

Merit Award – Prudential Hong Kong Limited 優異獎 – 保誠保險有限公司

Report from the Board of Examiners

Prudential Hong Kong Limited (“Prudential”) has been offering insurance solutions to over one million customers in Hong Kong for more than 55 years. Its Vision, Mission and Values (VMV) have been developed well for its stakeholders and values (Care, Collaborate, Innovate and Deliver) are well imbedded in its staff’s every day work. Senior Leaders are committed to creating a business environment that promotes legal and ethical behaviour through internal controls and supervision. Regular communication with employees is highly valued as Senior Leaders cascade the VMV to the workforce through monthly agency leader meetings, a CEO Townhall Meeting, Facebook and Yammer .

The Transformation Department has been established to transform the business in order to meet the increasing demands of customers, agents and employees. In this way, it identifies and drives changes. Consisting of Change Management, Strategic Information Technology and the Strategic Programme Management Offices, the department is responsible for aligning key companywide strategic goals, reviewing project processes and modifying priorities. The company has also responded swiftly to COVID-19 by providing a safe and effective working environment and promoting business continuity. Measures such as special hotlines and online submission channels have been established to serve customers. A special COVID-19 insurance policy has also been launched in Hong Kong to cater for market needs.

Moreover, the company is committed to serving the community. More than 4,000 staff and agents have joined PRUvolunteers to contribute their resources and indulge their passion for promoting corporate social responsibility under the four pillars of Youth, Education, Health and Community. The PRUvolunteers have given 33,000 service hours and served more than 64,000 people since 2008.

Prudential actively gauges the views of customers through various channels, including service hotlines/emails, service centres, agents, focus groups, surveys, online customer communities and social media platforms. The company utilizes a micro-segmentation model with six dimensions (life stage, geographical location, customer interaction, product holdings, customer lifetime value, predictive score model) to identify the insurance needs of customers. On the other hand, the company makes good use of Chatbot to process claims, thereby reducing the processing time significantly.

評審委員會報告

保誠保險有限公司（「保誠」）於過去55年為超過一百萬名香港客戶提供保險方案。公司制定完善的願景、使命和價值觀，並致力向相關持份者付諸實行。關懷、協作、創新、實踐等價值觀體驗於員工的日常工作中。通過內部監督，領導層致力創建符合法規和商業道德的營商環境。公司非常重視與員工定期溝通，藉每月舉行的領袖會議及CEO全民大會、Facebook及Yammer等社交平台向員工傳遞公司的願景、使命和價值觀。

公司特別成立轉型部門，旨在將業務轉型以滿足客戶、代理及員工日益增長的需求，並以此推動變革。該部門由多個單位合組而成，包括變革管理、策略資訊科技及策略計劃管理，負責調整並確保公司關鍵策略一致，審視計劃進度，及調整優先次序。公司於新型冠狀病毒爆發後迅速應變，致力為員工提供安全有效的工作環境，同時確保業務的可持續性，當中採取的措施包括設立特別專線及網上平台，繼續為客戶提供方便快捷的服務。保誠亦因應市場在香港推出有關新型冠狀病毒的保險方案。

此外，保誠亦致力服務社群。超過四千名員工及保險代理加入了保誠義工隊，在青少年發展、理財教育、健康生活方式及社區服務等四大範疇上投放資源與熱誠，在推廣企業社會責任上不遺餘力。保誠義工隊自2008年成立至今，貢獻了33,000小時的服務，超過64,000名人士受惠。

保誠透過多種渠道積極評估客戶意見，這些渠道包括：服務專線／電郵、服務中心、保險代理、小組座談、問卷調查、網上客戶社群及社交媒體平台等。公司充分運用六個層面（分別為人生階段、地理位置、客戶交流、產品成份、客戶生命周期價值，及分數預計模型）以確定客戶的投保需要。公司亦善用Chatbot處理索償，大幅減少處理時間。

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Senior Leaders care about the wellbeing of staff. Various initiatives and benefits are in place to engage the staff and offer flexibility at work, for instance, the option of working from home, unlimited drinks, snacks and fruits, and the provision of breast-feeding room. In addition, hand sanitizers and face masks have been made available for staff during the pandemic. Staff may also enjoy employees' benefits by selecting medical and risk coverage based on their needs.

To conclude, the company has demonstrated effective and systematic approaches that are responsive to the overall requirements of the award criteria, placing great emphasis on customer focus. In the future, we shall see how Prudential responds to the business paradigm shift as a result of changing customer behaviour, the wider use of technology, the emergence of digital disruption and the growing competition from InsurTech.

領導層十分重視員工的福祉。公司採取不同措施和福利以提高員工參與度和工作靈活性，當中包括在家工作的彈性安排、為員工無限供應飲料、小食及水果，以及在工作間設有育嬰室。於疫情期間，保誠為員工提供酒精搓手液和口罩。員工亦享有專屬福利，可根據需要而選擇合適自己的醫療和風險保障範圍。

總括而言，公司展現有效且具系統的管理方式，符合評審準則的整體要求，當中尤其以客戶為業務中心。展望未來，保險行業將面對各種挑戰，包括不斷轉變的客戶消費模式、科技的廣泛應用、數碼發展的大流行，以及競爭日趨白熱化的保險科技發展。我們期待見到保誠積極應對商業模式改變，並繼續成為業內的領先者。