



## Building for a Sustainable Future

Reflecting its position as one of the market leaders in Hong Kong, Zurich Insurance (Hong Kong) took several key product and service trophies in this year's BENCHMARK Wealth Management Awards. The full list includes Best-In-Class in the 'Investment Linked Assurance Scheme (ILAS) Platform' category and the 'Best Use of Technology – Insurance' category; Outstanding Achiever in the 'Whole Life Protection Product' category and 'Corporate Citizenship - Insurance' category.

**PRODUCT AWARDS • Investment Product 金融產品大獎 • 投資產品**
**Investment Linked Assurance Scheme (ILAS) Platform** Best-in Class  
**投資相連壽險計劃平台** 同級最佳

**PRODUCT AWARDS • Protection Product 金融產品大獎 • 保險產品**
**Whole Life Protection Product** Outstanding Achiever  
**終身及儲蓄保險** 傑出表現

**CAPABILITY AWARDS • Good Governance 實力大獎 • 企業管治**
**Corporate Citizenship - Insurance** Outstanding Achiever  
**企業公民（保險業）** 傑出表現

**CAPABILITY AWARDS • Technology 實力大獎 • 科技應用**
**Best Use of Technology - Insurance** Best-in Class  
**最佳科技運用（保險業）** 同級最佳

Paula Choi, Chief Executive Officer of Zurich's Global Life business in Hong Kong says that Zurich's primary mission is "to help our customers understand and protect themselves from risk. Our commitment is to them; we care about our customers, our people, our shareholders, and our communities. Our success is a measure of how well we have been able to serve them. As a global insurer, our ambition is to be the best as measured by our customers, employees and shareholders."

In the past 12 months, Zurich has introduced a number of new product refinements and continues to develop new ideas. Zurich has been the market leader for investment linked assurance schemes (ILAS) in the independent distribution, or broker channel. Paula says, "We will continue to leverage our strengths in ILAS and have been working to launch revamped investment products in 2015."

Vista is Zurich's flagship ILAS product. It carries a wide range of investment choices, with over 170 funds from 21 asset classes, offering a high level of potential diversification. Key features include flexibility of payment method, currency, change of premium and withdrawal. The product also has elements of cost

efficiency, including bonus allocations, a simple charging structure, fund switching and redirection free of charge. Ease of management is ensured by the online platform facility known as Zurich International Online (ZIO), plus innovative mobile apps.

In the protection market, Paula says, "We are increasing the emphasis on protection, with enhancements being made to our products. Each customer's needs are unique and will change in different life stages and as an experienced insurance provider, we understand that protection is the foundation of financial planning. Once protection needs are fulfilled, customers may identify their investment needs for wealth accumulation."

Zurich clearly also puts a lot of emphasis on investor education. Paula describes some of the most effective ways the company is able to engage its customers in the finer points of financial planning, "We equip our brokers with a variety of training courses and digital tools for them to understand their customers and advise on the most suitable protection and investment products."

Technology is also changing the way customers make decisions and how they

access information. Paula says, "Zurich has stayed upfront in technology for enhancing customer experience through our development of three mobile applications for versatile purposes. We also launched a brand new Zurich Adviser Portal in November last year as a one-stop-shop for our brokers. These innovations have greatly enhanced the selling process and have facilitated customers' decision making, resulting in quicker policy issuance and reaffirming the business benefits derived from technology."

Corporate citizenship is an important element of business nowadays and Paula says it is a key ingredient of Zurich's strategy, "We aim to create sustainable value for each of our stakeholders by addressing relevant environmental, social and governance issues. Through the Zurich Foundation and local programs, we share our resources and expertise to build more resilient communities. In Hong Kong, we hold the annual Global Community Week and have established a Volunteer Group to steer community services."

As the financial industry faces yet more regulation and competition, Zurich has new challenges to face. But Paula Choi is confident the industry can respond

# 構建可持續的未來

to the new market environment, "The regulatory climate is changing and obviously advancing, which means the Hong Kong financial advisory market will become more like the UK's and Australia's, towards the direction of becoming more customer-centric in terms of treating customers fairly. That is to be welcomed and the unique timeframe for implementation of such regulatory change provides significant opportunities for insurance companies and brokers who, like Zurich, have well established business models." **BM**

For the full article, please visit [www.WealthAwards.asia](http://www.WealthAwards.asia) or see the QR code below.



