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# 2023年度 工银安盛人寿 社会责任报告

环境

社会

治理



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# 董事长寄语

王都富  
董事长



2023年，是中国金融历史上具有里程碑的一年。在中央金融工作会议上，党中央提出了建设金融强国的伟大战略，为我们正确把握中国特色金融发展之路、推动中国金融事业行稳致远提供了根本遵循。

建设金融强国，要塑造“以义取利，不唯利是图”的中国特色金融文化，要求企业在发展中，兼顾经营、治理、环境与社会等多方面因素。回顾过去一

年，我们在金融强国战略的指引下，不仅全面达成了经营目标，还进一步完善了社会责任工作，取得了以下五大成就。

**这一年，我们坚持打牢公司稳定经营的政治保证和组织保障。**始终坚持党中央对金融工作的集中统一领导，推动党的建设与公司治理有机结合，完善公司治理架构；扎实开展主题教育，促进党组织在机制建设、责任落实上实现新突破；积极打造

“爱廉说”廉洁文化品牌，营造遵纪守法的良好氛围；建立健全绿色金融顶层设计，完善绿色金融组织架构与规章制度，奠定了加快发展相关业务的基础。

**这一年，我们坚持以人民为中心的价值取向作为经营准则。**面对人民群众在养老、普惠等领域的突出需求，公司积极推进了养老金融与普惠金融业务，在银行系保险公司中率先打造了完善的养老“产品+服务”的体系，让“银发族”切实感受到了保险的温度；瞄准广大居民、欠发达地区保建设资金与保险保障需求，在资产、负债两端同步推进，为小微企业、县乡客户及城市“新市民”等群体“雪中送炭”。面对员工们在职业发展和个人权益上的合理期盼，积极打造高素质专业化人队伍，完善员工能力提升与职业发展路径，维护员工合法权益，将“人”视为公司最宝贵的资产。

**这一年，我们坚持将推动经济转型的重任扛在肩上。**绿色金融方面，坚决贯彻绿色投资理念，加大对绿色、低碳、循环经济领域投资，投资绿色金融非标产品金额达到119亿元；积极推动绿色办公、绿色运营建设，努力实现自身低碳经营。科技金融方面，始终将大力发展科技金融摆在重要位置，通过二级市场股票以及私募股权等多种方式投资国家重点战略方向以及高新技术产业，为培育新质生产力注入金融动能。数字金融方面，大力开展包括“智能外呼”、“一小时快赔”等项目在内的数字化建设，为人民群众提供高效服务，改善服务体验。

**这一年，我们坚持将风险防控工作向纵深推进。**按照“主动防、智能控、全面管”要求，持续健全风控合规管理体系，提升全面风险管理能力，开展内控合规专项行动，践行反洗钱社会责任，以高质量风控服务公司高质量发展；完善消费者权益保护机制，推动消保工作融入业务发展全流程；加强客户投诉治理，核心投诉指标全面优于行业水平；拓展金融教育工作的深度与广度，让金融知识触达更多

居民，将风险防患于未然。

**这一年，我们坚持公益事业建设不停步。**以“爱立方”公益品牌为统领，开展形式多样的公益活动，年内在广西和四川援建两座“爱立方”安全教室，守护乡村儿童健康快乐成长；连续第四年向金阳县尔觉西校师生送上慰问，支持师生不断奋发进取；组织开展公益志愿者活动以及青年主题实践，鼓励全司广大青年关注乡村振兴，发挥自身所长在金融服务乡村大舞台上建功立业，为当地居民源源不断贡献保险力量。

2024年，是工银安盛新一届领导班子组建的第一年。公司谋划了今后一个时期的战略发展总任务，即以习近平新时代中国特色社会主义思想为指引，深入学习贯彻党的二十大和中央金融工作会议精神，牢牢把握金融工作的政治性和人民性，坚持保险姓保、回归本源专业性，通过实施“党建引领、集团融入、资负统筹、数字转型、风控固基、人才强司、文化凝聚”七大工程，坚定走好中国特色保险发展之路，努力把工银安盛打造成为银行系和合资保险公司中客户数量最多、业务规模最大、经营结构最优、资产质量最好、盈利能力最强、服务口碑最佳和品牌价值最高的人身保险公司，为工银集团综合化经营、上海国际金融中心和金融强国建设贡献更大力量。

公司将在金融强国战略，以及自身战略发展总任务的指引下，把社会责任进一步融入经营管理全过程，守信义、弘大义、为大公，促进金融与经济、社会、环境共生共荣，营造良好的经营生态。



董事长：王都富

二〇二四年五月三十日

# 关于我们

工银安盛人寿保险有限公司(下称“工银安盛人寿”)由中国工商银行、法国安盛集团、中国五矿集团等实力雄厚的中外股东合资组建,注册资本125.05亿元,专营人寿保险、健康保险和意外伤害保险等保险业务。总部位于上海,目前已在全国设立了19家省级分公司、1家直属中心支公司和1家资产管理子公司。

工银安盛人寿在经营发展中以习近平新时代中国特色社会主义思想为指引,深入学习贯彻党的二十大和中央金融工作会议精神,牢牢把握金融工作的政治性和人民性,坚持保险姓保、回归本源专业性,通过实施“党建引领、集团融入、资负统筹、数字转型、风控固基、人才强司、文化凝聚”七大工程,坚定走好中国特色保险发展之路,努力把工银安盛锻造成为银行系和合资保险公司中客户数量最多、业务规模最大、经营结构最优、资产质量最好、盈利能力最强、服务口碑最佳和品牌价值最高的人身保险公司,为工银集团综合化经营、上海国际金融中心和金融强国建设贡献更大力量。





01



# 环境篇

- ◇ 绿色金融战略
- ◇ 绿色投融资
- ◇ 绿色创新案例



# 绿色金融战略

## 绿色金融战略规划

### 战略目标

成为国内具有良好声誉的  
优秀绿色寿险企业



### 经营宗旨

以绿色金融促进实体经济发展



### 建立健全绿色金融顶层设计

牢固树立绿色发展理念，自上而下健全完善绿色金融发展的组织体系及长效机制，将绿色金融建设内化为全司经营基本理念。



### 全面提升绿色金融服务能力

构建绿色投融资、绿色保险和绿色运营的全面管理体系，将环境、社会 and 治理风险管理要求嵌入投融资全流程管理，切实加强对环境、社会 and 治理风险管理能力；引导自然、环保、节俭、健康的生活方式，为客户提供全生命周期的保险产品及服务；积极加快数字化转型，持续推进线上化运营服务，全面提升低碳运营管理水平，积极参与公益活动，践行社会责任。



### 加强绿色金融能力建设

积极开展绿色金融创新，通过金融科技手段和金融要素管理，创新工作机制，建立低碳绿色可持续的金融服务体系；强化数据治理，完善绿色金融信息披露，不断优化绿色金融实践。



## 绿色金融组织架构



本司绿色金融工作体系，是由董事会、高管层、绿色金融工作领导小组统筹管理，资产管理部牵头管理，全司各条线协同推进的组织管理体系。

## 绿色金融制度



报告期内，本司发布了《工银安盛绿色金融管理办法》（工银安盛规章〔2023〕43号），该办法树立了公司绿色金融总体目标和战略、明确了组织架构及职责，并对投资业务管理和风险管理能力建设做出了要求。





# 绿色投融资



报告期内，本司全资子公司工银安盛资产管理有限公司（下称资管子公司）坚决贯彻绿色投资理念，加大绿色、低碳、循环经济领域投资，同时积极发行绿色债权投资计划，服务实体经济绿色转型。

## 投融资流程管理



制定并印发了《工银安盛人寿保险有限公司-工银安盛资产管理有限公司2023年委托投资指引》，将绿色投资纳入管理要求。



资管子公司将环境、社会、治理要求纳入尽职调查、投资审查、投资审批管理、合同条款、资金拨付和投后管理等环节。



资管子公司制定了《工银安盛资产管理有限公司绿色金融分类管理实施细则》，定期完成投资资产绿色分类，摸清绿色投资底数及变化。

## 绿色投资



### 非标投资

截至2023年末，公司绿色金融产品投资金额为119亿元，参与认购了中国人寿-电投清洁能源股权投资计划，还参与了投资青岛地铁、长沙轨交、济南轨交等绿色交通领域非标项目投资。



### 债券投资

截至2023年末，公司投资绿色债券余额为35亿元，投资领域主要是地方轨道交通、生态环境、绿色能源等。

# 绿色创新案例

## 本司金融支持传统产业绿色低碳改造

### • 积极投资国内首支低碳产业投资基金

报告期内，本司参与认购的中国人寿-电投清洁能源股权投资计划，募集资金用于投资国电投碳中和基金LP份额，该基金已获中诚信绿金公司最高等级（G-1）标准认证，是国内首支经绿色认证的低碳产业投资基金。

### • 积极支持水环境改造工程

本司2023年发行“工银安盛-白云水库绿色基础设施债权投资计划”及“工银安盛-滨江水环境绿色基础设施债权投资计划”等绿色债权投资计划，相关计划取得第三方专业机构最高等级（G-1）标准的绿色认证，相关计划在提升当地水环境质量和供水安全性、促进生态多样性等方面发挥出重要作用。



▲ 工银安盛-白云水库绿色基础设施债权投资计划



▲ 工银安盛-滨江水环境绿色基础设施债权投资计划



## ● 自身低碳运营

### ■ 碳足迹管理

• 照“摸底数、挖潜力、定路线、稳推进”的工作路径，稳步开展自身职场办公运营碳足迹管理。

在报告期内，我司各级机构办公职场

耗水量	耗电量	天然气	办公用纸消耗量
25,097.5吨	6,420,743.49KWh	30503.01立方米	22,069.25包

• 推动绿色办公切实执行



#### 倡导节能理念

职场内设置合理的空调温度，中午关灯1小时，下班后关闭设备电源。



#### 统筹协调资源

利用办公平台会议室预定系统，提高会议室使用效率；提倡无纸化开会，会议期间减少一次性纸杯的使用。



#### 践行节能环保宗旨

在打印机区域提示双面打印，节约办公用纸，为打印机加装打印读卡器，通过刷卡后打印输出纸张，避免浪费。

### ■ 绿色运营

报告期内，本司以“数字化转型”为主线，以科技赋能为核心手段，不断提升运营个人业务，各环节线上化、无纸化水平，持续推进电子发票应用，实现节能降耗、低碳增效。

报告期内

投保线上化率	保全线上化率	理赔线上化率	个人业务理赔 电子发票使用率为	较年初提升
99.97%	99.44%	95.11%	65%	35%



在新浪财经2023金麒麟保险行业评选中，

本司被授予

“年度可持续发展保险公司”



