



AIA GROUP LIMITED SUSTAINABILITY REPORT 2025  
SUBSECTION REPORT

# HEALTH & WELLNESS



## SUMMARY OF PROGRESS

# Health & Wellness



## SUMMARY OF PROGRESS 02

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**We're empowering people to build healthier habits and inspiring progress every day. Our commitment is to create meaningful impact at scale, helping millions move towards Healthier, Longer, Better Lives in ways that feel personal, achievable, and sustainable.**

**Stuart A. Spencer**

Group Chief Marketing Officer



**True wellbeing is holistic. By supporting physical, mental and environmental health, we're creating lasting change for communities across Asia.**

**Dr Kelvin Loh**

Group Chief Healthcare Officer

In 2025, AIA continued to make strong progress towards our AIA One Billion ambition. By 31 December 2025, we had engaged 622 million people to live Healthier, Longer, Better Lives across AIA Markets. Our Purpose-led initiatives are driving measurable behavioural change — between October 2023 and December 2025, 50% of surveyed individuals reported that AIA initiatives inspired healthier choices across physical, mental, financial, or environmental wellness. Signature programmes scaled further, including the AIA Healthiest Schools Programme, which grew to 4,804 registrations across eight markets, and our global partnership with Tottenham Hotspur Football Club, which has engaged personally with 181,000 participants through grassroots football activities. Community wellness assets such as the AIA Vitality Park and Hub in Hong Kong welcomed 2.1 million visitors in 2025.

We also strengthened our Integrated Healthcare Strategy, improving access, affordability, and care outcomes across Asia. Digital and data-led solutions are delivering tangible results — AI-enabled health platforms now process claims up to 85% faster with over 90% accuracy and deliver analytic insights to support provider network optimisation. Value-based care initiatives are delivering improved outcomes, including around 20% cost reductions through Enhanced Recovery After Surgery pathways in Singapore. Preventive and chronic care programmes continue to scale, with over two million AIA Vitality members across 12 markets and measurable health improvements, including 70% of high-risk participants stabilising or improving HbA1c levels.

ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES

# Engaging Communities Across Asia

This priority focuses on engaging communities across Asia to improve their physical, mental and environmental wellness while championing financial inclusion.

Between October 2023 and December 2025, 50% of people we surveyed across Asia said AIA initiatives had inspired them to make healthier choices to improve their physical, mental, financial or environmental wellbeing.<sup>1</sup>

## AIA One Billion

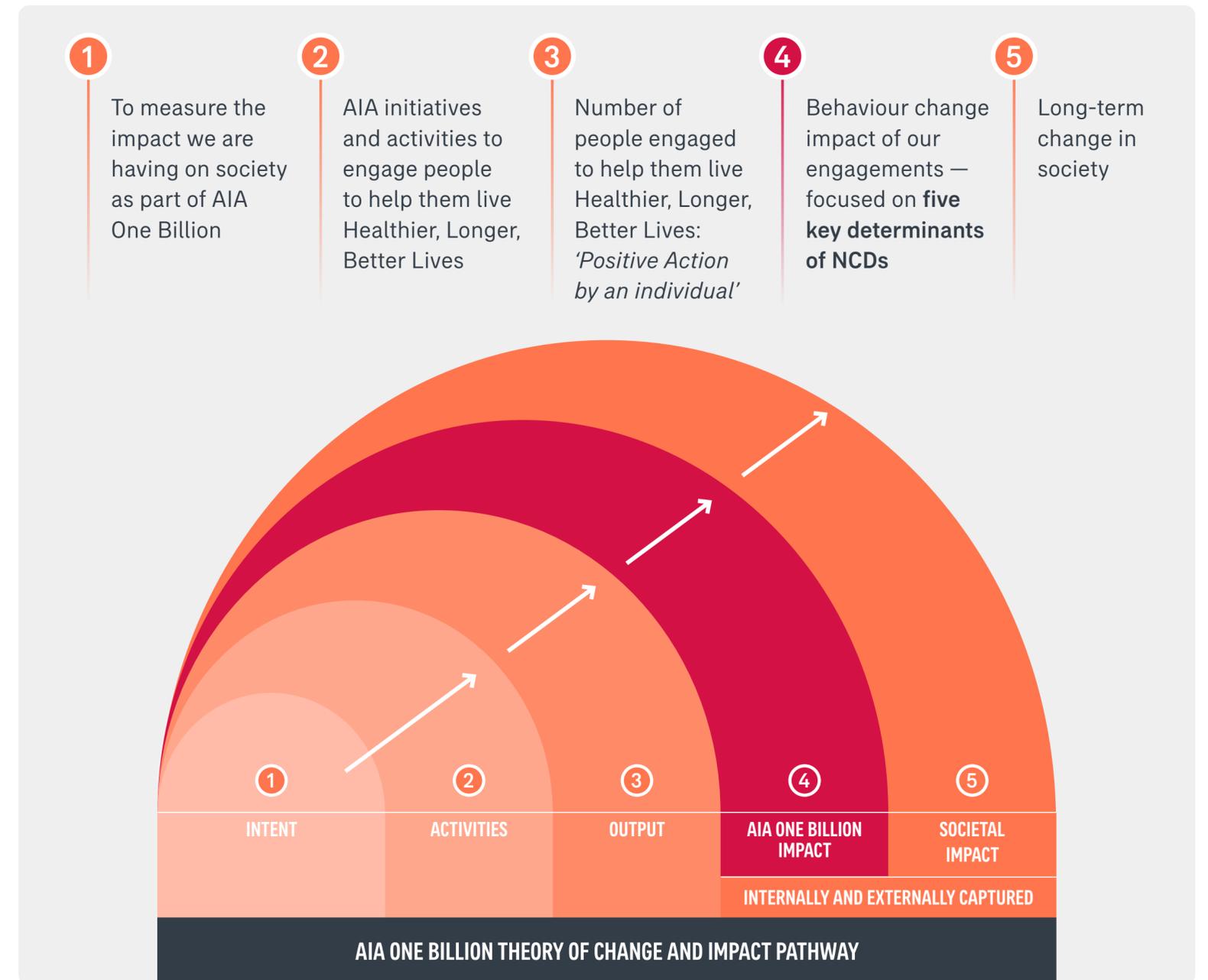
Our AIA One Billion goal is to engage one billion people to help them live Healthier, Longer, Better Lives by 2030. It is an initiative that extends beyond our customer base and includes individuals and communities across the region. Through a series of engagement touchpoints, our aim is to inspire behavioural change and make a long-lasting social impact.

Our AIA One Billion Theory of Change and Impact Pathway helps us clarify what we want to achieve, the actions we take and the difference we make in society. A key focus is on changing behaviours linked to non-communicable diseases (NCDs), including physical inactivity, poor nutrition, smoking, excessive alcohol use and how people interact with their environment.

To understand the impact of our work, we use a mix of research methodologies, from questionnaires at the AIA Brand Power Monitor consumer survey to in-person initiatives such as the AIA Vitality Hub in Hong Kong. This variety gives us a clear and reliable picture of how we influence health and wellness perceptions and encourage real behavioural change.

As we work towards our AIA One Billion goal, we will continue to track the effect of our initiatives on people's lives and celebrate the individual achievements of those making healthier choices.

1. AIA Brand Power Monitor consumer research. This survey is conducted by Kantar across 15 of our markets, which covers over 7,000 respondents (general consumers) every quarter. Respondents were asked if they had engaged with our AIA website, met with an AIA agent, or engaged with our campaign and activities. This covers all AIA touchpoints with customers, clients and communities across Asia.



ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES



## CASE STUDY

## AIA One Billion Heroes

Earlier this year, AIA launched a search across all 18 of our markets to find employees or AIA Agents who were making a real difference by encouraging others to embrace healthier lifestyles. These individuals are shaping positive, lasting changes in the health and wellbeing of their communities and families and championing our Purpose helping towards our AIA One Billion goal.

The Local Heroes represent a powerful collective effort, showcasing the varied ways in which individuals can make a difference through their own acts — big or small. Their stories are a testament to the diverse and grassroots impact of the AIA One Billion movement, with each hero reflecting the unique challenges and triumphs of their local markets.

The heroes' stories underscore the role our Purpose can play in driving real and meaningful change. Examples include:

- Heidi Bramberger (AIA Australia), who cycled 300km with the Pain Revolution Outreach Tour and raised over AU\$150,000 for cancer research.
- Hannah Jiang (AIA China), who inspired more people to find their purpose in active lifestyles by learning from and sharing her own experience leading the AIA Dragon Boat Team and joining the CrossFit club. Seruni (AIA Indonesia), who turned a passion for yoga into a charity event that raised funds for clean water in East Nusa Tenggara, one of the country's poorest provinces.

→ Nguyen Quang Vu (AIA Vietnam), who founded the local Vitality Runner Club, which now brings together nearly 200 people who share a passion for health and community.

