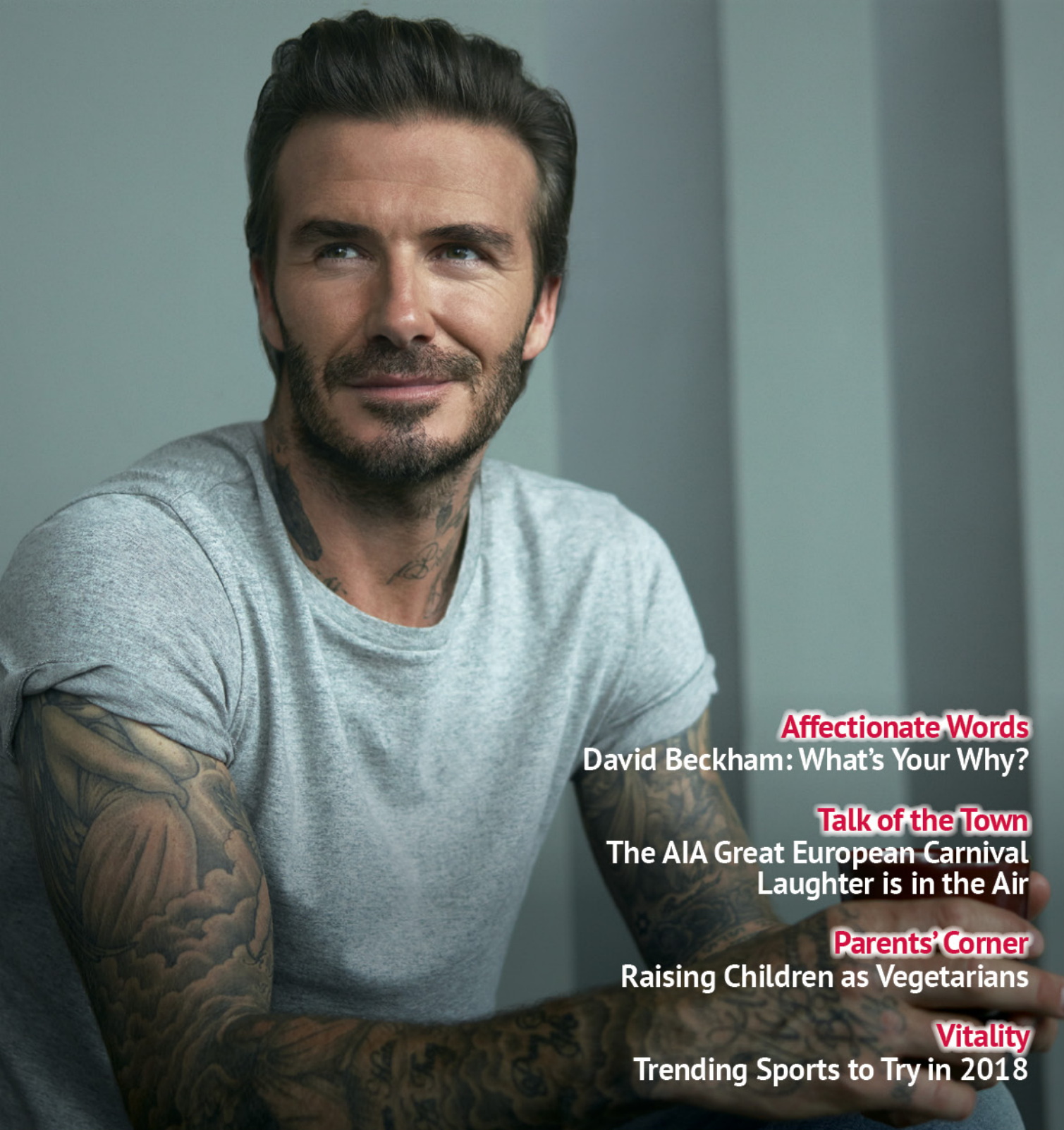


AIA Lifestyle Infotainment • Winter Issue 2017/18

# Breeze

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## Affectionate Words

David Beckham: What's Your Why?

## Talk of the Town

The AIA Great European Carnival  
Laughter is in the Air

## Parents' Corner

Raising Children as Vegetarians

## Vitality

Trending Sports to Try in 2018

# Breeze 徜徉

Winter Issue 2017/18

A breeze can occur while you are taking a relaxing stroll, a romantic walk by the sea or stopping to smell the flowers. With this feeling in mind, our publication aims to soothe the souls of our readers.



The New Year holiday is often the busiest time for travel lovers, who waste no time in slipping off somewhere to relax and recharge with loved ones. Yet dashing off to an exotic location is not the only way to recharge our lives as there is an end to every trip. In fact, taking baby steps: such as getting up earlier to go on a jog every morning, choosing a vegetarian diet once a week, or catching up with friends every once in a while can be equally energising. With each little step in adjusting our pace of life, it can help shedding the burden on our shoulders, infusing us with positive energy at all times.

With hopes to motivate and encourage everyone to stay healthy by starting with the small things in life, we have launched AIA Vitality and remained a close and reliable companion in your health journey. In the past year, we have been devoted to caring for each and every customer; from prevention, protection to rehabilitation, we have stood by your side in overcoming every obstacle in life.

However, our work does not stop there. To fully integrate social responsibility into our core business, we strive to expand our cover and have introduced various market-first protection plans in Hong Kong. By helping more people gain access to protection, we are “creating shared values” for both our society and economy.

Through a selection of specially arranged sponsorships, including The AIA Great European Carnival, the corporate alliance with Hong Kong Disneyland Resort as well as concert sponsorships, we hope to bring you more happy and memorable occasions. This is also testimony to our various efforts in helping people live longer, healthier and better lives.

Wishing you good health and happiness in the year ahead.

A handwritten signature in black ink, appearing to read 'Bonnie Tse'.

**Bonnie Tse**  
General Manager  
Business Strategy and Marketing  
AIA Hong Kong and Macau





## Affectionate Words

### David Beckham: What's Your Why? ————— 4

David Beckham has been appointed as AIA's Global Ambassador. The newly launched "What's Your Why?" campaign featuring Beckham highlights the many reasons why people want to live a healthy life. Let's hear about Beckham's why now!

## Talk of the Town

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The much-anticipated AIA Great European Carnival has returned to present everyone with another exciting and fun experience. Meanwhile, "The Hong Kong Observation Wheel Presented by AIA" is now open to offer everyone a memorable ride.

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### Launch of AIA "Protect Elite Ultra" Critical Illness Protection — 12

AIA announced the launch of AIA "Protect Elite Ultra" Critical Illness Protection, which includes the first-in-market family protection feature to support customers and their families in their fight against critical illness together.

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Patients with diabetes, hypertension and hyperlipidaemia – known as the "three-highs" – are often restricted in their choice of medical or critical illness protection plans. AIA's newly launched *Metro-Trio Medical and Critical Illness Protection Plan* specially targets these individuals: what great news!

### Personal Medical Case Management: Safeguarding You During Decision Making ————— 17

In times of illness, we may raise many questions regarding the diagnosis and treatments. AIA brings you Personal Medical Case Management, a service that helps you select appropriate medical options by offering comprehensive information and professional advice.

## Parents' Corner

### Raising Children as Vegetarians ————— 20

How do vegetarian children eat healthy? Let's hear the tips by vegetarian therapist Ms Arlene-Frances Wu.

