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PATRON'S MESSAGE

UNCERTAIN ENVIRONMENT BRINGS FOCUS ON OUR INDUSTRY

As the founding patron of the Asia Trusted Life Agents & Advisers Awards, I am immensely proud to see the awards enter their eighth year.

We find ourselves in yet another challenging period after the pandemic. The tragic war in Ukraine continues ... with its ongoing humanitarian impact felt around the world - and with economic volatility, stubbornly high inflation and the threat of recession facing many economies that have until now proved resilient.

This uncertain environment brings into sharp focus the critical role of our industry. Because we exist to provide protection against the risks that people face ... and have to protect against.

The insurance industry does more than provide security.

It supports the global economy and the whole financial services industry ecosystem by acting as a deep and valued source of long-term investment capital, a trusted risk manager and a pioneer in new products and technology.

As ever, it is people who make these things happen. And these awards are testament to how valuable and indispensable agents and advisers are to the industry. For it is their job to provide daily counsel and support to our customers and to guide them through the rapidly changing and increasingly complex world we live in.

Agents and advisers continue to set the standard in customer service, seamlessly employing digital technologies and offering innovative products with a human touch.

Tonight's winners and nominees have successfully strengthened our communities while at the same time growing our industry. For that, I extend my warmest congratulations.

I would also like to pay tribute to both Asia Insurance Review and Asia Advisers Network, and to our esteemed panel of judges, without whom this event would not be possible.



Mark Tucker Group Chairman, HSBC Holdings

CEO'S MESSAGE

On behalf of Asia Advisers Network (AAN) and Asia Insurance Review (AIR), it is a real honour to host the 8th Asia Trusted Life Agents and Advisers Awards 2023 – an event that has taken three years to return live as a gala dinner after the long pandemic. We are excited and look forward to hosting the shining stars of the industry – not only the winners but also all finalists for making it through an arduous judging process. Hats off to all of you for your spirit, endurance and sheer commitment to your field. You have maintained such a high standard of excellence.

It is with this in mind especially that we at AAN and AIR are delighted to see you all in person this year. The nominees have shown their usual star quality and have continued to break record high standards once again this year.

Without the dedication of these agents, advisers and agency leaders, the insurance ecosystem would be drastically affected. They are the ambassadors, working tirelessly to promote the crucial role insurance plays – a role that is priceless, especially in today's challenging world of inflation, pandemics and geopolitical woes. These awards are therefore such an important accolade and our way of saluting their commitment, persistence and courage.

This year, it was a tough competition as we had more than 200 entries in total. Seventy-seven finalists from 38 companies in 14 markets got through to the final judging and today the ultimate 16 winners will take the trophy which is highly sought after and the toughest to bag.

AAN is humbled to be part of this noble process of recognising that X factor. We thank the distinguished panel of 18 judges, who contribute to the prestige of these awards. The transparent and stringent process remains the benchmark of integrity and strength of these awards, further reinforced by the independent scrutineer KPMG.

These are awards that are won purely on merit. We are truly grateful to Mr Mark Tucker, the patron since these awards were launched, as well as our strategic partner AIA and co- organiser LIMRA. In addition, the many regional associations that lent their support are truly appreciated as well. Thank you for going the extra mile to lend your support every year.

Everyone is a winner in our eyes. To all the finalists, stand proud to have made it this far as it's no mean feat. To all our winners, continue to carry the glory of your achievements in all that you do, today and tomorrow. You all deserve respect as the soldiers of the insurance industry.

Thank you also to our team at AAN and AIR – nobody sees the amount of work that goes into these awards behind the scenes. I am very grateful for our team's efforts and dedication as always.

We raise our glasses and salute the stars of tonight's Walk of Fame. You carry the torch from here on and the industry depends on you. Continue to raise the bar of excellence and show the world what Asia can do.

All the best and here's to a prosperous 2023.



Sheela Suppiah

CEO, Asia Insurance Review, Middle East Insurance Review and Asia Advisers Network

STRATEGIC PARTNER'S MESSAGE

BELIEVING IN BETTER

Congratulations to all the agents and advisors being honoured in the 8th edition of the Asia Trusted Life Agents & Advisers Awards.

These Awards recognise your professionalism and your dedication to serving our customers. You make a fundamental difference by protecting people for life, securing financial futures into retirement, and improving the health and wellbeing of families across Asia.

You are being recognised for your tenacity, determination, and agility, among other qualities. You have worked hard to develop your potential, to grow and expand your business. And over the past few years, you have fundamentally transformed how you engage with our customers.

Likewise, our customers have developed an increased focus on healthcare and protection, which, in turn, has led to changes in their awareness and their expectations. It is critical that you continue to use your in-depth understanding of our customers' needs to ensure your interactions with them are relevant, that your advice is personalised, and that their individual financial and protection needs are met.

You are all doing an amazing job, but we must strive to be even better at what we do in order to meet customers' evolving expectations. I urge you to keep improving your productivity and levels of service, while upholding your high standards of professionalism. Challenge yourselves to break new ground.

The potential to bring significant positive outcomes to the people in our communities is enormous, and I know that you are the ones who can produce these outcomes. I know you can do this, because you are not just award winners, you are the future of the insurance industry.

Again, congratulations to all the nominees and the winners. Let's continue to improve our service to the millions of people across Asia who need the protection that we provide.



Rishi Srivastava CEO of Group Agency Distribution, AIA Group



Managing Director, Asia LOMA & LIMRA

Mr Bosco Lau has over 25 years of sales and distribution management experience in Asia. He joined LLG (LIMRA /LOMA) in 2012 and is currently the CEO for North Asia including Philippines, Hong Kong, Taiwan, Japan and Korea. His team supports members in effective sales and distribution management, best practices advisory and staff development in the back office. Mr Lau is most passionate about helping organisations develop distribution strategies and performance improvements.

He has helmed various senior roles in sales management prior to LLG. He was the general manager in AIA China, VP of agency in AIA Group and CEO of a listed insurance broker in China. He received an MBA in Hong Kong and is a holder of FLMI and CIAM from LLG.



