

# Corporate Brochure

## 企業概覽





## Zurich Insurance Group 蘇黎世保險集團

Zurich Insurance Group (Zurich) is a leading multi-line insurer serving people and businesses in more than 200 countries and territories. Founded 150 years ago, Zurich is transforming insurance. In addition to providing insurance protection, Zurich is increasingly offering prevention services such as those that promote wellbeing and enhance climate resilience.

Reflecting its purpose to 'create a brighter future together', Zurich aspires to be one of the most responsible and impactful businesses in the world. It is targeting net-zero emissions by 2050 and has the highest-possible ESG rating from MSCI. In 2020, Zurich launched the Zurich Forest project to support reforestation and biodiversity restoration in Brazil.

The Group has about 60,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information is available at [www.zurich.com](http://www.zurich.com).

蘇黎世保險集團（蘇黎世）是一家全球領先的多險種保險公司，為遍及 200 多個國家和地區的個人及企業客戶提供服務。早於 150 年前，蘇黎世已成立並致力為保險業帶來改變。除了提供保險產品外，蘇黎世亦越來越注重支援社區預防服務，例如推廣身心靈健康和抵禦氣候變化。

秉承「携手創造精彩未來」的品牌承諾，蘇黎世立志成為負責任及最具影響力的企業之一，目標在 2050 年實現淨零排放。集團獲得 MSCI 環境、社會和管治（Environmental, social and governance，簡稱 ESG）的最高評級。在 2020 年，蘇黎世推行蘇黎世森林計劃，以保育於巴西之原生森林和恢復生物多樣性。

蘇黎世現有僱員約 60,000 名，集團總部設立在瑞士蘇黎世。蘇黎世的控股公司蘇黎世保險集團公司（ZURN）在瑞士證券交易所（SIX Swiss Exchange）上市，具有在 OTCQX 場外交易的一級美國存託憑證計劃（ZURVY）。請瀏覽 [www.zurich.com](http://www.zurich.com) 了解有關蘇黎世的更多資訊。





## Our group 我們的集團

Founded in  
**1872**



成立於  
**1872**

Serving **200+**  
countries and territories



服務遍布全球超過  
**200+** 個國家及地區

**~60,000**  
employees



**~60,000**  
名員工

Trusted by over  
**67.5 million**  
customers<sup>1</sup>



深受超過  
**6,750萬**  
名客戶信賴<sup>1</sup>



## Our performance

### 我們的業績

**USD 6.5 bn**  
Business operating profit<sup>1</sup>

**65 億美元**  
營業利潤<sup>1</sup>

**AA/stable**  
Standard & Poor's financial  
strength rating on Zurich  
Insurance Company Ltd<sup>2</sup>

**AA/穩定**  
標準普爾對蘇黎世保險有限  
公司的財務實力評級<sup>2</sup>

Assets under management  
more than<sup>1,3</sup>

**USD 230 bn**  
管理資產逾<sup>1,3</sup>  
**2,300 億美元**

<sup>3</sup> Assets under management comprise balance sheet Group investments and unit-linked investments plus assets that are managed by third parties, on which fees are earned.  
管理資產包括集團投資資產負債表和單位相關的投資，以及由第三方管理的資產，並從中所賺取之費用。

**USD 26.6 bn**  
Shareholders' equity<sup>1</sup>

**266 億美元**  
股東權益<sup>1</sup>

<sup>1</sup> As at December 31, 2022  
截至 2022 年 12 月 31 日

<sup>2</sup> As at April 28, 2023  
截至 2023 年 4 月 28 日



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

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) currently ranks fourth in the general insurance market<sup>1</sup> and ranks fifth in the ILAS market<sup>2</sup> in Hong Kong. Please visit [www.zurich.com.hk](http://www.zurich.com.hk) for more information of Zurich Insurance (Hong Kong).

By leveraging innovative and strategic digital solutions and collaborating with affinity business partners, we develop multi-dimensional ecosystems that seamlessly integrate into customers' lifestyles across online and offline channels.

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.

### Life insurance

We protect our customers by offering suitable life protection products, helping them and their loved ones achieve their financial aspirations, and empowering them to look beyond the present towards a brighter future.

