



# The Winners

**3<sup>RD</sup> ASIA  
TRUSTED LIFE AGENTS & ADVISERS AWARDS  
2018**

Organisers:

**ASIA  
INSURANCE REVIEW**



**Asia Advisers Network**  
The Trusted Insurance Advisers Network

Co-Organiser:

**LIMRA**

Strategic Partner:



Guest of Honour



**Mr Dennis B Funa**  
Philippines' Insurance Commissioner

Patron



**Mr Mark Tucker**  
Group Chairman , HSBC Holdings plc

Organisers:



**Asia Advisers Network**  
The Trusted Insurance Advisers Network

Co-Organiser:



Strategic Partner



Supported by:



The Chartered  
Insurance Institute  
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The Hong Kong  
Federation of Insurers  
香港保險業聯會



Insurance Association of Sri Lanka



INTERNATIONAL  
INSURANCE  
SOCIETY



SINGAPORE  
INSURANCE  
INSTITUTE

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## *The Awards*

14 INSURANCE AGENT OF THE YEAR

15 FINANCIAL ADVISER OF THE YEAR

16 ROOKIE INSURANCE AGENT OF THE YEAR

17 INSURANCE AGENCY LEADER OF THE YEAR

18 ROOKIE INSURANCE AGENCY LEADER OF THE YEAR

19 INSPIRATIONAL AGENT/LEADER OF THE YEAR

20 DIGITAL AGENT/AGENCY LEADER OF THE YEAR

21 LIFETIME ACHIEVEMENT

22 AFFINITY/BANK PARTNER OF THE YEAR

23 INSURANCE COMPANY OF THE YEAR FOR AGENTS

24 EXECUTIVE CHAMPION OF THE YEAR

26 PARTNERS

30 THE FINALISTS



*Congratulations*

**to all Winners**  
**of the**

**3rd**

**Asia Trusted Life Agents & Advisers**  
**Awards**

**ASIA**  
**INSURANCE REVIEW**



**Asia Advisers Network**

## The real hero of the times

Even in this super hi-tech era, insurance remains a hi-touch area. So agents and advisers remain indispensable.

As we continue to champion these awards, we remind ourselves of the crucial role that agents play in bringing insurance to the people. They do the real CSR of the industry. The behind-the-scene caring, sharing and nurturing that agents offer their clients comes from selflessness and the desire to do good.

Yet agents are sometimes dismissed unkindly as just a cog in the selling process. We now realise how noble a passion many of the agents and advisers have in helping people through insurance and beyond. This must go beyond dollars and cents and it adds up to TRUST.

And trust is what will make the insurance industry find its way to the TOP.

The awards launched with the call of our founding patron, Mr Mark Tucker, now group chairman of HSBC Holdings, to recognise and salute agents. The awards have now become a straight path to recognise agents and advisers beyond companies, across markets and within the region.

To add to this, we have also launched a dedicated website, Asia Advisers Network, [www.AsiaAdvisersNetwork.com](http://www.AsiaAdvisersNetwork.com), to sing the agents and advisers anthem of service and celebrate the march towards excellence.

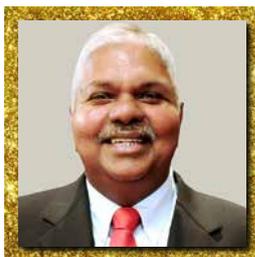
The crop of entries we received for this year's awards was impressive with a count of 400 from 14 markets and 50 companies. The awards are making their mark slowly but surely. The quality of the entries in most cases was spell-binding with the human touch and professionalism. Life companies have also been seen to be going that extra mile to bring out the best in these agents and advisers with technology.

As organiser, we would like to thank the hardworking judging panel of 26 members led by Mr Mark Saunders for their diligence in looking for the best. There was a two-step process with a first round of remote judging to select the finalists and the second round of meeting face to face to discuss the finalists and arrive at the winners through a secret ballot audited by EY. All elements of conflict of interest were carefully handled.

We thank our co-organiser LIMRA and those life associations in the region that readily supported the awards, and AIA for having kept faith with the awards as founding strategic partner.

We salute all entrants for their courage in taking part to tell their story. We urge the winners to celebrate their victories not just for themselves but for the whole industry.

You make the industry shine as you bring insurance to the hearts and homes of your clients. Bravo!



**Sivam Subramaniam**

Editor-in-Chief, *Asia Insurance Review*



**Benjamin Ang**

Editor, Asia Advisers Network

## What you do matters

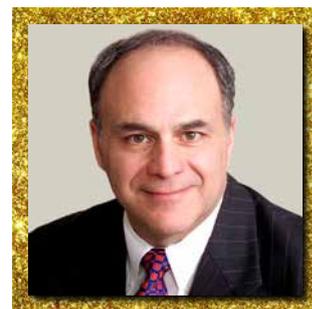
LIMRA is honoured to co-organise the third annual Asia Trusted Life Agents & Advisers Awards ceremony. According to our research, trust is the cornerstone of any good relationship between consumers and their agents and advisers. With trust, consumers are more likely to own life insurance and other risk products, and more likely to save and plan for retirement.

What you do matters and our research demonstrates that consumers recognise the value of working with a financial professional to help them secure their future. Today's consumers face competing financial priorities that challenge their future. There has never been a greater need for sound financial advice.

To engage with today's consumers, agents and advisers must understand the market trends and be able to differentiate the needs and priorities of different demographic groups effectively. At its core, LIMRA is a research organisation, offering actionable, credible insight into insurance and retirement trends. From sales and distribution benchmarking and product utilisation to in-depth analysis of consumer behaviour, carrier and adviser use of social media and technology, and regulatory changes, LIMRA's research programme continues to evolve and grow as our members' needs change.

As the trusted source of industry knowledge, LIMRA's research and training programmes are designed to help you and your companies establish business practices and strategies to meet today's challenges as well as those you may face in the future. Your success will help to fulfill our common mission to protect families' financial security throughout their lives.

Congratulations, again! Your professionalism, knowledge and commitment to the financial services industry is exceptional.



**Robert A Kerzner**

President & CEO  
LIMRA, LOMA and LL Global

## Congratulations to all

Congratulations to all the agents and advisers who are being honoured at this prestigious Awards for the tremendous work they do servicing the communities of Asia.

We are fortunate enough to be working in some of the most dynamic and attractive life insurance markets in the world. The Asia-Pacific region is benefiting from immense social and economic change that is leading to growing demand for protection and long-term savings products.

Increasingly sophisticated Asian consumers with changing needs and greater expectations means that the requirements placed upon the insurance agent are greater than ever before.

We firmly believe customers will still require personal interaction to instil confidence and to establish long-lasting relationships through the provision of the best protection available to ensure the safety and security for themselves and their families.

At AIA, we strive to help the people of Asia Pacific live healthier, longer, better lives.

Well done on your achievements and best wishes for an even more productive and successful 2018!



**Jacky Chan**

Regional Chief Executive,  
AIA Group Ltd

# ASIA INSURANCE REVIEW

[www.asiainsurancereview.com](http://www.asiainsurancereview.com)

**#1** [asiainsurancereview.com](http://asiainsurancereview.com) is the most visited insurance news website in Asia and Top 3 globally.

