.



Enriching and Rewarding Opportunities For All

Ensure fair, accountable and equitable processes for employment, progression and rewards



Recognising and rewarding our people

AIA is committed to providing our people with fair and equitable performance evaluations to recognise their contributions and achievements. Our performance management framework and performance appraisal process encourage regular and robust conversations about individual and team progress.

Our people managers regularly check in with employees to discuss their accomplishments and how they achieved their performance objectives throughout the year. Our people managers also provide ongoing support, feedback, and coaching to further the professional development and growth of our employees.

To attract, retain and engage our diverse talent, we seek to reward all employees competitively and fairly, irrespective of gender, ethnicity, age, disability or other non-performance-related factors. We believe our employees value our existing reward programmes for their clarity, transparency and market alignment. In addition, our Employee Share Purchase Plan connects employees to the collective success of the organisation, providing an opportunity to purchase AIA shares and receive matching shares over time during their employment.

Embedding our Purpose through well-being support

Health and well-being is central to our Purpose and to the care we provide for our people and their families. Group-wide benefits and workforce well-being programmes encourage our people and their families to understand their health profile, stay active, and take steps to safeguard their well-being.

Our employees in all markets enjoy access to *WorkWell with AIA*, a holistic employee well-being offering for our corporate customers that supports physical, mental, social and financial health. Known internally as *WellBeing@AIA*, the programme's initiatives, benefits and tools are tailored to each business unit, offering solutions that may include well-being learning sessions and on-site and virtual health activities.

To further support our employees, we also provide an array of well-being benefits including discounted gym memberships, access to sporting and recreational facilities, and wellness spaces such as nursing rooms. We continue to offer flexible working arrangements to support employees in balancing their personal and professional responsibilities. These include hybrid work arrangements as a standard work pattern and alternative working hours.

“



Hellen Zhang
Head of People
Sustainability, AIA China

Our holistic approach to well-being fosters healthier, better lives, and invests in our collective success. With a focus on physical, mental, financial and emotional health, AIA offers comprehensive programmes that empower our people to thrive and cultivate resilience.”

Enriching and Rewarding Opportunities For All

Supporting employee mental health and well-being



Our Purpose to foster Healthier, Longer, Better Lives shapes how we support our employees as well as our customers. This is reflected in our holistic employee well-being approach and its four core pillars: Think Well, Feel Well, Live Well and Plan Well.

The Think Well pillar reflects our belief that a healthy mind is just as important as a healthy body. October is AIA's Mental Health Month, during which we emphasise the importance of building mental resilience in our working lives. At both the Group and market levels, various initiatives were held to promote mental health practices and equip our workforce with tools to cultivate mental resilience.

We curated webinars and workshops for our employees across the Group featuring AIA senior leaders who shared their personal practices and insights on managing energy and fostering a sense of calm in the workplace.

Local initiatives complemented the Group-level Mental Health Month activities. AIA Hong Kong held a range of rejuvenation sessions, including office massage, sound bath, chair yoga, and mental health talks. To cater to diverse interests, AIA Hong Kong also organised a Family Movie Day to promote quality time with loved ones. AIA Indonesia invited medical professionals to lead discussions on change adaptability and mental health management alongside yoga and meditation classes.

In 2023, we introduced Me@AIA, a bespoke resilience programme, as part of our commitment to empowering our employees on their mental health journey. The programme provided individuals, teams and managers with resources to recognise and manage personal energy, along with practical tips for achieving a balance between work and recovery periods. The participation of over 1,600 employees in the programme demonstrates the increasing interest in and focus on mental well-being within AIA.



Bringing People & Culture to Life

“



Sasirat Kittichingchit
Senior Associate Director,
Customer Marketing and
Analytics, AIA Thailand

The invaluable support for my growth, the abundant learning opportunities at AIA, and the meaningful impact we create make me proud to be part of AIA.”

