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Media Release

AIA TO PIONEER ADOPTION OF ARTIFICIAL INTELLIGENCE IN SINGAPORE'S LIFE INSURANCE SECTOR

Next-generation digitally enabled customer service centre at Finlayson Green will be home to humanoid robots, kick-starting exploration of cutting edge technologies to elevate customer experience

Singapore, 12 October 2018 – AIA Singapore today celebrates the official opening of its newly renovated next-generation, digitally-enabled customer service centre at Finlayson Green by welcoming not one but two of its newest humanoid robots; globally-recognised Pepper and homegrown humanoid robot, Nadine, the brainchild of scientists at the Nanyang Technological University, Singapore (NTU Singapore).

Pepper and Nadine are making history by becoming the first humanoids in Singapore's insurance industry to take on roles in customer service as part of the team at AIA Singapore. This milestone also represents the nation's very first exploration of the use of such intelligent software within the sector to enhance customer experiences.

Speaking at the launch event, Mr Ng Keng Hooi, AIA's Group Chief Executive and President said, "As a company that is committed to placing the customer at the centre of everything we do, AIA is always exploring new ways in which we can enhance the customer experience. The launch today in Singapore of this world-class customer service centre demonstrates AIA's leadership in pioneering new ways to engage with our customers as we help them live healthier, longer, better lives."

Mr Patrick Teow, Chief Executive Officer of AIA Singapore said, "As industry leaders, it is our responsibility to constantly push the boundary of innovation to bring greater value and service excellence to our customers. As we strive to become the most digitally enabled insurer, we look to accelerate Singapore's progress in embracing digitalisation for the future. In doing so, we hope to elevate our standard of customer service, increase productivity and create higher-value careers for our workforce."

Visitors to AIA Singapore's Finlayson Green and Tampines customer service centres will be greeted and served by Pepper and Nadine respectively. Both are socially intelligent humanoid robots with the ability to perceive emotions and adapt their behaviours to respond in an appropriate manner and, they will evolve continuously through acquiring new knowledge to become more effective to customers.



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Pepper and Nadine will engage with customers by responding to general enquires about AIA Singapore and the customer service centres, details on customers' policy loans and submission on some policy transactions requests, as well as other common enquiries while promoting AIA Singapore's customer portal, AIA eCare, to encourage self-help.

Visitors may also catch Pepper showing-off his signature dance moves at the Finlayson Green customer service centre, and are encouraged to take Instagram-worthy photos with him to be shared on social media. Meanwhile, at the AIA Tampines customer service centre, visitors will be able to interact with Nadine, who is modelled after its creator NTU Professor Nadia Thalmann. Unlike conventional robots, Nadine has her own personality, mood and emotions.

"Incorporating artificial intelligence with Pepper and Nadine is just one of many digitally-driven efforts at AIA Singapore. On this, we are single-minded in creating a customer-centric digital eco-system that establishes a whole new standard that goes beyond how customers are typically serviced to deepen engagement with our customers, supporting them in leading healthier, longer and better lives together with their families," added Ms Melita Teo, Chief Operations Officer at AIA Singapore.

Recognised as the industry's Innovator of the Year in 2017¹, AIA Singapore's digital innovations include introducing the first-in-market Digital Underwriter in its interactive Point-of-Sales (iPoS) system; POS EZ, the first-in-market innovation that allows customers to authenticate their requests without having to physically meet with an insurance representative through a remote authentication function, anytime and anywhere in the world; and the award-winning AIA Vitality Weekly Challenge app, amongst others.

AIA Singapore is enthusiastic about continually working in close collaboration with NTU to realise the full potential of artificial intelligence and robotics technologies, progressing the capabilities of humanoids, after the initial joint experiment on Nadine to move beyond theory to make significant, positive impact in the way businesses like AIA Singapore can deepen customer engagement. This also includes the potential of introducing other socially intelligent humanoids in the near future.

Prof Thalmann, Director of the Institute for Media Innovation at NTU Singapore, said: "Strategic partnerships with industry leaders such as AIA Singapore build on NTU's strengths in AI and data science,

¹ AIA Singapore was awarded the Innovator of the Year – Insurance Award at the Singapore Business Review Management Excellence Awards 2017



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and are key to strengthening NTU's cross-disciplinary research in social robotics technologies, including engineering, computer science, linguistics and psychology. Such collaborations pave the way for tangible tech-enabled solutions to real-world business challenges, as Singapore pushes the frontiers in our Smart Nation drive. Through Nadine's four-month stint at AIA, we hope to define new humanoid features that are necessary for jobs in the insurance and banking industries."

In addition to being digitally-enabled, the refreshed customer service centre at Finlayson Green has also been specially designed with the purpose of creating a conducive environment for discussions and more personal interactions between customers and AIA Singapore staff.

This has been achieved by creating a space that features a simple and clean open concept service area, complemented by the choice of warm colours for the walls and hand-picked furnishings to complete the experience. Customers can also seek advice from our AIA customer service officers or our resident humanoids, Nadine and Pepper on how to sign-up for AIA eCare which provides a comprehensive view of the policyholder's insurance portfolio and allows them to make transactions with ease and convenience. Upon signing up, they can log-in and view their policies, change their address, and also perform funds switches, amongst other things.

The second level of AIA Singapore's customer service centre at Finlayson Green has also been rejuvenated and transformed into an exclusive and spacious area dedicated to AIA Altitude members. Offering the convenience of priority and personalised services, a professional team of representatives are devoted to meeting the sophisticated and precise needs of these members. The <u>AIA Altitude programme</u> is a by-invitation only programme solely for selected customers who are entitled to a suite of bespoke lifestyle privileges such as exclusive benefits, invitations to private events, as well as priority service at Finlayson Green.

Collectively, these initiatives are testament to AIA Singapore's commitment to providing customers with service excellence and enabling them to lead healthier, longer and better lives with their families.

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About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$221 billion as of 30 June 2018.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of 32 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

AIA Singapore		
Contact:	Joanna Ash	
	6530 0863	Joanna-TM.Ong-Ash@aia.com
	Dawn Teo	
	6530 0875	Dawn-my.teo@aia.com