Confirmed by Google Analytics & SimilarWeb.com, 2016

75,000 Sessions Monthly

125,000 Page Views Monthly

Confirmed by Google Analytics, average in 2017

# MIDDLE EAST INSURANCE REVIEW

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Confirmed by Google Analytics & SimilarWeb.com, 2016

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## Chairman of Judging Panel



### Mr Mark Saunders

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

**M**r Saunders is a member of the Group Executive Committee of AIA Group Ltd. He has responsibility for the Group's strategy including M&A, corporate transactions, and corporate development. He also holds responsibility for the Group-wide Corporate Solutions, Group Life & Health insurance, and Healthcare businesses covering all 18 markets in which AIA operates.

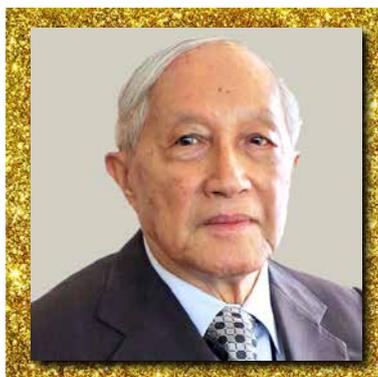
Joining AIA in April 2014, he is a Board Director of various companies within the Group and has also served as the Group CMO bringing together Strategy and Marketing centred on Customer Propositions.

He has been working in the insurance industry in Asia since 1989. Prior to joining AIA, he was Managing Director of Towers Watson from 1997 to 2014. From 1989 to 1997, he was based in Hong Kong as CEO, Executive Director and Board Member of the Isle of Man-based international life insurance operations of the UK's CM&G Life Assurance Society and also Executive Director and Board Member of its joint venture life insurer in Korea (Coryo-CM).

He has been a Trusted Advisor of Boards and Board Committees of leading insurers in Asia and held numerous Executive and INED Board positions and memberships of a multitude of insurance-related, actuarial, regulatory and professional committees. He is a member of Hong Kong's Financial Services Development Council and was a member of the HKSAR Government's Financial Secretary and Treasury Bureau's Working Group on Long Term Fiscal Planning and the statutory body, Insurance Advisory Committee.

Mr Saunders is Fellow of the Institute and Faculty of Actuaries and five other professional actuarial bodies. He is a passionate promoter of the good of life insurance for societies and economies and an ardent advocate of Creating Shared Value through treating social problems as business objectives.

## Honorary Adviser



### Mr Reynaldo de Dios

Publisher-Editor, Insurance Philippines Magazine; and Editorial Consultant, *Asia Insurance Review*

**M**r Reynaldo A de Dios is a risk and insurance management consultant and has a 69-year background and experience in the insurance industry.

Starting out in 1948 with Ker & Co. Ltd., a British General Insurance Agency, he later on organised a life insurance company in 1960 and a non-life insurance company in 1966. He pioneered insurance education in the Philippines and has conducted various risk and insurance seminars in Indonesia, Malaysia, Hong Kong, Singapore and the Philippines. He has attended more than 80 international conferences on insurance and risk management topics throughout the world. In 1972, he organised the first national insurance conference in Manila. He was the president of five non-life insurance companies and vice president in one life insurance company.

He also introduced the concept of risk management to the Philippines and established his own risk and insurance management consultancy firm on October 1, 1964. He has undertaken risk management consultancy assignments for San Miguel Corporation, Central Bank of the Philippines, PLDT and many industrial, banking and commercial firms.

De Dios has also been publisher and editor of Insurance Philippines (magazine) since 1985. He was likewise publisher and editor of Insurance Asia from 1970 to 1990 which was renamed *Asia Insurance Review* based in Singapore. He is at present the editorial consultant for *Asia Insurance Review*.

Lastly, he has organised and served as overall coordinator of the annual Philippine General Insurance Summit since 2003.

# THE JUDGES



## Mr Andy Khoo

Managing Director, The Centre for International Assessment and Development, LIMRA

**M**r Khoo leads one of the world's largest training and development resources for life insurance and financial services companies, helping LIMRA members assess their situation, develop a strategic response, and execute at all levels of an organisation and across national boundaries.

As an international life insurance professional with extensive experience leading corporate growth strategies, improving agency productivity, and growing company profitability, Andy understands the levers for generating sustainable business growth year after year.

Before joining LIMRA in 2010, Mr Khoo was Vice President, Field Management Development, at American International Group's worldwide life agency head office in New York. There he led key agency strategic and tactical initiatives that improved agent and agency manager performance in more than 50 countries.

Mr Khoo's career with AIG and its American International Assurance (AIA) subsidiaries in Asia and US included living and working in four different countries, and developing and leading multicultural teams.



## Mr Ariel G Cantos

President (2017), Philippine Life Insurance Association; and  
CEO, Philam Life

**M**r Cantos is the CEO of Philam Life. Prior to his appointment, he held the role of CEO of BPI-Philam, the bancassurance joint venture of Philam Life and the Bank of the Philippine Islands (BPI), and the leading bancassurance operation in the Philippines. He is also a member of the Board of Directors of the Philam Group and sits as a Trustee of Philam Foundation. In 2017, he was elected as the President of Philippine Life Insurance Association and also the Chairman of the ASEAN Insurance Council.

His most recent position at Philam Life was Senior Vice President and Chief Agency Officer, before spearheading the growth of BPI-Philam in 2013. He joined Philam Life right after completing his Bachelor's Degree in Economics, Honors Program, from the Ateneo de Manila University and had an enriching and successful career in Philam Life's Agency Distribution Channel which he served for close to 30 years.



## Mr Bernard Lim

President (2017), Financial Services Managers Association, Singapore; and  
Financial Services Director, Prudential Singapore

**M**r Lim has over 26 years of insurance industry experience. He is immediate past President of Financial Services Managers Association (FSMA) and Financial Services Director at Prudential Singapore.

His willingness to contribute to the development of fellow insurance practitioners has seen him answer the call to serve the industry through FSMA, which is dedicated to serve the needs of agency field leaders and managers in their pursuit of excellence and professionalism. He has been a member of FSMA's executive committee since 2014 and, most recently, its President for the term 2017/18.

He is also a member of Prudential Singapore's Agency Executive Council, an advisory group that works in partnership with the company on matters concerning the welfare and betterment of its agency force.



## Mr Bharat Kannan

Chief Distribution Officer, MetLife Asia Ltd

**M**r Kannan serves as Chief Distribution Officer, Asia, since 2015, based in Tokyo at the MetLife Asia Regional Representative office.

He is responsible for leading all intermediated distribution channels in Asia and has Asia-wide responsibility for agency, bancassurance, employee benefits and the global relationship management channels.

Mr Kannan is a member of MetLife's Asia Leadership Group and serves as non-executive director on the boards of Sino-US United MetLife Insurance Company Limited, PNB MetLife India Insurance Company Limited and BIDV MetLife Life Insurance Limited Liability Company.

Prior to joining MetLife, he spent over 11 years at Aon, most recently serving as CEO, Aon Insurance Brokers Malaysia. Prior to Aon, he worked in a number of senior management positions in Asia and the US, and is a veteran of the US Air Force having served on active duty from 1992 -1996.

He holds a Bachelor of Business Administration from Temple University, Philadelphia, Pennsylvania, a Master of Science from DePaul University, Chicago, Illinois and has attended INSEAD's Management Acceleration Program.



