



The Winners

**2ND ASIA
TRUSTED LIFE AGENTS & ADVISERS AWARDS
2017**

Organiser:

ASIA
INSURANCE REVIEW

Co-Organiser:

LIMRA

Strategic Partner:



Sponsor:

Sun
Life Financial

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Agents reign!

The era of Agents is still upon us. Just reading the entries for these Awards is a stark reminder of the wondrous role that agents play in the insurance industry. Their sales efforts are the stuff of Oscars in the CSR annals. They serve the industry each and every day in a million little touching ways. And it is during the Awards that we are all reminded to count these little and great strides that agents and advisers make in the insurance business.

Reading the entries, even the raw submissions, I feel so grateful and vindicated in my decision to go ahead to launch this regional Trusted Life Agents & Advisers Awards across companies and across different markets. In the first year, we had nine winners from six countries. This year, the competition was stiffer with some 350 entries and there were many worthy contenders with so many noble feats and success stories. They make you so proud of their humanity and their professionalism as the representatives of the noble life insurance business.

I must salute our Patron, Mark Tucker, for keeping his faith with the Awards and continuing to exhort agents to excel. Likewise, I am indebted to Mark Saunders, Group Chief Strategy and Corporate Development Officer, AIA Group, for agreeing to take on the responsibility as Chairman of the Judging Panel, and all the other over 20 distinguished judges representing the cross-section of the life market of Asia's insurance industry. They were diligent and highly principled, following the rules to a tee for each of the entries.

The process was meticulously followed. The judges went through the first round of reading and scoring each of the entries and arrived at some 50 finalists. And in the second round they viewed video clips of the agents from the top categories and selected the winners through a secret ballot that was audited by EY.

Strict rules were observed to ensure that where a judge was conflicted in a category where his agent or company was a candidate, he did not vote. The hallmark of the Awards is the openness of the system, the clearly defined criteria, the transparent process, and the integrity of the judges. And in this we scored very high too.

I must place on record our appreciation to our co-organisers LIMRA and the many life associations in the region which readily supported the Awards, seeing its importance.

I salute everyone who had the courage to take part, to stand tall and be seen as a leader in the industry.

Lastly I congratulate all the winners and urge you to celebrate your victory. It is no small feat. You are Asia's best. Let the light shine upon you everywhere you go as you promote the value of insurance to society.

Sivam Subramaniam

Editor-in-Chief, Asia Insurance Review & Middle East Insurance Review



Congratulations to all! LIMRA is honoured to play a role in recognising the best and the brightest financial professionals in Asia at the second annual Asia Trusted Life Agents & Advisers Awards ceremony. Your professionalism, knowledge and commitment to the financial services industry is exceptional.

Now more than ever, today's consumers are concerned about their financial security. LIMRA studies indicate that consumers who work with a trusted financial professional are more likely to own life insurance and other risk products, and more likely to save and plan for retirement.

Yet LIMRA's research also shows that consumers' expectations and preferences have changed. As a result, we must change to engage with them on their terms. We must leverage the information we know about these consumers to identify the best approaches to connect with them and teach them about the importance of life insurance and saving systematically for retirement.

What you do matters and our research indicates that consumers across the globe recognise the value of working with a financial professional to help them secure their future.

While there has never been a greater need for financial advice, the job of providing financial advice has become more difficult. To succeed in today's competitive world, it takes a keen awareness and a thorough understanding of the underlying market forces. 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 behavior, 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 hopes our research and training programmes will help you and your companies find successful strategies to meet challenges of today and tomorrow, fulfilling our common mission to protect families' financial security throughout their lives.

Congratulations, again!

Robert A Kerzner

President & CEO, LIMRA, LOMA and LL Global



I am proud to be the Patron of the Trusted Life Agents and Advisers Awards. I strongly salute the great role that agents play in the life industry all over the world especially in Asia.

I believe very strongly that enabling people across Asia to achieve a better future and navigate through times of financial adversity and illness is so much more than just a job. It is a tremendously valuable service to the people and the communities in which we live and work.

The agents and advisers being honoured through these awards play a crucial role in continuing to promote all that is good about insurance—providing peace of mind for individuals, their families and indeed for society as a whole.

I encourage you all to continue your great work and to also inspire others to join you in making a real and positive difference in the lives of millions of people across the region.



Mark Tucker

Non-Executive Director, AIA Group Ltd

MESSAGE – CHAIRMAN OF JUDGING PANEL

This is a very special occasion as we honour the tireless insurance agents and advisers who are the unsung heroes of the insurance industry. Helping people understand the need and value of financial protection and security in the event of death, illness or injury (or living too long!) is not an easy task. Getting them to buy that desperately needed protection is an even more demanding task!

As Chairman of the Judging Panel assessing the numerous and varied entries submitted, the one fact that continues to strike me is the amazing passion that agents show in their zest to sell more policies and the refreshingly rewarding path of service and social responsibility they take to help their clients beyond just the sale. I am truly humbled by their passion and commitment to the industry. Their dedication and professionalism in doing good are to be applauded. We should be proud of the great things done. We should celebrate the work of agents as the heroes of insurance and helping people.

The Judging Panel had a challenging time studying the entries, rigorously analysing each write up and choosing the winners in each of the 12 categories. I am happy to add that all the judges went out of their way to be diligent and to serve the industry in the best way possible. We took our job seriously and were committed to find the best winner for each category. The panel debated actively and assessed each entry robustly and from myriad perspectives. There was no requirement to arrive at a consensus but we each had to submit our scores, which were duly audited by EY. Nevertheless it was not an easy nor light touch task. So I personally want to recognise and thank all 23 members of the Judging Panel for their excellent service to the industry on this score.

Some people are critical of agents and indeed, there are some who may be less than perfect in exercising their duties. But like in all walks of life, let's remember that there are also thousands of excellent agents who provide a vital service to their communities. We must recognise that they play a leadership role in the economic and social development of the region, through helping people close the staggering protection and savings gaps that exist across Asia.

My only slight regret is that after much consideration and debate, particularly given the enormous creativity and innovation out there in the marketplace, the Judging Panel decided that there was no clear winner for Innovation of the Year Award. This will raise the bar for next year.

I must applaud Asia Insurance Review for its leadership role and dedication to the cause of recognising the roles of agents and advisers in the life industry as well as the insurance executives and companies that go out of their way to do more for agents. My congratulations and personal thanks for actively supporting these Awards and to all the excellent nominees, there are no losers. You are all winners. And to all our industrious and professional agents across Asia, I salute you. Thank you for all that you do.

I congratulate all the nominees for the Awards as well as the deserving finalists in the various categories. You stand tall and light the path for others to follow. The industry needs more leaders like you.

