



# Report Summary – Certificate of Merit

## 報告摘要 — 優異獎



### Company Background

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a comprehensive range of flexible general insurance and life insurance solutions for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

\* Source: Office of the Commissioner of Insurance, based on gross premiums, 2015.

### Leadership

Leadership is at every chair.

In Zurich, the belief of this guides us in shaping the culture we have today. We believe in empowerment, whereby everyone should be allowed to do what they are at their best; we celebrate customer centricity for which governs how we strategize business choices. When motivated by a common purpose, we as a team amplifies the impact for being result oriented together, and each of us is rewarded with fruitful result based on meritocracy.

We, as Zurichers, are encouraged to bring transformation to business – from ZWow, (Zurich Way of Working) a unique process that reduces inefficiency internally to a market-disruptive “Zurich HK” mobile app, Hong Kong’s most comprehensive insurance claim application.

Leadership is key for every Zurichers’ success.

### 公司背景

蘇黎世保險(香港)是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們的保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一\*。

\* 資料來源：保險業監理處，按毛保費計算，2015年。

### 領導才能

每個人都可以成為一名出色的領袖 – 這個信念引領著我們去塑造蘇黎世的企業文化。我們堅信只有賦權予員工做他們最擅長的事，才能發揮他們最大的才能。我們亦朝著「以客為本」的理念去制定公司的營運策略。有了一個共同的目標後，我們發揮作為一個團隊最大的影響力去達致最滿意的效果。最後，我們憑真才實幹獲得了豐碩的成果。

蘇黎世鼓勵員工敢於創新變革，蘇黎世獨有的「蘇黎世之道」(“Zurich Ways of Working”)大大減低了公司內部各種低效的情況。近日推出的「Zurich HK」手機應用程式 – 全港最全面完善的保險索償應用程式更衝擊了整個保險市場。

我們深信擁有出色的領導是蘇黎世成功的關鍵。





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### Strategy

Customers' view is a core element to Zurich's strategy, so we talk to our customers.

We are one of the first amongst the Hong Kong general insurer peers to have set up a Customer Experience and Propositions team (CE&P) that is dedicated to spearheading changes in order to achieve ever-better customer service and usability across different communication touchpoints. Some of the instrumental movements CE&P rolled out included the Transactional Net Promoter Score (T-NPS) system which collects the Voice of Customers (VoC). Much of our product and service innovations have been brought alive, literally, by our customers.

### Customers

With customer centricity being the common purpose for all Zurichers, we take on-board the challenge to deliver the possibly best protection solutions to customers within the shortest time possible.

For our SME and individual customers –

We have created a secure online payment gateway portal called ZONE, which is a time-saving tool for our intermediaries. It instantaneously provides them with information such as express quotations, policy wordings and issues invoices, at the click of a button. ZONE duo- serves as a safe and effective payment gateway for our end-customers, who are able to buy their preferred insurance plans online instantly.

The mentioned “Zurich HK” mobile app changed the way customers manage their claims. We want to make the claims processes as painless, transparent and easy as possible for our customers, at their fingertips!

### 策略

客戶的意見是蘇黎世營運策略的一個核心元素，所以我們重視與客戶的溝通。

蘇黎世是香港其中一間首創了客戶體驗團隊的一般保險公司，致力透過不同的平台為客戶帶來更多、更新、更好的服務。我們的客戶體驗團隊推出 **T-NPS** 制度，當中的客戶之聲調查 (Voice of Customers) 收集客戶的反饋，事實上，我們的產品和服務得以完善，著實有賴於客戶的寶貴意見。

### 客戶

「以客為本」是每一個蘇黎世員工的共同目標，我們準備好隨時接受各種挑戰，在最短的時間內為客戶提供最好的保障方案。

我們為中小企業和個人客戶創建了一個名為 ZONE 安全在線門戶網站，對於我們的中介人來說，這是個快捷省時的工具——鍵便能獲得快速報價和保單條文，更可以即時發出保單。對於我們的終端客戶來說，ZONE 也是個安全可靠的支付平台，他們可以即時在網上選購自己需要的保險計劃。

我們的「Zurich HK」手機應用程式大大改變了客戶管理索償的方式，我們希望為客戶提供更簡易和透明的索償程序，達到只需一按便可輕鬆索償。





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For our corporate customers –

Zurich International Programs and Zurich Risk Room are two exceptional services allow us to help corporates manage their insurance solutions on a global scale. Being well-aware of tax, legal and compliance regulations across borders, we effectively inform customers of any potential risks they may face when conducting business overseas.

Our Zurich Multinational Insurance Application mobile app hosts a global regulatory and tax database covering 180 countries and territories. This app enables customers and brokers to monitor and achieve compliance for their international programs, formulating a list of global risks a global corporate could potentially face in the long run of their overall business.

### Measurement, Analysis and Knowledge Management

We have a number of knowledge management tools in place to help us driving efficiency and deepening knowledge across functions. Some of them have already been mentioned in this summary report. Since claims experience is the moment-of-truth for insurance, let us shed some light in this.

We partner with the Global General Insurance Claim Analytic team in Bratislava to drive robust claim analytics in helping us locally to improve claim operations, this is via deepened understanding of reasons for deviations from expected claims performance development, identifying process inefficiencies and spotting issues. These elements are important to manage the financial performance of our claims in a way that positively impacts our loss ratio and business performance.

Such analytical enabler allows Zurich Hong Kong to explore full potential of its claim department, thus ensuring Zurich Hong Kong is financially sounded, and customers' claim requests are righteously issued.

