

Insurance Training Board
保險業訓練委員會



INSURANCE INDUSTRY
MANPOWER SURVEY REPORT

保險業 • 人力調查報告書

2013

INSURANCE
POLICY

The image shows a close-up of a white document titled 'INSURANCE POLICY'. A black fountain pen with a gold nib and a pair of black-rimmed glasses are resting on the document. The document has a form with fields for 'Date', 'Location', and 'Zip'. The background of the document is a cityscape with a large, modern building with a curved roof.

OPPORTUNITIES • ACTION • SUCCESS

良機 • 實幹 • 成功

2013 MANPOWER SURVEY REPORT

INSURANCE INDUSTRY

保險業

二零一三年人力調查報告

INSURANCE TRAINING BOARD

VOCATIONAL TRAINING COUNCIL

職業訓練局

保險業訓練委員會

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The 2013 Manpower Survey Report of the Insurance Industry

Executive Summary

Background

1. The Insurance Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 16th biennial manpower survey of the insurance industry from 9 January 2013 to 8 March 2013. Follow-up fieldwork with non-respondents was completed on 14 June 2013. After data processing by the C&SD, full sets of tabulations were available at the end of August 2013.

Purpose of the Survey

2. The survey was conducted with the following objectives:
- (a) to assess the manpower and training needs of insurance employees and insurance intermediaries;
 - (b) to forecast the likely growth of the insurance industry in terms of manpower and training;
 - (c) to recommend measures to meet the training needs and manpower demand of insurance employees, insurance agents and technical representatives.

3. The previous manpower survey was conducted in 2011. In order to have an overview of the manpower statistics and training needs in the entire financial services sector, the Insurance Training Board (INTB) agreed to synchronize its 2013 Manpower Survey with the surveys of the banking and finance industry and the accountancy sector. The fieldwork of these three surveys had been extended to accommodate late respondents. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

Scope of the Survey

4. Similar to the last survey, this survey covered life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance company agencies and bancassurers (i.e. banks selling insurance) registered with the Insurance Agents Registration Board (IARB) and insurance brokers. Stratified random sampling was then used to select a pool of sampled establishments, which consisted of 748 companies.

5. The 748 sampled establishments (out of a total of 3 101 establishments) comprised 157 insurers (47 life insurers, 90 general insurers and 20 composite insurers), 222 insurance brokers, 330 company agencies and 39 bancassurers. Among the sampled company agencies, 202 engaged in insurance business and 128 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with personnel providing insurance services or handling insurance related matters and registered with the IARB). Of the 3 101 establishments, there were establishments revealed as non-insurance related establishments because the job duties of their personnel were not directly related to insurance (either less than 50% or the respondents from the sector of alternative distributors claimed themselves as non-insurance related establishments) and thus the total number of establishments in the insurance industry was 2 936. The Insurance Training Board estimated that this manpower survey covered the majority of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies, educational institutions and companies which might have ancillary services related to insurance but were excluded in this survey.

Response Rate

6. From a sample of 748 companies, 605 responded, 37 refused to reply while 106 had either closed, moved or temporarily ceased operation. The effective response rate was 94.2%.

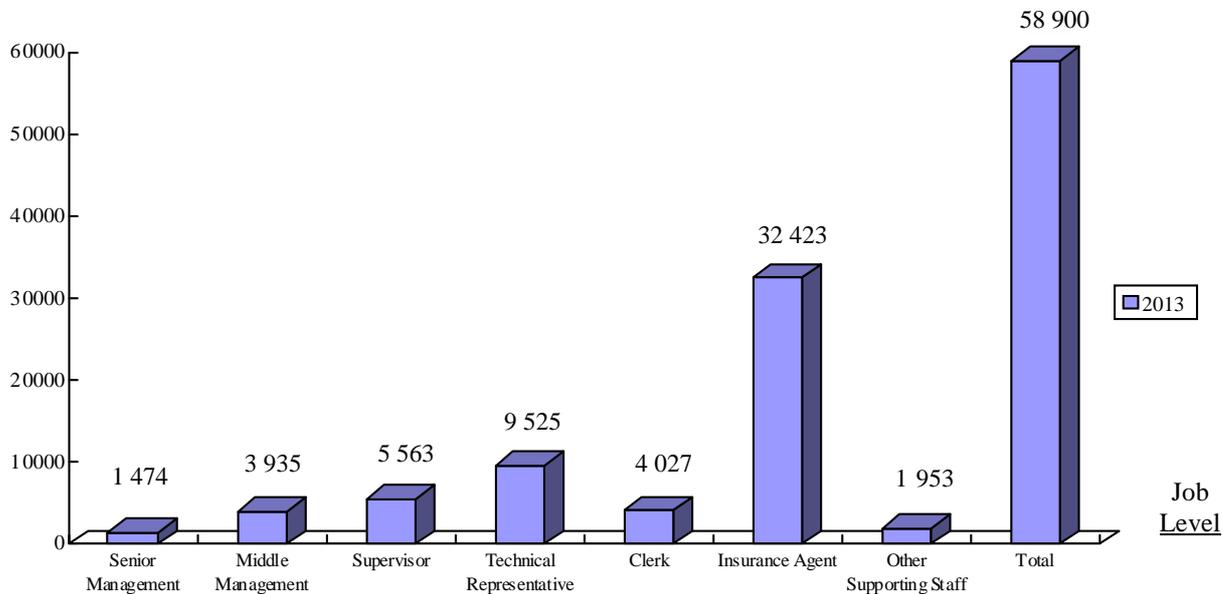
Survey Findings

Existing Workforce

7. The survey revealed that as at 2 January 2013, the insurance industry had a workforce of 58 900 people. Among them, 24 524 (41.6%) were insurance employees, 32 423 (55.0%) were insurance agents, and 1 953 (3.3%) were supporting staff members or non-insurance employees who would be excluded from subsequent analyses. The distribution of the number of personnel in the insurance industry by job level is shown in Diagram 1 below.

Diagram 1: Distribution of Existing Workforce in the Insurance Industry by Job Level

Number of Personnel



Remarks: Readers should note that the manpower figure of insurance agents might be different from the actual number as the findings were solely based on the incomplete information provided by the respondents at the time of the survey.

Manpower Changes in Workforce between 2011 and 2013 Surveys

8. The workforce of the insurance industry has increased from 52 485 persons in 2011 to 58 900 in 2013, or an increase of 12.2% between the two surveys. The number of technical representatives has increased by 2 947 or 44.8%, from 6 578 in 2011 to 9 525 in 2013. Concerning the increase in the number of technical representatives, the figure was calculated according to the updated list of establishments in the branches of Broker and Company Agency provided by the Hong Kong Confederation of Insurance Brokers, the Professional Insurance Brokers Association and the Hong Kong Federation of Insurers. For the updated list, the number of establishments covered in the survey has increased by 24% when compared with the 2011 Survey and in turn the number of technical representatives after grossing up is larger. In addition, the increase in the number of technical representatives in the branch "Bancassurer" might reflect the fact that more personnel in banks were required to get involved in activities related to insurance. On the other hand, the manpower in the senior management level has increased by 225, or 18.0% from 1 249 in 2011 to 1 474 in 2013. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between the 2011 and 2013 Surveys are given in Diagrams 2 and 3 respectively.

Diagram 2: Manpower Changes of the Insurance Industry between 2011 and 2013 Surveys

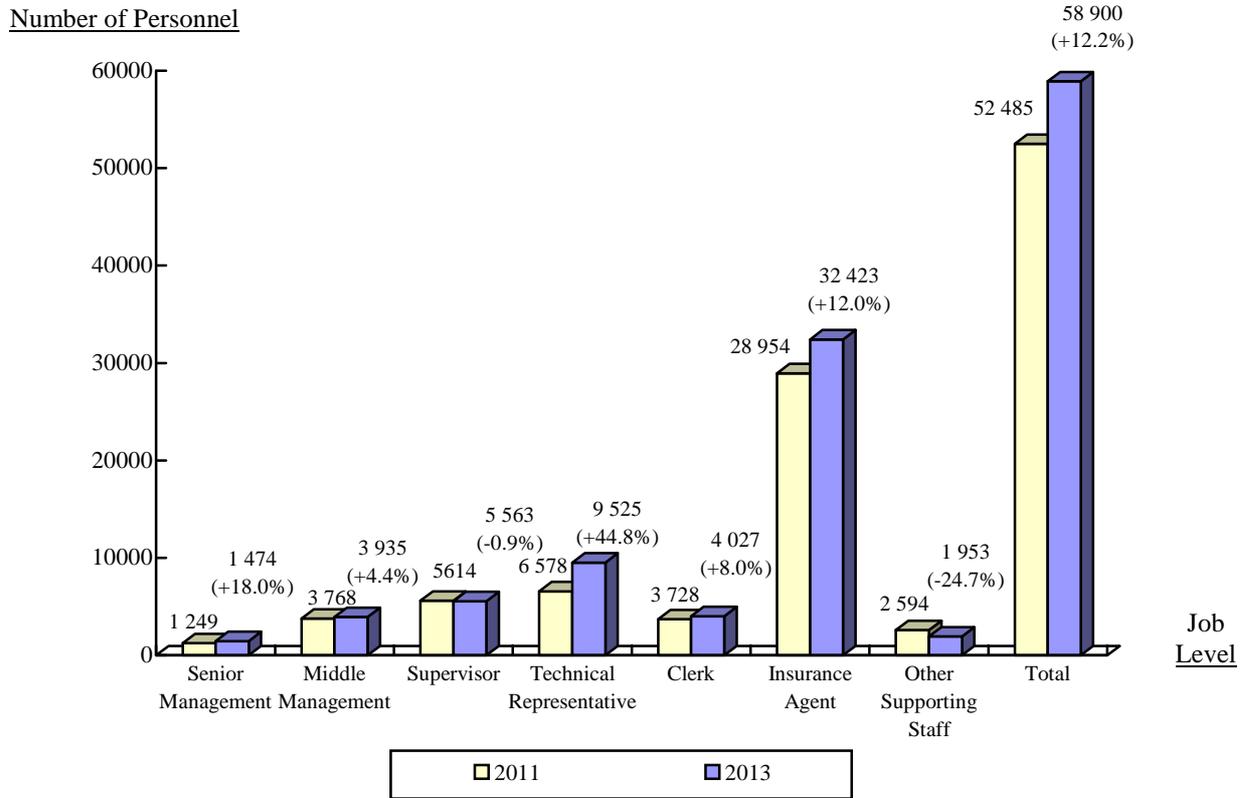
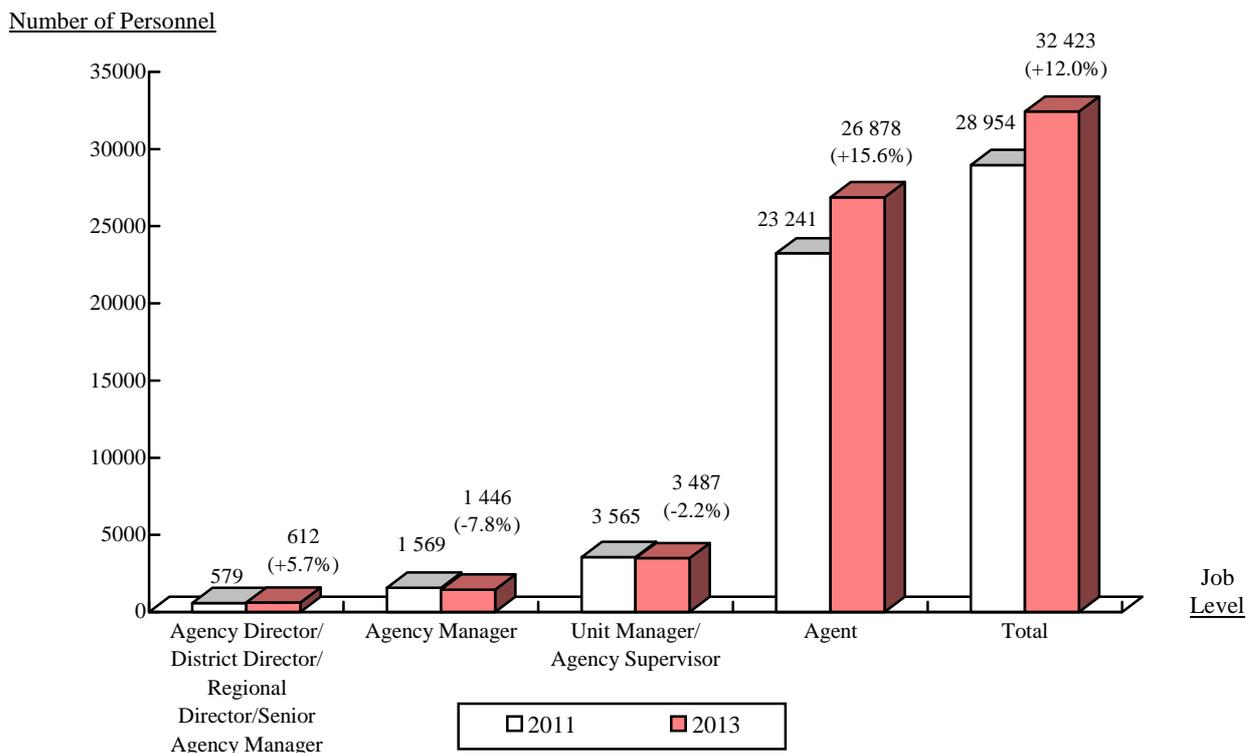


Diagram 3: Manpower Changes of Insurance Agents between 2011 and 2013 Surveys



Note: Figures in brackets denote the percentage changes of the manpower relative to 2011 at the same job level.

9. As shown in Diagram 3, there were increments across all levels of insurance agents except agency managers and unit managers/agency supervisors. The highest percentage change in the total manpower of general and life insurance agents between the 2011 and 2013 Surveys was the increase of agents from 23 241 in 2011 to 26 878 in 2013, i.e. 3 637 people or 15.6%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

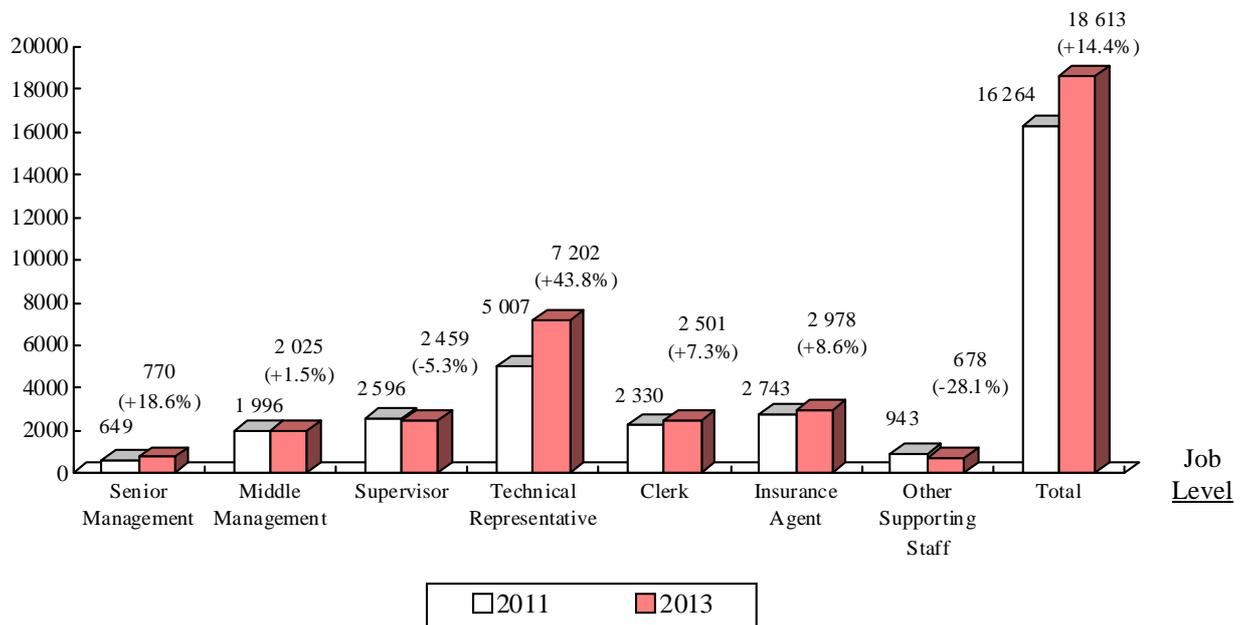
The General Insurance Sector

Manpower Changes between the 2011 and 2013 Surveys

10. The manpower changes in the general insurance sector by job level between the 2011 and 2013 Surveys are summarized in Diagram 4 below. The most significant change is the number of technical representatives who has increased by 2 195 or 43.8%, from 5 007 in 2011 to 7 202 in 2013. The senior management level has increased by 121 or 18.6% from 649 in 2011 to 770 in 2013.

Diagram 4: Manpower Changes of Personnel between 2011 and 2013 Surveys in the General Insurance Sector

Number of Personnel



Remarks: Figures in brackets denote the changes of 2013 manpower relative to 2011 at the same job level.

Number of Vacancies in the General Insurance Sector

11. A total of 193 vacancies in the general insurance sector were reported in the 2013 Survey which were less than the number of vacancies reported in 2011 (i.e. 451 vacancies). Technical representatives had the biggest share of vacant posts in the general insurance sector (64 or 33.2% of a total of 193 vacancies).

Projection of Manpower in the General Insurance Sector

12. Employers forecasted an increase of 36 persons by January 2015, or 0.2% increase in comparison with the manpower demand of 18 126 persons in January 2013. In the 2011 Survey, employers' forecast was an increase of 4.5%. The forecasted manpower demand for the next 24 months by job level is summarized in the following table:

Job Level	Manpower Demand in 2013	Forecasted Manpower Demand by Jan 2015	Growth / Decline (%)
Senior Management	770	769	-1 (-0.1%)
Middle Management	2 051	2 051	- (0.0%)
Supervisor	2 505	2 506	1 (<0.1%)
Technical Representative	7 266	7 294	28 (0.4%)
Clerk	2 556	2 563	7 (0.3%)
Insurance Agent	2 978	2 979	1 (<0.1%)
Total	18 126	18 162	36 (0.2%)

Minimum Education/Professional Qualification Requirements of the General Insurance Workforce

13. The percentages of personnel of the general insurance workforce who possessed a particular education/professional qualification at each job level reported by respondents are given in Table 1 below. General insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education and/or professional qualifications. For the supervisory level, 50.9% of employers preferred their staff to have a minimum of sub-degree education.

Table 1: Minimum Education/Professional Qualification Requirement of General Insurance Workforce

<u>Education/Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerical</u>	<u>Insurance Agent</u>
Professional Qualification	46.0%	34.8%	16.6%	7.6%	1.6%	0.0%
University Degree or Above	78.7%	71.4%	26.3%	4.3%	0.5%	0.0%
Higher Dip./Asso. Degree or Equivalent	5.1%	12.7%	37.0%	2.7%	2.6%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	0.0%	0.2%	13.9%	8.7%	17.8%	0.0%
Hong Kong Diploma of Secondary Education/Matriculation	0.0%	<0.1%	9.5%	21.6%	28.5%	5.9%
Secondary 5 or Equivalent	0.0%	2.2%	1.2%	45.8%	45.0%	86.6%

Remarks: As a percentage of the total general insurance workforce at the same job level (excluding 678 other supporting staff).

Minimum Requirement of Year(s) of Experience of the General Insurance Workforce

14. The survey findings showed that over fifty percent of the employers required their staff at senior management level to have more than ten years of working experience. The requirements for supervisors and technical representatives were mostly from one to five years. For agents, the requirement normally ranged from less than one year to two years, with the majority in the range of one to two years. For unspecified / refusal cases, there were 13.5% of the employers who had not specified or had refused to disclose such information.

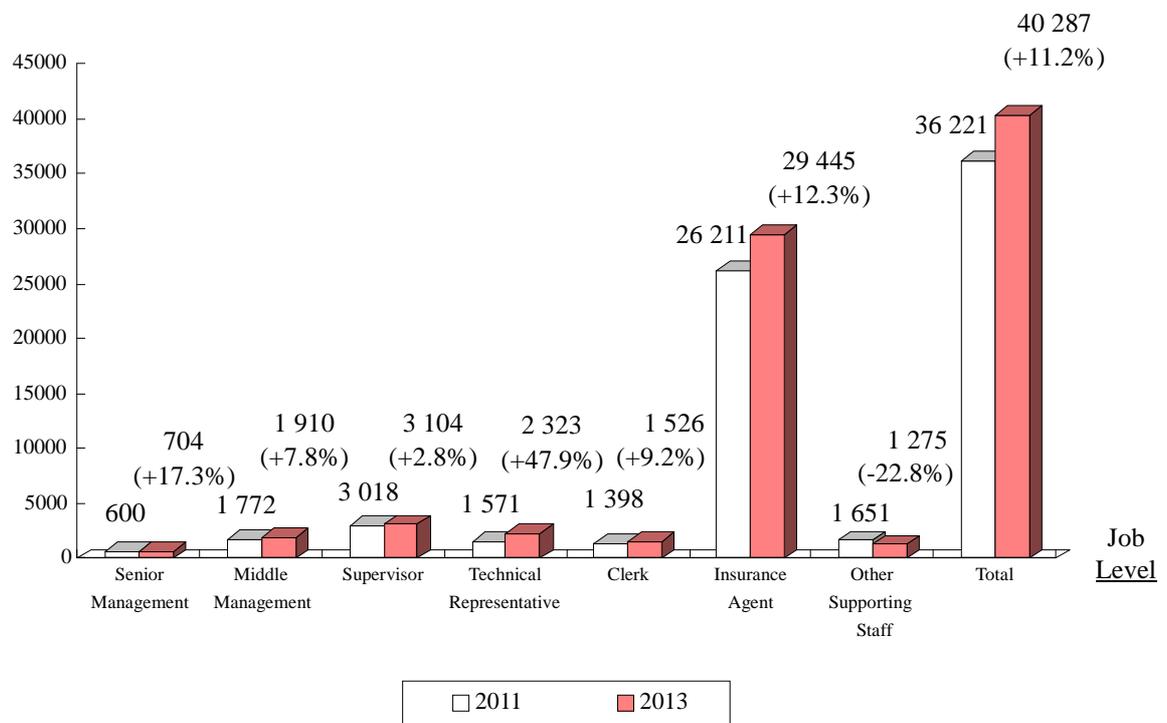
The Life Insurance Sector

Manpower Changes between the 2011 and 2013 Surveys

15. The manpower changes of the life insurance workforce by job level between the 2011 and 2013 Surveys are summarized in Diagram 5 below. When compared with the findings in the 2011 Survey, technical representatives had the greatest percentage of increment of 47.9% or 752 persons. On the contrary, other supporting staff was the only job level which has recorded a drop of personnel of 376 persons or 22.8% which compared with the figure in 2011. The decline of other supporting staff might probably be due to the computerization and outsourcing of administrative services to service providers.

Diagram 5: Manpower Changes of the Life Insurance Workforce between 2011 and 2013 Surveys

Number of Personnel

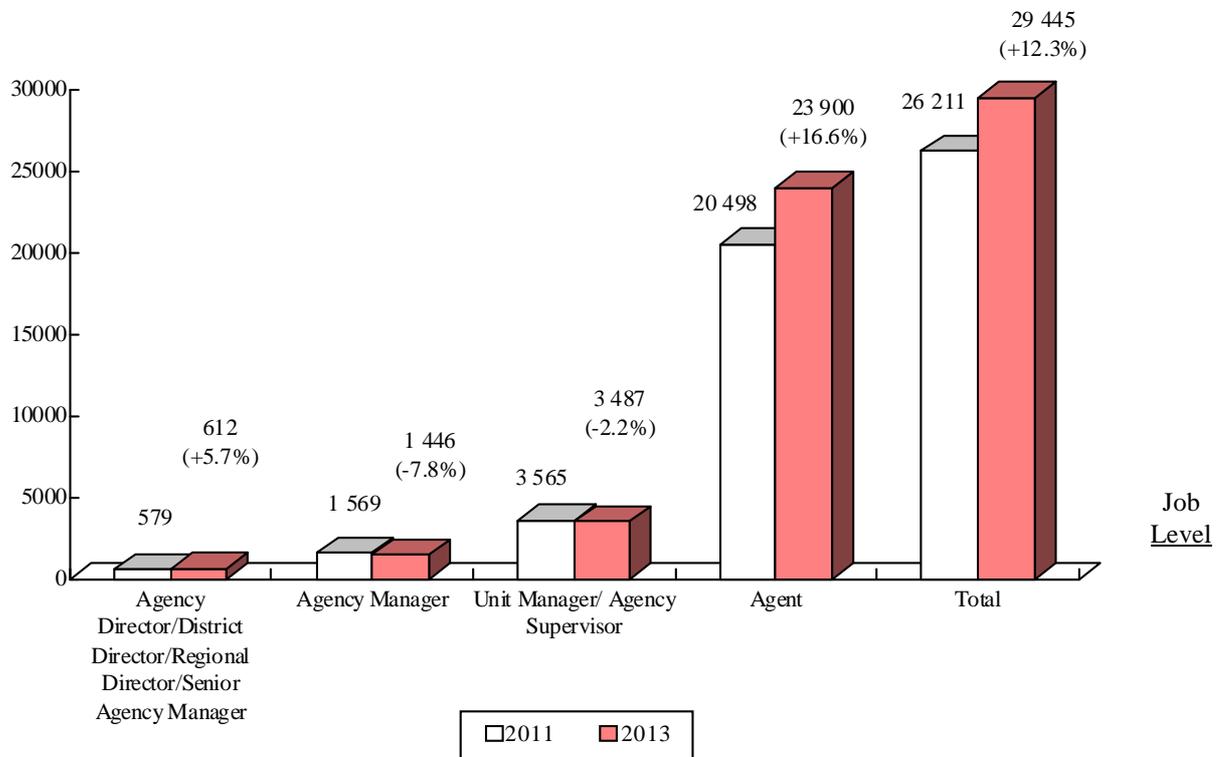


Remarks: Figures in brackets denote the percentage changes of manpower relative to 2011 at the same job level.

