



ZURICH<sup>®</sup>

蘇黎世

# Corporate Brochure

企業概覽



# Zurich at a glance

## 蘇黎世概覽

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### **About Zurich Insurance Group**

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of general insurance and life insurance products and services.

Zurich's customers include individuals, small businesses, mid-sized and large companies, including multinational corporations, in more than 170 countries. Our customers choose Zurich to protect the people and things they love because they value our knowledge, expertise and stability. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872.

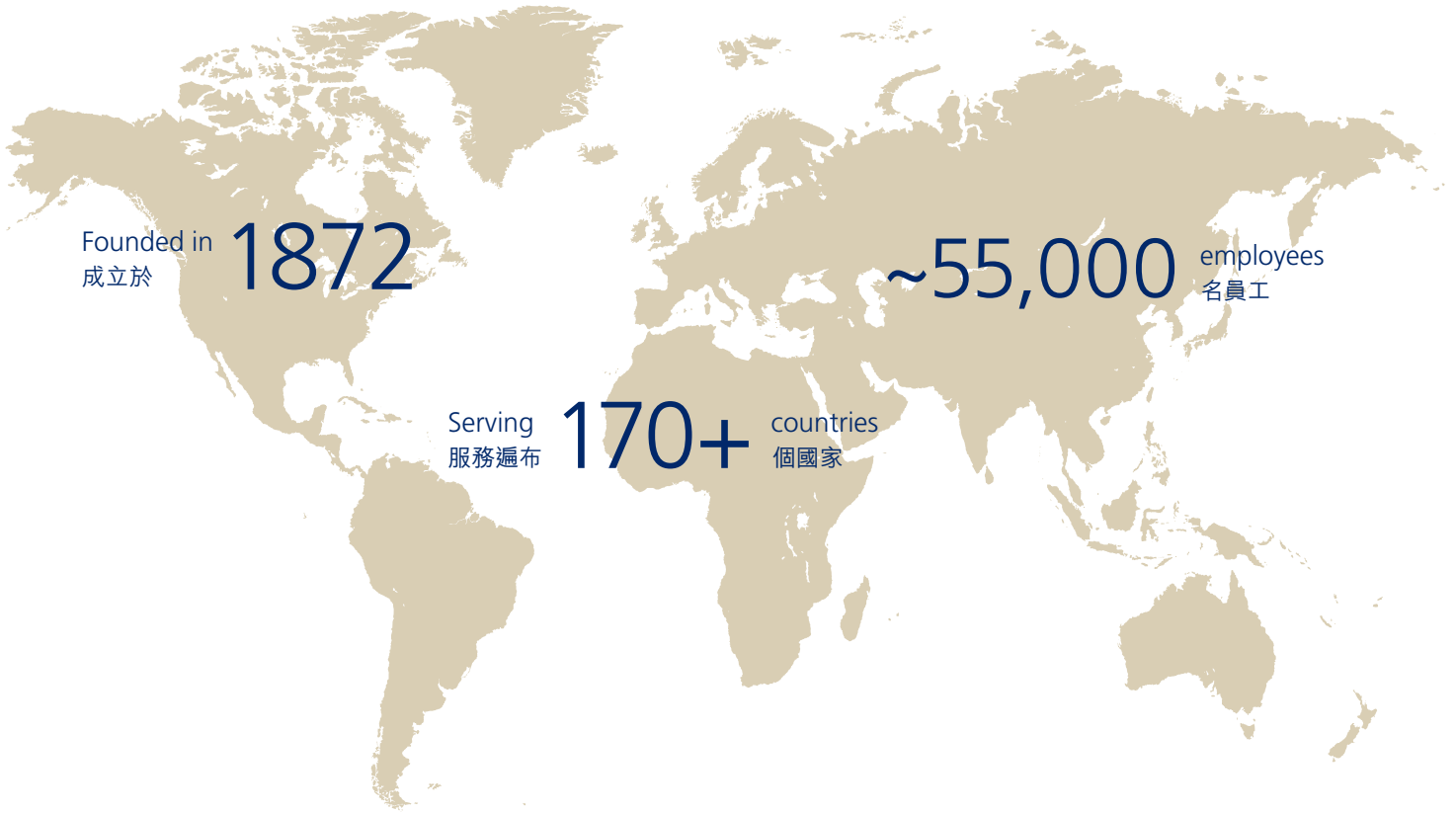
### **蘇黎世保險集團**

蘇黎世保險集團是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員約 55,000 名，為客戶提供各種一般保險和人壽保險產品及服務。