Mark Saunders

Group Chief Strategy and Corporate Development Officer, AIA Group Ltd





Mark Saunders (Chairman of Judging Panel)

Group Chief Strategy and Corporate Development Officer, **AIA Group Ltd**

Mr Saunders is a member of the Group Executive Committee of AIA Group Ltd. He is the Group Chief Strategy and Corporate Development Officer with responsibility for the Group's Strategy, including M&A, corporate transactions, partnership propositions and corporate development. He also has responsibility for the Group-wide Corporate Solutions and Healthcare businesses covering all 18 markets in which AIA operates.

He has been working in the insurance industry in Asia since 1989.

Prior to joining AIA, Mark was Managing Director of Towers Watson from 1997 to 2014.

Before that, 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 is a passionate promoter of the good of life insurance and the philosophy of Creating Shared Value.



Bharat Kannan

Chief Distribution Officer, **MetLife Asia Ltd**

Mr Kannan joined MetLife in March 2015, initially as the Head of Employee Benefits for Asia, focused on enhancing MetLife's employee benefits capabilities across the region, before being appointed as Chief Distribution Officer in September 2015.

As the Chief Distribution Officer, he is responsible for leading MetLife's 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 is currently based in Tokyo, Japan.

Prior to joining MetLife, he spent over 11 years at Aon, most recently serving as Chief Executive Officer, Aon Insurance Brokers Malaysia. He also served as Director, Aon Risk Solutions Japan, which saw him successfully lead their foreign local client division whilst directly managing their large scale international relationships.

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.



Bosco Lau

Managing Director and Regional Head, International Operation, **LIMRA and LOMA**

Mr Lau brings more than 28 years of industry experience to LIMRA clients. His areas of focus include financial planning, life and health insurance, agency development and training.

Over the past four years, he has been with LIMRA in developing members across Asia and helping members improve overall distribution performance, agency profitability, and agents and manager skills.

He has earned LIMRA Chartered Insurance Agency Manager (CIAM) in 2001 and is a certified moderator which he has delivered classes of AMTC in Chinese.

He had 15 field experiences in life insurance sales before moving to a corporate position.

Mr Lau was Vice President for AIA Hong Kong from 2011 to 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.



Bruce de Broize

Regional Chief Distribution Officer, **AXA Asia**

Mr de Broize is the Regional Chief Distribution Officer for AXA Asia, based in Hong Kong. He oversees all Life, Health and P&C distribution with the exception of P&C bancassurance for AXA's operations across eight markets in Asia, including Hong Kong, Thailand, China, Indonesia, India, Singapore, Malaysia and the Philippines.

Mr de Broize has extensive distribution expertise drawn from 29 years of international experience in various operational distribution management and consulting roles with major Life and P&C insurance companies in South Africa, Australia, Korea, China, Taiwan, Japan and Hong Kong. As a result he has a

deep knowledge of the Asia market, with over 18 years' experience in the region.

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



Carene Chia

Chief Distribution and Marketing Officer, **Sun Life Financial Asia**

Ms Chia is responsible for overseeing Sun Life's regional distribution channels, marketing, client experience and Health & Accident business to support the growth and expansion of the business in Asia.

Ms Chia has been with Sun Life for over eight years and has over 20 years of industry experience covering agency, partnership and division distribution management. This also includes in-depth field experience in training and development, distribution sales management, productivity and activity, quality business and accident

and health profit center management.

She has more than 12 years of regional management experience, spanning 10 regional markets, and a proven track record in leading best practices across Asia.

During her time at Sun Life to date, she has led the company's highly regarded Most Respected Advisor strategy in Asia, which has set the industry benchmark to deliver a market-leading client experience.

Ms Chia is a Fellow of the Life Members Institute and has a degree in Communications and Management.



David Grant

Regional Chief Agency Officer, **Manulife Asia**

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

Mr Grant 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.

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



David Piesse

Asia Pacific Ambassador, **International Insurance Society & Advisory Board Member, Guardtime**

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. He 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. He is the author of three white papers to date with EY on blockchain, and white papers for Guardtime on insurance, cyber liability and insurance claims and fraud management. Mr Piesse is a member of the Chartered Insurance Institute and the British Computer Society and is the Asia Pacific Ambassador for the International Insurance Society.



Dirk Pereira

President, **Insurance Association of Sri Lanka & CEO of Union Assurance PLC**

Mr Pereira is the Director / Chief Executive Officer of Union Assurance PLC.

He is a Fellow member of the Chartered Institute of Management Accountants UK and the Institute of Chartered Accountants of Sri Lanka.

Mr Pereira holds an MBA from the University of Sri Jayewardenepura.

He was appointed President of the Insurance Association of Sri Lanka in 2015, the position of which he held for two years.



Jason Suen

Managing Director of Asia-Pacific, **Hearsay**

Mr Suen is responsible for Hearsay's business across Asia-Pacific, where he serves the fast-growing and diverse needs of customers in the region. He was an early member of Hearsay's customer success team, where he led the growth and scaling of the team globally.

Mr Suen also drove some of Hearsay's largest deployments in partnership with its clients.

Prior to joining Hearsay, he spent four years in

Salesforce.com's customer success organisation working with clients spanning the mid-market to the Fortune 500.

His background includes financial services at Royal Bank of Canada and entrepreneurial work as the co-founder of a successful online media startup in 2006.

Mr Suen is an Honours Bachelor of Commerce graduate from Queen's University in Kingston, Ontario.



Joe Cheng

Chief Executive Officer, Group Agency Distribution, **AIA Group**

Mr Cheng is Chief Executive Officer, Group Agency Distribution of AIA Group. In this role, he has been responsible for the Group's agency distribution platform since 2015.

Mr Cheng joined AIA in 1988 and during his 29 years with AIA, he has held a number of senior leadership roles, including General Manager for Macau, General Manager for Shenzhen and General Manager, Agency Distribution for AIA Hong Kong & Macau.

During his role with AIA Hong Kong & Macau from 2011 to 2015, Mr Cheng led AIA's Premier Agency transformation in these markets, launching of AIA's

Premier Academy, Gen Y Club as well as its Revitalisation Programme.

Following his success at AIA Hong Kong & Macau, he further professionalised AIA's agency force by embedding the Premier Agency model in Asia through driving quality recruitment, increasing agent activity and productivity as well as helping to advance AIA's digital platform.

Mr Cheng is also a tireless advocate of AIA Vitality and he embraces health and wellness by engaging in many kinds of sports himself.



Joseph Kwok

President, **Financial Planning Association of Singapore (FPAS)** & Deputy General Manager, **SooChow Securities CSSD (Singapore) Pte Ltd**

Mr Kwok is currently the Deputy General Manager of SooChow Securities CSSD (Singapore) Pte Ltd.

He is also a Director of China Reform Overseas Management Co Ltd & China Reform Puissance Overseas Holdings Limited (both Cayman entities) and an Independent Non-Executive Director and Audit Committee Chairman of 3 SGX main-board listed companies (ISR Capital, CWG International Ltd and Asia Fashion Holdings).

