



HEALTHIER, LONGER,
BETTER LIVES

AIA SUSTAINABILITY REPORT 2025

AT A GLANCE



PROTECTING PEOPLE IN A CHANGING WORLD

The trust placed in AIA by governments, regulators and the millions of people who rely on us for financial protection and long-term savings solutions brings both a significant responsibility and a meaningful opportunity as we operate across Asia.

As the largest pan-Asian life insurer, a major long-term institutional investor and a responsible business operator, this responsibility shapes how we make decisions and how we support the resilience and wellbeing of the communities we serve, in a changing world.



AIA AT A GLANCE

A LEGACY OF TRUST

100+

years of service

SERVING MILLIONS

44 MILLION

individual policyholders

16 MILLION

group insurance members

SCALE

AROUND 26K

employees

18 MARKETS

across Asia-Pacific



AIA'S PURPOSE IS TO HELP PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES – AND SUSTAINABILITY IS KEY TO HOW WE DELIVER IT.

Our work is anchored in **five strategic pillars** that guide how we **create long-term value**.



THREE WAYS WE SHOW UP FOR YOU

01 INSURER



Improving health and wellness outcomes is central to our purpose and long-term strategy. Through programmes that promote healthier behaviours and improve access to care, we continue to extend our impact across the markets we serve.

02 INVESTOR



As a long-term institutional investor, we recognise our responsibility to allocate capital thoughtfully and engage actively. We continue to align our portfolios with our sustainability goals.

03 RESPONSIBLE BUSINESS



We continue to improve the environmental performance of our operations, empower our people to succeed and ensure that AIA operates to the highest standards of business practices.



AS YOUR INSURER

AIA ONE BILLION: ONE SHARED GOAL

Our AIA One Billion goal is to engage communities across Asia to improve their physical, mental and environmental wellness while championing financial inclusion, helping them to live Healthier, Longer, Better Lives by 2030. It is an initiative that extends beyond our customer base and includes individuals and communities across the region.

Working with partners and through events, community programmes and campaigns, we aim to educate and inspire behavioural change and make a long-lasting social impact.

622M PEOPLE
engaged by the
end of 2025





AS YOUR INSURER

AIA HEALTHIEST SCHOOLS PROGRAMME: INSPIRING LIFELONG HEALTHY HABITS

Our AIA Healthiest Schools Programme encourages students aged 5 to 16 to develop healthier habits. It focuses on healthy eating, staying active, supporting mental wellbeing and promoting health and sustainability.

At the end of 2025, the third year of our initiative, 4,804 schools registered for the programme, up from 2,376 the year before, with registrations from schools across Australia, Hong Kong SAR, Indonesia, the Philippines, Malaysia, Sri Lanka, Thailand and Vietnam.

4,804

**schools registered
across 8 markets**





AS YOUR INSURER

AIA VITALITY: REWARDING HEALTHIER CHOICES

Our AIA Vitality programme is a science-based health and wellbeing initiative active in 12 of our markets. It combines behavioural insights with personalised rewards to encourage everyday healthy choices and build stronger wellness habits among our members.

We have grown our AIA Vitality membership base from 1.3 million in 2021 to over 2.3 million at the end of 2025 with health improvements recorded among participating members.



For activated members who were at or above the clinical risk threshold for blood glucose

66%

✔ SHOWED STABLE OR DECLINING BLOOD GLUCOSE



For activated members who were at or above the clinical risk threshold for total cholesterol

35%

✔ SHOWED A REDUCTION IN CHOLESTEROL



For activated members who submitted BMI

23%

✔ SHOWED A REDUCTION IN BMI





AS YOUR INSURER

IMPROVING ACCESS TO QUALITY HEALTHCARE

Our Integrated Healthcare Strategy provides customers with more accessible, affordable and effective healthcare. We leverage digital tools to enable faster and more accurate claims processing, helping our customers receive support more quickly at critical moments.



**7.25 MILLION
TELEMEDICINE-ELIGIBLE
LIVES SUPPORTED**

across 8 markets

**95% CUSTOMER
SATISFACTION**

through Personal Case Management, available in 11 markets

**85% FASTER
PROCESSING**

of claims through digital and AI-enabled health platforms, delivering over 90% accuracy



AS YOUR INSURER

BUILDING THE PATH TO FINANCIAL SECURITY

At AIA, we believe that when individuals and families are protected, they are better able to pursue opportunities, invest in their futures, and participate fully in the economy.