## Mr Bosco Lau

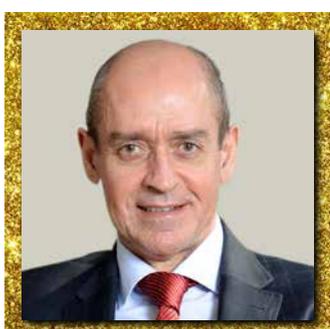
Regional Managing Director, LIMRA and LOMA

**M**r Lau brings nearly 30 years of industry experience to LIMRA clients. His areas of focus include financial planning, life and health insurance, agency development and training.

For the past 5 years, he has been with LIMRA in developing membership across Asia and helping members to improve overall distribution performance, agency profitability and agents and manager skills. He has earned the LIMRA Chartered Insurance Agency Manager (CIAM) and is a certified moderator, delivering Chinese AMTC.

Before joining LIMRA, he was Vice President for AIA Hong Kong from 2011-2012, where he restructured the sales team, refined the products and provided intensive training to agency, as well as led the production growth of 8,000 agents in HK.

Prior to that, he was the Vice President in Agency Training & Talent Development for AIA Regional Office from 2010 to 2011, and Vice President, AIA China, from 2004 to 2010.



## Mr Bruce de Broize

Regional Head of Distribution, Asia, Generali

**A**s Regional Head of Distribution, Bruce de Broize is responsible for driving growth in Life and P&C businesses across Asia, by formulating and implementing strategies for all distribution channels.

Bruce has over 29 years of insurance experience in both Life and P&C insurance companies in South Africa, Australia, and Asia Pacific (in particular Korea, China, Taiwan, Japan and Hong Kong). Prior to joining Generali, Bruce was the Regional Chief Distribution Officer for AXA Asia, and he also held various senior distribution leadership roles with AIG and Allianz for many years.

Bruce holds a Master's in Business Leadership and an Honours Degree in Economics. Bruce has worked and lived in Asia since 2000.



## Mr Davey Lee

Vice President, The Life Underwriters Association of Hong Kong (LUAHK)

**M**r Lee is currently the Senior Regional Director of Prudential Hong Kong Limited and has been in the insurance arena for more than two decades.

He has been serving the industry by taking up leadership roles in various industry associations.

To name a few, he is the Vice President (Membership) of The Life Underwriters Association of Hong Kong, which is the local insurance association with the largest membership. In addition, he promotes the sustainable development of the industry by serving as the Vice President of Insurance and Investment Committee, CEPA Business Opportunities Development Alliance and the Committee Member of Hong Kong Management Association – Insurance Industry Committee.

Mr Lee also plays an active role in the regulatory development of the industry by serving as the Co-opted Committee Member of Insurance Agents Registration Board.



## Mr David Grant

Regional Chief Agency Officer, Manulife Asia

**M**r Grant is currently the Chief Agency Officer for Manulife Asia responsible for the agency distribution channel in Manulife's operations across 10 countries.

He was also the Acting Chief Distribution Officer for all distribution channels in Manulife Asia from April to September 2016. He provides regional strategic leadership and direction of Manulife's agency channel across Asia, working closely with local chief agency officers in each market.

Mr Grant is responsible for development of agency distribution including selection, recruiting, training and development, tools and processes, compensation and incentives and segmentation, including the advancement of all MDRT programmes.

Prior to this role, he was Chief Agency Officer in Manulife Philippines, a position he began in December 2012. Under his leadership, the Philippines doubled its agency force, core agency and active agent count in two and a half years, helping the company to achieve record growth figures in new business.

He has over 30 years' experience in the financial services industry, including international experience as a senior vice president, chief agency officer and general manager.

# THE JUDGES



## Mr David Piesse

Advisory Board Member, Guardtime; and  
Global Chairman of International Insurance Society Inc (IIS) Ambassadors

Mr Piesse is an advisory board member of Guardtime and international insurance adviser, helping to establish standards in data governance and compliance for Industrial Blockchain for defence, government and telco industries. He is also helping to establish the global insurance and financial services blueprint for the company. Mr Piesse is involved in all aspects of cyber liability as an emerging risk. He is a frequent speaker and evangelist for the company at conferences worldwide on cyber risk and the use of blockchain technology for data centric security and data provenance. Guardtime was founded in Estonia, which is the e-digital society. Along with EY, he has authored three white papers on blockchain. He has also written white papers for Guardtime on insurance, cyber liability and insurance claims and fraud management.



## Mr Deepthi Lokuarachchi

President, Insurance Association of Sri Lanka; and  
CEO, HNB Assurance and HNB General Insurance

Mr Lokuarachchi, LL.B (Colombo), ACII (UK), Attorney at Law, Chartered Insurance Risk Manager, counts over two decades of professional experience in the fields of general management, distribution, risk management and overall operations management.

He commenced his career at Eagle Insurance where he held various key positions including General Manager Distribution and Risk Management. Advancing in his career, he moved to AIG Insurance Limited where he held the position of Deputy Chief Executive and Chief Operating Officer in charge of the Sri Lankan and Maldivian Operations.

Mr Lokuarachchi also served as the Chief Executive Officer of Orient Insurance Limited Sri Lanka and the Chief Executive Officer of Sri Lanka Insurance Corporation Limited prior to joining HNBA.

He was the President of the Sri Lanka Insurance Institute and is the current President of the Insurance Association of Sri Lanka.



## Ms Esther C Tan

Senior Adviser to the Board, Mercantile Insurance Corp

Ms Tan, CLU, CHFC, FLMI is a veteran of the Philippine life insurance industry with over 30 years of experience spanning locally and across Asia.

She was formerly Chairman, President & CEO of Sun Life Financial, Philippines. At the time of her retirement, she was given the moniker "Legend of Sun Life" by the then Chairman of SLF. She was instrumental in steering Sun Life to its pre-eminent position by developing the foundation of excellence of its advisory force. During her stint, she was also responsible for the launch of Sun Life Asset Management Co and the Sun Life Pre-Need Company.

In 2009, she was invited out from retirement by PNB Life. Under her leadership, the company ranked in the top ten in both New Business and Total Premiums before it was acquired by Allianz in 2016 and renamed Allianz PNB Life.

Currently, she is Treasurer and Board member of the Association of Insurers & Reinsurers of Developing Countries (AIRDC), Board member of the Insurance Institute of Asia & Pacific (IIAP) and Consultant to a major general insurance company.



## Mr Handojo G Kusuma

Deputy Country CEO, Allianz Life Indonesia; and  
Regional Chief Agency Officer, Allianz Asia Pacific

Mr Handojo G Kusuma is Deputy Country CEO of Allianz Life Indonesia, where he oversees distribution and market management, and is responsible for expanding sales and channels growth in Indonesia. Allianz Life Indonesia is supported by more than 26,000 sales professionals, as well as an established network of partners, distribution channels and platforms.

In addition, he also assumes the role of Regional Chief Agency Officer for Asia Pacific, where he leads the development of Allianz's agency channel in the region, with a strong focus on driving growth, customer centricity and professionalism. He also drives the implementation of digital agency transformation in the region.

He has over 28 years of experience in the insurance industry with 18 years in senior management positions. He brings a proven track record in driving multi-channel distribution and agency transformation.

He is a certified Fellow, Life Management Institute (FLMI) and holds BSc and MBA degrees from Western Michigan University, United States.