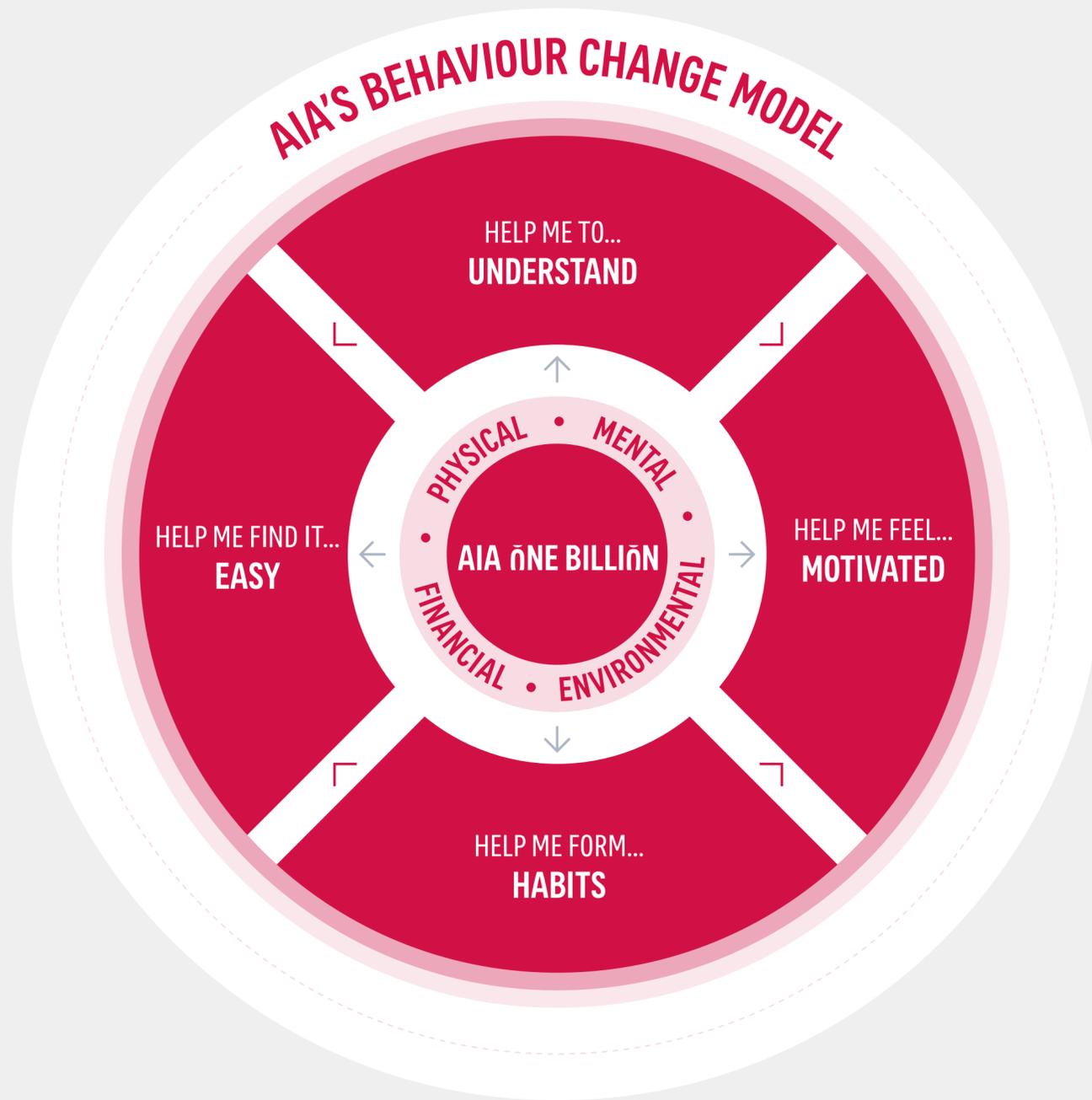
→ Sitt Paing Mhu (AIA Myanmar), who wanted to help people 'feel more alive'. Through a series of events including Zumba, music and art classes, he has built a space where community, culture, health and wellbeing go hand in hand. Other Local Heroes

include: Vivian Lam (AIA Brunei), Soriya Thon (AIA Cambodia), Dan Wang (AIA Group Office), Grace Guo (AIA Hong Kong), Srinivas Revanur (TATA AIA), Hyung-Woo Ha (AIA Korea), Ghini Long (AIA Macau), Kien Lee Yap (AIA Malaysia), Stacey Lea (AIA New Zealand), Johanna Marie Trespeces (AIA Philippines), Lim Kim Sun (AIA Singapore), Amenda Abeygoonasekera (AIA Sri Lanka), Claire Wu (AIA Taiwan), and Sompote Chantawiriyakit and Praweenuch Wetpradit (AIA Thailand).

→ Each hero has made a lasting impact in their own way, whether by encouraging families to embrace healthier habits, supporting individuals to break through personal barriers, or spreading wellness education in new and accessible ways.

To celebrate their extraordinary contributions, these Local Heroes were honoured at AIA One Billion Day in Khao Yai, Thailand, in November 2025.





### Purpose-led initiatives

Since launching AIA One Billion in 2022, we have rolled out and measured a wide range of health and wellness initiatives across all 18 markets. These programmes are designed to engage, educate, inspire and support communities, employees, individuals and business customers with advice and through partnerships, events, community projects and campaigns.

In 2025, we continued to deliver our Purpose of helping people live Healthier, Longer, Better Lives with a series of AIA One Billion events and activities across the region, reaching more people and making a real personal impact.

These events included ways to keep people moving, whatever their fitness level. They included the AIA One Billion Day Trail in Thailand, the AIA Philippines RockNRoll Run in Manila, AIA Indonesia's Vitality Live, and AIA Singapore's Hyrox sponsorship. Additionally, AIA Korea's JTBC Seoul Marathon, which is now in its third consecutive year, pledged 100 million won to help low-income cancer patients as part of its 'Run Together, Give Together' campaign.

Other events included the AIA Score Marathon in Malaysia, the AIA Run in Brunei, AIA Australia's City2Surf run and the AIA Pink Run in Cambodia, which is designed to raise breast cancer awareness.

In Hong Kong, during AIA Hong Kong's One Billion Week, a six-day wellness activation was held at AIA Vitality Park to promote healthy living. Activities included football clinics and youth engagement led by coaches from Tottenham Hotspur Football Club.

Every AIA One Billion event is designed to encourage people to join, live and share their journey and to support individuals and communities in their own personal health journey, at whatever stage they are at.

It is an approach that aligns with our Behavioural Change Model. This blends insights from proven behavioural models with the AIA Vitality programme's insights and research and helps us understand what motivates people and how they make choices about their health. Using this model, we shape AIA One Billion initiatives to engage, inform and support people in ways that have a real and sustainable impact.

### PROGRESS TOWARDS OUR GOAL

**622** million

people engaged through AIA One Billion by the end of 2025\*

By 31 December 2025, AIA has engaged 622 million people towards our AIA One Billion goal.\*

We measure the cumulative year-on-year number of people engaged<sup>1</sup> and review, evolve and enhance our methodology each year in line with our activities. PricewaterhouseCoopers has undertaken a limited assurance engagement in accordance with the International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements Other than Audits or Reviews of Historical Financial Information in respect of the total number of engagements under i) Community Programmes and ii) Inspiring and Educational Digital Initiatives, Partnerships and Events before the duplication discount factor through AIA One Billion for the period from 1 January 2021 to 31 December 2025.

Further information: The number of people engaged through AIA One Billion has been rounded down to the nearest million. For the Basis of Preparation, please see [www.aia.com/aiaonebillion](http://www.aia.com/aiaonebillion). Read more in the 'Other Information' section of the Sustainability Report 2025.

\* The total number of people engaged under i) Community Programmes, ii) Inspiring and Educational Digital Initiatives, Partnerships and Events, iii) Customers and iv) Agents advice across the community after the duplication discount factor.

1. We define an engagement as a positive action by an individual.

ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES



## Signature programmes

Alongside local activities, we facilitated six signature programmes in 2025 that contributed to engagements across all our markets.

### 1 AIA Healthiest Schools Programme

The 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 our third year, there were 4,804 schools registered for the programme, up from 2,376 the year before. These registrations come from schools in Australia, Hong Kong SAR, Indonesia, the Philippines, Malaysia, Sri Lanka, Thailand and Vietnam.

Participating schools can take part in the AIA Healthiest Schools Challenge, submitting creative ideas to make their students and communities healthier, with a chance to win exclusive health and wellness experiences and prizes.

The 2025 regional winner was UPTD SD Negeri Papela, an Indonesian primary school, recognised for clearly identifying a pressing sustainability and literacy issue and for the innovation, creativity and passion shown in their student-led project, 'Ecolitera: The Trash Tells a Story', which addressed this challenge in an inspiring way.

Our year-three impact survey showed continued strong improvements in knowledge, attitudes and behaviours towards health from students who have engaged with the programme meaningfully.

### 2 Partnership with Tottenham Hotspur Football Club

We are proud to be the Global Principal Partner of Tottenham Hotspur Football Club. Taking part in sports helps promote a healthy lifestyle. Football builds values like teamwork, discipline and sportsmanship.

With the support of the club's accredited coaches, we hold football clinics across AIA's markets. As of December 2025, 181,000 participants — mostly children — had taken part in AIA clinics with Spurs coaches across Asia. In China during 2025 alone, over 12,500 participants attended 49 AIA China activations.

### 3 Rethink Healthy

Our research showed us that a growing barrier to Healthier, Longer, Better Lives was that people across Asia have a perception that healthy living is expensive, inaccessible and unachievable. We launched the Rethink Healthy campaign in 2024 to challenge these stereotypes and encourage and promote a more inclusive, achievable approach to wellbeing.