Chandana L. Aluthgama President, Insurance Association of Sri Lanka CEO, Sri Lanka Insurance Corporation Ltd

Mr Chandana Aluthgama has over 30 years of experience across diverse facets of the insurance industry.

During his career, he has held many senior roles in organisations such as CTC Eagle Insurance. He was also a member of Zurich Financial Services Group and HNB Assurance. He has held many leadership positions outside his insurance career in both local and international associations.

Mr Aluthgama has conducted lectures as a visiting lecturer at the postgraduate unit of the University of Colombo - management and finance Faculty. He holds a master's degree in business administration from the University of Colombo, a bachelor of commerce degree from the University of Kelaniya and he is a fellow and a charted manager of the Chartered Management Institute - UK; CMgr FCM and a senior associate of ANZIIF.

He has presented research papers at local and international conferences on insurance and bancassurance and has undergone extensive training both locally and overseas including, at General Insurance, Vienna, Austria and NUS Business School, Singapore.



Darren Thomson CEO, South Asia and International Head of Bancassurance, LL Global (LOMA/LIMRA)

Mr Darren Thomson joined LIMRA and LOMA in 2022 as regional CEO, South Asia, where his knowledge of the agency and banca channels helped guide the business in Australia, Cambodia, Indonesia, Laos, Malaysia, Myanmar, New Zealand, Singapore, Thailand and Vietnam. In addition, he also serves as the international head of bancassurance where he provides subject matter expertise and leadership for the bancassurance channel globally. Prior to joining LIMRA and LOMA, Mr Thomson was on secondment to AIA Thailand in a number of strategy and advisory roles. He was also CEO of group partnership distribution, and regional head of business development and special projects.

Before joining AIA, Mr Thomson also held senior positions at other leading financial services institutions in the UK and Asia, including Manulife Financial regional head of strategic channel development and Manulife Hong Kong regional head of partnership distribution and wealth management; Manulife (Singapore) president and CEO; Manulife Asset Management Singapore chairman and founder; Prudential Assurance Company chief partnership distribution officer in Hong Kong; Prudential Assurance Asia regional head of bancassurance and Prudential Assurance Company, UK regional executive.



James Liu Honorary President, Insurance and Financial Practitioners Association of Taiwan

Mr James Liu is an FSA, an actuary by training. Previously, he was the chairman and CEO of TransGlobe Life Insurance Company for 21 years in Taiwan, having built the company from scratch to a \$30bn asset company; and expanded into the Asian region.

Mr Liu is currently the chairman of PHEW and also serves as the chairman of the science and technology and digital application committee in the General Chamber of Commerce of the Republic of China. He is also an honorary president and the Insurance and Financial Practitioners Association of Taiwan.



Jeffrey Manuel Regional Chief Partnership Officer, Allianz Asia Pacific

Mr Jeffrey Manuel is the chief partnership officer for Allianz Asia Pacific. He is responsible for all regional Bancassurance and partnership channels across both life and health and property and casualty businesses.

Joined; Allianz Asia Pacific in August 2020. Since then, he has successfully led the rollout of next generation partnership transformation across all entities in Asia driving profitable and sustainable growth.

With over 25 years of experience in senior leadership roles in multinational corporations such as Citibank, Manulife and AIA, Mr Manuel has extensive experience and a good track record in the areas of sales and distribution, business transformation, M&A, strategic planning and operational excellence.



Jensen Siaw Chief Learning Officer, LearnAply (JSI Group)

Mr Jensen Siaw is a master performance coach and global motivational speaker. Known as a master motivator in the life insurance industry, he has coached MDRT/COT/ TOT qualifiers and leaders of multimillion dollar agencies. His clientele includes MDRT, AIA, Allianz, Aviva, Prudential, Manulife, HSBC Life, Tokio Marine, Zurich, Great Eastern, Income, bancassurance partners and other financial institutions in the region.

Mr Siaw is also the chief motivator and CEO at Jensen Siaw International. In 2022, he co-founded LearnAply. com, an online learning and development platform that provides video-on-demand and live courses/ events dedicated to helping insurance advisers and agency leaders in Asia run thriving financial advisory practices. He is also the author of 'Change Your Inner Cards, Win the Outer Game', a book that has since become the manual for breakthrough bootcamps for MDRT aspirants.



Jeslyn Tan President, Singapore Insurance Institute

Ms Jeslyn Tan is president of the Singapore Insurance Institute for her third term and head of market management at Crawford & Company, Asia. She is a progressive and collaborative business leader with international and cross-cultural work experience. She is recognised as one of the Insurance Business Asia's Elite Women in 2022 and the Insurance Business Global 100 in 2023.

Ms Tan is a strong believer in the importance of being future-ready and helping teams and partners to succeed together.



Kenny Siu Regional Director, Hong Kong & Asia Pacific The Chartered Insurance Institute of Hong Kong

Mr Kenny Siu is the regional director of the Chartered Insurance Institute (CII), responsible for membership services and support for countries in the Asia-Pacific region. He has extensive knowledge and experiences spanning general insurance, reinsurance and life insurance.

Prior to joining the CII, he held positions in various insurance companies in Hong Kong, built functional and business areas both local and regional. He also engaged with charity services for more than 30 years and was a chairman of a long history charity organisation in Hong Kong for years 2011-2014.

Mr Siu continues to engage charity management and activities for the society. He enjoys meeting new people, developing new relationships, solving problems and he has been continuously contributing to build and proclaim united profession align with CII mission of standards, professionalism and trust.



Mark O'Dell CEO, Life Insurance Association of Malaysia

A permanent resident of Malaysia, Mr Mark O'Dell has over 40 years of experience in the life insurance business (including 24 years in Asia) with a track record in spearheading the transformation of the life insurance industry.

He holds both the chartered life underwriter and the chartered financial consultant designations from the American College. He is also a certified financial planner.

He was Manulife senior VP, Southeast Asia from November 2012 to January 2016, overseeing Singapore, Malaysia and Philippines during which the territories experienced strong growth. He went on to serve as the CEO for the company's life operations in Malaysia, Singapore, Indonesia and Taiwan spanning the past 20 years.

He was also appointed the president of the Life Insurance Association of Singapore and the Financial Planning Association of Singapore in 2007-2008.



