

## Digital Insurer of the Year



**HEALTHIER, LONGER,  
BETTER LIVES**

**“AIA has continued to transform into a simpler, faster, more connected organisation through investing in new technology and people capabilities.”**

**A**IA's agility in responding to the Covid-19 pandemic, rolling out new digital solutions for both customers and agents, saw it win this award.

The insurer launched new wellness apps, powered by artificial intelligence (AI), in four markets to help customers stay mentally and physically healthy during the pandemic. It also increased the number of services available online, leading to 75% of all customer service transactions being conducted digitally.

To help customers renew their policies remotely, AIA launched XiaoBang, an AI-powered voice robot in Mainland China. Since its launch in the first quarter of 2021, it has renewed more than 150,000 policies.

AIA also harnessed AI to help customers lodge claims easily during lockdowns. For example, in Thailand it automated 80% of all outpatient claims, up from 10% previously, to enable policyholders to receive payments faster.

At the same time, AIA launched new digital tools for its Agency force to enable them to continue to reach and serve customers remotely, as well as recruit new agents. It introduced digital recruitment capabilities in 13 of its 18 markets, leading to acquiring adoption rates of 100% in many countries.

The insurer also introduced remote signature capabilities across all of its markets, so that agents could serve customers even when they could not meet face to face. Around 40% of new sales now use this capability.

Meanwhile, after research showed 75% of customers do online searches and use social media networks when making purchasing decisions, AIA launched an innovative social media prospecting and content sharing tool (SIM) across five of its key markets in Asia. The tool enables agents to become social media influencers and share relevant and meaningful content created by marketing professionals at AIA Group or their local business unit.

AIA agents have generated more than half a million leads since SIM was launched in Mainland China, Singapore, the Philippines, Hong Kong SAR and Malaysia, and it is now being rolled out across all markets in Asia.

As a result of all of these initiatives, adoption of AIA's digital apps and tools increased significantly, and customer and agent satisfaction reached industry-leading levels.

Biswa Misra, AIA Group Chief Technology Officer, said: “AIA has continued to transform into a simpler, faster, more connected organisation through investing in new capabilities that have delivered superior customer and agent experiences.”



Biswa Misra