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，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。集團在香港的業務始於 1961 年，現於本港一般保險市場上排名第四位<sup>1</sup> 及於投連險業務排名第五位<sup>2</sup>。

我們運用適當的數碼科技，與策略性商業夥伴合作，為客戶提供靈活而創新的解決方案，在線上及線下渠道創造多元化的生態系統，將保險需求貼心地融入客戶的日常生活。

我們在香港的主要業務範疇包括：

### 一般保險

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周全的個人保險產品。

### 人壽保險

我們專注為客戶提供適切的人壽保險及儲蓄產品，協助客戶及其摯愛實現理財願景，放眼更遠，同步邁向更精彩將來。



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)

<sup>1</sup> Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.  
<sup>2</sup> Annual statistics of the Insurance Authority on Hong Kong long term insurance business from January to December 2022, based on the number of policies and premiums of in-force business of investment-linked life insurance.

<sup>1</sup> 保險業監管局 2022 年 1 月至 12 月香港一般保險業務的年度統計數字，以毛保費計算。

<sup>2</sup> 保險業監管局 2022 年 1 月至 12 月香港長期保險業務的年度統計數字，以投資相連壽險業務的有效直接業務保單數目及保費計算。



## Awards 獎項

An uncompromising pursuit of excellence is the very quality that has differentiated Zurich from its competitors. Our commitment to customers and society has been consistently honored with awards spanning multiple areas of our operations.

追求卓越是蘇黎世的致勝之道。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 2021-2022

- Best-in-Class in Investment-linked Assurance Scheme (ILAS)

### 《指標》財富管理大獎 2021-2022

- 投資相連壽險計劃 (同級最佳)



### Benchmark Wealth Management Awards 2021-2022

- Responsible Insurer Award – Outstanding Responsible Insurer

### 《指標》財富管理大獎 2021-2022

- 傑出負責任保險公司大獎 (傑出表現)



### Bloomberg Businessweek Financial Institution Awards 2022

- Critical Illness - Outstanding Performance

### 《彭博商業周刊 / 中文版》 金融機構大獎 2022

- 危疾保障傑出大獎



### Bloomberg Businessweek Financial Institution Awards 2022

- Life & Wealth Management Insurance - Excellence Performance

### 《彭博商業周刊 / 中文版》 金融機構大獎 2022

- 人壽及財富管理卓越大獎



### Caring Company 2022/2023

- 20 Years Plus Logo

### 商界展關懷 2022/2023

- 20年 Plus 標誌



### Good MPF Employer Award 2021/2022

- Good MPF Employer 5 Years
- e-Contribution Award
- MPF Support Award

### 積金好僱主 2021/2022

- 積金好僱主 5年
- 電子供款獎
- 積金推廣獎



### The Hong Kong Insurance Awards 2022

- Excellence in ESG and Sustainability Award

### 香港保險業大獎 2022

- 傑出 ESG 及可持續發展大獎



### The Hong Kong Insurance Awards 2021

- Most Innovative Product/Service Award – Life Insurance (Top 3 Finalist)

### 香港保險業大獎 2021

- 傑出創意產品 / 服務大獎 – 人壽保險 (財富管理) (年度三強)



### iMoney Insurance Excellence Awards 2021

- Best Investment-linked Life Insurance Product

### 《iMoney 智富雜誌》優秀保險企業大獎 2021

- 最佳投資相連人壽保險產品



### iMoney Insurance Excellence Awards 2019

- Best Insurance Company (General Insurance)

### 《iMoney 智富雜誌》優秀保險企業大獎 2019

- 年度最佳保險公司 (一般保險)



### Marketing Magazine Marketing Excellence Awards 2020

- Excellence in Insurance Marketing (Silver)

### 《Marketing Magazine》市場推廣卓越大獎 2020

- 保險推廣卓越大獎 (銀獎)



### Marketing Magazine Marketing Excellence Awards 2019

- Excellence in Insurance Marketing (Gold)

### 《Marketing Magazine》市場推廣卓越大獎 2019

- 保險推廣卓越大獎 (金獎)



### Marketing Magazine The Spark Awards 2019

- Best Media Campaign – KOL (Gold)

### 《Marketing Magazine》卓越傳媒大獎 2019

- 最佳傳媒推廣活動 – KOL (金獎)



### Metro Finance GBA Insurance Awards 2022

- Most Innovative Product/Service Award (Life Insurance - Wealth)

### 新城財經台《大灣區保險業大獎 2022 – 香港站》

- 傑出創新產品 / 服務獎 (壽險 – 財富)



### Ming Pao Awards for Excellence in Finance 2023

- Award for Excellence in Sustainability
- Award for Excellence in Travel Insurance
- Award for Excellence in Investment-linked Assurance Scheme

### 《明報》卓越財經大獎 2023

- 卓越可持續發展表現大獎
- 卓越旅遊保險產品大獎
- 卓越投資相連壽險產品大獎



### Ming Pao Awards for Excellence in Finance 2022

- Award for Excellence in Investment-linked Assurance Scheme

### 《明報》卓越財經大獎 2022

- 卓越投資相連壽險產品大獎



### U Magazine Travel Awards 2019

- U Favorite Travel Insurance (Insurance Company)

### 《U Magazine》旅遊大獎 2019

- 我最喜愛旅遊保險服務 (保險公司)



## Our purpose and values 我們的使命與核心價值

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Our purpose defines who we are, who our stakeholders are, and the impact we want to have in the world. It's an evolution. It builds on our legacy and better reflects how we serve the needs of our customers, employees, partners and society.

