



# 9<sup>TH</sup> ASIA TRUSTED LIFE AGENTS & ADVISERS AWARDS 2024

## NOMINATION

### HOW TO ENTER

#### DEADLINE

15 March 2024 (Third-party Nominations)

25 March 2024 (Self-nominations )

Judging day 14 June 2024

Awards Ceremony 26 July 2024

Organisers

 **Asia Advisers Network**

Member: Beacon International Group, Ltd. 

**ASIA  
INSURANCE REVIEW**

Member: Beacon International Group, Ltd. 

Co-Organiser

**LIMRA**

Strategic Partner



[www.asiaadvisersnetwork.com/atlaa2024](http://www.asiaadvisersnetwork.com/atlaa2024)



# SUPPORTING ORGANISATIONS



Asia Pacific  
Financial Services  
Association



Chartered  
Insurance  
Institute

**FPAS**  
FINANCIAL PLANNING  
ASSOCIATION OF SINGAPORE  
*Member of FP&B*



Scrutineer



[www.asiaadvisersnetwork.com/atlaa2024](http://www.asiaadvisersnetwork.com/atlaa2024)



# ORGANISER'S MESSAGE

## Recognising Asia's outstanding

It is the ninth anniversary of the Asia Trusted Life Agents and Advisers Awards and in the last nine years, Asia Advisers Network (AAN) has saluted some 206 awardees and empowered life insurance agents consistently not only to raise excellence standards for the Asian insurance industry, but also recognised their efforts as the soldiers of the industry to carry on doing what they do best - serve their clients and do the industry proud.

As we now stand at the beginning of 2024, entering the Year of the Dragon in the Chinese zodiac, we are confident that this year will bring a plethora of new highs for agents and advisers as they persevere with passion and duty for their clients.

We at AAN are truly proud to be a significant part of acknowledging the hard work and dedication of agents across Asia for almost a decade now. In the last nine years, we have witnessed such amazing feats and efforts of the agents and agency side of the business. We have witnessed how they have morphed and blossomed as the industry itself has evolved.

We have seen them thrive through many transformations the industry has taken - from recessions to pandemics to geopolitical challenges, through a massive change in customer expectations, the digital revolution and the new buying culture and so on. Yet one thing has remained consistent - a never-give-up attitude despite some very punishing circumstances.

AAN and Asia Insurance Review, together with co-organiser LIMRA and strategic partner AIA, are indeed proud and humbled to be able to continue rewarding excellence and launch the opening of nominations for the ninth year.

We are excited to see what agents have accomplished this last year. The year 2024 holds immense promise for agents. It remains to be seen what new ground they will break in the post-pandemic era and how they will adapt, innovate and continue to commit relentlessly to excellence and customer service.

Agents and advisers play a pivotal role, serving as the frontliners and the link between people's lives and protection and security. It is not merely about selling insurance policies. It is about trust and providing peace of mind. They play such a huge role as educators, estate and financial planning advisers, advocates, risk managers, counsellors, friends and confidants. Many see their clients through significant moments in life from the birth of their careers and their children right to the end. They are the pillars of support for life's highs as well as the most challenging moments. It is not just a job, it is a calling, a passion.

We are proud to be associated with such a team of people who embody this ethos every day. Through these awards, we aspire to endorse and reward deserving candidates for the work that they do behind the scenes to embody what life insurance is all about.

We at AAN would like to thank the esteemed panel of judges for helping us recognise the exceptional work of the agents. Our appreciation also to the patron of these awards for the last nine years, Mr Mark Tucker, for his continuous support to this cause. And of course, to our strategic partner, AIA as well as all the supporting organisations for their dedication and partnership.

So let the competition begin. Nominate and showcase your strength and all you have done. This will also motivate your peers. If you have seen a shining star that should be applauded, make sure you send in a third-party nomination as well.

We look forward to welcoming the entries this year. All the best. May the Year of the Dragon be a great prosperous and healthy one for all of you.

Here's to 2024.