作為香港保險市場的龍頭企業之一，蘇黎世保險（香港）榮獲本年度《指標》雜誌多項產品和服務大獎，包括「投資相連壽險計劃平台同級最佳表現獎」、「最佳科技運用（保險業）同級最佳表現獎」、「終身及儲蓄保險傑出表現獎」以及「企業公民（保險業）傑出表現獎」。





蘇黎世香港人壽業務行政總裁蔡惠儀表示：「蘇黎世的首要使命是幫助客戶瞭解及預防風險。我們的成功關鍵在於為利益相關者提供優質服務：我們致力關懷客戶、員工、股東以及我們所處的社會。作為環球保險公司，我們矢志成為客戶、員工和股東眼中最佳的保險公司。」

在過去12個月，蘇黎世於產品方面進行了多項改良，並持續進行創新。就獨立理財顧問或中介人銷售渠道而言，蘇黎世一直為投資相連壽險計劃的行業龍頭。蔡惠儀說：「我們將繼續利用我們在投資相連壽險產品中的優勢，致力於2015年推出革新的投資產品。」

「豐盛人生」是蘇黎世的旗艦投資相連壽險計劃產品。產品設有超過170種基金、涵蓋21個資產類別，為客戶提供高度分散的投資選擇。該產品的主要特色包括靈活的供付方式、貨幣選擇、保費變更及現金提取。「豐盛人生」亦十分具成本效益，設有紅利分配，簡易付款功能，並提供免費轉換及調配投資選擇。為確保產品管理方便快捷，蘇黎世更開設了網上平台「Zurich International Online」(ZIO) 以及多個創新的流動應用程式。

在傳統保險市場方面，蔡惠儀說：「蘇黎世越來越注重保險保障，所以我們也致力改善我們的保險產品。每位客戶的需求都是獨一無二的，並且會根據不同的人生階段而發生變化，而作為富有經驗的保險公司，我們理解保險是理財規劃的基礎——客戶必須先顧及保險需

要，才可進一步考慮財富累積的投資需要。」

蘇黎世同樣重視投資者教育。蘇黎世一向以形形色色的方法幫助客戶計劃理財，蔡惠儀認為：「其中一個最有效的方法就是為中介人提供豐富的培訓課程和數碼工具，幫助他們瞭解客戶並為客戶建議最適合的保險及投資產品。」

科技進步亦已改變客戶作出決策和獲取資訊的方式。蔡惠儀說：「蘇黎世勇於走在科技的尖端，提昇客戶體驗。為此，我們開發了三個具備獨特功能的流動應用程式，更於去年十一月為中介人推出了全新的一站式顧問服務系統 Zurich Adviser Portal。這些創新科技大大改進了銷售流程、方便客戶作出決策，保單簽發亦變得更加快捷，再次肯定了科技對於業務發展的裨益。」

今時今日，「企業公民」於商業當中扮演重要角色。蔡惠儀說，「企業公民」是蘇黎世發展策略的重要一環：「我們的目標是透過探討環保、社會及企業管治的議題，為我們的每一位利益相關者創造可持續的價值。我們透過本地社區計劃及『蘇黎世基金會』，運用我們的資源及專長來協助建設更健康的社會。在香港，我們每年都會舉行『全球公益周』。我們亦成立了『蘇黎世義工隊』，積極參與各種社會服務。」

由於當今金融行業面臨更嚴格的監管和更激烈的競爭，蘇黎世也面臨一些新挑戰。然而，蔡惠儀有信心整個行業可以應對新的市場環境：「監管環境正在

改變，亦明顯的在不斷進步。香港理財顧問市場將會與英國和澳洲越見相似，變得更以客為本，對客戶來說會更加公平，這是大眾喜聞樂見的事情，而我們很歡迎這些轉變。實施新監管條例的過渡期，為體系完善的保險公司和中介人公司帶來很大的機遇，而蘇黎世正正是受惠的企業之一。」 **BM**

請瀏覽[www.WealthAwards.asia](http://www.WealthAwards.asia)或透過以下行動條碼 (QR Code) 查看全文內容。