16. With reference to Diagram 6 below, the total number of insurance agents has increased by 3 234, or 12.3% from 26 211 persons in 2011 to 29 445 persons in 2013. In particular, the number of agents has increased by 3 402 persons or 16.6% while the number of agency directors/district directors/regional directors/senior agency managers has also increased by 33 persons or 5.7%.

Diagram 6: Manpower Changes of Life Insurance Agents between the 2011 and 2013 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2011 at the same job level.

Vacancies and Employers' Forecast of the Life Insurance Workforce

17. The survey revealed that there were 1 604 vacancies comprising 23 from middle management, 93 supervisors, 11 clerks, 1 294 life insurance agents, 179 technical representatives and 4 non-insurance employees. For the sector of life insurance agents, there has been a significant increase of 1 000 vacancies when compared with 294 vacancies in the 2011 Survey. The greatest increase in the number of vacancies was agents which showed an increment of 949 (from 139 in 2011 to 1088 in 2013) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agents between the 2011 and 2013 Surveys is given in Table 2 below. The overall number of vacancies was higher than the figure in the 2011 Survey and agents constituted the greatest number of vacancies, i.e., 1 088 which might be due to business expansion in the life insurance sector.

Table 2: Comparison of the Distribution of Vacancies in the Life Insurance Agents Sector

	<u>Number of Vacancies</u>	
	<u>2011</u>	<u>2013</u>
Agency Director/District Director/Regional Director/Senior Agency Manager	5	8
Agency Manager	12	35
Unit Manager/Agency Supervisor	138	163
Agent	139	1 088
Total	294 =====	1 294 =====

Projection of Manpower in the Life Insurance Sector

18. Employers forecasted a growth of 1 120 persons by January 2015, or an increase of 2.8% when compared with the manpower demand of 40 612 persons in January 2013. Employers' forecast of the manpower demand for the next 24 months by job level is summarized as follows.

	Manpower Demand in 2013	Forecasted Manpower Demand by Jan 2015	Growth / Decline (%)
Senior Management	704	704	- (0.0%)
Middle Management	1 933	1 942	9 (0.5%)
Supervisor	3 197	3 241	44 (1.4%)
Technical Representative	2 502	2 778	276 (11.0%)
Clerk	1 537	1 560	23 (1.5%)
Insurance Agent	30 739	31 507	768 (2.5%)
Total	40 612	41 732	1 120 (2.8%)

Minimum Education/Professional Qualification Requirements of the Life Insurance Workforce

19. The Survey revealed that life insurance employers generally preferred their staff members at the senior management level and middle management level to possess university degree or above education level and/or professional qualifications. For supervisory level, 33.4% of employers preferred their staff to have an education level of university degree or above. Table 3 below shows the percentages of the minimum education/ qualification requirements of the life insurance workforce at various job levels preferred by respondents.

Table 3: Minimum Education/ Professional Qualification Requirements of the Life Insurance Workforce

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerical</u>	<u>Insurance Agent</u>
Professional Qualification	36.5%	23.5%	5.3%	38.0%	0.0%	9.8%
University Degree or Above	83.9%	79.2%	33.4%	13.8%	1.6%	2.7%
Higher Dip./Asso. Degree or Equivalent	3.4%	8.5%	26.4%	1.6%	0.3%	0.7%
Diploma/Higher Cert./Cert. or Equivalent	0.0%	0.1%	17.6%	10.8%	11.7%	0.0%
Hong Kong Diploma of Secondary Education/ Matriculation	0.0%	1.0%	2.7%	15.2%	13.9%	13.8%
Secondary 5 or Equivalent	0.0%	0.0%	9.1%	58.4%	58.8%	35.2%

Remarks: As a percentage of the total life insurance workforce at the same job level.

Minimum Requirement of Year(s) of Experience of the Life Insurance Workforce

20. The survey revealed that 42% of the respondents required their staff at senior management level to possess more than ten years of working experience. The requirement for supervisors was mainly from one to five years of working experience. For technical representatives, the requirement was mostly from one year to five years. For agents, the requirement was from less than one year to two years. Again, there were a large number of unspecified/refusal cases, with the largest number of cases coming from the category of agents (13 754). Readers of this report should exercise due care when they examine the findings.

21. The following sections are presented to give an overall view of the insurance industry without separating the general and life insurance sectors.

Staff Turnover in the Insurance Industry
in the Past Twelve Months

22. Table 4 below shows the staff turnover statistics for the insurance industry in the past twelve months. The highest turnover rate (i.e. 21.4%) was in the clerical level, followed by the level of technical representative and insurance agent (11.6%). The overall turnover rate was 11.8%.

Table 4: Staff Turnover of the Insurance Industry in the Past Twelve Months

	Managerial	Supervisory	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	399	474	719	6 812 [@]	8 404
Number who Left	400	607	877	5 048 [#]	6 932
Net Effect Increase (Decrease)	-1	-133	-158	1 764	1 472
Number of People in the Job Level (including vacancies)	5 458	5 702	4 093	43 485	58 738
Staff Turnover Rate*	7.3%	10.6%	21.4%	11.6%	11.8%

* Staff Turnover Rate in a Specified Period of Time = $\frac{\text{No. of People who Left in the Specified Period of Time}}{\text{Average No. of People in the Specified Period of Time}}$

[@] "Number Recruited" for insurance agents = No. of insurance agents newly registered from 1.1.2012 to 31.12.2012.

[#] "Number who Left" for insurance agents = No. of insurance agents newly registered from 1.1.2012 to 31.12.2012 minus the change in the number of insurance agents between 1.1.2012 and 31.12.2012.

Internal Promotion

23. The survey revealed that 375 insurance personnel were promoted in the past twelve months. However, the findings were solely based on the insufficient information provided by respondents at the time of the survey. Readers of this report should exercise due care when they examine the findings. The number of internal promotions in the insurance industry by job level is summarized in Table 5 below.

Table 5: Number of Internal Promotions in the Insurance Industry in the Past Twelve Months (1.1.2012 to 31.12.2012)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Middle Manager to Senior Manager	9
From Supervisor to Middle Manager	144
From Clerk to Supervisor	210
From Others to Clerk	2
From Agent/Technical Representative to Unit Manager/Agency Supervisor	9
From Unit Manager/Agency Supervisor to Agency Manager	0
From Agency Manager to Agency Director/ Senior Agency Manager	1
Total	375 =====

Reasons of Recruitment Difficulties

24. Establishments which had encountered recruitment difficulties reported that the three main reasons of recruitment difficulties were:

Reasons

1. Lack of candidates with relevant experience and training
2. Working conditions/remuneration package could not meet recruits' expectations
3. Lack of candidates with good language capabilities - Putonghua

Projected Additional Manpower Requirements

25. A summary of the projected additional manpower requirements in the insurance industry by January 2015 is given in Table 6 below:

Table 6: Summary of Additional Manpower Requirements in the Insurance Industry by January 2015

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2015</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2015</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2015</u>
Senior Management	50	46	96
Middle Management	160	158	318
Supervisor	209	343	552
Technical Representative	568	612	1 180
Clerk	227	135	362
Insurance Agent	198	4 017	4 215
Total	1 412 =====	5 311 =====	6 723 =====

Education/Professional Qualification Requirements of the Additional Manpower by January 2015

26. A summary of the additional number of insurance practitioners with the required education/professional qualifications by January 2015 is given in Table 7 below. The demand for personnel with secondary 5 or equivalent was the highest (2 422), followed by the education level of Hong Kong Diploma of Secondary Education/ Matriculation (896).

Table 7: Education/Professional Qualification Requirements of the Additional Manpower of the Insurance Industry by January 2015

<u>Education Qualification</u>	<u>No. of Personnel Required in the General Insurance Sector</u>	<u>No. of Personnel Required in the Life Insurance Sector</u>	<u>Total</u>
Professional Qualification	160	698	858
University Degree or Above	234	473	707
Higher Dip./Asso Degree or Equivalent	121	144	265
Diploma/Higher Cert./ Cert. or Equivalent	119	142	261
Hong Kong Diploma of Secondary Education/ Matriculation	219	677	896
Secondary 5 or Equivalent	540	1882	2 422
Total	1 393 =====	4 016 =====	5 409 =====

Manpower Supply of Insurance Personnel

27. The highest demand for insurance personnel was those who had an education background of secondary education or equivalent. This category of demand should be able to be met as the market has an abundant supply of secondary school graduates every year. In terms of the supply of manpower with other qualifications, such as university degree, professional qualifications, higher diploma, etc., there are some insurance related courses offered by various course providers as per the information provided by the University Grants Committee of Hong Kong (UGC), the Hong Kong Institute of Vocational Education (IVE), course providers running insurance related courses and industry organisations such as the Chartered Insurance Institute (CII) and its local institute the Insurance Institute of Hong Kong (IIHK).

Matching of Manpower Demand and Supply

28. There is no significant mismatch of insurance manpower demand and supply due to the fact that no specific pre-requisites are required for graduates to join the industry, especially for insurance agents and technical representatives. Graduates from various disciplines could join the industry and they would be offered on-the-job training upon commencement of employment. In order to attract and motivate graduates to join the insurance industry, the Working Party on Promoting Insurance Career as a Profession under the Insurance Training Board would continue promoting professionalism of the insurance industry to the public. This should further enhance the overall reputation and image of the industry.

Estimated Training Plans of Insurance Personnel in the Next Twelve Months

29. In the 2013 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills” and the top five types/topics of training for various job levels in the order of frequency being selected by employers are summarized in Table 8-12 below.

Table 8: Types/Topics of Training for Managerial Staff

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Management/ Executive	Risk Management
3	Basic Job-related	Law Relating to Insurance
4	Management/ Executive	Problem Solving and Decision Making
5	Management/ Executive	Leadership

Table 9: Types/Topics of Training for Supervisors

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Generic Skills	Effective Communication Skills
3	Generic Skills	Interpersonal Skills
4	Basic Job-related	Law Relating to Insurance
5	Management/ Executive	Time Management

Table 10: Types/Topics of Training for Clerical Staff

	Category	Types/Topics of Training
1	Generic Skills	Effective Communication Skills
2	Basic Job-related	General Insurance
3	Generic Skills	Use of Computer
4	Generic Skills	IT Enabling Systems
5	Generic Skills	Presentation Skills

Table 11: Types/Topics of Training for Technical Representatives

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Generic Skills	Interpersonal Skills
3	Generic Skills	Effective Communication Skills
4	Generic Skills	Presentation Skills
5	Basic Job-related	Law Relating to Insurance

Table 12: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Management/ Executive	Time Management
3	Basic Job-related	Life Insurance
4	Generic Skills	Interpersonal Skills
5	Generic Skills	Effective Communication Skills

30. Generally speaking, management/executive training types/topics like Risk Management, Problem Solving and Decision Making and Leadership, etc. are important to managerial staff. General Insurance and Effective Communication Skills are important to supervisors, technical representatives and clerical staff. For insurance agents, General Insurance and Life Insurance are important types/topics of training.

Part-time Insurance Personnel Employed in the Industry

31. The Survey indicated that 337 part-time insurance personnel were employed in the insurance industry to help 56 947 (a total workforce of 58 900 minus 1 953 non-insurance employees) full-time insurance personnel perform insurance related functions.

Recommendations

Business Outlook

32. With several doses of quantitative easing, the US economy has shown signs of recovery. The economic outlook of Europe is somewhat less promising when compared with the US though. The financial market is still full of uncertainties. With a stable economic growth locally and a potential pool of Mainland customers to purchase life insurance policies, life insurance companies tended to take a relatively less conservative approach in forecasting the manpower demand as in January 2015 than their counterparts of the general insurance sector.

33. The following manpower trends were observed:

- a. In the general insurance sector, the manpower has increased when compared with the figure in 2011.
- b. In the life insurance sector, the number of vacancies should increase which might be due to a growth in the business volume. Technical representatives would be in great demand which might reflect the importance of the sales force to generate revenue for life insurance companies, particularly for life insurers.
- c. The trend of shifting towards investment related insurance business could be spotted which led to an expansion of the sector of independent financial advisors. It is foreseeable that manpower demand for independent financial advisors will be getting high and more people will join this sector.
- d. Owing to the keen competition for experienced insurance practitioners by various insurance companies, employers are expected to continue encountering difficulty in recruiting employees.
- e. In view of the close business relationship between the mainland of China and Hong Kong, more insurance practitioners would be entering into the insurance market of the Mainland. The knowledge about mainland insurance products and related regulations would be in great demand.

34. The projected additional manpower requirements by January 2015 of the insurance industry will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2015</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2015</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2015</u>
Senior Management	50	46	96
Middle Management	160	158	318
Supervisor	209	343	552
Technical Representative	568	612	1 180
Clerk	227	135	362
Insurance Agent	198	4 017	4 215
Total	1 412 =====	5 311 =====	6 723 =====

Most Wanted Attributes

35. In addition to the generic attributes of possessing sound knowledge of insurance products, a good understanding of insurance principles and concepts, good selling skills and inter-personal communication skills, insurance practitioners are expected to have excellent relationship building skills, especially for insurance agents. In order to strengthen the relationship with clients, companies are putting emphasis on equipping their employees with relevant skills, such as good listening skills to capture the real needs of clients and build up mutual trust. Also, insurance companies are looking for experienced insurance personnel to provide clients with quality and professional services.

36. As revealed from the survey, insurance employers preferred their staff members at senior management level and middle management to possess university degree or above education and professional qualification. Thus, insurance practitioners are advised to achieve higher academic qualification and upgrade their professional knowledge by actively participating in CPD programmes and other professional qualifications, such as FLIMI, ANZIIF, CFP, CII, IIHK Insurance Diploma, etc., in order to have career advancement. The professionalism of the insurance industry would be further enhanced by insurance practitioners with higher education background and qualifications.

Strategies to Attract and Retain Talents

37. The Insurance Training Board set up a Working Party on Promoting Insurance Career as a Profession in 2009 with a view to promoting insurance as a professional career in the industry. In order to ensure a continuous supply of new blood to join the industry and retain the well-trained workforce to continue serving in the industry, the Working Party will explore promotional activities to foster a positive image of insurance practitioners and to arouse public awareness on insurance professionalism.

38. The fact that insurance employers encountered difficulty in recruiting employees might be due to the keen competition within the insurance industry and with

entities in other business sectors. In order to retain staff with good performance and maintain the competitiveness of their business, insurance companies are recommended to develop an effective talent management system to provide personnel with a clear career development path and opportunities for career advancement.

Manpower Training

39. With reference to paragraph 29 regarding the important types/topics of training for the development of insurance manpower in the next twelve months, management/executive training types/topics like Risk Management, Problem Solving and Decision Making and Leadership, etc. are important to managerial staff. General Insurance and Effective Communication Skills are important to supervisors, technical representatives and clerical staff. For insurance agents, General Insurance and Life Insurance are important types/topics of training.

40. The 2013 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next twelve months. Concerning in-house training and external training, most of the insurance companies indicated that the training expenses in 2012 and the training budget for 2013 would remain unchanged. A small number of establishments also reflected that they would increase the training budget for in-house and external training in 2013. Results showed that companies were willing to devote resources to provide employees with training.

41. It is recommended that attention be drawn to course providers to the various training needs of staff of different levels. Besides soft skills training, the demand for product knowledge training is strong, especially for technical skills and knowledge training in respect of general and life insurance products.

Training Programmes

42. With reference to paragraph 3.17 of Section III, the types/topics of training mostly chosen by respondents for various job levels are summarized below:

- Risk Management
- General Insurance
- Life Insurance
- Interpersonal Skills
- Law Relating to Insurance
- Leadership
- Effective Communication Skills
- Time Management

43. With regard to the uncertain market condition of the global economy, companies are looking for risk management training to equip management staff with the necessary skills and tactics to identify and assess possible risks. Effective risk management training has the aims of equipping staff with a comprehensive understanding of risk

management systems, processes and regulatory frameworks. It also helps acquire necessary techniques to control or reduce the impact of potential hazards to the company. Good risk management fosters vigilance in times of calm and instills discipline in times of crisis.

44. In addition, a good knowledge of regulatory requirements is important to the sales force like technical representatives and insurance agents as well as managerial staff. There is a great demand for training in respect of “Law Relating to Insurance” to provide insurance personnel with the core knowledge about relevant regulations.

45. Employees are required to possess well-versed knowledge about insurance products in order to be a professional insurance practitioner and the relevant product training would normally be provided by insurance companies. Another growing trend is the business of asset management. The National 12th Five-Year Plan specifically states our country's support for Hong Kong's development as an offshore Renminbi (RMB) business centre and an international asset management centre. In fact, the Asian region has seen the fastest wealth growth globally.

46. As evidenced by employers' suggestions on the training types/topics which are important to the manpower development in the insurance industry, a wide spectrum of training programmes should be provided to insurance personnel. The provision of training not only upgrades the job knowledge and skills of insurance personnel, it also broadens and deepens the exposure of personnel to different segments of the industry.

SECTION I

SURVEY PURPOSE AND SCOPE

The Training Board

1.1 The Insurance Training Board of the Vocational Training Council is appointed by the HKSAR Government to be responsible for, among other duties, assessing the manpower situation and training needs in the industry and recommending to the Vocational Training Council measures to meet the demand for trained personnel in the industry. The Training Board comprises members nominated by trade associations, insurance institutions, educational/training institutions and government departments. The memberships of the Training Board and the Working Party on 2013 Manpower Survey are listed in Appendices 1 and 1a. The terms of reference of the Training Board are given in Appendix 2.

Purpose of the Survey

1.2 The Insurance Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 16th biennial manpower survey of the insurance industry from 9 January 2013 to 8 March 2013. Follow-up work with non-respondents was completed on 14 June 2013. After the data had been processed by the C&SD, a full set of tabulations were available at the end of August 2013.

1.3 The survey was conducted with the following objectives:

- (a) to assess the manpower and training needs of insurance employees and insurance intermediaries;
- (b) to forecast the likely growth of the insurance industry in terms of manpower and training; and
- (c) to recommend measures to meet the training needs and manpower demand of insurance employees, insurance agents and technical representatives.

1.4 The previous manpower survey was conducted by the Insurance Training Board in 2011. In order to have an overview of the manpower supply and demand in the entire financial services sector, the Insurance Training Board agreed to synchronize its 2013 Manpower Survey with the surveys of the banking and finance industry and the accountancy sector. The fieldwork of these three surveys had been extended to accommodate late respondents. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

Scope of the Survey

1.5 Similar to the last survey, this survey covered life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance company agencies and bancassurers (i.e. banks selling insurance) registered with the Insurance Agents Registration Board (IARB) and insurance brokers. Stratified random sampling was then used to select a sample, which consisted of 748 companies.

1.6 The 748 surveyed establishments (out of a total of 3 101 establishments) comprised 157 insurers (47 life insurers, 90 general insurers and 20 composite insurers), 222 insurance brokers, 330 company agencies and 39 bancassurers. Among the sampled company agencies, 202 engaged in insurance business and 128 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with personnel providing insurance services or handling insurance related matters and registered with the IARB). Of the 3 101 establishments, there were establishments revealed as non-insurance related establishments because the job duties of their personnel were not directly related to insurance (either less than 50% or the respondents from the sector of alternative distributors claimed themselves as non-insurance related establishments) and thus the total number of establishments in the insurance industry would be 2 936. The Insurance Training Board estimated that this manpower survey covered the majority of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies, educational institutions and companies which might have ancillary services related to insurance but who were excluded in this survey.

Survey Document

1.7 The Insurance Training Board designed questionnaires with relevant principal jobs for general insurers, life insurers, composite insurers, insurance brokers, company agencies and bancassurers. The principal jobs included in the questionnaire were similar to those in the last survey for comparison purposes. Additional questions were incorporated in the questionnaire to collect data on the training needs of insurance employees, technical representatives and insurance agents. In addition, training expenses and training budget comparisons with the preceding year were included in the questionnaire to indicate changes in company investment in training and development activities.

1.8 A set of survey documents, including a letter from the Chairman of the Insurance Training Board (**Appendix 3**), questionnaire (**Appendix 4**), explanatory notes (**Appendix 5**) and job descriptions (**Appendix 6**) were sent to sampled companies according to their branches

of business for job matching one week before the fieldwork. The reference date of the manpower data was fixed to be 2 January 2013.

1.9 Employers were assured that the data collected would be handled in the strictest confidence and published only in the form of statistical summaries without reference to individual establishments.

Procedures of the Survey

1.10 During the fieldwork period, interviewing officers of the C&SD visited sampled establishments to collect the completed questionnaires and, where necessary, to assist in filling in the data. The fieldwork of the survey was so much longer than expected that the cut-off date for the survey was extended to 14 June 2013 with a view to improving the response rate and in turn enhancing the reliability of the survey findings. All completed questionnaires were checked, coded and, if necessary, verified with the respondents before data processing and tabulation. Data obtained from the sampled respondents were statistically grossed up to obtain a full picture of the manpower situation in the insurance industry.

Response Rate

1.11 From a sample of 748 companies, 605 responded, 37 refused to reply while 106 had either closed, moved or temporarily ceased operation. The effective response rate was 94.2%.

Focus Group

1.12 A focus group comprising practitioners from sectors of life insurers, general insurers, brokers, company agencies, bancassurers and independent financial advisers was set up to provide expert advice on various aspects of the manpower situation of the insurance industry. Its membership is given in Appendix 1b. Views of focus group members have been incorporated into relevant sections of the manpower survey report.

Presentation of Findings

1.13 The background, methodology and coverage of the survey are shown in this section and a summary of survey findings is presented in Section II. The Insurance Training Board's conclusions, recommendations and business outlook are set out in Section III. An executive summary on major findings is also published. Detailed statistics tabulated separately for general insurers, general insurance brokers, general insurance company agencies, general insurance intermediaries, life insurers, life insurance brokers, life insurance agents, life insurance intermediaries and bancassurers are also included in this report. This report can be downloaded from <http://intb.vtc.edu.hk>.

1.14 In this survey, the manpower of the insurance industry was classified into insurance employees, insurance intermediaries and non-insurance employees (other supporting staff). For easy reference, findings were presented separately for the general insurance sector and life insurance sector with graphics. Except in the total headcount of the workforce,

non-insurance employees are excluded from subsequent analyses. Slight discrepancies in the total figures might occur due to the statistical gross up of data to yield an overall picture of the insurance industry.

Classification of Job Levels and Principal Jobs

1.15 Based on the typical organisation structure of insurance companies, insurance employees were further classified into five levels, viz:

- (1) Senior Management Level
- (2) Middle Management Level
- (3) Supervisory Level
- (4) Technical Representative Level
- (5) Clerical Level

1.16 Similarly, insurance agents were classified into the following four levels in the questionnaire:

- (1) Director/ Manager/ Agency Director/ District Director/ Regional Director/
Senior Agency Manager Level
- (2) Agency Manager Level
- (3) Unit Manager/Agency Supervisor Level
- (4) Agent Level

SECTION II

SUMMARY OF SURVEY FINDINGS

A. THE INSURANCE INDUSTRY

Introduction

2.1 The survey is mainly concerned with the manpower and training needs of insurance employees and intermediaries in the general and life insurance sectors. Sampled establishments were requested to provide relevant information about their employees or intermediaries according to their major activities in the general insurance business or life insurance business. In this section, survey findings collected from 748 selected establishments (samples) out of a total of 2 936 establishments were processed by the C&SD and statistically grossed up to reflect the overall picture of the manpower situation of the whole insurance industry.