02



# 社会篇

- ◇ 养老、普惠、数字金融服务
- ◇ 服务客户
- ◇ 奉献社会



# 养老、普惠、数字金融服务

## 养老金融



证券时报

“保险业服务健康养老方舟奖”



## 适老化金融服务

### 线上

客户服务热线95359增设银发专属服务菜单，银发客户可一键接入“专家坐席”，服务更快速、更便捷。



### 线下

各级机构不断完善网点适老化改造，通过设置“绿色通道”、“爱心窗口”等多措并举，优化柜面服务，不断提升老年群体服务体验，让“银发族”切实感受金融保险的温度。



▲ 本公司上海黄浦安澜路营销服务部适老化服务基础设施保障



▲ 本公司广东汕头中支适老化服务基础设施保障



## “健康相伴、智慧生活”主动关怀服务

报告期内，本司针对特定老年客群开展主题为“健康相伴、智慧生活”的主动关怀服务。线上，契合亚运会热点线上开展运动打卡活动，通过培养运动习惯，养成健康的生活方式；线下指导老年客户使用各项智慧服务功能，切实帮助老年客户跨越数字鸿沟。本活动共触达老年客户1.1万。

## 丰富养老产品和服务



### 产品

积极推动养老年金业务发展，报告期内，两款个人养老金保险产品“盛享颐年养老年金保险”和“金账户年金保险（万能型）”获批上市。成为国内银行系险企中首家获批个人养老金保险产品的公司。



### 服务

推出与养老产品配套的“盛华年”养老增值服务品牌，适应不同养老阶段核心康养需求。

## 组织敬老服务活动

经常性开展养老金融知识、养老关怀及防范电信诈骗等金融知识宣讲与志愿服务活动，积极构建敬老、适老的金融消费环境。



▲ 本司湖北分公司“健康相伴、智慧生活”主动关怀老年客户服务期间拜访客户



## 普惠金融

### 支持小微企业发展

截至报告期末

提供风险保障的小微企业

**5297** 家

较年初增加

**967** 家

增速

**22.3%**



提供的保险保障金额

**5846** 亿元

较年初增加

**1350** 亿元

增速

**30.0%**



普惠金融优秀案例评选

**惠民利民奖**

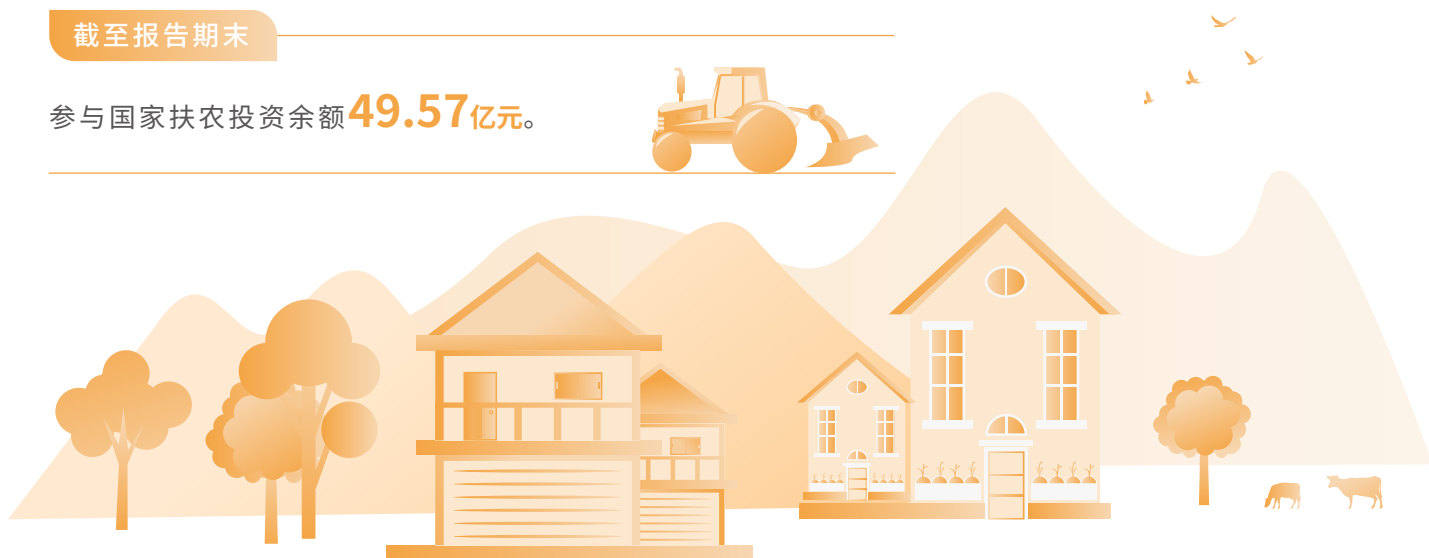
人民网



### 支持乡村振兴

截至报告期末

参与国家扶农投资余额 **49.57** 亿元。



## 做好县乡客户及新市民服务

不断完善涉农客户及新市民金融服务体系，着力提升金融服务的可得性和便利性。



### 县乡客户

报告期内，本公司在5000家工行县域网点及2800余家助农服务点，向县乡居民免费赠送大病保障，累计赠出保额超2.7亿。



### 新市民

推出“新市民健康金赠险计划”，报告期内惠及超两万名城市新市民，累计保险金额超亿元。



▲ 本公司福建分公司向新市民发放宣传彩页并现场答疑解惑，引导新市民群体远离非法金融活动，守护好自己的“钱袋子”

## 数字金融

报告期内，本司大力开展数字化建设来融合新质生产力，提高自身效率。

### 智能外呼服务

报告期内，本司推出智能外呼服务，基于人工智能技术打造智能外呼解决方案，以智能外呼机器人为核心，实现高效外呼，服务效率较人工提升近10倍，赋能客户服务数智化升级。

### “一小时快赔”

报告期内，本司推出“一小时快赔”服务，依托前沿技术、自研智能审核引擎，打造全流程智能理赔体系，实现个人业务理赔时效由“天”到“小时”的跨越。

## 科技金融

报告期内，本司始终将大力发展科技金融摆在重要位置，通过保险资金投资新质生产力相关产业，为国家发展新质生产力注入金融动能。

### 截至报告期末

全司股票投资服务国家创新战略余额

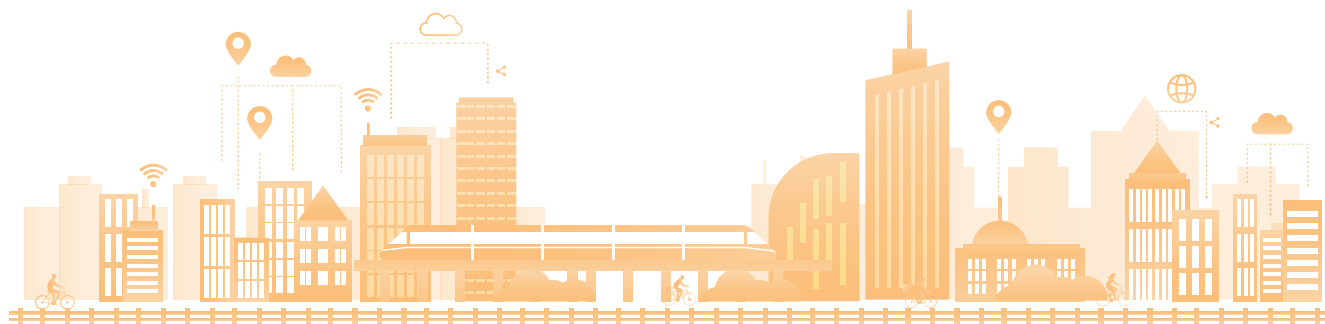
**76.01**亿元

较年初新增

**7.25**亿元

通过私募股权基金投资高新产业

**38.68**亿元



# 服务客户

## 客户规模

截至报告期末

本司有效个人客户数

**163万**

较年初净增

**1.901万**

增幅

**1.17%**



## 消费者权益保护

### 强化高层统筹规划

本司始终将保护消费者权益作为公司治理的重要目标和管理要求，报告期内，公司董事会、监事会、高管层加强对消保和投诉治理的统筹，持续推动消保工作融入经营发展全流程。定期召开消费者权益保护工作委员会，有效发挥统筹协调和组织推动作用。

### 优化消保制度体系

报告期内，本司修订消费者权益保护工作基本规定等总体制度，以及消保审查、信息披露、合作机构管控、个人信息保护等专项制度，进一步夯实消费者权益保护治理体系。

### 健全消保全流程管理机制

报告期内，本司持续完善消保组织架构和体制机制建设，通过事前审查、事中管控、事后溯源整改等各环节强化消保管控力度，不断推动消保嵌入业务经营全流程，深化做好客户权益体系、康养服务、适老化服务等创新业务消保服务保障。

### 深化消保与业务发展融合

本司积极践行“金融为民”理念，细化全流程消保工作要求，在产品的设计、营销宣传、信息披露、合作机构管控等各业务环节坚持以客户利益为先、客户体验为先、客户需求为先，不断推动消保与业务的深度融合，更好满足金融消费者多样化需求。





## 金融教育

金融教育宣传工作创新创优。集中开展“3·15消费者权益保护教育宣传周”、“7·8保险公众宣传日”、“金融消费者权益保护教育宣传月”等活动，推出“消保打假”系列、“消保穿越时空”系列和“消保档案馆”系列等原创金融教育主题，引领消费者阅读消保故事，学习趣味消保知识，拓展金融教育的深度与广度，让金融知识触达更多客群，引发强烈反响。