Matthew Kang Chairman, Asia Pacific Financial Services Association (APFinSA)

Mr Matthew Kang is Manulife Advisory Group senior VP of financial services, leading an agency of financial services consultants, managers and senior managers. He has been with Manulife for more than three decades.

Mr Kang served as the national president of the Insurance & Financial Practitioners Association of Singapore (IFPAS) from 1999 to 2001.

He was a member of the task force at the first APLIC Congress in 1991; honorary secretary of the APFinSA (2001- 2003); chairman of the CEO panel at 11th APLIC Congress in Macau; chairman of the APFinSA board of inquiry – 2011- 2013; honorary secretary of APFinSA (2013-2017); vice chairman of APFinSA (2017-2019); honorary secretary of APFinSA (2019-2021); chairman of APFinSA (2021-2023).

Mr Kang was re-elected and is currently serving his second term as chairman of APFinSA.



Michael Chen Yibin Immediate Past President, Financial Services Managers Association (FSMA)

Mr Michael Chen joined the financial services industry in 2006 and has been actively running his agency. As a dedicated financial services director with a deep commitment to professional excellence, he aims to make a lasting impact in the industry. Mr Chen believes that with the correct guidance and consistent hard work, everyone can achieve more experience.

As a motivational speaker, he brings strong leadership, strategic vision, and a passion for advancing the interests of financial services professionals.

Mr Chen was President of the Financial Services Managers' Association for the term 2022-2023.



Paul McNamara Editorial Director, Asia Insurance Review & Middle East Insurance Review

Mr Paul McNamara is a journalist, editor, author and biographer with extensive experience in Asia, the UK, the Arabian Gulf and Australia covering the wholesale financial markets.

Over the years he has worked for the Financial Times Group, Fairfax Media, Euromoney Institutional Investor, CPI Financial and Eaglemont Media. His areas of specialisation include insurance, reinsurance, risk, Islamic finance, investment banking, project finance, trade finance, wealth management, private equity, hedge funds and alternative investments, the Middle East banking and finance industry, GCC capital markets and the world of interest rate securities. He is also the author of numerous books including The History of Banking in the UAE, the History of the National Bank of Abu Dhabi, Dubai Islamic Bank: 35 Glorious Years and many others.



Rico T Bautista President, Philippine Life Insurance Association(PLIA)



Mr Bautista has been in charge of the transformation of Etiqa Philippines since 2019, after the rebranding exercise it did from its former corporate name, AsianLife. Since his joining, he has been in charge of delivering positive growth rates both in the top line and bottom-line revenues of the company. He has led the company in fulfilling its promises to its clients.

He has more than two and a half decades of experience in the insurance (and pre-need) industry focused on strategic direction setting, sales and marketing, distribution management, business building, corporate governance and employee empowerment. His career is marked by his affiliations with PhilamPlans, Insular Life, Pru Like UK, Philam Life and BPI-Philam.

In 2022, Mr Bautista was elected as the Philippine Life Insurance Association (PLIA) president. He was re-elected as the PLIA president for a second term in 2023. He is also a member of the Philippine Insurance and Reinsurance Association and the Management Association of the Philippines. He finished his AB philosophy degree at the University of Santo Tomas.



Samantha Wong CEO, Financial Planning Association of Singapore

Ms Samantha Wong is currently the CEO of the Financial Planning Association of Singapore (FPAS). She has more than 20 years of experience in the financial industry. She brings along experience in managing organisations, developing new business strategies, and building strong partnerships.

Her leadership was key to the success of the FPAS's inaugural Financial Planner Awards in 2018. The Awards have elevated FPAS' recognition, and FPAS was awarded the inaugural Inspiring Educator Awards 2018 by IBF.

Prior to FPAS, she was the deputy CEO of SIAS Research, where she launched the membership program that has garnered over 60,000 retail investors with a total membership fee of \$3 million and the corporate research that provides independent research services to listed companies.

She was also the head of sales at AmFraser Securities, leading over 100 trading representatives.

She volunteers her time to give pro-bono financial literacy talks to underprivileged families and actively participates in the PA elders program, a channel of emotional support for both the elders and their family members. She is also a committee member of a charity organization that provides financial assistance and daily therapeutic, health, and educational support for the elderly and vulnerable children.



Sara Lamsam President, The Thai Life Assurance Association & CEO, Muang Thai Life Assurance Public Co Limited

Mr Sara Lamsam serves as the CEO of Muang Thai Life Assurance (MTL), where he leverages his 30 years of experience to establish a solid foundation for MTL as a leading force in Thailand's life insurance industry.

Under his leadership, MTL has embraced innovation to enhance customer service and actively contributed to the development of regulatory frameworks. As the president of the Thai Life Assurance Association, he collaborated with the Office of Insurance Commission to introduce and implement innovative processes and a strategic roadmap to set new benchmarks for sustainable business practices.

With a diverse background in the insurance and financial sectors, Mr Lamsam has held positions such as chairman of the Federation of Thai Insurance Organizations, managing director of Life Insurance Fund, chairman of the Thai Financial Planners Association and adviser to the Society of Actuaries of Thailand.



Selina Lau CEO, The Hong Kong Federation of Insurers

Ms Selina Lau is the chief executive of the Hong Kong Federation of Insurers (HKFI), a trade body with 135 insurers operating in Hong Kong which represents over 90% of the market share.

Ms Lau has accumulated extensive management and communications experience in the field of insurance since she joined the HKFI in 1997. In addition to overseeing the operations of the HKFI and its 30+ technical committees and various consumer education and communications projects, she also spearheaded a number of significant initiatives for the industry.

Externally, she is a member of the Hong Kong Insurance Authority's insurance advisory committee, Asian Financial Forum steering committee and Road Safety Council. She also serves as a member of the Hong Kong Science and Technology Parks' data governance steering committee, Institute of Big Data Governance Council, Capacity Building Working Group under the Centre for Green and Sustainable Finance, Insurance Training Advisory Committee of the Qualifications Framework and Cyberport Academy Advisory Group for FinTech.



Sim Willing President, Insurance and Financial Practitioners Association of Singapore (IFPAS)

Mr Sim Willing is an accomplished and experienced professional in the insurance industry. With a career spanning over 30 years, he has demonstrated leadership skills and commitment to advancing the goals of Insurance and Financial Practitioners Association of Singapore (IFPAS).

