AIA Group was established in 1919 and began its operations in Hong Kong in 1931. Over the years, AIA Hong Kong & Macau has been leading the industry with its forward-looking vision, offering customers the most appropriate protection and financial solutions, and meeting their needs and aspirations in different life stages. Guided by its steadfast belief in “creating shared value” for different stakeholders as well as the society, AIA Hong Kong & Macau is committed to playing a leading role in driving the economic and social development of Hong Kong and across the Asia-Pacific region, fulfilling its commitment to the economy and community, helping people live healthier, longer, better lives.

A Century of Success

• Founded in Shanghai in 1919; 100 years of history in Asia-Pacific
• The largest life insurer in the world¹
• Began operations in Hong Kong in 1931 and has a presence in 18 markets

Solid Foundations

• Market capitalisation has more than trebled² since public listing in 2010
• Total assets of US$230 billion³
• AIA Group Limited (Stock Code: 1299) is the largest constituent stock of the Hang Seng Index⁴

Globally Renowned

• Credit Ratings – AIA International Limited
  S&P5: AA- / Stable
  Moody’s⁶: Aa2 / Stable

AIA Group Limited Annual Results as at 31 December 2018 (Year-on-Year Growth)

• Value of New Business (VONB) of US$3,955 million ▲ 22%
• Annualised New Premiums (ANP) of US$6,510 million ▲ 15%
• VONB margin up 3.7 pps to 60.0%
• Total weighted premium income (TWPI) of US$30,543 million ▲ 14%

Source: AIA Group Limited Annual Report 2018

¹ “AIA Hong Kong & Macau” or “AIA Hong Kong” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
Over **3** Million Customers

**Largest number of policies**
- Has the largest number of policies in Hong Kong\(^7\), serving over **3 million customers**\(^8\). Approximately one in three people protected by individual medical insurance in Hong Kong is an AIA customer\(^9\).

**Multi-channel Distribution**

**Professional team**
- Largest number of MDRT members - Number 1 in Hong Kong and Macau for the 17th year\(^10\)
- Over 16,500 financial planners\(^11\) and a devoted team of front- and back-end staff strive to deliver excellent service and operating efficiency.
- Focused on “Premier Agency” strategy to enhance talent development. Founded AIA Premier Academy in 2011 to recruit and cultivate high-calibre young talent.
- Built long-term partnerships with Citibank, China Construction Bank (Asia) and Public Bank (Hong Kong), to provide customers with convenient and suitable insurance services through their extensive banking network\(^\wedge\).
- Provides a comprehensive range of products and services to different customer segments.

Over **80** Products

**Well-rounded services**
- Offers customers a **wide selection of over 80 products** to meet their protection and financial needs - ranging from individual life, group life, accident, medical and health, mandatory provident fund, personal lines insurance to investment-linked products with numerous investment options; dedicated to providing superb product solutions to meet the financial needs of high net worth customers.
- The game-changing “AIA Vitality” programme offers instant premium discounts and rewards customers for pursuing healthy lifestyles.
- Innovative digital platforms facilitating a convenient, customer-oriented experience.

Hong Kong  :  (852) 2232 8888  
Macau      :  (853) 8988 1822
Centrally located in the heart of Hong Kong and Macau’s business districts, including the iconic AIA Central.

- AIA Central
- AIA Tower, North Point
- AIA Building, Wan Chai
- AIA Hong Kong Tower, Quarry Bay
- AIA Financial Centre, Prince Edward
- AIA Kowloon Tower, Kwun Tong
- Avenida Comercial de Macau

AIA Wealth Select Centres in multiple strategic locations offer customers all-round services, ensuring ease and convenience in application procedures.
Investment Management

- Stationed in Hong Kong, the Group investment management function works closely with in-market investment teams of seasoned professionals, leveraging their extensive local knowledge to establish best practice, achieve consistency and maximise efficiency.
- Group's investment management function is an integral component of the business, meeting asset-liability and financial management objectives line up while supporting product design and development to meet customers' protection and investment needs.

Prudent Fixed Income Portfolio

6% 6%
50% 52%
44% 42%

Loans and Deposits
Corporate Bonds and Structured Securities
Government and Government Agency Bonds

As at 31 December 2018
As at 31 December 2017

Source: AIA Group Limited Annual Report 2018

Regulatory Capital

- The Group’s lead insurance regulator is the Insurance Authority (IA). The Group's principal operating company is AIA Co., a Hong Kong-domiciled insurer.
- As at 31 December 2018, the total available capital for AIA Co., our main regulated entity, was US$9,208 million as measured under the Hong Kong Insurance Ordinance (HKIO) basis, resulting in a solvency ratio of 421% compared with 446% at 31 December 2017.
- The higher solvency ratio was driven by the strong growth in retained earnings and the positive effect of short-term capital market movements on the investment portfolio and statutory reserves, partly offset by dividends to the Company.

Solvency Ratio of AIA Co.

<table>
<thead>
<tr>
<th>USS millions, unless otherwise stated</th>
<th>As at 31 December 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total available capital</td>
<td>9,208</td>
</tr>
<tr>
<td>Regulatory minimum capital (100%)</td>
<td>2,189</td>
</tr>
<tr>
<td>Solvency ratio (%)</td>
<td>421%</td>
</tr>
</tbody>
</table>

Source: AIA Group Limited Annual Report 2018