### 报告期内

累计开展消费者权益保护金融教育活动

**1163**场次

受教育公众

**9732**万余人次

同比增幅

**781.5%**



▲ 本司重庆分公司走进渝中区建华托老所开展3·15金融教育活动



▲ 本司浙江分公司在“2023年金融消保教育宣传月”期间走访慰问抗美援朝老兵

报告期内，本司推出基于国产知识产权的“智能AI与您chat消保”活动，获得了金融行业和社会的广泛关注，根据《中国银行保险报》公布数据，公司官微3·15当周热度位居保险企业（含财险）官方公众号第二。在此基础上，引入数字人技术，搭载国产首批上线备案的生成式语言模型，打造金融教育专属IP形象——消保AI形象大使“初心”，继续领跑金融业数字化转型实践。



## 投诉治理

报告期内

本司共受理保险消费投诉

**4394**件

同比下降**0.05%**

万张保单投诉量

**0.75**件/万张

行业中位数**1.02**件/万张

亿元保费投诉量

**0.45**件/亿元

行业中位数**1.51**件/亿元

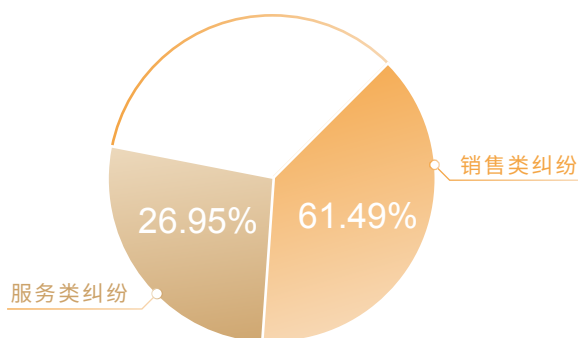
万人次投诉量

**0.18**件/万人次

行业中位数**0.41**件/万人次

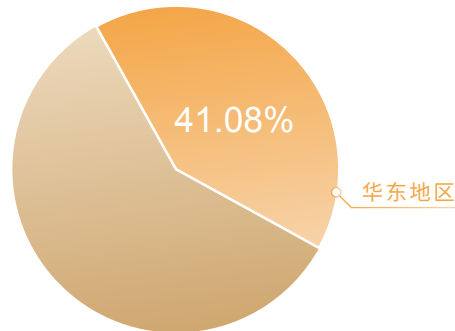
### 业务类别

主要涉及销售类纠纷(61.49%)和服务类纠纷(26.95%)。



### 地区分布

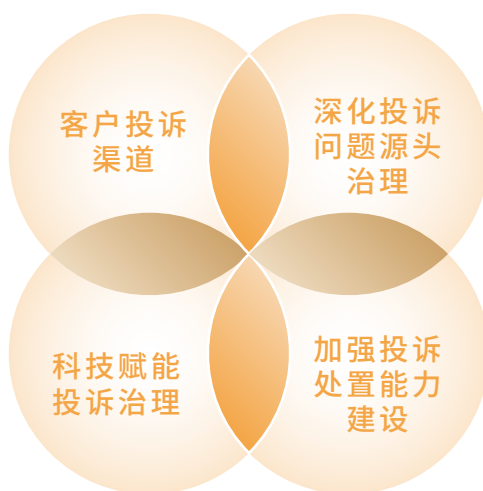
从地区分布情况来看,投诉主要集中在华东地区(41.08%)



## 客户投诉治理措施

不断畅通投诉受理渠道,通过客服热线、官网、官微、移动APP、营业场所等线上线下多个投诉受理渠道,确保客户投诉高效受理。

加快推动消保投诉管理模式升级,持续优化投诉管理系统功能,搭建消保闭环管理系统框架,提高投诉管理工作质效。



报告期内,本司不断健全投诉溯源整改体制机制建设,制定投诉溯源整改工作管理实施细则制度,坚持标本兼治,针对重点产品、重点业务环节等进行专项溯源整改分析,不断优化业务流程,完善服务体验,全面加强投诉根源治理。

加强对客服人员培训和案例教学,通过开展消保审查、可回溯管理、个人信息保护、投诉处理等消保专题培训,提升专业条线履职能力和风险防范意识。



## 维护客户隐私与数据安全

报告期内，本司完善决策、管理、执行、监督四位一体的组织架构，各级机构协调配合，共同保障客户信息安全与数据安全要求有效落地。

### 持续加强个人客户信息安全保障

严格遵守国家各项法律法规要求，制定完善一系列个人信息保护规章制度，为个人客户信息合法、合规使用提供坚实的制度支撑。加强个人客户信息安全自查自纠及个人客户信息保护影响评估工作，切实保障个人客户信息处理合法、正当、必要。



### 加强信息安全检查和文化宣传

报告期内，本司面向公司员工开展《信息安全意识》专题培训及测评、面向各分支机构开展个人客户信息保护工作专题培训，通过持续开展教育培训，提升全司员工个人客户信息保护意识。



# 奉献社会

## 公益品牌建设

为持续深化长效公益机制，擦亮公益品牌，本司以工银安盛“爱立方”公益品牌为统领，将每年7月19日定为工银安盛公益日，持续开展主题鲜明，形式多样的公益活动。

### 爱立方安全教室

报告期内，在广西三江侗族自治县和四川南江县援建两座“爱立方”安全教室，其中，四川南江县为中国工商银行总行定点帮扶县，项目将安全知识带到乡村，有效提升乡村儿童灾害意识和避险能力，守护乡村儿童健康快乐成长。



▲ 2023年3月22日，本司时任纪委书记赵大哲参加广西三江县八江镇中心小学安全教室揭牌仪式



▲ 2023年7月19日，本司首席投资官郭晋鲁参加南江“童心港湾”工银安盛公益服务站点暨第二座爱立方“安全教室”的揭牌仪式

## “心愿漂流瓶”活动

本司干部员工们根据乡村儿童心愿内容，精心挑选礼物，为孩子实现心愿。



## 奖学奖教金帮扶



连续第四年向金阳县尔觉西校10名品学兼优、家庭困难的学生，和10位优秀教师送上慰问。

# 志愿者活动

本司团委组织各团支部积极参与“学雷锋树新风”、“99公益日”、“爱目行动”、爱心献血等公益志愿服务和青年实践活动。鼓励全司广大青年关注乡村振兴、融入普惠金融，发挥自身所能在金融服务乡村振兴的大舞台上建功立业，助推保险金融事业高质量发展。

## “乡村振兴，健康先行”青年主题实践

报告期内开展“乡村振兴，健康先行”赠送健康保障实践主题活动和青年走访调研工作，通过深入总行定点帮扶县四川省南江县开展实地调研，用“具体的保障体验”代替“抽象的金融宣教”，切实向广大县域居民普及健康知识和保险保障理念，提高当地居民保险意识，为县域居民的美好生活源源不断地贡献保险力量。





03

# 治理篇

- ◇ 公司治理
- ◇ 风控固基
- ◇ 人力资源治理



# 公司治理

## 党建引领



### 党建与公司治理有机结合

本公司坚定不移走中国特色金融发展之路，始终坚持党中央对金融工作的集中统一领导，不断深化党的领导和公司治理有机融合，持续推进治理体系和治理能力现代化，实现高质量发展。



### 扎实做好主题教育

报告期内，本公司坚持以习近平新时代中国特色社会主义思想为指引，扎实开展学习贯彻习近平新时代中国特色社会主义思想主题教育，促进全党的建设在体制机制、责任落实上实现新突破、取得新成效，为公司深化改革转型、促进业务发展提供了坚实的政治保证和组织保障。



▲ 2023年4月23日下午，本公司召开学习贯彻习近平新时代中国特色社会主义思想主题教育动员部署会



▲ 2023年6月15日，本公司总精算师兼首席风险官喻凌燕赴云南分公司开展主题教育专题调研



## 清廉企业建设



### 廉洁文化建设

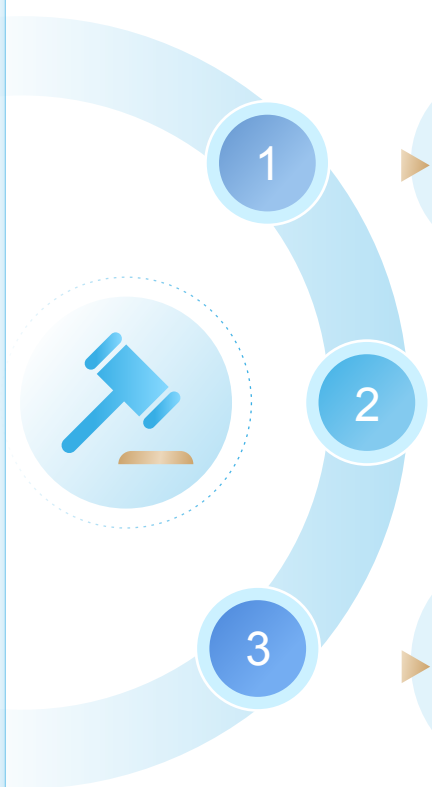
积极打造“爱廉说”特色品牌，实施“爱廉”警示教育，举办支部书记讲党课、观看庭审直播、签订廉洁承诺、廉洁主题党日等活动60余次。开设“爱廉”警示讲堂。坚持“一案一警示”，对查办的违纪问题均发布警示材料，在全司范围内开展警示警醒。