## Vitality

### Reversing Diabetes ————— 22

Diabetes has long been chronicled in detail in ancient Traditional Chinese Medicine books. Let's hear registered Chinese medicine practitioner Dr Lui Siu Sing's take on the disease from a TCM perspective.

### Trending Sports to Try in 2018 ————— 24

In this issue, *Breeze* will introduce several new and trending sports available in Hong Kong, which will hopefully change your view on working out!

### AIA Accompanies You on the Journey to Health ————— 26

Marvel 10K Weekend 2017 – Presented by AIA Vitality and Oxfam Trailwalker, with AIA Vitality being the Principal Sponsor for the third successive year, have been successfully held. By accompanying participants along the route, AIA hopes to motivate more people to embark on their health journey.

## Taste

### A Fresh and Vegan Choice: Tofu "Cheesecake" ————— 28

A cake made with tofu instead of cheese delights with an airy freshness; you can refill all the portions you want without feeling stuffed.

## What's New

### AIA News ————— 29

In the second half of 2017, AIA has been rewarded with numerous accolades as testaments to our endeavours and outstanding performance.



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# David Beckham: What's Your Why?

Health is about motivation as much as diet and exercise. Have you ever thought about the reasons that keep you going? David Beckham, international sporting icon and active promoter of healthy living, has been appointed as AIA's Global Ambassador to inspire people everywhere to live longer, healthier and better lives. The newly launched "What's Your Why?" campaign featuring Beckham highlights the many reasons why people want to live a healthy life. Let's hear about Beckham's why now!

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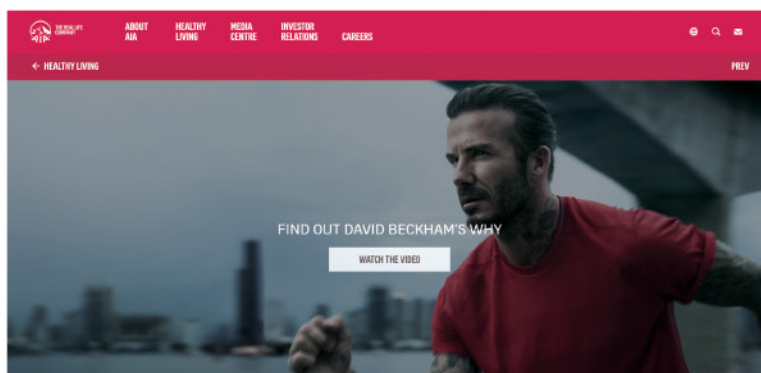
A man with dark hair, a beard, and tattoos on his neck and arm is shown from the chest up. He is wearing a blue button-down shirt and is holding a dark brown bowl of salad with his left hand. He is using a silver fork to lift a piece of salad from the bowl. The background is a dark wooden wall. The lighting is soft and warm.

*“What motivates me  
is to be a fit dad.”*



## Reasons to keep going

Throughout his career in elite sport, David Beckham has always been devoted to being the best he can be and setting a positive example for those around him. Although no longer a full-time professional football player, Beckham is still persistent in his pursuit of a healthy lifestyle. What is it that motivates him? “Getting up early, hitting the road, sweating it out... I asked myself why would I do that? I think what motivates me is to be a fit dad. That has always motivated me, but now I’ve finished playing and have four children that I hope they will think they have a healthy dad. So that’s what I want to continue to have. I want to continue to live a healthy fit life and live longer,” said Beckham.



The updates for the “What’s Your Why?” campaign are posted to AIA’s official website, [whatsyourwhy.aia.com](http://whatsyourwhy.aia.com).

Besides motivation, action is what matters. What are Beckham’s tips for staying active? “Obviously, it’s down to personal investment. What you want to actually put into your workout; what you want to put into your life. It doesn’t have to be joining a gym or doing a marathon. It could mean literally just being outdoors with the family. One of my favourite things is to spend time with the kids, walking through the park, walking outdoors, and it doesn’t have to be anything that is expensive. That’s the kind of thing that I really love doing.”

## AIA x David Beckham #WhatsYourWhy Online Video

Beckham worked with Wally Pfister, Academy Award winner for Best Cinematography, on shooting a video in Bangkok for the “What’s Your Why?” campaign. The still photos of the video are shot by New York-based photographer, Joey Lawrence. Beckham shared his filming experience on the set: “I think it’s been great work in Bangkok in general. I’ve been here a few times, but being here with AIA and working with a great team has been a pleasure. It’s been long hard days but days that I think we’ve all enjoyed just being able to actually be here. I am excited to see the end product because I think I’ve worked with two great guys and their team.”

The “What’s Your Why?” video shares personal stories of people and their motivations for leading a healthy lifestyle, including Beckham’s. [Click here](#) to view the full video now!

The behind-the-scenes video has also been uploaded to AIA Hong Kong’s YouTube channel. [Click here](#) to view it now!



The advertisements of the “What’s Your Why?” campaign can be seen in multiple platforms and places, including buses, MTR stations, cinemas and more.





Beckham made healthy mooncakes with 40 children and inspired them to stay fit and eat healthy.

## AIA Healthy Living Tour: Hong Kong

As part of the launch of the “What’s Your Why?” campaign, Beckham undertook the AIA Healthy Living Tour during the week of 18 September 2017, visiting Hong Kong, Korea, Singapore and Malaysia to share his personal motivations for staying healthy.

In his first stop in Hong Kong, Beckham was invited to join 40 children aged eight to nine from Fresh Fish Traders’ School in a cooking class as a celebration for the upcoming Mid-Autumn Festival. He said, “It’s great to be back in Hong Kong to celebrate Mid-Autumn traditions by preparing healthy mooncakes. We want to help people take charge of their health in a fun and achievable way. I love cooking for my family and making delicious and healthy food is something I try to do on a regular basis.” For more highlights of the event, please [Click here](#) to view the video.

Beckham then had an exclusive meeting with the winners of the AIA Vitality Healthy Living Photo Contest. The 20 winners previously submitted a healthy living photo with an explanation as to why they were motivated to join AIA Vitality to pursue a healthy lifestyle. They were all thrilled to enjoy the opportunity of a lifetime to meet with the star footballer and take individual photos with him. Beckham also took the chance to advocate the benefits and importance of a healthy lifestyle. The marvellous event marked the end of Beckham’s trip in Hong Kong, but he went on the AIA Healthy Living Tour to inspire more people in other Asian countries. As the Company’s Global Ambassador, Beckham will continue to support AIA’s efforts in improving the quality of people’s lives across the world. Please stay tuned for updates.



During the event, Beckham encouraged everyone to start with the little choices in life to achieve good health.



# The AIA Great European Carnival

## Laughter is in the Air

The much-anticipated AIA Great European Carnival has returned! Like previous years, the carnival accompanies everyone through Christmas, New Year's Eve and the New Year. It features a multitude of new elements that turn the Central Harbourfront into a fun-filled zone for the whole family, hoping to offer you an experience more exciting and amazing than ever and to fill your new year with happy and positive energy!





## Authentic AR experience

The sought-after AIA Real Life Zone has made its return to the carnival with a brand new AR (Augmented Reality) experience. The merge of real and virtual worlds takes players young and old through the African Savanna and Polar Regions. While you are "interacting" with all kinds of exotic animals, the camera will record your adventure in the two worlds; the video will then be sent to you via email.



