

Report from The Board of Examiners

(Silver Award)

評審委員會報告

(銀獎)



中銀香港(控股)有限公司附屬機構
A subsidiary of BOC Hong Kong (Holdings) Limited

Bank of China Group Life Assurance Co Ltd (BOCG Life) entered the Hong Kong market in 1998 and has been offering wealth management, retirement, traditional and investment-linked life insurance products to its customers.

The company has significant accomplishment in its market position over the past few years through a clear corporate vision, well-established core values and visible senior leadership. The key strengths of BOCG Life are highlighted in the following categories:

Leadership

BOCG Life is led by a CEO who exhibits highly visible leadership in the company as well as in the industry. Core visions for the next five years and the outcome are communicated to the senior management team and department heads for deployment.

BOCG Life has a clear and structured governance system. Social responsibility is embedded in its company's core values with the company's engagement in various CSR initiatives including Oxfam Rice Sale, fund raising for Sichuan earthquake.

Strategic Planning

BOCG Life adopts a rigorous strategic planning process with comprehensive analysis. The company identifies six key result areas which balance the needs of all key stakeholders. Active participation from departments can be seen in the strategy formulation process.

Strategic plans of BOCG Life are translated into KPIs for different departments to implement. The progress or the implementation of the plans is being monitored closely by senior management on a quarterly basis. Rolling budget is in place for the 5-year corporate plan with financial resources available.

Customer Focus

Customers are categorized into four segments and subdivided into seven life stages of which corresponding products are being

中銀集團人壽保險有限公司(中銀集團人壽)自一九九八年進軍香港,一直致力於客戶提供財富管理、退休、傳統及投資相關的人壽保險產品。

在過去幾年,中銀集團人壽建立清晰方向、核心價值和明確的領導,因而在市場發展上取得顯著成績。以下是中銀集團人壽的優勢:

領導才能

中銀集團人壽的執行總裁對企業本身,甚至在業界,都展示出高度領導才能。未來五年的核心願景和預期成果都與高層管理團隊和一眾部門領導協商部署。

中銀集團人壽的管治系統清晰、明確。並通過積極參與各種活動,例如「樂施米義賣大行動」以及為四川地震籌款,將企業社會責任融入其核心價值之中。

策略性規劃

中銀集團人壽的策略部署嚴格規劃、分析全面。確定了六項主要業績領域,以平衡各關鍵利益相關者的需求。制定策略的過程中,各個部門都積極參與。

中銀集團人壽的策略計劃轉化為關鍵績效指標,交由不同部門執行。每一季度的計劃執行及進展都由高級管理層監察。公司的五年計劃和可用的財力資源則作滾動預算。

客戶焦點

客戶分為四類,然後再細分為七個生命階

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developed. Clear guidelines and pre-defined standards are observed that ensure quality selling. Customer loyalty programmes are launched to increase the engagement levels.

BOCG Life has various channels to actively seek voice from the customers, the distributors and the public. Several enhancement plans are implemented from the feedback collected.

Measurement, Analysis, and Knowledge Management

A balanced scorecard system (six pillars strategic framework) with perspectives on product, sales, marketing, customer service, investments and HR is in place to track the overall performance against performance objectives. Information of market share and customer satisfaction scores are collected through different external sources with benchmarking data.

BOCG Life uses the System Development Life Cycle methodology to govern the development and deployment of Information System projects. Disaster recovery plan is in place and regular drills are conducted. A five-year medium term IT strategy is in place to ensure data security and integrity.

Workforce Focus

3R's human resources policy (i.e. Recruiting, Rewarding and Retaining the best) is implemented to create a high performance team. Six corporate core values (SPIRIT) are embedded in the human resources initiatives.

In the area of talent management, the company sponsors and provides rewards to employees who pursue industry related professional qualifications. In 2008, ten improvement projects were selected in the innovative ideas competition where outstanding staff was recognized.