Rethink Healthy aims to demonstrate that health is holistic, and that everyone can take their own steps towards wellbeing, no matter where they start.

Since its launch, Rethink Healthy has engaged millions of people across Asia with content, community engagement and activations designed to trigger perception and behavioural change in health. This has included using social media to tackle stereotypes about financial health through the first-ever social media

sitcom in Cambodia, commissioning a train in Sri Lanka to engage people across the country about their health, and bespoke research in the Philippines to redefine what health means to Filipinos.

### 4 AIA Voices

AIA Voices is a strategic content platform that unites thought leaders, brand ambassadors, and influential creators from across Asia to spark meaningful conversations about health and wellbeing. Through credible expertise, authentic storytelling, and creative content, they help educate, motivate, and inspire millions of people across our four sustainability pillars of wellness: physical, mental, financial, and environmental. As a collective force, AIA Voices plays a central role in showcasing our Purpose, advancing the Rethink Healthy movement and delivering our AIA One Billion ambition.

ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES

## 5 Hong Kong Observation Wheel and AIA Vitality Park

The Hong Kong Observation Wheel and AIA Vitality Park offer a variety of free healthy living and wellness activities to the public all year round. Since opening in November 2017, the site has welcomed 11.4 million riders, with 2.1 million visitors in 2025 alone.

At the heart of this initiative is the AIA Vitality Hub, a dedicated health and wellness space designed to engage the community through free classes and events. These activities aim to educate, motivate, and inspire people of all ages and abilities to enjoy active lifestyles and adopt lasting healthy habits.

We also collaborate with local charities and non-governmental organisations (NGOs) to offer tailored programmes for people with disabilities and special educational needs, ensuring inclusive access to health and wellbeing opportunities.



### CASE STUDY

## AIA Vitality Hub

Hong Kong's AIA Vitality Hub has become a vibrant community space where people of all ages and abilities can take part in free wellness activities. It reflects our dedication to improving public wellbeing and reinforces our mission to empower Healthier, Longer, Better Lives.

To date, in 2025 the Vitality Hub has hosted more than 2,000 free sessions, offering everything from aerobics and strength workouts to yoga, meditation and other mindful practices. Working closely with local charities and NGOs, it also delivers programmes tailored for individuals with disabilities and special educational needs, ensuring inclusive access to wellness opportunities.

In 2023, fitness professional and social entrepreneur Aileen Wong joined as a key partner. Through Includit, her non-profit that supports people with special needs, and Includit Visionary Runners, her initiative that established a running club for the visually impaired, she has helped broaden the centre's reach and deepen its community impact.

And it works. The Vitality Hub has become a trusted centre for wellbeing in Hong Kong, with 92% of visitors surveyed in 2025 reporting that their experience motivated them to pursue healthier habits.



ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES

## 6 Scholarships

The AIA Scholarships programme reflects our commitment to empowering the next generation of leaders and contributing to Hong Kong's future. More than financial support, these scholarships represent confidence in the potential of young people to make a meaningful impact.

In 2020, AIA committed US\$100 million to support 100 undergraduate students each year across 10 partner universities in Hong Kong. Since then, the AIA Foundation has supported nearly 500 scholars and celebrated over 140 graduates, reinforcing long-term commitment in education and community development.



### CASE STUDY

## Supporting Outstanding Scholars in Hong Kong



AIA Scholarships provided me with the resources to explore paths I had never imagined. After experiencing the importance of mental health support, I became determined to become a clinical psychologist and make mental health services more accessible and affordable. The scholarship has strengthened my commitment to providing support regardless of financial circumstances.

**King Chan**

AIA Scholarships Recipient



Growing up with limited financial resources shaped my determination to help families facing similar challenges. The AIA Scholarships programme gave me the strength to overcome difficult times and affirmed my potential. This belief has empowered me to view every challenge as an opportunity to grow. Through these experiences, I found my calling; I aspire to pursue a career in education, where I can pass on the knowledge and encouragement that I have received to make a lasting and positive impact on others.

**Mabel Ng**

AIA Scholarships Recipient

## Market-led initiatives

Our Group-wide programmes and local engagement activities contributed to our AIA One Billion goal in 2025 and demonstrated our approach to engagement. The following highlights show a selection of the wide range of activities conducted across our markets each year.

### Physical health

Our physical health initiatives encourage individuals to take proactive steps to prevent illness and disease while ensuring access to quality healthcare services that support better health outcomes.

#### *Breast cancer awareness campaign in Sri Lanka*

Breast cancer is one of the most common forms of cancer among women. According to the Sri Lankan Ministry of Health, approximately 15 new breast cancer cases are reported daily in the country, while about three women die each day due to the disease. Breast cancer is easily treatable and curable if detected early. Yet, many Sri Lankan women hesitate to undergo regular screenings due to cultural stigma surrounding women's health.

In response, AIA Sri Lanka, in collaboration with the Cancer Society of Sri Lanka, devised Suwa Walan — a unique awareness campaign that takes inspiration from Sri Lankan art to promote a message of awareness and encourage regular self-examination. All across Sri Lanka, women buy clay pots (walan) for cooking. When doing so, they often assess the durability of these walan by checking the pot, feeling it for cracks, discolouration, lumps or any other signs that the pot may not be usable. This age-old custom bears a striking parallel to self-examinations for breast cancer.

ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES

AIA Suwa Walan has helped educate and engage people across Sri Lanka with over 600,000 engagements, including through social media activity, as at the end of 2025. By combining cultural traditions with health education, AIA Sri Lanka is breaking barriers and empowering communities to take proactive steps towards better health.

## Mental health

Our mental health programmes highlight the importance of emotional wellbeing. We provide practical tools and strategies to help people build resilience and encourage them to seek support.

### *Health Fest*

AIA Philippines' 2025 Health Fest in August 2025 was attended by over 600 employees across the AIA Philippines Group. It took a holistic approach to wellness with activities designed to support mental wellbeing, including relaxation activities such as massages, on-site movie screenings, mindful eating workshops and live cooking demonstrations.

### *Mental Health at the AIA Vitality Hub*

The AIA Vitality Hub in Hong Kong provides free classes to the people of Hong Kong and has a consistent programme of events to support mental health. It has an ongoing partnership with a network of mental health professionals who hold panels and talks on mental health for the people of Hong Kong, as well as meditation, therapeutic arts and other activities for mental health relief.

To support Mental Health Month, the hub hosted a Youth Mental Health Summit in October 2025, which aimed to provide focus and support for the issue of poor mental health among youth in Hong Kong. Over 200 people attended the three days of themed sessions led by 10 experts in the mental health field.

## Environmental health

Our environmental health programmes aim to increase understanding of how local environmental conditions influence health and wellbeing. We also provide support to those affected by environmental changes and work to create healthier, more sustainable environments for future generations.

### *Clean-ups and community support*

AIA Korea hosted a volunteer clean-up activity at the AIA Rethink Healthy Garden in Seoul. Over 130 employees, including staff and master planners from AIA Life and AIA Premier Partners, participated in the event and helped to clean up the area.

The garden was established by AIA Korea as part of the 2025 Seoul International Garden Expo and has welcomed some 10.4 million visitors since opening in May 2025. In addition to supporting environmental wellbeing, the garden has been recognised for its positive impact on mental health.

By creating this peaceful garden, AIA Korea aimed to provide a place for citizens to find emotional stability and reflect on the meaning of a healthy life.

In New Zealand, AIA partnered with Trees That Count to plant 3,926 trees in 2025 — honouring customers who passed away and contributing to a total of 25,826 trees since 2020, which will help restore native flora and remove an estimated 5,713 tonnes of carbon dioxide over 50 years.

Meanwhile, in Singapore, AIA partnered with Rainforest Wild Asia to sponsor the AIA Vitality Bounce and tapir habitat, creating opportunities for people of all ages to connect with nature and support environmental wellbeing.

## Financial inclusion

Our financial inclusion initiatives empower communities through financial education, scholarships, awareness campaigns and accessible insurance products that promote the financial wellbeing of individuals and families. By understanding the needs of our customers and the diverse communities we serve, we deliver inclusive and innovative products and solutions that make a meaningful impact.

**READ MORE** 

For further information, see the Financial Inclusion Subsection Report.





# Improving Access to Quality Healthcare

Gaps in healthcare infrastructure, rising medical costs, and variations in the availability of new technology and data all threaten the affordability of health coverage and access to care in Asia. Patients can face long waits, limited access to specialists and difficulty navigating complex healthcare systems. The pressure is mounting as the population gets older and the incidence of chronic disease increases.

Our Integrated Healthcare Strategy aims to meet these challenges head-on. This priority focuses on providing greater access to quality healthcare, relevant information, and timely diagnosis, treatment and rehabilitation.

## Expanding our health offerings across Asia

In Asia, healthcare markets stand on the brink of transformation. The ageing population and significant gaps in healthcare infrastructure signal markets in need of change. Despite being home to 60% of the global population, Asia accounts for only 22% of global healthcare spending, with chronic conditions such as diabetes and cancer disproportionately affecting the region.<sup>1</sup>

AIA's Integrated Healthcare Strategy provides customers with more accessible, affordable and effective healthcare. Over the past two years, we have focused on delivering sustainability in the health coverage we offer, introducing new products, customer segments and healthcare provision services to our business. We are seizing opportunities to deliver more personalised health insurance and accelerate our strategy across Asia.

