

The Story of AIA

May 2012

Life's better with the right partner™



AIA.COM.AU



AIA Australia is part of AIA Group, the largest independent, publicly listed pan-Asian life insurer in the world



Rock solid

Over two and a half million Australians benefit from our life insurance services – that's around 20 per cent of the working population. We've been in Australia for over 40 years and owe our success to providing the best possible cover at highly competitive rates and always paying legitimate claims promptly and reliably.

With the backing of the long-established AIA Group, the largest independent, publicly listed pan-Asian life insurer, AIA Australia has a strong foundation for its presence in Australia.

Our products and services

We believe in delivering great value at competitive rates. Through offering a wide range of innovative and flexible insurance solutions, our products can be tailored to benefit your financial health and welfare.

Our range covers Income Protection, Life Cover, Trauma and Total and Permanent Disablement cover. We also offer a range of retail and business insurance solutions and business expense products as well as value-added services such as WeCare. Our regular product updates mean we are always working to improve the cover available to you and ensure our rates are some of the most competitive in the market.

Happy to pay

At AIA Australia we believe in fair play and take pride in paying legitimate claims promptly and reliably. Our statistics demonstrate that this philosophy applies across our wide range of products year by year. At AIA Australia, we have a long-term focus, so when you take out an AIA Australia policy you can be confident that we will be around to pay it.

Our claims payments have grown continuously, in fact, since 2005 payments have grown almost tenfold. In 2011 we paid out over \$1.7 million every working day.

**We deliver robust,
superior life
insurance solutions
that meet the
needs of everyday
Australians**

A photograph of two young men in red shirts and black shorts standing on a wooden dock, holding long rowing oars with yellow blades. They are looking out over a calm body of water towards a distant shoreline. A rowing boat is partially visible on the right. The scene is captured in a cinematic style with soft lighting.

**AIA Australia –
Australia's fastest
growing life insurer
with over 2.5 million
lives covered**

Independently recognised

The strength and quality of our products and services have been widely recognised. In 2011, we were awarded by some of the industry's best:

- Canstar Cannex Life Insurance – Outstanding Value
- Canstar Cannex Income Protection – Outstanding Value
- Canstar Cannex Business Expenses – Outstanding Value
- Money Magazine – Best Term Life & Total and Permanent Disablement (TPD)
- Asset Innovation – Best Life Cover Plan
- Money Management's Adviser Choice Risk Awards – Best Business Overheads product
- Super Review – Group Insurer of the Year

Our financial strength means we're in it for the long term

AIA Australia fast facts:

- We're Australia's fastest growing life insurer with over 2.5 million customers.
- We're Australia's largest group insurer by market share and we partner with some of the nation's biggest super funds.
- Our A+ Standard & Poor's rating confirms our financial strength and ability to pay claims.
- In 2011, AIA Australia's insurance premiums exceeded \$1 billion.



A tall, modern skyscraper with a glass facade, illuminated from within, creating a warm yellow glow. The building is set against a dark blue night sky. The AIA logo is prominently displayed at the top in red. The building's facade is also illuminated with a vibrant rainbow light pattern on the right side. In the background, other city buildings and a bridge are visible, suggesting an urban setting.

AIA

**With a presence
in 15 markets
across Asia Pacific,
AIA Group has
the strength to be
there when you
need us**

AIA Group

AIA Australia is part of the AIA Group, a market leader in insurance and financial services with over 90 years of history across the Asia Pacific region.

Strong today, stronger tomorrow

Today AIA Group is the largest independent publicly listed pan-Asian life insurer. With wholly owned subsidiaries or branches in 14 Asia Pacific markets, and a 26 per cent joint venture shareholding in India, AIA Group's total assets as at February 2012 were US\$115.8 billion.

Through our extensive Asia Pacific network, we are a world-class operation covering 23 million individual policies and over 10 million group scheme members.

Facts about AIA Group

- Tracing back over 90 years in Asia
- One of the most recognised retail financial services brands in Asia
- Over 23 million in-force policies
- Over 230,000+ strong agency workforce
- Over 20,000 employees
- Superior financial and investment performance
 - FY11 operating profit after tax of US\$1.9 billion
 - FY11 embedded value of US\$27.2 billion
 - FY11 value of new business of US\$932 million
 - Total assets of US\$115.8 billion
 - Solvency ratio 311%
 - S&P rating AA-
 - Common equity to capital 100%

Source: AIA FY2011 Annual Results, 30 November 2011

Not just great numbers

Our statistics are superb but it's our people and our products that pull it all together. AIA Australia constantly seeks the smartest people to deliver the most seamless insurance solutions in Australia, achieve the strongest financial outcomes possible and provide peace of mind for our clients.



For more information about AIA Australia, visit AIA.COM.AU

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