AIA Real Life Zone presents visitors with a new AR (Augmented Reality) experience; their adventures will be captured by the camera on the screen.

## Thrilling rides

It wouldn't be a carnival without amusement rides. This year's highlight is undoubtedly the "Remix Orbitor", a washing machine-like ride that rotates 360° with seats that turn upside down. The centrifugal force escalates with the speed – how thrilling! True daredevils can try the "Capriolo" which rotates at a speed of up to 90km/h, or the "KMG Booster" that spins 360° at high altitudes. These awesome rides will surely leave you an impression!



Appreciate an upside-down Victoria Harbour with the brand-new "Remix Orbitor"!

## Recommendations for families

Besides the thrilling rides, this year's carnival also brought in a number of child-friendly attractions to promise everyone a great time! They include "Driving School" and "Canoes". The latter offers an exciting experience by letting children become little captains and steer a boat along the winding "channel". Besides that, many classic rides have also made a comeback this year: such as "Wave Swinger" and "London Bus". Both adults and children can enjoy the unique experience of "flying" amidst the bustling city.







## Numerous game booths

Game booths are also must-have items in carnivals. Both adults and children can showcase their skills in more than 20 game booths including ball tossing, darts, basketball, table shuffleboard and more. Over a million cuddly toys are waiting for a new home; but if you want to leave with your hands full, you will need good eyesight, some luck and a bit of skill!



## World-class circus performance

Another new attraction of the carnival is "The Great Circus of Europe". 25 experienced performers from around the world showcase challenging stunts such as riding motorcycles at speeds of over 100km/h inside a steel-mesh sphere, and acrobats performing a 7-person pyramid on a high wire suspended 8 metres away from the ground. The awe-inspiring performance is truly a feast to the eyes.

### 「The Great Circus of Europe」

**Date:** from now till 25 February

**Duration:** 55 minutes

**Ticket price:** HK\$150 to HK\$400



The challenging 7-person pyramid is made even harder up on a high wire!



The circus features exceptionally challenging stunts. All performers go through long and tough training to deliver the best performance.



Motorcyclists rotate 360° in a steel-mesh sphere at speeds of over 100km/h. It is indeed an awe-inspiring spectacle.

## "The AIA Great European Carnival"

**Date:** from now till 25 February

**Ticket price:** entry only HK\$40 (without token); free entry for children under 3 years and seniors aged 65 or above; adults HK\$130 (includes 10 tokens); children and people with disabilities HK\$90 (includes 7 tokens); ticket holders of The Great Circus of Europe can enjoy free entry to the carnival on the same day

**Venue:** Central Harbourfront

[Click here](#) to visit The AIA Great European Carnival's website and buy tickets.



# Hong Kong Observation Wheel Presented by AIA



All the drinks sold on-site are nutritious, tasty and free of additives, offering you a new and healthy choice.



A range of health activities are available for free at the AIA Vitality Park. Both adults and children can have a great time!

Want to enjoy the view of Victoria Harbour from a different perspective? The Hong Kong Observation Wheel in Central is the right place for you! AIA is the exclusive Principal Sponsor of the Hong Kong Observation Wheel for three consecutive years. The adjoining, newly created AIA Vitality Park is also open free of charge, making this world-class attraction even more popular.



With the reduced ticket price, the Wheel has been a hit among Hong Kong citizens. On the day it was reopened, a huge crowd waited to board the ride.

The AIA Vitality Park will host a range of health and wellness-related activities and events for the public such as yoga, Tai Chi and dance classes free of charge, to promote healthy living and help people live longer, healthier and better lives.

The Wheel is now accessible at a greatly reduced ticket price of HK\$ 20. Discounts are available for seniors and children under 3 years of age can enjoy free entry. All these will enable more people to appreciate the spectacular views of Victoria Harbour and have a memorable ride on the Wheel.



## AIA Hong Kong Launches AIA “Protect Elite Ultra” Critical Illness Protection Market-first Family Protection Feature Safeguards Your Loved Ones



On the first day of its release, the third “Love is in Every Moment” mini-film has taken the online community by storm and has touched the hearts of many. Inspired by a true story, the mini-film encourages many to review their own protection plans: what kind of plan can offer real support for themselves and their loved ones?

On the day of the mini-film’s premiere, AIA announced the launch of **AIA “Protect Elite Ultra” critical illness protection**. This brand new plan’s first-in-market family protection feature, which extends premium waiver cover to a parent or spouse, is the first of its kind in Hong Kong. Critical illness protection products in the market typically offer premium waiver only to the payor (policy owner), i.e. one of the parents; while premium waiver is unavailable for adult policies. Breaking from this norm, **AIA “Protect Elite Ultra” critical illness protection** offers the family protection feature with no additional purchase<sup>1</sup> or health information required: both parents of the insured child are covered, and adult policies are provided with the Waiver of Premium on Death (Spouse). The pioneering solution helps Hong Kong people bridge their protection gap, supporting customers and their families in their fight against critical illnesses together.

- Ms Bonnie Tse, General Manager, Business Strategy & Marketing, AIA Hong Kong & Macau (middle); Ms Edith Yiu, Chief Brand and Communications Officer, AIA Hong Kong & Macau (left); and Mr Felix Fung, Head of Product Strategy & Management, AIA Hong Kong & Macau (right) hope the launch of AIA “Protect Elite Ultra” critical illness protection would support customers and their families in fighting critical illnesses together.
- On behalf of AIA, Ms Bonnie Tse (left), makes a donation of HK\$600,000 to The Hong Kong Society for Rehabilitation to support the Easy-Access Transport Services of the Society to provide barrier-free transport services for people who have mobility difficulties. This donation further reinforces AIA Hong Kong’s belief in accompanying patients through their rehabilitation journey and providing support to those in need. The donation cheque was received by Dr Kar-Wai Tong, Deputy Chief Executive Officer, The Hong Kong Society for Rehabilitation (right).



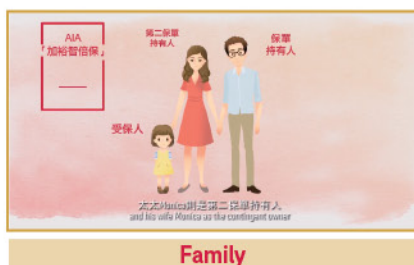
Newly launched

### AIA “Protect Elite Ultra” Critical Illness Protection

Encompasses life insurance, critical illness protection and savings, and serves as a strong shield for families

- ★ **Waiver of Premium on Death (Parents) (applicable to child policy):** If either parent (the policy owner and/or the contingent owner) of the insured child passes away, the insured child will continue to enjoy protection without having to pay future premiums for the basic plan until the age of 25<sup>2</sup>.
- ★ **Waiver of Premium on Death (Spouse) (applicable to adult policy):** If the insured’s spouse (either the policy owner or beneficiary) passes away, future premiums for the basic plan will be waived perpetually, while the cover will remain unchanged<sup>3</sup>. The waiver helps to ease the financial burden on customers through troubled times in life.
- ★ **Cancer Shield Benefit<sup>4</sup>** – total benefits payable may reach up to 260% of the Initial Sum Assured<sup>5</sup>
- ★ **Extended Carcinoma-in-situ and Early Stage Malignancy Benefit**
- ★ **Cover for up to 115 illnesses**
- ★ **Cover for undetected congenital conditions in children**
- ★ **Upgraded protection for the first 10 years**

View product features now



Family

[Click here](#)



Husband and Wife

[Click here](#)



AIA “Protect Elite Ultra” x AIA Vitality

[Click here](#)

<sup>1</sup> Additional payment is required if the policy owner is to purchase Payor Benefit Rider or Critical Illness Payor Benefit Rider Pro for the insured child.