## Ms Helen Roberts

Regional Manager, Asia Pacific, Chartered Insurance Institute

**M**s Roberts was raised and educated in the UK and has over 20 years' experience of working in the Financial Services and Insurance Industry in the UK and Hong Kong.

Helen joined the CII organisation having previously worked at Zurich Life Insurance (Hong Kong) for the past 4 years. Prior to this, Helen worked with Lloyds Banking Group for 14 years.

Helen's strength has been developing strong relationships with financial advisers, insurance brokers, banks and insurance companies in Hong Kong and across Asia.



## Ms Jeanette Lim

President, Singapore Insurance Institute; and  
Regional Head, Agency Development & Incentives, Chubb Asia Pacific

**M**s 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 14 years of experience with the insurance industry and over these years, she has been involved in various functions such as training, sales management, business development, communications and corporate planning. Her responsibilities spanned across the life and general insurance markets, both in domestic as well as global insurance companies.

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.



## Mr Jensen Siaw

Performance Breakthrough Coach, Jensen Siaw International

**M**r Siaw is a Performance Breakthrough Coach and International Motivational Speaker who has spoken extensively across Asia since 2006. Known as a master motivator in the life insurance industry, he has coached MDRT/COT/TOT qualifiers and leaders of Million Dollar Agencies.

His clientele includes Fortune 500 companies and multinational corporations such as Coca-Cola, 3M, AIA, Allianz, Aviva, AXA, Prudential, Tokio Marine, Manulife, Zurich, Standard Chartered, Deutsche Bank, OCBC, UOB and Maybank.

In his efforts to reach and empower more people beyond his keynotes and seminars, Jensen has also authored 2 books: "Change Your Inner Cards, Win The Outer Game" and "7 Days to a New Goal". Effectively bilingual, Jensen has spoken and appeared on numerous media reports and shows.



## Dr Khoo Kah Siang (Executive Champion of the Year – 2017)

CEO, Manulife Singapore

**D**r Khoo is the President and CEO of Manulife Singapore and a member of Manulife's Asia Division Executive Committee.

He is responsible for the overall development of Manulife's business operations in Singapore. This includes key business segments – protection, retirement solutions, high net worth and wealth management – across a multi-channel distribution platform.

Dr Khoo has vast experience in financial services, particularly in Singapore, with a proven track record in multiple leadership roles. With a career spanning over 20 years, his experience includes being the Singapore CEO for Great Eastern Life, Deputy Director at the Monetary Authority of Singapore, a Distinguished Fellow of the Institute of Banking and Finance, and the President of the Life Insurance Association of Singapore.

A Fellow of the Institute of Actuaries, UK, Dr Khoo holds a Doctorate in Statistics from the University of Kent, Canterbury, UK.

# THE JUDGES



## **Mr Randy Lianggara**

Regional Chief Executive Officer for China, Indonesia and Vietnam, Aviva Asia

**M**r Lianggara is currently the Regional CEO for Aviva's businesses in China, Indonesia, Vietnam as well as its Asia Regional Office.

He works closely with the management teams in each country as well as Aviva's regional executives in setting and monitoring the company's business direction and targets, as well as fostering relationships with key partners in China, Indonesia and Vietnam.

Randy has over 25 years' experience in the insurance sector. Prior to joining Aviva, he was the Country CEO for AXA Indonesia overseeing its group of companies' life insurance, general insurance and asset management businesses and played a pivotal role in its business development over the past decade.

He holds a Master's degree in Business Administration from Golden Gate University and a Bachelor of Business Administration from Iowa State University in the United States. He is a Certified Financial Planner, Life Underwriter, Wealth Manager, Professional in Life and Health Insurance, as well as a ChFC Charterholder.



## **Ms Rizalina G Mantaring**

CEO, Sun Life Financial Philippines

**M**s Mantaring heads Sun Life Financial group of companies in the Philippines. She is also the Chair of the 12 Sun Life Prosperity Funds and Sun Life Financial Philippines Foundation, Inc.

Under her leadership, Sun Life Philippines has implemented numerous industry firsts and innovations, further promoting financial literacy among Filipinos.

Sun Life Philippines has won numerous prestigious awards, including the Life Insurance Company of the Year Award given at the 19th Asia Insurance Industry Awards and the 2015 Employer of the Year Award bestowed by the People Management Association of the Philippines. It has also been the number one life insurance company in the Philippines for seven consecutive years now.

Ms Mantaring is an independent director of Ayala Land Corporation, First Philippine Holdings Corporation, and MicroVentures Foundation, Inc.



## **Mr Robert Pain**

Chairman, Association of International Life Offices

**M**r Pain is the Chair of the Association of International Life Companies. He is also an adviser and consultant to companies, including Investors Trust Assurance SPC in Grand Cayman and ITA (Middle East) Limited in UAE.

He was previously Chairman of ITA SPC from June 2012 until June 2017 being responsible, along with the Board for oversight of the company, providing direction and strategy to the senior executives; working with business and service providers; building relationships with regulators, and the media; seeking new business development opportunities; and keeping everyone in the company up-to-date on industry new developments and best practice.

Mr Pain has over 30 years' experience within the financial services industry. Initially working at Target Group and AXA in various sales, business development and marketing roles, he then joined Friends Provident in 1991 to set up its Agency Division. He joined Friends Provident International in 2005 as Sales Director and a member of the Board.

He has set up businesses around the world including Hong Kong, Singapore, Malaysia, UAE and Germany.



## **Mr Robert Pang**

Chairman, Insurance Agents Registration Board, The Hong Kong Federation of Insurers

**M**r Pang is a practicing barrister by profession, and was appointed Senior Counsel in 2012. A fellow of the Chartered Institute of Arbitrators and Hong Kong Institute of Arbitrators, he serves in a number of roles for the community, as Deputy Chairman of the Administrative Appeals Board in Hong Kong, member of the Law Reform Commission of Hong Kong, Council of the Duty Lawyer Service in Hong Kong and is currently Vice-Chairman of the Hong Kong Bar Association.

He was first appointed a member of the Insurance Agents Registration Board in Hong Kong in July 2010 and since February 2017 has taken over the post of Chairman of the same.



## Mr Richard Vargo

Managing Director, Bancassurance, DBS Bank Ltd

**M**r 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 and expansion of bancassurance 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.

Immediately prior to joining DBS, he was based in Hong Kong as Vice President of distribution with AIA overseeing distribution channels in China, Taiwan and India.

Mr Vargo began his career in financial services more than 30 years ago as an advisor with John Hancock Financial Services in the US. During the last 25 years, he held senior management positions 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



## Mr Sara Lamsam

CEO, Muang Thai Life Assurance Public Company Limited

**M**r Lamsam is the President & CEO of Muang Thai Life Assurance Public Company Limited (MTL). With over 21 years of experience in the life insurance business, MTL under his management, has become a leader of the Thai life insurance industry.

He has also served in many leadership positions in the insurance and finance industries including Chairman of Thai Financial Planners Association, Vice President (Marketing) of Thai Life Assurance Association, Director of the Federation of Thai Insurance Organizations, Advisor of the Society of Actuaries of Thailand and Advisor of Board of Trade of Thailand.

He is also involved with enhancement of rules and regulations to accelerate the empowerment and capacity of the life insurance industry, especially in terms of readiness to support the advent of ASEAN economies.

