

AIA Pools maximise the value of corporate spending on employee benefits through increased buying power while providing individual countries with the flexibility to customise their benefit selection and meet the needs of their workforce.

A cost-accounting mechanism known as experience rating provides a platform for multinational corporations to enjoy a financial return in case of favourable claims experience.



## POOLING SOLUTIONS

Enhancing the value of your group employee benefits in Asia Pacific

AIA Group Corporate Solutions

[aia.com](https://aia.com)

[RegionalSolutions@aia.com](mailto:RegionalSolutions@aia.com)



AIA Pools help multinational corporations enhance governance of group employee benefits contracts with transparency over allocation of fees and charges.

Policy and financial information are aggregated through a flexible pooling programme tailored to each company's risk appetite.

**PROVIDING  
INDIVIDUAL  
COUNTRIES WITH  
BETTER TERMS  
AND CONDITIONS**

## ADVANTAGES

Enhanced free cover limit

Benefit design reviewed annually

Potential profit sharing

Centralised and interactive reporting

AIA Analytica

## REQUIREMENTS



Minimum no.  
of countries  
**2**



Minimum no.  
of lives  
**100**



Minimum total  
premium  
**\$200K USD**