<sup>2</sup> This benefit will become effective once the policy has been in force for 2 years, provided that the parent of an insured child was at or below the age of 50 at the time of policy application. If the parent of an insured child passes away before the age of 75, the insured child will continue to enjoy protection without having to pay future premiums for the basic plan until the age of 25.

<sup>3</sup> This benefit will become effective once the policy has been in force for 2 years, provided that the spouse of an insured adult was at or below the age of 50 at the time of policy application. If the spouse of an insured adult passes away before the age of 75, the future premiums of “Protect Elite Ultra” will be waived. The spouse of the insured must be the policy owner or beneficiary (sole beneficiary or one of the beneficiaries).

<sup>4</sup> This benefit is subject to a survival period of 15 days from the date of diagnosis and a waiting period, the length of which depends on the last covered illness claimed. The cover period is up until age 85 of the insured.

<sup>5</sup> Excluding a non-guaranteed Terminal Bonus (if any) to be distributed along with the first claim.

<sup>6</sup> Extra cover may vary based on the AIA Vitality Status, the higher the AIA Vitality Status, the more extra cover one could gain. Please refer to the promotional leaflet for details.

The above information is for reference only. For the details on the product features, content and conditions, please contact a financial planner and refer to the product brochure and the terms & conditions of the policy contract.





# Exclusive Birthday Offer to AIA Customers



THE REAL LIFE COMPANY

**As your real life partner, we always value your birthday!**

To let your birthday be filled with double happiness, we are pleased to present you the Exclusive Birthday Offer. If you apply for **Secure First** or **Secure First Plus** during the birthday promotion period, you can enjoy **an exclusive one year premium waiver**. Act now! Enjoy a worry-free life with full of enjoyment!



**Please contact your financial planner or call AIA Customer Hotline for details**

**Hong Kong** ☎ (852) 2232 8888  
☎ \*1299 (on Hong Kong mobile network only)

**Macau** ☎ (853) 8988 1822

visit 🌐 [aia.com.hk](http://aia.com.hk)



## Terms and Conditions for the Birthday Offer:

1. The Birthday Offer is only applicable from now to 31 Dec 2018 to customers applying Secure First or Secure First Plus within 2 months before or not longer than 3 months after their birthday months (based on the policy application date).
2. The amount of one year premium waiver is the premium of the 12th policy year which will be waived on the 12th policy year.
3. Eligible policy must still be in-force (for the whole policy year) and no outstanding premium at the 12th policy year to enjoy the offer.
4. Premium waiver offered is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
5. AIA reserves the right to withdraw the offer and to change any terms and conditions of the offer without further notices. In the event of any disputes, AIA's decision shall be final and conclusive.

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



# Are Those Suffering from the “Three Highs” Eligible for Medical and Critical Illness Protection?



Diabetes, hypertension and hyperlipidaemia – known as the “three-highs” – are common among Hong Kongers. Besides having to pay attention to their daily habits and diet, patients are often restricted in their choice of medical or critical illness protection plans. AIA’s newly launched **Metro-Trio Medical and Critical Illness Protection Plan** is the first in the market to offer individuals suffering from “three-highs” an all-round solution encompassing medical, critical illness and life protection. Even those with HbA1c of as high as 10%, the highest eligible level in Hong Kong\*, can enjoy the best coverage as well as a guaranteed renewal: what great news!

\* Data collected in January 2018.



## All-round solution encompassing medical, critical illness and life protection

The 42-year-old Stable Mature Michael is at the height of his career. He had devoted his life to his work and was unable to maintain a healthy diet and lifestyle. A few years ago, his health issue started surfacing and he was diagnosed with “three-highs” – diabetes, hypertension and hyperlipidaemia.

Michael said, “I did not think I was prone to the ‘three-highs’ until my body showed telling signs. Only then did I realise the importance of safeguarding my health. As a chronic patient, it is hard for me to purchase medical and critical illness protection plans. Not only does this leave a glaring gap in my cover, but the increasing medical expenses give me enormous pressure.” Michael recently purchased **AIA Metro-Trio Medical and Critical Illness Protection Plan**, which offers innovative, all-round cover for his medical, critical illness and life protection needs and gives him a sense of security.



## A new and healthy lifestyle

Besides purchasing **AIA Metro-Trio Medical and Critical Illness Protection Plan**, Michael has also joined AIA Vitality, meaning he enjoys an instant 10% premium discount and an additional Super Medical Reward<sup>1</sup> with the opportunity to reimburse up to 70% of his surgical expenses and some of the confinement benefits if his health condition improves, as well as a lump-sum payment to support his family's finances if he is diagnosed with a critical illness or passes away.

“‘Three-highs’ are closely related to one's diet and lifestyle, which is why I have decided to abandon my unhealthy ways. AIA Vitality also motivates me to be more proactive in managing my health and be more persistent in following a healthy lifestyle,” said Michael.



### Scenario:

Michael is diagnosed with stroke and colorectal cancer. He makes claims for the medical expenses and critical illness benefit.

Insured's age

Age 42

Age 45

Age 48

Age 52



Michael purchases **AIA Metro-Trio Medical and Critical Illness Protection Plan (Ward)** – Guaranteed Renewal and joins AIA Vitality

up to HK\$500,000 per confinement /  
covered surgical procedure /  
covered injury limit  
Critical Illness and Life Protection  
(Initial Sum Assured):

**HK\$250,000**



As Michael's health improves, his medical reimbursement benefits are enhanced

Michael achieves the highest health status every year and his medical reimbursement percentage<sup>2</sup> has increased to 70% in the 4th policy year.



**Diagnosed with stroke**

Michael receives treatment and recovers, and he makes claims for eligible treatments:

**HK\$180,000**  
(Medical Reimbursement Payable<sup>2</sup>)

**HK\$200,000**  
(Critical Illness benefit<sup>3</sup>)



**Diagnosed with colorectal cancer**

Michael receives treatment and recovers, and he makes claims for eligible treatments:

**HK\$350,000**  
(Medical Reimbursement Payable<sup>2</sup>)

(The above example is hypothetical and for illustrative purposes only. No announcements will be made regarding any changes to the above figures. Before making any decisions about the theme of this material, you are recommended to seek independent advice from suitable professionals such as doctors, nutritionists, financial advisers, lawyers, etc.)





**Newly  
launched**

## AIA's Metro-Trio Medical and Critical Illness Protection Plan

**First-in-  
market**

**Highest in  
Hong Kong**

### Medical, critical illness and life protection for people with "three-highs"

- ★ **Three-in-one coverage** including medical, critical illness and life protection exclusively for patients of diabetes, hypertension and hyperlipidaemia
- ★ Individuals with HbA1c<sup>4</sup> of **as high as 10%** are also eligible for coverage
- ★ **Guaranteed renewal up to the age of 85**; premium will not be raised for any claims made or for any changes in health condition
- ★ **Offering both medical and critical illness protection**: total maximum medical benefit for each claimed case can be **as high as HK\$1,500,000** (Standard Private plan); lump-sum critical illness benefit will not be affected by any medical benefits already paid. Customers can also continue to enjoy comprehensive medical protection even after receiving the lump-sum critical illness benefit
- ★ **Instant 10% premium discount and the brand new Super Medical Reward**: medical benefits can increase from the original 55% to **as high as 70%**<sup>5</sup> with improved health status

[Click to learn more](#)



### AIA Love Your Family Promotion Campaign

AIA is delighted to offer you **heartwarming premium refunds**<sup>6</sup> when you apply successfully for Specified Insurance Plans **from now till 31 March 2018**. Take advantage of this precious moment to extend your love and protect your family's future!