▲ 2023年12月21日，本司纪委书记周宏出席2023年度纪检委员履职评价会议



### 反腐败工作成效



#### 在不敢腐上持续加压

严肃查处个别领导干部违规违纪问题，加强震慑引导。排查整治形式主义、官僚主义问题，对发现的苗头性问题督促整改。

#### 在不能腐上深化拓展

充分发挥监督联席会议工作机制，加大风险排查力度，做到“管住人、看住钱、扎牢制度防火墙”。通过专兼结合组队模式，对基层监督情况开展专项检查。

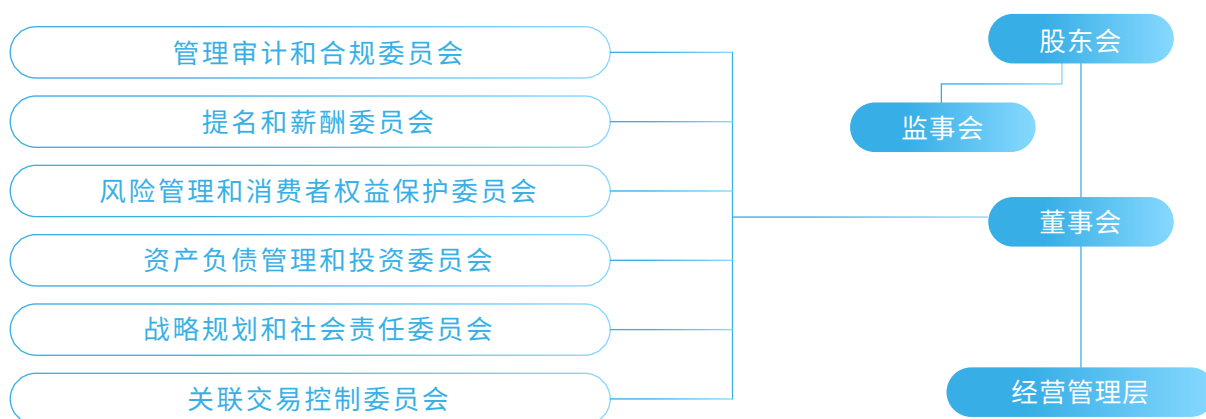
#### 在不想腐上巩固提升

做好新任干部廉洁谈话。组织“爱廉”警示教育月，推动廉洁文化更加入脑入心。召开酒驾醉驾警示教育大会，剖析警示案例背后的深层次原因，教育引导各级领导干部自觉遵规守纪守法。



## 公司治理体系

本司始终将公司治理建设作为增强核心竞争力的基础工程，对标监管要求和行业实践，持续建设现代化公司治理结构、机制和文化，不断强化全面风险管理，健全各司其职、权责分明、相互协调、有效管控的治理体系，推进治理体系和治理能力现代化。



### 股东会

#### 报告期内

本司共召开股东会会议

**3**次

(包括1次年度会议  
和2次临时会议)

研究议案

**18**项

报告

**3**项

审议批准公司“十四五”时期发展战略规划、年度财务预算和决算方案等事宜。



▲ 本司股东会第四十一次会议

## 董事会

本司董事会不断夯实公司治理制度基础，完善董事会运作机制，注重培育公司治理文化，持续提升公司治理的合规性、稳健性和有效性。公司所有董事均能够按章程和相关监管规定出席现场会议。

### 报告期内

本司共召开董事会会议

**8**次

审议了议案

**45**项

听取了汇报

**13**项



▲ 2023年10月13日，本司以视频会议方式召开了第四届董事会第六次会议

## 加强监事会的监督职能

本司监事会围绕全司发展战略和改革创新目标任务，加强对董事会、高级管理层的履职监督，持续对本司发展战略的制定和执行情况进行监督和评估，做好对财务活动、风险管理、内部控制和消费者权益保护等方面的监督。

### 截至报告期末

本司监事会共有监事

**4**名

(其中股东代表监事3名，  
职工代表监事1名)

共召开会议

**5**次

审议议案

**6**项

讨论其他议题共计

**19**项

# 风控固基

## ● 风险管理

报告期内，公司落实“五个一本账”管理，大力推进风控固基工程，服务公司高质量发展。构建符合监管要求和公司战略发展的全面风险管理体系，不断优化风险管理偏好及风险传导机制，常态化推动三道防线建设，持续提升全面风险管理能力，风险管理覆盖各类风险、各分公司、各类业务及各类人员。

## ● 内控体系

报告期内，本司按照“主动防、智能控、全面管”路径，持续健全“三道防线”内控合规管理体系，不断加大重点领域风险治理力度，组织开展“内控合规价值服务年”“内控合规宣传月”等主题活动，以高质量内控合规服务公司高质量发展。



▲ 2023年7月27日，本司总裁吴茜讲授内控合规“价值服务年”专题合规课

## “反洗钱”管理

报告期内，本司结合“国际禁毒日”等热点主题开展反洗钱宣传，创新宣传方式，通过微信公众号、机构进社区、机构进校园等多种渠道向社会公众普及反洗钱知识；切实履行金融机构反洗钱宣传职责，大力防范保险洗钱犯罪风险，深入践行反洗钱社会责任。



共开展

反洗钱培训  
2.04 万人次

反洗钱宣传活动  
669 次



▲ 本司湖北分公司反洗钱现场宣传





# 人力资源治理

## ● 着力打造高素质专业化人才队伍

加大优秀青年人才培养力度。针对新生代特点，运用“导师带教”、“项目实践”、“课程培训”等培养形式，开展多层次、全方位培养。将人才培养过程作为发现和选拔青年人才的“蓄水池”，提高人才供给与需求的契合度，实现新员工培训项目与校园招聘体系、青年人才队伍建设工作的有机衔接。



### | 优化新员工培养体系

深化新员工从入职到成长的进阶式培训，系统提示新员工的专业能力和综合素质，进一步完善新员工招聘培养链条。

### | 优化基层员工职业发展路径

坚持价值导向、业绩导向、能力导向，加快思想政治素质高、业绩表现好、专业能力强的基层员工成长发展。

### | 优化管理人员发展提升体系

分层分类统筹安排教育培训，实践锻炼，提升各级管理人员政治素质、领导力与专业能力。



▲ 2023年6月9日，本公司副总裁陶仲伟为中支总经理经营管理能力发展项目培训班授课

## | 教育培训体系

本公司围绕管理人员和专业人员的培训发展，以“Y型双通道”发展路径完善人才培养机制。

### 报告期内

举办线上线下培训

**2804**期

培训

**145098**人次

员工培训覆盖率

**100%**

人均培训学时

**136.4**学时

同比增幅

**18.9%**



▲ 2023年12月2日，本公司新员工团队大熔炼活动



### “职场加油站”活动

本司以提升员工思想政治水平与履职能力为目标，推动全员参与“职场加油站”活动。通过开展“全员阅读”“微课共创”“工银安盛图书馆”“网络学习季”“微讲座”等丰富活动，为员工带来更好的自主学习体验，在公司内部营造乐学、好学、善学的组织氛围。

截至报告期末，全司共开展各类“职场加油站”活动**117**个，形成原创微课、读书心得、活动视频等活动成果**292**件。

## 维护员工合法权益

### 完善员工申诉机制与程序

本司鼓励员工与公司正积极沟通，在《员工手册》中详细介绍了员工申诉机制与程序，对于员工在工作中遇到问题、劳动用工相关问题和劳动权益保障、职业心理辅导等公司都建立了沟通与申诉通道，对于申诉程序公司也有明确操作流程，员工可以通过规范化的流程完成各类问题的申诉。



### 员工带薪休假制度安排

本司积极保障员工正常休假权利，员工按国家规定享受年休假，员工休假在年度内可以集中安排，也可以分段安排，因工作需要确有必要跨年度安排的，结合实际灵活掌握。

## 持续加强员工关爱

工会每年组织员工体检，结合员工健康检查需求与医检水平提升情况，不断增强体检项目全面性和针对性，加大对员工健康的保障力度。

工会结合各地实际情况，因地制宜组织开展球类、健步走、瑜伽、跑步、摄影、读书等多项文体活动。丰富员工的文化生活。

加强对员工的日常关爱和慰问。做好法定节日慰问和员工生日、住院等重要时点慰问，及时传递组织关怀。



# 报告反馈

工银安盛人寿非常关注社会各界对本报告的意见和反馈。如果您对本公司履行社会责任有任何意见和建议,可以通过电子邮件的方式告诉我们。具体联系方式如下:

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## 报告编制说明

本报告为工银安盛人寿保险有限公司年度社会责任报告,每年第二季度发布。本报告时间范围为2023年1月1日至12月31日,部分内容追溯以往年份。

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**工银安盛人寿**

**ICBC-AXA LIFE**



微信订阅号



微信服务号

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[www.icbc-axa.com](http://www.icbc-axa.com)

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**2023**  
**ICBC-AXA Life**  
**Annual Corporate**  
**Social Responsibility Report**

Environment

Society

Governance





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# CHAIRMAN'S STATEMENT



Chairman

Wang Dufu

The year 2023 marks a milestone for the financial history in China. At the Central Financial Work Conference, the CPC Central Committee put forward the grand strategy of building China into a financial powerhouse, thus setting the tone for promoting the financial development with Chinese characteristics and laying a solid foundation for China's financial endeavor.

To build China into a financial powerhouse, we need to shape a financial culture with Chinese characteristics, which is “to put righteousness over profits”, and we have taken into account varying factors including the operation, governance, environment and society during the development of the company. Over the recent year, under the guidance of the strategy of building the nation into a financial powerhouse, we have achieved all of our

business objectives, and besides, we have further enhanced the fulfillment of our social responsibility in the following five aspects.

**In 2023, we strengthened the political and organizational integrity for the stable operation of the company.** We constantly adhered to the centralized and unified leadership of the CPC Central Committee in financial work. We promoted the integration of Party building into corporate governance and improved the corporate governance structure. We carried out the Party-wide thematic education campaign on the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, so as to achieve breakthroughs in the building of mechanisms and implementation of the responsibilities of the Party. We proactively forged the brand of “Love for Integrity and Honesty”

on the integrity culture, so as to create the optimal ambience for compliance with the laws and regulations. In addition, we established a sound top-level design for green finance development, improved the organizational structure as well as rules and regulations on the green finance, thereby laying a solid foundation for speeding up the development of related businesses.

**In 2023, we upheld the people-centered value orientation as the guideline for our business operation.** Faced with the rising needs of people in the fields of ageing and inclusive finance, we proactively promoted services related to ageing finance and inclusive finance. We took the lead among banking insurance companies in terms of building a comprehensive pension system of “products + services”, thereby enabling the “silver-haired people” to feel the warmth of insurance. We catered to the needs of residents and those underdeveloped regions to ensure their demands for construction funds and insurance protection. By developing solutions from both the asset and liability aspects, we provided financial assistance to small and micro enterprises (SMEs), county and township clients, and urban new citizens, among other groups. To meet the expectations of employees in terms of career development as well as personal rights and interests, we proactively built a high-quality professional team. Moreover, we optimized ways of enhancing staff capacity and career development, safeguarding the legitimate rights and interests of employees. We always regard people as the most valuable assets of the company.