我們的客戶包括遍及 170 多個國家的個人、大中小型企業及跨國公司。客戶選擇蘇黎世以保障他們所愛的人和事，因為他們對我們的知識、專業及穩健充滿信心。集團成立於 1872 年，總部設於瑞士蘇黎世。



## Our group 我們的集團



## Our performance 我們的業績

**USD 2.9 bn**  
Business operating profit\*  
**29 億美元**  
營業利潤\*

**AA-/stable**  
Standard & Poor's financial strength rating on  
Zurich Insurance Company Ltd\*  
**AA-/穩定**  
標準普爾對蘇黎世保險有限公司的財務實力  
評級\*

**USD 31.2 bn**  
Shareholders' equity\*  
**312 億美元**  
股東權益\*

\*As at 31 December 2015  
截至 2015 年 12 月 31 日



## Zurich Insurance (Hong Kong) 蘇黎世保險(香港)

Zurich Insurance (Hong Kong) is part of Zurich Insurance Group. In Hong Kong, we offer a full range of flexible insurance solutions to individuals, as well as commercial and corporate customers. Zurich's presence in Hong Kong dates back to 1961, since then, the company has dedicated to serving the Hong Kong community.

Our business in Hong Kong mainly covers the following areas:

### General Insurance

With a strong concentration on technical and underwriting excellence, we provide tailored and focused solutions to commercial and corporate customers, and mid-sized enterprise customers, as well as a wide range of personal line products to individual customers.

### Global Life

Global Life is a key growth engine for our Group. We help our customers feel confident about their future and meet their financial planning goals by offering superior life insurance, investment and protection solutions.

蘇黎世保險(香港)為蘇黎世保險集團轄下之機構，於1961年開始服務香港，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。

我們在香港的主要業務範疇包括：

### 一般保險業務

憑藉在卓越核保及技術上的高度專注，我們為商業、企業和中小企客戶提供度身訂造的專業方案，同時為個人客戶提供全面的個人保險產品。

### 人壽保險業務

人壽保險業務是集團的增長主軸。我們透過提供優質的人壽保險、投資及保障方案，協助我們的客戶為未來籌劃財務時更感自信，及實現其理財目標。



For more information, please visit  
如欲查詢更多資料，請瀏覽以下網址  
[www.zurich.com.hk](http://www.zurich.com.hk)





## Awards 獎項

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An uncompromising pursuit of excellence is the very quality that has differentiated Zurich from its competitors. Gratifyingly, our commitment to our customers and society as a whole has recently been honored with awards spanning multiple areas of our operations.

追求卓越是蘇黎世的致勝之道。最近，我們非常榮幸獲得多個界別的殊榮，肯定了蘇黎世對客戶及社會的承擔和貢獻。



### BENCHMARK Wealth Management Awards 2015

- Best-in-Class – Digital Channels Strategy
- Outstanding Achiever
  - Corporate Citizen of the Year
  - Employee Engagement
  - Female Products
  - Investment-Linked Assurance Scheme
  - Online Usability
  - Product Innovation – Insurance
  - Training and Development – Insurance

### 《指標》財富管理大獎 2015

- 同級最佳獎 — 數碼推廣策略
- 傑出表現獎
  - 年度企業公民
  - 員工參與度
  - 女性產品
  - 投資相連壽險計劃
  - 網上功能
  - 產品創新 — 保險
  - 培訓與發展 — 保險



