



**HEALTHIER, LONGER,
BETTER LIVES**

AIA Australia Limited
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Media Release

AIA Australia releases inaugural Impact Report, highlighting more than \$2.4 billion in claims paid and strong wellbeing outcomes

Melbourne. Monday 17th August 2026. Leading life, health and wellbeing insurer AIA Australia has released its inaugural *Impact Report*, showcasing the meaningful benefits it delivered in 2025 to customers and the community through financial protection, early intervention and wellbeing support.

The report highlights how AIA Australia supported customers across the nation through some of life's most challenging moments, paying more than \$2.4 billion across more than 34,000 claims during the year.

This includes:

- \$726 million across 6,365 Total and Permanent Disability (TPD) claims
- \$864 million across 22,777 Income Protection (IP) claims
- \$146 million across trauma claims

These outcomes reflect AIA Australia's promise of providing financial certainty with care, empathy and speed when customers need it most. Mental health claims were the leading cause of claim across both retail and group insurance, prompting ongoing interventions from the insurer's wellbeing and product teams to ensure product sustainability and appropriate support is prioritised.

Beyond claims, the report highlights AIA Australia's commitment to shared value through its focus on prevention, industry and environmental sustainability and social impact.

Through its AIA Embrace wellbeing ecosystem, the company continues to invest in programs that support customers before, during and after a claim, helping them improve their health, wellbeing and long-term resilience through prevention, early intervention and recovery support.

In 2025:

- Nearly 10,000 customers were referred to AIA Australia's in-house Wellbeing Team
- Participants in the Mind Coach program reported an 83% improvement in psychological symptoms, outperforming industry benchmarks*
- Customers completing the Pain Coach program reported a 91% improvement in function, significantly exceeding industry benchmarks*
- Cancer Coach referrals increased by 20%, driven by earlier engagement and intervention
- 67% of customers participating in return-to-work focused rehabilitation programs successfully returned to work



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- AIA Australia's Early Support absence management programs achieved a 65% return-to-work rate, helping employees who had been absent from work for ten consecutive days reconnect with work sooner

These outcomes highlight the value of early, targeted support in improving recovery, reducing claim duration and delivering better long-term wellbeing outcomes.

The report also showcases the impact of AIA Vitality, which experienced one of the strongest growth periods in its history in 2025, reaching 280,000 members. Growth was supported by the launch of AIA Vitality with a major Group Insurance partner, enabling insured superannuation members to connect everyday healthy behaviours with long-term financial wellbeing through regular superannuation contributions.

Within the first three months of launching, members had directed more than 6,500 Active Benefit rewards into their superannuation accounts, totalling \$32,500. On average, 31% of members who achieved their Active Benefit target chose to contribute their reward to superannuation, highlighting growing engagement with initiatives that link better health behaviours to improved long-term financial outcomes.

More broadly, AIA Vitality members completed more than 70,000 preventative health checks, more than 1.5 million mental wellbeing activities, and over 800,000 gym visits during the year, demonstrating strong engagement in proactive health management and wellbeing. In 2025, AIA Vitality members redeemed \$4.6 million in Active Benefit rewards, with \$3.8 million directed towards cost-of-living relief, including Woolworths vouchers and Commonwealth Bank savings contributions.

AIA Australia also continued to invest in innovation, including the launch of AIA Exchange, helping create a more connected, intuitive and efficient experience for customers, super funds and administrators.

AIA Australia Chief Executive Officer and Managing Director Damien Mu said the report reflects the organisation's commitment to delivering meaningful impact beyond insurance.

"At AIA Australia, our purpose is to make a difference in people's lives. While paying claims remains one of the most important ways we deliver on that promise, we're steadfast on helping Australians stay healthier, recover sooner and achieve better long-term outcomes."

"AIA's Impact Report demonstrates the power of combining financial protection through insurance with prevention, early intervention and wellbeing support. Whether it's helping a customer through cancer treatment, supporting their mental health recovery, or enabling a successful return to work, our goal is to create meaningful impact at every stage of life's journey."



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"We're incredibly proud of what our people, partners and customers have achieved together in 2025, and we remain committed to helping Australians live healthier, longer, better lives."

The inaugural Impact Report provides a comprehensive view of AIA Australia's contribution to improving the physical, mental and financial wellbeing of Australians. It highlights not only the significant claims support provided during times of need, but also the growing impact of prevention, early intervention and recovery programs that help people achieve better outcomes throughout their lives.

Read the 2025 AIA Australia Impact Report here: <https://www.aia.com.au/content/dam/au-wise/en/docs/reports/aia-impact-2025.pdf>

**AIA was noted to outperform industry benchmarks, with results well above Swiss Re's Rehabilitation Watch 2025*

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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. 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 3.1 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 is proud to have become a participant of the UN Global Compact in 2025, joining other like-minded organisations who are committed to supporting the sustainable development goals and ensuring a healthier, happier future for all.

AIA Australia has been recognised with multiple awards, including the ANZIIF Life Insurance Company of the Year (2024, 2023, 2022), GoodCompany Award – Top 40 (2024), 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.



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