**In 2023, we persisted in undertaking the responsibilities of promoting economic transition.** With respect to the green finance, we upheld the concept of green investment. We resolutely implemented the concept of green investment. In particular, we increased investment in green, low-carbon and circular economy, and invested in RMB 11.9 billion worth of green financial non-standard products. We proactively promoted the green office and energy-efficient businesses, and made constant efforts in facilitating low-carbon operation. With respect to the technology finance, we constantly put the development of technology finance high on the agenda, and invested in key national strategic programs and high-tech industries through secondary market stocks and private equity, thereby injecting financial momentum into the cultivation of new quality productivity. With respect to the digital finance, we stepped up efforts in rolling out digitalization programs including “smart outbound calling” and “express reimbursement within one hour”, so as to provide efficient services to the public and improve their experience.

**In 2023, we enhanced our efforts in in-depth risk prevention and control.** In accordance with the requirements of “active prevention, smart control and comprehensive management”, we improved our risk control and compliance management systems, enhanced our overall risk management capabilities, carried out special internal control and compliance tasks, fulfilled our social responsibilities for anti-money laundering, and provided premium services to facilitate the high-quality development of the company with effective risk control mechanisms. We improved the mechanisms for protecting consumer rights and interests, and integrated the work related to consumer protection into the whole process of business development. We strengthened the governance of customer complaints, and our core complaint indicators outperformed the industrial level in general. We expanded the depth and breadth of our financial education, so as to reach a greater number of residents and provide them with easier access to financial knowledge, thereby preventing risks before they occur.

**In 2023, we stepped up efforts in rolling out public welfare programs.** Through the brand of “Love Cube”, we conducted a wide variety of public welfare activities, and funded the building of two “Love Cube” safety classrooms in Guangxi and Sichuan

provinces over the past year, so as to ensure the health and joy of children in rural areas. For the fourth consecutive year, we have provided assistance to the teachers and students of the Erjuexi Central School in Jinyang County, enabling them to make constant progress. In addition, we organized volunteer activities of public welfare and youth thematic practices, encouraging young staff members across the company to pay closer attention to the revitalization of the countryside, to give full play to their strengths in optimizing financial services for rural areas, and to make constant contributions for local residents with insurance products and services.

The year 2024 marks the first year for the new leadership team of ICBC-AXA. The company has made arrangements for its strategic development in the coming period, which is specified as follows: Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ICBC-AXA shall constantly study and implement the spirit of the 20th CPC National Congress and the Central Financial Work Conference. We will firmly grasp the political and people-oriented nature of financial work, and we will adhere to the guidelines and best practices of insurance operation while returning to the origin of professionalism. Through the implementation of the “leadership through party building, integration into the Group, coordination of assets with liabilities, digital transformation, strengthening of the foundation of risk control, talent cultivation and cultural cohesion”, we are committed to embarking on the road of insurance development with Chinese characteristics. In particular, we are dedicated to building ICBC-AXA into a life insurance company with the largest client base and business scale, the optimal operating structure, the best quality of assets, the strongest profitability, the best reputation for services, and the highest brand value both within the banking system and among joint venture insurance companies. In this way, we aim to make greater contributions to the integrated operation of the ICBC Group, the building of Shanghai International Financial Center and the country as a financial powerhouse.

Guided by the strategy of building the nation into a financial powerhouse and based on our own general mission of strategic development, we will further integrate social responsibilities into the whole process of our business operation and management. We will remain faithful and trustworthy, promote righteousness and justice, and facilitate the coexistence and common prosperity of finance with the economy, society and the environment, so as to establish an optimal ecosystem for our business operation.



Chairman: Wang Dufu

May 30rd, 2024

# ABOUT US

ICBC-AXA Insurance Co., Ltd. (hereinafter referred to as “ICBC-AXA”) is a joint venture established by the Industrial and Commercial Bank of China (ICBC), AXA Group of France and China Minmetals Corporation (CMC), with a registered capital of RMB 12.505 billion. The company specializes in life insurance, health insurance and accident insurance. Headquartered in Shanghai, ICBC-AXA has established 19 provincial branches, one directly-affiliated central branch and one asset management subsidiary across China.

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, ICBC-AXA has been studying and implementing the spirit of the 20th CPC National Congress and the Central Financial Work Conference, we firmly grasp the political and people-oriented nature of financial work, and we adhere to the guidelines and best practices of insurance operation while returning to the origin of professionalism. By implementing seven major programs, including the “leadership through party building, integration into the Group, coordination of assets with liabilities, digital transformation, laying a solid foundation for risk control, talent cultivation and cultural cohesion”, we embark on the path of insurance development with Chinese characteristics. In particular, we are dedicated to building ICBC-AXA into a life insurance company with the largest client base and business scale, the optimal operating structure, the best quality of assets, the strongest profitability, the best reputation for services, and the highest brand value both within the banking system and among joint venture insurance companies. In this way, we aim to make greater contributions to the integrated operation of the ICBC Group, the building of Shanghai International Financial Center and the country as a financial powerhouse.





# 01



# ENVIRONMENT

- ◇ Green Finance Strategy
- ◇ Green Investment and Financing
- ◇ Cases on the Innovation of Green Finance



# GREEN FINANCE STRATEGY

## Strategic Planning on the Green Finance

### Strategic Objectives

To be an outstanding green life insurance company with good reputation in China.



### Operating Principles

To promote the development of real economy with green finance.



### Establishing a sound top-level design for green finance

Upholding the concept of green development, improving the organizational system and long-term mechanism for green financial development from top to bottom, and internalizing the development of green finance as the fundamental philosophy of the entire company.



### Enhancing the capacity of providing green financial services in an all-round manner

Establishing a comprehensive management system for green investment and financing, green insurance and green operation, embedding environmental, social and governance risk management requirements into the whole process management of investment and financing, and effectively strengthening the ability to manage ESG related risks; guiding the natural, environmentally friendly, thrifty and healthy lifestyles, and providing our clients with insurance products and services throughout the entire lifecycle; proactively speeding up the digital transformation, and constantly promoting the on-line operation services while improving the low-carbon operation and management, engaging in public welfare activities, and undertaking social responsibilities.



### Strengthening the development of green finance capacity

Engaging in the innovation of green finance, including the innovation of working mechanisms through fin-tech and financial element management, and establishing a low-carbon, green and sustainable financial service system; consolidating the data governance, improving the information disclosure on green finance, and constantly optimizing the practices of green finance.



## Organizational Structure of Green Finance



The company has established an organizational system on the green finance that is coordinated and managed by the Board of Directors, the Senior Management and the Leading Group of Green Finance Work, with the Asset Management Department leading daily management affairs and all business lines working in collaboration.

## Management Measures of Green Finance



During the reporting period, the Company has issued the Measures for the Management of Green Finance of ICBC AXA (ICBC AXA Regulation [2023] No. 43). In the Measures, we have specified the Company's overall objectives and strategies for green finance, clarified the organizational structure and responsibilities, and made requirements for the management of the investment business and the capacity building of risk management.



# GREEN INVESTMENT AND FINANCING



During the reporting period, ICBC AXA Asset Management Co., Ltd. (hereinafter referred to as the Asset Management Subsidiary), a wholly-owned subsidiary of the Company, upheld the concept of green investment and increased investments in the green, low-carbon and recycling economy sectors, while proactively introducing green debt investment plans to facilitate the green transition of the real economy.

## Process Management of Investment and Financing



- ▶ We have formulated and issued the 2023 Entrusted Investment Guidelines between ICBC-AXA Insurance Co., Ltd. and ICBC AXA Asset Management Co., Ltd. to incorporate the green investment concept into the management requirements.



- ▶ The asset management subsidiary has incorporated environmental, social and governance requirements into due diligence, investment review, investment approval management, contract terms, fund disbursement and post-investment management.



- ▶ The asset management subsidiary has formulated the Rules of Implementation for the Classified Management of Green Finance of ICBC AXA Asset Management Co., Ltd., and has completed the classification of green investment assets on a regular basis, so as to map out the status-quo and changes in the green investment.

## Green Investment



### Non-standard Investment

During the reporting period, the Company has invested RMB 11.9 billion worth of green finance products and participated in the subscription of China Life - State Power Investment Corporation Energy Equity Investment Plan. In addition, the Company has participated in non-standard investments in the field of green transportation including the projects of Qingdao Metro, Changsha Railway and Jinan Railway.



### Bond Investment

During the reporting period, the Company's investment in green bonds amounted to RMB 3.5 billion, and the scope of investment mainly included local rail transportation, ecological environment and green energy.



# CASES ON THE INNOVATION OF GREEN FINANCE

## The Financial Support of the Company for Green and Low-carbon Transformation of Traditional Industries

### • Proactively investing in the first low-carbon industrial investment fund in China

During the reporting period, the Company has participated in the subscription of China Life - State Power Investment Corporation Energy Equity Investment Plan, raising funds for investing in the LP shares of SPIC Carbon Neutral Fund. The fund has been certified by the highest grade (G-1) standard of CCXGF, and it is the first low-carbon industrial investment fund in China with green finance certification.

### • Supporting the renovation projects of improving water environment

In 2023, the Company issued the green debt investment plans including the ICBC AXA - Baiyun Reservoir Green Infrastructure Debt Investment Plan and ICBC AXA - Binjiang Water Environment Green Infrastructure Debt Investment Plan, which have obtained the highest grade (G-1) standard certification from third-party professional organizations. These programs have obtained the highest grade (G-1) certification of green finance from a third-party professional organization, and have contributed to improving the quality of the local water environment and the security of water supply as well as promoting the ecological diversity.



▲ ICBC AXA - Baiyun Reservoir Green Infrastructure Debt Investment Plan



▲ ICBC AXA - Binjiang Water Environment Green Infrastructure Debt Investment Plan



## Low-carbon Business Operation

### Management of Carbon Footprints

·Based on the operating guidelines of “mapping out the status-quo, tapping into the potential, deciding upon the route and making progress step by step”, we pressed ahead with the management of carbon footprints of the business operation of our own offices.

During the reporting period, our offices at all levels consumed

Water	Electricity	Natural Gas	Paper
<b>25,097.5</b> tons	<b>6,420,743.49</b> kWh	<b>30503.01</b> cubic meters	<b>22,069.25</b> packs

·Promoting the practical implementation of green office



Advocating the concept of energy conservation

The air-conditioning temperatures are properly set throughout the workplace. In addition, lights are turned off for one hour at noon, and equipment power is turned off after work.