2.2 In this section, survey findings are categorized into two main sectors, namely, general insurance and life insurance, while data related to manpower statistics including the number of establishments, employees, vacancies and manpower changes (i.e. paragraphs 2.13 – 2.17) is first presented in an overall industry summary and followed by a breakdown of the general insurance sector and life insurance sector (i.e. paragraphs 2.18 - 2.48). Paragraphs 2.49 – 2.69 would present findings of the whole insurance industry instead of presenting by sector because the findings are related to companies which may refer to the overall insurance industry without dividing into general insurance sector or life insurance sector.

2.3 Main survey findings are presented by sector and by job level of senior management, middle management, supervisor, technical representative and clerical insurance personnel. General insurance agents are presented by levels of director/manager and agent, while life insurance agents are presented by levels of agency director/district director/regional director/senior agency manager, agency manager, unit manager/agency supervisor and agent. Sampled companies are classified by branches of life insurers, general insurers, composite insurers, brokers, company agencies (insurance) / (alternative distribution) and bancassurers.

Changes in the 2013 Survey

2.4 Because of the introduction of the Hong Kong Diploma of Secondary Education, this education level was added and was pitched at the same level as Matriculation under Column H of Part IA and Part IB in the questionnaire. Moreover, in Question 2(d)(iii) and Question 6(c) in Part II of the questionnaire, “Matriculant / Secondary School Leaver or Equivalent / Student Below Secondary 5” was rewritten as “Graduate of Hong Kong Diploma of Secondary Education / Matriculant / Secondary School Leaver or Equivalent / Student Below Secondary 5”.

2.5 The description of the job level “Officer” was changed to “Supervisor” in all relevant sections of the survey report.

2.6 The levels of internal promotion under Question 4 in Part II of the questionnaire were revised as follows:

	<u>From</u>	<u>To</u>
(a)	Others	Clerk
(b)	Clerk	Supervisor
(c)	Supervisor	Middle Manager
(d)	Middle Manager	Senior Manager
(e)	Agent/TR	Unit Manager/ Agency Supervisor
(f)	Unit Manager/ Agency Supervisor	Agency Manager
(g)	Agency Manager	Agency Director/ Senior Agency Manager

2.7 For Question 2 in Part III of the questionnaire asking the reasons of recruitment difficulty, the choice of reasons was revised as (a) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions; (b) Lack of candidates with relevant experience and training; (c) Working conditions / remuneration package could not meet recruits’ expectations; (d) Lack of candidates with good language capabilities; and (e) Other reasons.

2.8 In the 2011 Survey, there were three questions asking (i) the number of employees / technical representatives working in the mainland of China; (ii) the effects on Hong Kong employees / technical representatives as a result of mainland operations; and (iii) the suggested incentives to encourage employers to provide training to employees. These three questions were deleted in the 2013 Survey.

2.9 As “Mediation Skill” was regarded as one of the important training topics, it was added under Generic Skills of Examples of Training Topics in Part III and Part IV of the questionnaire. A few more professional qualifications were also added in those parts.

2.10 Certain job titles and job descriptions have been revised. Readers may refer to Appendix 6 of the survey report for the updated job titles and job descriptions of the insurance industry.

2.11 Owing to the changes of the design of the survey questionnaire, the data collected in the 2011 Survey and 2013 Survey may not be directly comparable. Readers of the manpower survey report are advised to take note of this when they compare the manpower statistics in the two manpower survey reports.

Analyses of Manpower Statistics

2.12 The manpower situation of the insurance industry is analysed by revealing the number of establishments, the number of personnel and the number of vacancies in 2013 as presented in the following paragraphs 2.13 – 2.17.

Number of Establishments in 2013

2.13 There were 2 936 establishments in the insurance industry at the time of the survey. The distribution of establishments in each branch is summarized in Table 1 below:

Table 1 : Distribution of Establishments
by Branch (as at January 2013)

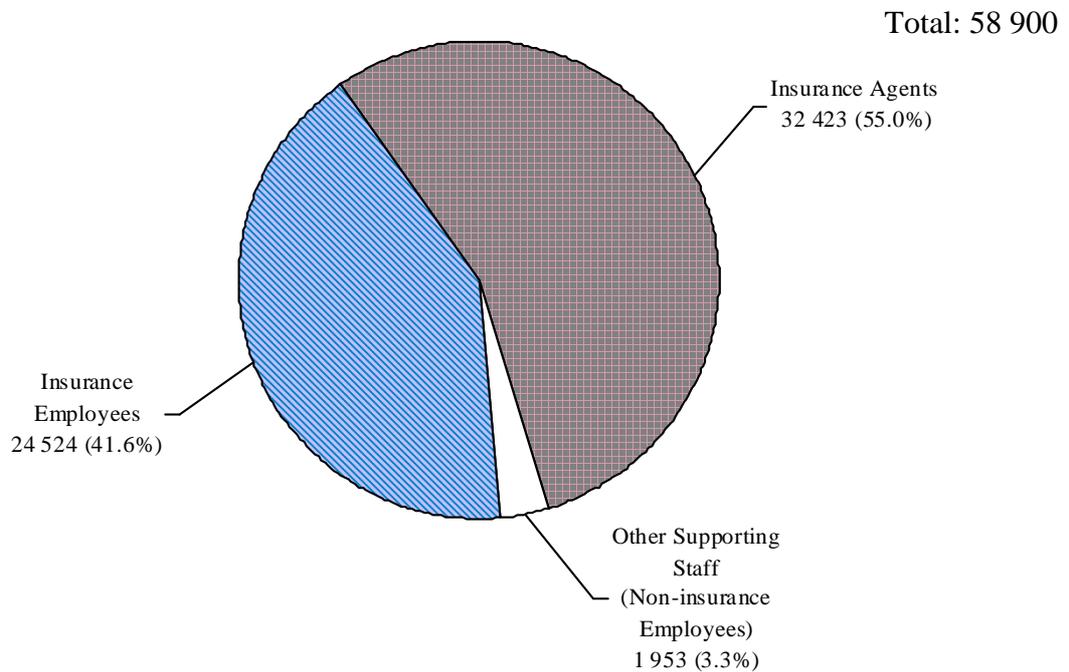
Life Insurer	General Insurer	Composite Insurer	Broker	Company Agency (Insurance)	Company Agency (Alternative Distribution)	Bancassurer	Total
31*	70*	16*	580	1 245	960	34	2 936

* 16 life insurers, 18 general insurers and 4 composite insurers claimed that they were a registered office / not yet started operation / no technical manpower / ceased operation temporarily. These insurers were not included in Table 1.

Number of Personnel in the Industry

2.14 The survey revealed that as at 2 January 2013, the insurance industry had a workforce of 58 900 people. Among them, 24 524 (41.6%) were insurance employees, 32 423 (55.0%) were insurance agents, and 1 953 (3.3%) were supporting staff members or non-insurance employees who would be excluded from subsequent analyses. The distribution of the number of personnel in the insurance industry is shown in Diagram 1 and Diagram 2 below.

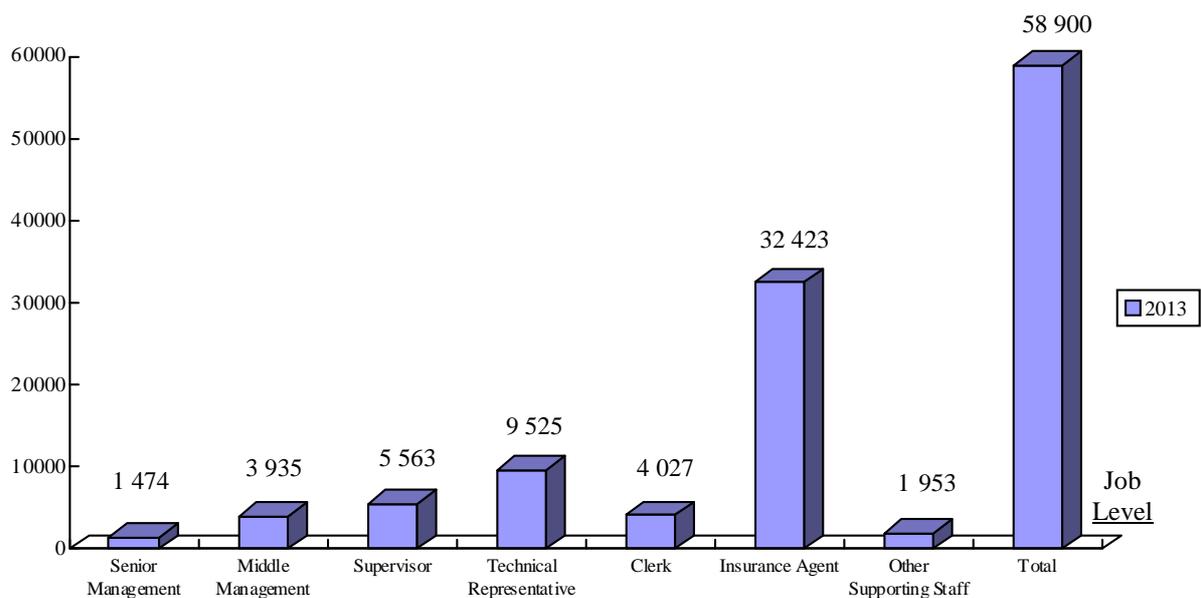
Diagram 1 : Distribution of the Number of Personnel in the Insurance Industry



Remarks: Total percentage may not equal 100% due to rounding.

Diagram 2 : Distribution of the Number of Personnel in the Insurance Industry by Job Level

Number of Personnel



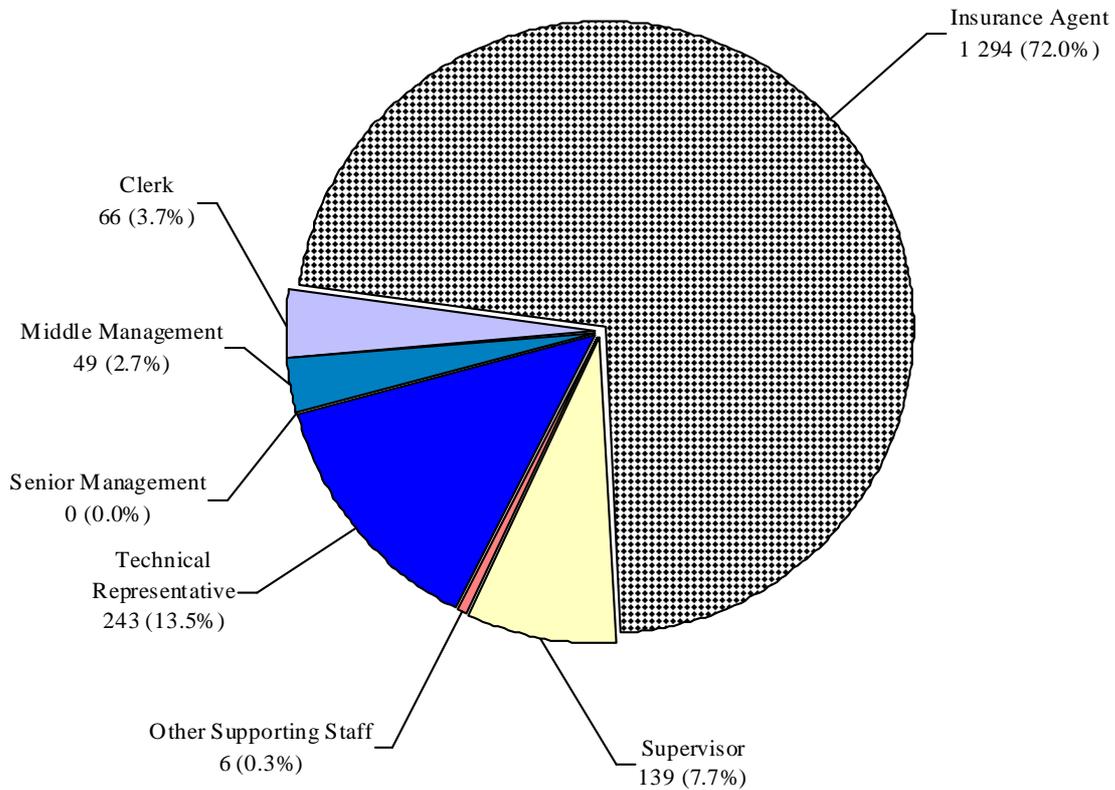
Remarks: Readers should note that the manpower figure of insurance agents might be different from the actual number as the findings were solely based on the incomplete information provided by respondents at the time of the survey.

Number of Vacancies in the Industry

2.15 The distribution of the total number of vacancies is shown in Diagram 3 and 1 797 vacancies were reported in the insurance industry.

Diagram 3 : Number of Vacancies by Job Level in the Insurance Industry

Total: 1 797



Remarks: Total percentage may not equal 100% due to rounding.

Manpower Changes between 2011 and 2013 Surveys

2.16 The workforce of the insurance industry has increased from 52 485 persons in 2011 to 58 900 in 2013, or an increase of 12.2% between the two surveys. The number of technical representatives has increased by 2 947 or 44.8%, from 6 578 in 2011 to 9 525 in 2013. Concerning the increase in the number of technical representatives, the figure was calculated according to the updated list of establishments in the branches of Broker and Company Agency provided by the Hong Kong Confederation of Insurance Brokers, the Professional Insurance Brokers Association and the Hong Kong Federation of Insurers. For the updated list, the number of establishments covered in the survey has increased by 24% when compared with the 2011 Survey and in turn the number of technical representatives after grossing up is larger. In addition, the increase in the number of technical representatives in the branch "Bancassurer" might reflect the fact that more personnel in banks were required to get involved in activities related to insurance. On the other hand, the manpower in the senior management level has increased by 225, or 18.0% from 1 249 in 2011 to 1 474 in 2013. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between 2011 and 2013 Surveys are given in Diagrams 4 and 5 respectively.

Diagram 4: Manpower Changes of the Insurance Industry between 2011 and 2013 Surveys

Number of Personnel

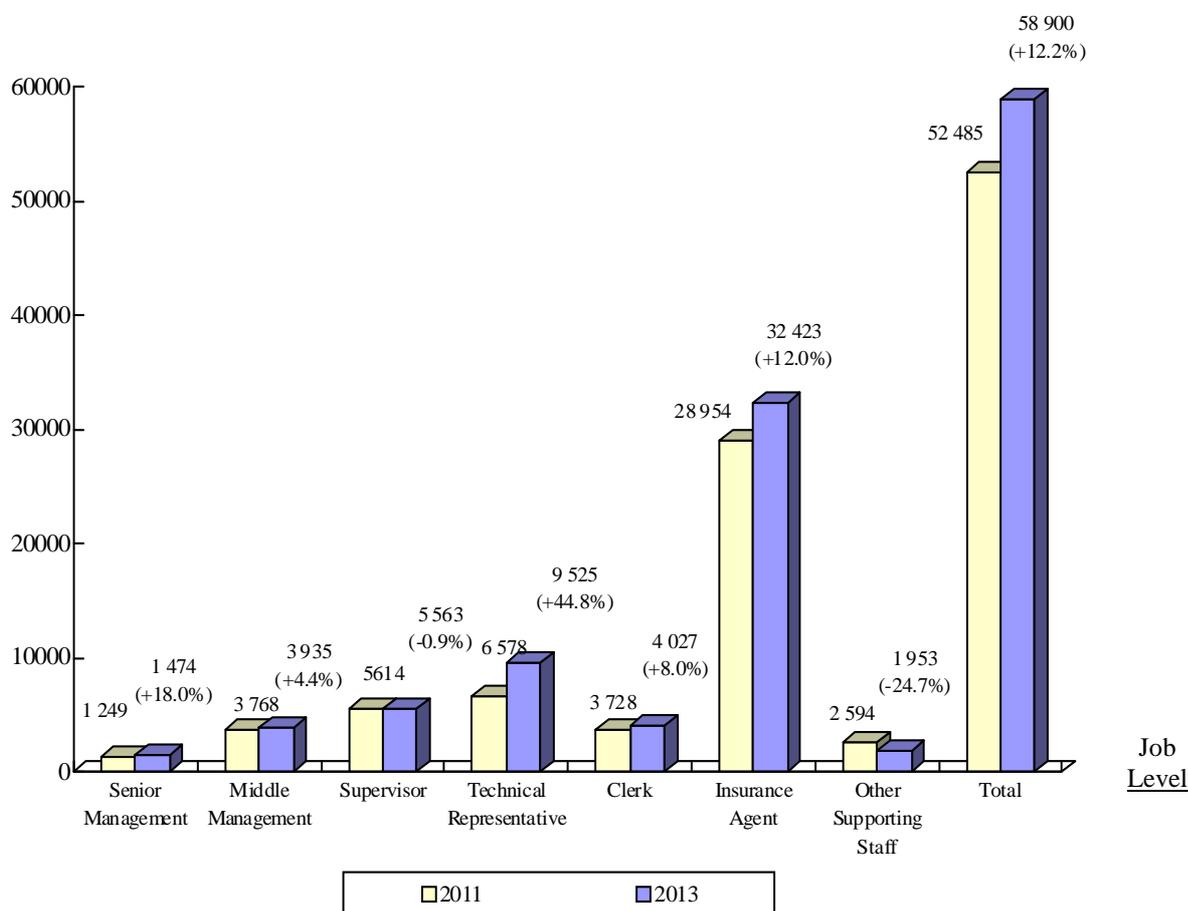
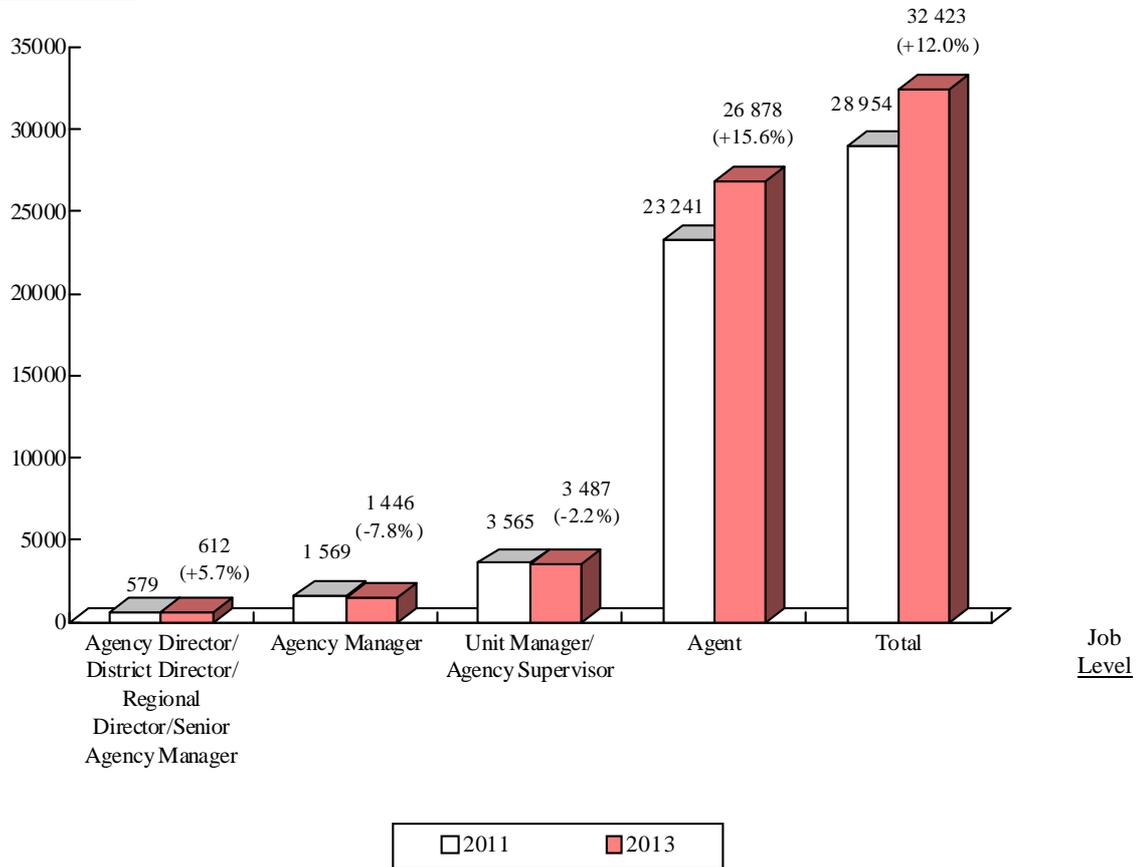


Diagram 5: Manpower Changes of Insurance Agents between 2011 and 2013 Surveys

Number of Personnel



Note : Figures in brackets denote the percentage changes of the manpower relative to 2011 at the same job level.

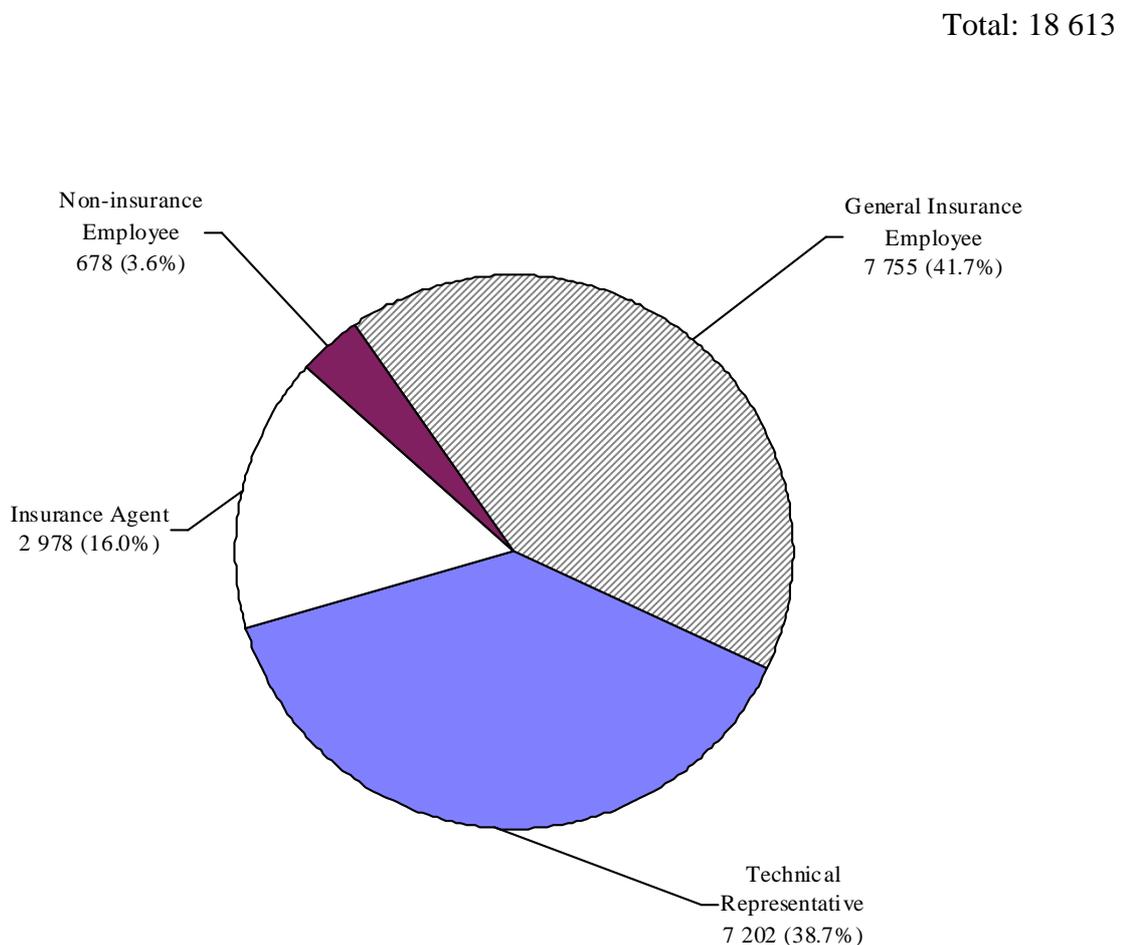
2.17 As shown in Diagram 5, there were increments across all levels of insurance agents except agency managers and unit managers/agency supervisors. The highest percentage change in the total manpower of general and life insurance agents between 2011 and 2013 Surveys was the increase of agents from 23 241 in 2011 to 26 878 in 2013, i.e. 3 637 people or 15.6%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

B. THE GENERAL INSURANCE SECTOR

Number of Personnel in the General Insurance Sector

2.18 The workforce of the general insurance sector amounted to 18 613 comprising 7 755* general insurance employees, 2 978 insurance agents, 7 202 technical representatives and 678 non-insurance employees, representing 31.6% of the total insurance workforce of 58 900 employees. The distribution of the number of personnel is shown in Diagram 6 below.