Sasirat has experienced significant professional growth during her six years at AIA Thailand, advancing from an individual contributor to managing a team of 20. In her current role, she skillfully leads a diverse and multi-functional team with a broad range of skills, experiences and working styles.

She attributes her professional development and success to the mentorship of her managers and the many development opportunities provided by AIA – all of which has enabled Sasirat to make a difference in her own unique way.

She speaks highly of her managers' support, highlighting that their encouragement, empowerment and feedback have been instrumental in her growth. Her participation in The AIA Great Manager Programme was one of many opportunities that have had a lasting impact. The programme was a transformative experience, prompting deep reflection on her leadership approach and providing valuable insights through interactions with other managers from across the region. It enabled Sasirat to refine her leadership style, focusing on becoming the type of leader who leads inclusively and purposefully. Capitalising on the insights gained from the programme, she has built a nurturing work environment for her team that embraces diverse perspectives, fosters collaboration and encourages shared learning.

Sasirat takes great pride in being part of an organisation that both fosters professional growth and places a high priority on the holistic well-being of its employees. She speaks highly of AIA Thailand's WorkWell@AIA programme, which offers an array of resources aimed at promoting overall health, including regular nutrition classes, fitness advice and expert guidance on stress management.

The programme also features diverse weekly exercise sessions, encompassing activities like body combat and Zumba. Her active participation in these sessions has led to significant improvements in her fitness metrics. She enthusiastically shares her positive experiences with her team, advocating for the importance of a healthy lifestyle and encouraging them to thrive better together. As a result, well-being has become an integral part of her team's routine.

Bringing People & Culture to Life

“



Tang Yoke Howa
Agency Unit Manager,
AIA Malaysia

Being part of the AIA network supports me and my agents to learn and develop skills, as well as to stay healthy and active. This support helps to keep me energised so I can grow with my customers over many years.”

Yoke Howa believes she was destined to work in insurance and help people navigate some of life's most difficult health challenges. Several times in her life, Yoke Howa and her loved ones experienced life-changing health concerns, and it was her experience in health insurance and the support of AIA that helped her and her family through these times. Yoke Howa believes it is her continuing mission to help others through those challenges by ensuring they are appropriately insured for their needs.

Having represented AIA as an agent for 35 years, Yoke Howa's proudest accomplishment at AIA has been training and developing the next generation of agents in her district. Starting with a team of 25, Yoke Howa was extremely proud to attend an awards night in 2023, hosted by her apprentice, young Kenny Yap who has been promoted to District Manager with 188 agents as part of the team. As an organisation that builds a future-ready workforce, AIA provides agents like Yoke Howa with support for recruitment and development, providing on-the-job training for graduates with no insurance experience. Together with AIA's focus on healthy lifestyles, AIA offers a high-value work-life balance for the modern workforce.

Yoke Howa is also proud to be part of the Million Dollar Round Table (MDRT) again, of which AIA has been ranked the #1 Multinational Company for nine consecutive years. Through mentoring, leadership development and culture sharing, MDRT aims to harness and share the power of individuals across thousands of members in the community, amplifying every member's positive contributions.

In addition, Yoke Howa is also part of the Sustainability Volunteering Programme for MDRT by completing at least 20 ESG hours through four key areas, namely digitalisation, AIA Vitality, agency development and living the Purpose of Healthier, Longer, Better Lives.

AIA's purpose is extremely important to Yoke Howa. She takes the Group's Purpose to heart by participating in team sports events and going to the gym, and encourages her customers to take part in AIA Vitality so they can enjoy Healthier, Longer, Better Lives.



Feedback from our diverse set of stakeholders is crucial for us to continue improving on our ESG performance and disclosure practices.

If you have any questions, comments or feedback please contact our ESG team at esg@aia.com or write us at the address below:

Environmental, Social and Governance (ESG) Team
Suites 3206-3209, 32/F AIA Central
1 Connaught Road Central, Central, Hong Kong

