



5th Asia Trusted Life Agents & Advisers Awards 2020

The Winners

Organisers



Co-Organiser



Strategic Partner



Organisers



Co-Organiser



Strategic Partner



Supporting Organisations



Chartered
Insurance
Institute



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MESSAGE-PATRON

Going from strength to strength

As the Founding Patron of the Asia Trusted Life Agents & Advisers Awards, I am delighted to see them continue to go from strength to strength in their fifth year, in spite of the many challenges we are facing as a result of COVID-19.

As the focus shifts towards rebuilding and repairing economies, financial services generally – and our industry specifically – will play a leading role. The requirement for long-term capital and need to manage new kinds of risk clearly play to our industry's strengths – but we will also need to adapt to the new normal.

It is imperative that we continue to innovate with our products and services to meet the needs of all our stakeholders. We must also be ready to rethink both sales and service on a digital basis, and to show the same agility and pace in the future that we have shown in supporting our customers through the COVID-19 crisis.

As these awards and this year's virtual awards ceremony both demonstrate, agents and advisers are already showing us the way in the use of new products and digital tools and solutions. As life insurance has become increasingly linked to wellbeing, they have played a significant role in helping people to live healthier lives. In addition, agents and advisers have embraced opportunities presented by digital technologies to increase coverage and help to close the protection gap.

Insurance is still fundamentally all about making promises to people. The true value of agents and advisers comes in the way that they combine the use of exciting new technologies with excellence in customer service. For many, they are the human face of our promises – and their ability to build trusted relationships with customers, understand their needs, and recommend the right products and services is greatly appreciated by customers and also by us.

I would like to congratulate all of the finalists for their outstanding contributions. I would also like to thank the distinguished panel of judges for picking the winners amongst them. Finally, I would like to thank Asia Insurance Review and Asia Advisers Network for helping us to celebrate the best of agency and advisory, and the valuable contribution they make to our industry.



Mark Tucker
Group Chairman, HSBC

MESSAGE-ORGANISER

A Milestone as the Stars Shine

This is a milestone with it being the 5th Anniversary in saluting agents and advisers. This is especially relevant in the digital era and at a time where the COVID19 pandemic has seized the world.

The role of agents and advisers in the insurance value chain has indeed become more crucial, given the hectic pace of innovation all around. With multiple calls on the wallet and a grudging appreciation of the need for insurance, agents have become the “go-to” force for help.

In the current pandemic, many agents have risen to the occasion in full steam and glory. Congratulations to all for not giving up and for going the extra mile in the long spells of lockdown.

This 5th Asia Trusted Life Agents and Advisers Awards is unique, not only because it is our first ever virtual

Presentation Ceremony but also because it shows the compelling courage of all in the financial advisory space in believing in their calling and in wanting to stand out even in these hard times. It is this persistence that adds to the trust and durability factor in the lure of insurance.

Asia Advisers Network and Asia Insurance Review are proud to be part of this noble process to recognise and salute outstanding agents and advisers. We beam with pride in doing this as the whole process is transparent and legitimate, takes into consideration qualitative performance of nominees, and has the incredible backing of the distinguished panel of Judges who themselves have given so much to the industry.

Even in these tough and challenging times, we received some 250 entries from 40 companies in 12 markets. We would like to applaud every nominee for standing up to be counted as these awards are highly sought after and recognised as one of the toughest to bag. The past winners of the Awards bear testimony to this.

We are grateful for the help along the way given by industry leaders, including our Patron Mark Tucker, strategic partner AIA and independent Auditor EY and, of course, our panel of independent judges.

We salute all the finalists and congratulate the winners. You now have the burden to lift the industry higher in the new post-COVID world.

All the best as we all stay safe.



Sivam Subramanian
Editor-in-Chief, *Asia Insurance Review*



Benjamin Ang
Editor, Asia Advisers Network

MESSAGE - CO-ORGANISER

Congratulations to all of you

The individuals and companies recognised today truly demonstrated exceptional professionalism, knowledge and commitment to the financial services industry.

LIMRA is honoured to play a role in recognising the best and the brightest financial professionals in Asia at the 5th Asia Trusted Life Agents & Advisers Awards ceremony. Our mission is to advance the financial services industry by empowering our members with knowledge, insights, connections, and solutions. An important part of that mission is to make sure we recognize individuals that lead that advancement at events like this.

We have never been in a more challenging environment. None of us has experienced a global pandemic in our lifetime, and it has definitely been the root of a lot of disruption in our industry and in our lives personally. Some of us may have had the virus, had family members that were sick or even lost people we love. Most of us are working from home or just beginning to return to the office, events like this one are now virtual, and the opportunity to have face-to-face meetings is very limited if at all possible. In time, I anticipate some of this going back to how it used to be, but I also expect some of the changes to remain for the long-term.

Our customers have never needed more guidance than they do now, making the role of the financial adviser more important than ever before. Before the pandemic, the role of the adviser was getting more and more difficult to navigate with regulations, advances in technology, and shifting consumer expectations

and preferences. Now, we have added another level of complexity, working in a virtual world, and likely unable to see our customers face-to-face. As a result, we must leverage technology and identify the best approaches to connect with our customers, as it has never been more important to continue to educate them about the importance of life insurance and saving for retirement.

By virtue of receiving this award, you have all earned your client's trust and are providing them critical protection for their families. I cannot emphasise enough how proud each of you should be for the positive impact your contributions are making to our industry. Leaders like you help the industry continually improve and shape the way our business will evolve in the years to come.

Once again, congratulations!



David Levenson
President & CEO
LIMRA, LOMA and LL Global

MESSAGE-STRATEGIC PARTNER

Continue to support and protect your customers

I would like to extend my heartfelt congratulations to all the agents and advisors who have been recognised at the 2020 Asia Trusted Life Agents & Advisers Awards.

Your awards are tremendously well deserved in light of your superb professionalism and dedication to meeting the protection and savings needs of millions of people throughout the Asia-Pacific region.

The role that you are playing has never been more crucial than in 2020 as the world grapples with the COVID-19 pandemic. More and more people have a heightened awareness of the importance of health and wellness, and of the imperative to adequately protect themselves and their loved ones. I know that all of you are doing everything in your power to help your new and existing customers find peace of mind through being more protected, more resilient and healthier!

Congratulations once again and I send my very best wishes as you continue your important work serving millions of people across the region.



Bill Lisle
Regional Chief Executive and Group Chief Distribution Officer,
AIA Group

THE JUDGES



Anusha Thavarajah
CEO, Life & Health, Allianz Asia Pacific

Anusha Thavarajah is Allianz's Regional Chief Executive Officer, Life & Health for Asia Pacific. She is responsible for the profit and loss and functional development of Allianz's life & Health business in Asia, focused at advancing the segment's strong growth to meet Allianz Asia's long-term strategic priorities in the region.

In addition, she is a member of the company's Regional Executive Board, which is responsible for setting and executing Allianz's growth strategy in Asia.

Anusha joined Allianz in December 2019 from AIA Bhd., where she was the Chief Executive Officer. In addition to its three main business lines – Agency, Partnership Distribution and Corporate Solutions, Anusha oversaw AIA Malaysia's Takaful, General Insurance, Pension and Asset Management, and Health Services units. Anusha was also the President of the Life Insurance Association of Malaysia, Chairperson of the Malaysian Insurance Institute and became the first woman CEO in the AIA Group when she was appointed to head AIA Malaysia in June 2015.

Anusha has almost 30 years' experience in the financial services industry having served in various senior leadership roles in the UK, Hong Kong and Malaysia.

Anusha graduated with First Class Honours in Mathematics and Statistics from the University of Birmingham. She is a Fellow of the Institute of Actuaries, United Kingdom and Fellow of the Malaysian Insurance Institute.



Ben Tan
Managing Director, Regional Agency / FA and Bancassurance,
Great Eastern Life Assurance

Mr Ben Tan has over 22 years' experience in both General and Life Insurance in the functions of Business Development, Worksite Marketing, Accident & Health with the last 12 years focussed on Distribution Management. Ben joined Great Eastern in 2008 and is currently Managing Director, Regional Agency/FA & Bancassurance and is responsible for driving the growth and governance of the Agency, Financial Adviser (FA) and Bancassurance channels across the Group in Malaysia, Singapore, Indonesia and Brunei. Ben Tan is also a Director of Great Eastern Financial Advisers (GEFA) and the Commissioner of Great Eastern Life Indonesia.



Benedicto "Benedict" C Sison
President, PLIA

Chief Executive Officer and Country Head, Sun Life Philippines

Benedicto "Benedict" Sison is the Chief Executive Officer and Country Head of Sun Life Philippines. He is also the Chairman of the Sun Life Prosperity family of funds and the Sun Life Financial-Philippines Foundation, Inc.

Benedict joined Sun Life in 2010 as Chief Financial Officer responsible for the overall financial leadership of Sun Life of Canada (Philippines), Inc. and its subsidiaries Sun Life Asset Management Company, Sun Life Financial Plans, Inc., and the Sun Life Prosperity Funds.

In 2012, Benedict was promoted as Asia-Chief Financial Officer in the company's regional office in Hong Kong. He handled the financial leadership of Sun Life of Canada Asia and its subsidiaries in various countries.

Benedict returned to the Philippines in 2015 and took on the position of Chief Strategy and Financial Management Officer, before moving on to become CEO & Country Head.