[Click here for promotion campaign details](#)

Please contact your financial planner or call AIA Customer Hotline for details

**Hong Kong ☎ (852) 2232 8888**

**\*1299** (on Hong Kong mobile network only)

**Macau ☎ (853) 8988 1822**

visit **aia.com.hk**

AIA Hong Kong

AIA Hong Kong



立即關注 WeChat ID:  
**AIA\_HK\_MACAU**

The above information is for reference only. For details please refer to the product brochure and the terms and conditions of the policy contract.

<sup>1</sup> For the calculation of Super Medical Reward, please refer to the "Enhance your medical reimbursement with healthier living" section in the product brochure.

<sup>2</sup> The reimbursement percentage will be adjusted every year depending on the annual health assessment and Health Status achieved in the preceding policy year under the Super Medical Reward scheme. The reimbursement percentage can be adjusted up to 70%.

<sup>3</sup> Equivalent to 80% of the Initial Sum Assured. The advance claim payment for critical illness benefit and early stage critical illness benefit cannot exceed 80% of the Initial Sum Assured, and is subject to 1 time in total for any critical illness and 1 time in total for any early stage critical illness.

<sup>4</sup> Reflects the average blood glucose level over the past 3 months.

<sup>5</sup> Only applicable to AIA Vitality members. From the second policy year onwards, the reimbursement percentage of the eligible medical expenses (e.g. surgeon's fee, miscellaneous hospital expenses, specialist's fees, etc.) of the insured may increase from 55% to 70%, depending on the insured's health status.

<sup>6</sup> Please refer to the promotional leaflet for details of premium refund on specified products.





# Personal Medical Case Management: Safeguarding You During Decision Making

Health is your biggest asset, and it may take a bad turn without any signs; one cannot help but feel lost as if the world has turned upside down. We believe getting the best medical care means much more than just having your medical expenses covered. From diagnosis to treatment and to rehabilitation, we are always by your side.

AIA brings you Personal Medical Case Management, a service that helps you select appropriate medical options by offering comprehensive information and professional advice.



## What is your biggest worry during sickness?

Modern medicine allows patients the freedom to choose from an array of specialties, treatments and technologies. Multiple options may offer reassurance and a sense of hope, but at the same time they also give rise to confusion, anxiety and a sense of helplessness as a result of decision fatigue: What does my diagnosis really mean? Is the diagnosis correct? Have all the necessary tests been carried out? What is the right treatment for me and where can I receive it? Are there any new treatments available? Am I making an informed decision?

It is natural for one to raise these questions in times of illness, yet you may not always be able to find all the answers. As such, it is nearly impossible for a patient to decide whom to rely on amid a sea of advice, recommendations and diverse opinions. The battle against a serious illness is the greatest and most important fight you will ever wage. Personal Medical Case Management\* is here to ease your burden.

## What is Personal Medical Case Management?

It offers a personal and dedicated 24/7 service for a minimum period of 3 months. Its features include:



### A unique quality-accredited global network

A service supported by more than 3,000 leading specialists from the US, Israel and foremost European countries to offer a quality, third-party independent opinion for serious medical conditions alongside on-going support.



### Search for medical information from around the world

Our team integrates suggestions from a multidisciplinary team of specialists and medical research to provide you with comprehensive, up-to-date and reliable information about available medical treatments to avoid unnecessary testing and invasive treatments.



### Stand by your side at all times

Providing you on-going personal support, including coordination of re-assessment, re-evaluation and referral for testing. Every case is for a minimum of three months and includes an average of 15 consultations with leading local and/or global specialists. The Personal Medical Case Management team also coordinates clinical supervision throughout the period of service to give you complete ease of mind.

## Personal Medical Case Management



Assign you a case doctor, with assistance from a case nurse who speaks English, Cantonese and/or Mandarin



Review and re-evaluate your medical conditions



Ensure your diagnosis is correct



## Sharing of a real case

James (Alias), age 23

A diagnosis of cancer was overturned by the Medix team saving James from surgery and chemotherapy.

- 1 James suffered from viral hepatitis and was treated with interferon. Despite treatment, he suffered a high fever for no apparent reason over a period of several months.
- 2 James underwent an operation for a suspected abdominal tumour. The pathological examination showed a rare myofibroblastic tumour, which has a bleak prognosis. Further surgery was planned to fully remove the tumour, followed by a course of chemotherapy.
- 3 James's family asked the team of Personal Medical Case Management for advice regarding further treatment. Medix studied every detail of the patient's medical history and medical data, and sent the medical imaging files to be re-examined. Finally, a lengthy multidisciplinary consultation was held.
- 4 Because this diagnosis was so rare, to ensure it was accurate, Medix re-evaluated the pathology results at a leading international medical centre experienced in treating related cases.
- 5 A renowned expert pathologist from a top US cancer research centre re-examined the samples and discovered that it was not a myofibroblastic tumour at all, but rather an inflammatory process caused by an infection. This process was not cancerous and did not require surgery or chemotherapy.
- 6 James received daily treatment with an anti-inflammatory drug. He has regained health and returned to work. He is now under long-term monitoring.

Illness is less worrisome as long as the appropriate treatment is applied. Personal Medical Case Management helps you select the optimal medical option by offering comprehensive information and professional advice after looking from around the world! For more details regarding the service, eligibility and real-life stories, please [Click here](#).



Upon need, refer and help arrange further tests and appointments with different medical service providers locally



Help you make the best medical decisions and coordinate your case



Monitor your progress



Answer all your medical questions and support you in dealing with complications and side effects throughout your medical journey, until recovery

\*Personal Medical Case Management is supported by Medix, an independent third-party company.

### Important Information:

- The Personal Medical Case Management is not a contractual benefit. AIA reserves the right to change the plan list at any time without prior notice.
- Medix is an independent third-party company. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by Medix, which is not sold or marketed by AIA.
- Eligibility for service is subject to evaluation by AIA and Medix and the services provided are subject to the terms and conditions of Medix.
- Additional charges might be incurred for some particular services stated by Medix.
- With customer's informed consent, their medical history will be passed to Medix for the purpose of medical assessment.
- Statistics and service information stated in this article have been verified by Medix only.
- Please contact AIA (2232 8820) or Medix (3896 0500) for full details of the scope of the service.





# Raising Children as Vegetarians



With more and more people being more mindful about their health and diet, vegetarianism is undeniably becoming a trend. As a number of parents are choosing to raise their children as vegetarians, some fear that a meatless diet might cause malnourishment and adverse effects on their children's growth. So how should vegetarian children stay healthy?

## *Can children go vegetarian?*

Everyone knows that a balanced diet is the golden rule to good health. So how exactly are vegetarians different from picky eaters? In fact, the principle of following a balanced diet is to obtain the necessary nutrients through a range of foods.