**Sheela Suppiah**

CEO,

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

## PATRON'S MESSAGE

It is with great pride and joy that, as founding patron of the Asia Trusted Life Agents & Advisers Awards, I once again have the opportunity to acknowledge the outstanding achievements of our valued frontline colleagues.

As the awards reach their ninth successful year, it is important that we take stock of the significant contributions the insurance industry and its leaders – including all of the nominees – have made in helping people, their families and our communities move forward.

And that is against the backdrop of another challenging year. Many countries, faced with stubbornly high inflation, have seen their central banks implement the most aggressive policy tightening in four decades, with businesses and households, still reeling from the impacts of the COVID-19 pandemic, having to adjust to the higher costs. The devastating wars in Europe and in the Middle East – human tragedies first and foremost – have added further uncertainty and volatility to the global economy.

By the end of 2024, voters in more than 70 countries will have been to the polls, making it the biggest election year on record. The outcomes are likely to have implications that extend beyond national borders, impacting trade, the green transition and geopolitics more broadly.

And it is in this highly complex environment that agents and advisers have once again distinguished themselves. They have enhanced customer experience through the use of innovative technological tools, best-in-class products and the peace of mind that comes from human engagement. They are the critical link of the insurance ecosystem and a driver of the industry's continued growth.

I am delighted that the achievements of the nominated agents and advisers will be celebrated in Singapore later this year.

Thank you to *Asia Insurance Review* and the *Asia Advisers Network* for their leadership in making this happen.



**Mark Tucker**

Founding patron of the  
Asia Trusted Life Agents & Advisers Awards  
and group chairman, HSBC Holdings plc



# THE JUDGES



**Aaron Fryer**

Regional CFO,  
Allianz Asia Pacific



**Cai Wei Bing**

CEO, Group Agency Distribution,  
AIA Group



**Chandana L Aluthgama**

Group CEO, Sri Lanka Insurance Corporation  
President, Insurance Association of  
Sri Lanka



**Darren Thomson**

CEO, South Asia and International head of  
bancassurance, LIMRA, LOMA, LL Global



**Kenny Siu**

Regional director, HK and Asia Pacific,  
The Chartered Insurance Institute of  
Hong Kong



**Mark O'Dell**

CEO,  
Life Insurance Association of Malaysia



**Mark Saunders**

Senior adviser,  
Blackstone



**Matthew Kang**

Chairman,  
Asia Pacific Financial Services Association  
(APFinSA)



**Ng Eng Beow**

President-elect,  
Insurance and Financial Practitioners  
Association of Singapore (IFPAS)

## THE JUDGES



**Niharika Yadav**

President director,  
AXA Financial Indonesia



**Orchis Li**

Chairman of HKFI(2023/2024) and  
general manager, Gen Re Hong Kong branch



**Paul McNamara**

Editorial director,  
Asia Insurance Review and  
Middle East Insurance Review



**Richard Lim**

President and CEO,  
Sun Life Grepa Financial, Inc



**Richard Wyber**

Consultant,  
LIMRA, LOMA, LL Global



**Samantha Wong**

CEO,  
Financial Planning Association of Singapore



**Shalini Pavithran**

CEO,  
Singapore College of Insurance



# SUBMISSION GUIDELINES

## The top four ways to construct an effective entry for ATLAA

### 1. Make it easy for the judges

The judges for ATLAA are all principled industry experts who want to be able to identify the 'best of the best' for each category.

While many would be happy to read thousands of words from dozens of candidates, the reality is that they simply do not have the time. So, keep your entry as short as you can – and focus only the core elements of your story.

Keep it simple.

Keep it relevant.

Keep it about the last 12 months only – anything prior to that will not be considered.

### 2. Provide evidence

Judges like to read about outstanding work achievements. Make sure you provide tangible evidence from third parties. It's easy to claim that you are the top performer – it is less easy to prove it. Provide data, certificates, awards etc.

### 3. Show evidence of teamwork

Insurance is a business of collaboration and so the judges want to see evidence of teamwork. No one achieves outstanding results alone. Demonstrate how you work as part of a team – and help other members of the team.