### International Adviser Life Awards 2015

- Reader's Choice Award
- Best Overall Product Range
- Best Protection Product
- Best Regular Premium Product

### International Adviser Life Awards 2015

- 讀者之選大獎
- 最佳整體產品系列
- 最佳保障產品
- 最佳定期保費產品



### The Hong Kong Insurance Awards 2015

- Outstanding Claims Management Award
- Outstanding Online Platform Award – Life Insurance (Top three finalist)
- Outstanding Young Professional of the Year – Corporate (Top three finalist)

### 香港保險業大獎 2015

- 傑出理賠管理大獎
- 傑出網上平台大獎 — 壽險 (最後三強)
- 年度傑出青年保險專才 — 企業管理 (最後三強)



### HR Vendors of the Year 2015

- Best Employee Insurance Provider

### HR Vendors of the Year 2015

- 最佳僱員保險供應商



### Mob-Ex Awards 2016

- Best Launch/Relaunch via Mobile – Gold Award

### Mob-Ex 大獎 2016

- Best Launch/Relaunch via Mobile — 金獎



### Hong Kong Call Centre Association Awards 2015

- Gold Award of the Mystery Caller Assessment Award

### 香港客戶中心協會 2015 年度大獎

- 神秘客戶撥測大獎金獎



### Economic Dividends for Gender Equality (EDGE) certification

### EDGE (性別平等帶來的經濟利益) 認證



### ERB Manpower Developer 1st (2010 - 2016)

### ERB 人才企業 1st (2010 - 2016)



### Good MPF Employer Award 2015

### 積金好僱主獎 2015



### 10 Year Plus Caring Company Logo for 2015/2016

### 10 年 Plus「商界展關懷」標誌 2015/2016



# Our core values

## 我們的核心價值

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Our values shape Zurich's culture and define who we are. They are also a key differentiating factor in an increasingly competitive industry.

蘇黎世的核心價值奠定我們的企業文化和定位，亦是讓我們在競爭日增的市場上脫穎而出的重要因素。



## Zurich Basics 蘇黎世基本價值



### Integrity 誠信正直

We treat everyone in a fair and honest manner. We comply with all applicable laws, regulations and internal policies.

我們待人以誠並一視同仁。我們遵守所有適用法律、規章和內部政策。



### Customer centricity 以客為本

We put our customers at the heart of all we do. We utilize our global scale to turn insights and observations into useful ideas that we put to work for our customers.

我們凡事以客為本。我們以環球脈絡的真知灼見，為客戶設計貼心的方案。



### Excellence 卓越

We aim for the highest quality and strive for continuous improvement in all that we do. We find new ways of solving problems. We test what we do and how we do it for fairness, diversity, trust and mutual respect.

我們凡事追求最佳質量，致力不斷求進，亦勇於為解決難題而創新。為求卓越，我們努力測試各種可行方案，從而取得符合公正、多樣性、信任及相互尊重等原則的辦法。



## Zurich Basics 蘇黎世基本價值



### Teamwork 團體合作

We work together as one team - One Zurich. We collaborate and apply our global insights to deliver the best for our stakeholders. We value our diverse, talented workforce; and support them so that they can contribute to their full potential.

蘇黎世重視團隊精神。透過緊密的團隊合作，我們以環球視野為我們的持份者帶來最佳回報。我們重視多元化及才能兼備的團隊，並鼓勵他們充分發揮潛能。



### Sustainable value creation 可持續價值創造

We create and sustain value for our customers, our shareholders, our people and our community. We maintain a culture of precision, stability and reliability that instills confidence and trust in our commitment to deliver when it matters - now and in the future.

蘇黎世為我們的客戶、股東、員工和社會創造可持續的價值。我們保持精確、穩定和可靠的文化，使客戶無論於現在或未來，都對蘇黎世充滿信心。

## Diversity & Inclusion

### 多元共融

People are Zurich's most important asset. We empower diverse talent, benefiting from different perspectives and ideas that mirror our customers. We work on the fundamentals to equip our leaders and employees with knowledge and capability to leverage diversity and inclusion to positively impact the customer, shareholder and employee experience. Having a diverse workforce helps us fulfill our commitments to our employees and our customers. Our success relies on treating all of our employees and customers with equal respect.

