



**HEALTHIER, LONGER,  
BETTER LIVES**

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## Media Release

### **New research from AIA Australia uncovers where Aussies are living up to eight years longer**

- ***There are 45 Australian local government areas (LGAs) where people are leading healthier, longer and better lives***
- ***These residents live up to eight years longer than the national average [1] and save the public health system an estimated \$371.4 million in preventable hospitalisations each year [2]***
- ***Residents who are AIA policyholders are 34 per cent less likely to lodge a life insurance claim [6]***

**Melbourne, 25 February 2025** - Newly commissioned research by leading life, health and wellbeing insurer **AIA Australia** has identified the 45 healthiest LGAs in Australia.

Inspired by AIA Australia's science-backed health and wellbeing program, AIA Vitality, the insurer is calling these LGAs **AIA Vitality Zones** — where residents are living healthier, longer, better lives, compared to the national population.

The research has revealed how these LGAs are excelling in terms of health and wellbeing outcomes, and has uncovered the attitudes, environmental and socio-economic factors, behaviours, and practices that make them thrive.

The 45 identified LGAs represent AIA Australia's vision for what positive lifestyle habits and mindsets can achieve for societal health and wellbeing, combined with the impact of supportive socioeconomic and infrastructure factors.

#### ***Where are Australia's healthiest places?***

Both metropolitan and regional LGAs across the country have made the list, with New South Wales having the highest representation of LGAs with 13 AIA Vitality Zones.

- **NSW** – Blue Mountains, Georges River, Hornsby, Hunters Hill, Kuring-gai, Lane Cove, Mosman, North Sydney, Northern Beaches, The Hills Shire, Waverley, Willoughby, Woollahra
- **SA** – Adelaide, Adelaide Hills, Burnside, Elliston, Holdfast Bay, Mitcham, Port Adelaide Enfield, Unley, Wakefield
- **VIC** – Bayside, Boroondara, Manningham, Monash, Nillumbik, Queenscliff, Stonnington, Whitehorse
- **WA** – Cambridge, Canning, Claremont, Cottesloe, Gosnells, Murray, Mosman Park, Nedlands, Perth
- **TAS** – Glenorchy, Hobart, Launceston
- **QLD** – Brisbane, Gympie, Noosa

#### ***AIA Vitality Zones residents are living healthier and longer***

The median age of death of AIA Vitality Zones residents is 83.4 years, compared to the national average of 75.2 years [1].

AIA Vitality Zones collectively save the Australian public hospital system an estimated \$371.4 million each year [2]. People living in these zones visit public hospitals one-third less than the rest of the country for general admissions, while their rate of potentially preventable hospitalisations (PPH) [3] is half of the national average [4].

People in AIA Vitality Zones report lower rates of major chronic conditions [5] than the national average [1]. Specifically, they are:

- 30 per cent less likely to report living with a long-term lung condition,
- 30 per cent less likely to report living with diabetes, and
- 14 per cent less likely to report having kidney disease or heart disease.

AIA Vitality Zones residents are also 43 per cent less likely to die from a potentially avoidable death than other Australians. When compared to the national average [1], AIA Vitality Zones report:

- 64 per cent fewer deaths from diabetes,
- 53 per cent fewer deaths from respiratory issues, and
- 48 per cent fewer deaths from circulatory systems issues.

AIA Australia's own data indicates that its retail insurance customers who reside in AIA Vitality Zones are:

- 34 per cent less likely to lodge a retail life insurance claim than those who do not live in an AIA Vitality Zone – specifically, 38 per cent for lump sum policies and 25 per cent for income protection policies [6]
- 10 per cent more likely to have an AIA Vitality membership compared to non-AIA Vitality Zone policyholders [7]
- More likely to reach AIA Vitality Platinum, Gold or Silver status than those AIA Vitality members who do not reside in any of the Zones [7]

### ***What are the behaviours driving these health outcomes in AIA Vitality Zones?***

Key findings from AIA Vitality Zones in relation to the health and wellbeing attitudes and behaviours of residents include:

#### *Mental health and wellbeing*

- People living in AIA Vitality Zones exhibit statistically higher levels of positive emotions when compared to the national population, with more people feeling grateful (30 per cent vs 25 per cent) and happy (28 per cent vs 25 per cent) when asked to describe their overall feeling of life in general.
- When compared to the national average, residents in AIA Vitality Zones are more engaged in community activities (37 per cent versus 33 per cent) and spend more time visiting or speaking with family or friends each month (74 per cent versus 68 per cent).
- Forty-five per cent of AIA Vitality Zones residents report that they are “doing well” and 17 per cent are “really thriving,” compared to the national averages of 42 per cent and 15 per cent respectively.

