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## Media Release

### **AIA Australia introduces incentives for healthy behaviours for life insurance customers**

**Melbourne, 17 April 2023.** Life insurer AIA Australia has taken the next step in its pursuit of healthier, longer, better lives for all Australians, with the launch of the new Healthier Life Reward as part of its retail insurance offering.

Part of the 2023 update to the Priority Protection portfolio, the **Healthier Life Reward** will be offered to new customers who are non-smokers with a body mass index of 18-26, who take up the AIA Vitality wellbeing program, and who have no medical loadings on their policy.

The reward will provide eligible customers with a 2.5% discount on lump sum premiums for the life of the policy so long as the customer remains an AIA Vitality member, as well as an increased discount of up to 17% on eligible bundled products.

AIA Australia CEO and Managing Director Damien Mu said the launch was a natural build on its promotion of healthy behaviours.

“We know that there are five key factors that people can focus on to reduce their risk of chronic disease – these are smoking, drinking alcohol, nutrition, physical activity and our interaction with the environment. The Healthier Life Reward is one of the many ways that we want to incentivise Australians to make the best choices for their health.”

AIA Australia also announced that as part of its Priority Protection update, it will improve customer access to past and future **medical definition pass-back upgrades** where they have a progressive condition (such as severe rheumatoid arthritis or multiple sclerosis),<sup>1</sup> making them eligible to make a claim if their condition meets an updated definition.

“Traditionally, when we pass back upgrades of our medical definitions, the new definitions only apply to health events that arise after the upgrade has been put in place. However, for people who have a condition that gets progressively worse over time, we didn’t want them to be disadvantaged if at some stage their condition meets the terms of the upgraded definition.” said Mr Mu.

As part of this implementation, AIA Australia will be reaching out to advisers who have clients with a progressive condition where a previous claim has been declined, to determine if they may be eligible to make a new claim under an upgraded definition.

More information about the Healthier Life Reward, the pass-back of medical definition upgrades, as well as other updates and enhancements to AIA Australia’s Priority Protection portfolio can be found [here](#).

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<sup>1</sup> A list of progressive events in scope can be found here: [https://www.aia.com.au/content/dam/au-wise/en/docs/policy-docs/Priority\\_Protection\\_Policy\\_Enhancement\\_Summary\\_April\\_2023.pdf](https://www.aia.com.au/content/dam/au-wise/en/docs/policy-docs/Priority_Protection_Policy_Enhancement_Summary_April_2023.pdf)

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### **About AIA Australia**

AIA Australia is a leading life insurance specialist with 50 years' experience and purpose to make a difference in people's lives. In 2014 the company launched AIA Vitality, a world leading, science-based health and wellbeing program, to the Australian market. In July 2017, AIA and its partners launched AIA's health insurance business, now known as AIA Health Insurance.

In 2021, CommInsure Life was integrated into AIA Australia. The lives of more than 3.7 million Australians are protected and enhanced through AIA Australia's unique value proposition of life, health and wellbeing. Our vision is to embrace shared value in championing Australia to be the healthiest and best protected nation in the world.

In pursuit of this, AIA Australia has developed AIA Embrace- a comprehensive wellbeing ecosystem of world-class products, programs and partnerships. These are designed to help customers, partners and the broader community to embrace better health and wellbeing.

In offering a broad range of health and wellbeing services to its customers, partners and broader community, AIA is proudly helping people lead healthier, longer, better lives.

AIA Australia has been recognised with multiple awards, including the ANZIIF Life Insurance Company of the Year (2022), Women in Finance Employer of the Year Award (2018 2019), Super Review's Best Insurer of the Year (2018, 2019), FSC Life Insurance Industry Awards Innovation in Group Life Insurance (2021), Shared Value Awards Organisation of the Year (2020) and Shared Value Project of the Year (2021).

Further information at [www.aia.com.au](http://www.aia.com.au).

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