Benedict received his MBA from the University of California Riverside - Graduate School of Management, where he was bestowed the prestigious George W. DuBois Memorial Award. He also has a degree in BS Business Administration from the University of the Philippines, where he graduated Magna Cum Laude.

THE JUDGES



Benjamin Ang
Editor, Asia Advisers Network

Mr Ang is an experienced journalist, editor and corporate communications executive with industry experience.

He has been in the financial services industry for over 15 years with experience in sales, recruitment, training and communications. He regularly meets and gains insights from insurance regulators, heads of associations, and regional and global CEOs of (re)insurance companies on the developments and trends of the industry.

Mr Ang is a speaker and a proud advocate of the life insurance industry. He is passionate about trumpeting the underappreciated work that professional advisers do for society. He was recognised and awarded by Marketing Institute of Singapore, the national body of sales and marketing, as "Advocate of Life Insurance in Asia".

Currently, he is Editor of Asia Advisers Network. Launched by the region's premier publication Asia Insurance Review, AAN is an online platform dedicated to meeting the information needs of advisers and agency leaders with the aim of helping to raise the bar in the industry. He led the launch of the Asia Trusted Life Agents & Advisers Awards, the first-of-its kind international platform to recognise the best in financial advisory beyond production figures in an independently-audited judging process.

He holds the professional qualifications of Chartered Financial Consultant (ChFC) and Associate Estate Planning Practitioner (AEPP).



Bosco Lau
Managing Director and Regional Head, Asia, LIMRA and LOMA

Mr. Bosco Lau brings more than 30 years of industry experience to LIMRA clients. His areas of focus include financial planning, Life and health insurance, agency development and training. Over the past 8 years, he has been with LIMRA in developing members across Asia and helping our members to improve overall distribution performance, agency profitability and agents and manager skills. He has earned LIMRA Chartered Insurance Agency Manager (CIAM) and Fellow

Life Insurance Management Institute (FLMI) back in 2001.

In his prior roles, he was Vice President- Sales Development for AIA Hong Kong and served various roles with AIA in Regional Office and China:

- 2011 - 2012: Vice president, AIA Hong Kong, Group Insurance.
- 2010 - 2011 : Vice President in Agency Training & Talent Development for AIA Regional Office, he worked with regional office to build up the agency executive development plan and launched across the region.
- 2004 - 2010: Vice President, AIA China, starting from Head of Training & Recruitment in Shenzhen to GM of Dongguan branch and finally as Head of Agency in Guangdong branch & GM of AIA Guangzhou branch, all the way to develop the China agency of 15000 Agents. He set up a Potential Manager Academy with new compensation package, training and coaching for high profile agents.

THE JUDGES



Bruce de Broize
Regional Head of Distribution, Generali Asia

Bruce de Broize is the Regional Head of Distribution for Generali Asia based in Hong Kong. He oversees Life, Health and P&C distribution for Generali's operations across eight markets in Asia, including China, Hong Kong, Thailand, Indonesia, India, Vietnam, Malaysia and the Philippines.

Bruce has extensive distribution expertise drawn from over 32 years' of international experience in various senior operational distribution management and consulting roles with major Life and P&C insurance companies in South Africa, Australia, Korea, China, Taiwan, Japan and Hong Kong. As a result he has a deep knowledge of the Asia market, with over 20 years' experience in the Asia region.

Bruce has played leading roles in developing and growing profitable distribution operations, including distribution start-ups, JV's, M&A's, and managing turn-arounds in both developed and developing markets across the region. He also has extensive hands-on operational distribution management experience in leading large and diverse intermediary distribution operations, including professional independent agencies, strategic partners, partner intermediaries and career agency distribution.

Prior to joining Generali, Bruce was the Regional Chief Distribution Officer for AXA Asia, and prior to that Regional Chief Agency Officer for AIG in the Asia Pacific Region responsible for all agency business, including China. He has also held various other senior distribution leadership appointments within AIG, including leading the agency operations for AIG's Far East Region for 5-years as the Regional Chief Agency Officer, including Japan comprising AIG's largest agency distribution business globally.

Bruce has a Masters Degree in Business Leadership from the University of South Africa, and an Honours Degree in Economics from Natal University. His interests include ultra marathon running, cycling and swimming and skiing.



Calvin Lee
Chairman, Board Of Governors & Immediate Past President (2020/21), Financial Services Managers Association, Singapore

Financial Services Director, AXA Insurance Pte Ltd

Calvin joined the Financial Services Industry in 2008. With vast industry experience, he holds the prestigious professional titles of Chartered Financial Consultant and Certified Financial Planner. Being an engineer by training and a strong believer of embracing digital technology with a human touch, Calvin was awarded LinkedIn Champion 2018 by his company for his proven success in using LinkedIn for recruitment. With his guidance, his agent was awarded Digital Agent of the Year 2018 by Asia Trusted Life Agents and Advisors Network, which honours the best in Asia's life insurance industry. Calvin was further recognised for his digital work when he was named the Winner for Digital Agency Leader of the Year 2019, ranking him the best in Asia for the digitally-savvy agency leader who is leveraging on the power of social media and technology to run his agency.

In his practice, Calvin leads an agency specialising in retirement adequacy planning, legacy planning, business owners planning and employee benefits. Believing in giving back and serving the industry, Calvin was the elected President (2019/20) of Financial Services Managers Association (FSMA) of Singapore. He is currently serving as the Chairman, Board Of Governors & Immediate Past President (2020/21) of FSMA.

THE JUDGES



Davey Lee

Vice President, The Life Underwriters Association of Hong Kong

Mr Lee is currently Vice President of The Life Underwriters Association of Hong Kong (LUAHK) and President for the International Asset Planner Association (IAPA).

Mr Lee served as the Co-opted Committee Member of Insurance Agents Registration Board (IARB) since 2007. From 2013 to 2016, he was appointed as the member for the Insurance Committee in the Financial Services and the Treasury Bureau (FSTB) in the Hong Kong Government.

Mr Lee was also the President of the General Agents and Managers Association of Hong Kong (GAMAHK) in 2006. In addition, he served as the Committee Member of Hong Kong Management Association (HKMA) – Insurance Industry Committee from 2007 onwards till now. From 2013 to 2017, he was elected as the founder and first convener for the Insurance and Financial Practitioners Alliance of Hong Kong (IFPAHK).



Edward Moncreiffe

Deputy Chairman, Hong Kong Federation of Insurers; Chairman of the Life Insurance Council

Chief Executive Officer, HSBC Life (International) Limited

Edward Moncreiffe is the Chief Executive Officer of HSBC Insurance (Asia) Limited and HSBC Life (International) Limited, overseeing HSBC's insurance businesses in Hong Kong and Macao.

Since joining HSBC Group in 2005, Ed has served in a variety of senior executive positions across Broking, Underwriting, Reinsurance, Life and Non-life insurance business lines as well as working in Group Strategy. Prior to moving to Hong Kong in 2016, Ed was Head of Life and Pensions for HSBC Brazil.

Beyond HSBC, Ed is the Deputy Chairman of the Hong Kong Federation of Insurers, and the Chairman of the Life Insurance Council. He is also a member of the Economic Policy Committee and Financial & Treasury Services Committee of The Hong Kong General Chamber of Commerce. He is a Governor of the Matilda International Hospital and a Director of the City Mental Health Alliance HK. He holds a BA (Hons) from University of Durham, UK and a MBA from University of Chicago Booth School. Ed is also a Chartered Insurer of the Chartered Insurance Institute.



Gina Birchall

Chief Operating Officer, LIMRA and LOMA

Birchall joined LL Global as chief operating officer in 2017. In this role, she is responsible for the organization's Research and Member Benefits, Professional Development, Talent Solutions, and Industry Solutions areas as well as Marketing, Information Technology, Legal, and Accounting departments.

Prior to joining LL Global, Birchall held various positions at The Guardian Life Insurance Company of America. Most recently, she was Vice President of Strategic Initiatives, leading initiatives across the enterprise to advance its business goals.

Birchall holds a Bachelor of Arts from Mount Holyoke College and a Juris Doctor from the Western New England University School of Law, both in Massachusetts, as well as CLU and LLIF designations.

THE JUDGES



James HC Liu
President, IFPA Taiwan (Insurance and Financial Practitioners Association of Taiwan)

Chairman, PHEW

Senior Executive Advisor to the FinTech Research Center of the NCC University cooperating with financial institutions and technology firms in implementing digital transformation. Chairman of IFPA Taiwan, an Asian association of life insurance agents. Formerly, the CEO of AEGON Taiwan built the company from scratch to a USD 30 billion asset company; and expanded into Asian region.



Jeanette Lim
President, Singapore Insurance Institute

Regional Head, Agency Development & Incentives, Chubb Asia Pacific

Ms Lim is the Regional Head of Agency Development and Incentives with Chubb Asia Pacific and is responsible for leading the development and execution of agency training, incentives and communication strategies as well as providing governance in these areas across the Asia

Pacific region.

Jeanette has more than 17 years of experience with the insurance industry and over these years, she has been involved in various functions such as learning & development, people management, business development, marketing & communications and strategic planning. Her responsibilities and experiences in the distribution channel spanned across both in the life insurance industry as well as the general insurance market in Singapore and around the region.

In addition, she is also keenly involved in the work of the insurance industry and is the current President of the Singapore Insurance Institute (SII) which serves as the Institute to promote professional excellence in insurance and financial services in Singapore. In her term as the SII President, the institute has also launched several new initiatives and inaugural collaborations with government bodies, educational institutes and associations around the world, to strengthen the development and professionalism of the insurance industry.



