



中銀人壽  
BOC LIFE

您的終身伙伴  
Your Life Partner

# 核心價值

## Core Values

中銀人壽致力成為一家客戶視為終身伙伴，股東視為創富業務及員工視為理想僱主的成功企業，並且緊守六項核心價值，引領員工保持優質而專業的服務水平。

BOC Life strives to be the life partner of our customers, a valued business of our shareholders and a preferred employer to our staff. We uphold six core values which guide our employees to maintain quality and professional service standard.



關愛社會

Social Responsibility



講求績效

Performance



恪守誠信

Integrity



以人為本

Respect



進取創新

Innovation



團結協作

Team Work

## 可靠品牌 優勢盡現

## A Trusted Brand with Strong Appeal

中銀人壽的主要業務為於香港提供壽險產品，股東包括中銀香港(控股)有限公司及中銀集團保險有限公司(「中銀集團保險」)，而母公司中國銀行通過上述兩間在香港註冊的子公司經營保險業務。

集團之內，中國銀行(香港)有限公司(「中銀香港」)是香港主要上市商業銀行集團之一，在各主要業務市場名列前茅，並在香港擁有最龐大的分行網絡及多元化的服務渠道，包括近200家分行、逾250個自助銀行網點、逾1,000部自助設備，以及網上銀行和手機銀行等高效電子渠道，為個人、各類企業和機構等客戶提供多元化的金融及投資理財服務。中銀香港是香港三家發鈔銀行之一，並且是唯一的香港人民幣業務清算行。

中銀集團保險主要經營一般保險業務，在香港市場位居前列，與中銀人壽建立緊密的合作關係。

BOC Life's core business is the offering of life insurance products in Hong Kong. Our shareholders include BOC Hong Kong (Holdings) Limited and Bank of China Group Insurance Company Limited ("BOCG Insurance"). Our parent company, Bank of China, operates insurance business via the above registered subsidiaries in Hong Kong.

Within the group, Bank of China (Hong Kong) Limited ("BOCHK") is a leading listed commercial banking group in Hong Kong with strong market positions in all major businesses. It has the most extensive local branch network and diverse service platforms, including approximately 200 branches, more than 250 automated banking centres, efficient e-channels of over 1,000 self-service machines, as well as Internet and Mobile Banking services. It offers a comprehensive range of financial, investment and wealth management services to personal, corporate and institutional customers. BOCHK is one of the three note-issuing banks and the sole clearing bank for Renminbi ("RMB") business in Hong Kong.

BOCG Insurance underwrites general insurance business and has been in the forefront of the general insurance market in Hong Kong. It has a close working relationship with BOC Life.

# 財務實力雄厚

## Solid Financial Strength

中銀人壽財務實力雄厚，獲得國際評級機構標準普爾授予財政實力評級A級，以及穆迪A1評級。2018年，中銀人壽新造個人人壽業務總保費達到港幣102億元<sup>#</sup>；截至2018年12月31日，中銀人壽的資產總值超過港幣1,300億元。

BOC Life's solid financial strength has been affirmed by international rating agencies, including the financial strength ratings of "A" by Standard & Poor's and "A1" by Moody's respectively. Total Individual Life New Business of BOC Life was HK\$10.2 billion<sup>#</sup> in 2018 and its total assets amounted to over HK\$130 billion as at 31 December 2018.

<sup>#</sup> 保險業監管局數字 Figures from Insurance Authority

# 多元化銷售渠道

## Multi-Distribution Channels

中銀人壽透過不同銷售渠道，以優質的保險產品和服務，滿足對象客戶的需要。

主要分銷渠道包括：

BOC Life provides quality products and services to meet the needs of target customers through diversified channels. Our main distribution channels include:



銀行保險  
Bancassurance



專屬代理  
Tied Agency



經紀  
Brokerage



電話直銷隊伍  
Telemarketing Team



電子渠道  
eChannel

當中，中銀人壽財富管理團隊（保險專屬代理）是香港特有銀行背景的服務團隊，除人壽保險及財務策劃服務外，同時提供一站式銀行服務轉介，例如私人銀行、強積金、樓宇按揭等服務，讓客戶掌握全面的理財優勢和便利。

Among these channels, the banking background of BOC Life wealth management team (tied agency) is unique in Hong Kong. In addition to life insurance and financial planning services, they offer one-stop referral for banking services such as private banking, MPF, home mortgage, etc. allowing customers to manage their personal finances with ease.

# 人民幣保險 最當然選擇

## RMB Insurance of Choice

作為本地人民幣保險的先驅，中銀人壽是香港首間推出人民幣壽險的保險公司，產品亦最多元化。在人民幣保險市場上，中銀人壽連續多年保持領導地位，截至2018底，以新造人民幣標準保費計算，市佔率名列前茅\*。

BOC Life is the pioneer in Hong Kong's RMB insurance market, being the first to launch RMB life insurance products. We offer the most extensive range of products and enjoy the market leading position for years. At the end of 2018, we had the largest market share in terms of new RMB standard premium\*.

\* 保險業監管局數字 Figures from Insurance Authority

# 客戶服務中心

## Customer Service Centres

中銀人壽開設的客戶服務中心，分別位於中環、銅鑼灣、尖沙咀及太古城，為客戶帶來非一般的體驗。客戶既可辦理投保手續、理賠申請、文件認證、體檢安排、保費繳交等服務，又可使用獨立會客室，專享個人洽談空間。中銀人壽駐場的財富管理經理除提供專業的理財建議外，還能夠即時作出銀行服務轉介，是本港首間提供該項一站式理財服務的保險公司。

BOC Life Customer Service Centres are located in Central, Causeway Bay, Tsim Sha Tsui and Taikoo Shing respectively, bringing a remarkable experience to customers. Services provided on the spot include insurance application, claims filing, document verification, medical check-up arrangement and premium payment. Individual rooms are available for private meetings. Professional financial planning advice is given by our on-site wealth management manager, who can provide instant referral for banking services. BOC Life is the first insurance company to introduce such one-stop financial services in Hong Kong.