人才是蘇黎世最寶貴的資產。我們向多元化的人才提供工作機會，其不同的觀點及想法可助我們了解客戶的各種需求。我們致力做好基本範疇，讓主管及員工擁有足夠的知識和能力，把握多元共融的優勢，為客戶、股東及員工的體驗帶來正面影響。擁有多元化的員工團隊，有助我們履行對員工及客戶的承諾。蘇黎世的成功有賴我們對員工及客戶一視同仁的態度。





# All-round and customer-centric services

## 以客為本的全面服務方案

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Zurich Insurance (Hong Kong) offers flexible and comprehensive solutions to meet the various insurance needs of individuals and corporations of all sizes.

We have always made customers' interests our top priority. In delivering on this goal, we offer an extensive selection of products which are both simple and tailored to customers' changing needs. In educating customers about the importance of protection and risk management, we provide them with appropriate solutions in a clear and transparent manner.

蘇黎世保險(香港)提供靈活全面的一站式保險方案，滿足個人及不同規模企業各種保險需要。

我們一直以客戶利益為先，為他們提供一系列廣泛、簡易而又切合其不同需要的產品。我們透過專業知識，讓客戶了解保障與風險管理的重要性，同時根據客戶的需要，以清晰及透明的方式為他們提供合適的保障。



## Life insurance 人壽保險

Term life  
定期人壽

Whole life  
終身人壽

Children's life cover  
子女壽險

Unit-linked  
insurance  
投資相連壽險

Critical illness  
危疾保障

Accident &  
disability insurance  
意外及傷殘保障







Retirement plan  
退休保障


Education fund  
教育基金



## General insurance

### 一般保險

Individual insurance 個人保險	SME insurance 中小企保險	Corporate insurance 大型企業保險
Medical insurance 醫療保險 	Group medical insurance 僱員醫療保險 	International programs 國際性項目企劃
Travel insurance 旅遊保險 	Group personal accident insurance 團體意外保險	Accident & health insurance 意外及健康保險
Motor car insurance 汽車保險 	Business travel insurance 商務旅遊保險	Casualty insurance 意外保險
Home insurance 家居財物保險 	Group critical illness insurance 團體危疾保險	Financial lines insurance 金融保險
Domestic helper insurance 家庭僱傭保險 	Office comprehensive insurance 辦公室綜合保險	Engineering insurance 工程保險
Personal accident insurance 人身意外保險	Shop comprehensive insurance 店舖綜合保險	Marine cargo insurance 貨物運輸保險
Golfer's insurance 高爾夫球保險	Professional liability insurance 專業責任保險	Property insurance 財產保險
Laptop all risks insurance 手提電腦綜合保險計劃	Employees' compensation insurance 僱員補償保險	Cyber risk insurance 網絡風險保險

 Submit claims or manage insurance plan via our mobile app Zurich HK.  
透過手機應用程式 Zurich HK 提交索償或管理保險計劃。



## Zurich HK App made simple Zurich HK 手機應用程式化繁為簡

- Express claims services for individual medical, travel, motor, home and domestic helper insurance
- Manage your group medical insurance plan effortlessly via the app
- Help you find nearby cashless windscreen repairing service
- 為個人醫療、旅遊、汽車、家居及家傭保險提供特快索償服務
- 透過手機應用程式輕鬆管理僱員醫療保險計劃
- 助您尋找附近維修汽車擋風玻璃免找數服務

Zurich is a global insurer with superior financial strength, a talented workforce and a highly valued brand. We apply these strengths to help our individual, commercial and corporate customers understand and protect themselves from risk.

To know more about our services, please contact Zurich's intermediaries or call our Customer Care Hotlines.