We have expanded access to protection for people who have traditionally had limited access to insurance through simplified, locally relevant solutions, digital platforms and initiatives that strengthen financial literacy across several markets.

Tata AIA's multi-year financial inclusion initiative in West Bengal and Mizoram in India combines on-the-ground outreach and culturally-tailored engagement to improve understanding, build trust and accelerate life insurance adoption in underserved rural and remote communities.

ONLINE IMPACT

2.6 million

people reached through paid campaigns

INSURANCE AWARENESS VANS IN WEST BENGAL:

1,100+ km

covered across 12 districts and 30 locations

2,500+

participants, 1,142 health camp beneficiaries

In 2022, AIA Cambodia partnered with the Ministry of Women's Affairs (MoWA) to launch the 'Promote Health and Financial Wellbeing for Cambodian Women' initiative. The programme addresses systemic barriers to healthcare and financial education faced by women, particularly in rural, coastal and mountainous regions, where access remains limited.

IMPACT

64

forums conducted (2022–2025)

15,000+

women and families benefited





AS YOUR INVESTOR

HOW SUSTAINABILITY SHAPES OUR INVESTMENT DECISIONS

Environmental, Social and Governance (ESG) considerations are embedded into our investment process across all directly managed assets. We assess ESG risks alongside financial performance to support long-term value creation.

IN 2025:

WE ENGAGED OVER **300 INVESTEE COMPANIES**

to align with our sustainability commitment objectives

100%

of our in-scope investee companies were assigned an AIA ESG Rating

We continued to mandate that in-scope research analysts and portfolio managers complete CFA Institute's Sustainable Investing Certificate





AS YOUR INVESTOR

OUR INVESTED ASSETS SUPPORT PROGRESS TOWARDS A DECARBONISED FUTURE

We continue to advance our sustainable investment approach to support our long-term commitment to deliver resilient and sustainable investment outcomes for customers, guided by our objective to achieve net-zero greenhouse gas emissions by 2050 and supported by independently verified near-term investment targets.

US\$7.6B invested

in ESG bonds as of
31 December 2025

36%

of our portfolio has successfully set and validated SBTi targets, exceeding our target of 31% by the end of 2025.



REDUCING OUR FOOTPRINT

We reduce our environmental footprint through greener buildings and energy choices.

IN 2025

100%

of newly constructed and acquired buildings must meet industry-recognised green building standards

24% reduction

of our operational emissions against our 2019 baseline.

DIGITISING YOUR EXPERIENCE

Digital initiatives and scalable, AI-enabled platforms support operational efficiency while reducing resource intensity and environmental impact.

IN 2025

99%

of claims received digitally

95%

of buy, service and claims transactions submitted digitally

89%

of customer communications delivered digitally



AS A RESPONSIBLE BUSINESS

DIVERSE, SKILLED TEAMS FOCUSED ON YOU

Building an inclusive environment and encouraging diverse perspectives leads to greater innovation, better decision-making, increased adaptability and improved problem solving across our markets.



57.2%

of employees are women

42.1%

of senior leadership are women

69

different nationalities



**GALLUP EXCEPTIONAL
WORKPLACE AWARD**

WINNER:
fourth consecutive year



ACCOUNTABILITY AT THE CORE

Effective governance ensures that we continue to operate to the highest standards of business practices, both in terms of our engagement with stakeholders and how we manage risks.

This provides the necessary management oversight, incentives and organisational accountability, data governance systems and transparent reporting to enable us to succeed.

*Except the Group Chief Executive and President.

100%

of the Board is comprised of independent non-executive directors*

AA rated

MSCI ESG Rating for four consecutive years





AS A RESPONSIBLE BUSINESS

LEADING THROUGH PARTNERSHIP AND INDUSTRY ENGAGEMENT

Sustainability challenges cannot be addressed by one organisation alone. That's why we engage with industry bodies, policymakers and global initiatives to help strengthen standards, support the climate transition and advance responsible insurance practices.



UNEP PRINCIPLES FOR SUSTAINABLE INSURANCE

Helping develop industry guidance to strengthen how life and health insurers assess environmental and social risks.