He has more than 18 years of experience in the financial services industry and had previously held senior roles with JP Morgan (Executive Director); UBS

AG (Director, Advisory Consultant, North Asia); Standard Chartered Bank Singapore (Deputy General Manager, Wealth Management).

Mr Kwok is Fellow of Singapore University of Social Science and an adjunct lecturer with Kaplan, teaching finance and business related subjects.

In addition, he also volunteers in non-profit organisations and is currently President of Financial Planning Association of Singapore (FPAS); President of University Of New South Wales Alumni Association Singapore and Vice President of Australian Alumni Singapore.



Larry Hartshorn

Corporate Vice President and Director, International Research, **LIMRA & LOMA**

Mr Hartshorn is responsible for driving LIMRA and LOMA member value and growth for global markets. This includes the development and execution of LIMRA's international research strategy to provide insights on trends in products and distribution, consumer behavior and sentiment, and regulation and technology for markets throughout the world.

He also leads the global consulting program across the enterprise, ensuring LIMRA members can leverage the deep knowledge of best practices in the global insurance industry, gain practical solutions, and receive hands-on

tactical support to solve problems and implement a variety of projects.

Prior to joining LIMRA in 2015, he was Aetna's Executive Director for Greater China in Shanghai. His responsibilities included strategic planning, research, management operation and consulting.

He also previously served as Research Program Manager for The Ohio State University, managing a multi-million dollar cluster of private, state, and federal grants targeting primary, secondary, and higher education curriculum reform.

THE JUDGES



Lars Heibutzki

Chief Distribution Officer for Asia Pacific, **Allianz**

Mr Heibutzki is Allianz's Regional Chief Distribution Officer for Asia Pacific. He is responsible for driving the operational and strategic framework of Allianz's customer-centric go-to-market strategy across the region.

In this role, he oversees the development and transformation of Allianz's multi-channel distribution network in the region with a strong focus on technology and innovation. He is a member of the company's Regional Executive Board, which is responsible for setting and executing its growth strategy in Asia.

Previously, Mr Heibutzki was leading the Organizational Management unit of Allianz Italy which was one of the key pillars to both develop and implement the Digital Agency Model in Italy and execute the merger of the Italian agency networks.

Before moving to Italy, he was Business Division Head for Southern Europe and Latin America.

Prior to joining Allianz SE in 2007, Mr Heibutzki worked at McKinsey & Company for more than six years, serving clients in both the insurance and asset management sectors as well as the technology/telecommunications sector in Europe, Asia and North America.



Leong Sze Hian

Chairman, **Singapore Professional Centre**

Mr Leong has served as President of four professional bodies, honorary consul of two countries. He is the founding advisor to the financial planning associations of two countries and is an alumnus of Harvard University. He has authored 4 books and has been quoted over 1,500 times in the media.

Mr Leong has been a radio talkshow host, a newspaper daily columnist, is a Wharton Fellow, SEACeM Fellow, CIFA Advisory Board member and executive producer of Singaporean film Ilo Ilo (40 international awards).

He has 3 Masters, 2 Bachelors degrees and 13 professional qualifications.



Matthew Maguire

President, **Singapore Actuarial Society** & Partner, **NMG Consulting**

Mr Maguire is a Partner with NMG Consulting. While he grew up in Australia, he has been based in Singapore since 2008. He has over 20 years working as an actuary in Australia, the UK, Hong Kong, Singapore, Malaysia, Sri Lanka, Thailand, the Philippines and Indonesia.

Mr Maguire's prior experience includes: personal lines insurance pricing and reserving, non-life reinsurance

structuring and pricing, London market insurance business pricing and reserving, operational risk modelling for banks, internal risk based capital model development and implementation, Business planning and forecasting, company valuation and pricing.

Since 2016, he has been the President of the Singapore Actuarial Society, having previously served as Vice President and a member of the Council since 2010.



Rizalina G Mantaring

Board Member, **Philippine Life Insurance Association, Inc** & President & CEO, **Sun Life Financial Philippines**

Ms Mantaring heads Sun Life Financial group of companies in the Philippines. She is also currently the Chair of the Sun Life Financial Philippines Foundation, Inc. and the 11 Sun Life Prosperity Funds.

Under her leadership, Sun Life Philippines has implemented numerous industry firsts and innovations, helping the company to become the number one life insurance company in the country.

Sun Life 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.

Ms Mantaring is currently a member of the boards of the Philippine Life Insurance Association, Ayala Land Corporation, Micro Ventures Foundation, and First Philippine Holdings Corporation.



Robert Pain

Chairman, **Association of International Life Offices**

Mr 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.



Robert Pang

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

Mr 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.

Mr Pang 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.



Royce Lee

Committee Member, **Financial Services Managers Association (Singapore)**

Mr Lee is currently a Financial Services Director of the Royce Lee Organisation, at Prudential Assurance Singapore. He first joined the industry in 1995, shortly after graduating from Ngee Ann Polytechnic, and contracted with Prudential. He has worked for Prudential ever since.

Mr Lee is a Chartered Financial Consultant and a Chartered Life Underwriter, and has qualified for the MDRT several times throughout his career. He was also the Winner of the Best Financial Plan Award by the

Singapore College of Insurance.

In 2008, he was appointed to his current position at Prudential. He was also appointed as council member on the board for CEO of Prudential Assurance, and COO for Prudential's Life operations.

He currently leads two agencies – Royce Lee & Associates and Alex Lee & Associates.

In 2017, he became the honorary treasurer for the Financial Services Manager Association (Singapore).



Dato' Haji Syed Moheeb bin Syed Kamarulzaman

CEO, **The Malaysian Insurance Institute**

Dato' Haji Syed Moheeb bin Syed Kamarulzaman is a Fellow of the Malaysian Insurance Institute. His career in the conventional insurance, reinsurance and takaful industry spans more than 40 years, where he helmed several local and multi-national direct insurance, reinsurance and takaful companies.

Currently, he is the CEO of the Malaysian Insurance Institute (MII).

He is also on the Board of the Credit Guarantee Corporation Berhad and Credit Bureau Malaysia Sdn Bhd.

He was the former Chairman of the Malaysian Takaful Association and Management Committee member of the General Insurance Association of Malaysia.



Sanjay Tolani
CEO, **Goodwill World**

Mr Tolani was the youngest qualifying member to the Million Dollar Round Table (MDRT) at the age of 19.

At age 28, he became MDRT's youngest Life Member. Currently, he is the CEO of Goodwill World, an insurance brokerage in the Middle East with offices in seven countries.

Mr Tolani is a renowned speaker who has been profiled on many media networks across the UAE, India

and Southeast Asia and a published author of the book entitled "28000".

