

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



## Report Summary

*Provided by Prudential Hong Kong Ltd.*

### Company Background

Prudential has been serving the people of Hong Kong since 1964. Through Prudential Hong Kong Limited (PHKL) and Prudential General Insurance Hong Kong Limited (PGHK), we provide a range of financial planning services and products including individual life insurance, investment-linked insurance, retirement solutions, health and medical protection general insurance and employee benefits to help individuals to de-risk their lives and deal with their biggest financial concerns.

### Leadership

The senior leadership team at Prudential is guided by our four core values of “Care. Collaborate. Innovate. Deliver” – these values act as beacons for everything we do – across all aspects of our business, values embodied in our staff, and our relationships with our stakeholders.

This is articulated eloquently in our brand commitment, “Listening. Understanding. Delivering” (「用心聆聽 實現您心」), or put simply, we are the people that do, as expressed in our marketing campaign, “We DO”. This simple message reflects our company’s purpose in helping customers progress in life, meeting their evolving needs in a highly interconnected world.

Prudential is also committed to helping our community and supporting a sustainable society. We develop projects through four CSR pillars: youth, education, health and community. The flagship programmes and projects draw upon our specialist skills and resources to create maximum positive impact.

## 報告摘要

*本報告摘要由保誠保險有限公司提供*

### 公司背景

英國保誠自1964年起為香港市民提供服務。透過保誠保險有限公司及保誠財險有限公司，提供多元化的理財策劃服務及產品，包括人壽保險、投資相連保險、退休方案、健康及醫療保障、一般保險及僱員福利，以滿足客戶在人生不同階段的特別需要，並確保他們及家人享有最佳的財政保障。

### 領導才能

保誠在港奠基立業，成就斐然，在於領導層忠於四大企業核心價值：Care（關懷）• Collaborate（協作）• Innovate（創新）• Deliver（實踐）——這些價值觀是我們實踐工作的信念，涵蓋業務的各個方面，員工所體現的價值觀以至與持份者建立的關係。

這些價值觀亦透過品牌承諾「用心聆聽 實現您心」清晰地表達出來。公司的市場推廣企劃宣言——「用行動」，亦以簡單的訊息，顯示保誠在高度互聯的世界，致力滿足客戶不斷變化的需求，並協助他們在人生路上邁步向前的願景。

保誠致力協助社區並支持社會的持續發展，在青少年發展、理財教育、健康生活方式及社區服務四大範疇上策劃多個重點項目，運用保誠的專業才能及資源，締造積極的影響。

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### Strategy

From a business perspective, Prudential aims at outperforming the market and being the company of choice.

To achieve these ambitions, Prudential takes a disciplined and robust approach to strategic planning. Each ExCo member has specific responsibilities to provide insights into the overall strategic plan to define short-term and long-term actionable items for areas including proposition, customer experience, products, distribution channels and operational efficiency. These are reviewed and discussed on a regularly basis to ensure alignment across the whole organisation.

There is also a “special taskforce” that discuss strategic progress on a weekly basis, to look into providing swift responses to any changes from the market, adjust the initiatives, if needed, and introduce new ideas to take care of our customers.

### Customers

Insurance is ultimately the business of people. Our Voice-of-Customers programmes are a priority for Prudential. We conduct regular surveys and focus groups at different touch points to gauge customers and stakeholders’ feedback. With a customer-centric culture, learnings and insights from these engagements are crucial elements in our decision-making processes.

As a digital-first company, we have made digital technology a key enabler for how we build, grow and manage our customer relationships. This includes our award-winning PRUOne to support agents in servicing customers, myPrudential to empower customers to manage their insurance policies online, and Pulse – a free for public, AI-powered health app that enables better health management.

### Measurement, Analysis, and Knowledge Management

Measuring performance is critically important to us as it ensures our action plans are on track to meet our strategic goals and our varied KPIs across our company and departmental functions.

Regular market research on customer satisfaction, product, services and brand performance are also conducted regularly to benchmark company performance against major competitors.

### 策略

保誠的目標是憑藉出色的表現，稱冠市場，成為客戶心目中首選的保險公司。

為達成這些抱負，我們採取嚴謹的策略規劃。每位保誠執行委員會成員都肩負特定責任，為公司整體規劃提供真知灼見，再轉化成具體可行的短期及長期項目，訂立一系列針對性的策略來審視業務建議、客戶體驗、產品、分銷渠道及營運效率等，並定期檢討各項策略規劃，確保與公司發展方針一致。

公司更設有「特別工作小組」，每星期討論策略進程，緊貼市場上任何變動，迅速作出回應，有需要時調整措施，且引入新意念，為客戶提供更周全的服務。

### 客戶

保險業是以人為本的行業，保誠多年來堅持客戶至上，特別推行「客戶之聲」計劃，定期進行不同類型的調查和專題小組討論，務求在不同的接觸點收集客戶和持份者的回饋。在以客為先的公司文化驅動下，從調查研究得到的知識和見解，正是我們決策過程中的重要元素。

保誠亦一直以數碼為先，創新科技是我們建立客戶關係，提升客戶體驗的重點，包括推出獲獎的PRUOne應用程式，讓理財顧問能隨時向客戶提供有關保險的服務；而myPrudential則協助客戶透過任何流動裝置處理保單事項；以及供免費下載的人工智能健康應用程式Pulse，幫助大眾管理健康。

### 評估、分析和知識管理

我們重視績效衡量，確保行動計劃邁向策略目標，並達到全公司和各部門訂下的各種關鍵績效指標。

要與時並進，定期進行市場研究不可或缺，調查範圍遍及客戶滿意度、產品、服務；我們亦不時檢視品牌表現，以主要競爭對手為衡量標準。

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Prudential has made significant investments on data management and our analytics platform to create a unified data hub for customer information management to help us deliver customer servicing solutions.