We have spent the last 150 years going above and beyond to protect the people who put their trust in us. We recognize the dramatic changes happening in our societies, whether driven by climate change or the effects of technology on work and the way we live our lives. In an era of unprecedented change, we are determined to shape a future in which we can all thrive.

我們的使命，為蘇黎世、我們的持份者，以及我們希望為世界帶來甚麼影響立下了定義。這是一個建基於我們的傳統之上的進化過程，亦反映出我們如何服務客戶、員工、合作夥伴和社會的需求。

在過去的 150 年，我們一直竭力保障信賴我們的客戶。我們意識到社會瞬息萬變，無論是氣候變化，還是科技發展，都對我們的工作和生活方式帶來急劇變化。在這個前所未有的變革時代，我們決心塑造一個大眾能蓬勃發展的未來。

Create a brighter  
future together  
攜手創造精彩未來





## All-round and customer-centric services

### 以客為本的全面服務方案

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之各種保險需要。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

We provide life insurance, protection and investment solutions to support financial planning for various needs at different life stages. These include:

我們提供保險、保障及投資上的方案，以支援人生不同階段的財務策劃需要，包括：

Life insurance protection  
人壽保障

Education fund  
教育基金

Retirement planning  
退休策劃

Target savings  
目標儲蓄

Estate protection  
遺產策劃

Wealth succession  
財富傳承



## General insurance

### 一般保險

Individual insurance 個人保險	SME insurance 中小型企業保險	Corporate insurance 大型企業保險
Travel insurance 旅遊保險	Office comprehensive insurance 辦公室綜合保險	International programs 國際性項目企劃
Motor insurance 汽車保險	Shop comprehensive insurance 店舖綜合保險	Casualty insurance 意外保險
Home insurance 家居財物保險	Professional liability insurance 專業責任保險	Financial lines insurance 金融保險
Personal accident insurance 人身意外保險	Business travel insurance 商務旅遊保險	Engineering insurance 工程保險
Medical insurance 醫療保險	Group personal accident insurance 團體意外保險	Marine cargo insurance 貨物運輸保險
Critical illness insurance 危疾保險	Group critical illness insurance 團體危疾保險	Property insurance 財產保險
Domestic helper insurance 家庭僱傭保險	Cyber risk insurance 網絡風險保險	Accident and health insurance 意外及健康保險
Others 其他 • Lifestyle insurance 生活保險 • Microinsurance 微保險 • Fine art and specie insurance series 藝術品及珠寶保險 • Pleasure craft insurance 遊艇保險		Cyber risk insurance 網絡風險保險



## Driving innovations for our customers and business partners 為客戶和合作夥伴推動創新

At Zurich, we believe that being innovative means doing new things and thinking in new ways. Innovation is more than technology, it's a mindset!

蘇黎世相信創造新事物和擁有新思維是創新的主要元素。創新不只是科技，更是一種態度！

### eClaim and claim reservation page 「e索償」及預約索償專頁

- eClaims is applicable to travel, home and property, domestic helper insurance, motor, personal accident, medical, critical illness, cyber risk insurance and third party liability insurance  
「e索償」現支援旅遊、家居及財物、家傭保險、汽車、個人意外、醫療、危疾、網絡風險保險及第三者責任保險
- Flexible claim application – mobile devices and desktop friendly  
隨時隨地遞交索償申請 — 支援手機、平板電腦及電腦
- Save claim record – check the submitted record anytime  
為客戶儲存索償紀錄 — 方便隨時檢閱
- Make a reservation to get claim support at a designated time  
預約於指定時間以獲得索償協助

### Zurich HK App Zurich HK 手機應用程式

- Help you find nearby cashless windscreen repairing service for motor insurance  
助汽車保險的客戶尋找附近維修汽車擋風玻璃
- Claim reporting for individual medical, travel, motor, home and domestic helper insurance  
免找數服務為個人醫療、旅遊、汽車、家居及家傭保險提供索償申請服務

### OneZurich<sup>1</sup>

A one-stop-portal designed for customers to easily manage their general and life insurance policies anytime, anywhere. You can access policy information and update personal information on the portal. With personalized 7x24 support, OneZurich makes managing your insurance policies a breeze.