Diagram 6 : Distribution of the Number of Personnel in the General Insurance Sector



* 7 755 general insurance employees comprised 770 senior management employees, 2 025 middle management employees, 2 459 supervisors and 2 501 clerks (Please refer to Table 2 below).

Remarks: Total percentage may not equal 100% due to rounding.

2.19 The distribution of the number of personnel of the general insurance sector by job level is shown in Table 2. A detailed summary of the number of personnel of the general insurance sector by branch and by principal job is given in Appendix 7. The comparison between 2011 and 2013 Surveys is presented in Diagram 8.

Table 2 : Distribution of the Number of Personnel by Job Level in the General Insurance Sector

Branch	Senior Management	Middle Management	Supervisor	Technical Representative	Clerk	Insurance Agent#	Other Supporting Staff	Total
General Insurer	278	956	1 376	-	824	2 514	356	6 304
Composite Insurer	81	245	307	-	289	464	59	1 445
Broker	284	450	426	1 673	562	-	187	3 582
Company Agency - Insurance	119	187	141	1 712	709	-	74	2 942
Company Agency - Alternative Distribution	-	45	5	2 433	70	-	-	2 553
Bancassurer	8	142	204	1 384	47	-	2	1 787
Total	770	2 025	2 459	7 202	2 501	2 978	678	18 613

Insurance agents include marketing and sales staff.

2.20 The five principal jobs with the largest number of insurance personnel in the general insurance sector are as follows:

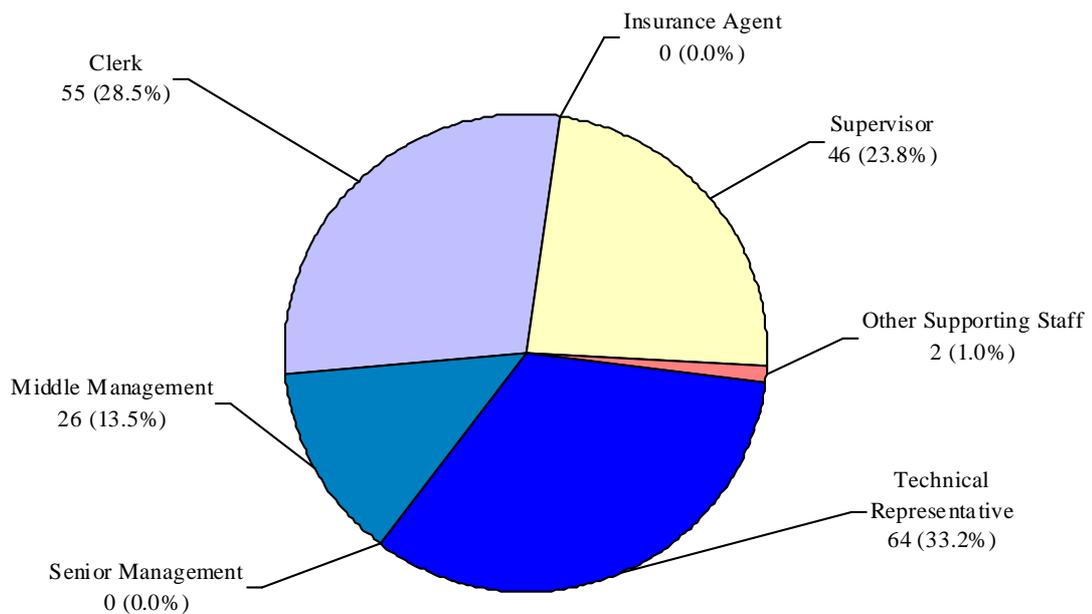
<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total General Insurance Workforce</u>
Technical Representative	7 202	38.7%
Agent	2 978	16.0%
Clerical Staff	1 308	7.0%
Underwriting Clerk/Claims Clerk	583	3.1%
Account Supervisor/ Underwriting Supervisor	548	2.9%
	12 619	67.7%

Number of Vacancies in the General Insurance Sector

2.21 It was reported that there were 193 vacancies in the general insurance sector. The distribution of vacancies is summarized in Diagram 7 below. The biggest share of vacancy was technical representatives, followed by the clerical job level.

Diagram 7 : Number of Vacancies by Job Level in the General Insurance Sector

Total: 193



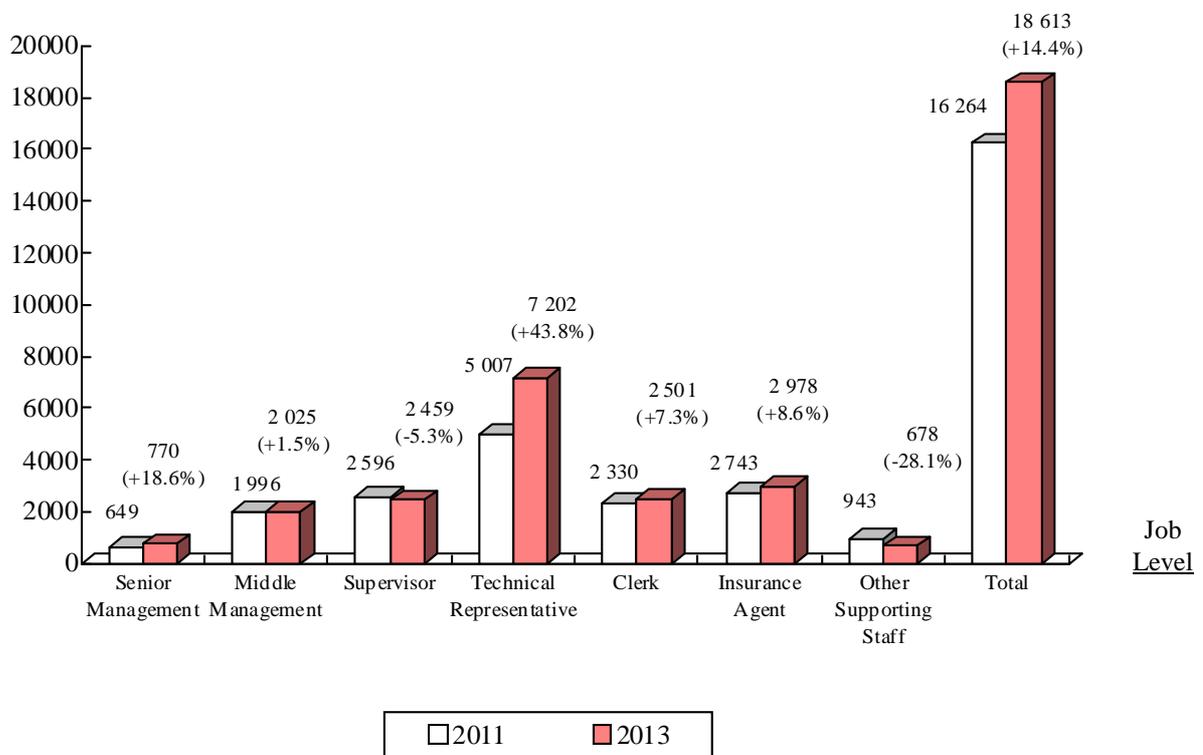
Remarks: Total percentage may not equal 100% due to rounding.

Manpower Changes in the General Insurance Workforce between 2011 and 2013 Surveys

2.22 With reference to the statistics in Table 2 and the corresponding figures in the 2013 Survey, the manpower changes in the general insurance sector by job level between 2011 and 2013 Surveys are summarized in Diagram 8 below. The most significant change is the number of technical representatives who has increased by 2 195 or 43.8%, from 5 007 in 2011 to 7 202 in 2013. The senior management level has increased by 121 or 18.6% from 649 in 2011 to 770 in 2013.

Diagram 8: Manpower Changes of Personnel between 2011 and 2013 Surveys in the General Insurance Sector

Number of Personnel



Note: Figures in brackets denote the changes of 2013 manpower relative to 2011 at the same job level.

2.23 It should be noted that the number of personnel has increased at all levels except that there was a decline reported in the supervisory level and other supporting staff. The manpower changes in the general insurance establishments between 2011 and 2013 Surveys are shown in Table 3 below:

Table 3: Manpower Changes in General Insurance Establishments between 2011 and 2013 Surveys

Job Level	Number of Personnel Reported in the 2011 Survey					Number of Personnel Reported in the 2013 Survey					Change (+/-) %
	Insurer	Broker	Company Agency	Bancassurer	Total	Insurer	Broker	Company Agency	Bancassurer	Total	
Senior Management	342	213	78	16	649	359	284	119	8	770	+121 (+18.6%)
Middle Management	1 153	526	234	83	1 996	1 201	450	232	142	2 025	+29 (+1.5%)
Supervisor	1 688	448	256	204	2 596	1 683	426	146	204	2 459	-137 (-5.3%)
Technical Representative	-	1 439	3 412	156	5 007	-	1 673	4 145	1 384	7 202	+2 195 (+43.8%)
Clerk	1 233	475	611	11	2 330	1 113	562	779	47	2 501	+171 (+7.3%)
Insurance Agent	2 743	-	-	-	2 743	2 978	-	-	-	2 978	+235 (+8.6%)
Other Supporting Staff	524	154	230	35	943	415	187	74	2	678	-265 (-28.1%)
Total	7 683	3 255	4 821	505	16 264	7 749	3 582	5 495	1 787	18 613	+2 349 (+14.4%)

Forecast of General Insurance Manpower for the Next 24 months

2.24 General insurance employers were asked to forecast their manpower for the next 24 months. The forecast of general insurance manpower (excluding other supporting staff who were non-insurance employees) as in January 2015 would be 18 162, an increase of 36 persons or 0.2% when compared with the manpower demand of 18 126 persons in January 2013. Table 4 shows the distribution of general insurance manpower forecast by branch and by job level.

Table 4: Forecast of General Insurance Manpower by Branch by Job Level

Branch	Manpower Demand = Existing Manpower + Vacancies																				
	Senior Management			Middle Management			Supervisor			Technical Representative			Clerk			Insurance Agent			Total		
	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)
General Insurer	278	277	-1 -0.4%	966	964	-2 -0.2%	1 408	1 409	1 0.1%	-	-	-	845	848	3 0.4%	2514	2514	-	6 011	6 012	1 <0.1%
Composite Insurer	81	81	- 0.0%	246	246	- 0.0%	308	308	- 0.0%	-	-	-	301	301	- 0.0%	464	465	1 0.2%	1 400	1 401	1 0.1%
Broker	284	284	- 0.0%	452	452	- 0.0%	430	428	-2 -0.5%	1 710	1 729	19 1.1%	582	586	4 0.7%	-	-	-	3 458	3 479	21 0.6%
Company Agency – Insurance	119	119	- 0.0%	197	199	2 1.0%	146	148	2 1.4%	1 722	1 716	-6 -0.3%	711	711	- 0.0%	-	-	-	2 895	2 893	-2 -0.1%
Company Agency - Alternative Distribution	-	-	- 0.0%	45	45	- 0.0%	5	5	- 0.0%	2 448	2 463	15 0.6%	70	70	- 0.0%	-	-	-	2 568	2 583	15 0.6%
Bancassurer	8	8	- 0.0%	145	145	- 0.0%	208	208	- 0.0%	1 386	1 386	- 0.0%	47	47	- 0.0%	-	-	-	1 794	1 794	- 0.0%
All Branches	770	769	-1 -0.1%	2 051	2 051	- 0.0%	2 505	2 506	1 <0.1%	7 266	7 294	28 0.4%	2 556	2 563	7 0.3%	2 978	2 979	1 <0.1%	18 126	18 162	36 0.2%

Remarks: i) The 2013 manpower demand is the summation of existing manpower and vacancies.
ii) Other supporting staff of 678 persons is excluded from the above table.

Projection of Manpower of the General Insurance Sector

2.25 With reference to paragraph 2.24, employers forecasted an increase of 36 persons by January 2015, or 0.2% increase in comparison with the manpower demand of 18 126 persons in January 2013. In the 2011 Survey, employers' forecast was an increase of 4.5%. Employers' forecast of the manpower requirements for the next 24 months by job level is summarized as follows:

Job Level	Manpower Demand in 2013	Forecasted Manpower Demand by Jan 2015	Growth / Decline (%)
Senior Management	770	769	-1 (-0.1%)
Middle Management	2 051	2 051	- (0.0%)
Supervisor	2 505	2 506	1 (<0.1%)
Technical Representative	7 266	7 294	28 (0.4%)
Clerk	2 556	2 563	7 (0.3%)
Insurance Agent	2 978	2 979	1 (<0.1%)
Total	18 126	18 162	36 (0.2%)

As shown in the above table, respondents tended to project a conservative growth in the number of personnel in the general insurance sector.

2.26 As indicated by employers' forecast, the top four job levels in the general insurance sector that would have the highest increment in terms of the number of personnel by January 2015 are shown as follows:

<u>Job Level</u>	<u>Increase in Number</u>
Technical Representative	28
Clerk	7
Supervisor	1
Insurance Agent	1

Minimum Education/Professional Qualification Requirements of the General Insurance Workforce

2.27 General insurance employers were asked to indicate the minimum requirement of education and qualifications for their staff members. A summary of the findings of the minimum requirement is shown in Table 5. For example, 606 senior management staff were required to possess the minimum education level of university degree or above out of a total of 770 personnel. Findings of the requirement of professional qualifications are shown in Table 6.

Table 5: Minimum Education Requirement of the General Insurance Workforce

<u>Job Level</u>	<u>University Degree or Above</u>	<u>Higher Dip. / Asso. Degree or Equivalent</u>	<u>Diploma / High Cert. / Cert. or Equivalent</u>	<u>Hong Kong Diploma of Secondary Education/ Matriculation</u>	<u>Secondary 5 or Equivalent</u>	<u>Unspecified</u>	<u>Total</u>
Senior Management	606	39	-	-	-	125	770
Middle Management	1 446	257	5	1	45	271	2 025
Supervisor	646	909	343	234	29	298	2 459
Technical Representative	312	194	627	1 553	3 302	1 214	7 202
Clerk	13	65	444	713	1 125	141	2 501
Insurance Agent	-	-	-	176	2 579	223	2 978
Total	3 023	1 464	1 419	2 677	7 080	2 272	17 935
(%)*	16.9%	8.2%	7.9%	14.9%	39.5%	12.7%	100%

* As a percentage of the total number of personnel (excluding 678 other supporting staff). Total percentage may not equal 100% due to rounding.

Table 6: Professional Qualification Requirement
of the General Insurance Workforce

<u>Job Level</u>	<u>No. of Personnel Required to Possess Professional Qualification*</u>	<u>Total Number of Personnel</u>	<u>Percentage**</u>
Senior Management	354	770	46.0%
Middle Management	705	2 025	34.8%
Supervisor	407	2 459	16.6%
Technical Representative	544	7 202	7.6%
Clerk	39	2 501	1.6%
Insurance Agent	-	2 978	0.0%
Total	2 049	17 935	11.4%

* Other than the Insurance Intermediaries Qualifying Examination ("IIQE"), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Asso. of the Chartered Insurance Institute (ACII), Professional Diploma in Insurance Program (PDI), etc. Table 6 shows that senior management staff had the highest percentage requirement to possess professional qualifications. Out of a total of 770 senior management staff, 354 or 46.0% of them were required to have professional qualifications.

** As a percentage of the total number of personnel at a job level (excluding 678 other supporting staff).

2.28 With reference to paragraph 2.27, the percentages of personnel of the general insurance workforce who had possessed a particular education/professional qualification at each job level as reported by respondents are given in Table 7 below. General insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education and/or professional qualification. For supervisory level, 50.9% of employers preferred their staff to have a minimum of sub-degree education.

Table 7: Minimum Education/Professional Qualification Requirement of the General Insurance Workforce

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	46.0%	34.8%	16.6%	7.6%	1.6%	0.0%
University Degree or Above	78.7%	71.4%	26.3%	4.3%	0.5%	0.0%
Higher Dip./ Asso. Degree or Equivalent	5.1%	12.7%	37.0%	2.7%	2.6%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	0.0%	0.2%	13.9%	8.7%	17.8%	0.0%
Hong Kong Diploma of Secondary Education/ Matriculation	0.0%	<0.1%	9.5%	21.6%	28.5%	5.9%
Secondary 5 or Equivalent	0.0%	2.2%	1.2%	45.8%	45.0%	86.6%

Remarks: As a percentage of the total general insurance workforce at the same job level (excluding 678 other supporting staff).

Minimum Requirement of Year(s) of Experience of the General Insurance Workforce

2.29 Table 8 below shows the minimum requirement of year(s) of experience of the general insurance workforce

Table 8: Minimum Requirement on Year(s) of Experience in the General Insurance Sector

<u>Job Level</u>	<u>Number of Personnel</u>						<u>Total (%)*</u>
	<u>Less than 1 Year</u>	<u>1 Year to 2 Years</u>	<u>Over 2 Years to 5 Years</u>	<u>Over 5 Years to 10 Years</u>	<u>Over 10 Years</u>	<u>Unspecified/ Refused</u>	
(i) Insurance Employee							
Senior Management	- (0.0%)	- (0.0%)	28 (3.6%)	158 (20.5%)	453 (58.8%)	131 (17.0%)	770 (100%)
Middle Management	- (0.0%)	- (0.0%)	290 (14.3%)	918 (45.3%)	526 (26.0%)	291 (14.4%)	2 025 (100%)
Supervisor	- (0.0%)	109 (4.4%)	1547 (62.9%)	405 (16.5%)	4 (0.2%)	394 (16.0%)	2 459 (100%)
Technical Representative	844 (11.7%)	4 032 (56.0%)	1 110 (15.4%)	2 (<0.1%)	- (0.0%)	1214 (16.9%)	7 202 (100%)
Clerk	269 (10.8%)	1 961 (78.4%)	104 (4.2%)	- (0.0%)	- (0.0%)	167 (6.7%)	2 501 (100%)
Sub-total	1 113	6 102	3 079	1 483	983	2 197	14 957
(%)*	(7.4%)	(40.8%)	(20.6%)	(9.9%)	(6.6%)	(14.7%)	(100%)
(ii) Insurance Agent							
Agent	466 (15.6%)	2 286 (76.8%)	3 (0.1%)	- (0.0%)	- (0.0%)	223 (7.5%)	2 978 (100%)
Sub-total	466	2 286	3	-	-	223	2 978
(%)*	(15.6%)	(76.8%)	(0.1%)	(0.0%)	(0.0%)	(7.5%)	(100%)
Total	1 579	8 388	3 082	1 483	983	2 420	17 935
(%)*	(8.8%)	(46.8%)	(17.2%)	(8.3%)	(5.5%)	(13.5%)	(100%)

* As a percentage of the number of employees at the job level, excluding 678 other supporting staff. Total percentage may not equal 100% due to rounding.

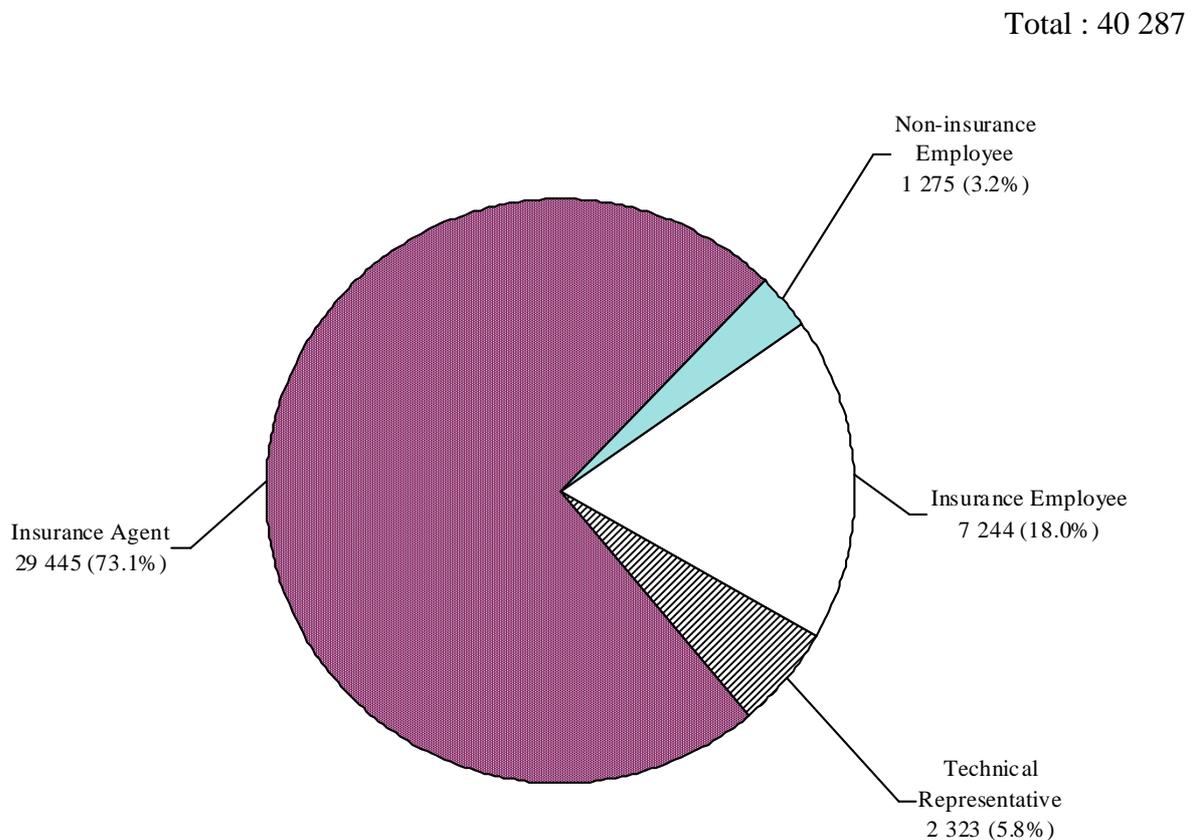
2.30 With reference to paragraph 2.29, the survey findings showed that over fifty percent of the employers required their staff at senior management level to have more than ten years of working experience. The requirements for supervisors and technical representatives were mostly from one to five years. For agents, the requirement normally ranged from less than one year to two years, with the majority in the range of one to two years. For unspecified / refusal cases, there were 13.5% of the employers who had not specified or had refused to disclose such information.

C. THE LIFE INSURANCE SECTOR

Number of Personnel in the Life Insurance Sector

2.31 The life insurance sector engaged a total of 40 287 persons or 68.4% of the industry's number of employees (58 900) during the survey period. The distribution of personnel in the life insurance sector is shown in Diagram 9 below.

Diagram 9 : Distribution of Personnel in the Life Insurance Sector



Remarks: (i) Total percentage may not equal 100% due to rounding.

(ii) Readers should note that the manpower figure of life insurance agents might be different from the actual number as the findings were solely based on the incomplete information provided by the respondents at the time of the survey.

2.32 The distribution of personnel in the life insurance sector by job level is shown in Table 9, Table 10 and Diagram 10 below. A summary of the personnel in the life insurance sector excluding other supporting staff by branch and by principal job is given in Appendix 8. The comparison between the figures in 2011 and 2013 is presented in Diagram 13.