He is also an advisor for Family Offices and works with ultra-high net worth families in 53 countries. Mr Tolani has completed two undergraduate and three postgraduate degrees along with many professional certificates and is currently doing his PhD in Finance.



Terry Li
Head of Bancassurance, **DBS Bank Hong Kong**

Mr Li presently holds the position of Executive Director, Head of Bancassurance for DBS Bank Hong Kong, which oversees life and general insurance businesses across both Consumer and Institution Banking segments.

Mr Li has more than 25 years of distribution, products, global market and corporate banking experience within the insurance and banking industry.

Starting his career in Canada and currently based in Hong Kong, he has worked with global financial institutions, including Bank of Nova Scotia, Prudential Assurance, HSBC, Citibank and Standard Chartered Bank in various management positions.

Mr Li graduated with a MBA degree from The University of Western Ontario, Canada. He also continued his executive education in Stanford University Graduate School and Harvard Business School.



Victor Apps
Industry Veteran and Former General Manager for Asia, **Manulife**

Mr Apps is retired and lives in Hong Kong. During his 10-year tenure as General Manager for Asia, he was responsible for Manulife Financial's insurance and mutual fund operations in Asia. He led Manulife's team negotiating entry into China leading to the 1996 establishment of the first joint venture insurance company to be approved in the People's Republic of China.

Mr Apps received an MA from Cambridge University in 1970 and joined Manulife in Toronto the same year. In 1985, he was appointed to the position of General

Manager, Manulife Indonesia. He was appointed GM for Hong Kong in 1991 and GM for Asia in 1997. He retired in 2007 after 37 years at Manulife.

Mr Apps was voted "Insurance Personality of the Year" at the Asia Insurance Industry Awards 1999.

He has served Hong Kong in a variety of roles in the community, including Chairman of the 1995/1996 Life Insurance Council of Hong Kong and President of the Canadian Chamber of Commerce in Hong Kong from 2005 to 2007. Mr Apps is currently Vice Chairman of the Business Professional Federation, a think tank.



Ms Melody Yang He Lin Zi

AIA Hong Kong

For displaying an uncanny talent for the business, an unflagging spirit and agility in thought and mind, Ms Melody Yang is the Rookie Insurance Agent of the Year.

Before joining AIA, Ms Yang worked as a treasury supervisor in charge of a corporate entity's initial public offering (IPO), group financing, and equity and bond offerings. The knowledge acquired from the financial market, combined with the experience in handling customer relations, equipped her with the skill set to best understand a client's financial needs.

Upon entering the insurance industry, Ms Yang qualified for the Million Dollar Round Table (MDRT) Top of the Table (TOT) in the first six months of her career. In 2016, she qualified for TOT again. Having successfully delivered 200 insurance policies in the whole year, Melody was ranked the 13th Top Financial Planner of the year 2016 across the AIA group.

Although she has only been in the insurance industry for less than two years, Ms Yang was recently promoted to become the New Unit Manager (NUM) as a premier academy leader. She is already on the fast track to the managerial level.

Other than acquiring her Insurance Intermediaries Qualifying Examination (IIQE) professional certifications, she has continued to improve her knowledge base and expertise in personal, property and group medical insurance. Not content to rest on her laurels, Ms Yang also embarked on attaining

professional certifications as a Certified Financial Planner (CFP).

Having majored in Information Technology and Management in postgraduate school, Ms Yang is adept at managing and integrating client base with cutting-edge technology. She utilised a custom client management system to identify different levels of clients, with which she screens and categorises clients through data analysis.

The system allows her, for instance, to be alerted when a customer's policy coverage is maturing, and automatically sends out new promotional product information. At the same time, she also strives to promote AIA's new product and services via the use of a strategic combination of insurance products and additional benefits.

Apart from the qualifications and skill sets she possesses, social responsibility and public welfare establishments are an important component of Ms Yang's career. She regularly donates to Smile Angel Foundation, an organisation that helps children born with cleft palates. She also volunteers for the Tung Wah group of hospitals. Ms Yang is determined to give back to society to the best of her capacity, and serve the community that has helped her become the person she is today.



Mr Chong Jit Shan

Great Eastern Life Assurance (Malaysia) Berhad

Having built an impressive career in under a decade, displaying an exemplary work ethic and drive for success, and proving himself to be a formidable leader, Mr Chong Jit Shan has been named the Rookie Insurance Agency Leader of the Year.

Mr Chong joined Great Eastern Life Assurance (Malaysia) Berhad as an agent in 2010 at age 22. He built a strong foundation before being promoted to Unit Sales Manager (USM) in 2013 with a team of 24 agents. He achieved an agency production of MYR1.1 million (US\$256,000), which exceeded the company's requirements; and in doing so, he created a new benchmark for his promotion. In recognition of his outstanding performance, he was presented with the "Pacesetter" award by Great Eastern at its 2012/13 Annual Supremacy Awards & Dinner.

In his first year as USM, he managed to grow his team to 42 people, generating a total annualised premium of MYR2.2 million; equivalent to the Gold L.E.A.D. AAA Award that is only given to the top 20% of Great Eastern's Group Sales Managers (GSM). Great Eastern recognised Mr Chong's exceptional leadership with the 'Emerging Leader Award' at its 2013/14 awards.

Rising to a challenge by Great Eastern's CEO, Dato' Koh Yaw Hui, Mr Chong amassed an agency of over 100 staff and was promoted to GSM. Starting with fewer than 50 agents at the beginning of 2015, his team grew to 102, including four direct and indirect USMs and a total annualised premium of MYR2.77

million. He was the youngest GSM to have ever been promoted with a 100+ team. To recognise yet another milestone achieved, he was awarded the "Breakthrough" award for 2015/16.

As GSM, Mr Chong's award-winning streak continued, as he was recognised and awarded Top Rookie GSM, after breaking a Great Eastern record for highest production point. In terms of recruitment, he was the only rookie GSM to receive the 100+ Agency Award. At the age of 28, leading over 100 young and energetic agents, with more than MYR5 million in production, he was named the "Pacesetter in Young Entrepreneurship".

To ensure the efficiency and effectiveness of the agency operation system, he classified operations into four departments—events and promotion; strategy planning; recruitment & training; administrative and support. He built and developed a group of leaders, delegating them into the department that best utilised their talent and magnified their strengths, empowering them to execute the tasks and jobs assigned.

Driven by his persistent efforts, discipline, focus and passion, Mr Chong has built a kingdom in seven years during his 20s.



Ms Nguyen Thi Linh **Manulife (Vietnam) Limited**

For her untiring efforts at improvement for both herself and her clients, her admirable work ethic, and her charitable spirit, Ms Nguyen Thi Linh is the Financial/Bank Adviser of the Year.

Given the very short time that Ms Nguyen has joined the life insurance industry, the young staff from Manulife Vietnam (MLV) has proven her potential as well as strong will to become an outstanding financial adviser.