At the heart of his leadership philosophy is a focus on fostering a collaborative and inclusive environment. He believes in harnessing the collective talents and ideas of members to drive positive change and growth. Through his leadership, he inspires and empowers both the executive team and association members to reach their full potential.

Mr Sim has a long-standing association with IFPAS, having served in various capacities prior to assuming the role of president. He began as a dedicated volunteer, where he actively contributed to the nationwide IFPAS' initiative MediShield pro-bono consultation that benefited about 8,000 residents across Singapore. Over time, his commitment and expertise were recognised, leading to their appointment to positions within the association.

As IFPAS president, he envisions a vibrant and thriving association that serves as a valuable resource for its members and commits to enhancing the professional development of members, promoting industry excellence and advocating for the collective interests of its stakeholders.

ROOKIE INSURANCE AGENT OF THE YEAR



Manulife (International)

Joining the industry when COVID hit Hong Kong, Ms Catherine Wong Ho Yan could only complete her initial training virtually. When physical meetings were not allowed, that forced her to produce social media content, sharing finance knowledge for beginners and starting conversations with followers, who became her first batch of clients. She realised these simple tips attracted young women to follow since they want to take ownership of their future and resources.

As she continues to produce content online, while conducting financial planning sessions with millennials offline, she was able to create influence. In her first year, she consulted over 100 families, closed more than 150 cases, achieved her first TOT and became the LUAHK The Best Rising Star 2021. After her first TOT, she became the Rookie of the Year in Manulife. Expectations pushed her to improve her skills and presentations. Together with her agency, she co-wrote a book as a learning guide for graduates with basic information on insurance, investment and planning for the future home.

This project brought more attention and also her first batch of advisers joining her team. Five young women joined her in 2022 through Instagram, allowing her to have taste of being a leader. They created seminars targeting to help and empower young women to learn finance and investment before they graduate from university.



INSURANCE AGENT OF THE YEAR



Ambagaha Hewage Sajeewa Pushpitha Softlogic Life Insurance

Mr Ambagaha Hewage Sajeewa Pushpitha's main reason for success is consistency in everything he does. Me is the only Sri Lankan to have won MDRT Top of the Table for seven years in a row, which required consistent hard work and dedication as well as proper business planning. He has an MDRT life membership that also includes three COT and three MDRT. MDRT TOT generates six times the amount of MDRT first-year premiums required. He has contributed more than half of the total SBU budget, which includes seven branches. All of this with a 100% retention rate.

For years, he has won the best customer service award and does everything he can to provide customers with valuable service in exchange for their trust. In 2022, he produced the highest ANBP in the Sri Lankan insurance industry by producing LKR651m (\$2.1m) with a 100% retention rate on both first and second-year policies, with a total GWP of over LKR200m, which he claims is the highest amount collected by a single insurance adviser in Sri Lanka.

Sri Lanka has experienced a severe economic downturn, which had a significant impact. Mr Pushpitha changed the way he did business as a result and focused on finding new markets. He travelled to Dhaka, Bangladesh, with some referrals from existing clients and was able to complete more than half of his business budget from the clients he met there. For the past five years, he has achieved MDRT TOT by the second quarter of the year, demonstrating the strength of business planning.

FINANCIAL ADVISER OF THE YEAR



Tran Thi Huyen Trang Manulife (Vietnam)

Ms Tran Thi Huyen Trang stands out from other financial advisers by taking a proactive approach and actively seeking new clients, rather than just waiting for referrals from bank staff. She is always eager to expand her knowledge and has pioneered the idea of organising mini-workshops at branches to increase opportunities to meet with and provide financial solutions to customers. At the outset, Ms Tran was willing to invest her own funds to demonstrate the effectiveness of this approach and her efforts have yielded results. Thanks to Ms Tran's contributions, the Ho Chi Minh branch was ranked among the top two branches of VietinBank in 2022.

Recognising the impact of technology in the digital era, Ms Tran proactively arranges appointments and consultations for customers who are unable to visit the branch due to distance or scheduling conflicts. Additionally, she creates concise videos explaining the importance as well as the meaning of insurance and shares them on various social media platforms to reach a wider audience within her community and increase customer awareness.

Despite starting her career as an insurance consultant at the age of 31, without many years of experience in the field, she has always been passionate about her work. She regularly seeks opportunities to improve her skills and knowledge by participating in training, coaching, workshops and experience-sharing sessions. Through these activities, she gains new insights and perspectives, which she then applies to understand and advise her customers better.

Ms Tran recognises that Vietnamese people may not yet have a positive perception of life insurance or fully understand the intangible benefits it provides, making it challenging to offer advice to customers. Therefore, she always takes the time to understand customer needs as well as their struggles and expectations. She analyses the advantages and disadvantages of each solution, ensuring that customers are fully aware of the benefits and rights of the insurance plan.

* ROOKIE INSURANCE AGENCY LEADER OF THE YEAR



Hung Pei-Chi Cathay Life Insurance

In 2022, Ms Hung Pei-Chi was invited by the IMM International to write a book titled 'Protection-oriented Insurance Marketing'. Through the book she shared her experience running a branch and managing sales agent teams with less experienced life insurance personnel, while simultaneously inspiring them to explore and create value for themselves. When the COVID-19 pandemic was at its most severe stage in Taiwan in 2022, she lead her team to work with the government's COVID-19 prevention subsidies. Integrating COVID-19 insurance policies and small-sum life insurance, she held a total of 11 online presentations, and sold 4,442 COVID-19 insurance policies from 2021 to 2022, providing policyholders with the assistance they needed during the pandemic.

In addition, her team built an image of digital transformation for Cathay Life while maintaining interactions between partners and customers. Regularly organising charity activities to express benevolence she spearheads her team's efforts to organise regular charity bazaars and blood drives. She also works with the Show-Jyu Chang's Social Welfare Foundation and the Chinese E-touch Community Service Association to offer regular support to the disadvantaged. One example is an equestrian centre run by Chao-Yuan Chang, which offers therapy to cerebral palsy patients.