He has worked with the Office of Insurance Commission to set a life insurance strategic roadmap to set new standards for a sustainable life insurance business. Mr Lamsam also makes efforts to educate the public on the benefits of life insurance and financial literacy.



## Mr Paul McNamara

Editor, *Asia Insurance Review*

**M**r 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.



## Mr Benjamin Ang

Editor, Asia Advisers Network

**M**r Ang is an experienced journalist with industry experience. He has been in the financial services industry for some 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 proud advocate of the life insurance industry and 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 holds the professional qualifications of Chartered Financial Consultant (ChFC) and Associate Estate Planning Practitioner (AEPP).



## Ms Amy Wat Chi Mei

### AIA Hong Kong

*For her professionalism as demonstrated by high quality business with 100% persistency rates, and commitment to being a role model living a well-rounded, balanced lifestyle dedicated to service and family relationships, Ms Amy Wat Chi Mei is winner of the Insurance Agent of the Year award.*

**M**s Wat's professionalism shines through in the quality of her business. She boasts an impressive record of 100% policy persistency rate over the last five years. In the past eight years, the only year in which she fell short of her high standards was 2012 when her persistency rate was 99.88%.

As a result of her professionalism, she has received LIMRA's International Quality Award, which honours agents for excellent production and outstanding persistency of life insurance business as signs of quality business, for nine consecutive years; and Life Underwriters Association of Hong Kong (LUAHK)'s Quality Advisor Award, which recognises advisers' professional ethics and dedication to the provision of excellent services, for eight consecutive years.

Ms Wat is also a model of consistency. The year 2017 marked her 11th year in AIA and also her achievement as an 11-year MDRT Qualifying and Life member.

By all accounts, she has the potential and ability to perform at an even higher level of productivity and achievement. But she holds true to her vision of being a model professional in the insurance industry, as well as living the MDRT 'whole person'

concept. She also sees it as a mission to spread financial knowledge.

With Hong Kong as a gateway to mainland China, many agents have shifted their market focus to serve high net worth PRC clients. But she has chosen to continue to serve Hong Kong's lower-to middle-class segments as she believes that all classes in society should be able to enjoy the highest quality of insurance services.

Family is also a top priority for her as a mum to two young daughters aged three and five. To ensure that she spends sufficient quality time with her kids and family, she limits her week's work schedule to nine half day slots.

In 2017, she helped in the creation of the 'Premier Lady' group, which consists of mums in her district, to promote work-family balance. In addition to the group, her active contributions to others include being a senior premier builder in the AIA Premier Academy to coach new joiners, speaking at LUAHK's MDRT day to inspire others in the industry, participating in mentorship programmes and serving as a certified financial planner ambassador at the Institute of Financial Planners of Hong Kong to promote professional financial planning to private companies and the public.



## Ms Nguyen Thi Thanh Lich Manulife Vietnam

*For achieving outstanding performance to be named top adviser of Manulife Vietnam as measured by APE for two consecutive years, and her untiring efforts in helping to inspire others, Ms Nguyen Thi Thanh Lich has been named Financial Adviser of the Year.*

**F**our years into her budding career as a life insurance adviser with Manulife Vietnam (MLV) and Ms Nguyen is already an incredible success, considered as one of MLV bancassurance adviser team's superstars.

She has emerged as MLV's top adviser with the highest APE for the past two consecutive years. In 2017, she held the company record for three consecutive quarters as its top APE producer and also registered the highest number of cases over VND100m(\$4,395). Her production alone accounts for close to 60% of her bank branch's performance.

Ms Nguyen is also well loved by both colleagues and bank staff. Not only is she a role model for her peers at MLV, she is also a helpful coach for the bank staff. As a top producer, she shares tirelessly and selflessly about her experience to inspire other MLV advisers and also accepts invitations from various Techcombank branch directors to speak to bank staff about the concepts of life insurance and how to promote it effectively.

Her confidence, sincerity and a great passion for life insurance are what set her apart. She is well-versed in the product portfolio and features of other insurers in the market, which enables her to compare the various options available to customers to assist their decision making.

Her aim is to provide customers with a full picture of the choices they have and help them to make the best possible choice to be financially protected, even when they do not choose MLV.

Ms Nguyen's decision to embark on a career as a life insurance adviser came about when she saw how her sister struggled to make ends meet as the sole breadwinner of the family with two kids when her brother-in-law got into an accident years ago without any insurance coverage. Thus, her passion for the industry was ignited as she strives to serve customers with all her heart to assist them in getting financially protected.

With over 10% y-o-y growth in number of policies and 64% y-o-y growth in APE production in 2017, the future is bright for this young star.



## Ms Selena Wang

**AIA Hong Kong**

*For her rapid rise to success as a first-year adviser and first-time mom and for putting her legal background to good use in sharing her knowledge and raising the image of the insurance industry, Ms Selena Wang is Rookie Insurance Agent of the Year.*

**M**s Wang graduated from New York University Law School, one of the top law schools in the US, and qualified to practise law both in the PRC and New York State. She was a practising lawyer in one of the most prestigious law firms in Asia - King & Wood Mallesons – for six years, before deciding to embark on a career in the insurance industry in October 2016.

In her previous job, she advised Chinese listed companies on overseas big ticket M&A transactions, and helped foreign companies to invest in China.

Being familiar with law and investment, she found the role of insurance adviser a perfect fit for her skillsets. As a lawyer, her mission was to mitigate corporate clients' investment risks, while her current role as an insurance agent is of a similar nature, but for family and individual clients.

Her rapid rise to success was all the more impressive due to the multiple roles she fulfilled in 2017.

She became a mother for the first time and as a first-year adviser she achieved MDRT Top of the Table honours. Her portfolio of business was not only limited to life insurance, but also group medical and Mandatory Provident Fund (MPF) accounts to corporate clients.

She also completed the executive development

programme of AIA and began recruiting and training new colleagues. All of her newly recruited agents graduated from prestige colleges and had an average of over 10 years' work experience.

Ms Wang puts her legal background and network to good use to raise the bar and the image of the industry. Aside from sharing her knowledge with other agents to help them understand the legal implications of different financial products and certain policy terms, she has also invited experienced lawyers and friends to share their views on and knowledge of various topics including legal structures and tax issues of wealth inheritance.

She also organises personal image management and artwork collection seminars for agents in AIA. These seminars are open to potential recruits too, to enhance the image of the profession as professional advisers, rather than merely sales people.

As the vice president of NYU Alumni Club in South China, she regularly organises financial seminars, green-day activities for alumni in Hong Kong and Southern China, and also helps alumni and friends with career advice and charity fundraisings.

A woman with many hats, she continues to push herself to be extremely efficient in managing her work, family and social roles.



## Mr Tan Lay Seong

### Great Eastern Life Assurance (Malaysia) Bhd

*For successfully grooming a pipeline of advisers and managers through his management system, consistent high performance, active contributions to society and in raising the image of the industry, Mr Tan Lay Seong is Insurance Agency Leader of the Year.*

**F**or over 23 years, Mr Tan has endeavoured to create an agency environment with a healthy atmosphere. While much has been done, he strongly believes that the best is yet to come.

He is a firm believer that one can always strike a balance between personal sales and agency management. Despite being one of the top agency leaders, he is also an MDRT Life Member.

He has developed and created a management system consisting of 32 sub-systems that monitor activity, lifetime learning strategies, marketing and sales as well as recruitment and career planning in order to groom agents to become well-rounded and highly-productive in their career.