With diverse experience in different fields, strong commitment to non-stop self-improvement, high professionalism in dealing with customers and strong devotion to both her own career success and business ethics, Ms Nguyen has become one of the best financial advisers in MLV's bancassurance team. She is currently working at Techcombank (TCB) – Hanoi branch, which is one of the leading banks in Vietnam.

She became the Top IOIS (MLV bancassurance sales staff) after only one month of joining MLV and the life insurance industry. In that first month, her contribution played an important role in setting a new record of the Hanoi branch office, with a total sales revenue four times higher than the average of other months.

In 2015, Ms Nguyen also achieved the Platinum title for Top IOIS with her outstanding performance.

What makes this achievement even more impressive is that she received this prestigious title after only six months of joining the team.

She also holds another record at the Hanoi branch office of TCB – she is the one who closed the largest policy deal valued at VND500 million (US\$22,000), which once again proves her huge potential and sharp skills as a financial adviser.

Her tireless efforts to improve through self-learning saw Ms Nguyen, during her early days in life insurance, conducting self-study sessions on MLV insurance products, as well as brushing up on sales skills on the Internet until midnight every night. This strong will has helped her to quickly catch up with and get ahead of other colleagues in the sales field.

A keen learner with numerous study courses and certificate of recognitions, Ms Nguyen has joined a number of training courses, both inside and outside MLV, for outstanding performers. She is an active member of BNI Businessman Club – a popular business networking club in Hanoi.



Ms Divya Tusnial

Tata AIA Life Insurance Company Limited, India

For the loyalty she shows to her clients, her resolute determination to succeed and to serve and for the tireless way she closes the protection gap one client at a time, Ms Divya Tusnial has been named the Insurance Agent of the Year.

Ms Tusnial, a housewife from a traditional Indian family and a mother of two daughters, joined Tata AIA Life Insurance Company in 2009.

In her first year of marriage, she lost her father-in-law who did not have any insurance. That was when she realised the need for insurance. But she had no first-hand knowledge of the corporate world. The only strengths she had were her willingness for untiring legwork and an indomitable passion. In the first few days of her training and induction, she learned that being an MDRT qualifier is winning the highest honour of the life insurance sector. She then made that her bullseye.

Ms Tusnial achieved MDRT in 2010, 2011, 2012, 2013, 2015, Court of the Table (COT) in 2014, TOT in 2016, 2017, and has already qualified for TOT in 2018 (by 31 March 2017). She is a LIMRA International Quality Award winner for her excellent record of maintaining inforce business.

She was the MDRT brand ambassador for Tata AIA Life Insurance Company focused on increasing the MDRT qualifiers in the organisation, which doubled the MDRT numbers from 76 to 153 in the 2017

calendar year. She conducts sessions for advisors in which she inspires aspirants to qualify for MDRT.

Her motto is "success does not lie in results but in effort; being the best is not as important as doing the best". She believes that her biggest competition is with herself and she firmly believes in setting higher performance benchmarks.

Making it a point to meet an average of three clients a day and integrating technology into the processes of financial health review of her clients, she wins over customers with cold calls she makes daily, and the way she stays in touch with her clients and their families, personally calling them during significant milestones.

Ms Tusnial's clients view her as one of the most respected and reliable advisors in Kolkata, and this is one of the main reasons that her client retention is enviably high.

Her expertise in selling employer-employee cases and protection plans have resulted in a word-of-mouth fame in the industrial fraternity.

She believes self-development is very important for success and the Life Planner programme with Tata AIA has given her an edge in the marketplace.



Ms Karine Lam

AIA International Limited, Hong Kong

For her aspirational work, innovative methods and proven track record as an agent and as a leader, Ms Karine Lam is the Insurance Agency Leader of the Year.

Ms Lam joined the industry with neither profound experience nor personal network at age 26. With a can-do and nothing to lose attitude, she pushed herself to the limit, demonstrating a fast success model with the spirit of “everything is possible”.

As a female leader in the insurance industry, Ms Lam is driven to create dreams and hopes for new agents and her peers. She aims to serve as a role model for those who aspire to hit the MDRT. With her spirit of giving keeping her going, she is constantly bringing up more young talents to be professional advisors and future leaders of the industry. By building consistent success and a portfolio of societal contribution for almost 10 years, she has set herself as an example of inspiration.

In 2016, she demonstrated a track record of helping both financial planners and managers to succeed, gaining more than 100% growth in group commission. As a result, she was ranked among the Top 6 District Directors of the Year (by direct team production) and the Top 6 District of the Year Award (by growth of direct district).

Ms Lam also doubled the number of MDRT under her direct team, two of whom were TOT, seven of whom were COT and 10 were MDRT; among them, eight had been with her for less than a year. In the same year, she also recruited more than 50 new

agents, accounting for more than 100% growth in manpower. She has developed systems on training, meetings, recruitment, production and self-growth, with enough autonomy and flexibility to help her agents discover the best of themselves and pursue their unique path of success.

Ms Lam tirelessly promotes the value of the insurance business and continually gives back to the society. She has organised various workshops, seminars and internship opportunities, and even mentorship for different segments in society, such as the underprivileged, children, teenagers, undergraduates, and Master’s students. In recognition of her achievements in the professional arena as well as community services, she was the first and only insurance industry representative presented with the HK Ten City Lady Awards (2012).

Ms Lam remains active through her charitable activities across various organisations. She has also served as a school manager since 2009, proving her devotion to education.

On the personal front, her dedication to lifelong learning has seen her embark on courses about financial planning, succession and personal development, strengthening her subject knowledge as a professional advisor and capable leader with well-rounded perspectives.



Mr Colin Ong Lian Jin

Great Eastern Financial Advisers, Singapore

For his constant inspiration to others, his ability to guide and elevate those working with him, and his commitment to leading from the front, Mr Colin Ong Lian Jin wins the Inspirational Leader of the Year award.

Mr Ong joined the insurance industry under the tutelage of his mentor, Great Eastern Agency Director Tan Koon Chuan immediately after he graduated from the National University of Singapore (NUS) in 1992.

Today, Mr Ong is a Senior Executive Financial Services Director with Great Eastern Financial Advisers and one of the top and most successful leaders in Great Eastern. He founded an agency alliance group – Advisors Clique (AC) which has grown from strength to strength. Starting as an eight-man team, AC has close to 440 members today.

Many of his peers and associates regard him as a mentor, respect him as an inspiring visionary, and know him to be a leader with a big heart. His ability to galvanise the entire team towards a shared vision is remarkable. His active involvement with every associate (direct and indirect) has earned him the respect of his team and peers. Several have attributed their success to Mr Ong's active involvement in coaching and guidance.

He was promoted to Divisional Sales Officer in 1998, and since then he and his team have bagged numerous awards. In recognition of his exemplary leadership and contributions to agency building, he was awarded the Centennial award, his greatest recognition and achievement yet. This award was given to only three Senior Directors on its 100th year anniversary to recognise their contributions to Great Eastern Life over the years.