In 2022, her organisation recruited 15 new employees, 11 of whom were full-time and four were part-time CAs. Their backgrounds include after-class tutors, nurses, master of laws graduates, and retired teachers. She values recruiting workers from diverse fields and firmly believes that only by recruiting a quality workforce can she keep improving the professional competency of her team and develop Cathay Life's customer base. She spares no effort to recruit new employees and develop talents as she is committed to building a first-class team.

INSURANCE AGENCY LEADER OF THE YEAR



Dato' Sri Norman Pang Allianz Life Insurance Malaysia

n 2022, the NPG Agency successfully nurtured 72 MDRTs, two COTs, three TOTs, and six Centurion Producers' achievements. NPG agency collected the highest First Year Premium of MYR56.8m (\$12.2m) in a year in Malaysia. Based on team efforts, they broke multiple company records, achieved MYR2m AFYP in two days, and 9,703 cases in a year, the highest in the company record. This achievement also led them to win the champion agency title in Allianz Life Insurance Malaysia for 14 years. It has shown that despite the challenges, they can overcome difficult situations even stronger than before.

Dato Sri Norman Pang hopes to be a role model to the team and he has achieved the most prestigious MDRT qualification 17 times, including a one-time COT. With that, he groomed 77 agents in 2022. The average production of the whole team is at MYR194,000 per agent per year against the average industry production of MYR50,000 per agent per year, which is approximately four times higher than the industry standard. These numbers reflect the team's endeavour and the importance of having the right mindset to ensure they remain resilient.

It was an honour to have the NPG agency acknowledged by the Malaysia Book of Records for achieving the highest MDRT qualifiers by a life insurance agency in a year. This accomplishment is a testament to the team's hard work and dedication, which resulted in the highest First Year Premium (FYP) amounting to MYR49m and 72 MDRT qualifiers - the most achieved by a life insurance agency.

He also received recognition from the National Association of Malaysian Life Insurance and Family Takaful Advisers and was awarded as the Champion of AKARD Leaders Direct and the Champion of AKARD Mega Million Dollar Agency.

DIGITAL AGENT/AGENCY LEADER OF THE YEAR



Huang Ming-Fong Nan Shan Life Insurance, Taiwan

n response to technology changes, Nan Shan Life promoted empowerment projects. During this transformation, Ms Huang Ming-Fong, with digital thinking ability, built the best example for embracing changes and keeping pace with times. Combining online and offline advantages to maintain outstanding sales and recruitment performance, she qualified for two TOTs and three COTs. Six agents under her management adopted digital tools to seize opportunities from new customers and met 2023 MDRT qualifications. One of her agents was awarded the Top 1 new talent in the honour club competition. His remote insurance applications amounted to 140 cases in one month, the highest monthly record in Nan Shan.

In the past three years, she recruited 79 new agents, 45 of whom were inspired by her IG/FB posts and thus expressed interest in insurance. On average, 80 new customers of hers each year are actively contacted or referred through social media, accounting for 70% of the total number of new customers. Launching innovative digital marketing, driving health insurance sales in a customer-oriented model she conducted a health insurance online workshop. Ninety-seven highly inclined prospective customers voluntarily signed up through social media: 140 medical insurance cases were sold within five days after an online workshop. This transaction rate is 14 times previous ones. One week before the launch of Nan Shan's new dental insurance policy, she widely distributed a cloud-based questionnaire, the content of which was a dental health and hygiene education manual. She received nearly 1,000 leads within four days. A transaction was successfully closed on the first day of policy listing.

She is savvy in cross-border integration, combining insurance with charity to produce synergy value of digital activities. As the MCC of MDRT Taiwan branch, together with volunteers, she raised a donation of TWD2.6m (\$83,800) for nine charities, including World Vision Taiwan, Taiwan Alzheimer's Disease Association and Taiwan Spinocerebellar Ataxia Association.

INSPIRATIONAL AGENT/LEADER OF THE YEAR



Mr Choi JungMin is dedicated to turning the negative bias of insurance among people with hearing disorders. He has been fighting against the deep-rooted prejudice caused by mis-communication which made them avoid insurance in the past. Now more people know that everyone can be protected. He believes that these efforts contributed to the reputation of AIA.

He has also tried to improve UW processes for people with disabilities. He is confident that he puts his best efforts into it, believing that he represents differently abled people. By doing so, he hopes to contribute to the reputation of AIA externally and improve the perception of insurance by differently abled people.

When he first qualified for MDRT in 2017, he got a chance to give a lecture. Taking this opportunity, he could share his thoughts and achievements as a MP with hearing disorders in AIA. He believes this event provided an opportunity for colleagues to shift their perspective on the persons with disabilities. He believes it inspired and motivated other MPs with hearing/language disorder like him.

He believes sharing is the most important virtue of an MP. For that reason, he has been engaging in social contributions in return for enormous support and trust he receives from customers.

As he continues to take part in social contributions and sponsosr social welfare facilities, he tried to send the message that AIA and insurance industry not only pursue personal happiness but also contribute to the community and the world. Recognising this, many customers come to him saying they feel proud and grateful.

DIGITAL TRANSFORMATION OF THE YEAR



Taiwan Life Insurance

Taiwan Life Insurance is committed to assisting agents in improving their productivity through digital transformation. From 2019 to 2021, Taiwan Life Insurance focused on the digitalisation of paper-based and manual services to enhance the operating and management efficiency of agents, achieving a satisfaction rate of 80%. In response to COVID-19 in 2022, Taiwan Life Insurance focused on the development of online merge offline, which is a new insurance service business model. This model strengthens the digital marketing skills of agents and transforms traditional services that could only be completed in person with customers, such as insurance consultations, insurance enrolment, changes and claim settlement into new full-process digitalised zero-contact services, creating the best digital agents team in Taiwan.

New full-process digitalised zero-contact services that save time. Taiwan Life Insurance is the first insurance company to obtain approval from the Insurance Bureau, Financial Supervisory Committee for the introduction of zero-contact insurance services and the first in the industry to introduce parent-child same-frame face scanning, enabling parents to accompany their underage children to swiftly complete the insurance enrolment process. Taiwan Life Insurance introduced a biometric identification mechanism, where customers only need to scan their faces with their mobile 'phones to interact with agents and complete insurance enrolment within 15 minutes. This eliminated time and location restrictions for agents, thus helping serve all customers in Taiwan more effectively. Taiwan Life Insurance has also extended this technology to cover remote insurance services.