作為一家全球領先的環球保險公司，蘇黎世具有雄厚的財務實力、出色的專才團隊以及優質的品牌。結合這些優勢，我們致力幫助個人、商業及企業客戶了解並預防風險。

如有任何查詢，請聯絡蘇黎世之保險中介人或致電我們的客戶服務熱線。







# Corporate responsibility

## 企業責任

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Corporate responsibility has always been a key ingredient of Zurich's strategy. In striving to create sustainable value for each of our stakeholders, we do our utmost to proactively address relevant environmental, social and governance issues both locally and globally. Our dedicated Group Corporate Responsibility team has been specifically established to promote transparency and accountability as outlined in our corporate responsibility strategy.

蘇黎世一直視企業責任為集團策略的重要一環。我們在本地以至全球積極探討環保、社會及企業管治的議題，致力為每個持份者創造可持續的價值。集團更特別成立專責的企業責任團隊，以提高我們實踐企業責任策略的透明度及問責性。









### Investing our financial assets responsibly 以負責任的態度投資資產

At Zurich Group, responsible investment is about managing our portfolio of over USD 200 billion in assets to create sustainable value. We must not only do well, we must also do good. By “well” we mean delivering superior risk-adjusted returns for the benefit of our policyholders and shareholders. By “good” we mean creating positive and lasting benefits for the communities that support and sustain our business.

蘇黎世集團管理超過 2,000 億美元的資產，故必須以負責任的態度投資，以創造可持續的價值。我們不但要做足本份，還要做得出色。「本份」是為投保人及股東帶來更可觀的已調整風險回報；「出色」則是為一直支持及維繫我們業務的社群創造正面而長久的利益。



### Ensuring responsible and sustainable business practice 確保負責任及可持續的業務經營

At Zurich, doing business responsibly means working with our customers, brokers and other distribution partners to ensure responsible and sustainable business practices and to protect reputations, while promoting best practices in managing environmental, social and governance risks.

蘇黎世與客戶、中介人及分銷夥伴緊密合作，履行負責任而可持續的經營模式，以及保障商譽，同時促進及推行最有效的環境、社會及企業管治風險管理。



## Serving the community 服務社群

Through local community programs and the Z Zurich Foundation, we share our resources and expertise to help build more resilient communities. Zurich's offices around the world celebrate such contributions in the Global Community Week annually, aiming at strengthening employee awareness of our role in society. Echoing Zurich Group's commitment to making a difference in the communities of which we are a part, apart from donation and sponsorship to charities, our Hong Kong team actively participates in community services of all kinds. The Zurich Volunteer Group has been established to care for the underprivileged and to care about the environment.

我們透過本地社區計劃及Z蘇黎世基金會，運用我們的資源及專長以協助建設更健康的社區。蘇黎世於全球的辦公室每年皆會慶祝「全球公益周」，目的為提升員工對蘇黎世集團的社會責任意識。秉承母公司對社會服務的承諾，我們的香港團隊除了捐助慈善團體外，亦積極參與各種社區服務，蘇黎世義工隊亦因而成立，協助弱勢社群及推行環境保育。



## Environmental protection 環境保育

Environmental protection is integral to sustainable value creation. How we do it is defined in our Group Environmental Policy. We have set concrete targets for material environmental indicators and report publically on progress toward these targets.

環境保育是創造可持續價值不可或缺的一環，而在集團的環保政策中亦清楚訂明我們的執行辦法。我們已為重要的環保指標制訂具體目標，並定期公布各目標的進度。

**Zurich Insurance (Hong Kong)**

Zurich Assurance Ltd (a company incorporated in England and Wales with limited liability)

Zurich Life Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability)

Zurich Insurance Company Ltd (a company incorporated in Switzerland)

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**蘇黎世保險 (香港)**

蘇黎世人壽 (於英格蘭及威爾斯註冊成立之有限公司)

蘇黎世人壽 (於瑞士註冊成立之有限公司)

蘇黎世國際人壽保險 (於人島註冊成立之有限公司)

蘇黎世保險有限公司 (於瑞士註冊成立之公司)

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