

Digital Insurer of the Year



Sue Coulter, Head of Group Digital and Analytics, AIA Group

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Having been a long-time player on the insurance scene in Hong Kong and the Asia-Pacific, it comes as no surprise that AIA is the Digital Insurer of the Year for 2023.

Concluding in December 2023, the firm’s three-year technology, digital and analytics (TDA) programme transformed its agency distribution channel through data analytics AI-driven solutions to enhance the quality of its agents’ performance and customer interactions.

Having implemented 235 use cases across 10 markets and all functions, data analytics and AI now power every part of AIA’s value chain. From using AI to recruit and train agents, to advanced analytics to help them sell and service clients more effectively, and the use of predictive models and visualisation for agency leaders to help them manage performance.

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Throughout 2022, the firm added over 200 new features to its digital suite of tools, with improvements – raising the user experience and agent satisfaction, resulting in consistent agent feedback of 4.8 out of 5 for their interactions with the digital platform.

AIA also scaled its use of predictive and prescriptive analytics in eight markets, combined with added functionality, it equipped its agents with a digital sales tool (iPoS) that provides financial needs analysis, proposal generation, e-application and submission. This includes lead identification, creation, assignment and tracking, 360 views, calendar management, financial planning and sales management.

Specifically, in mainland China, AIA created Navigator, an all-inclusive engagement platform with customer segmentation, and targeted content and insights. The results were: over 15+ applications consolidated, creating one super app for agents; over 200 pieces of content available for agents consolidated from more than 10 platforms; above 200,000 monthly customer interactions; 15% customer conversions from high-quality leads; over 200 agent tags to identify key insights; and complete agent activity management.

Elsewhere in Asia, SIM allows AIA’s life planners in Malaysia to generate, manage, contact, and actively convert leads. Its life planners’ professional profile can be shared with customers and provide real-time access to leads assigned, including content recommendations for each customer.