## Personalising coverage to meet customer needs

Recognising that customers can wait a long time to see specialists and need safe and reliable retail channels, AIA China has designed medical plans that simplify access to care and make managing costs easier. These plans include full hospital and specialist drug coverage, guaranteed medicine supply, and flexible delivery options. More approved drug retail channels<sup>1</sup> and direct

billing with pharmacies further improve access and reduce both the emotional and financial stress that can accompany accessing healthcare.

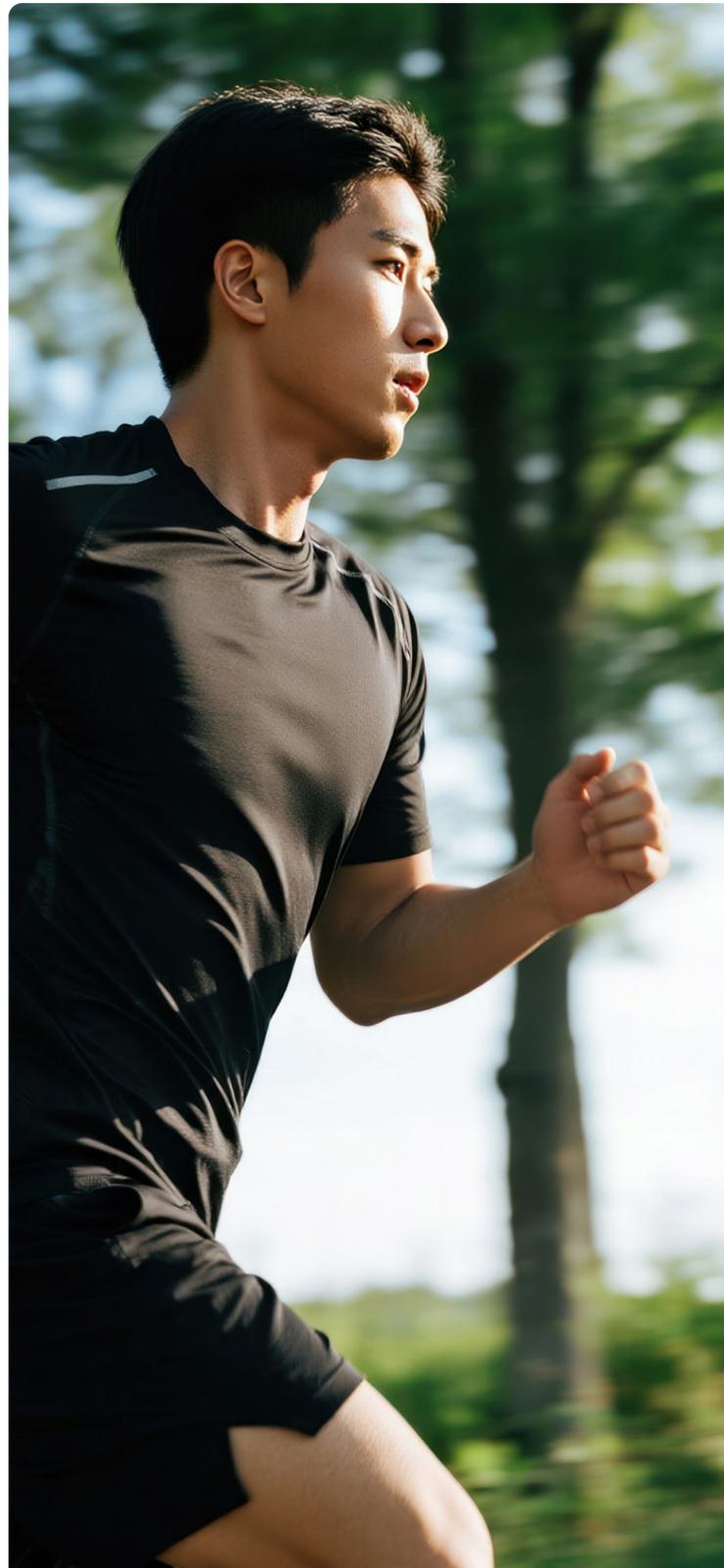
China's healthcare system is under extra pressure due to its rapidly ageing population. According to China's National Bureau of Statistics, 22% of the population is aged 60 or over. As of September 2024, around 35 million elderly people in China have a disability, representing 11.6% of all older adults.<sup>2</sup> This can place a heavy financial burden on families.

In January 2024, the government introduced policy guidelines to promote the development of commercial long-term care insurance. In support of this initiative, AIA China launched its Friendship Protection initiative,<sup>3,4</sup> which offers prolonged care insurance and underpins our commitment to delivering sustainable, long-term value to our customers. Under AIA China's long-term care ecosystem<sup>5</sup>, the company's in-house service team provides personalised support and home visits for disabled clients for up to 10 years and covers outpatient support, home care assessments, rehabilitation, nutrition advice and disability equipment. By offering these services, AIA China aims to ease the burden on families and improve quality of life for elderly and disabled individuals across the country.

Medical advancements have extended life expectancy, but they have also introduced complexity, including rising costs, fragmented services, and sometimes confusing or even overwhelming choices. Customers

often lack the time or expertise to navigate these challenges effectively. **AIA Hong Kong's Signature Healthcare Circle, an industry-leading initiative within the OptimaCEO Medical Plan, sets a new benchmark by offering integrated, cross-disciplinary care.**<sup>6</sup> It connects customers to a curated network of over 500 specialists across multiple fields, ensuring seamless coordination from diagnosis through treatment and recovery. This holistic approach not only elevates industry standards but also transforms the customer experience, fostering proactive health management and better outcomes.

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## CASE STUDY

## Amplify Health

As life expectancy continues to rise across Asia, the need for sustainable and comprehensive healthcare cover has never been more pressing. People are living longer, managing more complex health needs and expecting greater support from their insurers.

In response, AIA is initially advancing its Integrated Healthcare Strategy across five key Asian markets, setting a new benchmark for proactive and data-driven health insurance. Through this approach, we aim to anticipate health needs earlier, support prevention and deliver more personalised services (including medical care) to our customers.

We are doing this in partnership with Amplify Health, a leader in health AI and platform services. Through this process, we are shifting from serving as a traditional payer to a proactive partner in healthcare, working closely with customers, providers and communities to pursue our Purpose of helping millions of people live Healthier, Longer, Better Lives.

At the core of this transformation is a commitment to using data, predictive analytics and automation to improve long-term health outcomes and cost sustainability. For insurance agents, this means access to more competitive products and smarter tools that enhance client service. For policyholders, it translates to better cover, faster claims, and more responsive and tailored support.

Historically, fragmented health data has made it difficult for insurers to provide adequate cover over longer lifespans while keeping premiums affordable. AIA's initiative addresses this challenge directly by integrating advanced technology and analytics. We are equipping agents with deeper insights and more personalised offerings, enabling them to guide clients through increasingly complex health decisions with confidence to drive better individual outcomes.

### AI-powered integration

In 2025, AIA began using Amplify Health's integrated product stack, which provides access to large-scale, standardised, localised and clinically enriched health datasets. To date, these datasets collectively comprise over 204 million encoded lines and 13 million clinical descriptions, built on more than 50 clinical schemas spanning 19 domains. Powerful AI tools — along with checks by real medical experts — ensure this dataset is over 90% accurate and takes up to 85% less time to process.

The result? Policyholders experience quicker claims processing, greater transparency, and insurance products that evolve with their health and lifestyle needs.

By encoding most aspects of treatment and ensuring that claims assessors and case managers are equipped to discuss each case in more detail than is possible

with legacy systems and complex workflows, claims can be addressed at the front-line level, driving better, quicker and more transparent outcomes for customers.

### Market impact across Asia

In Malaysia we enhanced our analytic capabilities which helped to support the optimisation of AIA Malaysia's provider network. In Thailand, we monitored provider performance which enabled the development of a new network-based product that offers affordable access to high-quality care.

This initiative marks the first deployment of a clinically-enriched, AI-powered health data platform at this scale in Asia. By combining automation with expert clinical oversight, AIA is delivering locally relevant solutions that benefit not only customers and agents, but also support healthcare providers and drive more sustainable outcomes for the broader health ecosystem.

AIA's Integrated Healthcare Strategy, powered by Amplify Health, is more than a technological upgrade. It is a bold step towards a future where health insurance is smarter, more sustainable, and truly centred on the needs of our customers and communities.

ENGAGING COMMUNITIES ACROSS ASIA **IMPROVING ACCESS TO QUALITY HEALTHCARE** BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES



## Empowering customers to navigate health services

Accessing healthcare services across the region can be challenging. A 2024 AIA Vietnam survey highlighted long waiting times, crowded facilities, limited public hospital resources and inadequate inpatient care. In response, the Wise Patient Handbook was launched, which helps customers navigate health services safely and effectively. In 2025, 10,000 copies were distributed, three times the volume in 2024, enabling more customers to make informed decisions and achieve better health outcomes. AIA Vietnam further reduced barriers by launching a booking service to allow customers to more efficiently access top-performing hospitals.