In addition to setting high standards in his personal sales and leading his agency to great heights, he has managed to groom 31 group sales leaders.

Always ready and willing to share his experience, he has spoken at multiple forums including international conferences such as the Worldwide Chinese Life Insurance Congress and International Dragon Award (IDA) conventions. He has also authored three books to share his vision to raise the social status of insurance practitioners. He hopes that one day the profession of a life insurance adviser could be a dream job for everyone.

Mr Tan's long list of accolades in 2017 alone – including being named champion of the Akard Award Builder awarded by the National Association of Malaysian Life Insurance and Family Takaful Advisors (NAMLIFA), receiving the Master Leader Award in Great Eastern, and grooming over 40 Supremacy Qualifiers in the company - is a testament to his leadership.

Even with so much on his plate, he continues to give back to society. He conducts University & Youth Elite Training Camp for youngsters before they enter the working field, to instil positivity and inculcate in them the need to take responsibility for planning their own career path. Over the years, some of these participants have started their own successful businesses and many of them are doing well in the corporate world. His contribution to society was also recognised when he was nominated and shortlisted as one of the finalists in last year's 2nd Asia Trusted Life Agents and Advisers Award 2017 for the Corporate and Social Responsibility Category.

To Mr Tan, one of his motivations and also a core value is that he sees life insurance as a life-changing career that helps both the advisers and the life assured's family. He sees life insurance as a support pillar for society as it helps people when they need it the most.



## Ms Agnes Ng

### Prudential Assurance Company Singapore

*For her remarkable achievements as a first-year manager, grooming a team of high quality professionals with an emphasis on quality advice as demonstrated by a group persistency rate of almost 100% and for leading by example, Ms Agnes Ng is Rookie Insurance Agency Leader of the Year.*

**W**ith just a year of managerial experience under her belt and seven agents in her team, Ms Ng has received several accolades recognising her success and accomplishments.

She was the first-runner up associate financial services manager in Prudential Assurance Company Singapore in 2017. Her team also achieved the Million Dollar Agency Award for exceeding \$1m in production.

Prior to becoming an agency leader, she had over 13 years of experience as an adviser with Prudential where she achieved multiple awards and promotions. She was promoted to master financial consultant, the highest rank as an adviser in the company, and she was also conferred the titles of wealth manager and corporate benefits manager, reflecting her achievements as a personal producer with extraordinary results across multiple areas.

But her dream of magnifying her efforts through grooming a team of professionals, who in turn can reach out to help more people by providing the right financial planning saw her make the switch from a successful adviser to agency leader.

Ms Ng holds a clear vision to recruit a team of high quality professionals and feels immense

pride in having groomed and developed winners who have gone on to achieve their own awards. Every member in her team qualified for Quality Club (Prudential Singapore's recognition for the top 30%), including those who joined less than 12 months previously. Three of the seven in her team made it to the top 14% in Prudential with one of them achieving MDRT, the Premier Silver Award (top 0.9% in Prudential Singapore) and the Top 10 Rookie Award which recognises the accomplishment of new agents within their first two years of service in the company.

But more important than awards, Ms Ng advocates quality financial advice to clients to ensure gaps are identified and actions taken. She walks the talk with a 100% policy persistency rate in 2017. Through leading by example, her group persistency rate is also an impressive high of 99%.

Her commitment to continuous learning and upgrading can also be seen through the professional certifications she acquired in 2017, such as Certified Will Planner, Trust Planning for Insurance Practitioners, Business Succession Planning and the completion of Agency Leader Mantra Course.



## Ms Divya Tusnial

**Tata AIA Life Insurance, India**

*For her tireless and selfless efforts in contributing to the insurance industry by sharing her success formulae and inspirational journey of transformation to help advisers achieve breakthroughs, Ms Divya Tusnial has won the Inspirational Agent/Agency Leader of the Year award.*

**M**s Tusnial's incredible transformation from an ordinary housewife and mother of two daughters in a traditional Indian family to a high-flying insurance professional who has achieved five MDRTs, one COT and three TOTs from 2008 to 2017 saw her crowned as Insurance Agent of the Year at last year's 2nd Asia Trusted Life Agents & Advisers Awards.

She has continued to fly the flag high. Her performance increased by five-fold as she produced over five times the TOT requirement in 2017. She is also a recipient of LIMRA International Quality Award for her excellent record of maintaining inforce business.

Since her win, she has been featured in various publications including MDRT's official publication Round the Table, the country's leading newspaper Times of India and the country's leading business news channel ET Now (Economic Times).

Ms Tusnial has also embraced the responsibility that comes with being a winner by continuing to step up to contribute to the insurance community and to give back to society.

Working in a traditional male-dominated society and being a mother to two daughters could be

considered by some as a handicap to setting and achieving big goals. But Ms Tusnial does not allow herself these excuses as she firmly believes in demonstrating high performance. Thus, she continues to share her journey and success formulae across the country and even internationally to inspire other agents and especially women.

She regularly conducts 'Hello Divya' classes for all MDRT aspirants on the first of every month in her home town of Kolkata, India. She has been doing this since January 2017 with 35 fresh participants in each batch. Over 14 months, she has directly mentored over 490 MDRT aspirants.

She also gives back to society to touch the lives of others despite her busy schedule. Her work in this area started in Gokul, a small village of mythological significance in Mathura district of the Indian state of Uttar Pradesh. She often pays visits to monitor the progress of these projects including planting and maintaining 200 trees to help with afforestation, setting up a children's playground with basic amenities for under-privileged children, and sponsoring the marriages of four female orphans and supporting them in setting up their homes.



## **Mr Tay Kah Lok** **AXA Insurance, Singapore**

*For his relentless efforts in creating value for the community through digital initiatives to enhance financial literacy and for successfully building a pull model of business, Mr Tay Kah Lok is Digital Agent/Agency Leader of the Year.*

**T**hroughout his five-year career as an adviser, Mr Tay found that clients and the people he met asked him similar questions. He figured that the best way to help his clients and the community was to film the answers in a series of videos so that others could access the knowledge and information they required 24/7.

That led to the creation of MONEYMAP, where he filmed a series of three-minute educational videos revolving around financial literacy for the benefit of the general public. In 2017, he produced 22 such videos.

Utilising the power of social media he has shared his videos and informative financial articles on various platforms such as Facebook, YouTube, Instagram and LinkedIn. One of his videos, regarding Singapore Armed Forces group term insurance, clocked over 10,000 views on his Facebook page.

Through the exposure of his content and brand online, and by regularly keeping his clients updated via channels such as WhatsApp broadcast group, he has instilled greater confidence and trust in his professionalism.

Many of his clients have left five-star reviews

and testimonials on his Facebook page and many have readily volunteered and participated in the production of his client video testimonial.

The combination of initiatives focused on creating value for the community has elevated his business model from push to a client-attracting pull model with clear measurable outcomes. Thirty per cent of his business is initiated by existing clients, 100% of his referrals are given to him without prompting and the number of cold prospects writing to him to request a consultation has jumped by 300%. From the leads generated, he successfully closes about 50% of them.