UN GLOBAL COMPACT CLIMATE PATRON

Contributing to programmes that support businesses in transitioning to a lower-carbon economy while promoting inclusive growth.



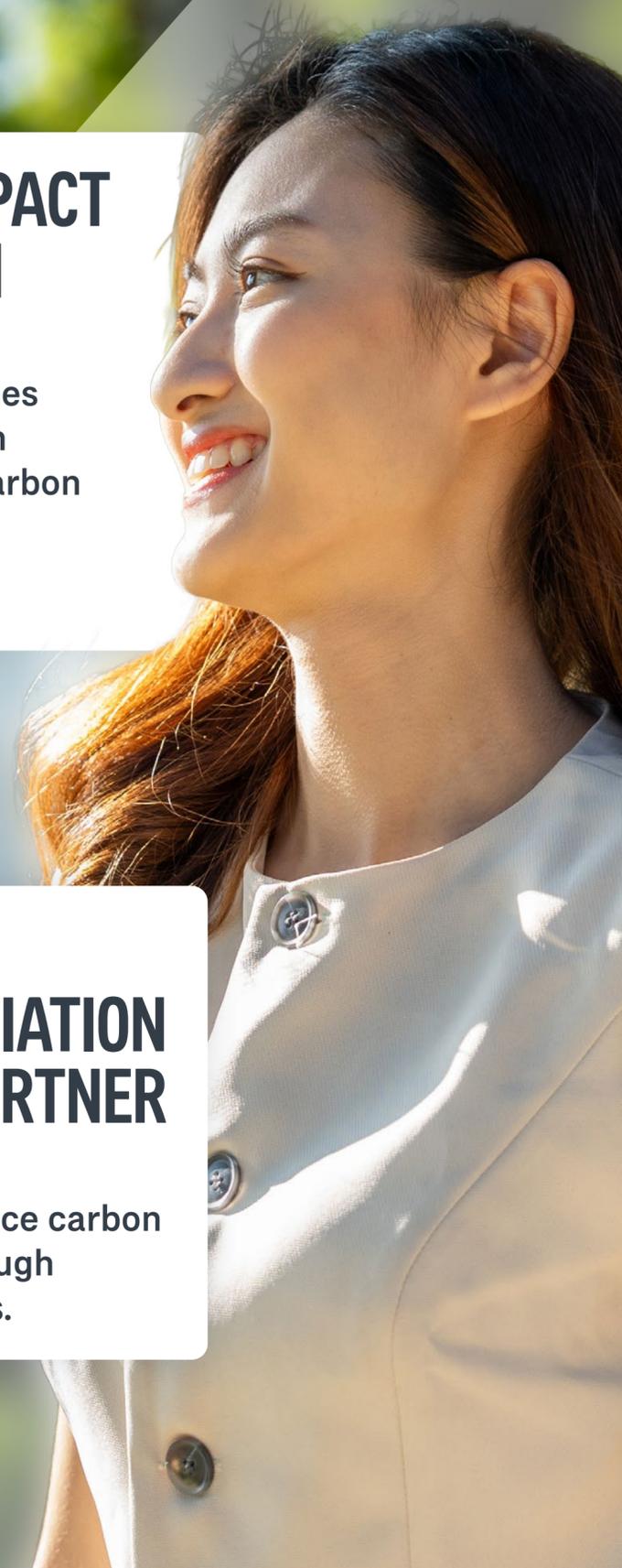
SINGAPORE SUSTAINABLE FINANCE ASSOCIATION

Convening member of this cross-sectoral industry body which aims to advance Singapore's position as a leading global hub for sustainable finance.



CATHAY PACIFIC SUSTAINABLE AVIATION FUEL LAUNCH PARTNER

Supporting efforts to reduce carbon emissions in aviation through sustainable fuel initiatives.



LOOKING AHEAD

Our sustainability priorities remain clear: to continue strengthening the foundations of our business, while delivering sustainable, long-term value for customers, employees, communities and shareholders. The progress outlined in our Sustainability Report highlights both the advances made in 2025 and the areas where sustained focus remains essential to deliver on our future ambitions.

[Click here to download our Sustainability Report 2025.](#)





HEALTHIER, LONGER,
BETTER LIVES

For further information or
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