



## Report from The Board of Examiners (Bronze Award)



**AIA Pension and Trustee Co. Ltd.**  
(Incorporated in the British Virgin Islands)

AIA Pension and Trustee Co. Ltd. (AIAPT), an affiliate company of AIA, was incorporated in 1992 and is dedicated in providing the highest quality services in a wide range of MPF products and retirement saving solutions to cater for the needs of its clients and their employees.

### Leadership

A “Matrix Reporting System” facilitates the communication between AIAPT and its parent company. The system enables it to minimize risk and enforce compliance. The company adopts the parent company’s key attributes for the senior leaders and reinforce them through the “360 Degree Feedback Process”. The feedback system is important for the enhancement of performance.

“AIA-JF Joint Investment Committee”(JIC) and “AIAPT Fund Review Committee” (AIAPT FRC) have ensured a balanced portfolio that offers a stable and consistent rate of return. Seven control processes (compliance, internal controls, training, external audit, risk assessment, service provider review and management meeting & reviews) and a “Matrix Reporting System” have formed AIAPT’s governance framework. The company has a comprehensive system to review and achieve the key aspects of the governance system. Compliance policy is in place and is communicated to staff.

Through active participation in social activities, the company has received a number of awards such as “Gold Wastewi\$e Logo” and “Caring organization Logo”.

### Strategic Planning

To achieve the company’s vision, six strategic pillars (including grow existing business; build new distribution channels; be customer centric; seek operational efficiencies; be the employer of choice and deliver the firm) are identified and related projects are set up. Both internal and external experts are utilized in the strategic assessment process. Future business model is identified

## 評審委員會報告 (銅獎)

美國友邦保險公司之成員公司 — 美國友邦退休金管理及信託有限公司（友邦退休金）於一九九二年成立，致力為客戶及其員工提供多款優秀的強積金產品及退休儲蓄計劃。

### 領導才能

友邦退休金通過「網絡匯報系統」與母公司溝通，這系統把通訊風險減至最低之餘，並可強制按規格辦事。公司採用母公司為高層領導人所制訂的各種特性，透過「全方位反饋程序」加以施行，這套反饋系統對提高業績至為重要。

「友邦摩根富林明聯合投資委員會」（JIC）聯同「友邦退休金基金評審委員會」（AIAPT FRC），一同致力確保達致平衡的組合，以提供穩定一致的回報率。友邦退休金的公司管治架構分別由七組控制程序（包括遵守規則、內部控制、培訓、外部審核、風險評估、服務提供者評核，以及管理會議及評審）及「網絡匯報系統」組成。公司有完備的系統以評審及達致管治系統各種主要標準。符合要求的政策準備就緒，並通報各員工。

通過積極參與社會活動，公司榮獲多個獎項，例如「明智減廢計劃」金標誌及「商界展關懷標誌」。

### 策略性規劃

為達到公司的願景，友邦退休金確立了六大策略支柱（包括促進現有業務增長；建立分銷新渠道；以客戶為中心；提升業務效率；成為首選僱主，以及履行公司承諾），並設立相關項目。戰略審核程



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for collaboration amongst business units. A high level strategy road map is designed to align with the strategic pillars.

#### Customer and Market Focus

The company has a strong team to actively collect market knowledge obtaining from a number of sources in order to determine customer requirements. Since the company has won its customers through innovative and wide choice of product range, there is steady increase in product choices over the years for their customer needs, especially in the “Greater China Equity Fund” and the “Green Fund”.

For the benefits of their customers, the company has various access mechanisms such as website to enable customers to seek information, conduct business and make inquiries easily. It is claimed that AIAPT is the first MPF provider to launch on-line application and contribution payment for voluntary contribution.

#### Measurement, Analysis, and Knowledge Management

The company makes use of advanced computerized systems to support operation need. Mechanism for ensuring data availability, accuracy and security is in place for the systems. In addition to providing disaster readiness training to staff, emergency drill is conducted to test the contingency plans. The company also promotes a paperless environment through the usage of “Imaging and Workflow System” (I&W) to address the concern of environmental protection.

#### Workforce Focus

To equip the employees with the right skills and maintain high awareness in compliance issues, training courses are provided at global and local levels. On the job training, basic core items, tailor-made courses and external training sessions are provided. Graduate training programme and management associate programmes are available to support staff

序同時採納內部及外部專家的意見，並為各業務單元的協作尋找未來業務的模式。設計高水平的策略路向，以統調各大戰略支柱。

#### 客戶及市場焦點

公司設有強大團隊，專門從各個源頭蒐集市場知識以判斷客戶的需求。自從公司藉著提供廣泛選擇兼創新的產品系列而贏得客戶支持，在其後的多年來都能因應客戶需求穩步增加可供選擇的產品種類，其中尤以「大中華股票基金」及「綠色退休基金」為然。

為便利客戶，公司提供多種不同存取資訊的機制，例如互聯網址，令客戶能夠方便地尋找資料、進行交易及查詢。據稱友邦退休金是首家推行在網上為自願性供款進行申請及支付供款的強積金供應商。

#### 評估、分析和知識管理

公司利用先進的電腦系統支援業務需要，這些系統設有各種確保資料方便存取、準確無誤、保安妥善的機制。除了為員工提供危機應變的培訓，更會進行緊急演習以測試這些應變計劃。公司亦透過使用「成像與工作流程系統」，提倡無紙張環境以承諾對環保的關注。

#### 工作團隊焦點

為裝備員工以掌握正確的技巧，並提高他們對違規事項的高度警覺性，友邦退休金在全球乃至本區都有提供培訓課程，分別提供在職訓練、基本核心項目、度身訂造的課程及外面培訓課程。並設有畢業生培訓課程及管理準學士課程，以支持員工的



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development. Employees can gain access to training courses in the staff intranet, and their supervisors can monitor the status of learning. In addition, funding has been reserved for employees to take diploma or certificate courses from recognized institutions.

As the company emphasizes workplace health, safety and security, Occupational Health and Safety requirements are implemented in the office environment. Emergency Awareness Guide and emergency kit are provided to employees.

#### **Process Management**

The company puts strong emphasis on compliance with regulatory requirements. An independent audit department is established to carry out regular audit for operation. Much effort has been put in the promotion of compliance with regulatory requirements.

#### **Results**

The company has a stable and experienced management team with an average tenure of 10 years. With its strong management team, good level of employer and employee satisfaction from third party survey is observed. Staff morale is on the rise. The company has won numerous awards as evidence of its quality service. While profit after tax has a strong growth, its market share has also exhibited an increasing trend in the past years.

進修。職員可以在員工內聯網取得入讀各種培訓課程的資料及途徑，而他們的上司也可監控他們的學習進程。此外，還設有儲備金資助員工入讀各具認受性的學院的文憑或證書課程。

鑑於公司重視工作間的健康、安全及保安，注重在辦公室環境遵行職業健康與安全規定，並向職員提供應急意識指引及應急裝備。

#### **程序管理**

公司極其重視遵行法例的規管要求，並設立獨立審計部門，定期對業務進行審計，更花不少心力提倡遵守有關法例規管的要求。

#### **業績**

公司擁有一班穩定、資深的管理團隊，成員平均年資有十年。在這支強大的管理團隊旗下，從第三方調查中顯示公司的僱主與僱員均達致高度的滿足感，員工士氣正在提升。公司贏得無數獎項，為其優質服務的明證。稅後盈利增長強勁之餘，以往多年公司的市場佔有率亦一直在上升。