Jensen Siaw
Chief Motivational Speaker, Jensen Siaw International (SPEAK For Life Group)

Jensen is an International Motivational Speaker who has spoken to over 250,000 live audience in Asia. Known as a master motivator in the life insurance industry, he has coached MDRT, COT, TOT qualifiers and leaders of Million Dollar Agencies. His clients include AIA, Allianz, AXA, Prudential, Manulife, Great Eastern and NTUC Income.

In 2014, Jensen was invited by AIA Singapore to design and deliver a boot camp to supercharge aspirants in qualifying for MDRT. Since then for 6 consecutive years, he has been the master trainer of AIA "Breakthrough To MDRT" Boot Camp, an intensive programme that he passionately delivers through the long and late hours over 2 days.

Recognised for his work and contribution to Asia's life insurance industry, Jensen was also invited onto the judging panel of Asia Trusted Life Agents and Advisers Awards 2018 & 2019, serving alongside the suite of CEOs and CDOs of various insurers in the region.

THE JUDGES



Joe Cheng
CEO, Group Agency Distribution, AIA Group

Joe Cheng is the CEO, Group Agency Distribution of AIA Group. He is responsible for formulating the AIA Premier Agency Strategy and overseeing overall AIA Agency business to deliver the short- and long-term objectives. Since assuming his role, he has been driving agency professionalism through strong execution in quality recruitment, implementing best-in-class training and leveraging the digitalisation to further uplift the agency capability.

Joe started his career with Corporate Solutions in AIA Hong Kong in 1988 and has held various senior leadership roles including General Manager for Macau and General Manager for Shenzhen and then as Chief Agency Officer for AIA Hong Kong from 2011, before he joined the Group in 2015.

Joe holds a Bachelor of Arts Degree in Industrial Relations and Economics of The University of Kent at Canterbury, United Kingdom."



Keith Richards
Managing Director of Engagement, The Chartered Insurance Institute

CEO, Personal Finance Society

A recognised leader within the Insurance and financial services sector's, Keith has over 30 years experience operating at executive level across both manufacturing, distribution and regulation for Insurance and Financial Planning.

Keith established a strong media profile whilst representing Tenet Group as Group Distribution and Development Director, prior to which he was Head of Retail of Royal London Group. Actively engaged in the promotion of financial services within the UK and internationally, he sits on the board of the European Financial Planning Association (EFPA), chairs the Pension Advice Taskforce, and is Chairman of TISA Exco for Adviser Protocol as well as being recognised as one of the Top 100 Influential figures Internationally, by International Adviser.

Keith was appointed CEO of the Personal Finance Society (PFS) in 2013 and additionally appointed as Managing Director of Engagement for the Chartered Insurance Institute in 2016. In addition to guiding the operational and strategic evolution of the PFS, he has developed greater government and regulatory engagement for the Financial Services and Insurance profession's and brought enhancements to membership benefits and its CPD programmes.

THE JUDGES



Laura Hoi
Zone Chair, South East Asia, MDRT MCC

Private Wealth Consultant, Prudential Assurance Company, Singapore

Having joined this career since 2002, Laura Hoi is a veteran in the financial planning industry. She values the importance of comprehensive financial planning for every individual and family, placing great emphasis on first understanding them before providing a customised solution to meet their financial goals and dreams. It is this approach that has helped her to build long-lasting trusted relationships with her clients.

Laura believes that everyone should never stop learning. She is a Chartered Financial Consultant as well as an Affiliate Member of Society of Trusts and Estate Planners (STEP) and specialises in advising professionals from the finance sector, medical professionals as well as business owners in the area of wealth management and distribution.

She carries the Service Mark from her company, an award that signifies she is committed towards rendering the highest level of service towards her clients. She is also a 16-year Qualifying and Life Member of the prestigious Million Dollar Round Table (MDRT), a global, independent association of more than 72,000 of the world's leading life insurance and financial services professionals. (it will be 16 years after official membership is given by next Feb/ March 2020).

As the current Zone Chair for South East Asia, MDRT Membership Communications Committee, she helps to oversee and promote the level of professionalism and productivity of the financial services industry across 8 countries. She is also regularly invited to give speeches and workshops, to help bring up the standards of financial practitioners around the world.

In her free time when she is not playing with her 2 kids, Laura loves to take photographs, play the piano and play tennis.



Leong Sow Hoe
Immediate Past President, IFPAS

Chairman, IFPAS Strategic & Technical Advisory Response (STAR) Team

The 30-year industry veteran has been a member of his company's CEO council for more than a decade and seated in various committees, including products, operations, compliance and compensation. Mr. Leong Sow Hoe has been serving in the association since 2012 and also as Chairman of the IFPAS Alliance FAIR committee, the STAR Team.

The committee's continued engagement with the authorities demonstrated Sow Hoe's leadership and commitment to the well-being of the industry, as well as raised the professional profile of practitioners as people who put clients and community ahead of themselves. His valuable commitment and leadership led IFPAS to be rebranded as the voice of the industry which profiles itself to various stakeholders through skills development and social engagement.

Apart from his numerous leadership fronts, Sow Hoe has also headed the successful IFPAS-MediShield Life Probono 1-to-1 Consultation, which ended in mid-2016. This was made possible through our strong partnership with Ministry of Health, Prime Minister's Office and People's Association. As the current President, he will continue to engage the authorities and related industry players to safeguard the interests of our industry and groom future leaders for IFPAS.

THE JUDGES



Leopold Joseph O. Janer
Immediate Past President and Member of the Board of Trustees, PIFAAP

Joseph was PIFAAP's President from 2017-2019. He was elected by industry peers to the Board of Trustees in 2009 and had also served as the Association's Treasurer and Vice-Chairman.

Founded in 2003, PIFAAP is an Industry Association devoted to professionalising the Life Insurance and Financial Advisory sales profession by organising learning events for its members.

To date, it has successfully organised close to 100 Special Interest Sessions and Conferences that featured a wide range of topics and resource speakers from all over the world to provide training and whole person development to thousands of attendees.

Joseph is a proud and active advocate of insurance. He has extensive experience as a Financial Adviser and Agency Leader and has consistently maintained a high level of production and service excellence making it to their company's (Pramerica And Manulife) Production Honor Club in each of his 18 yrs in the business as well as qualifying multiple times in MDRT and GAMA.

He is also recognised as one of the Top Wealth Specialists in Manulife Asset Management and Trust Corporation and is a member of the exclusive Pinnacle Club (Gold) with one of the highest Total Assets Under Management in the whole of MAMTC.



Mark O'Dell
CEO, Life Insurance Association of Malaysia

Mark O'Dell is the CEO of Life Insurance Association of Malaysia (LIAM) effective 2 January 2019. A permanent resident of Malaysia, Mark has over 40 years of experience in the life insurance business (including 25 years in Asia) with an excellent track record in spearheading the transformation of the life insurance industry.

Mark holds both the Chartered Life Underwriter (CLU) and the Chartered Financial Consultant (ChFC) designations from the American College. He is also a Certified Financial Planner (CFP). In 2006, he was named the Personality of the Year by the Asia Insurance Review for his contribution to the industry and his leadership in the area of corporate social responsibility.

In October 2018, Mark was honoured with the "Outstanding Leaders in Asia" award from ACES (Asia Corporate Excellence and Sustainability Awards).

Prior to joining LIAM, Mark served as Senior Vice President, South East Asia of Manulife from November 2012 to January 2016, overseeing Singapore, Malaysia and Philippines during which the territories experienced strong growth. He retired from Manulife in 2018 after serving as the Group CEO for Manulife Malaysia. During his 25 years in Asia, Mark has run life operations in Malaysia, Singapore, Indonesia and Taiwan.

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

THE JUDGES



Mark Saunders

Group Executive, Chief Strategy & Corporate Development Officer, AIA Group

Mark Saunders is a member of the Group Executive of AIA Group Ltd and Chief Strategy and Corporate Development Officer responsible for the Group's strategy, including M&A, corporate transactions and corporate development for the Group. He also is responsible for the Group's Corporate Solutions, Group Life and Health, and Healthcare businesses, across all 18 markets, driving the development of the ecosystem of partners to improve people's wellbeing and helping

them be healthier for longer by supporting them on their health journeys through stages of predict, prevent, diagnose, treat and recover.

Joining AIA in April 2014, he is a Board Director of various companies within the Group and has also served as Group Chief Marketing Officer bringing together Strategy and Marketing centred around Customer Propositions driving evolution of the business.

He also dedicates time to work together with industry associations, professional bodies, regulators and governments to help drive development of life and health insurance. He is a passionate promoter of the good of insurance for societies and economies and an ardent advocate of Creating Shared Value treating social problems as business objectives.

Mr. Saunders' home is Hong Kong having been involved in the life insurance industry in Asia since 1989. Prior to that he was in the UK with Clerical Medical and before that, on graduating from university with Honours in Mathematics and a PGCE in Mathematics, Information Technology, and Physical Education, was a schoolmaster. He is a Fellow of the Institute and Faculty of Actuaries and Fellow of five other professional actuarial bodies.



Paul McNamara

Editor, *Asia Insurance Review*

Mr McNamara is a journalist, 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, 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.



