

Grand Award – Bupa International Limited

大獎 – 保柏有限公司



Report Summary

Provided by Bupa International Limited

Company Background

Bupa, founded in the UK in 1947 with a steadfast mission to “prevent, relieve, and cure sickness and ill-health of every kind,” has evolved into an international healthcare company. With a focus on compassionate care and freedom of choice, Bupa serves over 38 million customers worldwide. As a company without shareholders, we channel our profits back into expanding healthcare offerings, benefiting both current and future customers.

We extend our reach internationally and employ approximately 85,000 dedicated professionals across various countries, including the UK, Australia, Spain, Chile, Poland, New Zealand, Hong Kong SAR, Türkiye, Brazil, Mexico, the US, Middle East, and Ireland. In Hong Kong, Bupa has been a trusted health insurance specialist since 1976. Under the umbrella of Bupa Hong Kong and Bupa Global, our specialised health insurance businesses have earned the trust of more than 419,000 individuals and over 3,000 companies.

Our healthcare provision arm, Quality HealthCare Medical Services (QHMS), boasts a network of over 110 medical centres. With a heritage spanning over 150 years, QHMS is one of Hong Kong’s largest private clinic networks and one of the leading providers of primary healthcare.



報告摘要

本報告摘要由保柏有限公司提供

公司背景

保柏於1947年在英國創辦，堅守“預防、舒緩和治療各種疾病和健康問題”的使命，現時已發展成為一間國際醫療保健公司。保柏以無微不至的關懷和靈活彈性的醫療保險計劃，於全球服務超過3,800萬客戶。我們不設股東，將盈餘投資於業務當中，為現在和未來的客戶提供更多更佳的醫療保健服務。

我們的業務遍佈世界各地，全球員工約85,000人，主要位於英國、澳洲、西班牙、智利、波蘭、紐西蘭、香港特別行政區、土耳其、巴西、墨西哥、美國、中東和愛爾蘭。保柏香港於1976年成立，是香港的醫療保險專家。保柏香港和保柏環球提供的專業醫療保險服務，深得超過419,000名客戶和3,000多家企業信賴。

保柏旗下的醫療保健服務 — 卓健醫療擁有超過110間設備齊全的醫療中心。卓健醫療紮根香港超過150年，是香港最大規模的私營醫療服務機構及提供基層醫療服務的主要機構之一，涵蓋多個不同醫療專科領域。

Bupa’s purpose is helping people live longer, healthier, happier lives and making a better world.

保柏的目標是幫助人們活出更長壽、更健康、更愉快的人生，並創造更美好的世界。

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Leadership

Bupa's leadership team is committed to delivering strong performance. We have a strategic focus on growth, transformation and sustainability, to position us in the best way for success into the future. Our agile culture enables the organisation to adapt to rapidly evolving market trends and customer needs. Our senior leaders also align internal and external resources and capabilities to ensure that different business units have the necessary financial, human, technology and other relevant support, as well as developing the skills and capabilities needed to achieve our goal and KPIs.

The organisation prioritises training and transparency, ensuring all employees understand and adhere to ethical standards, laws, and policies. Bupa's governance structure, overseen by the Board and supported by committees, promotes regulatory compliance, risk management, and internal controls. This commitment to compliance and risk awareness helps maintain high standards and accountability across the organisation.

Strategy

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world. We have set three ambition KPIs and agreed six pillars to our strategy. Our three ambition KPIs define what we want to achieve:

- 40%: Customer care touchpoints owned by Bupa
- 60%: Active digital customers
- 80: Net Promoter Score (NPS)

Our six strategic and enabling pillars define how we will achieve this:

- Customers: obsession with our customers' experience.
- Growth: strong performance and governance.
- Transformation: continuous innovation and preparation.
- Sustainability: making a positive impact on the world.
- Data: enhanced data-driven decision-making.
- Agile Culture: the best, most diverse people and a great place to work.