Accessing specialist care in Hong Kong has traditionally been cumbersome, with limited channels and reliance on manual phone bookings. AIA Hong Kong has broken new ground with the industry-first “Find & Book” feature on the AIA+ app, enabling customers to instantly search, select, and book network doctors online — anytime, anywhere. This innovation streamlines the healthcare journey, reducing friction and improving accessibility for consultations and treatment. Beyond convenience, the app serves as a trusted health companion, delivering credible, easy-to-understand insights from medical experts. By translating complex medical knowledge into practical advice, AIA+ empowers customers to make informed decisions and build sustainable, healthy habits.

In New Zealand, where mental health is a priority, AIA NZ partnered with Groov to provide AIA Vitality members with tools such as articles and content to support mental health and wellbeing. So far, 2,500

members have engaged with Groov. The AIA NZ Vitality Mental Wellbeing Benefit empowers members to support their mental fitness, offering evidence-based activities to help manage stress, overcome challenges and build greater resilience.

## Minimising the impact of medical inflation

Healthcare costs in Asia continued to rise in 2025. To help address the impact of this on our communities, AIA Thailand launched the AIA Smart Network, a curated group of providers chosen for accessibility, quality care and great service. Initially focused on common illnesses, the network now covers all claim types and offers better value and care across the spectrum. AI solutions developed by Amplify Health identify top-performing providers, linking quality care with cost-effectiveness. Customers benefit from high-quality healthcare, cashless claims and treatment at hospitals, meeting our strict standards.

AIA Malaysia is working in concert with the insurance industry to stagger the impact of medical repricing and offer targeted relief to vulnerable customer segments as part of Bank Negara Malaysia’s Interim Measures on Medical Health Insurance. AIA Malaysia has refreshed and enhanced its panel hospital network to ensure it continues to deliver a high standard of care to its customers. Outpatient coverage was also enhanced for other common illness in the first half of 2025 such as gastrointestinal conditions, back pain and simple fractures. Since inception, the initiative has helped over 5,000 customers, supporting recovery at home, reducing unnecessary hospital visits, and making healthcare more affordable and accessible.



ENGAGING COMMUNITIES ACROSS ASIA **IMPROVING ACCESS TO QUALITY HEALTHCARE** BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES

In the Philippines, MediCard Philippines strengthened cost discipline by enforcing PhilHealth's Outpatient Emergency Care Benefit (OECB) in emergency cases. Between June and October 2025, PhilHealth-aligned claims rose to over 27%, up from almost none. This has improved claims efficiency, helped manage healthcare costs and protected member benefits, while demonstrating our commitment to accessible, affordable and reliable healthcare.

### Transforming AIA with world-class technology

Medical claims that constitute fraud, waste and abuse of health coverage contribute to unwarranted increases in health claim costs.<sup>1</sup> Premiums can also be affected, which ultimately threatens affordable access to quality healthcare over time. Due to the lack of standardisation in how health providers codify and bill for medical services<sup>2</sup> and difficulty in performing granular yet rapid analysis of medical claims, managing such health claims is a major challenge for health insurers in many Asian markets. We are therefore investing in technology to help meet this challenge head-on.

### Transforming health claims adjudication

In an award-winning initiative,<sup>3</sup> Amplify Health uses AI to read and understand medical claims, turning free-text information into standardised clinical codes. This data is then automatically checked against hundreds of insurance policies, while AI also looks for errors or suspicious claims. This system helps health insurers in several Asian countries process claims faster and more accurately, quickly identifying which claims follow the rules and which may need further review.

### Transforming provider management

A recent survey of 4,203 people in Hong Kong SAR, Indonesia, Malaysia and Singapore who had used healthcare in the past year found that 80% had delayed care, often due to financial worries, with 54% expressing concern that they could not afford the care they needed.<sup>4,5</sup> This shows the importance of coverage that connects people to cost-effective healthcare providers. However, insurers in Asia often struggle to compare provider performance because data is so inconsistent.

To address this, Amplify Health and AIA use AI and machine learning to create standardised, comparable data on healthcare costs. AI translates medical invoices into clinical terms and groups hospital admissions into categories that allow fair comparison of services and resources used. With this information, insurers can better understand the value of different services, negotiate with hospitals on variations in cost and select preferred providers. The result? Lower-cost insurance plans while securing access to quality care.

### Transforming healthcare delivery

A key to our Integrated Healthcare Strategy is working more closely with medical providers to deliver better and more efficient care that achieves meaningful results for our customers. Together with our medical partners, we are helping transform how healthcare is delivered and financed across the region.

### New Medical Center Hong Kong

The acquisition of the New Medical Center (NMC) in Hong Kong in November 2024 marked a major milestone in our efforts to provide better, more accessible and patient-focused sustainable healthcare.

The centre is one of Hong Kong's largest clinic-based providers of gastroenterology and general surgery, with specialists in cardiology, gynaecology, orthopaedics, and more. It offers a wide range of endoscopy procedures and day surgeries, while its imaging centre — AcuScan Advanced Imaging at Hong Kong Pacific Centre — provides same-day MRI, CT, ultrasound, X-ray, mammogram and Fibroscan services.

Patient care is at the heart of the centre's mission. By combining NMC's clinical expertise with our resources, professional support and data analytics capabilities, our partnership helps streamline the healthcare journey and makes it easier for customers to access care.

### MediCard

Our ownership of MediCard in the Philippines provides customers with comprehensive health support. This includes coverage for outpatient visits, check-ups, dental care, emergencies and lab tests, and customers can use MediCard's nationwide network for consultations, diagnostics and treatment with no up-front payment.

Companies using AIA Philippines Corporate Solutions benefit from MediCard's corporate medical product, which offers access to clinics, partner hospitals, and tailored wellness and annual check-up programmes. MediCard also plays a vital role in the AIA Philippines Vitality wellness ecosystem, supporting customers throughout their healthcare journey. It helps customers track their health, undergo screening and annual health assessments, and receive advice on nutrition, wellness, vaccinations, and preventative care.

Together, AIA Philippines' protection solutions and MediCard's care network create a complete health ecosystem, combining insurance coverage, wellness rewards through AIA Vitality, and real-time medical access through MediCard clinics and telemedicine. This is 'all-in coverage for all-in wellness', empowering Filipinos to live Healthier, Longer, Better Lives.

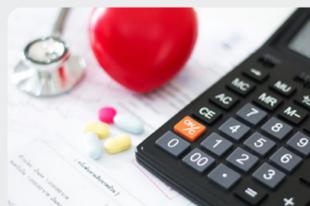
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ENGAGING COMMUNITIES ACROSS ASIA **IMPROVING ACCESS TO QUALITY HEALTHCARE** BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES



#### Measures health outcomes that matter to patients

Value is created by organising healthcare delivery systems and protocols around your medical conditions, measuring the health outcomes, obtaining patient satisfaction data and tracking the costs required to achieve these outcomes.



#### Balances patient outcomes and healthcare costs

Striking a balance between medical outcomes and healthcare costs, ensuring that you receive the best possible care without incurring unnecessary costs.



#### Promotes patient engagement and empowerment

The VBC approach seeks to promote engagement by encouraging you to take an active role in managing your own health, participating in decision-making and accessing resources that help you to achieve better health outcomes.



#### CASE STUDY

## AIA Singapore: Value-Based Care

AIA Singapore identified an urgent need to improve the quality, affordability and long-term sustainability of healthcare, particularly as the country faces a rapidly ageing population and rising demand for medical services.

One of the key focus areas is value-based care, or VBC, a healthcare approach focused on delivering high-quality, cost-effective and efficient medical services. It aims to improve patient outcomes and focuses on using resources wisely. VBC measures health outcomes that matter to patients, encourages patient engagement and balances results with costs.

In January 2025, AIA Singapore and Raffles Hospital signed a Memorandum of Understanding to enhance Singapore residents' access to quality healthcare. The partnership began with three key initiatives. One of these was adding over 90 private specialist doctors from Raffles Hospital to the AIA Quality Healthcare Partners network, enhancing the comprehensiveness of the network.

In August 2025, AIA Singapore partnered with a second healthcare provider, Mount Alvernia Hospital, to advance sustainable healthcare solutions. This collaboration focuses on improving patient experiences and outcomes, while keeping care affordable and at a high standard for both AIA policyholders and hospital patients.

Finally, the fourth memorandum was signed in October 2025 with Thomson Medical Centre. Likewise, the partnership aims to deliver cost-effective and quality care to AIA policyholders.

### Enhanced Recovery After Surgery

A key component of AIA's broader value-based care strategy was to support the implementation of the Enhanced Recovery After Surgery (ERAS) pathway.

Prior to the adoption of ERAS in the private sector, patients undergoing a total knee replacement typically stayed in the hospital for three to five days. Under the ERAS protocol, selected patients who meet clinical criteria are able to return home post operation. Early mobilisation is encouraged as soon as possible after the operation, and once the patient is home, follow-up care is delivered through home visits.

Another important aspect of the ERAS pathway is pre-operative blood work to ensure that patients have optimal haemoglobin levels before surgery. This reduces the likelihood of blood transfusions, improves patient safety and also lowers costs for the healthcare system.

On average, ERAS reduces the overall cost of care by around 20%. This is significant for high-volume procedures such as knee replacements in an ageing population.