Table 9 : Distribution of Personnel by Job Level in the Life Insurance Sector

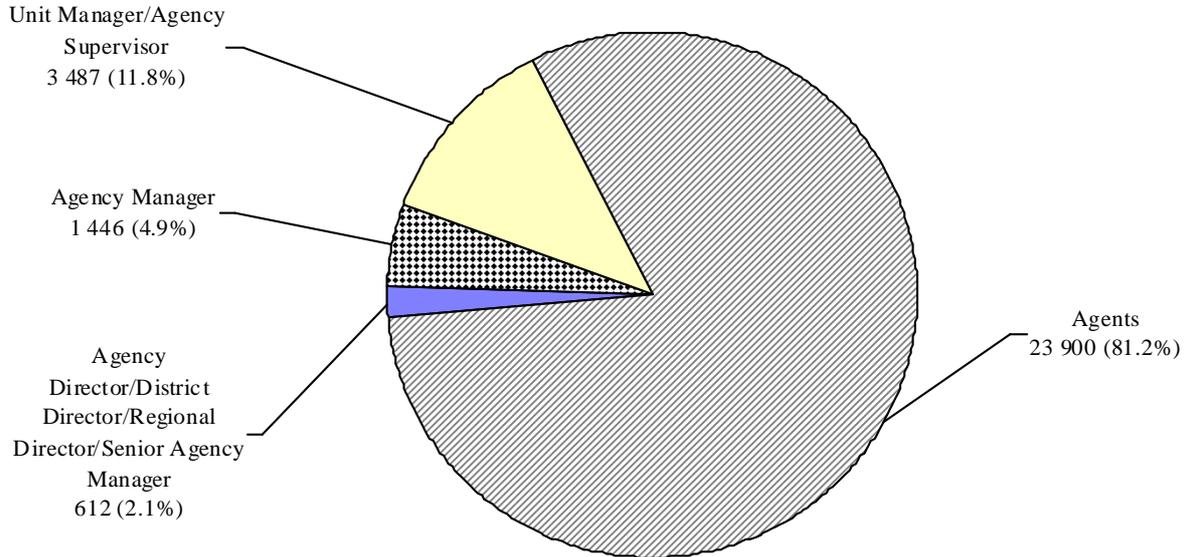
	Senior Management	Middle Management	Supervisor	Technical Representative	Clerk	Insurance Agent	Other Supporting Staff	Total
Life Insurer	264	730	1 188	-	488	14 489	346	17 505
Composite Insurer	297	876	1 718	-	518	14 956	883	19 248
Broker	127	264	117	1 899	399	-	37	2 843
Company Agency - Insurance	14	1	12	220	36	-	9	292
Company Agency - Alternative Distribution	-	-	-	2	-	-	-	2
Bancassurer	2	39	69	202	85	-	-	397
Total	704	1 910	3 104	2 323	1 526	29 445	1 275	40 287

Table 10 : Distribution of Life Insurance Agents

	Agency Director/District Director/Regional Director/Senior Agency Manager	Agency Manager	Unit Manager/ Agency Supervisor	Agent	Total
Life Insurer	389	798	1 241	12 061	14 489
Composite Insurer	223	648	2 246	11 839	14 956
Broker	-	-	-	-	0
Company Agency - Insurance	-	-	-	-	0
Company Agency - Alternative Distribution	-	-	-	-	0
Bancassurer	-	-	-	-	0
Total	612	1 446	3 487	23 900	29 445

Diagram 10 : Distribution of Life Insurance Agents

Total: 29 445



Remarks: Total percentage may not equal 100% due to rounding.

2.33 Life insurance agents were the bulk of the workforce of the life insurance sector. The five principal jobs with the largest number of persons in this sector are as follows:

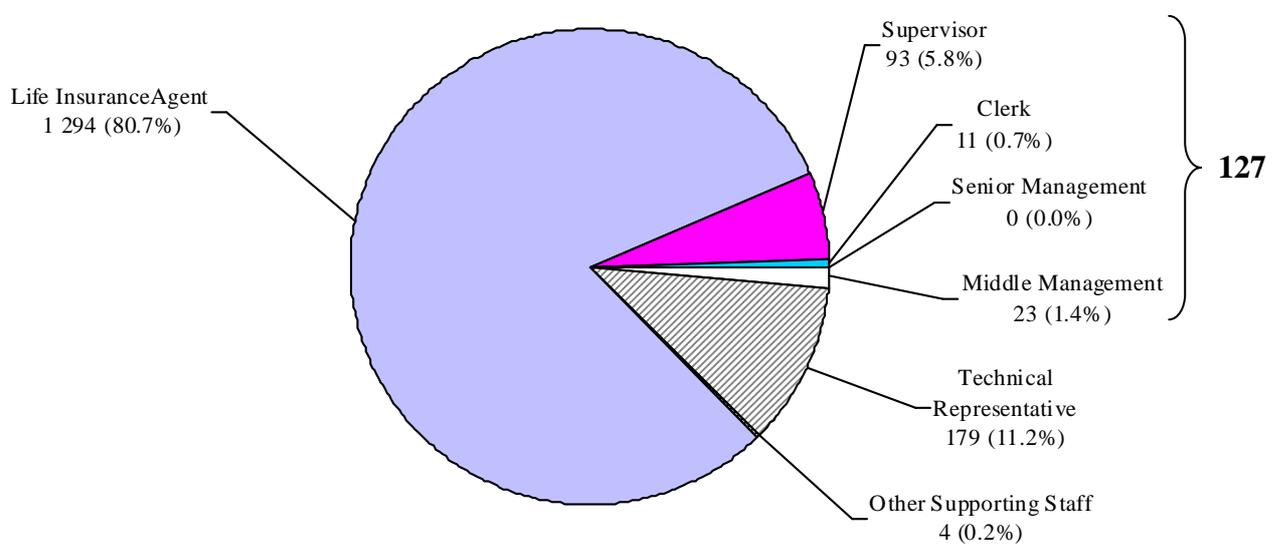
<u>Job Title</u>	<u>No. of Persons</u>	<u>Percentage of Total Life Insurance Workforce</u>
Life Insurance Agent	23 900	59.3%
Unit Manager/ Agency Supervisor	3 487	8.7%
Technical Representative	2 323	5.8%
Agency Manager	1 446	3.6%
Clerical Staff	1 344	3.3%
	<hr style="width: 50%; margin: 0 auto;"/> 32 500	<hr style="width: 50%; margin: 0 auto;"/> 80.7%

Number of Vacancies in the Life Insurance Sector

2.34 A total of 1 604 vacancies were reported, including 127 life insurance employees, 1 294 life insurance agents, 179 technical representatives and 4 non-insurance employees. The distribution of vacancies of life insurance employees, life insurance agents, technical representatives and other supporting staff by job level are shown in Diagrams 11 and 12 respectively. No vacancies were reported for senior management staff which might reveal the fact that companies preferred to have internal promotion for management positions.

Diagram 11 : Number of Vacancies by Job Level in the Life Insurance Sector

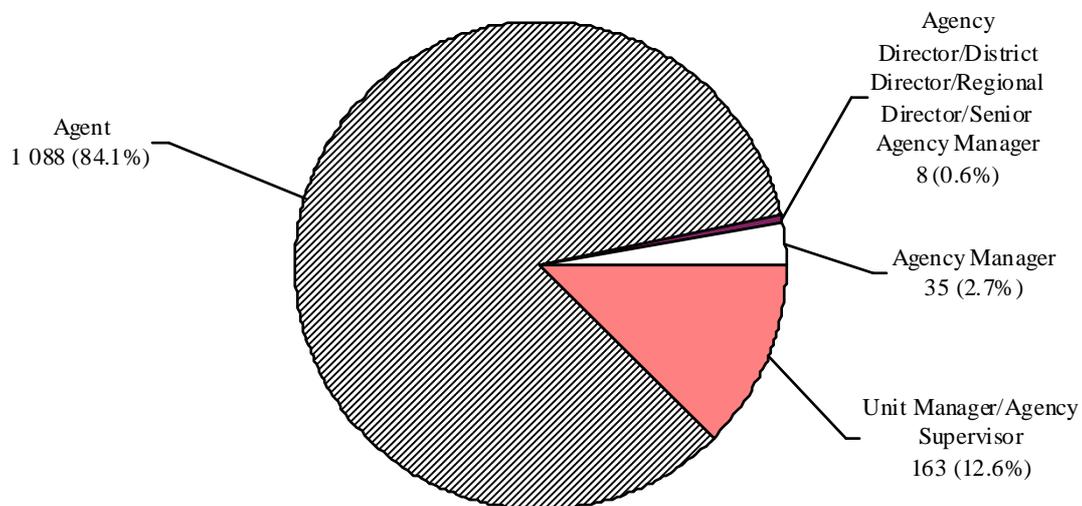
Total: 1 604



Remarks: Total percentage may not equal 100% due to rounding.

Diagram 12 : Number of Vacancies of Life Insurance Agents by Job Level

Total : 1 294



Remarks: Total percentage may not equal 100% due to rounding.

Vacancies and Employers' Forecast of the Life Insurance Workforce

2.35 With reference to paragraph 2.34, the survey revealed that there were 1 604 vacancies comprising 23 from middle management, 93 supervisors, 11 clerks, 1 294 life insurance agents, 179 technical representatives and 4 non-insurance employees. For the sector of life insurance agents, there has been a significant increase of 1 000 vacancies when compared with 294 vacancies in the 2011 Survey. The greatest increase in the number of vacancies was agents which showed an increment of 949 (from 139 in 2011 to 1088 in 2013) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agents between 2011 and 2013 Surveys is given in Table 11 below:

Table 11: Comparison of the Distribution of Vacancies
in the Sector of Life Insurance Agents

	<u>Number of Vacancies</u>	
	<u>2011</u>	<u>2013</u>
Agency Director/District Director/Regional Director/Senior Agency Manager	5	8
Agency Manager	12	35
Unit Manager/Agency Supervisor	138	163
Agent	139	1 088
Total	294 =====	1 294 =====

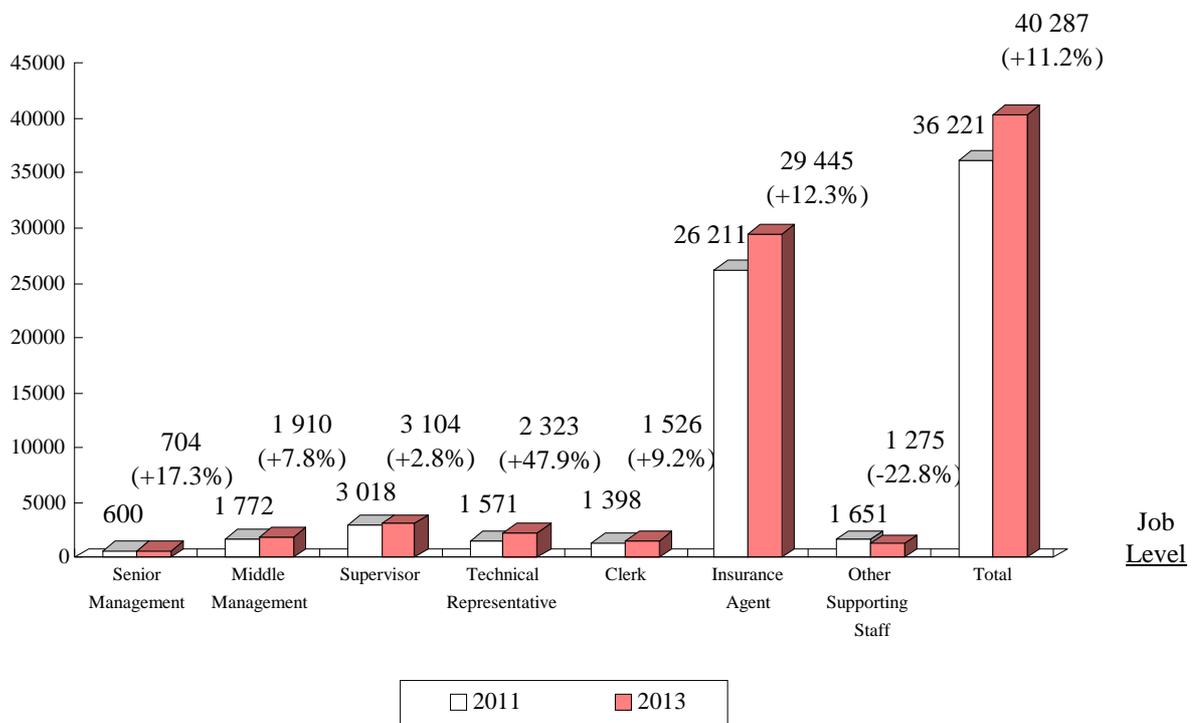
2.36 The overall number of vacancies was higher than the figure in the 2011 Survey and agents constituted the greatest number of vacancies, i.e., 1 088 which might be due to business expansion in the life insurance sector.

Manpower Changes of the Life Insurance Workforce between 2011 and 2013 Surveys

2.37 The manpower changes of the life insurance workforce by job level between 2011 and 2013 Surveys are summarized in Diagram 13 below. When compared with the findings in the 2011 Survey, technical representatives had the greatest percentage of increment of 47.9% or 752 persons. On the contrary, other supporting staff was the only job level which has recorded a drop of 376 persons or 22.8% when compared with the figure in 2011. The decline of other supporting staff might probably be due to the computerization and outsourcing of administrative services to service providers.

Diagram 13: Manpower Changes of the Life Insurance Workforce between 2011 and 2013 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage change of manpower relative to 2011 at the same job level.

2.38 For the rest of the job levels, the percentage increase range from 2.8% to 17.3%. The changes in the distribution of personnel in life insurance establishments are presented in Table 12 below:

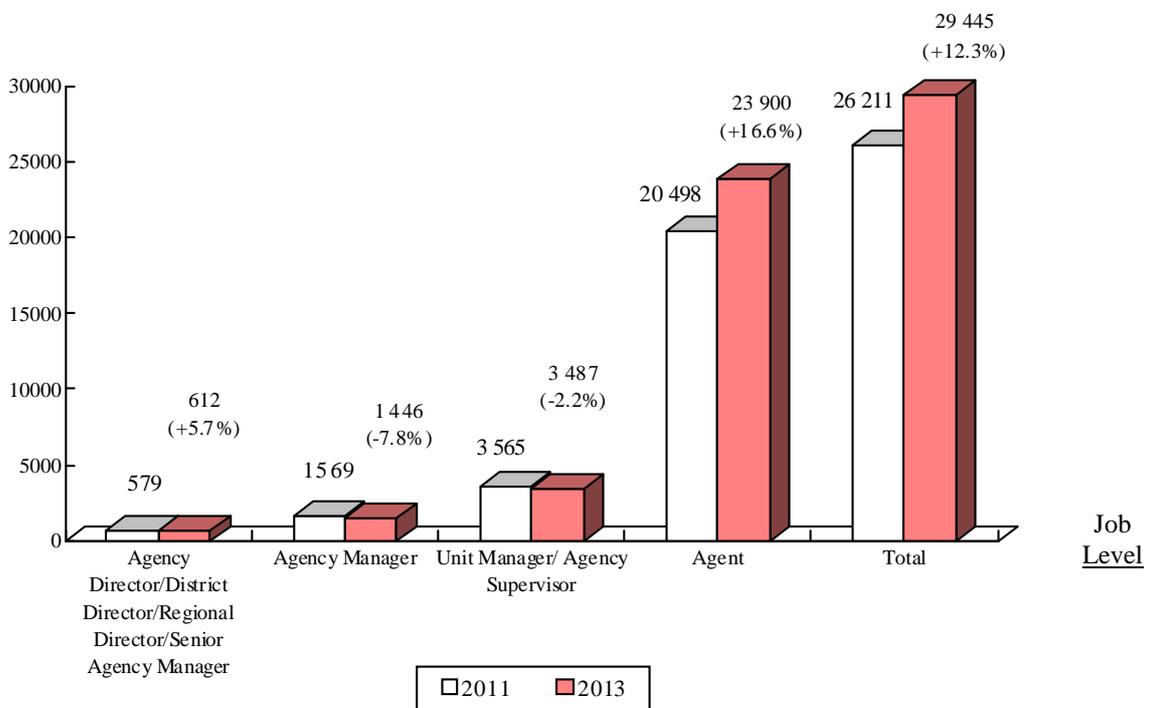
Table 12: Manpower Changes in Life Insurance Establishments between 2011 and 2013 Surveys

<u>Job Level</u>	<u>Number of Staff Reported in 2011</u>					<u>Number of Staff Reported in 2013</u>					<u>Change (+/-) %</u>
	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	<u>Bancassurer</u>	<u>Total</u>	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	<u>Bancassurer</u>	<u>Total</u>	
Senior Management	470	120	8	2	600	561	127	14	2	704	+104 (+17.3%)
Middle Management	1 433	321	-	18	1 772	1 606	264	1	39	1 910	+138 (+7.8%)
Supervisor	2 786	187	18	27	3 018	2 906	117	12	69	3 104	+86 (+2.8%)
Technical Representative*	-	1 453	22	96	1 571	-	1 899	222	202	2 323	+752 (+47.9%)
Clerk	1 021	272	12	93	1 398	1 006	399	36	85	1 526	+128 (+9.2%)
Insurance Agent	26 211	-	-	-	26 211	29 445	-	-	-	29 445	+3 234 (+12.3%)
Other Supporting Staff	1 558	92	-	1	1 651	1 229	37	9	-	1 275	-376 (-22.8%)
Total	33 479	2 445	60	237	36 221	36 753	2 843	294	397	40 287	+4 066 (+11.2%)

2.39 Table 12 and Diagram 14 show that the total number of insurance agents has increased by 3 234, or 12.3% from 26 211 persons in 2011 to 29 445 persons in 2013. In particular, the number of agents has increased by 3 402 persons or 16.6% while the number of agency directors/district directors/regional directors/senior agency managers has also increased by 33 persons or 5.7%.

Diagram 14: Manpower Changes of Life Insurance Agents between 2011 and 2013 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2011 at the same job level.

Forecast of Life Insurance Manpower for the Next 24 months

2.40 Employers of the life insurance sector were asked to forecast their manpower for the next 24 months. The forecast of life insurance manpower (excluding other supporting staff who were non-insurance staff) as in January 2015 would be 41 732, representing an increase of 1 120 persons (2.8%) when compared with the manpower demand of 40 612 persons in January 2013. The distribution of manpower forecast by job level is shown in Table 13 below:

Table 13: Forecast of Life Insurance Manpower by Branch by Job Level

Branch	Manpower Demand = Existing Manpower + Vacancies																				
	Senior Management			Middle Management			Supervisor			Technical Representative			Clerk			Insurance Agent			Total		
	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)	2013	2015	Increase (Decrease)
Life Insurer	264	264	-0.0%	741	745	40.5%	1 243	1 286	433.5%	-	-	-0.0%	490	490	-0.0%	15 621	16 464	8435.4%	18 359	19 249	8904.8%
Composite Insurer	297	297	-0.0%	888	888	-0.0%	1 756	1 756	-0.0%	-	-	-0.0%	524	524	-0.0%	15 118	15 043	-75-0.5%	18 583	18 508	-75-0.4%
Broker	127	127	-0.0%	264	269	51.9%	117	118	10.9%	2 058	2 314	25612.4%	402	425	235.7%	-	-	-0.0%	2 968	3 253	2859.6%
Company Agency – Insurance	14	14	-0.0%	1	1	-0.0%	12	12	-0.0%	240	240	-0.0%	36	36	-0.0%	-	-	-0.0%	303	303	-0.0%
Company Agency - Alternative Distribution	-	-	-0.0%	-	-	-0.0%	-	-	-0.0%	2	2	-0.0%	-	-	-0.0%	-	-	-0.0%	2	2	-0.0%
Bancassurer	2	2	-0.0%	39	39	-0.0%	69	69	-0.0%	202	222	209.9%	85	85	-0.0%	-	-	-0.0%	397	417	205.0%
All Branches	704	704	-0.0%	1 933	1 942	90.5%	3 197	3 241	441.4%	2 502	2 778	27611.0%	1 537	1 560	231.5%	30 739	31 507	7682.5%	40 612	41 732	1 1202.8%

Remarks: i) The 2013 manpower demand is the summation of existing manpower and vacancies.
ii) Other supporting staff of 1 275 persons are excluded from the above table.

Projection of Life Insurance Manpower

2.41 According to paragraph 2.40, employers forecasted a growth of 1 120 persons by January 2015, or 2.8% increase when compared with the manpower demand of 40 612 persons in January 2013. Employers' forecast of manpower demand for the next 24 months by job level is summarized in Table 14.

Table 14: Forecast of Manpower Requirements by Job Level

	Manpower Demand in 2013	Forecast Manpower Demand by Jan 2015	Growth / Decline (%)
Senior Management	704	704	- (0.0%)
Middle Management	1 933	1 942	9 (0.5%)
Supervisor	3 197	3 241	44 (1.4%)
Technical Representative	2 502	2 778	276 (11.0%)
Clerk	1 537	1 560	23 (1.5%)
Insurance Agent	30 739	31 507	768 (2.5%)
Total	40 612	41 732	1 120 (2.8%)

2.42 As per paragraph 2.40, employers forecasted a growth of 1 120 life insurance personnel by January 2015. When compared with the 2011 Survey, the figure forecasted was an increase of 113 persons or 0.3% by 2013.

2.43 Based on employers' forecast, the job level of insurance agents had the largest growth in terms of the number of personnel which might reflect the importance of salespersons to generate revenue for life insurance companies, particularly life insurers. The two job levels that would have the highest growth by January 2015 in terms of the number of personnel are shown below:

<u>Job Level</u>	<u>Growth in Number</u>
Insurance Agent	768
Technical Representative	276

2.44 It is believed that employers' forecast on the additional life insurance manpower in the following 24 months is reasonable and realistic.

Minimum Education/Professional Qualification
Requirements of the Life Insurance Workforce

2.45 Life insurance employers were asked to indicate the minimum education requirement and professional qualifications for their staff members. A summary of the findings of the minimum education requirement is shown in Table 15. Out of a total of 704 senior management staff members, 591 of them were required to have a minimum education level of university degree or above. Findings of the requirement of professional qualifications are shown in Table 16.

Table 15: Minimum Education Requirement
of the Life Insurance Workforce

<u>Job Level</u>	University Degree or Above	Higher Dip. / Asso. Degree or Equivalent	Diploma / High Cert. / Cert. or Equivalent	Hong Kong Diploma of Secondary Education/ Matriculation	Secondary 5 or Equivalent	Unspecified	Total
Senior Management	591	24	-	-	-	89	704
Middle Management	1 512	162	1	20	-	215	1 910
Supervisor	1 037	820	546	83	284	334	3 104
Technical Representative	320	37	251	352	1 357	6	2 323
Clerk	24	5	179	212	898	208	1 526
Insurance Agent	788	210	-	4 052	10 359	14 036	29 445
Total	4 272	1 258	977	4 719	12 898	14 888	39 012
(%)*	11.0%	3.2%	2.5%	12.1%	33.1%	38.2%	100%

* As a percentage of the total number of employees (excluding 1 275 other supporting staff). Total percentage may not equal 100% due to rounding.

Table 16: Professional Qualification Requirement
of the Life Insurance Workforce

Job Level	Professional Qualification*	Total	Percentage**
Senior Management	257	704	36.5%
Middle Management	449	1 910	23.5%
Supervisory	164	3 104	5.3%
Technical Representative	882	2 323	38.0%
Clerk	-	1 526	0.0%
Insurance Agent	2 893	29 445	9.8%
Total	4 645	39 012	11.9%

* Other than the Insurance Intermediaries Qualifying Examination (IIQE), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Fellow, Life Management Institute (FLMI), Professional Diploma in Insurance Program (PDI), etc. Table 16 shows that senior management staff had the highest percentage requirement to possess professional qualifications. Out of a total of 704 senior management staff, 257 or 36.5% of them were required to have professional qualifications.

** As a percentage of the total number of personnel at the same job level.

2.46 With reference to paragraph 2.45, the Survey revealed that life insurance employers generally preferred their staff members at the senior management level and middle management level to possess university degree or above education level and/or professional qualifications. For supervisory level, 33.4% of the employers preferred their staff to have an education level of university degree or above. Table 17 below shows the percentages of the minimum education/professional qualification requirements of the life insurance workforce at various job levels reported by respondents.

Table 17: Minimum Education/Professional Qualification Requirements of the Life Insurance Workforce

<u>Education/Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	36.5%	23.5%	5.3%	38.0%	0.0%	9.8%
University Degree or Above	83.9%	79.2%	33.4%	13.8%	1.6%	2.7%
Higher Dip./Asso. Degree or Equivalent	3.4%	8.5%	26.4%	1.6%	0.3%	0.7%
Diploma/Higher Cert./Cert. or Equivalent	0.0%	0.1%	17.6%	10.8%	11.7%	0.0%
Hong Kong Diploma of Secondary Education/Matriculation	0.0%	1.0%	2.7%	15.2%	13.9%	13.8%
Secondary 5 or Equivalent	0.0%	0.0%	9.1%	58.4%	58.8%	35.2%

Remarks: As a percentage of the total life insurance workforce at the same job level.