Provide proof.

### 4. Giving back

Judges are not interested in candidates who are driven solely with a desire to make money. They want to see evidence of agents who genuinely care about the community – so they want to see evidence of 'giving back' to society.

This does not mean giving a handful of presentations to insurance rookies or publishing self-serving books – it means giving back **time, effort** and **money** to help other people less fortunate.

Judges want to feel proud of the candidates as representatives of an industry that most judges have devoted their life to.

Provide proof of what you have done – and brief testimonials.

# HOW TO ENTER

## Eligibility

- Entries and nominations are open to all relevant candidates operating in any markets in Asia.
- Participation in more than one category is allowed.
- The qualifying period for consideration is 1 January 2023 – 31 December 2023.

## Application requirements

Entries must not exceed 1,200 words (self-nominations). Entries received without the 1,200-word write-up (self-nominations) or 200-word statement (third-party nominations) will NOT be considered. Should the word count of an application exceed the word limit, the judges will not read it.

Write-ups must use the following format: The font used must be Times New Roman, size 13; Left and right margins must be 1.0" each; Line spacing between lines must be 1.0.

All write-ups should consist of text only: to submit in both Word document and PDF. Entries may include additional supporting documents but will be limited to four pages. Visuals and pictures should preferably be appended separately as supporting documents/attachments (see below).

## Supporting documents/attachments (to submit in PDF):

- Should be included to back up assertions made in the submissions.
- Shall be limited to four pages. These will not constitute part of the word count.
- May include images, graphs, statistics, client testimonials, official production records, proof of service to association/industry/ society, academic qualifications, proof of activities and improvements. NO video link(s) or video(s) are allowed.
- If participating in more than one category, the nomination write-up must be relevant and tailored to answering the criteria of the different categories. We reserve the right to consider the nomination for only one category should the write-ups be the same

## Nominations

### Self-nominations

If you are nominating yourself or your own company, using the criteria for guidance, explain in not more than 1,200 words why your company or chosen individual should win the award.

### Third-party nominations

If you are nominating another individual or company, submit the nomination form and a 200-word statement summarising why the applicant would be a worthy recipient of the award. If the nomination is shortlisted, the awards administrators will contact the nominee and invite them to submit a full application for the award categories in which they have been nominated.

## Judging

- The judging panel comprises eminent leaders and insurance professionals from the industry.
- There will be two rounds of judging by the panel: the first is by remote-scoring to select the finalists; the second will be a meeting of judges to deliberate and select the winners by secret ballot.
- The judging panel's verdict is final.
- The judging process will be audited by an independent auditor.
- The organisers reserve the right to publish information of winning entries given at nomination.
- The results will be kept confidential and winners will only be announced at the Awards Presentation Ceremony & Gala Dinner on 26 July 2024.

## Where to send your entries

Submit your entries by: 15 March 2024 (third-party nominations) / 25 March 2024 (self-nominations) [online](#) OR email to [lifearwards@asiainsurancereview.com](mailto:lifearwards@asiainsurancereview.com).

If you have further questions, email [lifearwards@asiainsurancereview.com](mailto:lifearwards@asiainsurancereview.com)



# THE CATEGORIES

## ROOKIE INSURANCE AGENT OF THE YEAR

For the agent or adviser with fewer than three years of industry experience, who has demonstrated an outstanding performance track record, expert knowledge, placing the interests of clients first and service to the industry.

### CRITERIA

- Provide a brief background on immediate past career and the reasons and motivations in making the switch to the insurance industry.
- Focus on what was done in 2023.
- What makes you unique compared to other advisers or agents?
- In what ways did you contribute to your company, industry or society?
- Your performance in 2023 – MDRT, company awards, industry awards?

The winner will also win a complimentary registration to any one of the following financial planning course options worth up to S\$2,400 sponsored by Singapore College of Insurance:

(1) Practical Techniques for Wills and Insurance Planning; **OR**

(2) Any two modules under the Chartered Financial Consultant®/Singapore (ChFC®/S) programme (with training support); **OR**

(3) Any four modules under the Chartered Life Underwriter®/Singapore (CLU®/S) programme (self-study).