Even after eliminating meat, a wide variety still remain, including vegetables, fruits, grains, legumes and algae. By carefully selecting a balanced intake of important nutrients like protein, iron, calcium and zinc, everyone can go meatless and stay healthy, regardless of his/her age. As such, parents need not worry about their children's growth because of a vegetarian diet. In addition, going vegetarian is a good way to help children stay away from excessive intake of saturated fat and meat-based hormones.

## *Weaning on to a vegetarian diet?*

If it is fine for children to go meatless, the next question is when is the best time to start. Vegetarian therapist Ms Arlene-Frances Wu suggests parents to start introducing a vegetarian diet when weaning their babies. In addition to the staple of breast or formula milk, parents can slowly incorporate various types of food to their infant's diet by mixing mineral-rich leafy vegetables to baby porridge, followed by carrots that are packed with vitamin A, pumpkins, as well as other types of gourds and easy-to-digest grains.





## Five healthy vegetarian ingredients

Parents may still be confused about vegetarian food choices. Vegetarian therapist recommends five healthy foods that are especially great for babies and young children.



### Millet

Millet is highly nutritious and easily digestible. It helps prevent anaemia and is great for the bone development of babies and young children. Its vitamin B and magnesium can also improve sleep.

**Suggested method of cooking:** add to porridge, or mix with carrots and corn to make hash browns.



### Quinoa

Quinoa is rich in carbohydrates. Its protein content is also four times that of white rice, potatoes, barley and millet, making it a great source of protein for children. Quinoa is gluten-free and safe for consumption even by people with gluten intolerance.

**Suggested method of cooking:** add to rice balls or sushi to increase fibre intake.



### Amaranth

Amaranth has a similar nutritional value as quinoa but contains more iron, which is great for developing children.

**Suggested method of cooking:** add to rice balls or sushi to increase fibre intake.



### Chinese yam

Chinese yam has a natural sweet flavour and has mild medicinal properties. According to Traditional Chinese Medicine, it is great for *qi*\* circulation and has stomach- and spleen-tonifying benefits. It can help children absorb nutrients.

**Suggested method of cooking:** add to porridge or soup.

\* *Qi* is the vital substance constituting the human body; it supports metabolism, warms the body and defends it against illnesses.



### Red lentils

Red lentils are rich in fibre, folate and minerals, among which the content of manganese is as high as 49%. Manganese is indispensable for children's growth, recovery from injury, brain development, as well as maintaining a regular metabolic rate for sugar, insulin and cholesterol. Compared to other types of legumes, red lentils turn soft more easily and are especially suitable for children's consumption.

**Suggested method of cooking:** add to thick soup.

## Eat healthy with the right cooking methods

One of the main reasons to go vegetarian is to stay healthy. Besides paying attention to the selection of foods, one should also mind the cooking methods. Many traditional Chinese vegetarian dishes are prepared by pan-frying or deep-frying and may also contain a large amount of seasoning and colourings, which are detrimental for both adults and children. Children should stick to a light diet, with steaming as the main cooking method. Steaming helps to retain the natural flavours of food and uses much less oil. However, steaming vegetables for a long time can also lead to the loss of nutrients. Hence, careful adjustment of cooking times is key. As long as the balance of nutrients and the cooking methods are handled well, children can develop a meatless lifestyle while staying healthy.



### Ms Arlene-Frances Wu

Certified Vegetarian Therapist (UK); Certified Naturopathic Doctor (Canada); MSc in Food Safety Management (University of Wales, Cardiff); BSc in Nutritional Science (University of British Columbia)







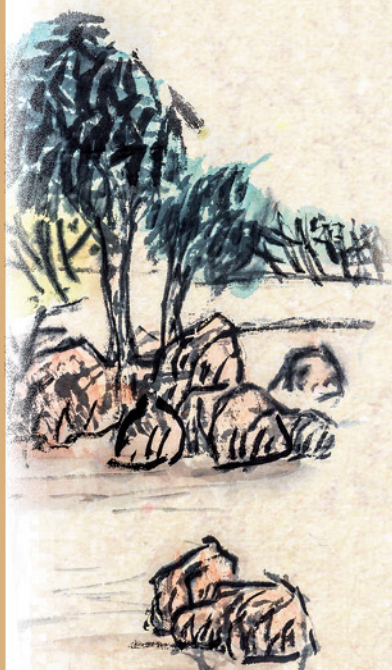
# Reversing Diabetes

It is said that Lu You, a poet from Southern Song Dynasty, suffered from excessive thirst and poor eyesight because of diabetes. But with his special attention to his health and wellness, he lived to the ripe age of 86. Although referred to by a different name, diabetes has been chronicled in detail as early as in the ancient book “The Yellow Emperor’s Inner Canon”. With the accumulative experience of all the medical specialists throughout the years, a comprehensive treatment for diabetes has been developed in Traditional Chinese Medicine (TCM).

## *Heat in the three organs causes excessive thirst and hunger*

City-goers of our generation are picking up unhealthy habits and as such developing various kinds of diseases, among which diabetes is garnering the most attention for inflicting younger individuals. From the perspective of TCM, the causes of diabetes include weak congenital constitution, an unbalanced diet, fluctuating emotional states and fatigue, all of which lead to a depletion of body fluids as well as dryness and heat in the body. The impact of diabetes is widespread; it may lead to various complications, such as blood circulation problems, foot infections and vision problems.

Diabetes is closely linked to the lungs, stomachs and kidneys, and can be divided into three types depending on its pathology: upper, middle and lower. Lungs are responsible for the distribution of body fluids; when they exhibit excessive dryness and heat, persistent thirst and dry skin are the results, and is referred to as “Upper Diabetes”. “Middle Diabetes”, on the other hand, is stemmed from heightened metabolism as a result of excessive fire in the stomach, the organ responsible for digesting foods. This consequently leads to overeating, constant hunger and a weak and thin physique. Lastly, the kidneys are responsible for regulating body fluids. When they exhibit *yin* deficiency, frequent urination and cloudy urine – a condition called “Lower Diabetes” – are the aftermath.





## Herbal medicine regulates the organs

TCM tries to improve the conditions by regulating the organs' functions. Many herbs have been proven effective in lowering blood sugar. The principle of treatment for Upper Diabetes is to lubricate the lungs and clear heat with the use of Mongolian snakegourd root, dwarf lilyturf tuber, kudzu vine root, and more. For Middle Diabetes, cape jasmine fruit, Chinese goldthread, and poria – to name but a few – are used to replenish *qi* in the spleen. Lower Diabetes, meanwhile, is treated by nourishing *yin* in the kidney using Chinese foxglove root, Chinese yam, Siberian Solomon's seal, etc. Patients should seek a doctor's advice before using any of the herbs, and should be mindful of their circulation of blood and *qi*, which controls blood-related complications.

## Achieve good health with the right diet

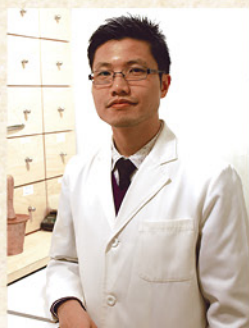
According to the description in TCM studies, most patients develop diabetes from an over-consumption of fatty food. This shows that a right diet is key to treating the disease. However, many patients have the misconception that they can regulate blood sugar levels by quitting carbohydrates alone. Unfortunately, a diet with high meat content and few carbohydrates can bring adverse effects and lead to high cholesterol and high blood pressure.