Coordinating resources

The reservation system on the office platform is utilized to improve the efficiency of use of meeting rooms; paperless meetings and reducing the use of disposable paper cups during meetings were also advocated for.



Adhering to the principles of energy saving and environmental protection

In the area of printers, there are prompts of double-sided printing and tips for saving office paper. The print card reader is also added to each printer, and the paper could only be printed out after the user swipes the card, thus avoiding wastes.

### Green Operation

During the reporting period, the Company took “digital transformation” as the primary task, and saw technology empowerment as the core means of constantly improving the online and paperless operation of all aspects of our personal business. In addition, the Company continued to promote the application of electronic invoices to facilitate energy saving and low-carbon efficiency.

During the reporting period

The online coverage rate of insurance amounted	The online preservation rate of insurance amounted	The online reimbursement rate of insurance claims amounted	The utilization rate of electronic invoices for personal business claims amounted	An increase of
<b>99.97%</b>	<b>99.44%</b>	<b>95.11%</b>	<b>65%</b>	<b>35%</b> ↑ from the beginning of the year.



During the evaluation of the 2023 Sina Finance Golden Kirin Awards for the Insurance Industry, the Company was awarded the award of

**Sustainable Insurance Company of the Year**



# 02



## SOCIETY

- ◇ Aging, Inclusive and Digital Financial Services
- ◇ Serving Customers
- ◇ Contributing to the Society



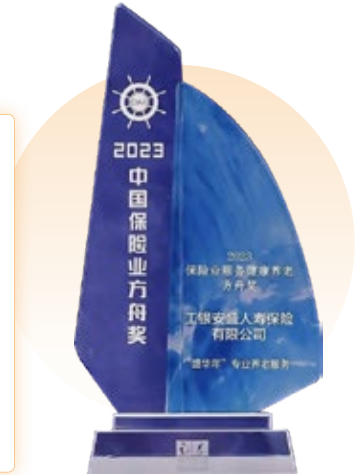
# AGEING, INCLUSIVE AND DIGITAL FINANCIAL SERVICES

## Ageing Finance



The Securities Times

**Ark Award for Healthy Elderly Care Services in the Insurance Industry**



## Age-friendly Financial Services

### Online Services

While dialing in the customer service hotline 95359, silver-haired people are able to gain easier access to exclusive expert services with a simple click at a faster pace.



### Offline Services

Varying institutions at all levels continue to improve the age-friendly transformation of branches and outlets, optimize counter services by setting up “green channels” and “courtesy windows” as well as through other measures, so as to improve the service experience of elderly groups for them to genuinely feel the warmth of financial and insurance services.



▲ Age-friendly Service Infrastructure of the Marketing Service Department at Anlan Road, Huangpu District, Shanghai



▲ Age-friendly Service Infrastructure of the Central Branch in Shantou, Guangdong Province



### Active Care Services of “Healthy Companionship, Smart Life”

During the reporting period, the Company launched active care services with the theme of “Healthy Companionship, Smart Life” for specific elderly customers. In the online channel, the Company launched the campaign of clocking in for exercises in line with the hotspots of the Asian Games to encourage healthy lifestyles through the development of exercise habits. In the offline channel, the Company provided guidance for elderly customers to bridge digital divides through smart service functions. The campaign reached a total of 11,000 elderly customers.

## Enriching the Offering of Products and Services Related to Elderly Care



### Products

The Company proactively promoted the development of pension annuity services. During the reporting period, two individual pension insurance products, “Shengxiang Yinian Pension Annuity Insurance” and “Golden Account Annuity Insurance (Universal)”, were approved to the market. The Company became the first domestic bank-based insurance company to have its personal pension insurance products approved.



### Services

The Company launched the brand of “Shenghuanian” value-added pension services, which is complementary to the pension products and capable of meeting the core recreational needs at varying stages of elderly care.

### Organizing Activities for Providing Elderly Care Services

We conduct financial literacy and volunteer service activities on a regular basis for the elderly people to improve their financial knowledge, provide them with better care and prevent the telecom fraud, so as to build an environment of financial consumption catering and adapting to the needs of the elderly groups.



▲ Staff members of the Hubei Branch paid visits to customers during the campaign of “Healthy Companionship, Smart Life” to provide proactive care for the elderly customers.

## Inclusive Finance

### Supporting the Development of Small and Micro Enterprises

As of the end of the reporting period

Provided risk protection services to  
**5297**  
small and micro enterprises

An increase of  
**967** enterprises  
from the beginning of the year

Growth rate of  
**22.3%**



The insurance protection provided  
amounted to  
RMB **584.6** Billion

An increase of  
RMB **135** Billion  
from the beginning of the year

Growth rate of  
**30.0%**



The Evaluation of Outstanding Cases of Inclusive Finance

**Award for Benefiting the People**

People's Daily Online



### Supporting Rural Revitalization

As of the end of the reporting period

The Company's investments in national poverty alleviation and agricultural support amounted to RMB **4.957** billion.



## Improving Services for County and Rural Customers as well as New Citizens

The Company continued to improve the financial service system for rural customers and new citizens, and strove to enhance the accessibility and convenience of financial services.



### County and Rural Customers

During the reporting period, the Company provided county and rural residents with free major illness protection services with a cumulative total of over RMB 270 million of insurance coverage at 5,000 ICBC county-level outlets and more than 2,800 service points of farming assistance.



### New Citizens

The Company launched the “New Citizen Health Insurance Plan”, benefiting more than 20,000 new urban residents with a cumulative sum insured of over RMB100 million during the reporting period.



▲ Our staff members of the Fujian Branch distributed promotional leaflets to new citizens and answered questions on-site to guide new citizens away from illegal financial activities and preserve their “wallets”.

## Digital Finance

During the reporting period, the Company pressed ahead with the digital transformation to integrate new productivity and improve its efficiency.

### Smart Outbound Calling Services

During the reporting period, the Company launched smart outbound calling services. Based on AI technology, we have created small outbound calling solutions with smart robots as the core to improve efficiency by nearly 10 times of human services, thus empowering the upgrading of customer service in a digital and intelligent way.

### Express Reimbursement within One Hour

During the reporting period, the Company launched the services of “express reimbursement within one hour”. Based on cutting-edge technology and self-developed smart audit engine, we have built a full-process smart claims system, thus lowering the time span for personal business claims from a “daily” to an “hourly” interval.

## Technology Finance

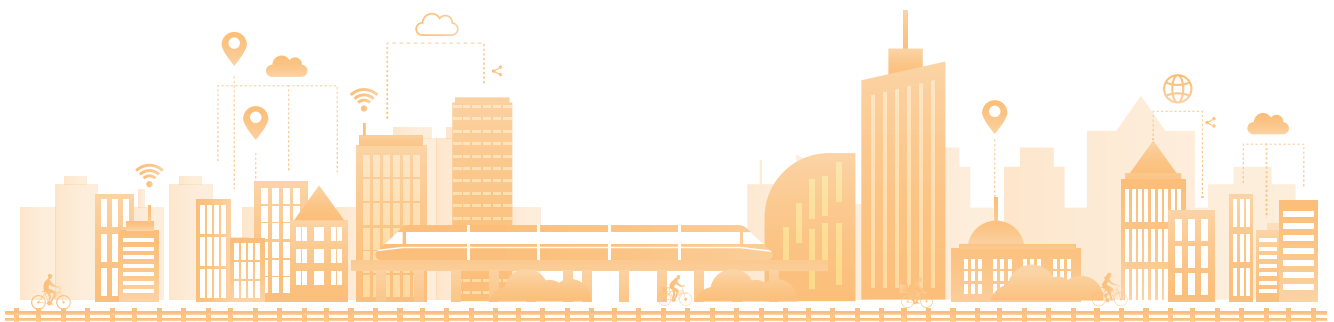
During the reporting period, the Company prioritized the development of technology finance and invested in industries related to new productivity through insurance funds, so as to inject financial momentum for the development of new productivity in China.

### As of the end of the reporting period

The Company's equity investments to serve the national innovation strategy amounted RMB **7.601** billion

An increase of RMB **725** million from the beginning of the year

Invested RMB **3.868** billion in high-tech industries through private equity funds





# SERVING CUSTOMERS

## Scale of Client Base

As of the end of the reporting period

Valid Individual Customers  
RMB **1.637261** million

A Net Increase of  
**19,010**  
from the Beginning of the Year

Growth Rate  
**1.17%**



## Protection of Consumer Rights and Interests

### Strengthening the coordination and planning at the high level

The Company always regards the protection of consumer rights and interests as a vital objective and management requirement of corporate governance. During the reporting period, the Board of Directors, the Board of Supervisors and the senior management of the Company have strengthened the coordination of consumer protection and handling of complaints, and consistently promoted the integration of consumer protection into the whole process of business operation and development. The meeting of the Consumer Protection Working Committee was convened on a regular basis to play an effective role in coordination and organization.

### Optimizing the systems of consumer protection

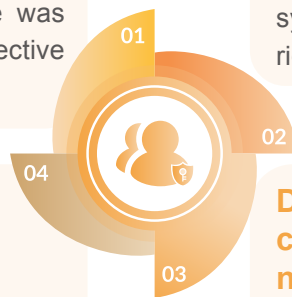
During the reporting period, the Company revised the fundamental systems on consumer protection, as well as special measures on the inspection on consumer protection, information disclosure, control of cooperating organizations and protection of personal information, so as to further consolidate the governance system for the protection of consumer rights and interests.

### Improving the mechanism on the whole process management of consumer protection

During the reporting period, the Company continued to improve the organizational structure and institutional mechanism of consumer protection. We strengthened the control of consumer protection through prior review, management and control during the process, and ex-post tracing and rectification, and consistently promoted the integration of consumer protection into the entire process of business operation. Moreover, we facilitated the in-depth protection of consumer rights and interests through measures including the innovation of consumer protection systems, recreational and healthcare services as well as age-friendly services.

### Deepening the integration of consumer protection and business development

The Company proactively practiced the concept of “providing financial services for the benefits of people”. We refined the requirements for the whole process of consumer protection, and adhered to the principles of prioritizing the interests, experience and needs of our clients first during the product design, marketing and publicity, information disclosure, and management of cooperating institutions. In addition, we consistently promoted the in-depth integration of consumer protection with the business operation, so as to better meet the diversified financial needs of consumers.