In 2016, he was also recognised for promoting

eight Directors in eight years, the first Director in Great Eastern to achieve this recognition. In 2017, the AC received the Extraordinary Growth Award in 2017 for growing 15 directors in 15 years with an unprecedented growth of 20% compounded over that entire period.

A strong advocate of leadership from example, he has achieved the MDRT 22 times from 1993 to 2017, and has fulfilled his dream of becoming a MDRT Life Member. By 2009, he achieved the Honour Roll, an award for achieving 15 MDRT qualifications. His direct group boasts of 4 COT planners and a TOT planner. He personally has achieved the coveted COT award twice in 2012 and 2014.

In 2011, in his consistent quest to lead by example, he qualified for Great Eastern Life's Entre-Planner award which recognises the top 1% of producers. In 2012, he bettered this and qualified as Executive Entre-Planner, repeating this achievement in 2013, 2014, 2015 and 2016. He was awarded the life member status for both Executive Entre-Planner and his Senior Executive Director designation.

Over the years, Mr Ong has actively given back to society. He has sponsored children from a Sri Lanka orphanage, donated to underprivileged children, given sponsorships to schools in Singapore, participated in many fund-raising events and supported elderly homes. Annually, he spearheads AC's charity luncheons and dinners to bring cheer to the elderly and disadvantaged.



Mr Punsak Pasukulpun

AIA Thailand

For looking after not just the community around him, but also those further afield, and for also looking ahead at the future and the world we will leave behind for the coming generations, Mr Punsak Pasukulpun has won the Agent/Agency CSR Initiative of the Year.

Mr Pasukulpun, a 49-year-old Senior District Director with 26 years of service for AIA Thailand, lists “Care for People” as his top core value. He has initiated many CSR projects focusing on three key areas: health and well-being, reforestation and creating awareness of the importance of life insurance.

In 2006, when Mr Pasukulpun was a President of the Life Insurance Counsellor Association (LICA), a club for AIA agents nationwide to share life insurance knowledge, sales techniques and successful stories, he initiated Give for Life, a CSR project aiming to enhance health and well-being for underprivileged people living in remote areas. He arranged fundraising activities and got the LICA Committee to donate to the project. He has also donated the profits of his biennial seminar to this CSR project and regularly invites his seminar attendees to contribute.

With his commitment to do good things for society and to decrease the gap in social inequality, the Give for Life project has, for over a decade, provided necessary help in improving the health and well-being for underprivileged people living in remote rural areas. At least once a year, Mr Pasukulpun leads the volunteer team consisting of people from a series of diversified careers, including nurses and doctors, to offer free medical care and health check-ups to underprivileged people, especially those

who live far away from clinics or hospitals.

From the beginning of the Give for Life project, Mr Pasukulpun travelled throughout Thailand and found that the forests were shrinking dramatically. He initiated reforestation projects with Department of Forestry officers with a mission to repopulate the forest with at least 10 rai or 500 trees per year and at least 100 rai or 5,000 trees within 10 years. The first mission of 500 trees was completed in Huai Khun Kaew Reservoir, Uthai Thani province in February 2017.

Additionally, he constantly works to encourage Thai people countrywide to realise the benefits of insurance and improve life insurance literacy. In 2008, he and his colleagues kicked off “Mor Prakan” (Doctor of Insurance), a radio programme sharing life insurance knowledge. It is through his prominent involvement in this that he too, has been called the Doctor of Insurance.

Mr Pasukulpun has also devoted time to writing and is the author of several books on financial planning. He launched a website, “Mor Prakan Online”, to promote insurance literacy and awareness.

He has shared his insights and experiences as a guest speaker across the country, educating and grooming agents to develop themselves professionally and to give back to the society at the same time.



Mr Rayner Lee Hee Mong

AIA Singapore

For having lived a lifelong success story and yet still not resting on his laurels, and for sharing the wealth of his success, experience and knowledge and his unflagging optimism, Mr Rayner Lee has been honoured with the Lifetime Achievement Award.

Mr Lee joined AIA Singapore in 1966 at the tender age of 19. He celebrated his 50th anniversary in the industry last year (2016) and topped it off by achieving his third AIA Top Financial Services Director (FSD) award. Thriving in this industry for 50 years is no mean feat, and he attained it by continuously improving and managing changes.

He strongly believes that as a manager, he must recruit, train, manage and create successful leaders. This has spurred Mr Lee to lead, guide and groom a Master District Director, Mr Lawrence Chong, and a four-term Financial Service Manager Association President, Mr Daniel Yow, among many other highly successful directors.

Since joining the industry, Mr Lee has been setting personal goals and has been attaining excellence year after year – by creating new records of achievements in all that he undertakes.

In 1999, his team achieved Top Manager and Agent of both AIA Group and AIA Singapore. His district produced the Top Manager and President for three consecutive AIA Summit Conventions, over a period of six years from 1998 to 2003. His Motion District has produced the Convention President for a whopping 22 terms of the Summit and Mini Conventions since 1986.

As a strong advocate for the High Net Worth (HNW) Business since 2004, Mr Lee started building his own “brand”, specialising in HNW business. Since

the AIA HNW Prestige Club was launched in 2006, he has achieved the Top HNW FSD award an amazing seven years out of 10. In 2016, he produced six HNW Managers and 18 Personal Wealth Managers / Directors (HNW producers). Among these, four (including himself) have qualified for the High Net Worth Prestige Club for 10 consecutive years since the inception of the club.

He has set the MDRT as the benchmark for his team and he has personally qualified for it numerous times as a manager. He has led his team to qualify for MDRT District since the club was inaugurated, and in 2016, several of his team of 75 Financial Services Consultants were MDRT qualifiers. His team includes a Life & Qualifying member of MDRT-TOT & Centurion Club, a Life & Qualifying member of MDRT-COT and a Life & Qualifying member of MDRT.

Mr Lee also remains committed to helping the less fortunate by giving back to society. He has built schools and supported underprivileged children in China and Cambodia, as well as donated generously to many worthy causes both at home and abroad. To commemorate his 50th Anniversary last year, Mr Lee, together with his team, SP-Motion FSCs and associates raised funds for three local organisations and two individuals.

Mr Lee makes it a point to keep moving forward and not make the same mistakes. While other people his age have retired or are taking things slow, he is still very much committed to this industry and his career.

DBS Bank Singapore

For its ability to integrate the needs of agents, clients and their partners, combined with an efficient, effective and market-leading digital strategy, DBS Singapore is the Affinity/Bank Partner of the Year.

DBS is a leading financial services group in Asia, with over 280 branches across 18 markets, and has a growing presence in Asia-Pacific. It is headquartered in Singapore, and is the country's leading retail bank in terms of primary customer relationships, serving 85% of the population.