## INSURANCE AGENT OF THE YEAR

For the tied agent who has demonstrated an outstanding performance track record, expert knowledge, placing the interests of clients first and service to the industry.

### CRITERIA

- Focus on what was done in 2023.
- What makes you unique compared to other agents?
- In what ways did you contribute to your company, industry or society?
- Your performance in 2023 – MDRT, company awards, industry awards?

## FINANCIAL ADVISER OF THE YEAR

For the adviser from a FA firm or bank who has demonstrated an outstanding performance track record, expert knowledge, placing the interests of clients first and service to the industry.

### CRITERIA

- Focus on what was done in 2023.
- What makes you unique compared to other advisers?
- In what ways did you contribute to your company, industry or society?
- Your performance in 2023 – MDRT, company awards, industry awards?

# THE CATEGORIES

## INSURANCE AGENCY LEADER OF THE YEAR

For the agency leader who has demonstrated a high level of group production and recruitment, strong leadership qualities with systems in place, commitment to professionalism and service to the industry.

### CRITERIA

- Focus on what was done in 2023.
- What makes you unique compared to other agency leaders?
- In what ways did you contribute to your company, industry or society?
- Your performance in 2023 – number of managers promoted, number of MDRT producers, number of new agents/advisers, company awards, industry awards?

The winner will also win a complimentary registration to any one of the following financial planning course options worth up to S\$2,400 sponsored by Singapore College of Insurance:

- (1) Practical Techniques for Wills and Insurance Planning; **OR**
- (2) Advising High Net Worth Business Owners and Insurance Planning; **OR**
- (3) Any two modules under the Chartered Financial Consultant®/Singapore (ChFC®/S) programme (with training support); **OR**
- (4) Any four modules under the Chartered Life Underwriter®/Singapore (CLU®/S) programme (self-study).

## DIGITAL AGENT/AGENCY LEADER OF THE YEAR

For the digitally-savvy agent/agency leader who is leveraging the power of social media and technology to enhance the image of the industry, provide value to clients and consumers-at-large and/or increase productivity.

### CRITERIA

- Focus on what was done in 2023.
- What are the examples and results of what you have done on the digital front?
- How have digital initiatives driven your business?
- Your performance in 2023 as an agent/agency leader?

## INSPIRATIONAL AGENT/LEADER OF THE YEAR

For the agent/leader who is an inspiration to others in the industry through achieving personal break-through despite the odds, going beyond to help others in the industry to attain success, exceeding expectations in serving clients or/and serving the underprivileged in society with passion through CSR.

### CRITERIA

- Focus on what was done in 2023.
- Why do you think – or why do others think – you are an inspiration?
- What are some of the key initiatives, examples and results of your CSR work?
- What are the odds you overcame to achieve success? How have you selflessly inspired other agents/managers to success or helped your clients?

# THE CATEGORIES

## DIGITAL TRANSFORMATION OF THE YEAR

For the insurance company that successfully launched a digital transformation initiative in its operations, whether consumer-facing or in support of agents, to assist and enable advisers in the course of their work.

### CRITERIA

- What was the digital transformation initiative launched in 2023?
- How does the digital transformation initiative help agents or advisers in the course of their work?
- How unique or innovative is your initiative?
- What evidence is there to show the improvements in results attained from the initiative?

## ROOKIE INSURANCE AGENCY LEADER OF THE YEAR

For the agency leader with fewer than five years of managerial experience, who has demonstrated a high level of agency production and recruitment, strong leadership qualities with systems in place, commitment to professionalism and service to the industry.

### CRITERIA

- Focus on what was done in 2023.
- What makes you unique compared to other agency leaders?
- In what ways did you contribute to your company, industry or society?
- Your performance in 2023 – number of managers promoted, number of MDRT producers, number of new agents/advisers, company awards, industry awards?