His efforts have not gone unnoticed. He was named by his company as AXA social ambassador for 2018 because of his active and consistent contribution in the digital scene. He has also selflessly shared his experience. He was selected by the head of distribution to share his digital journey in a video that was broadcasted at a directors' forum and he has also shared his ideas and philosophy with fellow advisers on internal platforms. Outside of his company, he has been invited to volunteer and share his knowledge on financial literacy to students.



## Mrs Antonia Lucrecia Nicdao

**Philam Life, Philippines**

*For her 43 years of service in the insurance industry, for changing the lives of many women through the profession and for her continued commitment and achievements as an octogenarian, Mrs Antonia Lucrecia Nicdao has been recognised with the Lifetime Achievement Award.*

**M**rs Nicdao started her career in the insurance industry in 1975. She was inspired to become an insurance agent after meeting Lulu Del Mundo, another luminary of the insurance industry.

Over 43 years in the industry, Mrs Nicdao has changed the lives of many women who were just like her – wives and mothers yearning to provide a better life for their family. With her gentle and motherly ways, she nurtured housewives to become top producers.

Mrs Nicdao is a district manager of Nicdao Associates, an insurance agency of Philam. At 82 years old she continues to be passionate about her role as a positive example in the company.

Due to an eye condition many years ago, she does not have her full eyesight anymore. But she has not allowed the limitations of age and health affect her commitment as a district manager. Her agency is the landmark office of the company in the east of Manila which is an emerging and bustling area.

She oversees 113 advisers and nine leaders and has had the experience of developing new agencies. She continues to attract dynamic new people to embrace the career as an adviser.

Even as an octogenarian, she continues to win accolades and awards. In 2017, she achieved the following recognition: top district manager for region I of Manila, gold awardee for corporate solution, premier awardee as a district and for her direct unit and GAMA awardee (IMA-Gold).

She has a way of making people feel special and loved. She inspires people with the way she cares for them and the way she helps them with their concerns, whether personal or professional. She is always on top of any situation and is always ready to help and understand them like her own children.

Last year, her son Eric Nicdao, who is her co-district manager, was invited by the company to become the chief agency officer. He brings with him the values and excellence that his mother has inculcated in him to lead the agency force of Philam Life and to become a leading player in the Philippines

## Citibank, Hong Kong

*For its collaborative efforts and relentless focus on continuous improvement at all levels of its bancassurance partnership with AIA, Citibank has won the Affinity/Bank Partner of the Year award.*

**T**he AIA-Citi partnership was signed as an exclusive distribution agreement for a 15-year period from 2014 to 2029. The two firms have a shared vision of becoming the best bancassurance player in Hong Kong, recognised for its excellence in serving customers' insurance needs across the region, with the best people and platform in the industry.

The partnership stands out in several ways, including the provision of total wealth management solutions to customers through a multidimensional approach to bancassurance. Both firms are devoted to embedding insurance solutions across all AIA-Citi wealth management platforms to serve its customers' needs, making its life insurance partnership an integral proposition in the banking environment.

The partnership also drives a holistic cultural evolution for positive, long-term change through innovative coaching strategies for all job functions in the bank. This ensures that the sales mind-set is focused on looking after customers' needs by providing solutions that meet the needs and the budget of customers.

AIA-Citi have jointly developed unique and specific programmes that leverage expertise from both sides of the partnership. Other than in-depth sales training, AIA insurance best practices have been included in Citi's market-leading total wealth management (TWM) advisory model, which has strengthened banking staff insurance planning capabilities and driven considerable results

over the year. TWM was launched in March 2017 with quarterly themes and sales ideas provided to relationship managers (RM) for cross-selling insurance to Citigold clients. TWM has seen the active investment and insurance client base grown by 34% in 2017.

The partnership employs a three-pronged focus (shareholders, customers and people) on delivering exceptional results across the board to outperform competitors in 2017, with a focus on long-term development and sustainability.

Best value was achieved for both companies' shareholders by achieving consistent business growth since partnership, with impressive y-o-y growth. AIA-Citi has recorded an 84% compound annual growth rate (CAGR) since 2014. Thanks to the strength of the partnership, AIA-Citi HK is the best performing bancassurance player with highest growth by annual net premium (ANP) in the market.

The new initiatives introduced have delivered a more positive customer experience. Initiatives include a standardised 'Relationship Manager Total Wealth KYC' with four questions as part of total wealth advisory to facilitate needs-based conversation instead of product-selling.

The partnership's holistic cultural evolution has also led to vastly improved performance across both partners. In addition, according to the 2017 AIA Employee Engagement Survey result, AIA-Citi partnership team's score has improved from 4.23 points to 4.91 out of 5.

## Cathay Life Insurance, Taiwan

*For investing in implanting agile DNA in its agency force to raise its competitiveness and strengthen its training and marketing abilities, thereby achieving greater work-life balance, Cathay Life Insurance has been named Insurance Company of the Year for Agents.*

Cathay Life Insurance was founded in 1962 and has nearly 8m policyholders, which represents a third of the island's population. It was the only financial institution in Taiwan to make it to the list of global Fortune 500 in 2017.

Despite its success, it continues to place a great emphasis on the welfare and development of its agency force.

It made two observations concerning agents. First, it noted that the number of highly effective insurance agents is dwindling due to retirement. Second, the average Taiwanese employee clocks 2,034 annual working hours, which ranks as the sixth highest in the world. To speak with breadwinners, insurance agents need to visit at night or on weekends. This makes it hard for agents to sign up new customers or maintain a work-life balance.

Hence in 2017, Cathay Life Insurance systemised the 'AGILE' project and launched its four main undertakings: upgrading agent's competency (AGency); integrating a support platform (Integration); training team leaders (Leadership); and applying efficient tools (Efficiency).

The purpose of the project was to implant agile DNA in agents to raise their competitiveness and strengthen training and marketing abilities, thereby achieving work-life balance. It also focused on shifting away from one-to-one marketing to the

more efficient one-to-many worksite marketing during regular working hours.

Through programmes and tools such as micro-learning and e-learning management system, worksite matching services between external companies and suitable agents and a mentor programme, AGILE helped to upgrade agents' marketing skills and supervisors' leadership and training skills and improved work efficiency.

The project produced the following results: a 95% satisfaction rate with AGILE courses; a 93% certification passing rate; an approval rating increase of nearly 5% after the project compared with before; a 5% increase in the activities of participants in AGILE compared to non-participants; an 830% growth in insurance premium revenues from new worksite contracts; and a 211% increase in the number of cases. In addition, 13 lectures attended by worksite clients were held to discuss specific topics, with a satisfaction rate of 96%.

Over 4,000 worksites were developed and the customer base grew by 24,000 (with 72% new customers).

As a result, Cathay Life Insurance ranked first in the industry in total premiums (\$25.61bn, 22.5% market share), FYP (\$7.8bn, 18.5% market share), and FYPE (\$2.62bn, 21.1% market share).

\*The currency exchange rate between \$ and NTD was calculated at 1:30.



## Ms Rizalina Mantaring

### CEO and Country Head, Sun Life Financial Philippines

*For her commitment to helping advisers flourish in their careers and find fulfilment in their mission of helping clients achieve financial security, and championing of the agency force by enabling, ennobling and engaging them, Ms Rizalina Mantaring is the executive champion of the year.*

**U**nder Ms Mantaring's leadership, Sun Life Financial Philippines (SLFP) has become the number one life insurance company in the Philippines, an accolade it has kept for seven consecutive years.