Richard Vargo

Managing Director and Regional Head, Bancassurance, DBS Bank Ltd

Mr Vargo is currently Managing Director and Regional Head of Bancassurance for DBS Bank based in Singapore. Working with in-country wealth management product teams, franchise and sales channel partners of DBS, he is responsible for the strategic development, digital transformation and expansion of bancassurance and related businesses in the Bank's six primary markets of Singapore, Hong Kong, China, Taiwan, Indonesia and India. In his capacity, Mr Vargo is also responsible for key insurance partner relationships throughout the region. Mr Vargo began his career in financial services more than 35 years ago as an advisor with John Hancock Financial Services in the US. During the last 30 years, he has held senior management positions as CEO and in bancassurance, distribution, marketing and wealth management in Hong Kong, Singapore and Indonesia. He is a graduate of the University of Colorado with a B.Sc in Finance and is a CLU, ChFC and CFP.

THE JUDGES



Rohit Nambiar
CEO, AXA AFFIN Life Insurance

Rohit Nambiar is the Chief Executive Officer of AXA AFFIN Life Insurance Berhad.

Under his leadership, AXA AFFIN Life Insurance has launched several industry's first including AXA eMedic: the first online medical card in Malaysia and Step It Up+: the first-in-the-market transformational wellness programme which motivates Malaysians to be healthier. He has recently won the Young Leader of The Year Award at the prestigious Asia Insurance Industry Awards and CEO with HR Orientation Award at Malaysia's Best Employer Brand Award in 2019.

Rohit brings over 15 years of experience to the insurance industry globally from his key roles across different parts of Asia within India, Singapore, Malaysia, Hong Kong and board member experience in Vietnam with Bao Minh Insurance (of which AXA is a minority shareholder).

He has helmed various roles within the AXA Group including Transformation, Customer Experience, Strategy, Financial Planning, Business Development, Merger & Acquisition (M&A), Analytics, Research, Big Data, Programme Management and Public Relations.

Rohit holds a post graduate programme in Entrepreneurship and Management, an Associate from the Insurance Institute of India and Fellow from The Malaysian Insurance Institute. He is also a Certified ISO Internal Auditor and Certified Green Belt Six Sigma.



Rotha Chan
Vice President, Strategic Distribution Transformation, Asia, Manulife

Rotha is the 2018 Asia Young Leader of the Year Award Winner and the 2017 Special Jury Award Winner by Asia Insurance Review, Singapore. He served as a member of the judging panel of the 4th Asia Trusted Life Agents & Advisers Awards 2019. Joining the life insurance industry in Cambodia since the inception in 2012, he was Agency Officer (CAO) for Manulife Cambodia and

leading the largest and most professional agency force in the Kingdom measured by headcounts and the MDRT number. Currently, he is VP, Strategic Distribution Transformation, Asia. Rotha has earned such prestigious awards as Manulife's Global Star of Excellence, Asia Star of Excellence and Share Your Humanity Awards.



Sara Lamsam
CEO, Muang Thai Life Assurance

Sara Lamsam is the president and chief executive officer of Muang Thai Life Assurance Public Co., Ltd. (MTL). With over 27 years of experience, Mr. Lamsam has led MTL to become a leader of the Thai life insurance industry. Mr. Lamsam has taken the lead role to enhance the life insurance business with agile, innovative ideas and disruptive thinking. Also, he is a founder and a director

of Fuchsia Venture Capital Co., Ltd. (Fuchsia VC) and Fuchsia Innovation Centre that seek strategic investment and partnership with a focus on insurtech and healthtech for acquiring external knowledge and expertise. Furthermore, he has already expanded its business in CLMV countries, and focuses on seeking new opportunities across the ASEAN Economic Community (AEC) in order to strive to run its business up to world-class management standards with becoming "MTL Regional Company".

Moreover, Mr. Lamsam has been actively involved in the enhancement of rules and regulations. He has also worked with the Office of Insurance Commission (OIC) to set a strategic roadmap to set new standards for a sustainable life insurance industry. In his previous and current professional experience, he has served in many business positions in both the life insurance industry and the financial sector such as the president of the Thai Life Assurance Association, the chairman of the Federation of Thai Insurance Organizations, a managing director of Life Insurance Fund, the chairman of the Thai Financial Planners Association, an advisor of the Society of Actuaries of Thailand, and an advisor of the Board of Trade of Thailand.

THE JUDGES



Shalini Pavithran

CEO, The Malaysian Insurance Institute & ASEAN Insurance Training & Research Institute

Shalini is the Chief Executive Officer of the Malaysian Insurance Institute (MII), the leading Professional Body and Education Institution for the Malaysian insurance industry. MII is highly respected as a regional centre offering an extensive range of professional qualifications, certification and training programmes catered for insurance professionals. MII also administers the licensing examinations for intermediaries namely insurance agents, brokers, loss adjusters and financial planners.

Shalini also serves as the Chief Executive Officer of the ASEAN Insurance Training & Research Institute (AITRI) in view of the Malaysian Insurance Institute (MII) being given the mandate as the Secretariat of AITRI. AITRI is a non-profit organisation established by the Insurance Regulators of the 10 ASEAN member countries and serves as a regional centre for insurance education and research focusing on capacity building of regulators and supervisors in the region.

Prior to joining MII, Shalini spent over 20 years of her career in various sectors within the financial services industry. Shalini holds a Bachelor of Economics degree from the University of Malaya, a Bachelor of Laws degree from the University of London and has completed the Certificate of Legal Practice.



Shiv Maheshwari

Director and Head, Agency, Max Life Insurance Company Limited

Shiv Maheshwari is 'Director & Head of Agency' at Max Life Insurance. He is a career agency professional who joined Max Life in 2003.

He has done multiple roles during past 17 years, both in field as well as at Home Office before taking over the role of 'Head of Agency' in 2016.

Some of the initiatives launched and driven by him have added significant value to the Agency business and to the organisation

- Start-up - Setting up a dedicated team to support established AA (which contributes 35% of agency business)
- Transformation - Building up New Work System - NWS which involves automating the Sales processes And introducing digital Sales and AA Recruitment Processes
- Turn-around - Consistently de-growing offices were turned around to deliver double digit growth
- Quantum-leap - Top performing offices pushed to grow at double of average growth rate

Under his leadership, Agency grew by 50%+ to 850 Cr in FY20 from 554 in FY16. Key health vectors such as Sales Manager Productivity (grew by 29%), Customer Persistency (increased to 87%) and Cost to Sales (improved to 58% from 67%) improved significantly.

In FY19, agency embarked on ambitious strategy to fuel growth by expanding into new business models as well as Expanding Agency footprint in potential but untapped geography, while continuing to focus on productivity improvement. He successfully incubated new growth engine channels - Agency Partner Channel (APC) and Defence and opened 140+ new office units across core Agency & new channels.

He has taken the mantle for the Agency NEXT journey to build the channel to a INR 2000 Cr new business premium over the next 3-4 years. The journey ahead is exciting with focus on expansion, productivity and retention driven by strong Agency leadership practices.

THE JUDGES



Stephen Appleyard
Head of Distribution Hub, AXA Asia

Stephen Appleyard joined AXA in 2018 having worked across Asia for the past 18 years in Managing Director, Country Management and Regional Management roles. He has a finance background but joined the Life Insurance industry 23 years ago in the UK as an Insurance Agent. His extensive experience includes roles in Taiwan, Thailand, Indonesia and Hong Kong where he was CEO of Partnership Distribution for AIA across their 17 markets. He has also been Country Manager for AIA, Allianz and has run one of the leading Publicly Listed Life Insurers in Thailand (Siam Commercial Bank Life). A growth market distribution expert, he brings this wealth of experience and market knowledge to the judging panel.



Yvonne Tay
Head of Southeast Asia, Business Development, SCOR Global Life

Yvonne heads up the Life and Health reinsurance business in South East Asia for SCOR SE. She has been in the (Re)insurance industry for over 12 years, working for global reinsurers and consulting companies across various international cities: Zurich, Beijing, London and Singapore.

Yvonne is passionate about the Life and Health insurance business. She hopes to make insurance protection products simple to understand and affordable so that the world becomes a more inclusive society where people have the necessary protection cover they need to have the peace of mind to pursue their dreams and passions.

ROOKIE INSURANCE AGENT OF THE YEAR

Joyce Chan

Prudential Assurance Company, Singapore

For stepping up to serve fellow practitioners despite being relatively new in the industry through sharing regularly at company-level and industry-level events, and for the conviction in moving from helping people reactively in her previous role as a Police Officer to now helping others preventively.

As an ex-Police Officer who responded to crimes and unnatural deaths coupled with her experience growing up in a single-parent family, Joyce has an unwavering conviction to help people plan right by themselves and by their families.

In an incident that left a deep impression on her, she witnessed the suicide of a middle-aged father who decided to take his life as he did not have sufficient funds to treat his cancer and he did not want to burden his children. At that point, she knew it was no longer sufficient to help people reactively. She desired to help people preventively.

She joined the financial services industry in April 2018. Her sole purpose was to reach out to as many people as possible in order

to help them analyse their financial portfolios, so they can have options when faced with unforeseen circumstances.

By 2019, her business was 100% driven by social media, passive referrals and warm leads. To add value to her clients and the general public, she has been consistently pushing out digital content on LinkedIn, Instagram, Facebook and videos, to ensure that more people understand what insurance is about. She approaches business with a client-centric approach and develops a digitised system to conduct meaningful financial reviews.