Dr Lui Siu Sing advises patients to eat clean and light. They should cut back on processed foods and fatty meat, and eat more whole grains like brown rice, red rice, whole wheat bread and sweet potatoes. These foods can provide energy for the body without raising the blood sugar levels instantly. It is also important for patients to drink plenty of water to minimise the impact of high blood sugar. Regular exercises and muscle training can deplete blood sugar as well. With careful management of one's lifestyle and diet, diabetes can be cured.

### TCM terms at a glance

**Qi:** *qi* is the vital substance constituting the human body; it supports metabolism, warms the body and defends it against illnesses.

**Yin-yang:** the concept of *yin-yang* is used to refer to multiple binary oppositions in the universe, such as interior (*yin*) and exterior (*yang*); cold (*yin*) and heat (*yang*); and deficiency (*yin*) and excess (*yang*). TCM believes that *yin-yang* harmony is the key to good health.



**Dr Lui Siu Sing**  
Registered Chinese Medicine Practitioner  
Registered Chinese Medicine Practitioner of the Chinese Medicine Council of Hong Kong, MSc Chinese Medicine (CUHK), BChinMed (HKU)

### Dr Lui's Herbal Formula Recommendations

#### Milkvetch Root, Chinese Yam and Lean Pork Soup

*Functions: Improves qi, nourishes the spleen, quenches thirst  
Suitable for patients with a weak constitution, poor qi circulation and pale face*

**Ingredients:** Milkvetch root 1 tael, Chinese yam 1 tael, fragrant Solomon's seal rhizome 5 maces, kudzu vine root 1 tael, with some lean pork to taste

**Method:** Add water to the ingredients and simmer over low heat for 2 hours



#### Thirst-quenching Dendrobium Stem Soup

*Functions: Promotes production of body fluids, tonifies the stomach, clears heat, nourishes yin*

*Suitable for patients with mouth ulcers, bad breath, constipation and excessive body heat*

**Ingredients:** Bitter melon 1 pc, dendrobium stem 8 maces, fragrant Solomon's seal rhizome 1 tael, ginger 1 slice

**Method:** Add water to the ingredients and simmer over low heat for 2 hours







# Trending Sports to Try in 2018

1

## Barre



Popular among celebrities like Madonna and Natalie Portman, Barre has been trending in the US and Europe in recent years. The sport integrates yoga, Pilates and ballet and trains muscles and improves body shape through a range of stretches. Despite its relatively subtle and static movements, it is harder than expected due to its demand for accuracy and high body coordination. Barre is excellent for stretching deeper muscles and bettering conditions like rounded back, poor sitting posture, out-toeing, etc.



2

## Piloxing



Who says that boxing and dance cannot be married into one? Invented by a Swedish dancer, Piloxing combines fast and powerful boxing moves and muscle-building Pilates with high-energy Latin dance workouts. The fusion regime has been trending in the US and Europe in recent years. Its high demand of speed and power prevalent in boxing and dancing paired with the use of specially made weighted gloves ensure quick fat burn and body sculpting results. What's more, it also trains perseverance, flexibility and concentration.







4

## Animal Flow



Imagine a sport that lets you mimic different kinds of animals! Animal Flow, a bodyweight workout, is founded on the movements of apes, beasts, crabs and scorpions and comprises jumping, crawling, etc. A hot trend in the US, the equipment-less workout trains flexibility, agility, endurance and core muscles in a short time span. As the new trend hits Hong Kong, fitness programmes and large-scale events on Animal Flow are also emerging in our city, offering everyone a chance to have real fun when doing sports!

We all know that exercise is good for us, but it is becoming more of a luxury for city dwellers' hectic lifestyle. In this issue, *Breeze* is pleased to introduce several new and trending sports available in Hong Kong, which will hopefully change your view on working out and hopefully entice you to give them a try!

5

## Spikeball



Have you ever heard of Spikeball? It is a sport similar to volleyball but uses a round trampoline net and a bouncing ball and can be played anywhere. Two teams of two compete for 15 points in each set. The teams take turn to hit the ball using their hands. As there are no boundaries to the game and one has to defend from all angles, the sport demands great resilience and agility, making it more challenging than other ball games. The new trend of Spikeball has just spread to Hong Kong, and sport associations are organising trial days. Invite your friends to have a go at it now!

3

## Standup paddleboarding



As a popular tourist destination, Hawaii is known for not only its sun and beach, but also its distinctive water sports, many of which have spread to other parts of the world: such is the case of standup paddleboarding. It is an easy sport that can be enjoyed regardless of the sea current.

It works out several muscle groups at the same time, including arm, back, thigh and abdominal muscles, thereby achieving weight loss.



Besides standup paddleboarding, standup paddleboard yoga is also taking the world by storm. It not only includes stretching moves found in ordinary yoga, but also demands efforts

to keep the board balanced and afloat. It is ideal for training core muscles, including abs, back and pelvis, as well as muscle strength throughout the whole body. Compared with ordinary yoga, standup paddleboard yoga results in better weight loss and body sculpting.

The New Year is the perfect time to build up new exercise habits. How about giving these hip sports a try with your family and friends to work towards a healthy life together?



# AIA Accompanies You on the Journey to Health

## Marvel 10K Weekend 2017 – Presented by AIA Vitality

**Marvel 10K Weekend 2017 – Presented by AIA Vitality**, the one and only official running event in the city to be held inside Hong Kong Disneyland Resort, was successfully held on 16 and 17 September 2017. Over 10,000 runners enrolled, setting a new record for the event. Many participants dressed up as their favourite Super Heroes and ran through the park's seven themed lands, during which they posed and took photos with Disney Friends and Marvel Super Heroes and had a great time together.



All participants were excited to enjoy their run in the magical land of Disney.



Peter Crewe, Chief Executive Officer, AIA Hong Kong & Macau, also took part in the race to embark on the health journey with fellow runners.



Little runners spent a special and fun day with Super Heroes.





## Oxfam Trailwalker 2017

Meanwhile, **Oxfam Trailwalker** – for which AIA Vitality has been the Principal Sponsor for the third successive year – was held on 17-19 November 2017. AIA fielded 36 teams comprising 144 people for the charitable event, making it the largest corporate participant for the third year running. AIA has extended its sponsorship of Oxfam Trailwalker in the name of AIA Vitality for another three years (2018-2020), to support all walkers throughout the 100km challenge and Oxfam's poverty alleviation efforts all over the world. AIA also hopes to motivate more people to embark on their health journey, helping people live longer, healthier and better lives!



More than 200 AIA volunteers supported the event and cheered on the walkers along the trail.



On the day of the event, all 5,200 participants were excited to set off!



AIA fielded a record-breaking 144 staff and financial planners to take part in the trail walking challenge.



Peter Crewe, Chief Executive Officer, AIA Hong Kong & Macau (middle); Bonnie Tse, General Manager, Business Strategy and Marketing, AIA Hong Kong & Macau (right); and Jim Jan Zen, Chief Agency Officer, Agency Distribution, AIA Hong Kong & Macau (left), took part in the "Oxfam Trailwalker 2017 – Leaders Against Poverty Walk".



The four members of each team supported each other and were fearless in the 100km course.





