

Report from The Board of Examiners

(Silver Award)

評審委員會報告

(銀獎)

20th
Anniversary



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Manulife (International) Limited (Manulife) commenced operations in Hong Kong in 1897 and was the first global life insurer listed on the Hong Kong Stock Exchange in 1999. As a member of Canadian-based Manulife Financial Corporation, Manulife provides a comprehensive range of financial planning products and services to more than 1.6 million people in Hong Kong.

Leadership

Manulife has developed a unique leadership culture. Its Vision, Mission and Values are foundation for its senior leaders defining key success factors, core competencies and plans. Coupled with constant communication through multiple channels, there are exchange of ideas and active staff engagement with continuous improvement and innovation. For corporate governance, various Committees exist for ensuring independence of the Board, transparency in operation, independent of audits and unbiased performance management. The company also devotes to improve its targeted communities through donations via Manulife Charitable Foundation.

Strategic Planning

The company adopts a highly disciplined approach in strategic planning. Conducted annually with its senior leaders' involvement, a three-stage process is used with the result of a medium-term outlook that sets out a five-year growth strategy and a one-year annual business plan. Then, it follows with a robust process in cascading the strategic objectives down to different levels of the company so as to facilitate the development of action plans. Other than sharing its financial forecasts with analysts and rating agencies, Manulife places great importance on benchmarking its performance against industry standards.

Customer Focus

Customers are segmented by business line to ensure they receive the best targeted products and services, according to whether they are an individual or an employer. Striving for a consistent service culture and ensuring a "common Manulife look-and-feel", the company develops a comprehensive recognition and performance management system that is supplemented with ongoing workforce and leader

宏利人壽保險（國際）有限公司（宏利）於一八九七年起開展香港的業務，並在一九九九年成為第一家在香港證券交易所上市的全球性人壽保險公司。作為加拿大宏利金融有限公司的成員，宏利為一百六十多萬香港市民提供全面的金融理財產品和服務。

領導才能

宏利擁有獨特的領導文化。公司的願景、使命和價值觀是高層領導界定關鍵成功元素、核心競爭力和制訂各種規劃的基礎。除了通過多種管道不斷進行溝通，企業員工也積極參與，分享意見，使企業不斷發展和創新。在公司管治方面，宏利成立各種委員會，確保董事會獨立、運作透明、審計獨立和績效管理公正。同時，通過宏利慈善基金的捐獻，公司積極參與改善社區。

策略性規劃

宏利制訂策略性規劃的過程非常制度化。每年一次，過程分三個階段，高層領導人都需要參與其中，最終制訂出中期展望，包括未來五年發展戰略和一年的經營計劃。然後透過一個健全的程序，將戰略目標自上而下傳達至不同層級，以制訂相應的行動方案。除了與分析員和評級機構分享其財務預測外，宏利也注重根據行業標準評價和衡量其自身的表現。

客戶焦點

客戶按照業務類別分類，以保證獲得最合適的產品和服務，包括區分個人和企業客

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training programmes for its employees. With collaboration with its partners, Manulife provides various channels for customer contacts and keeps using various listening approaches for getting voices from customers and competitor campaigns for continuous improvement.

Measurement, Analysis, and Knowledge Management

A five-step process applies to Manulife's performance measures. The key performance measures are determined and defined during its annual plan process with regular track and review by referencing to benchmark data collected. With improvement ideas, taskforces are assembled to turn review findings into operational breakthrough improvements and execute innovative ideas to explore business opportunities. The company also has system control and reconciliation checks as well as Sarbanes-Oxley Act (SOX) audits and trainings to ensure security of data, information and knowledge, and data backup, contingency plan and drills to ensure operations' continuation.

Workforce Focus

Under its "Say-Stay-Strive" framework, Manulife identifies its workforce engagement factors and has clear Learning and Development pillars and components to engage and develops its employees. Management trainees programme and multi-stage recruitment evaluation process are noted. The company also provides orientation, buddy system, induction and training programmes for new staff. More importantly, all of these focuses link closely to its workforce capability, capacity planning and people strategies to enable responsive action to meet business changes. The company also shows care about well being with good working environment.

Process Management

Manulife has comprehensive work systems and work processes for which they are designed under its clear guiding principles with regular monitoring and reviews. Key Performance Indicators (KPIs) and improvement targets are clearly listed, managed and communicated through scorecards. In addition, comprehensive contingency plan with drills exists. Pursuing for a continuous improvement, the company applies quality tools and processes of ISO 9001, Lean Six

戶。為確保始終如一的服務文化，讓客戶對宏利有「一致觀感」，公司採用一套綜合績效管理確認系統，並對員工和管理人員進行定期培訓。通過與合作夥伴的協作，宏利掌握各種聯繫客戶的管道，採取各種手段傾聽客戶的心聲、瞭解對手動態，不斷完善自我。

評估、分析和知識管理

宏利的績效測評分五個步驟。關鍵績效內容在制訂年度計劃過程中界定，根據收集的基準資料定期跟蹤和審查。獲得改進意見後，公司將設立工作小組，集中力量把審查的結果轉化成業務提升的突破口，將創新思維付諸實踐，拓展商機。公司還會進行系統監控、修正審查、《薩班斯法案》審計及確保資料、資訊、知識安全等等各方面的培訓，公司亦備有資料備份、應急計劃，並會進行確保運營持續的演練。

工作團隊焦點

宏利根據「說-留-爭」框架識別員工參與係數，明確學習、發展的要點和相關要素，促使員工參與公司事務、自我發展。管理見習生計劃和多階段招聘考核獲得明顯效果。公司還為新員工提供迎新簡介、夥伴制、各類指導和培訓專案。更重要的是，這一切都與員工能力、能力規劃和人才策略密切相關，及時應對業務上的變化。宏利還十分關心員工的福利和良好的工作環境。

程序管理

宏利根據其明確的指導原則，制訂全面的



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Sigma and PDCA. Regularly, the company conducts internal and external audits focusing on prevention rather than detection.

Results

Facing with a dynamic market, Manulife remains competitive from its continuous new product offerings, high brand favourability, and good result on customer satisfaction with evidence of a growing trend for its new business volume and policy maintenance volume. The company has clear dashboard for monitoring the progress of strategic action plan with high SOX compliance. In addition, the company shows positive improvement in staff engagement index and has a lower turnover rate compared with industry. Manulife has a lower expense ratio means they are in a better position to compete against its competitors.

綜合工作體系和流程，定期監控和審查。使用平衡記分卡，對關鍵績效指標、改進目標清楚列出，以便管理和溝通。此外，公司還有全面的應變計劃和配套演練。為了不斷完善，公司應用ISO9001、精益六西格瑪和 PDCA 等品管工具和流程管理方法。同時，公司還會定期進行內、外部審計，目的是提前預防而非事後檢測。

業績

面對一個充滿活力的市場，宏利始終保持其競爭力，不斷推出新產品、高品牌知名度和客戶滿意度，公司新增業務不斷增長，以及高續保量便是明證。該公司嚴格按照《薩班斯法案》的要求，使用明晰的監控表，監控戰略計劃的實際進展。此外，員工參與指數積極改善，流動率在業內較低。宏利較低的「費用比率」也意味著與對手相比，競爭地位更加有利。