She is strongly motivated to give back to the industry by setting aside time to help her fellow consultants succeed. She regularly shares with fellow practitioners in one-to-one sessions and at agency, company and industry events. She was also involved in multiple company-level discussions on driving ethics and the MDRT whole person concept to the agency force.

Joyce contributes to society by trekking to the villages in the mountains of Nepal to donate necessities and helps out with the schools and orphanages there. She first encountered these villages while training with the Gurkhas in Nepal as part of her senior police officer course.

Joyce achieved her first MDRT in less than eight months and her other achievements include being appointed MDRT ambassador, mentor and digital influencer in her company to advocate the use of technology.



ROOKIE INSURANCE AGENCY LEADER OF THE YEAR

Lahiru Maduranga

Softlogic Life Insurance PLC, Sri Lanka

For displaying bold leadership and driving a team of five that has grown to 50 members in a short span of two years as well as propelling his company to greater heights and contributing to the growth of the life insurance industry in Sri Lanka.

Lahiru is a dynamic agency team leader who stepped into the leadership role in 2017. He has built what started off as a team of five to 50 members in a short span of two years. Despite the curve balls that were thrown his way, from economic fluctuations to political instabilities in the country, Lahiru and his team have defied the odds and come out on top. In 2019, his team recorded the highest Annualized New Business Premium in the company and the industry.

He believes that “You are only as good as your team” and inspires his team to go the distance. He personally conducts training programmes outside of the regular company sessions, broadening their expertise in sales pitching and conducting role plays to improve their communication and negotiation skills. He has banded together several top performers and senior members to act as mentors for the new comers, thereby ensuring that a learning culture prevails among the team at all times. Under his guidance, two members from his team successfully made it to Million Dollar Round Table in 2019.

Lahiru’s long list of achievements in 2019 include having completed the MDRT Life membership in 2019; achieved Court of the Table recognition for the fourth time; awarded the Best Territorial Manager 2019 at the Softlogic Life Annual Awards; and won the Softlogic Life Platinum Award for Top Individual - New Business Performers in 2019, the Platinum Award for Team Management - New Business Performers in 2019, and the LIMRA Management Award in 2019. He has been appointed as the area chair in the 2020 MDRT Membership Communications Committee.

He has a master of business administration from Cardiff Metropolitan University, UK and completed a post graduate diploma in marketing from Sri Lanka Institute of Marketing.

Balancing work, he has volunteered in activities including children’s education, donations to schools in rural Sri Lanka and the Reforestation and Plantation Society in Sri Lanka.

He believes that being on a journey as a team has much more value, and strives to do right and what is best for every team member’s growth.



FINANCIAL ADVISER OF THE YEAR

Wilfred Wong

AIA Financial Advisers, Singapore

For the quality of his business with high persistency rate, and his commitment to educating the public through various initiatives to improve financial literacy especially among the youths and young working adults.

At the age of only 25, Wilfred has been a financial consultant for two and a half years. Within this short time frame, he has qualified for the Million Dollar Round Table, as well as the International Dragon Award in 2018. On top of clinching both prestigious awards, he is also a Triple convention qualifier, all of which he attained while still studying full-time at the Nanyang Technological University.

As a maritime studies undergraduate, he considered pursuing a career in the maritime industry or as an engineer. But he decided to change

course to pursue a career in financial advisory because it allows him to continue learning. He also loves interacting with people from all walks of life, deriving his energy from listening to their stories. He finds great purpose in helping clients who have placed their trust in him to secure their future and protect their wellbeing and income, as well as grow their wealth for the long-term.

To add value, he periodically updates his clients about the financial markets. He has also developed a unique catalogue called the Dreams Menu, which allows his clients to choose their dream house, car and lifestyle. This helps them visualise their future financial goals coming to life, learn where their gaps are, and how he can help them achieve their aspirations.

With the aim to help young millennials and aspirants to better understand financial planning, he also launched a book titled "University Graduates' Adulting Starter Pack". He has also visited campuses to share with the undergraduates about the key actionable steps of financial planning. To further help educate people about financial planning, he came up with a broadcast and mailing list called #WeeklyWilly, where he shares about financial news and insights with clients, friends and family members on a weekly basis.

His motivation is derived from wanting to make his parents proud, to represent his company and organisation on the international stage, and from his own personal belief that life should be a journey of perpetual progress and growth.



BANK PARTNER OF THE YEAR

Saigon Commercial Bank, Vietnam

For its collaborative partnership with Manulife Vietnam in developing a diverse product portfolio serving different needs and adapting to different life stages of customers, resulting in one of the most successful bancassurance partnerships in the country's life insurance industry.

Saigon Commercial Bank (SCB) and Manulife Vietnam came together by signing an exclusive long-term bancassurance agreement in September 2015. Since then, the partnership has achieved tremendous success. It is now one of the biggest and most successful bancassurance partnerships in Vietnam's life insurance industry.

The collaboration of the two market leaders, with SCB's extensive network including 239 banking outlets nationwide and diverse insurance solutions and expertise from Manulife, brought convenience to customers by enabling "all transactions in one destination".

With the mission of putting customers at the heart of everything they do, SCB and Manulife organised not only various customer seminars and promotions with attractive prizes, but also customer care programs targeted at serving different segments to improve customer experience. The combination of the strengths of both the insurer and the bank brings benefits of the highest quality to more than 40,000 customers of SCB.

Other factors that have contributed to the excellent partnership of the two organisations include the ability to execute and a collaborative mind-set. Management team meetings between the two partners are conducted weekly, testament to the commitment and efforts to develop the partnership from the leadership teams.

Not only is there an alignment in vision among the management teams, Manulife and SCB have ensured that the vision is cascaded throughout the organisations. This has enabled the smooth execution of business strategy from SCB's headquarter to SCB bank branches.

The results of the successful partnership can also be seen through the sales force's high engagement scores, the development of a diverse product portfolio tailored to various customer segments and life stages, and the utilisation of technology to enhance bancassurance operation.

In 2019, the partnership continued to bring in remarkable results. Annual premium equivalent (APE) performance achieved a remarkable 71% jump year-on-year, exceeding over 300% of the agreement. The exclusive partnership also protected more than 40,000 customers, a 53% increase compared to 2018.

DIGITAL AGENCY LEADER OF THE YEAR

Wave Chow

AIA International Limited, Hong Kong

For investing in and leveraging the power of digital strategy to educate, drive in-depth conversations with clients, recruit high quality talent and incorporate Augmented Reality technology in its office to enhance the image of the industry.

Wave has been focussing on digital developments with the aim to explore ways to enhance the direction of the development of the industry and promote the standing and well-being of financial planners and clients.

Wave and his team "UTOPIA" have been proactive on social media sharing topics on financial management, across the various platforms of Facebook, Instagram, YouTube, LinkedIn, WeChat, and Tencent video, generating more than 21,450 subscribers. A total of 901 feeds were published on the various channels in which 211 original articles were written and published on WeChat official account.

To avoid holding physical events during last year's social protests

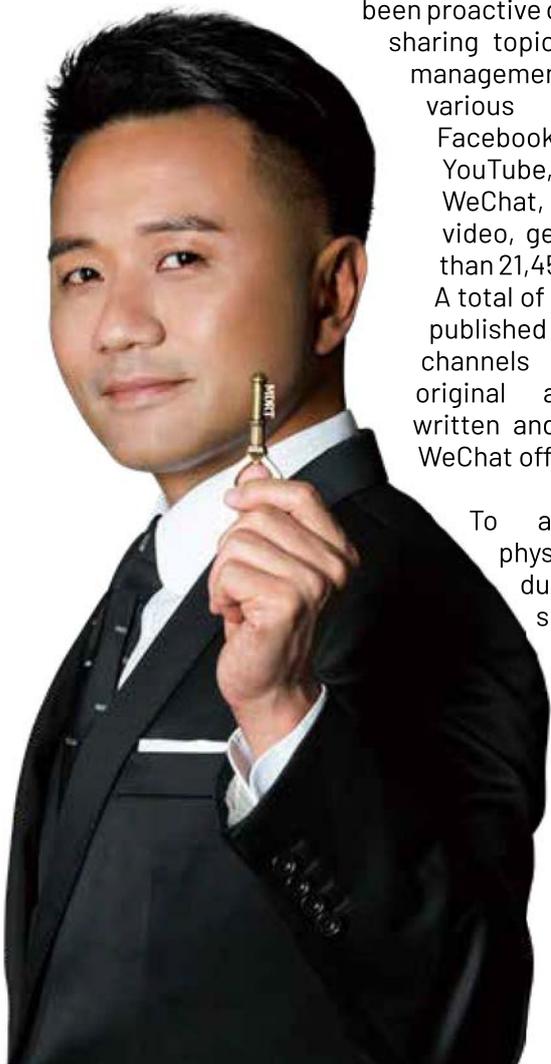
in Hong Kong, he organised online seminars for highly educated young professionals. Among the numerous posts, articles and videos that were uploaded, "Love 33 Times", a creative micro-movie introducing the interior design of UTOPIA's headquarters, impressively generated over 163,500 views online.

Augmented Reality (AR) technology is implemented in the various areas of the office. Visitors can interactively get to know the core values of the team and view eye-catching AR photos and videos.

Determined to establish a new social-networking site of their own to maintain the quality of training and management as the team grew, HK\$1.1 million was invested in the development of a customised mobile application named "iU". It incorporates services such as HR system, e-learning program, e-examination, virtual conferencing, event enrolment, leave application, and even an underwriting search engine and AI assistant, "Xiao Ji".