While such protocols have long been standard practice in the public sector, they are less common in private hospitals. AIA therefore supports surgeons who are already familiar with these methods by including them in its panel, providing opportunities for training and creating incentives for customers to visit these doctors.

Through these initiatives, AIA Singapore is helping to reshape the country's private healthcare landscape, moving it towards a model that prioritises patient outcomes, responsible cost management and long-term sustainability for the benefit of all residents.



## CASE STUDY

## Transforming Delivery and Improving Access to Life-Changing Healthcare with the Home Health Programme

For many people in the Philippines, especially older adults and those with mobility challenges, getting a simple diagnostic test can be an ordeal. Most of the country's laboratory services have traditionally been available only in hospitals or fixed diagnostic centres, forcing patients to travel long distances and queue for even basic medical procedures.

This made care less convenient and more expensive and led to the underuse of MediCard's own clinical network, limiting steerable opportunities offering more accessible and cost-effective services.

Seeing how many members struggled to access care, MediCard reimagined the experience and asked: what if healthcare came to the member instead?

The answer was the Home Health programme, a service designed to provide effective care at members' homes. It forms part of MediCard's broader effort to integrate its free-standing, corporate on-site and hospital-based clinics into one connected system, supported by digital tools, call centres and trusted service partners. Ultimately, it is about making healthcare more accessible and more efficient.

The programme was rolled out in phases to ensure high standards of safety, quality and operational readiness. And the results are impressive.

Between October 2024 and February 2025, more than 28,000 laboratory and diagnostic approvals were recorded in pilot sites, with 5,624 members offered home services and 107 successfully completed in the initial phase.

By September 2025, that number had grown to 550, demonstrating clear demand, strong adoption and scope for further growth. These figures are expected to rise further with the launch of a digital scheduling platform and an expanded contact centre service in 2026.

The Home Health programme has transformed how members experience care. By creating a unified home-based pathway, from booking to logistics and results delivery, MediCard has made healthcare more convenient, connected and reassuring.

Looking ahead, MediCard plans to expand its service partnerships, enhance digital access, and develop the programme into a full health product for members and corporate clients. In doing so, MediCard is setting a new standard, developing care that is accessible, affordable and truly connected.

# Building Better Integrated Health & Wellness Outcomes

**Our health and wellness programmes help customers take care of their wellbeing and give our corporate partners smart tools and insights to support their employees. Employer health plans are under growing pressure, with medical costs expected to rise 12.5% in 2026, almost six times Asia's inflation rate<sup>1</sup>. This is driven by more people needing care and the use of advanced medical technologies.**

This priority builds on leading integrated health and wellness solutions and rewarding customers for behavioural improvements.

## Improving access to life-changing healthcare

In 2025, Thailand's Ministry of Public Health reported a sharp rise in flu and Respiratory Syncytial Virus (RSV) cases.<sup>2</sup> In September 2025 alone, over 30,000 new flu cases and 3,500 RSV cases were recorded in one week. Total flu cases exceeded 555,000.

Flu is a contagious illness that can cause serious complications, particularly in young children, the elderly and people with health conditions. Understanding the nature of the illness, its symptoms, transmission and prevention is crucial in managing outbreaks.

To help better protect public health, AIA Thailand launched its Healthier You Starts with Vaccination campaign,<sup>3</sup> providing 10,000 free flu shots to Bangkok street cleaners and waste collectors, as well as free or discounted vaccines for customers through the AIA Smart Network of hospitals across the country.<sup>4</sup>

AIA Thailand also used social media to promote disease prevention, vaccination and early symptom awareness. This campaign reached over three million people, and these efforts have seen lower incidence rates for hospital admissions in comparison to previous years and lower severity among our members.

## Improving wellness regionally

AIA Singapore spent 2025 focusing on several health and wellness initiatives that address the changing needs of our customers.<sup>5</sup>

Among these is the new Chronic Disease Management Programme with Amplify Health, which supports adults with diabetes, high blood pressure and high cholesterol through personalised lifestyle coaching. This 12-month programme, available at no additional cost for a selected number of customers, is available

via the Amped app, and complements the government's Healthier Singapore initiative.

AIA Singapore also enhanced its corporate insurance policies to include the country's first inpatient mental health coverage, benefiting over 1.3 million employees at no extra cost. Integrated through the AIA+ app, initiatives such as Think Well and partnerships with WhiteCoat and Teladoc have also expanded customer access to physical and mental health services.

## AIA Australia's mental health journey management

AIA Australia launched an early engagement project in 2025, designed to support customers with mental health claims on an individualised basis with a focus on early access to evidence-based treatment, wellbeing resources and return-to-work support.

Since July 2025, 39 of 48 members referred, reflecting a 81% engagement rate. Results for 2025 show 9 members moving to wellbeing referrals and 4 to return-to-work support.

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ENGAGING COMMUNITIES ACROSS ASIA IMPROVING ACCESS TO QUALITY HEALTHCARE **BUILDING BETTER INTEGRATED HEALTH & WELLNESS OUTCOMES**

### AIA Vitality programme

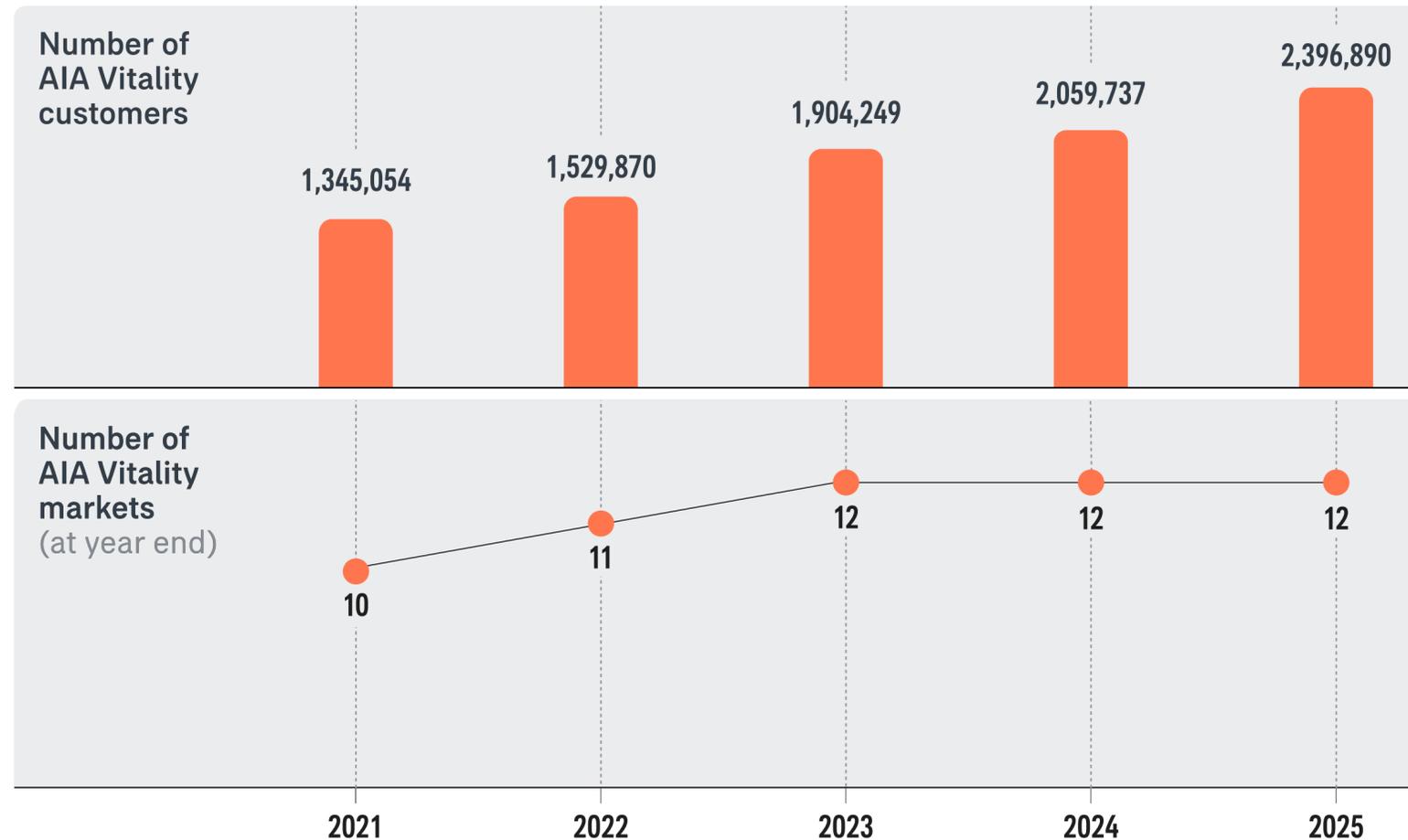
The AIA Vitality programme is a science-based health and wellbeing initiative active in 12 of our markets. It has more than two million members across the region.

In 2025, we developed a sustainable shared value model for AIA Vitality, focusing on integrated product design, a compelling wellness programme and effective distribution support. Several local business units have updated their AIA Vitality offerings to align with this

model. For example, AIA Thailand launched the Healthy Boost benefit, offering cashback and monthly rewards for engagement; and AIA Malaysia refreshed its Active Challenge offering, moving from static bi-weekly physical activity goals to personalised weekly goals, which challenge customers to move more each week.

These enhancements aim to make healthy living rewards tangible, drive engagement and ensure the programme's long-term sustainability.