Customers

Bupa serves customers across health insurance and health services, enabling us to understand their needs and integrate our offerings effectively. Our customer experience strategy breaks down the customer journey into meaningful micro-moments, allowing us to listen to feedback and make a difference. Using NPS surveys, we measure customer satisfaction and obtain real-time insights to identify

領導才能

保柏的領導團隊致力推動穩健的業務增長。我們將策略重點集中在業務拓展、轉型和可持續性上，為未來發展和定位鋪下成功的基石。保柏的敏捷文化讓我們能迅速迎合瞬息萬變的市場趨勢和客戶需求。我們的管理層適時協調內部資源和優勢，確保不同的業務和部門得到所需的財政、人力、技術和其他相關支援，以提升團隊的專業知識和技能，實現我們的目標和關鍵績效指標 (KPI)。

我們極度重視培訓和透明度，確保所有員工理解並遵守道德標準、法律和政策。保柏的治理結構由董事會監督並得到委員會的支持，提倡遵從法規、風險管理和內部監控。我們致力符合相關規管和提高風險意識，讓我們維持企業的高標準和責任制。

策略

保柏的目標是幫助人們活出更長壽、更健康、更愉快的人生，並創造更美好的世界。我們定立了三個積極進取的 KPI 和六大策略。三個積極進取的 KPI 釐定我們希望達成的目標：

- 40%：由保柏直接擁有的客戶接觸點
- 60%：活躍客戶以數碼方式與我們互動
- 80：淨推薦者評分 (NPS)

我們的六大策戰支柱釐定我們如何達成目標：

- 客戶：堅持追求高度滿意的客戶體驗
- 增長：強勁的業績和出色的管治
- 轉型：不斷創新、為未來做好準備
- 可持續性：對地球帶來正面影響
- 數據：強化以數據為基準的決策
- 敏捷文化：吸引最傑出、多元的人才，打造優質工作環境

客戶

保柏提供醫療保險和醫療保健服務，使我們能夠深入了解客戶的需求並有效整合我們的產品，為客戶提供全面的服務。我們的客戶體驗策略將客戶服務途徑，拆解為有切實有效的關鍵決策點，讓我們能夠聆聽反饋並積

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trends. We proactively engage with detractors to understand their pain points and inspire improvement actions. Our Active Listening App empowers all employees to gather suggestions, shaping better customer experiences. Through in-depth interviews and group sessions, we gain deeper insights into customer behaviour and preferences, driving continuous improvements aligned with their needs.

Measurement, Analysis, and Knowledge Management

Bupa utilises data analytics to measure progress towards strategic objectives and action plans. Our comprehensive programme consolidates data from various sources, providing insights into business operations. We track daily operations and overall organisational performance using KPIs, with regular reviews of progress to ensure alignment with the Group's ambition. Financial performance, including revenue growth and profitability, alongside operational metrics like customer satisfaction and employee engagement, are measured and presented in Leadership Team meetings and governance bodies. These measures drive data-driven decisions to enhance operations and services.

Workforce

Committed to building a high-quality workforce, Bupa cultivates an agile environment, empowering employees to think differently and improve based on customer feedback. Our workforce is equipped through frameworks, processes, and policies. In driving a positive employee experience, wellbeing is central to everything we do. We also believe individual contribution and growth is a route to extraordinary business performance. We create an environment to foster an open communication between managers and employees for performance planning through the Performance Management System and strengthen capabilities of our people against the business strategies with organisation-wide learning and development programmes.

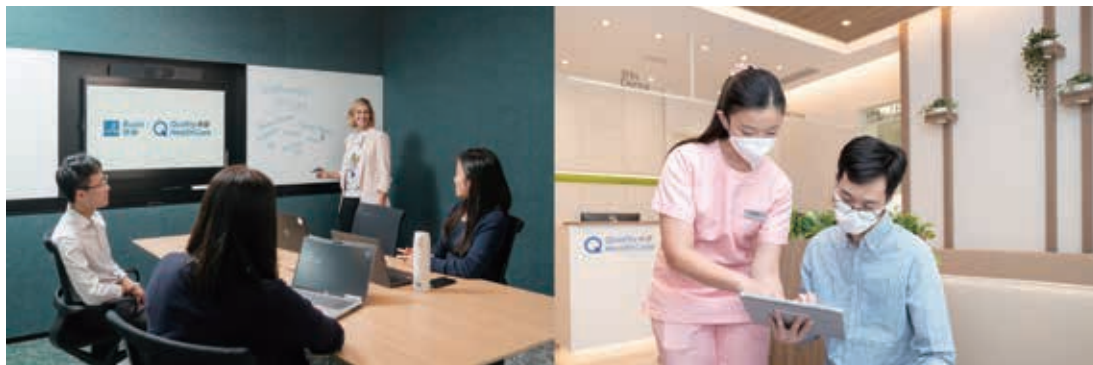
極優化。通過NPS調查，我們評估客戶滿意度並實時洞察分析，以掌握各種傾向。我們主動聯絡不滿意的客戶，理解他們的關鍵問題，從而作出改進。我們的Active Listening應用程式讓所有員工能夠收集建議，打造更貼心的客戶體驗。通過深度訪談和小組討論，我們能更深入瞭解客戶習慣和喜好，不斷完善能符合客戶需求的改進。

