

Report from the Board of Examiners

Bupa International Limited (hereafter, “Bupa”) has operated in Hong Kong since 1976, as a health insurance specialist and healthcare provider; and is recognized as a top provider in general insurance – direct medical business. Over the years, the company has built a large and loyal clientele, both individual and corporate, e.g. providing health insurance for Hong Kong’s civil service.

Strategic planning at Bupa involves local senior leaders setting goals and developing three-year plans and annual action plans collaboratively with APAC and UK HQ.

The company maintains high standards in business ethics and conduct. For governance, its policy is zero-tolerance towards bribery and corruption. For risk management, it has established a “three lines of defence” approach.

Key Performance Indicators (KPIs) set by the Bupa Board monitors customer care touch points, digital engagement, and NPS results for customer satisfaction. Senior leaders analyze performance using real-time data on PowerBI dashboards, enabling prompt and effective decision making and resource allocation. Data insights, trend analysis, scenario planning, and predictive modeling inform future performance projections and alignment with strategic objectives.

Bupa prioritizes continuous innovation and new business pathways, e.g. in health check-ups and cancer care. The company offers digital health solutions, reducing the need for physical travel, such as virtual care, health coaching, prevention, and support for chronic conditions. In 2022, Bupa launched the ground-breaking “Connected Care” strategy, integrating insurance and healthcare services, covering family medical services, dental services, Traditional Chinese Medicine (TCM), medical insurance, and holistic wellness engagement.

Bupa invests heavily in customer care. The company actively listens to customer feedback through a variety of channels, to ensure customer satisfaction and to identify areas for improvement, including mapping the customer journey, surveying customers using Net Promoter Score (NPS), conducting focus groups, monitoring social media, operating the Active Listening App, and running a dedicated team for complaint management to ensure compliance with regulatory requirements.

評審委員會報告

保柏有限公司(Bupa)成立於1976年，是香港的醫療保險和提供醫療服務的營運商，被譽為領先的保險及醫療業務營運商。為個人和公司提供醫療保險服務，包括香港公務員。保柏保持著高標準的商業道德規範，並強調治理和風險管理，管理層將風險管理設為保柏的首要事項，採用「三重防線」方法，並對賄賂、貪污和倫理問題採取零容忍政策。

保柏對香港的醫療體系及設施有獨特分析及看法，在2022年保柏推出了「Connected Care」，整合保險和醫療服務，致力透過線上線下為客戶提供醫療服務及支援，包括醫療保險，以及中醫診所、牙科服務、家庭醫生等。

保柏策略性規劃過程中，管理層會與亞太區和英國總部合作設定目標，制定為期三年的計劃和年度行動計劃。公司優先考慮持續創新及開拓新業務發展，包括癌症護理、健康檢查和普通科醫生等。

保柏通過多種渠道積極聆聽客戶的反饋，包括「Active Listening App」、焦點小組會議及社交媒體監測。公司使用淨推薦值(NPS)調查和顧客旅程地圖(Customer Journey Map)來衡量用戶滿意度並確定改進範疇。而投訴管理則由專責團隊處理，以確保符合監管要求。

保柏的關鍵績效指標(KPI)由董事會制定，主要量度客戶接觸點、與客戶數碼互動以及淨推薦值(NPS)以評估客戶滿意度。管理層使用PowerBI上的即時數據進行績效分析，使他們能夠迅速作出決策並有效分配資源。保柏在擬定KPI時採用數據導向決策，包括趨勢分析、情景規劃和預測性分析。

Grand Award – Bupa International Limited

大獎 – 保柏有限公司

Bupa nurtures a sustainable and high-performing workforce. The company focuses on inclusion and diversity, talent development, and regular pulse survey to gauge employee satisfaction. “Fit & Proper” assessments are conducted at all levels, and culture and values are emphasized in recruitment and on-boarding. Bupa’s Digital DN@cademy nurtures a customer-centric culture and offers top-notch learning programmes in leadership, digital skills, etc. Regular interactions and coaching between managers and employees facilitate goal setting, performance management, and continuous improvement.

Quality HealthCare Medical Services (QHMS), Bupa’s healthcare services arm, maintains a Clinical Governance Framework with a focus on customer satisfaction, clinical safety, effectiveness, and regulatory compliance. QHMS drives stakeholder satisfaction with process improvement and transformation. Its robust Process Management Framework ensures operational efficiency with clear documentation, process ownership, and performance measurement. Procurement policies and guidelines drive the supply network, while clear performance metrics measure effectiveness.

Bupa maintains on-going engagement with customers and employees, to understand their needs and meet their expectations. Its well-planned and executed initiatives to enhance customer satisfaction have resulted in a stable increase in revenues and significant decrease in customer complaints; while QHMS achieved record-high operating profits due to increased demand for healthcare services.

保柏非常重視培養可持續且高效的員工團隊，同時注重包容與多元性和人才發展，亦會定期進行員工滿意度調查。在各個職級進行相關評估，並在招聘和入職過程中強調企業文化和價值觀。Digital DN@cademy為員工提供學習計劃，以提升數碼技能、領導能力和顧客導向文化。管理層亦會定期與員工進行互動交流，此舉有助於設定目標和提升工作表現。

保柏醫療中心由保柏集團旗下提供醫療保健服務的卓健醫療(QHMS)負責營運，卓健已制定臨床管治制度，籍以追求卓越的臨床護理及管治。此制度提供一致的測量、報告及監督方法，有關制度由以下六個範疇組成，包括以客戶為中心、臨床安全、臨床成效、專業發展及培訓、醫療資訊管治和管理承諾。為滿足客戶和持分者需求，保柏亦一直改進流程和轉型，透過負責及問責制度，不斷測量、監督及改善所有臨床服務的安全及質素，以及促進客戶健康及臨床卓越成果。

疫後時代保柏亦調整服務模式，提供客戶數碼健康解決方案，包括視像診症、健康指導、預防和慢性疾病管理，減少及節省顧客出行時間。同時，公司為增強客戶滿意度而推出的措施亦有效減少客戶投訴。保柏與員工和客戶保持持續互動，以了解他們的需求和期望。保柏的收入穩步增長，而卓健醫療由於醫療服務需求的增加，實現了創紀錄的營運利潤。