An important factor in SLFP's success is its agency force, which is over 11,000 strong and among the most admired in the industry.

She has always been committed to helping advisers flourish in their careers and find fulfilment in their mission of helping clients achieve lifetime financial security.

Championing the agency force, she has led initiatives enabling, ennobling and engaging them.

These initiatives include:

Enabling - Automated Leads Conversion Program (ALCP), a digital platform that allows the convenient sharing of leads gathered via social media, special events and call centres with advisers. It enables advisers to reach out to 99% of leads within 24 hours and address their needs immediately.

Ennobling - SLFP's mission is anchored in its financial literacy advocacy, a direction which Ms Mantaring mandated in 2009 after a study conducted by the company showed that Filipinos had a lack of knowledge and understanding in this area. She believes that financial literacy advocacy would boost advisers' commitment and passion for what they do; and also contribute to nation-

building, helping more Filipinos achieve lifetime financial security.

Engaging - Other than sales rallies which are held several times a year to provide direction and updates on the company's goals, she makes time to hold a quarterly event dubbed 'It's a date', where select advisers are invited to meet in her office for a candid chat. This creates an opportunity for her and the advisers to share thoughts about the business and life in general, thereby creating a deeper connection within the company.

In 2017, the agency force achieved another breakthrough, recording a total of PHP2bn (\$38.46m) in the last quarter of 2017 to finish the year on a high note - the company's highest in the past five years; and an AFYP of over PHP1bn in December alone, the highest in SLFP's 120-year history.

Ms Mantaring is also a passionate champion of the insurance industry. She held the role of director of the Philippine Life Insurance Association from 2011-2013 and 2015-2017. She is considered a thought leader and is regularly invited to share her views on the financial services industry and the economy in media interviews.

She has also garnered local and international recognition at other prestigious awards. In 2017, she was presented with the Asia Talent Management Award at the Asia Business Leader Awards organised by CNBC.



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The business that is now AIA was first established in Shanghai almost a century ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$216 billion as of 30 November 2017.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 30 million individual policies and over 16 million participating members of group insurance schemes.

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Since 1916, LIMRA has helped insurance and financial services leaders identify best industry practices, offering forums for discussion and to hear experts weigh in on the critical issues facing our members. Today, we support more than 850 members worldwide through our study groups, committees, and conferences. At our core, we are a research organisation, offering actionable, credible insight into insurance and retirement trends. From sales and distribution benchmarking and product utilisation to in-depth analysis of consumer behaviour, carrier and advisor use of social media and technology, and regulatory changes, LIMRA's research programme continues to evolve and grow as our members' needs change.

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As part of *AIR*'s conscious attempts to promote the industry's move towards higher standards and greater professionalism, over the years we have launched the Asia Insurance Industry Awards, the Australia and New Zealand Insurance

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## Insurance Agent of the Year



**Amy Wat Chi Mei**  
AIA Hong Kong



**Kelly Ho**  
AIA Bhd, Malaysia



**Li-Chen Su**  
Cathay Life Insurance, Taiwan



**Natthamon Chotthamrongsin**  
AIA Thailand



**Nunnatus Cortez**  
Insular Life, Philippines



**Thian Lung Jong**  
AIA Bhd, Malaysia

## Financial Adviser of the Year



**Darick Law Lik Hang**  
DBS Bank Hong Kong



**Nguyen Thi Thanh Lich**  
Manulife Vietnam



**Trinh Hoang Truc Quynh**  
Manulife Vietnam

## Rookie Insurance Agent of the Year



**Alfred Chow**  
AIA Hong Kong



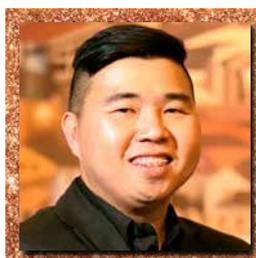
**Patthanant Manasthitikul**  
Muang Thai Life Assurance,  
Thailand



**Pradeep Kumar Murarka**  
TATA AIA Life Insurance, India



**Selena Wang**  
AIA Hong Kong



**Will Grape Chua**  
Philam Life, Philippines



**Yi-Hang Liu**  
Cathay Life Insurance, Taiwan

## Insurance Agency Leader of the Year



**David Ong**  
AIA Singapore



**Duncan Lee Hing Kwai**  
Sun Life Hong Kong



**Ellen Chan**  
AIA Hong Kong



**Liem Lie Sia**  
Allianz Life Indonesia



**Tan Lay Seong**  
Great Eastern Life  
Assurance (Malaysia) Bhd

## Rookie Insurance Agency Leader of the Year



**Agnes Ng**  
Prudential Assurance Company  
Singapore



**Neang Khory**  
Prudential (Cambodia) Life  
Assurance



**Sheria Li Ximeng**  
AIA Hong Kong

## Inspirational Agent/Leader of the Year



**Damian Pang**  
AIA Singapore



**Divya Tusnial**  
TATA AIA Life Insurance, India



**Tan Lay Seong**  
Great Eastern Life  
Assurance (Malaysia) Bhd



**Wu-Chun Tsai**  
Cathay Life Insurance, Taiwan



**Yu-Yun Cheng**  
Cathay Life Insurance, Taiwan

## Digital Agent/Agency Leader of the Year



**Chanatis  
Aukkarapisansopon**  
AIA Thailand



**Siddharth Chhabria**  
TATA AIA Life Insurance, India



**Tay Kah Lok**  
AXA Insurance, Singapore

## Lifetime Achievement



**Antonia Lucrecia Nicdao**  
Philam Life, Philippines



**Narumol Saengarun**  
Allianz Ayudhya, Thailand



**Papanin Srinakorn**  
Muang Thai Life, Thailand

## Affinity/Bank Partner of the Year

Bank of the Philippines Islands

Citibank, Hong Kong

DBS Bank Singapore

Techcombank, Vietnam

Vietinbank, Vietnam

## Insurance Company of the Year for Agents

AIA Bhd, Malaysia

AIA Singapore

Cathay Life Insurance, Taiwan

Ping An Life Insurance, China

TATA AIA Life Insurance, India



## HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

AIA promotes healthy living while providing the right protection solutions to customers, so they can enjoy quality time with their loved ones while being protected against risks.

# Roll of Honour

**Insurance Agent of the Year**

**Amy Wat Chi Mei**

AIA Hong Kong

**Financial Adviser of the Year**

**Nguyen Thi Thanh Lich**

Manulife Vietnam

**Rookie Insurance Agent of the Year**

**Selena Wang**

AIA Hong Kong

**Insurance Agency Leader of the Year**

**Tan Lay Seong**

Great Eastern Life Assurance (Malaysia) Berhad

**Rookie Insurance Agency Leader of the Year**

**Agnes Ng**

Prudential Assurance Company Singapore

**Inspirational Agent/Leader of the Year**

**Divya Tusnial**

TATA AIA Life Insurance, India

**Digital Agent/Agency Leader of the Year**

**Tay Kah Lok**

AXA Insurance, Singapore

**Lifetime Achievement**

**Antonia Lucrecia Nicdao**

Philam Life, Philippines

**Affinity/Bank Partner of the Year**

**Citibank, Hong Kong**

**Insurance Company of the Year for Agents**

**Cathay Life Insurance, Taiwan**

**Executive Champion of the Year**

**Rizalina G Mantaring**

Sun Life Financial Philippines