Minimum Requirement of Year(s) of Experience of the Life Insurance Workforce

2.47 Table 18 below shows the minimum requirement of year(s) of experience of the life insurance workforce.

Table 18: Minimum Requirement on Year(s) of Experience in the Life Insurance Sector

<u>Job Level</u>	<u>Number of Personnel</u>						<u>Total (%)**</u>
	<u>Less than 1 Year</u>	<u>1 Year to 2 Years</u>	<u>Over 2 Years to 5 Years</u>	<u>Over 5 Years to 10 Years</u>	<u>Over 10 Years</u>	<u>Unspecified/* Refused</u>	
(i) Insurance Employee							
Senior Management	-	6	12	168	296	222	704
	0.0%	0.9%	1.7%	23.9%	42.0%	31.5%	100%
Middle Management	-	45	226	760	274	605	1 910
	0.0%	2.4%	11.8%	39.8%	14.3%	31.7%	100%
Supervisor	-	555	1 625	58	1	865	3 104
	0.0%	17.9%	52.4%	1.9%	<0.1%	27.9%	100%
Technical Representative	419	773	980	130	15	6	2 323
	18.0%	33.3%	42.2%	5.6%	0.6%	0.3%	100%
Clerk	39	786	217	5	-	479	1 526
	2.6%	51.5%	14.2%	0.3%	0.0%	31.4%	100%
Sub-total	458	2 165	3 060	1 121	586	2 177	9 567
(%)*	4.8%	22.6%	32.0%	11.7%	6.1%	22.8%	100%
(ii) Insurance Agent							
Agency Director/District Director/Regional Director/Senior Agency Manager	-	73	-	-	100	439	612
	0.0%	11.9%	0.0%	0.0%	16.3%	71.7%	100%
Agency Manager	-	106	120	122	-	1 098	1 446
	0.0%	7.3%	8.3%	8.4%	0.0%	75.9%	100%
Unit Manager/Agency Supervisor	-	1 135	406	11	-	1 935	3 487
	0.0%	32.5%	11.6%	0.3%	0.0%	55.5%	100%
Agent	6 908	3 232	6	-	-	13 754	23 900
	28.9%	13.5%	<0.1%	0.0%	0.0%	57.5%	100%
Sub-total	6 908	4 546	532	133	100	17 226	29 445
(%)*	23.5%	15.4%	1.8%	0.5%	0.3%	58.5%	100%
Total	7 366	6 711	3 592	1 254	686	19 403	39 012
(%)*	18.9%	17.2%	9.2%	3.2%	1.8%	49.7%	100%

* Caution should be taken when analysing Table 18 in view of the relatively high percentage of unspecified/refused responses.

** Total percentage may not equal 100% due to rounding.

2.48 The survey findings revealed that 42% of the respondents required their staff at senior management level to possess more than ten years of working experience. The requirement for supervisors was mainly from one to five years of working experience. For technical representatives, the requirement was mostly from one year to five years. For agents, the requirement was from less than one year to two years. Again, there were a large number of unspecified/refusal cases, with the largest number of cases coming from the category of agents (13 754). Readers of this report should exercise due care when they examine the findings.

D. OVERALL VIEW OF THE INSURANCE INDUSTRY

2.49 The following sections are presented to give an overall view of the insurance industry without separating general and life insurance sectors.

Staff Turnover in the Insurance Industry in the Past Twelve Months

2.50 In the twelve months prior to the fieldwork of the survey, 4 853 insurance personnel left their employment. Table 19 shows the number of insurance personnel who left in the past twelve months by reason and by job level. During the same period, 2 317 insurance personnel were recruited. Table 20 shows the number of insurance personnel recruited in the past twelve months by source and by geographic origin.

Table 19 : The Number of Insurance Personnel Who Left Their Employment
in the Past Twelve Months by Reason and by Job Level

Reason		Managerial	Supervisory	Clerical	Technical Representative	Insurance Agent	Total
(I) Leaving of the company was initiated by the insurance personnel							
(a)	Taking up another insurance job/job related to the insurance industry or starting own insurance related business	111	147	192	554	765	1 769
(b)	Taking up banking/finance job/job related to the banking/finance industry or starting own finance related business	11	25	49	95	80	260
(c)	Taking up a job outside the insurance/ banking/finance industry or starting own business outside the insurance/ banking/finance industry	14	44	111	33	1 280	1 482
(d)	Emigration	2	4	5	0	0	11
(e)	Repatriation	2	2	3	2	0	9
(f)	Relocation of workplace						
	(i) to the Mainland of China/ Macau/ Taiwan	0	0	1	6	0	7
	(ii) to other countries	4	2	1	0	0	7
(g)	Retirement	7	8	6	1	0	22
(h)	Further studies	1	11	28	2	0	42
(i)	Other reasons	188	230	179	18	0	615
(j)	Reasons unknown	32	88	173	71	0	364
Sub-total		372	561	748	782	2 125	4 588
(II) Leaving of the company was initiated by the company							
(a)	Retrenchment/Termination of agency agreement	8	16	44	2	0	70
(b)	Company re-structured/closed	7	20	5	21	13	66
(c)	Expiry of employment contract	0	1	46	4	n/a	51
(d)	Poor performance	13	9	24	10	2	58
(e)	Other reasons	0	0	10	10	0	20
(f)	Reasons unknown	0	0	0	0	0	0
Sub-total		28	46	129	47	15	265
Total		400	607	877	829	2 140	4 853

**Table 20 : The Number of Recruits in the Insurance Industry
in the Past Twelve Months by Source and by Geographic Origin**

(I) The number of recruits in the past twelve months by source:						
Source		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	From another insurance company/ insurance intermediary/insurance related company	236	246	317	533	1 332
(b)	From a bank/finance company	47	65	39	55	206
(c)	From a company outside the insurance/banking/ finance industry	85	93	229	48	455
(d)	From a college/school direct					
	(i) Graduate of university degree or above	1	14	23	35	73
	(ii) Sub-degree holder (HD/AD/D/HC/C or equivalent)	0	11	35	7	53
	(iii) Graduate of HKDSE/ Matriculant/secondary school leaver or equivalent/student below secondary 5	0	0	22	32	54
(e)	Other sources	14	8	30	15	67
(f)	Source unclassified	16	37	24	0	77
Total		399	474	719	725	2 317
(II) The number of recruits in the past twelve months by geographic origin:						
Geographic Origin		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	Hong Kong	374	470	705	706	2 255
(b)	Mainland	13	2	12	10	37
(c)	Macau	0	0	2	0	2
(d)	Taiwan	0	2	0	2	4
(e)	Others	12	0	0	7	19
(f)	Source unclassified	0	0	0	0	0
Total		399	474	719	725	2 317

2.51 With reference to paragraph 2.50, Table 21 below shows the staff turnover statistics for the insurance industry in the past twelve months. The highest turnover rate (i.e. 21.4%) was in the clerical level, followed by the level of technical representative and insurance agent (11.6%). The overall turnover rate was 11.8%.

Table 21 : Staff Turnover of the Insurance Industry in the Past Twelve Months

	Managerial	Supervisory	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	399	474	719	6 812 [@]	8 404
Number who Left	400	607	877	5 048 [#]	6 932
Net Effect Increase (Decrease)	-1	-133	-158	1 764	1 472
Number of People in the Job Level (including vacancies)	5 458	5 702	4 093	43 485	58 738
Staff Turnover Rate*	7.3%	10.6%	21.4%	11.6%	11.8%

* Staff Turnover Rate in a Specified Period of Time = $\frac{\text{No. of People who Left in the Specified Period of Time}}{\text{Average No. of People in the Specified Period of Time}}$

[@] “Number Recruited” for insurance agents = No. of insurance agents newly registered from 1.1.2012 to 31.12.2012.

[#] “Number who Left” for insurance agents = No. of insurance agents newly registered from 1.1.2012 to 31.12.2012 minus the change in the number of insurance agents between 1.1.2012 and 31.12.2012.

Wastage

2.52 As shown in Table 22, 4 658 (out of 4 853 employees as shown in Table 19) insurance practitioners were reported to have had either left the insurance field, emigrated, relocated workplace, retired, repatriated, gone for further studies or undergone retrenchment during the past twelve months. The wastage of 1 910 persons represented 3.3% of the manpower demand of 58 738 people in 2013. However, the wastage rate could be higher if those 979 insurance practitioners who had left for “Other Reasons” (615) and “Reasons Unknown” (364) were taken into account. Establishments have to recruit staff as replacement for the wastage.

Table 22 : Number of Insurance Personnel Who Left
the Insurance Sector in the Past Twelve Months

<u>Reason</u>	<u>Number Left</u>	
Taking up another insurance job in Hong Kong	1 769	
Taking up banking/finance or related job in Hong Kong	260	} 1 910 (wastage)
Taking up a non-insurance job in Hong Kong	1 482	
Emigration	11	
Repatriation	9	
Relocation of workplace	14	
Retirement	22	
Further Studies	42	
Retrenchment	70	
Other reasons*	615	<i>(excluding those initiated by the company)</i>
Reasons unknown	364	
Total	4 658	
	=====	
Manpower in 2013 (including vacancies):	General insurance = <u>18 126</u> (see Table 4, para. 2.24)	
	Life insurance = <u>40 612</u> (see Table 13, para. 2.40)	
	58 738	
	=====	

* Other reasons include health problems, taking care of family and personal reasons, etc.

Number of Internal Promotions
in the Insurance Industry in the Past Twelve Months

2.53 The Survey revealed that 375 insurance personnel were promoted in the past twelve months. However, the findings were solely based on the incomplete information provided by respondents at the time of the survey. Readers of this report should exercise due care when they examine the findings. The number of internal promotions in the insurance industry by job level is summarized in Table 23 below.

Table 23: Number of Internal Promotions in the
 Insurance Industry in the Past Twelve Months
 (1.1.2012 to 31.12.2012)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Middle Manager to Senior Manager	9
From Supervisor to Middle Manager	144
From Clerk to Supervisor	210
From Others to Clerk	2
From Agent/Technical Representative to Unit Manager/Agency Supervisor	9
From Unit Manager/Agency Supervisor to Agency Manager	0
From Agency Manager to Agency Director/ Senior Agency Manager	1
Total	<u>375</u>

Staff to be Recruited by Education Level

2.54 Table 24 shows the estimated number of personnel to be recruited in the next 24 months by education level. However, as a certain number of respondents did not give information for this part, readers of this report should exercise due care when they examine the findings of Table 24.

Table 24 : Number of Staff to be Recruited in the Next 24 Months by Type of Education Level

	<u>Number of Personnel</u>				Total (%)*
	<u>Graduate of University Degree or Above</u>	<u>Sub-degree Holder (HD/AD/D/HC/C or Equivalent)</u>	<u>Graduate of HKDSE/ Matriculant/Secondary School Leaver or Equivalent/Student Below Secondary 5</u>	<u>Unspecified</u>	
Managerial	53 (91.4%)	5 (8.6%)	- (0.0%)	- (0.0%)	58 (100%)
Supervisory	51 (33.8%)	83 (55.0%)	14 (9.3%)	3 (2.0%)	151 (100%)
Clerical	13 (11.9%)	14 (12.8%)	82 (75.2%)	- (0.0%)	109 (100%)
Technical Representative	232 (40.9%)	37 (6.5%)	298 (52.6%)	- (0.0%)	567 (100%)
Total (%)*	349 (39.4%)	139 (15.7%)	394 (44.5%)	3 (0.3%)	885 (100%)

* As a percentage of the total number of staff to be recruited in the job level. Total percentage may not equal 100% due to rounding.

Recruitment Difficulties

2.55 Table 25 below shows the number of insurance establishments which had encountered recruitment difficulties in the past twelve months by branch and by job level. 90 insurance establishments reported difficulties in the recruitment of technical representatives and 40 establishments reported difficulties in the recruitment of clerks.

Table 25: Number of Insurance Establishments which Had Encountered Recruitment Difficulties in the Past Twelve Months

Branch	Recruitment Difficulties	Managerial		Supervisory		Clerical		Technical Representative	
		No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*
Life Insurance	Yes	3	11.5%	6	23.1%	5	19.2%	-	0.0%
	No	11	42.3%	13	50.0%	10	38.5%	-	0.0%
	Had not recruited or tried to recruit	12	46.2%	7	26.9%	11	42.3%	26	100%
	Total	26	100%	26	100%	26	100%	26	100%
General Insurance	Yes	8	13.3%	8	13.3%	10	16.7%	-	0.0%
	No	10	16.7%	12	20.0%	26	43.3%	-	0.0%
	Had not recruited or tried to recruit	42	70.0%	40	66.7%	24	40.0%	60	100%
	Total	60	100%	60	100%	60	100%	60	100%
Composite (i.e. Life and General) Insurance	Yes	2	22.2%	3	33.3%	3	33.3%	-	0.0%
	No	4	44.4%	1	11.1%	2	22.2%	-	0.0%
	Had not recruited or tried to recruit	3	33.3%	5	55.6%	4	44.4%	9	100%
	Total	9	100%	9	100%	9	100%	9	100%
Insurance Broker	Yes	4	0.7%	4	0.7%	9	1.6%	53	9.6%
	No	21	3.8%	31	5.6%	75	13.6%	53	9.6%
	Had not recruited or tried to recruit	526	95.5%	516	93.6%	467	84.8%	445	80.8%
	Total	551	100%	551	100%	551	100%	551	100%

Branch	Recruitment Difficulties	Managerial		Supervisory		Clerical		Technical Representative	
		No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*
Company Agency – Insurance	Yes	3	0.2%	2	0.2%	13	1.0%	35	2.8%
	No	8	0.6%	5	0.4%	42	3.4%	25	2.0%
	Had not recruited or tried to recruit	1 233	99.1%	1 237	99.4%	1 189	95.6%	1 184	95.2%
	Total	1 244	100%	1 244	100%	1 244	100%	1 244	100%
Company Agency – Alternative Distribution	Yes	-	0.0%	-	0.0%	-	0.0%	-	0.0%
	No	-	0.0%	-	0.0%	-	0.0%	37	4.0%
	Had not recruited or tried to recruit	925	100%	925	100%	925	100%	888	96.0%
	Total	925	100%	925	100%	925	100%	925	100%
Bancassurer	Yes	-	0.0%	2	9.1%	-	0.0%	2	9.1%
	No	2	9.1%	10	45.5%	5	22.7%	5	22.7%
	Had not recruited or tried to recruit	20	90.9%	10	45.5%	17	77.3%	15	68.2%
	Total	22	100%	22	100%	22	100%	22	100%
All Branches	Yes	20	0.7%	25	0.9%	40	1.4%	90	3.2%
	No	56	2.0%	72	2.5%	160	5.6%	120	4.2%
	Had not recruited or tried to recruit	2 761	97.3%	2 740	96.6%	2 637	93.0%	2 627	92.6%
	Total	2 837	100%	2 837	100%	2 837	100%	2 837	100%

* Total percentage may not equal 100% due to rounding.

2.56 Table 26 shows the reasons of recruitment difficulties in the insurance industry in the past twelve months.

Table 26 : Reasons of Recruitment Difficulties in the Insurance Industry
in the Past Twelve Months (1.1.2012 to 31.12.2012)

Reason		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	Insufficient graduates in relevant disciplines from tertiary institutions	2	2	1	3	8
(b)	Lack of candidates with relevant experience and training	16	19	24	73	132
(c)	Working conditions/ remuneration package could not meet recruits' expectations	14	11	7	65	97
(d)	Lack of candidates with good language capabilities					
	(i) English	-	2	2	1	5
	(ii) Putonghua	1	5	7	5	18
(e)	Other reasons	-	4	17	3	24
Total		33	43	58	150	284

Reasons of Recruitment Difficulties

2.57 With reference to paragraphs 2.55 and 2.56, establishments which had encountered recruitment difficulties reported that the three main reasons of recruitment difficulties were:

<u>Reasons</u>	<u>Number of Establishments</u>	<u>%</u>
1. Lack of candidates with relevant experience and training	132	46.5%
2. Working conditions/remuneration package could not meet recruits' expectations	97	34.2%
3. Lack of candidates with good language capabilities - Putonghua	18	6.3%

2.58 As per Table 26, only 8 or 2.8 % of 284 establishments reported that they had recruitment difficulties due to insufficient graduates in relevant disciplines from tertiary institutions. As per the findings of the 2013 Survey, employers might further improve the working conditions and remuneration packages for insurance personnel as well as the provision of quality training both in professional skills and language skills so as to retain staff members or attract new entrants to the insurance profession.

Manpower Supply and Demand in the Insurance Industry

Demand for Personnel

Projected Additional Manpower Requirements of the General Insurance Sector by January 2015

2.59 The projected additional manpower requirements for the general insurance sector by January 2015 are shown in Table 27 below (with reference to paragraphs 2.21, 2.24 and 2.52 with a wastage rate of 3.3% as per Table 22). As shown in Table 27, the total projected additional manpower requirements in the general insurance sector by January 2015 would be 1 412, with the highest projected additional manpower requirement in technical representatives (568), followed by clerks (227) and supervisors (209).

Table 27 : Projected Additional Manpower Requirements of the General Insurance Sector by January 2015

Job Level	(a) Manpower Projection by Jan 2015	(b) Manpower Demand in 2013	(c) = (a) – (b) Projected Additional People Required by Jan 2015	(d) Projected No. of Personnel in 2014# (excluding vacancies)	(e) = [No. of employees in 2013 + (d)]*3.3% Replacement for Wastage (at 3.3%)	(f) Inputs to Fill Vacancies in 2013	(g) = (c) + (e) + (f) Projected Additional Manpower Requirements by Jan 2015
Senior Management	769	770	-1	769	51	0	50
Middle Management	2 051	2 051	0	2 025	134	26	160
Supervisor	2 506	2 505	1	2 459	162	46	209
Technical Representative	7 294	7 266	28	7 216	476	64	568
Clerk	2 563	2 556	7	2 504	165	55	227
Insurance Agent	2 979	2 978	1	2 978	197	0	198
Total	18 162	18 126	36	17 951	1 185	191	1 412

The projected number of personnel in 2014 is projected according to the growth rate derived from the employers' forecasted number of employees in 2015 with the assumption that the annual growth rate is constant from 2013 to 2015.

Projected Additional Manpower Requirements of the Life Insurance Sector by January 2015

2.60 The projected additional manpower requirements for the life insurance sector by January 2015 are shown in Table 28 below (with reference to paragraphs 2.34, 2.40 and 2.52 with a wastage rate of 3.3% as per Table 22). As shown in Table 28, the total projected additional manpower requirements in the life insurance sector by January 2015 would be 5 311,

with the highest projected additional manpower requirement in insurance agents (4 017), followed by technical representatives (612) and supervisors (343).

Table 28 : Projected Additional Manpower Requirements of the Life Insurance Sector by January 2015

Job Level	(a) Manpower Projection by Jan 2015	(b) Manpower Demand in 2013	(c) = (a) – (b) Projected Additional People Required by Jan 2015	(d) Projected No. of Personnel in 2014# (excluding vacancies)	(e) = [No. of employees in 2013 + (d)]*3.3% Replacement for Wastage (at 3.3%)	(f) Inputs to Fill Vacancies in 2013	(g) = (c) +(e) + (f) Projected Additional Manpower Requirements by Jan 2015
Senior Management	704	704	0	704	46	0	46
Middle Management	1 942	1 933	9	1 914	126	23	158
Supervisor	3 241	3 197	44	3 125	206	93	343
Technical Representative	2 778	2 502	276	2 448	157	179	612
Clerk	1 560	1 537	23	1 537	101	11	135
Insurance Agent	31 507	30 739	768	29 811	1 955	1 294	4 017
Total	41 732	40 612	1 120	39 539	2 591	1 600	5 311

The projected number of personnel in 2014 is projected according to the growth rate derived from the employers' forecasted number of employees in 2015 with the assumption that the annual growth rate is constant from 2013 to 2015.

2.61 A summary of the projected total additional manpower requirements in the insurance industry by January 2015 is given in Table 29 below:

Table 29 : Summary of Additional Manpower Requirements of the Insurance Industry by January 2015

Job Level	Additional Manpower Requirements in the General Insurance Sector by Jan 2015	Additional Manpower Requirements in the Life Insurance Sector by Jan 2015	Total Additional Manpower Requirements in the Insurance Industry by Jan 2015
Senior Management	50	46	96
Middle Management	160	158	318
Supervisor	209	343	552
Technical Representative	568	612	1 180
Clerk	227	135	362
Insurance Agent	198	4 017	4 215
Total	1 412	5 311	6 723

Education/Professional Qualification Requirement
of the Additional Manpower by January 2015

2.62 With reference to Table 7 in paragraph 2.28, Table 17 in paragraph 2.46 and Table 29 in paragraph 2.61, a summary of the additional number of insurance practitioners with the required education/professional qualification by January 2015 is given in Table 30 below. The demand for employees with secondary 5 or equivalent was the highest (2 422), followed by the education level of Hong Kong Diploma of Secondary Education/ Matriculation (896).

Table 30 : Education/Professional Qualification Requirements of the Additional
Manpower of the Insurance Industry by January 2015

<u>Education Qualification</u>	<u>No. of Personnel Required in the General Insurance Sector</u>	<u>No. of Personnel Required in the Life Insurance Sector</u>	<u>Total</u>
Professional Qualification	160	698	858
University Degree or Above	234	473	707
Higher Dip./Asso Degree or Equivalent	121	144	265
Diploma/Higher Cert./ Cert. or Equivalent	119	142	261
Hong Kong Diploma of Secondary Education/ Matriculation	219	677	896
Secondary 5 or Equivalent	540	1882	2 422
Total	1 393 =====	4 016 =====	5 409 =====

Manpower Supply of Insurance Personnel

2.63 Table 30 shows that the highest demand for insurance personnel is those who had an education background of secondary education or equivalent. This category of demand should be able to be met as the market has an abundant supply of secondary school graduates every year. In terms of the supply of manpower with other qualifications, such as university degree, professional qualifications, higher diploma, etc., there are some insurance related courses offered by various course providers. According to the information provided by the University Grants Committee of Hong Kong (UGC), the Hong Kong Institute of Vocational Education (IVE), course providers running insurance related courses and industry organisations such as the Chartered Insurance Institute (CII) and its local institute the Insurance Institute of Hong Kong (IIHK), the estimated number of graduates with degree and sub-degree/associate degree qualifications related to insurance (e.g. financial planning, financial investment, finance, etc) would be 4 592 from 2013/14 to 2014/15. However, the figure does not cover the total manpower supply in the industry as overseas graduates are not included and only 25.7% of the course providers were willing to disclose the number of graduates. The details are summarized in Table 31.

Table 31: Supply of Graduates of Insurance Related Education/Training Programmes

	<u>Estimated Number of Graduates in 2013/2014*</u>	<u>Estimated Number of Graduates in 2014/2015*</u>
Degree	1 295 [^]	1 224 [^]
Sub-degree	1 182 [#]	891 [#]

[#] Readers should note that not all sub-degree graduates would enter the job market immediately after graduation. Quite a number of those graduates would opt for further study.

* The estimated number of graduates with a degree / sub-degree qualification related to insurance (e.g. financial planning, financial investment, finance, etc).

[^] According to the information provided by the University Grants Committee of Hong Kong (UGC), the estimated number of graduates with degree qualifications in business related discipline would be 4 391 and 4 200 in 2013/2014 and 2014/2015 respectively.

Matching of Manpower Demand and Supply

2.64 There is no significant mismatch of insurance manpower demand and supply due to the fact that no specific pre-requisites are required for graduates to join the industry, especially for insurance agents and technical representatives. Graduates from various disciplines are able to join the industry and they will be offered on-the-job training upon commencement of employment. In order to attract and motivate graduates to join the insurance industry, the Working Party on Promoting Insurance Career as a Profession under the Insurance Training Board would continue promoting professionalism of the insurance industry to the public. This should further enhance the overall reputation and image of the industry.

Estimated Training Plans of Insurance Personnel in the Next Twelve Months

2.65 In the 2013 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills”. The top five types/topics of training for various job levels in the order of frequency being selected by employers are summarized in Table 32-36 below. For the top five types/topics of training mostly chosen by respondents by branch and by job level, they are shown in Appendix 9 of this report.

Table 32: Types/Topics of Training for Managerial Staff

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Management/ Executive	Risk Management
3	Basic Job-related	Law Relating to Insurance
4	Management/ Executive	Problem Solving and Decision Making
5	Management/ Executive	Leadership

Table 33: Types/Topics of Training for Supervisors

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Generic Skills	Effective Communication Skills
3	Generic Skills	Interpersonal Skills
4	Basic Job-related	Law Relating to Insurance
5	Management/ Executive	Time Management

Table 34: Types/Topics of Training for Clerical Staff

	Category	Types/Topics of Training
1	Generic Skills	Effective Communication Skills
2	Basic Job-related	General Insurance
3	Generic Skills	Use of Computer
4	Generic Skills	IT Enabling Systems
5	Generic Skills	Presentation Skills

Table 35: Types/Topics of Training for Technical Representatives

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Generic Skills	Interpersonal Skills
3	Generic Skills	Effective Communication Skills
4	Generic Skills	Presentation Skills
5	Basic Job-related	Law Relating to Insurance

Table 36: Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Management/ Executive	Time Management
3	Basic Job-related	Life Insurance
4	Generic Skills	Interpersonal Skills
5	Generic Skills	Effective Communication Skills

2.66 Generally speaking, management/executive training types/topics like Risk Management, Problem Solving and Decision Making and Leadership, etc. are important to managerial staff. General Insurance and Effective Communication Skills are important to supervisors, technical representatives and clerical staff. For insurance agents, General Insurance and Life Insurance are important types/topics of training.