## HEALTH INSURANCE AGENT OF THE YEAR

For the agent who has best demonstrated a thorough understanding of their clients' health insurance needs, outstanding performance track record and an expert knowledge of the products and services available.

### CRITERIA

- Focus on what was done in 2023
- What makes you unique compared to other advisers?
- In what ways did you solve real problems for clients?
- How have you ensured that your business will continue to grow this year?

## EMPLOYEE BENEFITS CONSULTANT OF THE YEAR

For the employee benefits consultant who has demonstrated expertise in providing customised solutions for organisations of different sizes with different talent management needs.

### CRITERIA

- Focus on what was done in 2023
- In what ways have you demonstrated your expertise as an employee benefits consultant?
- How has your work helped different companies meet their different needs?
- Your performance in 2023 as an employee benefits consultant?



# THE CATEGORIES

## EMPLOYEE BENEFITS PROVIDER OF THE YEAR

For the employee benefits provider with wide-ranging customisable solutions, to cater to the needs of organisations of different sizes with different talent management needs

### CRITERIA

- Focus on what was done in 2023.
- How are you helping your employee benefits consultants in serving their corporate clients?
- What indicators are there to show that your employee benefits solutions and consultants stand out from the rest?

## BANK PARTNER OF THE YEAR

For the bank partner that has demonstrated placing importance on the risk or wealth management needs of their clients and has worked in close partnership with the insurer in meeting these needs.

### CRITERIA

- Focus on what was done in 2023.
- What makes your partnership stand out from others?
- What are the examples of key wins achieved as a result of this true partnership?
- How did the partnership perform in 2023?

## YOUNG EXECUTIVE OF THE YEAR

For the insurance executive under 40 years of age who has championed the interests and importance of advisers or agents with dedication. (Please provide proof of age).

### CRITERIA

- Focus on what was done in 2023.
- How have you gone out of your way to enhancing the interest and importance of advisers or agency distribution channel in your company and/or industry?
- How have you equipped agents or advisers with the necessary skills and expertise to continue to thrive in the changing multi-channel environment?
- What makes you stand out compared to other young executives?

# THE CATEGORIES

## EXECUTIVE CHAMPION OF THE YEAR

For the CEO or corporate executive who has championed the interests and importance of advisers or agents with dedication.

### CRITERIA

- Focus on what was done in 2023.
- How have you gone out of your way to enhance the interests and importance of the advisers or agency distribution channel in your company and/or industry?
- How have you equipped agents or advisers with the necessary skills and expertise to continue to thrive in the changing multi-channel environment?
- What makes you stand out compared to other executives?

## INSURANCE COMPANY OF THE YEAR

For the life insurance company that has an agency force that sets the professional standards for other insurers to measure against, and continues to invest in and support its agency force to thrive in the changing multi-channel environment.

### CRITERIA

- Focus on what was done in 2023.
- How are you helping your agents enhance their professionalism, expertise and relevance in a multi-channel distribution world?
- What indicators are there to show how your agency force stands out from the rest?

## LIFETIME ACHIEVEMENT AWARD

For the agent/leader who has more than 35 years of service to the industry and has made outstanding long-term contributions to enhancing the professionalism and image of the agency distribution force both company-wide and industry-wide.

### CRITERIA

- How have you contributed towards the quality and professionalism of the agency force by playing key roles in developing agents company-wide and industry-wide?
- How have you championed the industry by continually enhancing the image of the insurance industry and agency force?
- Are you a consistent high performer who enjoys the respect and admiration of your peers in the industry?

# ORGANISERS

## ASIA INSURANCE REVIEW

Member: Beacon International Group, Ltd. 

*Asia Insurance Review (AIR)* is the premier regional insurance information ecosystem today. We are still the Number 1 magazine, having provided top notch editorial and conferences to the industry for 33 years. No other insurance magazine in Asia can claim to have the history in the market and to have been there to see first-hand the highs and the lows, and the evolution of the Asian insurance industry over these last three decades.

As part of the Beacon group, our reach also extends into the international markets well beyond Asia Pacific and MENA. This puts us in a very unique position of being able to serve the industry with a formidable tenacity and global footprint unlike any other publication.