# *A Fresh and Vegan Choice: Tofu “Cheesecake”*



While everyone loves a good cheesecake, some are weary of their over-the-top richness and sweetness. Then what about a tofu “cheesecake”? This extraordinary option recreates the creamy texture of cheesecake but with Japanese silken tofu. The creamy flavour of tofu is combined with the light aroma of lemons that replaces the full-bodied and heavy textures of traditional cheesecakes with an airy freshness. To continue the healthy streak, the crust is even made with rolled oats and almonds so you can refill all the portions you want without feeling stuffed.

Another remarkable feature of the cake is that it contains no dairy and is perfect for vegans. Veganism – a lifestyle that rejects any harm to animals – is on the rise in the US and Europe. Not only does it advocate against eating meat, but also against the consumption of animal-derived foodstuffs such as milk, eggs and honey. Though the tofu “cheesecake” goes against conventional baking concepts, its mix of new elements is ideal for those who want to stay healthy while satisfying their sweet tooth.

## **Ingredients (for 6 servings):**

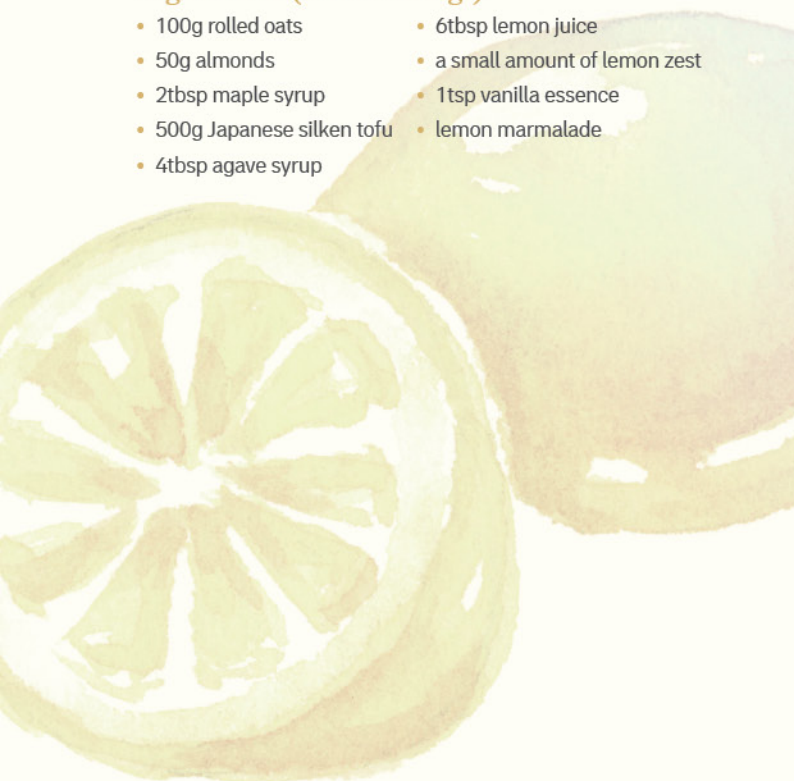
- 100g rolled oats
- 50g almonds
- 2tbsp maple syrup
- 500g Japanese silken tofu
- 4tbsp agave syrup
- 6tbsp lemon juice
- a small amount of lemon zest
- 1tsp vanilla essence
- lemon marmalade

## **Method:**

1. Preheat the oven to 180°C.
2. Place rolled oats, almonds and maple syrup in a blender and blend until the mixture is crumbly. Spread the mixture evenly on an 8-inch plate and press with a spoon to form the crust.
3. Drain the water from the block of silken tofu. Mix with agave syrup, lemon juice, lemon zest and vanilla essence in a blender.
4. Spread the mixture over the crust. Bake for 45 minutes.
5. Serve with lemon marmalade.

## **Tips:**

- Almonds can be replaced by other nuts such as walnuts and cashews. For a richer taste, add sunflower seeds and pumpkin seeds.
- Non-vegans can replace maple syrup and agave syrup with honey.
- Silken tofu is known for its soft consistency and soya flavour. It can also be replaced by ordinary tofu.





# A Fruitful 2017: A New Start in 2018

In the second half of 2017, AIA has been rewarded with numerous accolades as testaments to our endeavours and outstanding performance. AIA will continue to accompany you when facing upcoming challenges in 2018, helping you live a longer, healthier and better life!

## **"The Hong Kong Insurance Awards 2017" by the Hong Kong Federation of Insurers**

AIA has been recognised with four top honours, including the **"Outstanding Claims Management Award"**, **"Outstanding Integrated Marketing Strategies Award – Corporate"**, **"Outstanding New Media Marketing Strategies Award"**, and **"Outstanding Young Professional of the Year – Intermediary"** won by Mr Steven Wang, Senior Unit Manager of PX K U District, making AIA the insurer winning the most number of top honours. AIA was also ranked among the top-three finalists in the **"Outstanding Customer Services Award"** and **"Outstanding Training & Development Award"**, while Ms Pecky Wong, District Director of SUP DYNASTY WE District, was selected as a top-three finalist for **"Outstanding Agent of the Year"**.



## **Marketing Magazine's "Marketing Excellence Awards 2017"**

AIA's outstanding marketing strategy has garnered the **Gold Award** for **"Excellence in Data-Driven Marketing"** and a **Silver Award** for **"Excellence in Partnership"**.

**"Excellence in Data-Driven Marketing" – Gold:** recognises AIA as the market leader in introducing "intelligent marketing" to the Hong Kong and Macau markets. Guided by its customer-centric philosophy, AIA combined innovative thinking with state-of-the-art technology and big-data analysis to launch the industry-leading Customer Segmentation Toolkit. Leveraging on professional market research, the Toolkit allows financial planners to address customers' needs conveniently and effectively, and to provide them with the right protection and financial solutions.

**"Excellence in Partnership" – Silver:** commends AIA for its strategic alliance with Hong Kong Disneyland Resort. The partnership has had a positive influence on AIA's brand image and has created happy memories for the community.

## **Top 10 in YouGov's "Word-of-Mouth ('WOM') among Millennials: Hong Kong" ranking**

AIA has been ranked among the top 10 in the 2016-2017 **"Word-of-Mouth ('WOM') among Millennials: Hong Kong"** study conducted by global market research company, YouGov. AIA was the only insurance and financial services company listed in the top 10 in this brand ranking. This recognition is testimony to the high appeal of AIA among members of the younger generation.

## **Smart Parents Magazine's "Smart Parents' Choice – Brand Awards 2017" (Critical Illness Insurance)**

**"Smart Parents' Choice – Brand Award"** in the critical illness insurance category recognises AIA's comprehensive plans and services that are thoughtfully designed to help customers meet their protection needs. The recognition also validates AIA's brand popularity and trust among the general public, especially parents.



## **Excellence Award for Quality Insurance Service at the "Banking & Finance Awards 2017" Presented by Sky Post**

AIA received the **Excellence Award for Quality Insurance Service** at the "Banking & Finance Awards 2017" organised by Sky Post. The award is a recognition of AIA's excellent service by a judging panel composed of industry professionals and academics, as well as the public through online voting.

## **"Best Employer Hong Kong 2017" by Aon Hewitt**

AIA has been named **"Best Employer Hong Kong 2017"** by global consulting firm, Aon Hewitt, and holds the distinction of being the first insurer in Hong Kong to be honoured with this accolade for two years running.







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