Today, the team can retrieve relevant information on underwriting cases immediately when required. When in need of guidelines on handling an objection or enquiry, any team member can seek assistance from "Xiao Ji" or find answers from the over 100 tutorial videos filmed by his team. Also, with the multi-functional "iU" mobile application, the entire training process efficiency has improved tremendously. Now, it only requires five administration staff to manage the team's affairs, which is a 1:80 staff-agent ratio.

These digital initiatives have not only enhanced the standing of advisers in his team and enabled better service to clients, they have also directly contributed to the outstanding performance of Wave's team. It achieved sales performance of a 39.79% growth rate, attracted 154 new recruits, and groomed 129 Million Dollar Round Table, Court of the Table and Top of the Table members in spite of all the challenges.



INSURTECH OF THE YEAR

getArrange.com

For providing a platform that enhances financial advisers' ability to better serve clients through comprehensive fact finding and facilitation of assets distribution according to clients' wishes via a digitalised portable will-writing system.

A leading platform for financial advisers, getArrange.com empowers advisers to assist their clients in drafting wills and connecting them with a range of services, and even to show how their life can be affected by events and plans on an interactive chart.

The entire will drafting process right from the filling in of the fact-find form to putting the clauses together is digitised into one combined step. A highly optimised workflow and portable system, the platform is the "Will drafter" that advisers carry around with them anywhere they go.

Founded in 2017, its accomplishments in 2019 include:

- Launch of an adviser centric account for financial advisers to draft wills instantly. It also became the only will writing company in Singapore to not just train financial advisers on wills and trusts knowledge but give them the ability to instantly draft one. This proves valuable as advisers are able to better understand their clients' situations to plan comprehensively.
- Launch of gA-Vault - a physical will storage solution with an online interface for ease of viewing the deposited will and also for appointing authorised recipients.
- Addition of the instant drafting of testamentary trust at no extra charges. It's also used to stagger death payouts from insurance.

- Launch of gA-Crystal - An interactive graphical interface for advisers to show how simulated scenarios and purchased policies can affect cash flow and financial well-being.
- Partnering with a medical group so advisers can simply click on a map of over 40 Lasting Power of Attorney (LPA) clinics in Singapore to do up Lasting Power of Attorney for their clients.
- Partnering a trust and fiduciary solutions group to extend professional services to financial advisers to serve clients who need solutions including trust, company incorporation, and family offices.

Being able to assist in drafting a will instantly, getArrange.com allows advisers to have truthful and meaningful conversations with their clients, expand referrals and provide quick visual tools to graphically show how events and plans can affect the financial well-being of clients, to achieve client-adviser win-win.

DIGITAL TRANSFORMATION OF THE YEAR

PT Asuransi Allianz Life Indonesia

For launching an agency ecosystem that supports the company's vision of life-long relationships between agents and customers, by providing a seamless experience across all agency activity from education, planning, interaction, selling, tracking to servicing.

Allianz Life Indonesia operates in a country with 270 million people and more than 17,000 islands. While it represents a huge market in size, its sheer size also causes a lot of challenges, challenges that can only be overcome by using advanced technology.

To tap the huge market potential with its low insurance penetration, changing demographics and a tech-savvy emerging middle class, the insurer believes that its strongest partner is its agency force. Hence, the insurer invests heavily into technology and its agents to raise professionalism.

Putting in place a Digital & Agile Transformation program, it created the Allianz Innovation Lab to provide an encouraging environment that invites cross-functional agile teams to try out new ways of working including empowerment, self-organisation, design thinking, and prototyping.

Allianz Life Indonesia launched an agency ecosystem with Allianz Discover, its Digital tablet solution, at the core to provide a seamless experience across all agency activity from education, planning, interaction, selling, tracking to servicing.

With Allianz Discover, it is empowering existing agents while attracting new agents, and at the same time providing a superior experience to customers.

In one tool, agents can choose to follow up on previously provided leads, keep track of daily activities, utilise digital sales materials stored in Allianz Discover's Media Lounge to support interactions with customers, enable digital payments, and enjoy straight through processing, and more.

This ecosystem supports the company's vision of a life-long relationship between agents and customers.

An indicator of the success of how the digital transformation initiative has helped agents in the course of their work is that processing time for a case has improved from some seven days to closing cases on the spot with a processing time as fast as just five minutes.

Other positive impacts include digital submission rate improving from 65% to 92%, and average new business handling time needed improving by 99%.

INSPIRATIONAL AGENCY LEADER OF THE YEAR

Wong Ching Lih

AIA Bhd., Malaysia

For overcoming adversities, including a large family loan burden on her shoulders when she first started in this industry and fighting cancer since being diagnosed two years ago, and continuing to thrive as an agent and agency leader.

Ching Lih sees an opportunity in every adversity she faces and believes that all challenges can be overcome if one is determined and filled with purpose.

She joined the insurance industry when she was in dire need of money – with a family loan of RM700,000 on her shoulders for which she was the guarantor. With minimal education background and starting from scratch as an agent, she relied on her drive and determination to help her succeed.

Being diagnosed with cancer about two years ago was another curve ball life threw at her. But she has taken it in stride. “You realise that living a life with purpose is of utmost importance. You cannot predict what will happen the next second, so you live every day like it’s a celebration and realise that life is very beautiful,” she said.

A brush with mortality can make one aware of how precious time is and, therefore, she is determined to use her time to impart the knowledge and to show her agents the ropes in the industry. Having set a sterling example, she continuously reminds her agents that everyone faces adversity, and it is how one deals with challenges which determine success.

Ching Lih, also known as Kelly to her friends, is in her seventh year of MDRT qualification and looks forward to becoming a qualifying and life member in her 10th year. Some of her remarkable achievements and accomplishments include: 3-star million dollar agency; highest production in Sarawak; LIMRA AMTC certified moderator; groomed three MDRT qualifiers in year 2019; and awarded top district manager in AIA Sarawak.

On top of that, she does not forget her responsibility to give back to society. In addition to the monetary donations through her agency, Ching Lih and her team visit old folks homes every Chinese New Year. She also organises workshops and gets teachers to volunteer to teach the less fortunate children as part of their way to give back, amongst other initiatives.

From an uncertain career transition due to debt to battling cancer, her indomitable fighting spirit is an inspiration to everyone around her.



LIFETIME ACHIEVEMENT AWARD

Lachman B. Balani
Sun Life Hong Kong Limited

For a decorated career that has helped over 1,500 clients, groomed generations of professionals, and active contributions to the community over a span of more than 42 years in the industry, and still passionate about serving his clients as an octogenarian.

Lachman has been providing professional financial services to more than 1,500 clients in Hong Kong for over 42 years since joining the company in 1978. In the early years between 1978 and 1981, he was one of most productive agents at his company, contributing to 60% of the company's new sales. He has received countless awards and recognitions over the years of service through changing times.

Today, at the age of 81, he is still very passionate and enjoys every moment being with his clients. His commitment stems from his enduring belief in the value of insurance: savings and

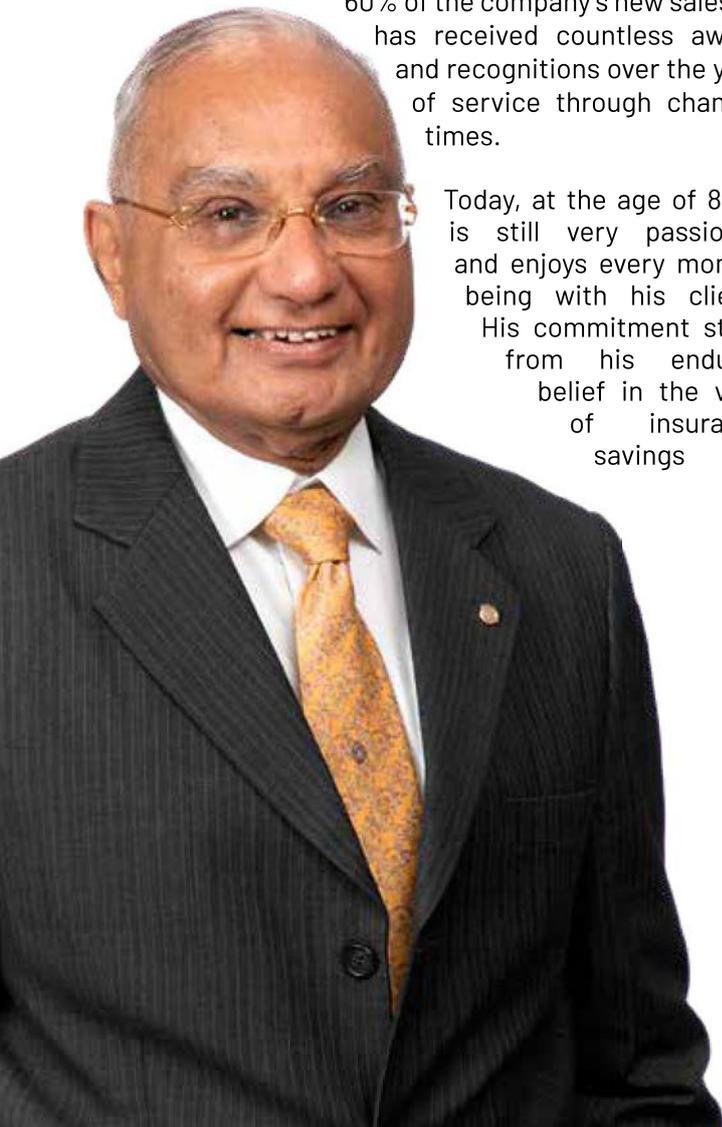
protection that are critical to helping individuals grow, families flourish, businesses thrive, and drive positive changes in the community. To him, trust is the bedrock of lifelong client relationships, and is earned only through professionalism, resilience, and care.