### AIA Vitality Membership



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

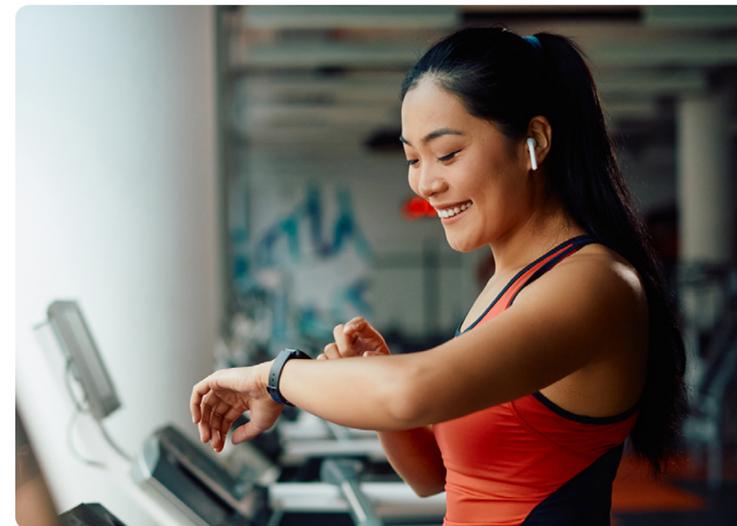
**35%**

✔ SHOWED A REDUCTION IN CHOLESTEROL

For Activated Members Who Submitted BMI

**23%**

✔ SHOWED A REDUCTION IN BMI



### HolisticCare solution

AIA Malaysia's commitment to implementing health intervention programmes within its Corporate Solutions portfolio is a strategic business decision driven by the need for financial prudence and enhanced client and member value, shifting the focus from simply paying claims to actively improving employee health, which helps address core challenges in the insurance market.

AIA Malaysia's HolisticCare Solution supports employees across all dimensions of health, to ensure there is something for everyone, no matter their health goal.

The business unit's health intervention programme serves multiple critical purposes, including:

- **Strategic health risk management:** Proactively addressing the most costly and common claims, with a specific focus on ear, nose, throat, lung disorders and orthopaedic conditions, helps reduce the progression of these prevalent issues into complications with high-cost procedures.
- **Financial sustainability:** Healthier employees mean fewer hospitalisations, which in turn helps mitigate unsustainable cost increases for corporate clients.
- **Client retention and value:** By actively working together with clients, value shifts from a simple claims transaction to a holistic wellness solution. AIA becomes a long-term strategic partner dedicated to supporting Healthier, Longer, Better Lives for its corporate clients.



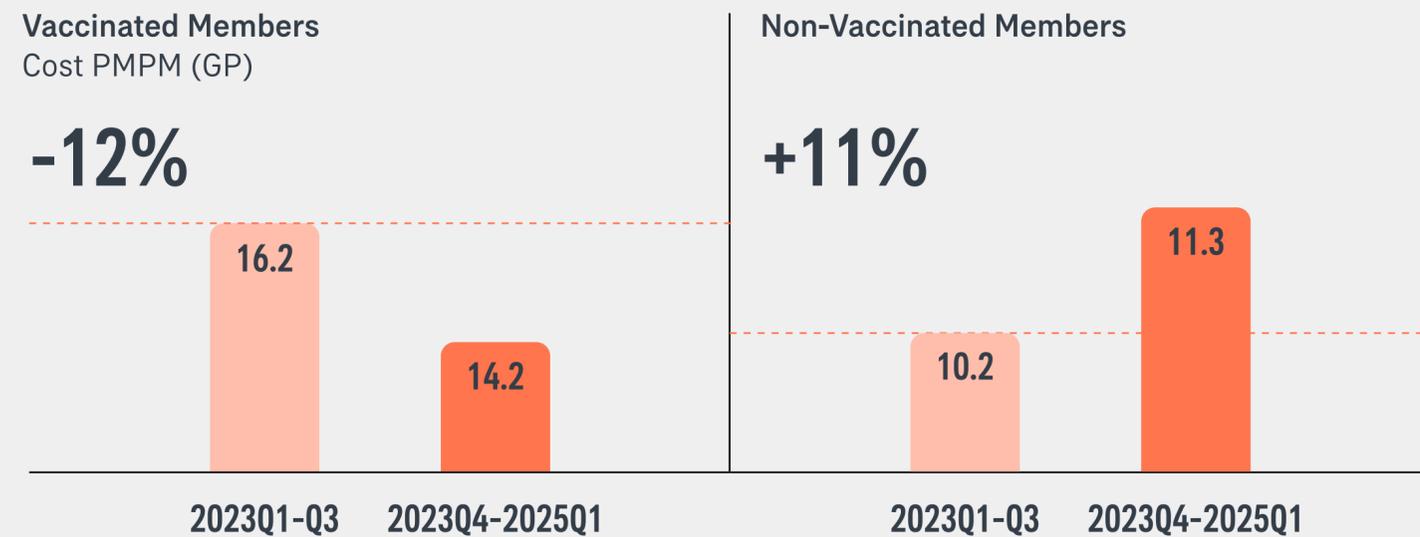
CASE STUDY (CLIENT A)

## Flu Vaccination Programme

- **Introduced Flu Vaccination Programme in Q3 2023**  
The programme provides flu vaccinations to help protect members from flu-related illnesses such as influenza, pneumonia, and other similar diagnoses.
- **Received encouraging participation rate**  
Recorded 450 participants.
- **Improvement in flu-related diagnosis<sup>1</sup> utilisation rate<sup>2</sup>** Flu-related diagnosis utilisation rate for vaccinated members **improved by 25%**, from 2.4 to 1.8.
- **Observed improvement in 2024 medical inflation for GP benefit**

Flu-Related Diagnosis Claims Cost

● Before vaccination ● After vaccination



1. Flu-related diagnoses include fever/cough/asthma/influenza/acute bronchitis/pneumonia/sinusitis  
 2. Utilisation rate is the number of visits per member in a year e.g., Utilisation Rate = Total Disability Count / Total Member Count  
 3. Client C operates in the same industry and location as Client B but without the MSK Intervention Programme.  
 4. Client C did not insure GP / SP benefits with AIA.



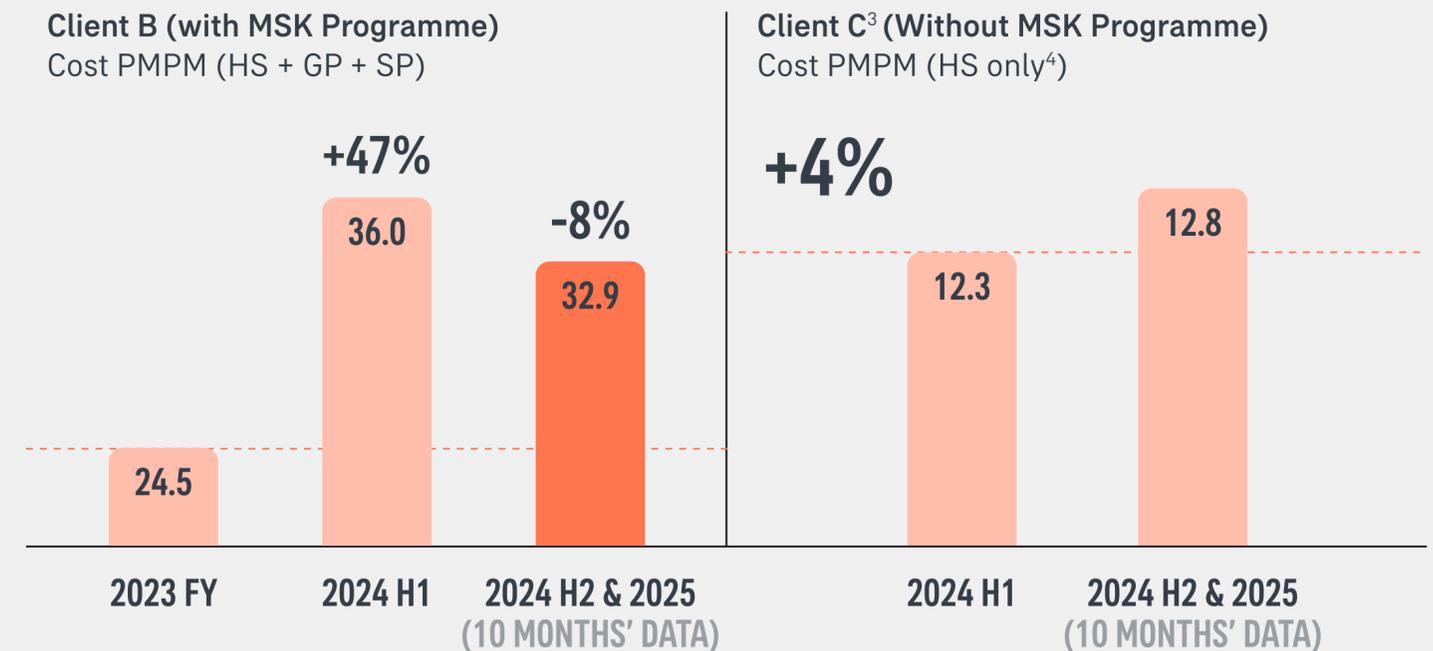
CASE STUDY (CLIENT B)

## Musculoskeletal (MSK) Intervention Programme

- **Introduced MSK Intervention Programme in 2024**  
The programme offers onsite physiotherapy, ergonomic awareness talks, back care exercise classes, and health awareness campaigns.
- **Received encouraging participation rate**  
Recorded 120 participants.
- **Improvement in Orthopaedic utilisation rate<sup>2</sup>**  
Orthopaedic Utilisation for participating members **improved by 9%**, from 73.1% to 66.8%.
- **Observed significant improvement in 2024 medical inflation**
- Observed **improvement** in orthopaedic claim cost for Client B after enrolment in MSK Intervention Programme.
- Compared to Client C in the same industry & location who didn't enroll in MSK Intervention Programme, their orthopaedic claim cost continued to rise.

