

Tata AIA Life Insurance: Redefining Protection for a Healthier, Longer Life

Category: Business

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Life insurance has always been viewed as a safety net for families after the policyholder's death. But as the world evolves, so must our approach to protection. Rather than just focusing on "what happens to our consumer's families after death of the insured?" it's time to ask: **"How can we help people live longer, healthier lives?"**

This shift marks a transition from reactive protection to proactive well-being. Protection today isn't just about insuring against death—it's about safeguarding longevity, health, and overall well-being. And this is particularly vital for India's dynamic workforce, where the pace of life often outpaces the safety nets designed to protect us.

The Need for Customization: One Size No Longer Fits All

The reality is that protection needs change based on life stage, demographics, and personal circumstances. A young professional has vastly different needs compared to a parents with grown up children, and the challenges faced by women or NRIs are unique. Traditional, one-size-fits-all term insurance policies no longer meet the demands of today's consumers. That's why Tata AIA Life is leading the charge with **customized solutions** that adapt to the diverse needs of every individual, at every stage of life.

A New Approach to Protection: More Than Just Death Benefits

Tata AIA Life is revolutionizing what life insurance means today. Their comprehensive term insurance plans go beyond the traditional focus on post-death benefits, expanding coverage to include critical illness, health issues, and lifestyle-related conditions. These plans not only offer a safety net but actively support policyholders' health and wellness throughout life.

Whether it's helping young professionals stay protected against emerging health risks, or offering retirees essential health services, Tata AIA's term plans are tailored to meet the evolving needs of policyholders as they journey through different life stages.



Sujeet Kothare, Chief of Products, Marketing, Corporate Communications, and Business Mid Office at Tata AIA Life Insurance

Health, Wellness, and Financial Security – All in One

Sujeet Kothare, Chief of Products, Marketing, Corporate Communications, and Business Mid Office at Tata AIA Life Insurance, explains: *“Protection today isn’t just about what happens after death—it’s about living better, longer, and with confidence.”*

We’ve reimagined term insurance as a living solution that supports people at every stage of life, providing health services and wellness access through Health Buddy.”

Tata AIA’s Term Suite combines financial protection with health and wellness resources, including preventive check-ups,

medical second opinions, specialist consultations, and diagnostic support. The company's goal is to shift the conversation from payouts to prevention, helping people stay secure, healthy, and financially resilient as they pursue their aspirations.

A Tailored Term Insurance Suite for Every Consumer Segment

Tata AIA Life Insurance offers a wide range of term insurance plans, each carefully crafted to meet the unique needs of different consumer segments. These products not only offer basic life coverage but also integrate critical illness protection and health-related support to ensure holistic protection for policyholders.

1. For Growing Families: TATA AIA Shubh Family Protect

- Provides income replacement to ensure the family is financially protected in case of unexpected events.
- Ensures uninterrupted financial stability through instalment income support.
- Includes terminal illness cover to provide financial relief during critical times.
- Offers access to preventive health check-ups, diagnostics, and specialist consultations.
- Safeguards against emerging health risks and lifestyle-related conditions throughout the policy term.

2. For Young Professionals: TATA AIA Sampurna Raksha Promise

- Provides access to substantial coverage at competitive premiums.
- Offers whole life coverage up to 100 years of age.
- Allows plan enhancement with comprehensive riders for additional health and wellness benefits.
- Includes the option to defer premiums by up to 12 months with the FlexiPay Benefit.
- Features an industry-first critical illness benefit with a 30-year premium rate guarantee.
- Provides Hospi-cash Benefit with a 20-year premium rate guarantee, delivering fixed daily allowances to support hospitalization costs.
- Provides access to preventive health check-ups, diagnostics, medical second opinions, dental, physiotherapy, tele, and specialist consultations.

3. For Established Professionals & HNIs: TATA AIA Maha Raksha Supreme Select

- Provides comprehensive, high-value protection for individuals with significant financial responsibilities.
- Includes the “Life Stage Option” to increase life cover during key life events like marriage or childbirth.
- Offers a Renewability Option at Maturity to extend the policy term.
- Provides long-term, tax-efficient retirement payouts.
- Includes add-on riders for cancer coverage, waiver of premium, and accidental death/disability.

- Features a Critical Illness Benefit with a 30-year premium rate guarantee for stable pricing.
- Offers Hospi-cash Benefit with a 20-year premium rate guarantee, providing fixed daily benefits in case of hospitalization.

4. For Women Consumers: TATA AIA Shubh Shakti

- A specially crafted protection plan that empowers women at every stage of their financial and life milestones.
- Offers comprehensive life cover along with exclusive wellness benefits promoting holistic well-being.
- Provides dedicated coverage for female-specific health challenges, including discounts on vaccinations for cervical cancer.
- Ensures uninterrupted protection with a premium-waiver benefit in case of the spouse's accidental demise.
- Delivers special premium discounts for single mothers, supporting their unique needs.
- Features a flexible premium break option during pregnancy, offering financial relief when it's most needed.