Adhering to the highest of standards for clients' financial wellbeing, he strongly believes that professionalism is an essential quality to bring value to clients. Since the first day of joining the industry, lunch is always reserved for meeting clients. But he will not talk business while having lunch with his clients as he deems that there is insufficient time for a proper and meaningful conversation on financial wellbeing. He prefers designated business meetings, which allow enough time for in-depth and thorough discussions.

While his career started off rough, he adapted quickly and built his area of expertise in general insurance, while looking for every opportunity to master the skills and technique for a conversation on life insurance. He is always open to sharing on his failures with young agents, as it is vital that these challenges are not forgotten.

Having seen poverty at a tender age, he has been helping the unprivileged and giving donations over the years to various organisations. He will also personally go and handover morning breakfast to the old age homes, street sleepers, orphanage children homes, and the needy and unemployed.

Optimism is a happiness magnet. With that belief, he has made many good friends and valuable clients and is proud to say that today his clients are his best friends and the pillars of his success in the industry.



INSURANCE AGENCY LEADER OF THE YEAR

Benny Chow

AIA International Limited, Hong Kong

For his rapid rise in the industry leading a highly productive team with an average age of 30, and outstanding performance in 2019 including personal production of Top of the Table, grooming over 60 Million Dollar Round Table producers and achieving 37 managerial promotions in his team.

Born with a creative soul, Benny followed his passion to do an undergraduate degree in interior design overseas. But after graduation, he chose to join the insurance industry.

From the first day he entered the Academy in 2013, he set a clear goal to become a district director in five years and he did. He achieved Court of the Table in six months in 2014 and again in 2019, he also qualified for Top of the Table for five consecutive years and won several industrial honours.

With the motto of "Cultivating a career in insurance with passion; leading the district's elites with a humble heart", he leads a vibrant team of high-performing members deployed in eight departments, with an average age of 30.

In January 2019, he set another goal to win the Super Grand District of the Year. Faced with many challenges during the year, he and his team managed to overcome the difficulties with perseverance, and achieved outstanding results against the odds.

After obtaining PAL Diamond membership, his team size rose from 188 in 2018 to 286 with an average age of 30. Over 200 of them are Bachelors, Masters, or PHD holders.

In addition, 60 of his team members qualified for MDRT, including six COTs and three TOTs. There were also 36 promotions to managers and one to District Director.

Benny's role model is his mother who is an outstanding agency leader herself. She has impressed upon him her unyielding commitment to the profession. With his mother leading by example, he is constantly motivated to work hard and strive for the best. He hopes to outshine his mother, to

set high standards for himself and his team, and to never settle for second best.

Benny spends a lot of time understanding the strengths and weaknesses of each team member to help them realise their fullest potential. His goal is to help his team members become District Directors in three years.

He has also provided support to the less privileged. He believes that the ultimate mission of the insurance profession is to protect the community and serve those in need.



INSURANCE AGENT OF THE YEAR

Divya Tusnial

TATA AIA Life Insurance Co. Ltd, India

For achieving astonishing results of more than four times Top of the Table production in 2019 with an emphasis on protection; for providing high quality advice with close to 100% persistency rate; and for being an inspiration to women.

From a traditional household in a conservative society to a competitive professional working world and emerging as a winner - Divya has undergone a dazzling transformative journey from a housewife to an internationally acclaimed insurance adviser. Her remarkable transformation has also served as an inspiration to other women looking to make their mark in the world.

Since joining the industry because of emotional and financial turbulence when her father-in-law passed away, she has achieved five Million Dollar Round Table, one Court of the Table and five Top of the Table honours. Her success is a result of her resolute determination and mission to share with as many people as possible on the importance of life insurance.

A consistent top performer, she has continued to reach new heights. Her achievements in 2019 include recording 4.5 times of TOT production, more than doubling her 2018 performance. In the first quarter of 2020, she has already reached TOT production. In 2019, she also won Top Advisor of AIA President Club - the elite club for the top advisers of each AIA market - CEO Award as the Top Advisor in India, and International Quality Award from LIMRA.

Impressively, her incredible results are built on a product mix of 95% protection and a persistency rate of 99.98%, serving over 1,000 clients.

With a heart to give back to the industry, she has served as an ambassador to promote MDRT culture in her company, and has spoken regularly at various industry events, including at the MDRT Annual Meeting in Miami Florida and at MDRT Day in Kuala Lumpur in 2019. She also regularly conducts 'Hello Divya' classes nationally for MDRT aspirants, through which she has directly mentored over 1,500 aspiring MDRT members in the last three years.

Setting another record in the industry, she is the first three-time winner of the prestigious Asia Trusted Life Agents & Advisers Awards. She was crowned Insurance Agent of the Year in 2017, Inspirational Agent of the Year in 2018 and, now, Insurance Agent of the Year in 2020.



YOUNG EXECUTIVE OF THE YEAR

Jason Chou

Sun Life Hong Kong Limited

For his extensive exposure and experience as a young leader in various Asia markets, leading the agency team to remarkable progress in 2019, and a clear objective of building a sustainable agency force that delivers quality business and drives the company's medium-to-long-term success.

As a young leader with some 15 years in the insurance industry, Jason's extraordinary career is highlighted by his extensive exposure in Asia markets particularly in Hong Kong, Singapore and Vietnam.

Under his leadership, his agency team achieved remarkable progress across the board in 2019, despite an extremely challenging operating environment and extended civil unrest in the city.

His extraordinary results can be observed in sales, headcount, quality, recruitment and people. His sales premiums via the agency channel grew by 33% year-on-year to over HK\$1,200 million, a record high for the company, outperforming the agency market average growth of 5% in Hong Kong. He also achieved a 5% growth in agency headcount, a record-high manpower of over 2,200, with a focus on quality where one in five of Sun Life Hong Kong's advisers achieved MDRT. At the corporate level, 16% of his staff were promoted while 25% had expanded job responsibilities. At the agency level, 209 advisers and 76 agency managers were promoted in 2019.

Jason has spearheaded several strategic initiatives over the years to build a stronger agency team – the growth engine of the company – that delivers quality business and drives the company's medium-to-long term success.

Be inspiring and be open, are qualities he upholds and believes in that are crucial to becoming a strong and successful leader. His multifaceted roles include being a member of Club 2028 of the Hong Kong Federation of Insurers promoting positive industry image and talent development, a member of the Future Task Force of the Insurance Authority of Hong Kong, and a consultant to "Life Insurance", a commemorative book published by the Hong

Kong Federation of Insurers to document the development of the life insurance and to promote financial literacy in Hong Kong.

Leading with vision, passion and innovation, he believes in the "ripple effect" of teamwork and the importance of a shared ambition. He communicates his priorities clearly and openly with his team and other leaders of the agency force and is determined to remove momentum killers by encouraging his team to speak up, which has resulted in an agile team culture and contribution of creative ideas even by junior staff.





INSURANCE COMPANY OF THE YEAR

Sun Life Hong Kong Limited

For achieving remarkable growth, despite the economy's contraction, driven by its bigger and stronger agency channel via the effective execution of its twin-pronged strategy of quality training and quality recruitment.

Sun Life continues to help its clients achieve lifetime financial security and live healthier lives, building on 127 years of experience and capabilities. Although Hong Kong's 2019 GDP contracted by 1.2%, Sun Life Hong Kong (SLHK) achieved remarkable growth as its full year sales rose by a record high for the company from 2018.

Putting the priority on health and retirement in 2019, SLHK provides access to quality healthcare services at affordable cost and a carefree retirement with client-centric products to meet the needs of present and future generations. This has resulted in astonishing sales growth as evidenced by the sales of health insurance that witnessed a significant year-on-year increase in the first half of 2019.

With a focus on enhancing client experiences at critical moments with digitisation, My Sun Life HK, an award-winning app, was among the first in the market to leverage the Faster Payment System (FPS) - an open payment platform developed by the banking regulator in Hong Kong to distribute claim payouts to clients. It was a bold and unprecedented move by SLHK when most merchants at the time opted to utilize the payment system to collect payments instead.

SLHK also saw a bigger and stronger agency team in 2019, primarily attributed to the effective execution of a twin-pronged strategy: quality training and quality recruitment. Training platforms Most Respected Advisor (MRA) Academy is instrumental in nurturing all advisers, SEED upskills team leaders through dedicated training on leadership, and the BrighterGen Academy helps recruit newcomers with high-potential and provides them with a fast track to success.

SLHK is bold on advertising and branding to stand out. An example is the collaboration with Manner, a new social media channel in Hong Kong with over one million followers on Facebook. Being an industry-first collaboration, a parody of the famous Three Kingdoms story was created, a video that went viral online in 2019, with more than half a million views from young audiences.

A successful campaign "What if you live up to 120 years old" was also launched that helped boost the performance of health insurance in the first half of 2019, with a year-on-year growth of more than 50% in sales.

As a subsidiary of a Canada-domiciled corporation, SLHK benchmarks itself against the best in the industry and strives to achieve and maintain the highest professional standards.