## Financial Education

We innovated and optimized our efforts in financial education and publicity. In particular, we conducted activities such as the “Education and Publicity Week for the March 15th Consumer Rights Protection Campaign”, “Insurance Publicity Day on July 8th” and “Education and Publicity Month for the Consumer Rights Protection in the Financial Sector”. Moreover, we launched original financial education campaigns with themes including the “Consumer Protection against Counterfeiting”, “Consumer Protection throughout Time and Space” and “Consumer Protection Archives”. Through these activities, we encouraged consumers to read stories and learn intriguing knowledge on consumer protection, so as to expand the depth and scope of financial education and provide a wider variety of consumers with easier access to financial knowledge, thus receiving strong positive feedback.

### During the reporting period

Conducted a total of

**1163**

activities of financial education for the protection of consumer rights and interests

Reached

**97.32** million  
customers

An year-on-year  
increase of

**781.5%**



▲ Our staff members of the Chongqing Branch conducted the financial education campaign on March 15th in Jianhua Elderly Care Center in the Yuzhong District.



▲ Our staff members of the Zhejiang Branch paid visits to veterans who fought in the War to Resist US Aggression and Aid Korean during the “Education and Publicity Month for the Consumer Rights Protection in the Financial Sector”.

During the reporting period, the Company launched the campaign of “Chatting with Smart AI on Consumer Protection” based on IP rights developed in China, drawing much attention from the financial sector and the whole society. Based on the data published by China Banking and Insurance News, the Company’s official microblog ranked the second in terms of popularity among the official public accounts of insurance enterprises (including property and casualty insurance) in the week of March 15th. On this basis, the Company introduced the technology of digital humans equipped with the first batch of generative language models developed and filed for record in China. We created an exclusive IP image for financial education, namely, the Consumer Protection AI ambassador “Chuxin”, maintaining our role as a pioneer in the practice of digital transformation in the financial sector.



## Handling of Complaints

### During the reporting period

Received a total of  
**4,394**  
insurance consumer  
complaints

A year-over-year  
decrease of 0.05%

The number of complaints  
per 10,000 policies was  
controlled at  
**0.75**

versus industrial  
median of 1.02

The number of complaints  
per RMB 100 million of  
premium was controlled at  
**0.45**

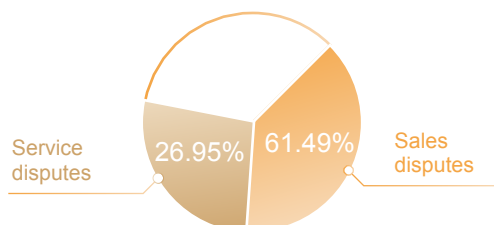
versus industrial  
median of 1.51

The number of complaints  
per 10,000 people was  
controlled at  
**0.18**

versus industrial  
median of 0.41

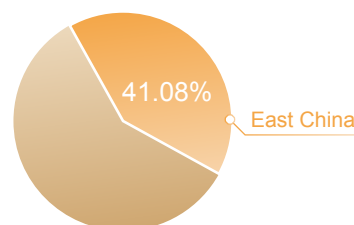
### Business Category

The complaints mainly involve sales disputes (61.49%) and service disputes (26.95%).



### Regional Distribution

The complaints were mainly concentrated in East China (41.08%).



## Measures of Handling Customer Complaints

We constantly smoothed the channels of handling complaints, so as to ensure efficient acceptance of customer complaints through varying channels both online and offline, including customer service hotline, official website, official microblog, mobile APP and business venues.

We accelerated the upgrading of management mode of consumer complaint and constantly optimized the functions of the system of complaint management. Moreover, we set up a closed-loop framework for managing consumer complaints so as to improve the quality and efficiency of complaint management.



During the reporting period, the Company continued to improve the institutional mechanism for complaint traceability and rectification. We formulated rules and regulations for the management of complaint traceability and rectification. We addressed both the symptoms and the root causes, and we conducted special traceability and rectification analyses of key products and business processes. In addition, we consistently optimized the business processes, improved the experience of consumer services, and strengthened the handling of root causes of customer complaints in an all-round manner.

We enhanced training for customer service personnel with case studies, and improved the ability of professional lines to perform their duties and risk awareness through training sessions covering the inspection on consumer protection, management of traceability, protection of personal information and handling of complaints.

## Preserving Customer Privacy and Data Security

During the reporting period, the Company improved the organizational structure composed of four aspects in one entirety, namely, decision-making, management, execution and supervision, and our institutions at all levels coordinated and collaborated with each other to facilitate the effective implementation of requirements on the security of customer information and data security.

### Preserving the security of personal information of customers with consistent efforts.

We adhered to the requirements of national laws and regulations. In particular, we formulated and improved a series of rules and regulations on personal information protection to provide solid institutional support for the legal and compliant use of personal information of customers. In addition, we strengthened the self-inspection and rectification of misconducts on personal information security and the impact assessment of personal information protection of customers, so as to ensure that the handling of customer information is lawful, justified and necessary.



### Strengthening the inspection and publicity on information security

During the reporting period, the Company conducted training sessions and assessment on “Information Security Awareness” for the staff members, and organized training sessions on the protection of personal information of customers at the level of branches. In addition, we enhanced the awareness of the protection of personal information of customers among all of our staff members through training on a regular basis.





# CONTRIBUTING TO THE SOCIETY

## Building of the Brand of Public Welfare

To improve the long-term mechanism of public welfare as well as the brand awareness, ICBC AXA has designated July 19th of every year as ICBC AXA Public Welfare Day under the public welfare brand of “Love Cube”, and continued to conduct activities of public welfare with distinctive themes in varying forms.

### Love Cube Safety Classrooms

During the reporting period, the Company established two “Love Cube” safety classrooms in Sanjiang Dong Autonomous County in Guangxi Province and Nanjiang County in Sichuan Province. In particular, Nanjiang County is a designated county supported by the ICBC Head Office. These classrooms helped to popularize knowledge on safety in the countryside, leading to enhanced awareness of children in rural areas about disasters, greater ability to forestall risks, and better health as well as happier growth of rural children.



▲ On March 22<sup>nd</sup>, 2023, Mr. Zhao Dazhe, then Secretary of the Discipline Inspection Commission of the Company, participated in the inauguration ceremony of the safety classroom in the elementary school of Bajiang Town, Sanjiang County, Guangxi Province.



▲ On July 19<sup>th</sup>, 2023, Mr. Guo Jinlu, Chief Investment Officer of the Company, participated in the inauguration ceremony of the charity service site “Children’s Harbour” and the second “Safe Classroom” of “Love Cube” in Nanjiang County.

### Program of the “Drift Bottle of Wishes”

The staff members of the Company carefully selected gifts according to the wishes of rural children and helped to realize their wishes.



### Scholarships for Teachers and Students



For the fourth consecutive year, the Company has provided assistance to 10 outstanding teachers, and 10 students with outstanding academic performance but mired in financial stress of the family at the Erjuexi Central School in Jinyang County.

## Volunteer Activities

The Youth League Committee of the Company organized all branches to take a proactive part in “Learning from the role model Lei Feng”, “Giving Day of September 9th”, “Action for the Eye Care”, blood donation and other volunteer services and youth practices for the public welfare. We have encouraged the youth of the entire company to pay closer attention to rural revitalization, integrate into inclusive finance, and play their due role in providing financial services for rural revitalization, so as to promote the high-quality development of insurance and financial undertakings.

### Youth Thematic Practice of “Rural Revitalization Campaign with Health First”

During the reporting period, we conducted the thematic activity of “Rural Revitalization Campaign with Health First”, encouraging the youth to pay visits and carry out research in the countryside. Through in-depth field surveys in Nanjiang County, Sichuan Province, a county targeted by the Head Office for assistance, we have replaced “abstract financial publicity” with “concrete experience of insurance protection”, and popularized health knowledge and insurance protection concepts among county residents. In this way, we have raised local residents’ awareness of insurance, and contributed to the better life of county residents with the power of insurance.



# 03



# GOVERNANCE

- ◇ Corporate Governance
- ◇ Laying a Solid Foundation for Risk Control
- ◇ Governance of Human Resources





# CORPORATE GOVERNANCE

## Leadership through Party Building



### Organic Integration of Party Building with Corporate Governance

The Company adheres to the path of financial development with Chinese characteristics. We follow the centralized and unified leadership of the CPC Central Committee in the financial work, consistently deepen the organic integration of Party leadership with corporate governance, and promote the modernization of the system and capacity of governance to achieve high-quality development.



### Solid Thematic Education

During the reporting period, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Company conducted thematic education campaign of studying and implementing Xi Jinping Thought and promoting the Party building at the entire company to achieve breakthroughs in terms of institutional mechanisms and fulfillment of responsibilities. In this way, we have laid a solid political foundation and provided organizational support for the Company to deepen the reform and transformation while facilitating the business development.



▲ On the afternoon of April 23<sup>rd</sup>, 2023, the Company held a mobilization and deployment meeting for the thematic education of learning and implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era.



▲ On June 15<sup>th</sup>, 2023, Ms. Yu Lingyan, Chief Actuary and Chief Risk Officer, went to Yunnan Branch to conduct thematic research on insurance products for the elderly customers.





## Building of a Clean Enterprise



### Promoting the Integrity Culture

We proactively forged the brand of “Love for Integrity and Honesty”, conducted warning education on the integrity culture, and organized more than 60 activities such as party-building lectures by branch secretaries, watching live broadcasts of court hearings, signing of integrity pledges, and thematic party-building days on integrity. In addition, we organized case-based learning on the anti-corruption, and issued the investigation outcomes and warning materials of disciplinary actions across the entire company.



▲ On December 21st, 2023, Ms. Zhou Hong, member of the Party Committee and Secretary of the Discipline Inspection Commission of the Company, attended the 2023 annual meeting on the performance evaluation of disciplinary inspection commission members.



### Achieving Progress in Anti-Corruption

#### We exerted greater pressure on anti-corruption so that staff members do not dare to be corrupt

Individual leading officials were subject to investigation and severe punishments for violating discipline, and deterrence and guidance were strengthened. We conducted surveys and remedied problems of formalism and bureaucracy, and urged rectification efforts of the incipient issues found.