#### *Physical activity*

- Thirty-eight per cent of AIA Vitality Zones residents engage in moderate-intensity exercise (activities such as brisk walking, biking, or swimming that elevate the heart rate by over 50 per cent) three-to-four days per week — six percentage points higher than the national average.

#### *Nutrition*

- AIA Vitality Zones residents have stronger confidence in preparing nutritious meals at home, rather than ordering takeaway or fast food, than the national population (83 per cent vs 81 per cent).
- They are also more confident in opting for water or unsweetened beverages instead of sugary drinks (83 per cent vs 81 per cent).

#### *Preventative screening*

- Residents in AIA Vitality Zones are more likely than the national average to have at least one regular healthcare provider who knows them well (42 per cent versus 38 per cent).
- They are also more confident and effective than the national population in communicating their healthcare needs and concerns to their healthcare provider (47 per cent vs 42 per cent).

#### *Interaction with the environment*

- Residents in AIA Vitality Zones are more likely than the national average to believe that protecting the environment is an important issue (76 per cent versus 72 per cent).
- AIA Vitality Zones residents are more engaged in everyday ecofriendly behaviours than the national average, e.g. collecting and recycling used paper (63 per cent vs 55 per cent).

### ***Where to from here?***

The research identifies specific areas where health outcomes are more favourable than the rest of the nation. Factors such as socio-economic advantage, access to health services and education undoubtedly influence the observed outcomes; where 37 of the 45 identified healthy LGAs present a socio-economic index (SEIFA) score of over 1,000.

While this presents as one challenge to be addressed, the findings of this research also highlight that irrespective of socio-economic status, residents in all AIA Vitality Zones demonstrate a range of attitudes, behaviours, and practices that positively impact their health and wellbeing. This represents an enormous opportunity for positive change, with the potential for more AIA Vitality Zones in the future.

AIA Australia encourages all Australians – no matter where they live – to draw inspiration from the small, mindful habits and a holistic approach to health that promote long-term wellbeing that each of these communities' share.

AIA Australia CEO Damien Mu said that he was excited to launch the new research to generate conversation, educate and empower Australians to incorporate healthy behaviours into their day-to-day lives.

“As a leading life, health and wellbeing insurer, AIA Australia is passionate about raising awareness about prevention and early-intervention focused behaviours that can help people to improve their physical, mental, and financial wellbeing,” said Mu.

“The results of the AIA Vitality Zones research highlight the significant impact that our lifestyles have on our health, quality of life and longevity. Residents in AIA Vitality Zones are not just living longer, but they are living healthier, meaning they can continue working and enjoy hobbies and time with family and friends,” he added.

“This research has demonstrated where there are opportunities, at an individual and at a government level, to make tangible changes that can have a profound positive impact on societal health and wellbeing. While we have identified 45 LGAs that encompass the spirit of AIA Vitality, there is the promise that with the right education, resources and support to help make health and wellbeing more accessible, the number of AIA Vitality Zones can grow.”

AIA Australia’s personalised science-backed health and wellbeing program AIA Vitality incentivises its members to get to know and then improve their health by making healthy lifestyle choices. The program actively drives behavioural change and helps members develop positive, lasting habits.

“AIA Australia has a mission to champion Australia to be the healthiest and best protected nation in the world. We will continue to advocate for further investment in health-promotion and prevention-based policies and programs that can positively impact the lives of Australians, for the better. We look forward to collaborating with other corporates, and the government to make meaningful change,” Mu added.

Australians who wish to live a healthier and longer life, like they do in the AIA Vitality Zones, are invited to find out their health and wellbeing age through the AIA Vitality Age Calculator at [aia.com.au/aiavitalityzones](http://aia.com.au/aiavitalityzones).

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**For more information, and to download the AIA Vitality Zones research report, please visit [aia.com.au/aiavitalityzones](http://aia.com.au/aiavitalityzones)**

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### **About the Research**

The research was undertaken by Bastion Insights. The methodology was reviewed by Baker Heart and Diabetes Institute. Six stages of research were conducted to identify the AIA Vitality Zones and understand what makes these locations thrive:

#### **1. Consultation**

Publicly available literature on health in Australia was reviewed to uncover the determinants of health and health outcomes.

#### **2. Identifying best practice**

The best practices and theories relating to determinants of health in Australia were identified. These informed the framework used to identify health outcomes and helped define the AIA Vitality Zones.

#### **3. Data collection**

Researchers utilised the latest data from Australia's Health Tracker and identified the LGAs that were most healthy across the range of measures consistent with the 5590+ framework [8].