### Workforce

PHKL believes in nurturing a culture that enables excellence and performance. Over the past two years at PHKL, we have been focusing on creating a “fit-for-purpose” organisation. This makes us focusing on creating a streamlined purpose driven organisation with better processes and an improved organisational structure.

Performance management takes a holistic review of an individual's performance over the year, and as such, we take a broader definition of performance, going beyond the delivery of financial and company KPIs, to also consider other achievements in rewarding staff. PHKL promotes a 70/20/10 learning concept, for the development journey of our staff; 70% of their knowledge from on-the-job experiences, 20% from interactions with others, and 10% from formal training or educational events. We also support employees' professional development plans, provide examination sponsorships, and offer programmes and incentive schemes which not only help staff integrate into Prudential but also boost their performance.

### Operations

Improving operational efficiency is a continuous, ongoing mission at Prudential. Continuous effort is being made on the digital and back-end automation to ensure seamless and omni-channel access through the entire customer journey. Our digital-first strategy has improved the efficiency and effectiveness of some of our operations considerably, providing both customers and the company a more seamless application, underwriting and claims service process. Digital Transformation is the operative phrase as across many touchpoints, digitisation can directly influence the user experience and empower our agency force to provide best-in-class services to customers.

Information security and business continuity are also important to our operations. Regular testing and drills are also carried out, to make sure that our systems can ensure business continuity.

保誠對數據管理作出重大投資，透過分析平台，打造綜合數據中心，以管理客戶資料，協助我們提供超凡的客戶服務解決方案。

### 工作團隊

保誠深信，建立追求卓越表現的企業文化，有利公司發展。過去兩年，我們專注於成為「符合目標」(fit-for-purpose)的組織，以公司訂立的目標為導向，精簡工作流程，改善架構，提升團隊效率。

對於員工的績效管理，我們會以整體的評核方式衡量其個人的整年表現，更會採用廣闊的績效定義作評估，除財政和公司訂立的關鍵績效指標以外，亦同時考量員工的其他成就，藉此獎勵他們。

保誠提倡 70/20/10 的學習概念，讓員工在工作發展旅程上盡展潛能。這概念的精髓在於 70% 知識是來自在職工作經驗，20% 來自與其他同事的互動，而 10% 則來自培訓或教育活動。對員工的職涯發展規劃，我們全力支持，贊助他們考試，並提供多項激勵計劃，不止協助員工融入保誠團隊，更令其工作表現更加出色。

### 營運

提高運營效率是我們持續不斷的使命。我們一直發展數碼及後端自動化操作，確保所有銷售渠道無縫銜接，優化整個客戶體驗旅程。保誠秉持數碼先行的策略，將一些作業的營運效率大幅提升，從客戶和公司兩方面來看，無論是核保、理賠等流程都更順暢。數碼轉型是營運的重點，因為在大多數和客戶互動的接觸點上，數碼化將直接影響客戶體驗，也成為我們創新求進的原動力，提供最佳服務，讓客戶盡享全面保障。

資訊安全和企業持續營運，也是我們營運上的重要環節。通過定期測試和演習，確保公司的資訊系統穩定運作，令企業持續營運。



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### Results

- Operate as the largest agency force in Hong Kong for five consecutive years\*
- Achieved the largest number of MDRT memberships in Hong Kong in 2019 (that is high-performing agents, as recognised by the industry)
- Attained “Insurance Company of the Year” for six consecutive years at the Bloomberg Business Week Financial Institution Awards and “Best Insurance Company” at iMoney Insurance Awards, along with other top industry accolades in 2019
- Received Best Corporate Financial Education Leadership of the Year award by the Institute of Financial Planners of Hong Kong
- Received the prestigious “Outstanding Corporate Social Responsibility Award” at the Hong Kong Federation of Insurers (HKFI) Insurance Awards for Top-3 Finalists for four consecutive years and Top Award for three consecutive years
- Attained Gold Award — Give Blood Alliance” by Hong Kong Red Cross for recognizing our Corporate Social Responsibility and Customer Service for 3rd year running

\* as of 30 June 2019  
截至2019年6月

### 業績

- 連續五年擁有全港最強大的理財顧問團隊\*
- 2019年，在象徵卓越、深獲業界認同的百萬圓桌會(MDRT)會員人數稱冠香港，刷新全港紀錄
- 勇奪《彭博商業周刊》金融機構大獎頒發的「年度保險公司」六連冠；《iMoney 智富雜誌》的「年度最佳保險公司」，並於2019年囊括其他多個保險業獎項
- 獲香港財務策劃師學會之「理財教育領袖大獎」
- 連續四年獲香港保險業聯會頒發「傑出企業社會責任大獎」，並連續三年打入該獎最後三強
- 連續三年獲香港紅十字會頒發《給血聯盟》最高級別的大聯盟金章，實屬對保誠的企業社會責任和客戶服務的認同