BOCG Life uses the Plan, Do, Check and Act model to recruit the right people. Role shift is encouraged by management to ensure

段，從而開發相應產品。遵守清晰的指引和預設的標準，以保證銷售質量。開展顧客忠誠計劃，提高顧客的參與度。

中銀集團人壽透過不同的渠道主動聽取顧客、銷售人員以及公眾的聲音。另外，透過收集反饋的資訊，推展多項強化計劃。

評估、分析和知識管理

利用平衡計分卡系統（六大策略支柱）從產品、銷售、市場、客戶服務、投資和人力資源六個方面，測評整體業績。通過不同的外部和基準數據獲取市場佔有率資料和顧客滿意度的分數。

中銀集團人壽還利用「系統開發生命週期」的方法，管理資訊系統專案的開發和應用，亦設有應急災難恢復計劃和定期演練。為確保資料安全和完整，還採用五年的中期資訊科技策略。

工作團隊焦點

3R人力資源政策（招聘、獎勵及挽留賢能）的實施，打造一個業績優秀的團隊。六項企業核心價值融入人力資源的計劃中。

在人才管理方面，公司贊助及獎勵員工提高專業資格。在二零零八年的創意競賽中，十項改進方案被選定，而傑出的員工也得到嘉許。

中銀集團人壽運用「計劃、執行、檢查、行動」模式招聘合適的人員。領導層鼓勵角色轉換，以實現知識傳授。又成立三防

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knowledge transfer. A Three Prevention Work Group is tasked to work on minimizing the risks associated with fire, burglaries and damages. Social workers are employed to conduct Emotional and Stress Release Workshop for their managers.

Process Management

Documentation of processes exists at three different organization levels. Operational improvement programme is being deployed with one major review in year 2009 where 64 processes related items and 12 system related areas are being enhanced. Disaster Management Process and Business Continuity Plan exist to ensure the work system and workplace preparedness for any emergency.

Key work processes that include product development, sales and claims services are defined. For the key processes, KPIs are established for monitoring and measurement purposes. BOCG Life makes use of external quality assurance process. There are clear risk analysis and testing guidelines.

Results

BOCG Life's market position improved from the 8th in 2008 to the 5th in 2009 with strong sales growth rates recorded in 2008 (61%) and 2009 (115%). The number of customers also showed steady growth from 2006 to 2009. The growth rate in Asset Under Management is good.

On the workforce focus, the recent overall Employee Engagement Score of BOCG Life is higher than that of the Hong Kong Industry Average, and both the staff turnover and absenteeism rates are low.

Strong leadership, committed workforce, along with well-established processes and performance measurements are the key success factors of BOCG Life in striving towards the leading position in the market.

小組以減少與火災、盜竊，以及毀壞相關的風險。另外，聘請社工為經理級管理人員開辦情感和壓力舒緩工作坊。

程序管理

公司在三個不同組織層面實施流程檔案化，亦實施了營運改進計劃。在二零零九年進行了一次主要的檢討，加強了其中六十四個程序相關項目和十二個系統相關領域。另有災難應變及緊急事故應變方案，確保工作系統和工作地點為突發事件做好準備。

公司確立了多項關鍵工作程序，包括產品開發、銷售和索償服務等方面，並建立了關鍵績效指標以滿足監察和測量的要求。中銀集團人壽有一套外部質量保證程序。另外，還有清晰的風險分析和測試指引。

業績

中銀集團人壽在香港所佔的市場排名，從二零零八年的第八位升至二零零九年的第五位，其間銷售增長強勁，由前者的百分之六十一增幅，進一步擴大至後者的百分之一百一十五。在二零零六年至二零零九年間，客戶數目亦見穩定增長。管理資產規模增長良好。

在工作團隊焦點方面，中銀集團人壽的近期總體員工投入度高於香港業界平均水平，而員工流動率和缺席率都保持低位。強大的領導團隊、忠誠的員工，以及完善的程序和業績測量，是中銀集團人壽在市場中力爭上游的成功元素。