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AIA GOING STRONG ON ITS BRAND PROMISE

KUALA LUMPUR: Life insurer AIA Bhd is upholding firmly to its brand promise amid surging healthcare costs and fierce competition among insurers in the medical and healthcare space.

Unfazed by the stiff competition, AIA is marching ahead strongly with its brand promise of "healthier, longer, better lives".

What does this brand promise encompass? Describing it as a powerful brand promise, the company's CEO Anusha Thavarajah says it's an accurate and up-to-date reflection of what AIA stands for and what it does as a company.

"To put it in a nutshell, it means we are no longer a company that wants to be there for our customers 'one day' or for the 'just in case'. But be there for them every day and we are going to put this promise at the heart of everything that we do.

"We no longer focus on sickness, we will focus on health. No longer on life, but on living and for us, the best way to live well, is to live healthier," she says in an interview.

Towards this end, Anusha added that the AIA Vitality programme launched in 2016 is designed to help customers by providing them knowledge, tools and motivation to bring about positive behavioural changes that lead towards a healthier lifestyle.

The company, she notes will in turn reward them for getting fit with extra insurance benefits on selected insurance and Takaful plans as well as savings and discounts from AIA Vitality partners.

On the impact of AIA Vitality, she says the programme has been well received since its launch, noting that the insurer has close to 91,000 members.

There has been numerous testimonials on how the programme has changed the lives of policyholders and the public.

"It is truly revolutionary, as AIA Vitality has completely changed the way people look at insurance and more importantly, the programme has given us the opportunity to connect with our customers in a more meaningful and impactful manner.

"We continue to look forward to engaging more customers to join AIA Vitality and to create further benefits for our members," she says.

Will health be one of the top priorities for AIA this year?

Anusha says "yes". Sharing some of the company's plans for this year, she notes that AIA will continue its unwavering commitment to help Malaysians live healthier, longer and better lives with a line-up of initiatives that are in line with its vision to be the first-choice health, wealth and protection partner of the nation.

"To kick start the year, we are running the 'Better You' promotion as part of our efforts to help Malaysians begin the year with a 'healthy new you'.

"Our promotions are designed to help customers achieve their health goals. For example, we are giving free fitness trackers for customers who sign up for certain plans during the promotional period," she says.

It's all systems go for the company in its brand promise towards making the country a healthier and better place for everyone.

On some of the initiatives the company undertook last year, Anusha says one of them was the Laman Cergas by AIA Vitality. Laman Cergas is a specially-designed outdoor gym.

A portion of Taman Metropolitan in Kepong is converted into an outdoor gym to make healthy living more accessible to the public.

The company has also, for the second consecutive year, embarked on the Malaysia's Healthiest Workplace by AIA Vitality, a research-based study done in partnership with RAND Europe and Universiti Kebangsaan Malaysia.

The survey is offered to corporates for free and is meant to help companies better understand the interaction between an employee's lifestyle choices, general health and overall business productivity.

Last year, 117 companies and 11,551 employees were surveyed.

In addition to the initiatives, the company has developed innovative products to address the protection needs of the current generation.

This resulted in the introduction of a new medical plan - A-Plus Health - last year in line with the company's brand promise.

Dubbed as AIA's most innovative medical plan, A-Plus Health boasts many first-in-mar-



Best-in-class training: (from left): CEO of AIA PUBLIC Takaful Bhd Elmie Aman Najas, Anusha, group chief executive and president of AIA Group Ng Keng Hooi, regional chief executive of AIA Group John Cai, and chief agency distribution officer of AIA Leong Chee Soong

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ket benefits to provide Malaysians with the best medical coverage in times of need and reward them for taking active steps to live healthier.

"It has taken the industry by storm, especially with its built-in health wallet feature which to date has never been seen in any insurance or health plans," Anusha says, adding that the product is also the first medical plan in the market that offers a comprehensive healthcare solution to customers and support them at different health stages of prevention, hospitalisation and recovery.

For every year that a customer does not make a claim from A-Plus Health, an amount will be credited into their health wallet, up to 10 times.

The customer can use the amount accumulated in the wallet for preventive care services and additional medical expenses that are not covered by most medical plans such as health screening and vaccinations.

The next step

"This is the next step in our evolution as an insurer to not just be there for the just in case, but also to be there every day as a health influencing mobiliser in the daily lives of Malaysians," she says.

As for the company's agents known as life planners, AIA is committed to invest in new digital platforms to improve customer experience and support their engagement with customers.

It has about 14,000 life planners and there are plans to recruit more people.

Anusha says continuous investment will be made in technology to ensure a seamless process and enhance the experience and convenience of its life planners, partners and customers.

In 2013, the company launched an Interactive Point of Sales (iPOS) sales tools for its agency force that enable efficient processing and faster approval of customers' insurance applications.

Digital tools

More digital tools followed - such as MY AIA customer self-serving mobile app, AIA Life Planner app and Ask Sara, Malaysia's first insurance chat bot which was introduced in 2017 to help life planners to be more efficient in customer servicing.

"Our leadership in distribution technology has paved the way for us to introduce new servicing platforms to enable us to continue to support our life planners better, and engage with customers better," she notes.

Amid the technological disruptions in the insurance industry, AIA intends to stay ahead of the curve.

To this end, the insurer will strive to be one step ahead in equipping its life planners with the best tools and technologies to complement their role in assisting the public in their health, wealth and protection needs.

In terms of training, how does AIA's programmes compare with its peers?

Without commenting on the industry practice, Anusha says the company has one of the best training programmes in the industry.

She notes that training remains a cornerstone in establishing a strong foundation in its new recruitment drive and in the continu-

ous professional development of all life planners.

"We have and will continue to invest heavily in providing the best training for our people and the AIA Elite Academy is an example of our commitment on this front," she adds.

"We've invested RM200mil in this programme because we believe in the importance of training and giving a firm foundation to our life planners."

AIA Elite Academy was launched by Ng Keng Hooi, group chief executive and president of AIA Group for the 7,900 AIA Malaysia top leaders and life planners.

The academy provides an exclusive on-boarding programme which is offered only to new life planners who have successfully made the cut.

Seamless syllabus

Its seamless syllabus provides the selected recruits with the best-in-class training in a community that cultivates a spirit of collaboration, professionalism and well-being.

Through mentorship and guidance with the best tools and technology, the one-of-its-kind programme solidifies AIA's commitment to building a premier agency force that is equipped to serve Malaysians in the interest of sound financial knowledge, good customer service and a strong value system.

"We constantly emphasise to our life planners that insurance is no longer just about selling policies and honouring claims. As AIA evolves, we must continue to adhere to our purpose of helping people strive for a better quality of life. This continues to be our purpose as we reach out to more and more Malaysians," she says.

"We're just warming up," Anusha says when asked about the sustainability of the company's brand promise.

"I'm privileged to lead a team of energetic, passionate folks - so with this spirit, I know we can and we will achieve so much more," she notes.