# 產品設計嶄新

## Innovative Products

中銀人壽持續優化產品設計，給予客戶更佳保障和投保效益。產品種類齊全，包括終身壽險、萬用壽險、儲蓄保險、危疾保險及年金保險計劃等，並備有不同貨幣可供選擇。

BOC Life continuously optimises product design to offer better protection and values to customers. A full range of insurance products including whole life, universal life, endowment, critical illness and annuity insurance plans are available in different currencies for selection.

# 善用保險科技

## Leveraging InsurTech

中銀人壽將科技融入營運之中，透過網上及社交媒體平台，推出eService、保單綁定、簡易賠、e站通等服務，讓客戶快捷方便地查閱保單，以至辦理賠償申請。跨平台的人工智能聊天機械人Easy Chat，更提供24小時查詢服務，大大提升客戶體驗。

BOC Life incorporates technology into business operations with the introduction of eService, policy binding, Easy Claim and eConnect on online and social media platforms for customers to manage their policies and claim applications in a fast and convenient way. The cross-platform AI chatbot service, Easy Chat, also provides 24-hour enquiry service thus further enhancing customer experience.

# 企業社會責任

## Corporate Social Responsibility

中銀人壽切實履行企業社會責任，積極支持慈善、社區及體育運動項目，例如連續多年捐助「香港聖公會福利協會」及「香港家庭福利會」舉辦學童活動，冠名贊助香港超級聯賽，並參加多項籌款及環保活動，鼓勵員工與公司同行，樹立良好企業公民的典範。

BOC Life is committed to corporate social responsibility and actively supports community, social and sports activities. Our contributions to society include but not limited to the donations to the student programmes organised by Hong Kong Sheng Kung Hui Welfare Council and Hong Kong Family Welfare Society, and the title sponsorship for Hong Kong Premier League. We take part in fund raising and environment activities and encourage employees to participate, aiming to become an exemplary model of corporate citizenship.



# 獎項嘉許

## Industry Recognitions

中銀人壽的業務表現卓越，屢獲業界獎項及殊榮：

The outstanding performance of BOC Life is recognised by the winning of coveted industry awards:

2019 人民幣業務傑出大獎：傑出保險業務 — 年金保險大獎(中國香港) (新城財經台及香港大公文匯傳媒集團)

2019 RMB Business Outstanding Awards: Outstanding Insurance Business – Annuity Award (Hong Kong China)  
(Metro Finance and Hong Kong Ta Kung Wen Wei Media Group)

2019 大灣區保險業大獎(香港站)：傑出客戶服務獎(壽險) (新城財經台)

2019 GBA Insurance Award (HK Region): Outstanding Customer Services Award (Life Insurance)  
(Metro Finance)

金融服務行業創新管理獎(金獎)、金融服務行業人力資源管理、規劃和實踐創新獎(金獎) (亞太區史蒂夫獎)

Award for Innovative Management in Financial Industries - GOLD STEVIE® WINNER

Award for Innovation in Human Resources Management, Planning & Practice (Financial Services Industries) -  
GOLD STEVIE® WINNER (Asia-Pacific Stevie® Awards)

2019 金融機構大獎：跨境保險服務及年金計劃 — 卓越大獎(彭博商業週刊中文版)

2019 Financial Institution Awards: Cross Border Insurance Services and Annuity Plan - Excellence  
(Bloomberg Businessweek)

2019 金融服務卓越大獎 — 卓越人壽保險(信報財經新聞)

2019 Financial Services Awards of Excellence: Life Insurance (Hong Kong Economic Journal)

2019 優質顧客服務大獎：客戶服務櫃檯團隊 — 優異獎(香港優質顧客服務協會)

2019 Customer Service Excellence Award: Customer Service Counter Team - Merit  
(Hong Kong Association for Customer Service Excellence)

2018 《指標》財富管理大獎：高資產值客戶團隊、客戶服務及參與度、客戶電子化體驗 — 同級最佳獎、  
風險管理及合規 — 傑出表現獎(BENCHMARK雜誌)

2018 BENCHMARK Wealth Management Awards: High Net Worth Client Servicing, Client Servicing & Engagement,  
Client Digital Experience- Best-In-Class, Risk and Compliance - Outstanding Achiever (BENCHMARK)

2018 專業金融機構服務大獎：專業保險服務大獎(香港商報)

2018 Professional Financial Institution Service Award: Professional Insurance Service Award  
(Hong Kong Commercial Daily)

2015 - 2018 連續四年卓越僱主大獎(JobMarket求職廣場)

2015 - 2018 The Employer of Choice Award for 4 consecutive years (JobMarket)

2015 - 2018 連續四年積金好僱主(強制性公積金計劃管理局)

2015 - 2018 Good MPF Employer Award for 4 consecutive years (MPFA)

聯絡方法 Contact us

總辦事處 Head Office

地址 Address：香港太古城英皇道1111號太古城中心第1期13樓  
13/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong

電話 Tel：(852) 2860 0688

網址 Website：www.boclife.com.hk

電郵 Email：cs@boclife.com.hk

客戶服務中心  
地址及辦公時間



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本刊物內容更新至2019年6月。The information in this publication is updated to June 2019.

CCD/CB/V2/TC/062019