Taiwan Life Insurance has integrated online claim settlement and insurance contract changes services with blockchain technology. Customers can use the mobile claim settlement service through agents and choose to transfer application information to other 20 insurance companies for simultaneous processing, significantly simplifying the process and reducing time.

HEALTH INSURANCE AGENT OF THE YEAR



Dr Haruthai Kraiwapan AIA Thailand

Dr Haruthai Kraiwapan is a committee member who incorporates medical expertise and clients' needs into health insurance products. By leveraging company risk, clients' benefits and insurance premium, she works with the AIA team to innovate products in health insurance and critical illness category that meet clients' needs as a health fund enabling people to access a decent medical care.

She is a speaker on several platforms including Infinite Care and AIA Health Happy media around product launch, seminars for clients and Online Wealth 24 by providing information about AIA new products to agents throughout Thailand. She took part in a commercial introducing health insurance and investment product with Boy Pakorn, an AIA influencer. She wrote an article called 'Let's save our happiness and health' as part of TFPA's retirement plan book aimed to provide the public with a financial retirement plan.

She is a cancer warrior who underwent many surgeries as cancer spread to her lung and brain. Since 2015, she has been treated with various medical innovations including minimally invasive surgery, immunotherapy and targeted therapy. After battling cancer for over eight years, she wrote a book called 'Cancer Survivor'. As a patient, she intends to share knowledge, medical innovations and thoughts on how to continue with life in a meaningful way both in terms of inner peace and financial planning.

ÉMPLOYEE BENEFITS CONSULTANT OF THE YEAR



Prudential Assurance Singapore

As an advocate of employee benefits (EB) benefits to SMEs, Ms Maybel Heng reaches out to business owners (BO) and HR via LinkedIn and also to leads to educate them that EB can be beneficial to the company and their employees. To increase her outreach further, she wrote a book on 'What exactly is Employee Benefit Solutions – Top 6 myths debunked' addressing the common misconceptions about employee benefits. Citing facts and real-life examples of how having EB can help companies manage costs and benefits, this book is an accumulation of her years as a corporate benefits manager as well as regulatory requirements needed for company insurance. The book also won her five new SME accounts, two of which have an employee size of 20.

After the book was shared with the HR and BO, they were convinced of the benefits of EB, switching from giving employees a fixed annual allowance to providing them more value in terms of medical coverage as such outpatient and outpatient specialist. She sees herself being a partner with a company's HR and working with them to come up with customised solutions catered to different needs of the companies. She has helped HR relook at their coverage and identified that they were offering lower coverage which is against the law and they had also been reimbursing cash for outpatient visit.

In the end, she helped the company restructure the benefits with cost savings, the company switched the EB to her despite being with their insurer for more than 10 years. While case size may be an important factor, her passion is using her experience and knowledge to educate SMEs of the important of giving coverage to their employees while balancing costs and benefits with regulatory requirements.

EMPLOYEE BENEFITS PROVIDER OF THE YEAR



AIA Singapore

n 2022, AIA focused on the theme, "Going Beyond Insurance, Offering Total Solutions", to excel as an employee benefits provider, introducing a range of compelling initiatives from IT solutions to wellness programmes to help companies and their workforces.

The carrier partnered with Ltria to integrate Flex Solutions into its eBenefits platform, providing a one-stop solution for corporate clients. Clients can create a custom employee benefits plan that fits their lifestyle by choosing personalised insurance plans and benefit accounts, increasing employee recruitment and retention. Providing more learning and development (L&D) opportunities to HR professionals. AIA announced a partnership with the Chartered Institute of Personnel and Development (CIPD) to provide L&D opportunities to HR professionals to support them in their professional development. Offerings include a learning and knowledge hub subscription.

Encouraging physical, financial and mental wellbeing, AIA introduced the region's first Think Well, an end-toend digital mental healthcare solution in February 2023 in collaboration with WhiteCoat, offering synchronous text-based mental health coaching services to its entire corporate outpatient base. Leveraging WhiteCoat's platform and network of mental health professionals, corporate customers can complete a mental health selfassessment, speak to mental health professionals in real-time and access a library of resources.

In 2022, AIA also rolled out the Workplace Wellness initiatives as part of AIA Vitality to engage employees and help them take care of their physical health. AIA held its #LiveWithVitality Corporate Challenge 2022 to drive engagement and active participation for AIA employees and AIA Corporate Vitality clients.

BANK PARTNER OF THE YEAR

Amret Microfinance Institution, Cambodia

Amreț.

A mret and AIA's partnership is unique in Asia because it serves a segment of the population typically not covered by bancassurance partnerships. In a highly crowded market of 77 MFIs, Amret has become the second largest MFI serving 555,000 customers or 5% of Cambodia's adult population with \$2bn in assets. True to its NGO roots, Amret has received the M-CRIL (Gold) Client Protection Certification. This certification is under the newest Client Protection framework by CERISE + SPTF which shows that Amret meets the highest standards in governance and customer protection across eight dimensions including pricing, over-indebtedness and complaint resolution.

These standards are a contributor towards Amret's the trust and the reputation it enjoys among Cambodians. Amret and AIA have successfully brought affordable insurance to two segments. Initially long-term protection plans around 15-year were sold to Amret's primarily agrarian customers. Very soon they noticed that persistency was very low. A reason was the seasonal nature of their income. In collaboration with Amret, a new product short-pay short-term product was co-developed with Amret. 2Protect5 allows primarily agrarian customers with seasonal incomes to access term and CI protection for five years by paying in instalments.

Comcare is the only group life and medical plan offered by a life insurer in Cambodia. MSMEs in Cambodia are exclusively served by MFIs like Amret. The partnership has helped bring insurance protection to these customers. In both instances AIA and Amret are the only players catering to these underserved segments. For reference, life insurance penetration is less than 0.6% in 2021 and out of pocket healthcare expenses in Cambodia are \$1.2bn.

