



HSBC  滙豐

*HSBC Insurance (Asia-Pacific) Holdings Limited*

*滙豐保險集團(亞太)有限公司*

Being the largest MPF provider in Hong Kong, HSBC Insurance (Asia-Pacific) Holdings Limited has demonstrated satisfactory performance results by the adoption and deployment of an effective Total Quality Management System. Some of the key strengths of the company are highlighted in the following.

### Leadership

The management team set clear vision, mission and core values that are customer and quality focused. This provides a solid foundation for the implementation of the Total Quality Management System in the company. Aligning with the core values and goals, the management has initiated a variety of programmes (Managing for Value, Chung Chi Sing Sing, Best of the Best and Strive for Excellence) to create an environment for empowerment, organizational agility and organizational learning. Besides, they have been actively involved in community activities, rendering consulting service for committees and industry bodies on the current and future impact of financial services on Hong Kong society.

### Strategic Planning

The company operates a five-year strategic planning cycle and an annual operational planning cycle to balance the long-term and short-term requirements of all key stakeholders. Furthermore, the strategy

development process is well structured and involves extensive staff input. The voices of internal customers are collected to build the strategic plan in order to ensure its comprehensiveness and smooth deployment. The action plan development process is explicitly and well defined.

### Customer and Market Focus

The company determines key customer requirements as well as customer satisfaction through third-party surveys which helps to understand the size of the market, purchase behaviour, choice criteria, channel usage and the company's strengths and weaknesses relative to its competitors. An extensive range of channels has been established to collect customer's opinions to enable the company to stay abreast of changing customer requirements. Besides, a systematic closed-loop complaint-handling process has been deployed to facilitate complaints be solved at the point where it originates.

### Information and Analysis

HSBC Insurance has various communication channels to ensure information is available to staff. This makes every single individual keep abreast of what is going on in the company. With the data security area,

data and information is protected with state-of-the-art technology and security systems are regularly reviewed and upgraded.

### Human Resource Focus

The company has a clear and comprehensive performance appraisal process. Staff performance is tied to the company's key objectives and Key Performance Indicators, which directly impacts employee's bonuses. A thorough training needs analysis is performed for each individual employee to bridge any gap employees might encounter when trying to get the job done. This process also helps plan for further development. In addition, a succession plan and skills set requirements for different positions are in place to enhance a sustainable high-quality workforce.

### Process Management

A comprehensive and clear design process (Alpha Product Development Process) has been adopted. Service standards are set in consultation with the public and after benchmarking with competitors. In addition, clear performance measures with targets are set to ensure that service standards are properly monitored and maintained. Customer feedback is collected and the results are used to improve business processes in the future.

### Business Results

From the customer perspective,





HSBC Insurance has created a very good image as a MPF provider. Strong evidence also demonstrates that the company is in a healthy financial situation. It has improved both the

Standard & Poor's and AM Best's ratings over the past few years. The rating awarded by Standard and Poor's is the highest rating available to any Hong Kong SAR company. Last but

not least, HSBC Insurance has demonstrated what a good insurance company should be by achieving the "General Insurance Company of the year 2000" award.

作為全港規模最大的強積金服務機構，滙豐保險集團(亞太)有限公司(簡稱滙豐保險)透過實施一個完善而有效的全面優質管理系統，取得令人滿意的業績。公司的優勝之處概述如下：

## 領導才能

滙豐保險的管理層制訂了清晰的願景、使命及經營理念，均以顧客及質素為焦點，為公司提供一個實施全面質素管理的穩固基礎。為配合公司的理念與目標，管理層推行各項計劃(如增值管理、眾志成城、Best of the Best及 Strive for Excellence)，以營造一個提倡權力下放、靈活企業管理及持續學習的環境。滙豐保險亦積極參與社會事務，在業界團體中擔任委員，就影響本港金融服務的政策及事務提供意見。

## 策略性計劃

滙豐保險的長遠策略以五年為一個周期，而營運計劃則以一年為一個周期，以平衡所有主要利益擁有者的長期和短期需要。滙豐保險在制訂策略方面設有結構完善的程序，在過程中廣泛汲取員工的意見。此外，公司在制訂策略時亦會收集內部顧客的意見，以期使策略更趨全面，並

且順利推行。公司對行動計劃的制訂程序亦備有明確而詳盡的定義。

## 客戶及市場焦點

滙豐保險透過第三者的調查報告取得有關顧客需要及滿意程度的資料，協助公司了解市場的規模、購買行為、選擇條件、不同渠道的使用情況，以及相對於其他同業來說，公司的強項與弱點等。滙豐保險設有廣泛的渠道收集顧客的意見，以掌握其不斷轉變的需求。此外，公司亦有一套妥善的投訴處理機制，能即時及有效處理投訴，解決有關問題。

## 資訊及分析

滙豐保險集團設有各種不同的通訊渠道，確保員工可得到有關資訊，令每位員工能充份了解滙豐保險的情況。至於資料處理方面，公司採用先進的保安系統以確保資料保密，並不時進行檢討及升級。

## 人力資源焦點

滙豐保險設有一套清晰及完善的周年考職報告，員工的表現會按公司的關鍵目標和主要表現指標進行評估，並與員

工所取得獎金掛鉤。公司對每位員工的培訓需要進行詳盡的分析，以助他們勝任職務的要求。此舉亦有助公司制訂未來的員工發展計劃。此外，公司亦就不同職位制訂技能要求及繼任人計劃，以確保維持優質的員工隊伍。

## 流程管理

滙豐保險採用了一套明確而完備的產品設計流程(Alpha Product Development Process)，並在諮詢公眾及與同業比較後制訂標準服務水平。此外，公司訂有明確的表現量度標準及目標，確保妥善監管及維持服務水平。同時滙豐保險致力收集顧客的意見，並利用有關結果改善日後的業務程序。

## 業務成績

從顧客的角度而言，滙豐保險成功建立了一個優秀的強積金服務機構的形象；公司取得標準普爾的評級是香港特別行政區保險公司所得的最高評級，足以證明其財政狀況穩健。在過去數年，標準普爾及AM Best對滙豐保險的評級均獲向上調整。此外，滙豐保險集團更取得「二零零零年最佳一般保險公司」的殊榮，正好彰顯一家優秀保險公司的典範。