The bank made headlines in 2015 with its 15-year pan-Asia bancassurance deal with Manulife in four markets: Singapore, Hong Kong, China and Indonesia.

With a high degree of cultural fit and shared commitment between DBS and Manulife, the partnership jump-started to a roaring 2016 post-integration without any break in momentum – achieving record-breaking business performance in all four partnership markets, and delivering on a series of remarkable achievements across business performance, digital transformation and customer engagement approaches.

In its first year of partnership with Manulife, DBS outperformed its own 2015 business results (which were already at a peak) and achieved first place bancassurance market share in Singapore with over S\$400 million (US\$288 million) in total weighted premiums. Beyond its home base, the bank also surpassed its past growth rate in life insurance business across the three other markets that tapped on the solution expertise provided by the insurer.

Manulife's standing as a life insurance player in Singapore has also leapfrogged from 6th to 2nd place overall, with its bancassurance channel growing

about 1320% assisted by the strong business brought in through DBS's distribution network.

The partnership has introduced more than 30 new products optimised to fulfil DBS' customer needs, ranging from serving mass customers in Singapore to the needs of high-net worth customers in Hong Kong. To achieve such outstanding performance in its infancy year is truly admirable.

The partnership embedded a structural focus on innovation, supported by a S\$100 million technology and innovation fund to deliver better customer experience. Both entities created an end-to-end digital and hassle-free customer journey for bancassurance and launched a market-first digital insurance solution (Manulife IncomeGuard+), without the need for physical forms or underwriting for eligible customers.

DBS and Manulife are currently exploring taking their innovation work further by developing a joint customer acquisition model to leverage DBS' Digibank rollout and Manulife's experience with other digital acquisition markets, particularly in China, the Philippines and Indonesia.

Such groundbreaking accomplishments in the first year of partnership is truly remarkable. The alliance has been mutually beneficial from a commercial perspective, and the partners have found their organisations to complement and support one another in their journey in digital transformation.

eBaoTech, China

For enhancing, improving and uplifting the work of insurers and agents, and for its versatile and powerful platform that improves the user experience for agents and clients, eBaoTech is the Technology Provider of the Year.

With billions of users and connected devices around the world today, eBaoTech believes digital insurance means connected insurance. Insurance was never meant to be a standalone business, but high costs of connectivity limited its integration in the past. The company's API-based eBaoCloud is designed to enable insurance to be connected to numerous other businesses and daily lives of people of all income levels.

As an enabler for insurers to innovate new products, experiment with new channels and achieve many-to-many connectivity in just weeks, eBaoTech features native cloud architecture; connectivity and an enablement platform for brokers/agents, insurers, affinity partners, and FinTech startups; micro services around insurance products and policies; product mixing and bundling across lines of businesses.

The platform has gained popularity with insurers across the world, bringing benefits such as increased sales revenue, enhanced front-office productivity and improved mobility for traditional channels. By helping insurers implement standardised and automated processes, the company helps its clients move their business to the online world, extending their reach

beyond the physical.

The mobile platform is able to provide services ranging from quotation of policies to underwriting, to policy issuance, with an easy-to-use interface that can be easily integrated into existing platforms.

eBaoTech was founded in 2000 with a mission to make insurance easy. Today, with business in more than 30 countries globally, serving more than 100 carriers and numerous agents, brokers, and other ecosystem players, it has become a global leader in insurance technology.

It offers two groups of solutions: eBaoCloud and eBao Software. eBaoCloud provides nearly realtime capability of technology adoption for the insurance industry, while eBao Software offers more traditional on-premise implementation of software products for insurers and large brokers/agencies to optimise operation and support business growth.

Digital insurance is the central theme in the coming years and eBaoTech is well-positioned to be a partner and enabler for the insurance industry to accelerate technology adoption and move fast in the digital age.



Dr Khoo Kah Siang

Great Eastern Life Assurance Co Ltd, Singapore

For his dedication to improving the lot of agents and advisers, his constant quest to act as bridge between the industry and the regulator, and his tireless efforts to improve the industry, Dr Khoo Kah Siang is the Executive Champion of the Year.

A well-respected figure in the insurance industry, Dr Khoo joined Great Eastern Life Assurance Co Ltd in 2006 as Head of Group Corporate Finance and has held several portfolios in the company since, including Head of Group Actuarial, Appointed Actuary, as well as Chief Financial Officer.

He is currently the Senior Managing Director, Strategic Business Development and Regional Bancassurance responsible for the bancassurance business, new channels and new markets across the Great Eastern Group.

Dr Khoo was the President of the Life Insurance Association, Singapore from October 2013 till March 2017, Board Member of the Singapore College of Insurance (SCI), and is a Council Member on the Board of Institute of Banking and Finance (IBF), Chairman of the Financial Planning Standard Setting Committee in IBF, Commissioner of Great Eastern Life Indonesia (GELI), Director of Great Eastern Financial Advisers (GEFA), as well as director of a number of subsidiary companies in Great Eastern.

During his tenure as General Manager and CEO of the Singapore business, he led the transformation of Great Eastern Singapore on various fronts and maintained Great Eastern's market leadership in Singapore. The company won the Life Insurance Company of the Year award in 2011 (GE Singapore) and 2013 (GE Holdings) and held first position in the National Customer Satisfaction Index by Singapore Management University for the Life Insurance category from 2013 to 2016.

Dr Khoo led the tied agency and advisers' transformation through enhancing their professionalism. This was carried out with the strategy of recruiting advisers of sound character and quality, revolutionising training to fit the training needs of the advisers and empowering the advisers with the right tools to carry out their engagement with the customers effectively.

Dr Khoo has placed top priority on the development of their agents at all levels, to equip them with competencies to thrive in the changing environment. The training centre was revamped in 2012 to provide a first-class facility with environment for wireless gadgets. The latest *medium* and method of training have been adopted for the swift transfer of knowledge and effective skill upgrading.

He also played a critical role in the digital transformation of Great Eastern. Under his guidance, the company proactively leveraged technology to improve efficiency and productivity, while providing greater mobility for the advisers to deliver a superior customer experience. Notable enhancements were made to their financial planning and point-of-sales systems.

Dr Khoo was conferred the Distinguished Fellow of IBF in 2015 and was also one of three finalists in the 2015 Asia Insurance Industry Awards' Personality of the Year category. He was also invited to be a member of the MAS Financial Centre Advisory Panel to look at developing Singapore as a financial hub, as well as the Financial Sector tripartite committee to tackle talent issues amidst the financial sector's transformation.



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AIA Singapore

For its dedication to the health and well-being of its agents and clients and its constant drive for improvement through digital and social endeavours, AIA Singapore has been named the Insurance Company of the Year.