5. For NRIs Male Consumers: TATA AIA Shubh Rakshak

- A straightforward and accessible protection plan designed to secure the future of your family back home in India.
- Provides globally accepted, rupee-denominated life cover

along with wellness benefits for up to 2 family members.

- Features seamless digital onboarding, tele-medical options, and global servicing for added convenience.
- Ensures your loved ones in India stay financially protected without concerns about currency fluctuations.
- Offers special discounts for salaried customers, making protection even more affordable.

Comprehensive Protection with a Focus on Prevention

At Tata AIA, we believe true protection is holistic, encompassing both life coverage and preventive healthcare. Beyond traditional pay-outs, our term insurance solutions integrate health and wellness services to support individuals before, during, and after any health challenge:

- **Preventive Care:** Routine check-ups and healthy lifestyle management with our Vitality partnership, to mitigate health risks.
- **Medical Second Opinions:** Ensures you have all the information needed to make confident treatment choices for critical illnesses.
- **Preventive Diagnostics:** Early detection of health issues, reducing the likelihood of future health emergencies.

The Takeaway: Early Protection for a Confident Future

Securing term insurance early has become more important than

ever. Tata AIA Life Insurance's term plans offer protection that evolves with your needs, providing comprehensive coverage that adapts as your life progresses. Whether you're a young professional just starting out, a parent securing your family's future, or planning for a comfortable retirement, Tata AIA Life Insurance ensures you have the protection you need at every stage of life.

Protect today. Live with confidence. Plan for tomorrow.

Disclaimer: This product is underwritten by Tata AIA Life Insurance Company Ltd. The plan is not a guaranteed issuance plan, and it will be subject to company's underwriting and acceptance. Insurance cover is available under this product.

- TATA AIA Shubh Family Protect is a name of Tata AIA Sampoorna Raksha Promise (Non-linked, non-participating, pure risk, individual life insurance product (UIN:110N176V09) Dependent care option.
- TATA AIA Sampoorna Raksha Promise is a Non-Linked, Non-Participating, pure risk, Individual Life Insurance Product (UIN:110N176V09).
- TATA AIA Maha Raksha Supreme Select is a Non-Linked, Non-Participating, Pure Risk, Individual Life Insurance Product (UIN: 110N171V13).
- TATA AIA Shubh Shakti is a combination of Tata AIA Sampoorna Raksha Promise (Non-Linked, Non-Participating, Pure Risk, Individual Life Insurance Product) UIN: 110N176V09 and Tata AIA Health Buddy (Non-Participating, Non-Linked Individual Health Product) UIN: 110N183V01. Tata AIA Sampoorna Raksha Promise and TATA Health Buddy are also available for sale individually without the

combination offered/ suggested.

- TATA AIA Shubh Rakshak is a combination of Tata AIA Sampurna Raksha Promise (Non-Linked, Non-Participating, Pure Risk, Individual Life Insurance Product) UIN:110N176V09 and Tata AIA Health Buddy (Non-Participating, Non-Linked Individual Health Product) UIN: 110N183V01. Tata AIA Sampurna Raksha Promise and Tata AIA Health Buddy are also available for sale individually without the combination offered/ suggest.

About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA) is a joint venture Company formed by Tata Sons Pvt. Ltd. and AIA Group Ltd. (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asian life insurance group in the world, spanning 18 markets in the Asia Pacific region.

Tata AIA reported a total Premium Income of INR 31,484 crore for FY25, up 23% from FY24. The Company continues to rank among the Top 3 Private Insurers in Individual Weighted New Business Premium (IWNBP) with an IWNBP income of INR 8,511 crore. The Company also achieved industry-leading Persistency performance (based on premiums), ranking #1 in four out of five cohorts.

About the Tata Group

Founded by Jamsetji Tata in 1868, the Tata group is a global enterprise, headquartered in India, comprising 30 companies across ten verticals.

The group operates in more than 100 countries across six continents, with a mission 'To improve the quality of life of the communities we serve globally, through long-term stakeholder value creation based on Leadership with Trust'.

In 2023-24, the revenue of Tata companies, taken together, was more than \$165 billion. These companies collectively employ over 1 million people.

Each Tata company or enterprise operates independently under the guidance and supervision of its own board of directors. There are 26 publicly listed Tata enterprises with a combined market capitalisation of more than \$365 billion as on March 31, 2024.

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 –wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR(3), Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR(4), and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia

(ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$305 billion as of 31 December 2024.

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, AIA serves the holders of more than 43 million individual policies and 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 codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