另外，我們亦為企業客戶提供 Zurich International Programs 和 Zurich Risk Room 這兩項特殊服務，讓企業無論身在何方都可以管理他們的保險方案。蘇黎世熟知跨境稅務、法律和法規各方面的資訊，故能有效地向客戶分析在海外營運業務時的潛在風險。我們的跨國保險手機應用程式儲存了180個國家和地區的全球監管和稅收數據庫，客戶和保險經紀可透過手機應用程式監測自己是否有遵從各項國際法規，並評估一個全球性企業長遠來說可能面臨的一系列潛在風險。

### 評估、分析和知識管理

我們透過各種管理方法去提升部門之間的效能和深化跨職能知識，有些已在上述報告提及過。由於索賠經驗對於保險來說是關鍵性的一環，所以非常值得多加著墨。

我們與布拉迪斯拉發的全球一般保險理賠分析團隊合作，希望通過了解客戶的期望與我們實際表現之間的落差及其背後的原因、識別低效的程序和找出問題，幫助改善本地的理賠運作以達致穩健的理賠分析。這些元素對於管理我們的財務表現至關重要，並正面地影響我們的損失率和經營業績。

有了穩健的理賠分析，蘇黎世才能夠發掘理賠部的全部潛力，從而保證蘇黎世財政健全之餘，客戶的索賠要求得以滿足。







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### Workforce

Our Staff is one of Zurich's key stakeholders; their physical-and-mental well-being, as well as training given to them are success drivers for a sustainable workforce at Zurich.

A diverse and inclusive culture encourages staff to be open-minded and to operate without unconscious bias. Zurich is very proud that we are Hong Kong's first corporate to be honored with Economic Dividends for Gender Equality certification (EDGE), for which approves that we meet the very stringent international requirement in achieving gender equality in work place.

A healthy home-front can lead to a more productive work-life. Domestic partners of our permanent staff now also enjoy medical protection from Zurich as long as they match the company's basic definition of being a domestic partner. This is irrespective to their legal marital status and gender, and has been a well-received benefit since it was made available.

Adequate training and development motivates and equips staff to be at their best. Our Training and Development (T&D) team introduced the eLearning platform in addition to an array of local-specific training modules, allowing our staff to custom-made their journey to successful career.

Claim Apprenticeship Program is an award winning program that offers hands-on experience to future insurance elites. The program benefits not only Zurich, but also broader insurance peers as it prepares graduates to be ready for the industry's specific skill requirement, before they finally join the workforce.

### 工作團隊

員工是蘇黎世重要的資產，他們的身心健康及定期的在職培訓有利於蘇黎世員工的可持續發展。多元共融的企業文化鼓勵員工處事抱開放的態度，摒除偏見。我們非常榮幸成為香港首間獲頒性別平等認證(EDGE)的企業，這認可了我們在積極推動職場性別平等所作的努力，並達到非常嚴格的國際要求。

一個健康幸福的家庭狀況能夠讓員工無後顧之憂地工作，從而提升工作效率。只要固定員工的伴侶符合公司對於「伴侶」的基本定義，就可以享受蘇黎世提供的醫療保障，這項員工福利不受其性別和婚姻狀況影響，受到蘇黎世員工的一致好評。

充分的在職培訓可推動員工提升工作效率能和幫助他們好好裝備自己，我們的員工培訓和發展部為員工提供一個網上學習的平台，設計專門和在地的學習課程，讓員工能夠因應自己的職業發展需要，繼續學習，增值自己。

我們的理賠學徒獎勵計劃(Claim Apprenticeship Program) 能夠讓未來的保險業精英得到學習和實踐的機會，這項計劃不只讓蘇黎世受惠，還可吸引一些有志於在保險行業發展的準大學畢業生加入，為保險業注入新血。





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### Operations

Effective and efficient process helps our organization to stay operationally focused. Zwow (Zurich Way of Working) streamlines process and reduces internal inefficiency. Product Commitment gate-keeps product design and development, and to flag out support required, so to ensure Zurich's products deliver optimal societal, financial and organization return. Voice of Customer (VoC) is collected daily and analyzed so that it turns into a invaluable asset for our constant improvement.

### Results

Insurance is an industry with high transparency in its financial performance, and Zurich Hong Kong has the proven track record in this area. That says, recognition from across industries and from customers becomes such a precious affirmation to the formation of our business strategies, for which drives our value to the Hong Kong general public. Customer centricity will continue to be the center of our business choice, and we will strive to deliver ever-more quality protection products and services with great sense of perseverance.

### 營運

有效並高效的運作程序有助公司的業務發展，蘇黎世獨有的「蘇黎世之道」簡化了冗贅工作程序和降低了內部的低效情況。我們的產品承諾為產品的設計和開發把關並發掘市場需要，確保蘇黎世的產品得到社會上和經濟上的回報。客戶之聲調查 (Voice of Customer) 收集和分析客戶對蘇黎世服務的反饋，客戶的意見是蘇黎世對改善客戶服務質素的寶貴資產。

### 業績

保險是一個業績透明度極高的行業，蘇黎世在這方面的表現令人滿意。更重要的是，各行各業和客戶對我們的營運策略給予了認可和肯定，彰顯了我們對香港社會的貢獻。「以客為本」將繼續成為蘇黎世的服務宗旨，我們會竭力為客戶提供更優質的保險服務，以回饋客戶的支持與厚愛。