Orthopaedic Claims Cost

● Before MSK launch ● After MSK launch



AMPLIFY HEALTH IS TRANSFORMING HEALTHCARE ACROSS ASIA THROUGH DATA INNOVATION AIA MALAYSIA: ADVANCING ACCESSIBLE, AFFORDABLE AND EFFECTIVE HEALTHCARE

## Amplify Health is Transforming Healthcare across Asia through Data Innovation



**Our goal is not only to create value for insurers. It is to help shape healthcare systems that are affordable, accessible and effective for everyone.**

**Dr Axel Baur**

Chief Executive Officer, Amplify Health

As Chief Executive Officer of Amplify Health, Axel Baur plays a pivotal role in redefining how health insurers can contribute to stronger, more sustainable healthcare systems across Asia.

As a leading health AI company shaping the future of healthcare in Asia, Amplify Health is addressing the long-standing challenge of 'fragmentation' across and within Asian healthcare systems. Insurers, providers, pharmacies and public payers often operate in data-poor environments, with limited integration, inconsistent clinical standards and heavy reliance on manual, paper-based processes. This fragmentation, which includes a lack of data quality and transparency, makes healthcare less affordable, less efficient and harder to access.

Backed by more than four decades of global healthcare experience, Dr Axel Baur leads Amplify Health's mission to innovate healthcare through AI, advanced data platforms and system-wide collaboration.

"Healthcare in Asia has long been shaped by provider-led models," Axel said. "Our goal is to equip payors with deeper insight and data capabilities that complement provider expertise, so they can work more collaboratively with providers to improve care quality and overall system performance, strengthening collaboration across the entire health ecosystem."

At the core of Amplify Health's approach is data. Axel explains that healthcare is uniquely exposed to inefficiency due to the mismatch of information between patients, providers and payers. Without reliable and

standardised data, insurers have limited ability to assess quality, manage costs or support better health outcomes.

To address this, Amplify Health developed the Target Health Data Model. This is a universal data framework that enables hospitals to share and compare data across institutions and geographies. The model also resolves internal inconsistencies in cases where different departments within the same hospital record and code patient data in different ways. Using AI and advanced analytics, Amplify Health converts unstructured claims data, medical reports and coding variations into a single standardised model. This is the first solution of its kind in Asia, creating a common language for healthcare data. It enables meaningful insights across providers, geographies and healthcare systems, and has the potential to positively impact everyone living in Asia today.

To date, Amplify Health has processed an incredible 40 million lines of claims data, training its AI models to deliver trusted, reproducible insights without hallucination. This foundation enables insurers like AIA to engage providers in evidence-based discussions and shift the balance towards a more payer-led, value-based healthcare model.

Amplify Health's platform also directly improves customer experience. One example is claims processing. In many public healthcare systems, claims can take weeks to process. By contrast, Amplify Health's end-to-end digital claims solution enables claims to be validated, checked for fraud, waste or abuse, and approved in seconds.

"We are able to process claims in as little as four seconds, from scanning through to payment validation," Axel said. "This benefits customers, providers and insurers."

Amplify Health's data integration capabilities also support long-term health outcomes with predictive analytics. By combining claims, medical and other socio-economic data, Amplify Health can enable insurers to build individual member risk profiles, which allow insurers to design preventative health journeys and help customers avoid unnecessary hospitalisation and serious illness.

"Prediction and prevention are the future of healthcare," Axel said. "If we can identify risk earlier and guide customers towards healthier behaviours, we can make healthcare more sustainable and insurance more affordable."

This preventative approach aligns closely with AIA's ambition to support Healthier, Longer, Better Lives and contributes to AIA's broader sustainability commitments.

In some markets, Amplify Health is starting to engage with regulators, ministries of health and public payers to explore how data standards, analytics and payment models can support more balanced healthcare systems. And through stronger data foundations, predictive analytics and collaborative partnerships, Amplify Health is supporting AIA — and the wider healthcare system — to move towards a more integrated, sustainable future.

"Our goal is not only to create value for insurers," Axel said. "It is to help shape healthcare systems that are affordable, accessible and effective for everyone."

AMPLIFY HEALTH IS TRANSFORMING HEALTHCARE ACROSS ASIA THROUGH DATA INNOVATION **AIA MALAYSIA: ADVANCING ACCESSIBLE, AFFORDABLE AND EFFECTIVE HEALTHCARE**

## AIA Malaysia: Advancing Accessible, Affordable, and Effective Healthcare



**We want to be more than just a payor. Our role is to be a trusted partner in healthcare.**

**Tung Hsiao Ley**

Chief Corporate Solutions and Healthcare Officer, AIA Malaysia

Tung Hsiao Ley is reshaping how customers experience healthcare, moving from payer to Purpose-driven partner.

For Tung Hsiao Ley, Chief Corporate Solutions and Healthcare Officer at AIA Malaysia, persistent double-digit medical inflation in Malaysia has made it increasingly urgent to rethink how healthcare is delivered and financed. Against this backdrop, AIA's Integrated Healthcare Strategy (IHS) plays a central role in supporting customers to live Healthier, Longer, Better Lives. "We want to be more than just a payor," she explains. "Our role is to be a trusted partner in healthcare."

The IHS provides a long-term framework for improving accessibility, affordability and effectiveness. In practice, this has required changes to insurance benefit design and how AIA Malaysia works with providers to guide customers towards appropriate care.

### Designing more sustainable coverage

A core priority has been ensuring customers obtain and maintain medical coverage that suits their needs and affordability. This led to the introduction of the Smart Option, a more affordable product designed for customers who struggle to maintain standard coverage terms during repricing. The Smart Option embeds behavioural design elements to encourage more efficient use of healthcare, including mandatory primary-care referrals before hospital admission and stronger financial incentives to use preferred Panel Providers.

This has given customers a clearer, more sustainable pathway to maintaining sufficient coverage and provided agents with a product that supports better informed and more confident guidance.

### Enabling care in the right setting

AIA Malaysia is also focused on promoting care in the most appropriate setting. An early step in achieving this was the introduction of an outpatient guarantee letter facility, allowing customers to access coverage for targeted common illnesses without the need for hospital admission.<sup>1</sup> This benefit was developed in close consultation with local specialists to ensure appropriate treatment pathways and effective implementation.

Since April 2024, the outpatient guarantee letter has helped thousands of customers get treatment for specific conditions, with many cases now handled without hospital stays. This has improved access to timely care and reduced unnecessary hospitalisation, and with that preserving value within the solutions available to individual customers.

### Strengthening provider collaboration and scaling impact

Following the introduction of the outpatient guarantee letter, AIA Malaysia began working closely with a Smart Panel Hospital to better understand barriers to awareness and adoption. This collaboration focused on practical, on-the-ground issues, from encouraging outpatient or day-care treatment where appropriate to promoting the use of generic drugs. Through this engagement, AIA gained deeper insight into how provider behaviour, customer understanding and system incentives interact in care delivery.

These learnings were supported and scaled through a step change in data and analytics capabilities. New tools enabled deeper, more informed conversations with providers, shifting AIA Malaysia from a pure payor role to a more active, insight-driven partner. Insights from the Smart Panel Hospital collaboration were subsequently extended to other key Panel Hospitals, helping to promote more consistent adoption of appropriate care pathways across the network. Use of Smart Panel Hospitals now stands at 61%, indicating strong engagement with the curated provider network.

In 2025, AIA Malaysia held its first Healthcare Appreciation Night to honour providers that shared the same commitment to quality care.

### Delivering value for customers and agents

These interventions are improving how both customers and agents experience healthcare. Customers benefit from clearer, more affordable coverage options, access to a curated Panel of Providers and value-added features such as deposits. Agents are supported with clearer care pathways and smarter tools, enabling greater reassurance that they are able to direct customers to providers offering quality, effective care that is aligned both with the customer's needs and resources.

For Hsiao Ley, this work reflects her long-standing commitment to AIA's Purpose. AIA Malaysia is demonstrating how the IHS can deliver meaningful impact while supporting a more sustainable healthcare system for the future and deepening AIA's commitment to help Malaysians live Healthier, Longer, Better Lives.

1. AIA. (n.d.). Claims & Guarantee Letters. <https://www.aia.com.my/en/help-support/faq/claims-guarantee-letters.html>.



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## AIA GROUP LIMITED SUSTAINABILITY REPORT 2025

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

If you have any questions, comments or feedback, please contact Group Sustainability at [groupsustainability@aia.com](mailto:groupsustainability@aia.com) or write us at the address below:

Group Sustainability Team

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