



Australia's First AI-Powered Virtual Physiotherapy Practice Partners with AIA Australia to Revolutionise Musculoskeletal Care

In an Australian-first, health-tech innovator [Universal Practice](#) has partnered with leading life, health and wellbeing insurer **AIA Australia**, bringing **AI-driven virtual physiotherapy** to its health insurance customers¹.

The partnership between Universal Practice and AIA Australia follows a successful 2024 pilot, which delivered **outstanding clinical outcomes, operational efficiency, and patient satisfaction**. Pilot members who received a 2-week personalised treatment plan saw a **31% reduction** in pain score, while members who received a 10-week clinical treatment plan saw a **48% reduction** in pain score.

Every patient begins with an Online Assessment, receiving a personalised Health Report and a tailored roadmap to guide their recovery or performance goals. Recognising that healing extends beyond a single appointment, Universal Practice offers **intelligent, adaptive AI-driven logging and tracking systems, an always-accessible talk-to-a-physio chat function, pre-recorded exercises, and in-house educational resources**. The goal is not just to ensure recovery, but to empower patients to take ownership of their mind, body, and wellbeing.

*"Not everyone has access to quality healthcare, or the guidance and motivation to see rehabilitation through," says **Sammy Prowse, Principal Physiotherapist and Co-Founder**.*

"Healthcare is complex. Our Virtual Practice uses technology as an enabler connecting people with the right care wherever they are, and making it accessible, personalised, and effective."

Many Australians suffer from musculoskeletal conditions not because treatment doesn't exist, but due to gaps in accessibility, affordability, support, education, and follow-through. These challenges exist everywhere: in cities, in the country, on the coast, at work and at home. Universal Practice addresses this critical need, providing continuous, uninterrupted access to best-practice healthcare.

*"AIA Australia is passionate about helping Australians lead healthier, longer, better lives. As a life and health insurer, we strongly believe in the importance of preventative and early intervention focused healthcare," says **Damien Mu, CEO and Managing Director of AIA Australia**.*

"By significantly improving access to physiotherapy treatment which is often restricted by cost, time or location, AIA's new partnership with Universal Practice has a huge potential to change the narrative on chronic pain".

¹ The Universal Practice offer launched to select AIA Health customers from late October. In 2026, AIA Health plans to extend eligibility broadly across more product types.

Universal Practice uses **proprietary Body Mapping Technology**, which tracks movement in real time via any device, improving diagnostic accuracy and ensuring exercises are performed correctly.

The platform also offers:

- **AI-driven exercise logging and adaptive tracking**
- **Always-on “Talk-to-a-Physio” support**
- **Tailored Rehab, Strength, Pregnancy, and Seniors Programs**
- **Daily science-backed workouts and educational resources**

With **7 in 10 Australians affected by musculoskeletal conditions**, costing over **10% of national health spend**², Universal Practice provides a scalable, data-driven solution that improves outcomes and reduces both out-of-pocket and systemic costs. Eligible AIA Health customers will pay \$25 out of pocket for either a two- or ten-week program.

Through Clinical Matching, patients are paired with the physiotherapist best suited to their needs, drawn from a **national network** everywhere spanning Perth, Byron Bay, Alice Springs, and beyond. This model allows physiotherapists to work remotely without compromising care, tackling workforce shortages and the high attrition rates in the profession.

“AI and digital health aren’t threats to traditional practice, they’re catalysts for scale,” says **Andrew Prowse, CEO and Co-Founder**.

“Our platform merges clinical expertise with intelligent digital systems, letting physiotherapists focus on what they do best while patients receive personalised, data-driven care anytime, anywhere.”

This approach builds on Universal Practice’s **10+ years of experience in traditional physiotherapy**, ensuring deep clinical expertise underpins the virtual model.

About Universal Practice

Founded in 2016 by Sammy and Andrew Prowse, Universal Practice started as a network of Melbourne physiotherapy clinics and has since evolved into a national health-tech leader. With accredited education programs, elite sporting partnerships, and evidence-based virtual care, the company is redefining how Australians access and experience physiotherapy.

Backed by a 2022 seed round, Universal Practice is preparing for a Series A raise within 12 months, signalling strong investor confidence in its technology-enabled, scalable model of care.

Universal Practice Founders

Sammy Prowse, Principal Physiotherapist & Co-Founder

Sammy is the founding director of Universal Practice (2016) and a physiotherapist with over 15 years’ experience, specialising in elite sport, including work with AFL (currently at Hawthorn Football Club), Gymnastics Australia, and Olympic athletes. She has led Universal Practice’s growth from three Melbourne clinics to a national health-tech company, including the launch of UP Edu, an accredited education platform, and the Virtual Physiotherapy Practice. Sammy is passionate about evidence-based medicine and re-imagining the broader landscape of healthcare.

Andrew Prowse, CEO & Co-Founder

Andrew co-founded Universal Practice and leads its commercial strategy and investor relations. With a background spanning health, media, and business, he has driven the company’s growth into a nationally recognised brand with multiple clinics, education initiatives, and a pioneering digital health arm. Andrew’s vision merges clinical integrity with

² AIHW 2023b

technology and innovation, creating scalable, data-driven solutions for physiotherapy while connecting patients to expert care anywhere in Australia.

Website: <https://virtual.universalpractice.com.au/>

About AIA Australia

AIA Australia is a leading life insurance specialist with over 50 years' experience and a purpose to make a difference in people's lives. Protecting and enhancing the lives of more than 3.1 million Australians, AIA offers a unique combination of life, health and wellbeing solutions.

Since launching the science-based health and wellbeing program AIA Vitality in 2014, and AIA Health Insurance in 2017, the company has continued to expand its integrated approach to better health. In 2021, CommInsure Life was integrated into AIA Australia, strengthening its commitment to helping Australians live healthier, longer, better lives.

Through its wellbeing ecosystem, **AIA Embrace**, AIA partners with leading organisations to support customers and communities in achieving better health outcomes.

AIA Australia is proud to be a participant in the **UN Global Compact (2025)**, supporting the UN Sustainable Development Goals. The company has received multiple awards, including **ANZIIF Life Insurance Company of the Year (2022–2024)** and the **Shared Value Awards Organisation of the Year (2020)**.

Further information at www.aia.com.au

About AIA Health Insurance

Launched in 2017, AIA Health is a trusted health insurance provider, helping its members lead healthier, longer, better lives.

Eligible AIA Health policies come with access to AIA Vitality, our personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices.

AIA Health has been recognised with multiple awards, including **WeMoney Digital Health Insurer of the Year (2024)**, **WeMoney Outstanding Customer Service (2024)** and **Product Review's Health Insurer of the Year (2022–2025)**.

Further information at <https://www.aia.com.au/health>.

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