Serving the community since 1931, AIA Singapore remains committed to its people, constantly being with its AIA Financial Services Consultants (FSCs). It is focused on deeply engaging its agency force, equipping agents with state-of-the-art tools and innovative solutions to uplift their professionalism, provide service excellence to customers, so as to enable Singaporeans and their families to live longer, healthier and better lives.

AIA ranks first in Singapore for having the most number of MDRT Registered Members. With one of the largest agency forces in Singapore, the insurer introduced a new MDRT mentoring programme in 2016, which provides potential FSCs with coaching from existing MDRT members.

It also equips its FSCs with innovative tools which enhance their efficiency and productivity. In October 2015, AIA Singapore revolutionised the Insurance Purchasing Process by being the first in the industry to incorporate a digital underwriter into an interactive point-of-sales system on the iPad (iPoS), providing instant approval for standard insurance applications. iPoS has since been further enhanced and renamed as Interactive Mobile Office (iMO), which is a suite of tools developed to digitally enable the agency force.

AIA Singapore also implemented iResource 3,

a one-stop sales app that can be accessed online and offline, offering AIA FSCs seamless access to information. The 24/7 app provides richer interactive content, reinventing the way in which FSCs engage customers. iResource 3 serves as a learning tool for AIA's FSCs as well as a platform to communicate the company's marketing initiatives to them, providing the digitalised agency force with competitive advantage in the midst of today's tech-dominated landscape.

Looking out for the well-being of their agents, the AIA Vitality Weekly Challenge inspires AIA Vitality members such as the AIA FSCs to get active and get rewarded weekly. With this, FSCs can easily convert healthy actions into tangible rewards via a mobile app. Going beyond traditional sales, AIA Vitality is a sustainable platform for FSCs to build relationships. They can now have longer-term conversations with their customers and families about their health and wellness.

The AIA Premier Academy specialises in providing the agency force with continuous training to alleviate and set new standards for efficiency. Together with incentive trips for agents who achieve excellence, AIA Singapore enables its FSCs to be motivated and continually improve their service.



AIA Group and its subsidiaries comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97% subsidiary in Sri Lanka, a 49% joint venture in India and a representative office in Myanmar.

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\$185 billion as of 30 November 2016.

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.

www.aia.com



Sun Life Financial ("Sun Life") is a leading financial services company that helps clients achieve lifetime financial security and to live healthier lives by providing a diverse range of insurance, wealth and asset management solutions to individuals and corporate clients.

Sun Life has a history of more than 125 years in Asia, and operates through subsidiaries in Hong Kong, the Philippines, Indonesia, and Vietnam, as well as through joint ventures and associates with local partners in the Philippines, India, China, and Malaysia. Sun Life is one of the leaders in its home market of Canada and has operations in a number of other markets worldwide.

Setting the industry benchmark in Asia with its highly regarded Most Respected Advisor strategy, Sun Life's advisors apply those core values and aspirations as the driving force to deliver a market-leading client experience to build life-long client relationships.

Throughout Asia, Sun Life also focuses on giving back to the local communities where it operates. In particular, Sun Life runs programmes throughout the region that focus on diabetes awareness, prevention, care and research, as well as financial literacy.

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Through the knowledge attained from our research and analysis, we have developed comprehensive assessment and training programmes for financial professionals and field managers to help them achieve their business goals. Our solutions enable you to attract more top talent, evaluate and engage high-potential candidates, and boost sales effectiveness at all stages of the career. After 100 years, we are not resting on our past successes. Our research and training programmes continue to evolve to address the challenges that financial services leaders face today – using advances in technology and methodology to offer more in-depth analysis of market trends. As such, LIMRA remains the trusted source for industry knowledge.

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ROOKIE INSURANCE AGENT OF THE YEAR



Ms Lee Yi-Hsuan
Cathay Life
Insurance Co., Ltd,
Taiwan



**Ms Melody Yang
He Lin Zi**
AIA Hong Kong



**Mr Michael
Garcia Pabale**
Philam Life,
Philippines



**Ms Ruthie
Juanson**
Philam Life,
Philippines



Mr Yeh Po Wei
Cathay Life
Insurance Co, Ltd,
Taiwan

ROOKIE INSURANCE AGENCY LEADER OF THE YEAR



**Ms Antonina
Solomon**
Philam Life,
Philippines



**Mr Chong
Jit Shan**
Great Eastern Life
Assurance (Malaysia)
Berhad



Mr Du Chaozai
AIA China

FINANCIAL/BANK ADVISER OF THE YEAR



Ms Angeline Tan
Great Eastern
Financial Advisers,
Singapore



**Ms Nguyen
Thi Linh**
Manulife (Vietnam)
Limited



**Ms Nguyen Thi
Thanh Lich**
Manulife (Vietnam)
Limited

INSURANCE AGENT OF THE YEAR



Ms Anna Chua
Great Eastern Life
Assurance Company
Ltd, Singapore



**Ms Divya
Tusnial**
Tata AIA Life
Insurance Company
Limited, India



**Dato' Irene Gan
Ai Ling**
Great Eastern Life
Assurance (Malaysia)
Berhad



**Ms May Lee
Sue Wee**
Hong Leong
Assurance Berhad,
Malaysia



**Dato' Sueann
Tan**
Allianz Life
Insurance Malaysia
Berhad

INSURANCE AGENCY LEADER OF THE YEAR



Ms Florence Lee
AIA International
Limited, Hong Kong



Ms Karine Lam
AIA International
Limited, Hong Kong



**Mr Rayner Lee
Hee Mong**
AIA Singapore



Mr Rotha Chan
Manulife
(Cambodia) PLC



**Ms Siriporn
Phuttarak**
AIA Thailand

INSPIRATIONAL AGENT/LEADER OF THE YEAR



**Mr Boonchai
Tohsuwanwanich**
AIA Thailand



**Mr Colin Ong
Lian Jin**
Great Eastern
Financial Advisers,
Singapore



**Mr Noriskandar
Nordin**
AIA Berhad



**Ms Rinny
Sunaryo**
AIA Indonesia



Ms Yona Foo
Manulife Financial
Advisers (MFA)
Pte Ltd, Singapore

AGENT/AGENCY CSR INITIATIVE OF THE YEAR



**Mr Punsak
Pasukulpun**
AIA Thailand



**Mr Tan
Lay Seong**
Great Eastern Life
Assurance (Malaysia)
Berhad

LIFETIME ACHIEVEMENT AWARD



**Mr Rayner Lee
Hee Mong**
AIA Singapore



**Mr Mohamad
Manmohan
Abdullah**
AIA Bhd



**Mr Isagani
Antonio**
Philam Life

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Citibank, Hong Kong

DBS Bank Singapore

Public Bank Berhad, Malaysia

Saigon Commercial Bank, Vietnam

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Great Eastern Life Assurance (Malaysia) Berhad

Great Eastern Life Assurance Co Ltd, Singapore

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