#### We strengthened our capacity building to ensure that staff members cannot be corrupt

We gave full play to the working mechanism of the Joint Supervisory Conference, and we increased the investigation on potential risks, so as to ensure “optimal management of the people, monitory of the money, and firm implementation of institutional firewall”. Through the combination of specialized and part-time teams, we organized special supervisory inspections at the grassroots level.

#### We consolidated our efforts to promote integrity so that no one would want to be corrupt

We conducted talks on the integrity with newly-promoted officials. In addition, we organized the case-based education month on the anti-corruption to promote the integrity culture. We held a warning education conference on drunk driving, and analyzed the root causes behind the cases of corruption, so as to raise the awareness of officials at all levels to abide by the law and comply with the rules and regulations.

## Corporate Governance System

The Company always regards the strengthening of corporate governance as a fundamental pillar to enhancing its core competitiveness. We benchmarked against regulatory requirements and industrial best practices, and made consistent efforts of building a modernized corporate governance structure, mechanism and culture. In addition, we continued to strengthen the comprehensive risk management, and improve the governance system with clear delineation of powers and responsibilities, mutual coordination and effective control, thereby facilitating the modernization of the system and capacity of governance.



### Shareholders' Meetings

#### During the reporting period

The Company held

**three** shareholders' meetings

(including one annual general meeting and two extraordinary general meetings)

Deliberate over

**18** proposals

Listened to

**three** reports

The Company's development strategy during the period of the "14th Five-Year Plan", the annual financial budgets and final accounts were considered and approved.



▲ The 41st Shareholders' Meeting of the company

## Board of Directors

The Board of Directors of the Company has consistently strengthened the foundation of the corporate governance system, improved the operating mechanism of the Board of Directors, and placed its focus on fostering the culture of corporate governance, so as to enhance the compliance, soundness and effectiveness of corporate governance. All members of the board of Directors of the Company were able to attend the board meetings on-site in accordance with the Articles of Association and relevant regulatory requirements.

### During the reporting period

The Company held a total of

**8**

meetings

of the Board of Directors

Deliberated over

**45**

proposals

Listened to

**13**

reports



▲ On October 13<sup>th</sup>, 2023, the Company held the sixth meeting of the fourth Board of Directors via videoconferencing

## Strengthening the Supervisory Functions of the Board of Supervisors

The Board of Supervisors of the Company has placed its focus on the development strategy as well as goals and tasks on reform and innovation of the entire company. It has strengthened the supervision of the performance of duties by the Board of Directors and the senior management, and constantly monitored and assessed the formulation and implementation of the development strategy of the Company. In addition, the Board of Supervisors has performed proper supervision in respect of the financial activities, risk management, internal control and protection of consumer rights and interests.

### As of the end of the reporting period

The Board of Supervisors is composed

of **4** supervisors,

including three supervisors representing shareholders and one supervisor representing employees

Held a total of

**5**

meetings

Deliberated over

**6**

proposals

Discussed

**19**

other items

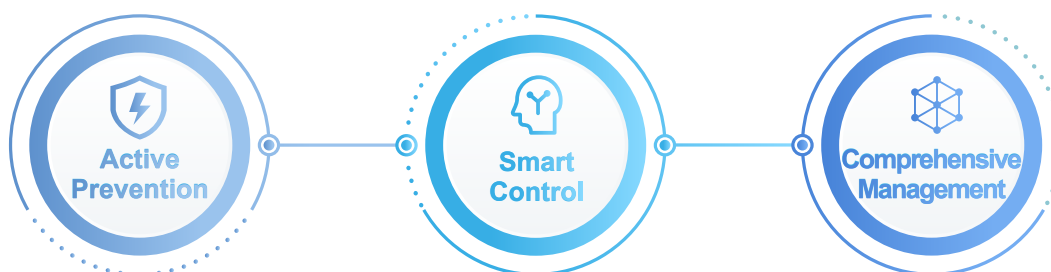
# LAYING A SOLID FOUNDATION FOR RISK CONTROL

## Risk Management

During the reporting period, the Company applied the “Five-pronged Risk Management Approach” to lay a solid foundation for risk management to facilitate the high-quality development. The Company constructed an enterprise risk management system in line with regulatory requirements and the Company’s strategic development. We constantly optimized the risk management appetites and risk transmission mechanisms, promoted the development of the three lines of defense on a regular basis, and enhanced the capacity of enterprise risk management, so as to ensure that our system of risk management could cover all types of risks, all branches, all types of business services and all personnel.

## Internal Control System

During the reporting period, the Company continued to improve the internal control and compliance management system of the “three lines of defense” in accordance with the path of “active prevention, smart control and comprehensive management”. We consistently strengthened the risk management in key areas, and organized thematic activities such as the “Year of Internal Control and Compliance Value Services” and “Internal Control and Compliance Awareness Month” to facilitate the high-quality development of the Company with high-quality internal control and compliance.



▲ On the afternoon of July 27th, 2023, Wu Qian, President of the Company, gave a lecture on internal control and compliance for the “Year of Value Services”.



## Management of “Anti-Money Laundering”

During the reporting period, the Company carried out anti-money laundering publicity in conjunction with the International Day Against Drug Abuse and Illicit Trafficking and other themes. We innovated publicity methods, popularized anti-money laundering knowledge to the public through various channels including the WeChat public account, community and school campaigns. In addition, we effectively fulfilled the duties of financial institutions in anti-money laundering publicity to guard against the risks of money laundering crimes in the insurance sector, and undertaken our social responsibilities in an in-depth manner.



Organized anti-money laundering training sessions involving a total of **20,400** participants

**669** anti-money laundering publicity activities



▲ Our staff members of the Hubei Branch conducted on-site publicity event of anti-money laundering.



# GOVERNANCE OF HUMAN RESOURCES

## Building a High-Quality and Professional Team of Personnel

We stepped up efforts in cultivating outstanding young talents. In view of the characteristics of the new generation, the Company conducted multi-level and all-round training sessions through forms of “mentor-led teaching”, “practical programs” and “course training”. We took the process of personnel training as a “reservoir” for discovering and selecting young talents, improved the fit between talent supply and demand, and facilitated the organic connection between the new employee training program, the campus recruitment system, and the building of the young talent team.

### Optimizing the training system for new employees

We deepened the step-by-step training for new employees from entry to growth, provided tips for young employees on their professional ability and competences in an all-round manner, and further improved the chain of new employee recruitment and training.

### Smoothing the path of career development for employees at grassroots levels

We adhered to the approach oriented towards value, performance and ability, and accelerated the growth and development of grassroots-level employees with political competence, optimal performance and strong professional ability.

### Improving the development and promotion system of managerial personnel

We arranged education and training sessions as well as practical programs in a hierarchical, classified and integrated manner to improve the political competence, leadership and professional ability of managerial personnel at all levels.



On June 9<sup>th</sup>, 2023, Ms. Tao Zhongwei, Vice President of the Company, gave a lecture during the training session on operational and managerial ability for general managers of central branches.

## Education and training system

The Company improved its mechanism of talent cultivation by adopting the “Y-shaped and dual-channel” development path centered on the training and development of managerial and professional personnel.

### During the reporting period

Organized  
**2,804** online  
and offline training sessions

Cumulative number  
of trainees reached  
**145,098**

Covered  
**100%**  
of staff members

The average training  
hours per capita reached  
**136.4**

An year-over-year  
increase of  
**18.9%**



▲ The Ice-Breaker Event for New Employees of the Company, December 2nd, 2023

### The Event of “Career Refueling Station”

To improve the political competence of employees and their ability to perform their duties, the Company encouraged the participation of all employees in the event of “Career Refueling Station”. Through “Reading for All”, “Joint Creation of Micro-lessons”, “ICBC AXA Library”, “E-learning Season”, and “Micro-lectures”, the Company provided better experience of independent learning to its employees, and created an organizational atmosphere of immersion, enthusiasm and capacity of learning.

As of the end of the reporting period, the Company had conducted 117 sessions of “Career Refueling Station” and seen the production of 292 original micro-lessons, reading tips, publicity videos and other outcomes.

## Protection of the Legitimate Rights and Interests of Employees

### Improving the mechanisms and procedures of employee complaints

We encouraged employees to proactively communicate with the Company, and the Employee Handbook specified in detail the mechanism and procedures of employee complaints. The Company set up communication and complaint channels for problems encountered by employees during their work, labor and employment-related issues, labor rights and interests, and occupational mental counseling, etc. In addition, the Company clearly specified the operating procedures for lodging complaints, so that staff members could complete the complaints of various issues through the standardized procedure.



### Arrangement of paid vacation system for employees

The Company made proactive measures to safeguard the rights of employees in taking vacations. All employees are able to take annual leaves in accordance with national regulations, which can be arranged in a concentrated manner within the year or in segments. Under circumstances of working needs when employees have to take annual leaves across the year, they may do so with certain flexibility.

## Strengthening the Care for Employees

The labor union organized annual physical examinations for employees. In accordance with the needs of employees for health examinations and the improvement of health checks of medical institutions, we constantly enhanced the comprehensiveness and pertinence of physical examination items, so as to increase the protection of health for employees.

The labor union organized a number of cultural and sports activities including ball games, hiking, yoga, running, photography and reading events based on local conditions to enrich the cultural life of employees. The Company strengthened the daily care for employees. We provided care during statutory holidays as well as birthdays of employees. In addition, we offered assistance during hospitalization and other vital points in time, so as to convey the warmth of the Company in a timely manner.





# FEEDBACK

ICBC-AXA pays close attention to the opinions and feedback from all recipients the report. In case you have any comments and suggestions on the fulfillment of social responsibilities of the Company, you are welcome to let us know by email. The specific contact information is as follows:

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## Information on the Preparation of the Report

This report is the annual corporate social responsibility report of ICBC-AXA Insurance Co., Ltd., which is regularly issued in Q2 of each year. The report spans from January 1st to December 31st, 2023, and part of the content dates back to previous years.

The report covers the information of ICBC-AXA as well as its subsidiaries.

This report is prepared with reference to the Guidelines on the Corporate Social Responsibility (T31/01001-G001-2014 ).





**工银安盛人寿**

**ICBC-AXA LIFE**



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accounts



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