In the methodology for this study, a range of health metrics were carefully selected based on their relevance to public health outcomes and their availability in public data sources. These metrics include:

- Risk Factors: Body weight (overweight and obesity), blood pressure, alcohol consumption, smoking status, and physical activity.
- Illnesses: Conditions such as diabetes and mental and behavioural problems.
- Mortality from Diseases: Deaths from chronic diseases (including stroke, depression and anxiety, lung conditions, kidney diseases, heart diseases, diabetes, Alzheimer's, and cancer) and cardiovascular diseases.

Analysis was limited to data that is publicly available and systematically collected across various demographics and regions. As such, there might be additional relevant health metrics that were not included due to the unavailability of consistent, nationwide data. Any such exclusions are explicitly noted to ensure transparency in how our findings are framed and understood.

Utilising the most up-to-date available data, the analysis also examined premature deaths (defined in Australia as deaths that occur before the age of 75) from chronic illness [9].

#### **4. Identifying AIA Vitality Zones**

Statistical testing to identify LGAs that scored significantly higher than others within their respective states across a range of healthcare measures enabled researchers to pinpoint those regions with notable health achievements and outcomes.

#### **5. Understanding AIA Vitality Zones' behaviours**

Researchers conducted a 10-minute quantitative survey to explore the attitudes and behaviours of Australians regarding their health and wellbeing, aiming to uncover why AIA Vitality Zones are healthier. This research included a nationally representative sample of 1,015 Australians, along with an additional targeted sample of 1,029 respondents from the identified AIA Vitality Zone LGAs to ensure sufficient data for comparison.

The results were then segmented and analysed according to five wellbeing pillars: Think Well (mental health and wellbeing), Move Well (physical activity), Eat Well (nutrition), Plan Well (preventative screening), and Interaction with the Environment (how residents relate to the outdoors and engage in ecofriendly behaviours).

#### **6. Additional analysis of life and health data in AIA Vitality Zones**

Researchers further analysed available data to compare life expectancy and public hospital admissions in AIA Vitality Zones versus the national average. Due to the aggregate nature of the available data, it was not possible to isolate or remove individuals with private health insurance from the analysis.

## **Footnotes**

[1] Social Health Atlases, PHIDU, Torrens University Australia

[2] Calculation of Estimated Cost Savings

The estimated \$371.4 million annual savings for the Australian public hospital system was calculated using the following methodology:

- Preventable Hospitalisations Avoided: Hospitalisation rates for preventable conditions were compared between AIA Vitality Zones and Non-Vitality Zones across Australian states.
- Cost per National Weighted Activity Unit (NWAU): The average cost per NWAU, a standardized measure developed by the Independent Hospital Pricing Authority (IHPA), was applied to calculate the cost of hospital services, accounting for the complexity and resource intensity of care.
- State-Specific Calculations: Calculations were conducted on a state-by-state basis to factor in variations in healthcare costs across states and regions.

[3] PPH in Australia are typically divided into three main categories:

- Vaccine-Preventable Conditions: Hospital admissions that could have been avoided if the individual had been vaccinated.
- Acute Conditions: Short-term conditions that could be prevented from becoming severe or requiring hospitalization if managed early.
- Chronic Conditions: Long-term conditions that can typically be managed through regular care and monitoring to avoid hospitalisation.

The rate of preventable hospitalisations in AIA Vitality Zones is 1,811.4 per 100,000, compared to 3,640.2 for the national average and 3,803.8 in the rest of the country.

[4] Australian Institute of Health and Welfare

[5] The chronic illnesses considered for this research were: stroke, depression and anxiety, lung conditions, kidney disease, heart disease, diabetes, Alzheimer's, and cancer.

[6] AIA Australia data representing retail advised clients, between 2019 and 2023.

[7] AIA Vitality data in Australia, as at October 2024.

[8] AIA Australia. (2021). 5590+: The new health insight helping Australians lead healthier, longer, better lives.

[9] Potentially avoidable deaths are deaths that occur before the age of 75 from diseases or conditions that may have been avoided through early detection, treatment, or preventive measures such as vaccinations, screenings, or lifestyle changes (e.g., quitting smoking or improving diet).

## **About AIA Australia**

AIA Australia is a leading life insurance specialist with 50 years' experience and 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, Commlnsure 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 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).

### **About AIA Vitality**

AIA Vitality is a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to know your health, improve your health and get rewarded with lower insurance premiums\*, discounts and cashbacks on great partners and more. \*with eligible policies.

### **About 5590+**

Research published in AIA Australia's 5590+ report [8] shows there are five modifiable behaviours (physical inactivity, poor nutrition, smoking and excess alcohol and our interaction with the environment) that can lead to five major non-communicable diseases (cancer, diabetes, respiratory and heart diseases and mental health conditions and disorders). Each year these NCDs are responsible for more than 90 per cent of deaths in Australia.

Further information at [www.aia.com.au](http://www.aia.com.au)

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