Estimated Percentage of Training to be Provided by External Course Providers in the Next Twelve Months

2.67 The 2013 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next twelve months. It should be noted that for establishments which did not sponsor employees to attend external training programmes might or might not provide in-house training to their employees as this survey did not ask for this piece of information. Detailed information is shown in Table 37.

Table 37 : Percentage of Training to be Provided by External Course Providers in the Next Twelve Months

Percentage of External Training	Managerial	Supervisor	Clerical	Technical Representative	Insurance Agent
0%	126	99	595	401	8
1% - 24%	26	23	26	19	1
25% - 49%	9	14	24	24	1
50% - 74%	13	8	7	4	0
75% - 99%	9	11	9	2	3
100%	435	226	304	2 171	8

Training Expenses in 2011-2013

2.68 Table 38 and Table 39 show the information on training expenses and training budget in 2011-2013 for insurance employees and insurance agents respectively. Concerning in-house training for insurance employees, the training expenses in 2012 as compared with those in 2011 and the training budget for 2013 as compared with the training expenses in 2012 remained unchanged for the majority of establishments, i.e. 96.9% and 96.8% respectively. Similar findings were also found in the category of external training that 2 819 or 96.2% establishments and 2 816 or 96.1% establishments would have no change for training expenses and training budget respectively. There were 42 or 1.4% establishments indicated that they would increase the training budget for external training in 2013. For insurance agents, the majority of establishments also indicated that the training expenses in 2012 as compared with those in 2011 and the training budget for 2013 as compared with the training expenses in 2012 remained unchanged.

Table 38 : Percentage of Change in Training Expenses and Training Budget in 2011-2013 (Excluding Insurance Agents)

Percentage Change	Range	The training expenses in 2012 as compared with those in 2011	The training budget for 2013 as compared with the training expenses in 2012	The training expenses in 2012 as compared with those in 2011	The training budget for 2013 as compared with the training expenses in 2012
		In-house Training		External Training	
No Change	No Change	2 840	2 837	2 819	2 816
Increase by	over 50%	1	1	2	1
	21% to 50%	8	6	20	18
	11% to 20%	4	8	4	11
	5% to 10%	11	10	14	10
	less than 5%	4	4	2	2
	Sub-total		28	29	42
Decrease by	over 50%	0	1	0	0
	21% to 50%	0	0	0	2
	11% to 20%	0	0	0	0
	5% to 10%	0	1	0	0
	less than 5%	0	0	0	1
	Sub-total		0	2	0
Unspecified	Unspecified	63	63	70	70
Total		2 931	2 931	2 931	2 931

Table 39 : Percentage of Change on the Training Expenses and Training Budget in 2011-2013 (Insurance Agents Only)

Percentage Change	Range	The training expenses in 2012 as compared with those in 2011	The training budget for 2013 as compared with the training expenses in 2012	The training expenses in 2012 as compared with those in 2011	The training budget for 2013 as compared with the training expenses in 2012
		In-house Training		External Training	
No Change	No Change	17	19	18	18
Increase by	over 50%	0	0	0	0
	21% to 50%	2	0	0	0
	11% to 20%	0	0	0	0
	5% to 10%	1	1	1	1
	less than 5%	0	0	0	0
	Sub-total		3	1	1
Decrease by	over 50%	0	0	0	0
	21% to 50%	0	0	0	0
	11% to 20%	0	0	0	0
	5% to 10%	0	0	0	0
	less than 5%	0	0	0	0
	Sub-total		0	0	0
Unspecified	Unspecified	16	16	17	17
Total		36	36	36	36

** Caution should be taken when analysing Table 39 in view of the high percentage of unspecified responses.

Part-time Insurance Personnel Employed in the Industry

2.69 The Survey indicated that 337 part-time insurance personnel were employed in the insurance industry to help 56 947 (a total workforce of 58 900 minus 1 953 non-insurance employees) full-time insurance personnel perform insurance related functions.

SECTION III

RECOMMENDATIONS

Business Outlook of the Insurance Industry

3.1 According to the Office of the Commissioner of Insurance, the total gross premiums of the Hong Kong insurance industry in the first quarter of 2013 has increased by 15.2% over the corresponding period in 2012. This might be attributable to a stable economic environment.

3.2 Even though the local insurance market is a mature one, market growth does not lose its momentum with the help of an ageing population and a rise in the general affluence of the local people. In fact, many insurers have already venturing into areas like retirement planning and wealth management, etc. When compared with the figures in the first quarter of 2012, revenue premiums of Individual Life and Annuity (Non-Linked) business and Individual Life and Annuity (Linked) business have increased by 14.5% and 18.6% respectively. Contributions of retirement scheme business have grown by 20.4%. On the other hand, gross and net premiums of the general insurance business have recorded a growth of 13.1% and 15.1% respectively when compared with the figures in the first quarter in 2012.

3.3 The mainland of China continues to be viewed by global insurers and reinsurers as the region of opportunities. Hong Kong insurance companies are able to take advantage of the opportunities by entering the market through setting up business institutions or capital participation so as to participate and share in the development of the mainland insurance market under the Closer Economic Partnership Arrangement (CEPA). In fact, Supplement X to CEPA signed on 29 August 2013 actively supports qualified Hong Kong insurers to take part in compulsory traffic accident liability insurance business in the mainland of China. Applications made by Hong Kong insurers will be actively considered and facilitation will be provided in accordance with relevant rules and regulations.

3.4 In fact, there is a growing trend that life insurance policies are on the shopping list of mainland visitors besides jewelry, watches and cosmetic products. Customers from the mainland of China have become one of the driving forces to support the growth of the life insurance industry.

3.5 The following manpower trends were observed:

- a. In the general insurance sector, the manpower has increased when compared with the figure in 2011. The biggest growth was the job level of technical representative.
- b. In the life insurance sector, the number of vacancies was increasing which might be due to a growth in the business volume. Technical representatives would be in great demand which might reflect the importance of the sales force to generate revenue for life insurance companies, particularly for life insurers.
- c. The trend of shifting towards investment related insurance business could be spotted which led to an expansion of the sector of

independent financial advisors. It is foreseeable that manpower demand for independent financial advisors will be getting high and more people will join this sector.

- d. Owing to the keen competition for experienced insurance practitioners by various insurance companies, employers are expected to continue encountering difficulty in recruiting employees.
- e. In view of the close business relationship between the mainland of China and Hong Kong, more insurance practitioners would be entering into the insurance market of the Mainland. The knowledge about mainland insurance products and related regulations would be in great demand.

Utilization of the 2013 Manpower Survey Report

3.6 The 2013 Manpower Survey Report was compiled with the aim of furnishing users with information on the manpower situation and training needs in the insurance industry. Users are advised to take note that after the fieldwork of the survey, there might be changes in the business environment, especially in the second and third quarter of 2013, which might have significant effects on the manpower supply and demand situation in the insurance industry.

Future Surveys

3.7 The Insurance Training Board considers that the current practice of conducting manpower surveys at a two-year interval is useful in building up a series of historical data for comparison and for projecting manpower requirements. As Hong Kong's economy is rather volatile, it is essential that the manpower demand and supply situation must be closely monitored through biennial manpower surveys in order to enable insurance training course providers to develop measures to meet training requirements of the insurance industry.

Manpower Demand of the Insurance Sector

3.8 With several doses of quantitative easing, the US economy has shown signs of recovery. The economic outlook of Europe is somewhat less promising when compared with the US though. The financial market is still full of uncertainties. With a stable economic growth locally and a potential pool of Mainland customers to purchase life insurance policies, life insurance companies tended to take a relatively less conservative approach in forecasting the manpower demand as in January 2015 than their counterparts of the general insurance sector.

3.9 As revealed by the 2013 Survey (paragraph 2.61), the projected additional manpower requirements of the insurance industry in 2015 will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2015</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2015</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2015</u>
Senior Management	50	46	96
Middle Management	160	158	318
Supervisor	209	343	552
Technical Representative	568	612	1 180
Clerk	227	135	362
Insurance Agent	198	4 017	4 215
Total	1 412 =====	5 311 =====	6 723 =====

3.10 In the general insurance sector, the projected manpower demand in 2015 is 1 412 persons, with the highest additional manpower requirement in technical representatives (568) followed by clerks (227) and supervisors (209). In the life insurance sector, the projected manpower demand is 5 311 persons, with the highest additional manpower requirement in insurance agents (4 017) followed by technical representatives (612) and supervisors (343).

3.11 Cautions should be exercised when interpreting the additional manpower requirements in 2015 as the projection was based on the information provided by survey respondents at the time of the survey and subsequent market changes might not be reflected in the findings.

Most Wanted Attributes and How They can be Acquired

3.12 In addition to the generic attributes of possessing sound knowledge in insurance products, a good understanding of insurance principles and concepts, good selling skills and inter-personal communication skills, insurance practitioners are expected to have excellent relationship building skills, especially for insurance agents. In order to strengthen the relationship with clients, companies are putting emphasis on equipping their employees with relevant skills, such as good listening skills to capture the real needs of clients and build up mutual trust. Also, insurance companies are looking for experienced insurance personnel to provide clients with quality and professional services.

3.13 Vocational education and training serve to furnish insurance practitioners with the above mentioned attributes. It includes education, in house training, skills upgrading training by course providers, on-the-job training and coaching from superiors.

3.14 As revealed from the survey, insurance employers preferred their staff members at senior management level and middle management to possess university degree or above education and professional qualification. Thus, insurance practitioners are advised to achieve higher academic qualification and upgrade their professional knowledge by actively participating in CPD programmes and other professional qualifications, such as FLIMI,

ANZIIF, CFP, CII, IIHK Insurance Diploma, etc., in order to have career advancement. The professionalism of the insurance industry would be further enhanced by insurance practitioners with higher education background and qualifications.

3.15 The Insurance Training Board set up a Working Party on Promoting Insurance Career as a Profession in 2009 with a view to promoting insurance as a professional career in the industry. In order to ensure a continuous supply of new blood to join the industry and retain the well-trained workforce to continue serving in the industry, the Working Party will explore promotional activities to foster a positive image of insurance practitioners and to arouse public awareness on insurance professionalism.

3.16 The fact that insurance employers encountered difficulty in recruiting employees might be due to the keen competition within the insurance industry and with other business sectors. In order to retain staff with good performance and maintain the competitiveness of their business, insurance companies are recommended to develop an effective talent management system to provide personnel with a clear career development path and opportunities for career advancement.

Manpower Training

3.17 In the 2013 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills”. The top five types/topics of training mostly chosen by respondents for various job levels are tabulated below.

Table 1: Types/Topics of Training for Managerial Staff

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Management/ Executive	Risk Management
3	Basic Job-related	Law Relating to Insurance
4	Management/ Executive	Problem Solving and Decision Making
5	Management/ Executive	Leadership

Table 2: Types/Topics of Training for Supervisors

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Generic Skills	Effective Communication Skills
3	Generic Skills	Interpersonal Skills
4	Basic Job-related	Law Relating to Insurance
5	Management/ Executive	Time Management

Table 3: Types/Topics of Training for Clerical Staff

	Category	Types/Topics of Training
1	Generic Skills	Effective Communication Skills
2	Basic Job-related	General Insurance
3	Generic Skills	Use of Computer
4	Generic Skills	IT Enabling Systems
5	Generic Skills	Presentation Skills

Table 4: Types/Topics of Training for Technical Representatives

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Generic Skills	Interpersonal Skills
3	Generic Skills	Effective Communication Skills
4	Generic Skills	Presentation Skills
5	Basic Job-related	Law Relating to Insurance

Table 5: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Management/ Executive	Time Management
3	Basic Job-related	Life Insurance
4	Generic Skills	Interpersonal Skills
5	Generic Skills	Effective Communication Skills

3.18 Generally speaking, management/executive training types/topics like Risk Management, Problem Solving and Decision Making and Leadership, etc. are important to managerial staff. General Insurance and Effective Communication Skills are important to supervisors, technical representatives and clerical staff. For insurance agents, General Insurance and Life Insurance are important types/topics of training.

3.19 The 2013 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next twelve months. Concerning in-house training and external training, most of the insurance companies indicated that the training expenses in 2012 and the training budget for 2013 would remain unchanged. A small number of establishments also reflected that they would increase the training budget for in-house and external training in 2013. Results showed that companies were willing to devote resources to provide employees with training.

3.20 It is recommended that attention be drawn to course providers to the various training needs of staff of different levels. Besides soft skills training, the demand for product knowledge training is strong, especially for technical skills and knowledge training in respect of general and life insurance products.

Training Programmes

3.21 With reference to paragraph 3.17, the types/topics of training mostly chosen by respondents for various job levels are summarized below:

- Risk Management
- General Insurance
- Life Insurance
- Interpersonal Skills
- Law Relating to Insurance
- Leadership
- Effective Communication Skills
- Time Management

3.22 With regard to the uncertain market condition of the global economy, companies are looking for risk management training to equip management staff with the necessary skills and tactics to identify and assess possible risks. Effective risk management training has the aims of equipping staff with a comprehensive understanding of risk management systems, processes and regulatory frameworks. It also helps acquire necessary techniques to control or reduce the impact of potential hazards to the company. Good risk management fosters vigilance in times of calm and instills discipline in times of crisis.

3.23 In addition, a good knowledge of regulatory requirements is important to the sales force like technical representatives and insurance agents as well as managerial staff. There is a great demand for training in respect of “Law Relating to Insurance” to provide insurance personnel with the core knowledge about relevant regulations.

3.24 Employees are required to possess well-versed knowledge about insurance products in order to be a professional insurance practitioner and the relevant product training would normally be provided by insurance companies. Another growing trend is the business of asset management. The National 12th Five-Year Plan specifically states our country's support for Hong Kong's development as an offshore Renminbi (RMB) business centre and an international asset management centre. In fact, the Asian region has seen the fastest wealth growth globally.

3.25 As evidenced by employers' suggestions on the training types/topics which are important to the manpower development in the insurance industry, a wide spectrum of training programmes should be provided to insurance personnel. The provision of training not only upgrades the job knowledge and skills of insurance personnel, it also broadens and deepens the exposure of personnel to different segments of the industry.

Insurance Training Board

Membership List
(as at 1.9.2013)

Chairman

Mrs Agnes KOON WOO Kam-oi (ad personam)

Members

Ms Charity AU (nominated by the Life Insurance Council of the Hong Kong Federation of Insurers)

Mr Patrick CHAN Chi-kong (nominated by the Hong Kong Confederation of Insurance Brokers)

Mr CHEUNG Yiu-kwong (nominated by the General Agents and Managers Association of Hong Kong Limited)

Mr LAM Fuk-ming (ad personam)

Mr Dominic LAM Wai-kuen, MH (ad personam)

Mr Thomas LEE Mun-nang (ad personam)

Mr Andy MA (nominated by the Hong Kong General Insurance Agents Association Limited)

Mr Jimmy POON Wing-fai (nominated by the General Insurance Council of the Hong Kong Federation of Insurers)

Dr Gollum SHAU Kwok-lam (nominated by the LOMA Society of Hong Kong)

Mr Clement SHUM Chun-yau (nominated by a local tertiary institution)

Ms Michelle TEASEL (nominated by the Insurance Institute of Hong Kong)

Mr Lewis TSE Kwok-po (nominated by the Life Underwriters Association of Hong Kong Limited)

Mr WONG Yuk-loi (nominated by the Hong Kong Society of Certified Insurance Practitioners)

Mr Allan YU Kin-nam	(ad personam)
Ms Susanna LEE Chung-san	(representing the Managing Director of the Mandatory Provident Fund Schemes Authority)
Ms Shirley TO Cheuk-ka	(representing the Commissioner of Insurance)
Ms Jenny WU Ching-han	(representing the Commissioner for Labour)
Ms Susanna CHAN Sau-ching	(representing the Executive Director of the Vocational Training Council)

Secretary

Mr William CHOW Wing-nin	(Vocational Training Council)
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Insurance Training Board

Working Party on 2013 Manpower Survey
of the Insurance Industry
Membership List

Convener

Mr Clement SHUM Chun-yau (nominated by a local tertiary institution)

Members

Mr Patrick CHAN Chi-kong (nominated by the Hong Kong Confederation of Insurance Brokers)

Mr Kelvin CHEUNG Kin-keung (a representative from the general insurance sector)

Mr Andrew CHOW Yiu-ming (a representative from the bancassurance sector)

Mr Jackie CHUN Yuk-chi (a representative from the general insurance sector)

Mr LEUNG On-fook, JP (an insurance veteran)

Mr Geoffrey LUNG Tat-ming (a representative from the general insurance sector)

Mr Jack NG Chi-keung (a representative from the general insurance sector)

Mr Jimmy POON Wing-fai (nominated by the General Insurance Council of the Hong Kong Federation of Insurers)

Dr Gollum SHAU Kwok-lam (nominated by the LOMA Society of Hong Kong)

Mr Lewis TSE Kwok-po (nominated by the Life Underwriters Association of Hong Kong Limited)

Ms Susanna CHAN Sau-ching (representing the Executive Director of the Vocational Training Council)

Dr NG Chak-man (Vocational Training Council)

Secretary

Mr William CHOW Wing-nin (Vocational Training Council)

Insurance Training Board

Focus Group on 2013 Manpower Survey
of the Insurance Industry
Membership List

Convener

Mr Clement SHUM Chun-yau (nominated by a local tertiary institution)

Members

Ms Juliet CHEUNG (a representative from the life insurance sector)

Mr Eric HUI (a representative from the general insurance sector)

Mr Sidney KU Shun-kit (a representative from the independent financial advisor sector)

Mr Albert KWOK (a representative from the life insurance sector)

Mr LEE Pak-kee (a representative from the bancassurance sector)

Mr Philip MAK (a representative from the company agency sector)

Ms Rebecca POON (a representative from the insurance brokerage sector)

Mr Patrick WAN Chi-tak (a representative from the bancassurance sector)

Mr Jeff WONG (a representative from the life insurance sector)

Ms Winnie WONG (a representative from the insurance brokerage sector)

Ms Susanna CHAN Sau-ching (representing the Executive Director of the Vocational Training Council)

Dr NG Chak-man (Vocational Training Council)

Secretary

Mr William CHOW Wing-nin (Vocational Training Council)

Insurance Training Board

Terms of Reference

1. To determine the manpower demand of the industry, including the collection and analysis of relevant manpower and student/trainee statistics and information on socio-economic, technological and labour market developments.
2. To assess and review whether the manpower supply for the industry matches with the manpower demand.
3. To recommend to the Vocational Training Council the development of vocational education and training facilities to meet the assessed manpower demand.
4. To advise the Hong Kong Institute of Vocational Education (IVE) and training & development centres on the direction and strategic development of their programmes in the relevant disciplines.
5. To advise on the course planning, curriculum development and quality assurance systems of the IVE and training & development centres.
6. To prescribe job specifications for the principal jobs in the industry defining the skills, knowledge and training required.
7. To advise on training programmes for the principal jobs in the industry specifying the time a trainee needs to spend on each skill element.
8. To tender advice in respect of skill assessments, trade tests and certification for in-service workers, apprentices and trainees, for the purpose of ascertaining that the specified skill standards have been attained.
9. To advise on the conduct of skill competitions in key trades in the industry for the promotion of vocational education and training as well as participation in international competitions.
10. To liaise with relevant bodies, including employers, employers' associations, trade unions, professional institutions, training and educational institutions and government departments, on matters pertaining to the development and promotion of vocational education and training in the industry.
11. To organize seminars/conferences/symposia on vocational education and training for the industry.
12. To advise on the publicity relating to the activities of the Training Board and relevant vocational education and training programmes of the VTC.
13. To submit to the Council an annual report on the Training Board's work and its recommendations on the strategies for programmes in the relevant disciplines.
14. To undertake any other functions delegated by the Council in accordance with Section 7 of the Vocational Training Council Ordinance.

Telephone No 電話

Facsimile No 傳真

2574 3759

Our Reference 本局檔號 IN/1/2(2013)

Your Reference 來函檔號



2 January 2013

Dear Sir/Madam,

The 2013 Manpower Survey of the Insurance Industry

I am writing to enlist your help in the 2013 Manpower Survey of the Insurance Industry to be conducted by the Insurance Training Board of the Vocational Training Council (VTC).

The Insurance Training Board, appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR), is responsible for matters pertaining to manpower training of the insurance industry. In order to ascertain information on the latest local manpower situation so that meaningful recommendations on manpower training in the coming years can be formulated, the Insurance Training Board will conduct the captioned survey from 9 January 2013 to 8 February 2013.

..... I enclose one copy each of the Survey Questionnaire, Explanatory Notes and Job Descriptions of Principal Insurance Jobs for your reference and completion. During the survey period, an officer from the Census and Statistics Department (C&SD) will contact you or your authorised representative to answer any questions and collect the completed questionnaire for data processing.

I wish to assure you that the information collected will be handled in strict confidence. In conjunction with this survey, the Education Bureau (EDB) of the Government of the HKSAR, would also wish to have access to the information we collect and, in addition to theirs, draft manpower development policies for various industry sectors. In compliance with the Personal Data (Privacy) Ordinance, we wish to obtain your consent for us to share our data with the EDB which will of course treat the data in the same confidence.

Manpower Survey Reports of previous years can be found at <http://intb.vtc.edu.hk>. Upon completion of the 2013 Manpower Survey, the Manpower Survey Report will also be uploaded onto the VTC website. Kindly provide us with your e-mail address in the enclosed questionnaire and you will be informed of the release of the Survey Report in due course.

Should you have any questions in connection with the survey, please contact the Manpower Statistics Section of the C&SD at 2116 8505.

Yours faithfully,

A handwritten signature in black ink, appearing to be 'Leung On-fook', written over a white background.

(LEUNG On-fook)
Chairman

Insurance Training Board



Encl.

Vocational Training Council 職業訓練局

Headquarters Division 2 總辦事處二科
6F, 20A Tsing Yi Road, Tsing Yi Island, New Territories, Hong Kong
香港新界青衣島青衣路20A號6樓
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

2574 3759

Our Reference 本局檔號 IN/1/2/2013

Your Reference 來函檔號

執事先生／女士：



保險業 2013 年人力調查

謹代表職業訓練局屬下保險業訓練委員會致函，懇請 貴公司提供協助，以便本會進行保險業 2013 年人力調查。

保險業訓練委員會由香港特別行政區行政長官委任，負責就業內人力訓練事宜提供意見。本會將於 2013 年 1 月 9 日至 2 月 8 日期間進行調查，蒐集保險業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。

..... 現隨函附上調查表、附註及主要職務工作說明，以供參閱填覆。調查期間，政府統計處職員將聯絡 貴公司負責人或其授權代表，解答有關問題，同時收回填妥的調查表，作資料處理。

調查所得資料絕對保密。此外，香港特別行政區政府的政策部門教育局將根據我們是次調查收集的數據，再綜合他們其他的調查結果來擬定人力發展政策。基於個人資料(私隱)條例規定，現請 貴公司表示，同意本會與教育局分享所得數據，以供政府作人力規劃之用，本會與教育局將會嚴格遵守保密原則。

歷屆人力調查報告書已上載於本局網頁，網址為 <http://intb.vtc.edu.hk>。是次人力調查工作完成後之相關報告書亦將上載於上述網址，歡迎下載。請於夾附調查表填上 貴公司電郵地址，以便通知報告書的發表日期。

如對調查有任何問題，可致電 2116 8505 與政府統計處人力統計組聯絡。

A handwritten signature in black ink, appearing to read '梁安福' (Leong An-fuk).