EXECUTIVE CHAMPION OF THE YEAR

Rakesh Sharma

TATA AIA Life Insurance Co. Ltd, India

For the focus in developing synergies between stakeholders, leaders, and advisers for a high performing agency channel, building on the MDRT culture and consistent growth in agency results.

As the Senior Director of Agency, Rakesh is a key personnel in the company's agency channel. He has contributed towards strategising, setting and scaling up of the agency business model and is poised to help accelerate growth. Over the last five years, the individual weighted new business premium (IWNBP) collections has grown by 29% CAGR and the number of Million Dollar Round Table (MDRT) qualifiers rose by a remarkable six times. In the last calendar year, the number of MDRT members grew by 27%.

In the last 12 months, he has focussed on expanding the agency network, while ensuring quality agent hiring, higher agent productivity and profitable growth. He was instrumental in converting the agency channel from a high-cost model to a profitable growth-led model as shown by the growth of the agency, enhancing the MDRT culture, training and development, and promoting the adoption of technology.

One such programme in driving the MDRT culture is the "MDRT School" where potential MDRT qualifiers are given additional specialised support and training to help these agents to join the exclusive club.

He also played a significant role in building the Premier Agency model in the company. Premier Agency was a concept introduced in 2015 with the proposition of a "Life Planner". Life Planners are considered key internal customers who hold the promise to become future MDRT members and leaders.

Advisers go through a stringent selection process and once selected, each premier agent undergoes a three-year structured roadmap strategically charted at important milestones in their journey to build capability. The three core dimensions of the programme are "Personal

Empowerment", "Business Empowerment" and "Domain Expertise". The Premier Agency now accounts for 75% of the overall agency contribution.

With an emphasis on Ease of Doing Business, notable results and initiatives include 98% of new business submission is now paperless, as well as its "Good Friend" application with features such as MDRT Dashboard, lead management, and testimonial videos.

On successful agency management, he believes that the focus should be on creating positive working relationships. That will not only enable a healthy work atmosphere but also foster trust and productivity. With trust, people are more likely to adhere to necessary changes, resulting in greater innovation and adaptability to focus on opportunities.



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

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Asia Insurance Review (AIR) was launched in January 1991 to meet the information needs of insurance practitioners in Asia in particular and the rest of the world in general. It quickly became the premier and comprehensive professional regional insurance magazine, read by all the key decision makers and readers in the insurance industry in Asia. AIR remains the voice of the insurance industry of Asia over these 29 long years where change is the very essence of the game in town. It is more than a magazine and remains a strategic partner of the insurance industry even today as the world gets more Asia-centric.

AIR remains the trusted source of reliable up-to-date news and developments in the market with its high quality editorial content. AIR is the official media partner of the following events:

- Asean Insurance Congress
- Asia Actuarial Conference (AAC);
- East Asian Insurance Congress (EAIC);



Asia Advisers Network

Asia Advisers Network (AAN) is a dedicated online platform meeting the information needs of advisers and agency leaders. AAN reports on the latest industry news, development and expert content from the best minds in the industry. This is done through multi-media channels to help advisers and agency leaders stay at the forefront of trends and thrive in the era of fintech and insurtech.

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- Global Insurance Forum (GIF);
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- Pacific Insurance Conference (PIC).

AIR is also the Permanent Observer of the Asean Insurance Council, the Secretariat for the Reinsurance Brokers' Association of Singapore, as well as the Risk and Insurance Management Association of Singapore.

AIR launched the Asia Insurance Industry Awards to recognise and salute excellence in the insurance industry since 1997. They also launched the Australia and New Zealand Insurance Industry Awards in 2004 and The Trusted Life Agents Awards. These are our conscious attempts to promote the industry's move towards higher standards and greater professionalism.

AIR grows from strength to strength and looks forward to serving the market moving forward.

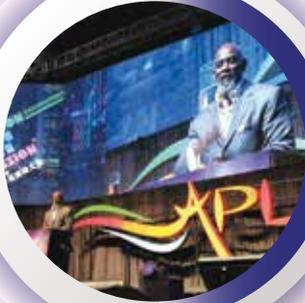
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Assurance (M) Berhad,
Malaysia



Divya Tusnial
TATA AIA Life, India



**Nattanan
Songpeansub**
AIA Thailand



Ody Chu
AIA Hong Kong



Tsai Wei-Man
Cathay Life Insurance,
Taiwan

Financial Adviser of the Year



James Yeow
Finexis Advisory,
Singapore



**Nguyen Thi Kim
Uyen**
Manulife Vietnam



**Prashanthi
Velayudan**
Union Assurance,
Sri Lanka



Tran Thi Hoa
Manulife Vietnam



Wilfred Wong
AIA Financial
Advisers, Singapore

Rookie Insurance Agent of the Year



Elaine Chow
AIA Hong Kong



Joyce Chan
Prudential Assurance
Co. Singapore



Keo Sochenda
AIA Cambodia



Yeung King Hung
AIA Hong Kong



Yu Zheng
AIA Hong Kong

Insurance Agency Leader of the Year



Benny Chow
AIA Hong Kong



Dang Van Luc
Manulife Vietnam



Dato Eric Toh
Great Eastern Life
Assurance (M) Berhad,
Malaysia



Zhao Na
Allianz Life China



Zhao Yujie
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Muang Thai Life



Lahiru Maduranga
Softlogic Insurance
Sri Lanka



Le Trang Nhung
Manulife Vietnam



Liu Shiu-Min
Cathay Life Insurance
Taiwan



Soung Sovannara
AIA Cambodia

Digital Agent / Agency Leader of the Year



Kwanchanok Sikiwat
Allianz Ayudhya
Thailand



Mongkol Lusamlit
AIA Thailand



Shaun Acasio
AIA Singapore



Tay Kah Lok
Finexis Advisory
Singapore



Wave Chow
AIA Hong Kong

Inspirational Agent / Agency Leader of the Year



Divya Tusnial
TATA AIA Life, India



Lien Ting-Wei
Cathay Life Insurance,
Taiwan



Wong Ching Lih
AIA Bhd, Malaysia



Woo Pih Wah
AIA Bhd, Malaysia



Zhao Yi Jing
Allianz Life China

Lifetime Achievement Award



Lachman B. Balani
Sun Life Hong Kong



Liem Lie Sia
Allianz Life Indonesia



Teresa So
AIA Hong Kong

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Young Executive of the Year



Hsieh Chia-Hsuan
Cathay Life Insurance,
Taiwan



Jason Chou
Sun Life Hong Kong



Raymond Sim
Tokio Marine Life
Singapore

Bank Partner of the Year

- Bank of China (Hong Kong)
- Nations Trust Bank, Sri Lanka
- Saigon Commercial Bank, Vietnam

InsurTech of the Year

- 360F
- getArrange.com
- Symbo

Digital Transformation of the Year

- AIA Bhd., Malaysia
- Cathay Life Insurance, Taiwan
- PT Asuransi Allianz Life Indonesia
- Manulife Vietnam
- Taiwan Life Insurance Co., Ltd.

Insurance Company of the Year

- AIA Singapore Pte Ltd
- AIA Company Limited (Thailand Branch)
- Fubon Life Insurance Co., Ltd. Taiwan
- Muang Thai Life Assurance, Thailand
- Sun Life Hong Kong

ASIA INSURANCE REVIEW

DEDICATED TO ASIA'S INSURANCE INDUSTRY

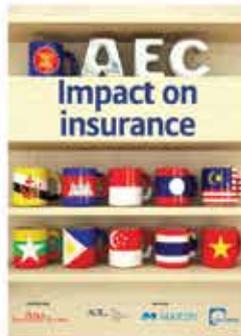
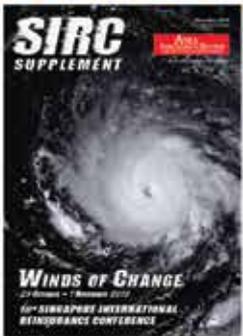
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Asia Insurance Industry Awards



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Joyce Chan

Prudential Assurance Company, Singapore

ROOKIE INSURANCE AGENCY LEADER OF THE YEAR

Lahiru Maduranga

Softlogic Life Insurance PLC, Sri Lanka

FINANCIAL ADVISER OF THE YEAR

Wilfred Wong

AIA Financial Advisers, Singapore

BANK PARTNER OF THE YEAR

Saigon Commercial Bank, Vietnam

DIGITAL AGENCY LEADER OF THE YEAR

Wave Chow

AIA International Limited, Hong Kong

INSURTECH OF THE YEAR

GetArrange.com

DIGITAL TRANSFORMATION OF THE YEAR

PT Asuransi Allianz Life Indonesia

INSPIRATIONAL AGENCY LEADER OF THE YEAR

Wong Ching Lih

AIA Bhd., Malaysia

LIFETIME ACHIEVEMENT AWARD

Lachman B. Balani

Sun Life Hong Kong Limited

INSURANCE AGENCY LEADER OF THE YEAR

Benny Chow

AIA International Limited, Hong Kong

INSURANCE AGENT OF THE YEAR

Divya Tusnial

TATA AIA Life Insurance Co. Ltd, India

YOUNG EXECUTIVE OF THE YEAR

Jason Chou

Sun Life Hong Kong Limited

INSURANCE COMPANY OF THE YEAR

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EXECUTIVE CHAMPION OF THE YEAR

Rakesh Sharma

TATA AIA Life Insurance Co. Ltd, India



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