

# Report from The Board of Examiners

(Certificate of Merit)

## 評審委員會報告

(優異獎)

20th  
Anniversary



**AIA PENSION AND TRUSTEE CO. LTD.**  
(Incorporated in the British Virgin Islands with limited liability)

With its strong communication of senior leadership with employees, AIA Pension and Trustee Co. Ltd. (AIAPT) establishes a strong workforce culture towards company's vision.

### Leadership

Senior management establishes two-way communication with various communication channels with employees, including different committees and strategic meeting. Senior management is able to direct a clear view of legal behaviour, ethics and key communities in governance.

### Strategic Planning

The strategic planning process is well structured and incorporates both top-down and bottom-up approaches. Champions are identified and clear action plan are developed for each of the strategic initiatives. Customer surveys are carried out to support the strategic initiatives. Regulatory control supported by Compliance Committee and Complaints Committee for strategy development. A well established system (Gate Paper) to approve and align the strategic initiatives and monitor their progress is in place. Well structured performance measurement system is in place to cascade the strategic initiatives throughout the organization in an aligned manner.

### Customer Focus

Market research and customer view on its services are collected through survey from external media, internal studies, etc. Portfolio-management structures are provided total pension solutions. Current corporate client segmentation in terms of asset size, member counts and special needs including benchmarks for various processes are existed. Various communication channels with customers are established.

The company puts focus on service provided against fees required to keep its customer loyal. Customer feedback is collected through various channels e.g. client meetings, courtesy calls, focus groups, surveys, etc. Complaint is collected and analyzed for continuous improvement.

美國友邦退休金管理及信託有限公司（友邦退休金）的高層領導和員工之間緊密聯繫，建立強大的員工文化，努力實現公司的願景。

### 領導才能

高層領導建立各種各樣的管道，與員工雙向溝通，包括各種委員會和戰略會議。高層領導人可以就公司的管治清晰傳達其守法合規、堅守道德和重視關鍵群體的看法。

### 策略性規劃

友邦退休金的策略規劃程序結構嚴謹完善，包含自上而下和由下而上的方法。公司的每一個策略行動，都有明確的負責人和行動計畫，同時進行客戶調查支援。監察委員會和投訴委員會負責策略開發的規管。稱為「閘紙」的審批機制，可保持策略行動的一致性，並監控其進度。而一套結構完善的績效測評體系，可向內部所有員工層層傳達一致的戰略行動。

### 客戶焦點

友邦退休金通過外部媒體、內部研究等方式收集市場調查和客戶對其服務的看法。資產組合管理結構包含完整的退休方案。目前公司擁有各種不同的客戶群，包括不同資產規模、成員數目及評定不同程式基準等特殊需求的客戶。為了令各戶忠誠，友邦退休金的重點放在客戶服務上，而不是收費。同時，通過各種不同管道收集客戶的回饋，如：客戶會議、禮節性拜訪、焦點小組訪談、調查等。為保證公司持續完善，對客戶投訴進行資料收集和分析。

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### Measurement, Analysis, and Knowledge Management

The company establishes structured and comprehensive performance tracking to its business, financial, and customer services with clear structure of data and information system design.

### Workforce Focus

To foster an organizational culture that is characterized by open communication, the Company has established various formal and informal channels to collect the employees' views such as town hall meeting, monthly management meetings, department meetings, "AIAPT Great Idea" suggestion box and "Voice of WE Ambassador Committee". To update and upgrade the staff with the right skills and maintain high awareness in compliance issues, training courses have been provided at global and local levels. Funding has been reserved for employees to take diploma or certificate courses from recognized educational institutions. Graduate training programme and management associate programmes are available to support staff development. Workplace health, safety and security are emphasized by the company.

### Process Management

The company takes various factors into consideration to design its work systems and keeps key works processes internal such as IT system whereas non-core processes such as call centre hotline are outsourced. It reviews and modifies its work processes to changing market and customer needs. An enquiry platform is available for intermediaries to monitor scheme processes. Its one-stop Customer Service Platform provides real time information to help resolve customer queries.

### Results

The company shows a growth trend of MPF portfolio size with good result of MPF funds performance. It continuously provides new MPF products in the market. The decrease in lapse ratio of business retention reflects an increase in client loyalty. Staff survey shows improvement in staff satisfaction level.

### 評估、分析和知識管理

友邦退休金建立對公司業務、財政狀況和客戶服務的績效追蹤綜合體系，資料和資訊系統的設計結構明晰。

### 工作團隊焦點

公司的企業文化著重開放式溝通，有各種正式和非正式的管道搜集員工意見，包括員工大會、月度管理會議、部門會議、「友邦金點子」意見箱和「員工之聲大使委員會」。為了讓員工掌握最新和正確的技能，並保持對監管法規的高度重視，公司提供全球性和地區性的培訓課程。友邦退休金設有專門基金贊助員工修讀認可的文憑或證書課程；同時開設應屆畢業生培訓專案和管理培訓生專案。友邦還強調工作場地的健康、安全和治安問題。

### 程序管理

友邦退休金在設計作業體系時考慮了各個因素，將資訊科技系統這類關鍵性作業流程保留在企業內部，而熱線電話中心這類非核心流程則進行外包。面對不斷變化的市場和客戶需求，公司經常對作業流程進行審查和調整。仲介人可以通過查詢平台監控某計劃的流程。公司的一站式客戶服務平台提供即時資訊解答客戶疑問。

### 業績

友邦退休金的強制性公積金業務上升，績效也較為良好。公司不斷向市場提供新的強積金產品。其業務流失率下降，反映客戶忠誠度提高。員工調查的結果則表明員工滿意度有所上升。