專為客戶而設的一站式平台，讓您隨時隨地輕鬆管理您的一般保險及人壽保險保單。您可於平台查閱保單資訊，輕鬆更改個人資料，並提供 7x24 的個性化服務，為您帶來更便捷的保單管理體驗。

<sup>1</sup> Only applicable to the policies of Zurich Assurance Ltd, Zurich Insurance Company Ltd and Zurich Life Insurance (Hong Kong) Limited.  
只適用於蘇黎世人壽、蘇黎世保險有限公司及蘇黎世人壽保險（香港）有限公司之保單。

### ZOOM sales advisor portal ZOOM 理財顧問專用平台

Including financial needs analysis and the ability to generate proposals and complete applications with ID card recognition and eSignature capability, with flexibility to conduct businesses anytime, anywhere.

ZOOM 提供即時財務需要分析和保單建議書，以及可利用身份驗證及電子簽署功能完成申請，讓理財顧問可透過靈活的平台，隨時隨地處理業務。



eClaims  
「e索償」



General insurance  
claim reservation  
一般保險預約索償



Life insurance  
claim reservation  
人壽保險預約索償







## Diversity and inclusion

### 多元共融

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We have a proud track record of promoting diversity and inclusion, and strive to provide equal products and services by expanding the coverage. We have expanded the protection of multiple insurance products to family members living in the same household or cohabiting partner, so that non-immediate family members can also enjoy various insurance rights.

我們積極提倡多元共融，並透過擴闊保障範圍致力提供平等的產品及服務。我們將多個保險產品的保障擴闊至同住家人或同居伴侶，讓非直系親屬亦可以享有各項保險權益。

## Proud track record of promoting diversity and inclusion 積極提倡多元共融

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。我們致力做好基石，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。蘇黎世的成功全賴我們對員工及客戶一視同仁的態度。



# Creating a more sustainable and brighter future 創造一個更可持續的未來

## Corporate sustainability 企業可持續性

Zurich Insurance Group aspires to be one of the most responsible and impactful businesses in the world. We target to achieve net-zero emissions in operations by 2030.

We have long been committed in putting our sustainability vision into practice, supporting healthy living and driving positive changes that matter. As one of the key players in the industry, we have the responsibility to take lead and shape a brighter future – together with our partners, customers, people and community. We continue to push our boundary further in Environmental, Social and Governance (ESG) performance, to make scalable and lasting impact.

蘇黎世集團致力成為全球最負責任及最有影響力的其中一所企業，承諾在 2030 年達到營運碳中和，務求做到零排放。

我們一直致力推動可持續發展，以行動實踐品牌承諾，鼓勵大眾投入健康生活、積極關懷社區並為社會帶來正面影響。作為保險行業的一份子，蘇黎世肩負責任為香港創建更美好的未來，並帶領合作夥伴、客戶、員工及社區一同推動改變。我們將繼續拓展環境、社會和管治 (ESG) 範疇，實現一個更可持續的社會。







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

Responsible investment is integral to our investment philosophy and approach. For us, it is about managing our assets of approximately USD 170 billion in a way that creates sustainable value - in other words, to do well and do good. When we do 'well', we generate superior risk-adjusted returns for our customers and shareholders and when we do 'good', we have a positive impact on society and the communities where we live and work.

Zurich's impact investment portfolio includes green bonds, social and sustainability bonds, private equity funds active in areas such as financial inclusion and clean technology, as well as impact infrastructure loans for projects such as wind or solar farms. Zurich will continue building a portfolio to deliver on its targets, going beyond the USD 5 billion yearly investments originally targeted.

我們的投資理念和方式以負責任的態度為根本。我們以創造可持續價值的方式管理超過 1,700 億美元的資產，不但要做足本份，還要做得出色。「本份」是為客戶及持份者帶來更可觀的風險調整後收益；「出色」則是為我們的社群創造正面的影響。

蘇黎世具影響力的投資組合涵蓋綠色債券、社會及可持續發展債券、致力於金融普惠和清潔技術等領域的私募股權基金，以及風力或太陽能發電場等具影響力的基建貸款。蘇黎世將繼續構建投資組合以實現其目標，以超越每年 50 億美元的投資目標。



### 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. 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。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 publicly 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。



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