評估、分析和知識管理

保柏充分運用數據來加以分析戰略目標和執行計劃的進展。我們強大的程式整合了不同來源的數據，分析業務營運成效，並以KPI追蹤日常營運和企業的整體績效，定期檢討進展，致力達成企業目標。在管理層和監察機構的會議中，我們評估及匯報財務業績包括收益和盈利增長、客戶滿意度和員工參與度等營運數據，制定以數據為依歸的決策，提升營運效益和服務質素。

工作團隊

保柏致力創建優秀的團隊，打造多元化的環境，鼓勵員工以不同的方式思考，並根據客戶的反饋改進。我們通過框架、程序和政策來裝備我們的員工。在推動員工體驗方面，我們以員工的身心健康和福祉為中心。同時，我們相信每位員工的貢獻和發展是實現理想業績的良方，故此，我們以績效管理系統來評估工作表現，促進管理層和員工保持開放溝通，並推出一系列培訓課程提升員工的整體能力，以配合企業發展方針。



Bupa is committed to creating a culture of wellbeing across our workforce, allowing our people to thrive.

保柏致力於營造身心健康的文化，讓我們的員工能夠獲得良好的發展。

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Operations

All work processes at Bupa are designed to deliver customer value and achieve ongoing organisational success. We prioritise responsible actions, care for our customers, people, and the planet, and embrace innovation in our customer-centric strategy. Our comprehensive process management framework includes identifying customer needs, assessing regulatory requirements, and benchmarking against industry best practices. With clear process documentation, ownership, governance, and management, we monitor and track process performance to enable continuous improvement. Our risk management programme ingrains risk awareness in every Bupa employee, proactively managing customer outcome risk to protect our customers, our reputation, and ensuring the achievement of our purpose.

Results

Bupa's implementation of the 3x6 strategy has yielded positive results, with a strong focus on digitalisation and customer service improvements driving organic customer growth in health insurance and health services.

- Bupa Hong Kong's financial performance in 2022 showcased strength across key metrics.
- QHMS experienced increased revenue due to higher demand for health provision and COVID-related services.
- Bupa received industry recognition, including the 'Top 10 Happiest Companies to Work For,' 'Excellence in Digital Transformation and Training & Development,' and 'Most Innovative Product/Service Award', etc.

營運

保柏的所有工作程序都旨在提高客戶價值並讓企業邁向成功之路。我們採取負責任的行動，關心我們的客戶、員工和地球，並着力創新以客戶為中心的策略。我們的完善程序管理框架包括識別客戶需求、評估監管要求和比較業內最佳實務方案。我們以清晰的程序文件、自主權、監督和管理，並通過工作指標和評估來監測及檢視工作流程的效率，實現持續改進。保柏的風險管理計劃使每一位員工都養成對風險的警覺性，主動管理客戶成果的風險，以保障我們的客戶、我們的聲譽，和實現我們的目標。

業績

保柏推行3x6戰略的成果令人鼓舞，大力推動數碼化和積極改善客戶服務，促進醫療保險和醫療保健康服務穩健增長。

- 2022年，保柏香港在關鍵指標上的財政表現強勁。
- 卓健醫療受惠於大眾對整體醫療服務和新冠病毒相關服務的需求增加，而帶動收入增長。
- 保柏獲得多個業界獎項，包括「十大最快樂企業大獎」、「數碼轉型傑出企業」、「最佳管理培訓及發展獎」，以及「傑出創意產品／服務大獎」等。

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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。