We continue to be the sole official media partner at all major insurance industry events in Asia, including SIRC, EAIC, PIC, AAC, GIF and with our sister publication, Middle East Insurance Review, we also serve as an official media for GAIF, FAIR, AIO and Sharm El Sheikh Rendezvous. Our stable of products with premium content *AIR+* and our edailies are still the most read, and most powerful in the market.

*AIR* also seeks to engage market leaders in raising the bar of excellence via our series of Awards ceremonies including the Asia Trusted Life Agents and Advisers Awards, the Asia Insurance Industry Awards and our Middle East Insurance Industry Awards.

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

## Asia Advisers Network

Member: Beacon International Group, Ltd. 

*Asia Advisers Network (AAN)*, launched in 2016 to meet the information needs of advisers and agency leaders across Asia Pacific, has developed into a leading dedicated online platform with a dedicated following. *AAN* reports on the latest industry news, development and expert content from leading minds across the industry, through multi-media channels to help advisers and agency leaders thrive and excel, equipping them with tools to stay ahead of trends. The *AAN* network has also facilitated the development of excellence for agents via the highly acclaimed Asia Trusted Life Agents and Advisers Awards, now entering its 9th year.

Launched by the region's premier insurance publication *Asia Insurance Review*, *AAN* is part of its commitment and continuous efforts to serve the insurance industry in Asia as well as the true soldiers of the industry, its agents.

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



## CO-ORGANISER



For more than a century, LIMRA has served as the largest trade association supporting the insurance and related financial services industry. Our mission is to advance the financial services industry by empowering our members with knowledge, insights, connections, and solutions. Today, we're working with over 700 member companies in 71 countries to help them understand industry trends, inform their strategies, develop their talent, and create solutions that advance the industry.

Our ever-adapting lineup of solutions helps member companies thrive in our changing environment. Recruiting, assessment, agent and management training, and rewards and recognition – we analyze industry needs and develop answers with you. We act as the center point of the industry, bringing industry professionals together to discuss key issues, trends, and actionable implications through our conferences, member events, and webinars.

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

## STRATEGIC PARTNER



AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR(1), Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR(2), and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$302 billion as of 30 June 2022.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 40 million individual policies and over 17 million participating members of group insurance schemes.

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

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

# 2023 ROLL OF HONOUR

## **ROOKIE INSURANCE AGENT OF THE YEAR**

**Wong Ho Yan Catherine**  
Manulife (International)

**INSURANCE AGENT OF THE YEAR**  
**Ambagaha Hewage Sajeewa Pushpitha**  
Softlogic Life Insurance

**FINANCIAL ADVISER OF THE YEAR**  
**Tran Thi Huyen Trang**  
Manulife (Vietnam)

## **ROOKIE INSURANCE AGENCY LEADER OF THE YEAR**

**Hung Pei-Chi**  
Cathay Life Insurance

**INSURANCE AGENCY LEADER OF THE YEAR**  
**Dato' Sri Norman Pang**  
Allianz Life Insurance Malaysia

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

**INSPIRATIONAL AGENT/LEADER OF THE YEAR**  
**Choi JungMin**  
AIA Korea

**DIGITAL TRANSFORMATION OF THE YEAR**  
**Taiwan Life Insurance**

**HEALTH INSURANCE AGENT OF THE YEAR**  
**Dr Haruthai Kraiwapan**  
AIA Thailand

**EMPLOYEE BENEFITS CONSULTANT OF THE YEAR**  
**Maybel Heng**  
Prudential Assurance Singapore

**EMPLOYEE BENEFITS PROVIDER OF THE YEAR**  
**AIA Singapore**

**BANK PARTNER OF THE YEAR**  
**Amret Microfinance Institution, Cambodia**

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

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

**INSURANCE COMPANY OF THE YEAR**  
**AIA Singapore**

**LIFETIME ACHIEVEMENT AWARD**  
**Lin Yim Fai Alan**  
AIA International