YOUNG EXECUTIVE OF THE YEAR



Huang Tai-Yu Cathay Life Insurance

Mr Huang Tai-Yu has always been committed to improving the working experience of insurance agents. He led his team dig into the opportunities of the insurance agent's daily work and conducted global research looking for best practices. A seamless and efficient working experience is vital for insurance agents. After a thoughtful and comprehensive assessment, he put forward the solution of NAP to the C-suite and other stakeholders. In the spirit of 'what if we could', he overcame all obstacles, condensed a high degree of consensus within the company and successfully initiated the largest digital innovation project of Cathay Life's agency channel in the past decade. The success of the NAP project stems from his persistence.

He is aware of the silo effect by division of labour in many companies. Therefore, he led the team rethinking the platform redesign from the perspective of insurance agents in the most intuitive and efficient way. Saving 80% of the processing by providing complete function support, from CRM to insurance proposal, insurance application to claim, allowing insurance agents to get all information required in one place immediately. The integrated financial licenses blueprint significantly improved the quality of insurance agents' profession.

During COVID-19, his team rolled out many easy-to-use interactive marketing functions and the most innovative remote insurance service to help insurance agents get through the difficult times. Unprecedentedly, he invited insurance agents to join the product R&D team, to ensure NAP meet their needs and wants. His team carries out publicity and education through various methods weekly and continuously collecting insurance agent's ideas and experiences. Many successful transformation stories were filmed and spread rapidly across the country. During COVID-19, he was the first to hold a live event on YouTube to launch NAP to insurance agents. The presentations were well received with more than 10,000 agents participating online.

EXECUTIVE CHAMPION OF THE YEAR



Benedict Sison Sun Life of Canada (Philippines)

n 2022, the Philippines continued to face challenging circumstances. Restrictions were once again implemented due to the surge in Omicron cases, the market was volatile and inflation was at a high.

Through all these, Mr Benedict Sison led Sun Life with a steady hand and a determined heart. He made sure that advisers were equipped to overcome the challenges, inspired to fulfil their purpose.

He led Sun Life to fast-track its digital transformation, leveraging technology to reach more people. This enabled advisers to reach more priority segments in areas where it has little or no presence. It also provided more efficient ways of engaging existing clients even without meeting physically. This was complemented by strengthened agency fundamentals, sales practices risk management and performance and productivity standards to ensure quality amid the shift and the growing adviser population.

His vision for every adviser is to become their clients' partner for life – offering advice and presenting relevant solutions. This inspired Sun Life's long-term goal dubbed Sun Life NXT, which revolved around deepening relationships with existing clients while also engaging new clients. This helped differentiate Sun Life advisers as it highlighted the company's financial literacy advocacy and life stage financial planning framework, which are both embedded in the advisers' training.

Strengthening investment management is one of his focus areas because it helps Sun Life fulfil promises to clients, deliver financial security, win priority segments and expand revenue streams. He envisions achieving scalable and repeatable strategies as AUM continues to grow in the coming years. He also mandated strengthening capabilities via talent, solutions manufacturing and operations to reinforce Sun Life's reputation for investment management.

INSURANCE COMPANY OF THE YEAR



AIA Singapore

AIA Singapore takes an holistic approach in elevating its premier agency vision based on three focus areas:

Redefining high-touch digital experiences: As a digitally-enabled and people-first insurer, it continuously innovates to empower insurance representatives with robust digital tools to deliver personalised advice, service and care experiences.

Its digital lead-generation campaigns supported insurance representatives in the generation of close to 126,000 leads and close to \$\$70m (\$51.7m) in annualised new premiums in 2022. iSMART took the guesswork out of customer engagement by leveraging analytics-backed propensity model to draw actionable customer insights.

Claims EZ harnesses AI and supervised machine learning technologies to assess and process claims automatically without human intervention, allowing insurance representations to help customers submit claims digitally. This reduced the end-to-end turnaround time for claims processing to one-four working days, a vast improvement compared to the industry average of two weeks. This also significantly improved user experience. In 2022, 90% of the claims were digitally submitted and 84% of the claims were paid digitally. The fastest claim from e-submission to e-payment only took 30 minutes. There was a 13% improvement in claims customer effort score in 2022, an increase to 78 from 69 in 2019.

Nurturing new agents of change: Empowering and reskilling insurance representatives. Collating a library of marketing tools, content and templates to help them become effective marketing managers. Organising workshops to help them stay relevant on social media by inviting guest speakers including TikTok and The Woke Salaryman to share their secrets to success. Created AlAfluencer programme, where they learn to become content creators on social media, helping them generate more leads and sales. They get to attend workshops to be equipped with necessary skills to create content to interact with their target audience across social media channels. Structured training programmes with comprehensive capability building in sales excellence and leadership development.

Reinforcing commitment in ESG: AIA Singapore is committed to ESG, focusing on creating a more sustainable future and providing long-term value for all stakeholders.

LIFETIME ACHIEVEMENT AWARD



Lin Yim Fai Alan AIA International

Mr Alan Lin Yim Fai founded his own district family, the AL Family, which consists of 22 districts, 164 managers and an agency force of 1,031 as of February 2023. His district family won District of the Year/ District of the Century in 1999 and came in second for Super Grand District of the Year in 2011, then became first for Super Grand District of the Year in 2013 and 2018.

Insurance is a profession that requires not just technical knowledge but also a passion for supporting customers through different stages of life. It is crucial to invest in the development of agents. His talent strategy has helped agents develop their skills and grow their own business. The year 2022 saw the promotion of two district directors, four branch managers and four senior unit managers. One hundred and eleven agency members qualified for MDRT membership: One TOT, nine COTs, 84 MDRTs and 17 life members, respectively. They recorded 20 qualifiers to CEO Club Sapporo Trip and 23 qualifiers to 22nd Dragons' Meeting.

He was educated in social work but chose to join the insurance industry upon graduation to help people protect their physical and financial wellbeing. Helping people is an essential part of both social work and insurance, as is having a client-centred approach, maintaining strong, authentic relationships and good listening and communication skills.

He considers his main role to be empowering team members to provide a high level of expertise and professional services, while fostering a genuine love for helping people and a greater sense of accountability for our community.

He invests significantly to achieve this and gives up-to-date job coaching and help members remove obstacles in their way, so they can achieve their full potential. He believes when agents show their passion for helping people, they demonstrate the true value of insurance in giving peace of mind, achieving financial stability and showing care to loved ones.





PROTECTING OUR COMMUNITIES EVERY DAY Healthier, Longer, Better Lives

At AIA we have a clear purpose that underpins everything we do. In fact we are so driven by our purpose that we have set ourselves a goal of engaging one billion people to live Healthier, Longer, Better Lives by 2030. We are doing this because it is a statement of our ambition and because quite simply it is the right thing to do; reaching beyond our existing customer base, driving behavioural change and creating a healthier Asia. It is this purpose and ambition that drives each and every one of our agents to partner with customers on their health and wellness journeys.

aia.com

ROOKIE INSURANCE AGENT OF THE YEAR



Jason Low Wai Kit Great Eastern Life Assurance



Lei Kat Seng AIA International Macau



Nguyen Thi Tuong Vi Manulife Vietnam



Tun Thandar Tint AIA Myanmar



Wong Ho Yan Catherine Manulife International

INSURANCE AGENT OF THE YEAR





Dato' Sueann Tan Allianz Life Insurance



Jaslyn Ng Prudential Assurance



Nguyen Thi Thu Hien Manulife Vietnam



Sajeewa Pushpitha Softlogic Life Insurance



Xue Ling AIA China

FINANCIAL ADVISER OF THE YEAR



Daniel Heng Kwang Yong AIA FA



Harsha Wijesinghe Union Assurance



Jayprakash Shetty Max Life Insurance



R D N Prabath Manupriya Union Assurance



Tran Thi Huyen Trang Manulife Vietnam

ROOKIE INSURANCE AGENCY LEADER OF THE YEAR



Ang Ching Yee Great Eastern Life Assurance



Hung Pei-Chi Cathay Life Insurance



Kelvin Wang Asuransi Allianz Life Indonesia



Mao Yiran AIA China



Tay Kah Lok Finexis Advisory

INSURANCE AGENCY LEADER OF THE YEAR



Amy Yu

Allianz Taiwan

Life Insurance



Chen Lei AIA China



Dato' Sri Norman Pang Allianz Life Insurance



Jayvee Badile Sun Life Philippines



Tanyakorn Phaisoonsin Krungthai-AXA

DIGITAL AGENT/AGENCY LEADER OF THE YEAR



Fu Fan AIA China



Huang Ming-Fong Nan Shan Life Insurance



Jiang XinpingLiao, Hung-JuAIA ChinaCathay Life Insurance





Willis Lau Great Eastern Financial Advisers

INSPIRATIONAL AGENT/LEADER OF THE YEAR



Ang Yew Shen Manulife Financial Advisers



Chan Yuen Na Liliane FTLife Insurance



Cheah Yean King Winnie AIA Singapore



Choi JungMin AIA Korea



Ke Tsai-O Cathay Life Insurance

DIGITAL TRANSFORMATION OF THE YEAR



AIA Berhad Malaysia





Great Eastern Holdings



AIA Cambodia

HEALTH INSURANCE AGENT OF THE YEAR



Chang Yun-Hsiang Nan Shan Life Insurance



Dr Haruthai Kraiwapan Fion Yu AlA Thailand FTLife Insurance



Su Li-Chen Cathay Life Insurance



Teoh Junzi AIA Malaysia

EMPLOYEE BENEFITS CONSULTANT OF THE YEAR



Choo Khoon Hian Terence AIA Singapore



Geraldine Tan AIA Singapore



Lu Chi-Ju Cathay Life Insurance



Maybel Heng Prudential Assurance



Yung Sze Hon Solomon AIA Hong Kong

EMPLOYEE BENEFITS PROVIDER OF THE YEAR



YOUNG EXECUTIVE OF THE YEAR



Fang Siong Chong Allianz PNB Philippines



Huang Tai-Yu Cathay Life Insurance



Sithavuth Lim AIA Cambodia



Sanjeev J Tanwar Tata AIA

EXECUTIVE CHAMPION OF THE YEAR

Amit Dave

Benedict Sison Sun Life Philippines **Sara Lamsam** Muang Thai Life Wong Sze Keed AIA Singapore

INSURANCE COMPANY OF THE YEAR



Ong Chee Wai David AIA Singapore

2023 ROLL OF HONOUR

ROOKIE INSURANCE AGENT OF THE YEAR

Wong Ho Yan Catherine Manulife (International)

INSURANCE AGENT OF THE YEAR

Ambagaha Hewage Sajeewa Pushpitha Softlogic Life Insurance

FINANCIAL ADVISER OF THE YEAR Tran Thi Huyen Trang

Manulife (Vietnam)

ROOKIE INSURANCE AGENCY LEADER OF THE YEAR

Hung Pei-Chi Cathay Life Insurance

INSURANCE AGENCY LEADER OF THE YEAR

Dato' Sri Norman Pang Allianz Life Insurance Malaysia

DIGITAL AGENT/AGENCY LEADER OF THE YEAR Huang Ming-Fong Nan Shan Life Insurance, Taiwan

INSPIRATIONAL AGENT/LEADER OF THE YEAR Choi JungMin

AIA Korea

DIGITAL TRANSFORMATION OF THE YEAR Taiwan Life Insurance

HEALTH INSURANCE AGENT OF THE YEAR Dr Haruthai Kraiwapan AlA Thailand

AIA Thailand

EMPLOYEE BENEFITS CONSULTANT OF THE YEAR Maybel Heng Prudential Assurance Singapore

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EMPLOYEE BENEFITS PROVIDER OF THE YEAR AIA Singapore

> BANK PARTNER OF THE YEAR Amret Microfinance Institution, Cambodia

YOUNG EXECUTIVE OF THE YEAR Huang Tai-Yu Cathay Life Insurance

EXECUTIVE CHAMPION OF THE YEAR Benedict Sison Sun Life of Canada (Philippines)

INSURANCE COMPANY OF THE YEAR

AIA Singapore

LIFETIME ACHIEVEMENT AWARD Lin Yim Fai Alan AlA International