保險業訓練委員會主席
梁安福

2013 年 1 月 2 日



Notes for Guidance 填表須知

1. Please complete pages 71 to 83. If your company has in-house insurance agents, please also complete pages 84 to 91.
請填寫第 71 至 83 頁。如 貴公司有內部保險代理人，亦請填寫第 84 至 91 頁。
2. The following pages are explanatory notes and job descriptions of principal jobs of the insurance industry to facilitate the completion of the questionnaire:
以下是調查表附註及保險業主要職務的工作說明以供協助填寫問卷之用：

Reference 參考資料	Page 頁數
<i>Explanatory Notes</i> 調查表附註	92– 94
 <i>Job Descriptions of Principal Jobs of the Insurance Industry</i> 保險業主要職務的工作說明	
(i) <i>General Insurer Sector</i> 一般保險承保公司	96 – 102
(ii) <i>General Insurance Agent</i> 一般保險代理人	103
(iii) <i>Life Insurer Sector</i> 人壽保險承保公司	104 – 113
(iv) <i>Life Insurance Agent</i> 人壽保險代理人	114
(v) <i>Insurance Broker Sector (General Insurance)</i> 保險經紀業 (一般保險)	115 – 119
(vi) <i>Insurance Broker Sector (Life Insurance)</i> 保險經紀業 (人壽保險)	120 – 124
(vii) <i>Company Agencies (General Insurance)</i> 代理人公司 (一般保險)	125 – 128
(viii) <i>Company Agencies (Life Insurance)</i> 代理人公司 (人壽保險)	129 – 132
(ix) <i>Bancassurance Sector (General Insurance)</i> 銀行附屬保險 (一般保險)	133 – 136
(x) <i>Bancassurance Sector (Life Insurance)</i> 銀行附屬保險 (人壽保險)	137 – 140

VOCATIONAL TRAINING COUNCIL
職業訓練局

THE 2013 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2013 年人力調查

QUESTIONNAIRE
調查表

(PLEASE READ THE ATTACHED EXPLANATORY NOTES BEFORE COMPLETING THIS QUESTIONNAIRE)
(請於填表前詳閱附註)

For Official Use Only:
此欄毋須填寫

Rec. Type	Survey Code	Industry Code	Establishment No.	Enumerator's No.	Editor's No.	Check Digit	No. of Employees/ Insurance Agents/ Technical Representatives Covered by the Questionnaire
1	2 5	4 5 6 7 8 9	10 11 12 13 14 15	16 17	18 19	20 21 22	23 24 25 26 27

Name of Company: _____
公司名稱

Address: _____
地址

Total No. of Persons Engaged (including full-time employees, technical representatives and insurance agents): _____
員工總數 (包括全職僱員、業務代表及保險代理人)

Name of Person to Contact: _____ Position: _____
聯絡人姓名 28 47 職位

Tel. No.: _____ Fax. No.: _____
電話 48 55 56 63 傳真

E-mail: _____
電郵 64 98

No. of technical representatives (TRs) registered with Insurance Agents Registration Board (IARB)/ The Hong Kong Confederation of Insurance Brokers (HKCIB)/Professional Insurance Brokers Association (PIBA) in your company: 在 貴公司於保險代理登記委員會／香港保險顧問聯會／香港專業保險經紀協會註冊的持牌保險 業務代表人數:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 20px;"></td> </tr> </table> 99 100 101 102				

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2013 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2013 年人力調查
QUESTIONNAIRE (PART IA)
調查表(第一甲部分)

(A) Principal Jobs 主要職務			(B) No. of Employees/ Technical Representatives as at 2.1.2013 在 2.1.2013 之 僱員/業務代表 人數	(C) No. of Vacancies as at 2.1.2013 在 2.1.2013 之 空缺數目	(D) Forecast No. of Employees/ Technical Representatives in 24 Months' Time 預測 24 個月後的 僱員/業務代表 人數	(E) Minimum Education Requirement for the Principal Job 此主要職務的基 本教育程度要求 (see Column H) (見 H 欄)	(F) Requirement of Professional Qualification for the Principal Job ("✓" for Yes / "X" for No) 此主要職務 要求 專業資格 (是"✓"/ 否"X")	(G) Minimum Requirement of Year(s) of Experience in the Industry 在此行業 的基本 年資要求 (see Column H) (見 H 欄)	(H) Please use the following Codes for Columns (E) and (G). 請按下列編號，填入(E)及(G)欄內。 For Column (E) 供(E)欄用 Code 編號 Education Level 教育程度 For Column (G) 供(G)欄用 Code 編號 Year(s) of Experience in the Industry 在此行業的年資
Title 職稱	Rec. Type	Code 編號							
		8-10	11-14	15-17	18-21	22	23	24	
1	2								1 University Degree or Above 大學學位或以上
2	2								2 Higher Diploma/ Associate Degree or equivalent 高級文憑/副學士或同等學歷
3	2								3 Diploma/Higher Certificate/ Certificate or equivalent 文憑/高級證書/證書或同等學歷
4	2								4 Hong Kong Diploma of Secondary Education /Matriculation 香港中學文憑/預科
5	2								5 Secondary 5 or equivalent 中五或同等學歷
6	2								6 Below Secondary 5 中五以下
7	2								
8	2								
9	2								
10	2								
11	2								
12	2								
13	2								
14	2								
15	2								1 Less than 1 year 少於 1 年
16	2								2 1 - 2 years 1 至 2 年
17	2								3 Over 2 years - 5 years 多於 2 年至 5 年
18	2								4 Over 5 years - 10 years 多於 5 年至 10 年
19	2								5 Over 10 years 多於 10 年
20	2								
21	2								
22	2								
23	2								
24	2								
25	2								
26	2								
27	2								
28	2								
29	2								
30	2								
31	2								

If additional lines are necessary, please tick here and enter on supplementary sheet(s).
如此頁不敷應用，請先✓，然後另紙繼續填寫。

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2013 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2013 年人力調查
QUESTIONNAIRE (PART II)
調查表 (第二部分)

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Er. No. _____

Est. No. _____

1. The number of employees /Technical Representatives (excluding insurance agents) who left in the past 12 months (1.1.2012 to 31.12.2012) by reason:

按原因劃分，過去 12 個月內 (1.1.2012 至 31.12.2012) 離職的僱員／業務代表人數(保險代理人除外)：

- (i) Leaving of the company is initiated by the employee/Technical Representative (excluding insurance agents)
由僱員／業務代表(保險代理人除外)主動申請離職

Reason 原因	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Taking up another job in the insurance industry or starting own insurance related business 擔任另一份保險業工作或創辦與保險有關的業務	8	11	14	17
(b) Taking up a job in the banking/finance industry or starting own finance related business 擔任另一份銀行／金融工作或創辦與金融有關的業務	20	23	26	29
(c) Taking up a job outside the insurance/banking/finance industry or starting own business outside the insurance/banking/finance industry 擔任保險／金融／銀行業以外的工作或創辦與保險／金融／銀行業以外的業務	32	35	38	41
(d) Emigration 移民	44	47	50	53
(e) Repatriation 回國	56	59	62	65
(f) Relocation of workplace 遷改工作地點				
(i) To the mainland of China/Macau/Taiwan 往中國內地/澳門/台灣	68	71	74	77
(ii) To other countries 往其他國家	80	83	86	89
(g) Retirement 退休	92	95	98	101
(h) Further studies 繼續進修	104	107	110	113
(i) Other reasons 其他原因	116	119	122	125

Please specify _____
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(ii) Leaving of the company is initiated by the company
 由公司安排離職

Reason 原因	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Retrenchment 裁員	140	143	146	149
(b) Restructure/ Closure of Company 公司改組/結業	152	155	158	161
(c) Expiry of employment contract 僱傭合約期滿	164	167	170	173
(d) Poor performance 工作表現欠佳	176	179	182	185
(e) Other reasons 其他原因	188	191	194	197
Please specify 請註明				

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2. The number of recruits in the past 12 months (1.1.2012 to 31.12.2012) by source :
 按來源劃分，過去 12 個月內 (1.1.2012 至 31.12.2012) 所招聘的人數：

Source 來源	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) From another insurance company/insurance intermediary 來自另一間保險公司/保險中介人公司	213	216	219	222
(b) From a bank /finance company 來自銀行/金融機構	225	228	231	234
(c) From a company outside the insurance/ banking/ finance industry 來自保險/銀行/金融業務以外的機構	237	240	243	246
(d) From a college/school direct 直接來自院校/學校				
(i) Graduate of University Degree or Above 大學學位或以上畢業生	249	252	255	258
(ii) Sub-degree Holder (HD/AD/D/HC/C or Equivalent) 副學位畢業生(高級文憑/副學士/ 文憑/高級證書/證書或同等學歷)	261	264	267	270
(iii) Graduate of Hong Kong Diploma of Secondary Education/ Matriculant/ Secondary School Leaver or Equivalent/ Student Below Secondary 5 香港中學文憑畢業生/預科生/中五畢業 生或同等學歷/中五以下程度學生	273	276	279	282
(e) Other sources 其他來源	285	288	291	294
Please specify 請註明				

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3. The number of recruits in the past 12 months (1.1.2012 to 31.12.2012) by geographic origin :
按地域來源劃分，過去 12 個月內（1.1.2012 至 31.12.2012）所招聘的僱員人數：

Geographic Origin 地域來源	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Hong Kong 香港	<input type="text"/> <input type="text"/> <input type="text"/> 310	<input type="text"/> <input type="text"/> <input type="text"/> 313	<input type="text"/> <input type="text"/> <input type="text"/> 316	<input type="text"/> <input type="text"/> <input type="text"/> 319
(b) The mainland of China 中國內地	<input type="text"/> <input type="text"/> <input type="text"/> 322	<input type="text"/> <input type="text"/> <input type="text"/> 325	<input type="text"/> <input type="text"/> <input type="text"/> 328	<input type="text"/> <input type="text"/> <input type="text"/> 331
(c) Macau 澳門	<input type="text"/> <input type="text"/> <input type="text"/> 334	<input type="text"/> <input type="text"/> <input type="text"/> 337	<input type="text"/> <input type="text"/> <input type="text"/> 340	<input type="text"/> <input type="text"/> <input type="text"/> 343
(d) Taiwan 台灣	<input type="text"/> <input type="text"/> <input type="text"/> 346	<input type="text"/> <input type="text"/> <input type="text"/> 349	<input type="text"/> <input type="text"/> <input type="text"/> 352	<input type="text"/> <input type="text"/> <input type="text"/> 355
(e) Other places 其他地方	<input type="text"/> <input type="text"/> <input type="text"/> 358	<input type="text"/> <input type="text"/> <input type="text"/> 361	<input type="text"/> <input type="text"/> <input type="text"/> 364	<input type="text"/> <input type="text"/> <input type="text"/> 367

Please specify _____
請註明 _____

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4. The number of internal promotions in the past 12 months (1.1.2012 to 31.12.2012) :
過去 12 個月內（1.1.2012 至 31.12.2012）由內部晉升的僱員人數：

From 由	To 至	No. of Internal Promotions 由內部晉升的僱員人數
(a) Agency Manager 營業經理	Agency Director/ Senior Agency Manager 營業總監／高級營業經理	<input type="text"/> <input type="text"/> <input type="text"/> 383
(b) Unit Manager/ Agency Supervisor 單位經理／ 營業主任	Agency Manager 營業經理	<input type="text"/> <input type="text"/> <input type="text"/> 386
(c) Agent/ Technical Representative 營業員／業務代表	Unit Manager/ Agency Supervisor 單位經理／營業主任	<input type="text"/> <input type="text"/> <input type="text"/> 389
(d) Middle Manager 中層經理	Senior Manager 高級經理	<input type="text"/> <input type="text"/> <input type="text"/> 392
(e) Supervisor 主任	Middle Manager 中層經理	<input type="text"/> <input type="text"/> <input type="text"/> 395
(f) Clerk 文員	Supervisor 主任	<input type="text"/> <input type="text"/> <input type="text"/> 398
(g) Others 其他職級	Clerk 文員	<input type="text"/> <input type="text"/> <input type="text"/> 401

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5. If your company employs part-time staff to perform job duties in addition to those full-time employees/ Technical Representatives reported in Part I, please state the total number of these part-time staff.
除了在第一部分填報的全職僱員／業務代表外，如 貴公司亦有聘用兼職員工協助工作，請提供此等兼職員工的總數：

	Present No. of Full-time Employees/Technical Representatives (Reported in Part I) 現有全職的僱員／ 業務代表人數 (在第一部分填報之數據)	No. of Part-time Employees/Technical Representatives 兼職僱員／ 業務代表人數
(a) Managerial 經理級	<input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="5"/> 405	<input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="9"/> 409
(b) Supervisory 主任級	<input type="text" value="4"/> <input type="text" value="1"/> <input type="text" value="3"/> 413	<input type="text" value="4"/> <input type="text" value="1"/> <input type="text" value="7"/> 417
(c) Clerical 文員級	<input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="1"/> 421	<input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="5"/> 425
(d) Technical Representative 業務代表	<input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="9"/> 429	<input type="text" value="4"/> <input type="text" value="3"/> <input type="text" value="3"/> 433

6. Please estimate the number of staff to be recruited in the next 24 months by type of education level.
請按教育程度劃分，列出 貴公司預計在未來 24 個月招聘的僱員人數。

Education Level 教育程度	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Graduate of University Degree or Above 大學學位或以上畢業生	<input type="text" value="4"/> <input type="text" value="3"/> <input type="text" value="7"/> 437	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="0"/> 440	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="3"/> 443	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="6"/> 446
(b) Sub-degree Holder (HD/AD/D/HC/C or Equivalent) 副學位畢業生(高級文憑／副學士／ 文憑／高級證書／證書或同等學歷)	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="9"/> 449	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="2"/> 452	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="5"/> 455	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="8"/> 458
(c) Graduate of Hong Kong Diploma of Secondary Education/Matriculant/Secondary School Leaver or Equivalent/Student Below Secondary 5 香港中學文憑畢業生／預科生／中五畢業 生或同等學歷／中五以下程度學生	<input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="1"/> 461	<input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="4"/> 464	<input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="7"/> 467	<input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="0"/> 470

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<input type="text" value="4"/> 473	<input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="4"/> 474	<input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="7"/> 477	<input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="0"/> 480	<input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="3"/> 483	<input type="text" value="4"/> 486
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- End of Questionnaire (Part II) -
- 調查表 (第二部分) 完 -

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2013 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2013 年人力調查
QUESTIONNAIRE (PART III)
調查表 (第三部分)

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Er. No. _____

Est. No. _____

1. Has your company experienced any recruitment difficulty in the past 12 months (1.1.2012 to 31.12.2012)?
過去 12 個月內 (1.1.2012 至 31.12.2012) 貴公司在招聘僱員時有否遇到困難?

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Yes 有	<input type="checkbox"/> 487	<input type="checkbox"/> 488	<input type="checkbox"/> 489	<input type="checkbox"/> 490
(b) No 沒有	<input type="checkbox"/> 491	<input type="checkbox"/> 492	<input type="checkbox"/> 493	<input type="checkbox"/> 494
(c) Has not recruited or tried to recruit in the past 12 months 過去 12 個月未曾招聘或未有嘗試招聘	<input type="checkbox"/> 495	<input type="checkbox"/> 496	<input type="checkbox"/> 497	<input type="checkbox"/> 498

(If (b) or (c) is selected for all the four job levels, please go to Question 3.)
(如四個職級均選擇(b)或(c)項，請轉到第三題繼續作答。)

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2. If your company has experienced recruitment difficulty in the past 12 months (1.1.2012 to 31.12.2012), what do you think are the reasons? (You may provide more than one reason for each job level.)
 如 貴公司過去 12 個月內 (1.1.2012 至 31.12.2012) 在招聘員工方面遇到困難，你認為是甚麼原因？
 (每職級可提供多於一項原因。)

Reason 原因	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系 (例如保險、工商管理、銀行及金融等) 畢業生數目不足	<input type="checkbox"/> 500	<input type="checkbox"/> 501	<input type="checkbox"/> 502	<input type="checkbox"/> 503
(b) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/> 504	<input type="checkbox"/> 505	<input type="checkbox"/> 506	<input type="checkbox"/> 507
(c) Working conditions/remuneration package could not meet recruits' expectations 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/> 508	<input type="checkbox"/> 509	<input type="checkbox"/> 510	<input type="checkbox"/> 511
(d) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力				
(i) English 英語	<input type="checkbox"/> 512	<input type="checkbox"/> 513	<input type="checkbox"/> 514	<input type="checkbox"/> 515
(ii) Putonghua 普通話	<input type="checkbox"/> 516	<input type="checkbox"/> 517	<input type="checkbox"/> 518	<input type="checkbox"/> 519
(e) Other reasons 其他原因	<input type="checkbox"/> 520	<input type="checkbox"/> 521	<input type="checkbox"/> 522	<input type="checkbox"/> 523

Please specify
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3. Please estimate the percentage of training to be provided by external course providers to your employees/
Technical Representatives in the next 12 months.

請估計在未來 12 個月將由外間培訓機構提供訓練予 貴公司僱員／業務代表的百分比。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
0%	<input type="text"/> 529	<input type="text"/> 530	<input type="text"/> 531	<input type="text"/> 532
>0% - 24%	<input type="text"/> 533	<input type="text"/> 534	<input type="text"/> 535	<input type="text"/> 536
>24% - 49%	<input type="text"/> 537	<input type="text"/> 538	<input type="text"/> 539	<input type="text"/> 540
>49% - 74%	<input type="text"/> 541	<input type="text"/> 542	<input type="text"/> 543	<input type="text"/> 544
>74% - <100%	<input type="text"/> 545	<input type="text"/> 546	<input type="text"/> 547	<input type="text"/> 548
100%	<input type="text"/> 549	<input type="text"/> 550	<input type="text"/> 551	<input type="text"/> 552

4. Please give information on the training expenses of your company from 2011 to 2013.

請提供 貴公司由 2011 年至 2013 年的訓練支出情況。

	(a) The training expenses in 2012 as compared with those in 2011 2012 年與 2011 年 的訓練開支的比較		(b) The training budget for 2013 as compared with the training expenses in 2012 2013 年的訓練開支預算 與 2012 年的訓練開支的比較	
	In-house Training 內部訓練	External Training 外間訓練	In-house Training 內部訓練	External Training 外間訓練
(i) No Change 沒有改變	<input type="text"/> 553	<input type="text"/> 554	<input type="text"/> 555	<input type="text"/> 556
(ii) Increased by 增加				
> 50%	<input type="text"/> 557	<input type="text"/> 558	<input type="text"/> 559	<input type="text"/> 560
>20% - 50%	<input type="text"/> 561	<input type="text"/> 562	<input type="text"/> 563	<input type="text"/> 564
>10% - 20%	<input type="text"/> 565	<input type="text"/> 566	<input type="text"/> 567	<input type="text"/> 568
5% - 10%	<input type="text"/> 569	<input type="text"/> 570	<input type="text"/> 571	<input type="text"/> 572
< 5%	<input type="text"/> 573	<input type="text"/> 574	<input type="text"/> 575	<input type="text"/> 576
(iii) Decreased by 減少				
> 50%	<input type="text"/> 577	<input type="text"/> 578	<input type="text"/> 579	<input type="text"/> 580
>20% - 50%	<input type="text"/> 581	<input type="text"/> 582	<input type="text"/> 583	<input type="text"/> 584
>10% - 20%	<input type="text"/> 585	<input type="text"/> 586	<input type="text"/> 587	<input type="text"/> 588
5% - 10%	<input type="text"/> 589	<input type="text"/> 590	<input type="text"/> 591	<input type="text"/> 592
< 5%	<input type="text"/> 593	<input type="text"/> 594	<input type="text"/> 595	<input type="text"/> 596

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597 598 599 600 601 602

5. Please suggest several types/topics of training that are considered the most important for the development of your company. (Examples of training topics are given as follows for reference.)
 請就 貴公司認為對保險業人力發展至為重要的數項訓練類別／課題作出建議。(訓練課題的例子載列於本問題之後以供參考。)

Please specify if the suggested type/topic of training is not included in the list of examples provided.

如建議的訓練類別/課題不包括在所提供的例子清單內，請詳細註明。

	Code 編號	
<u>Managerial</u> 經理級	<input type="text"/> <input type="text"/> <input type="text"/> 603	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 606	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 609	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 612	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 615	<hr/>
<u>Supervisory</u> 主任級	<input type="text"/> <input type="text"/> <input type="text"/> 618	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 621	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 624	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 627	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 630	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 633	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 636	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 639	<hr/>
	<u>Clerical</u> 文員級	<input type="text"/> <input type="text"/> <input type="text"/> 642
<input type="text"/> <input type="text"/> <input type="text"/> 645		<hr/>
<input type="text"/> <input type="text"/> <input type="text"/> 648		<hr/>
<input type="text"/> <input type="text"/> <input type="text"/> 651		<hr/>
<input type="text"/> <input type="text"/> <input type="text"/> 654		<hr/>
<u>Technical Representative</u> 業務代表	<input type="text"/> <input type="text"/> <input type="text"/> 657	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 660	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 663	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 666	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> 669	<hr/>

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Examples of Training Topics

訓練課題的例子

Management/Executive

管理／行政之發展

Code 編號	Skills/Knowledge 技能／知識	Code 編號	Skills/Knowledge 技能／知識
101	Principles & Practice of Management 管理理論與實務	110	Leadership 領導才能
102	Problem Solving and Decision Making 解決困難及決策	111	Team Building 團隊之建立
103	Strategic Management 策略管理	112	Motivation 激勵
104	Marketing Management 市場管理	113	Coaching & Counseling 訓練及輔導下屬
105	Quality Management 優質服務管理	114	Dealing with Conflict 處理衝突
106	Risk Management 風險管理	115	Implementing Change 推行變革
107	Stress Management 壓力處理	116	Time Management 時間管理
108	Crisis Management 危機管理	117	Agency Building and Development 代理人之建立及發展
109	Human Resources Management 人力資源管理		

Professional Knowledge

專業知識

Code 編號	Skills/Knowledge 技能／知識
201	Associate of the Chartered Insurance Institute (ACII)
202	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
203	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
204	Certified Financial Planner (CFP)
205	Chartered Financial Consultant (ChFC)
206	Chartered Insurance Agency Manager (CIAM)
207	Chartered Life Underwriter (CLU)
208	Certified Manager of Financial Advisors (CMFA)
209	Chartered Property and Casualty Underwriter (CPCU)
210	Essentials of Management Development Program (EMD)
211	Fellow of the Chartered Insurance Institute (FCII)
212	Fellow of the Faculty of Actuaries in Scotland (FFA)

Professional Knowledge (Cont'd)**專業知識 (續)**

Code 編號	Skills/Knowledge 技能／知識
213	Fellow of the Institute of Actuaries (FIA)
214	Fellow of the Institute of Actuaries of Australia (FIAA)
215	Fellow, Chartered Financial Practitioner (FChFP)
216	Fellow of the Society of Actuaries (FSA)
217	Fellow, Life Management Institute (FLMI)
218	Graduate Diploma of Insurance (GDI)
219	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
220	Insurance Financial Planning Course (IFPC)
221	Insurance Institute of Hong Kong (IIHK) Diploma
222	Leadership Fellow (LF)
223	Life Underwriter Training Council Fellow (LUTCF)
224	Professional Diploma in Insurance Programme (PDI)
225	Registered Financial Consultant (RFC)
226	Registered Financial Planner (RFP)
227	SFC related courses

Basic Job-related Knowledge**基本業務知識**

Code 編號	Skills/Knowledge 技能／知識	Code 編號	Skills/Knowledge 技能／知識
301	Actuarial Science 精算學	308	Investment-linked Insurance 投資相連保險
302	General Insurance 一般保險	309	Asset Management 資產管理
303	Life Insurance 人壽保險	310	Estate Planning 遺產策劃
304	MPF 強制性公積金	311	Retirement Planning 退休策劃
305	Investment Planning 投資策劃	312	Reinsurance 再保險
306	Financial Planning 財務策劃	313	Health-related Training 與健康有關之訓練
307	Law Relating to Insurance 與保險有關之法律		

Generic Skills**通用技能**

Code 編號	Skills/Knowledge 技能／知識
401	English Writing 英文書寫
402	Spoken English 英語會話
403	Chinese Writing 中文書寫
404	Cantonese 廣東話
405	Putonghua 普通話
406	Use of Computer 基本電腦應用
407	IT Enabling Systems 資訊科技系統
408	Effective Communication Skills 有效溝通技巧
409	Marketing/Selling Skills 市場推廣／銷售技巧
410	Presentation Skills 表達技巧
411	Basic Accounting 基本會計
412	Interpersonal Skills 人際關係技巧
413	Negotiation Skills 談判技巧
414	Telemarketing Skills 電話銷售技巧
415	Customer Psychology 顧客心理
416	Mediation Skills 調解技巧

- End of Questionnaire (Part III) -

- 調查表（第三部分）完 -

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2013 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2013 年人力調查
QUESTIONNAIRE (PART IV – INSURANCE AGENTS)
調查表 (第四部分 – 保險代理人)

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此欄毋須填寫

Er. No. _____

Est. No. _____

1. Please provide the following figures in respect of insurance agents of the company in the past 12 months (1.1.2012 to 31.12.2012):

請提供過去 12 個月內 (1.1.2012 至 31.12.2012) 有關 貴公司的保險代理人的下列數字：

- (a) No. of insurance agents registered as at 1.1.2012
在 1.1.2012 註冊的保險代理人數目
- (b) No. of insurance agents registered as at 31.12.2012
在 31.12.2012 註冊的保險代理人數目
- (c) No. of insurance agents newly registered during the past
12 months (1.1.2012 to 31.12.2012)
過去 12 個月內(1.1.2012 至 31.12.2012)新註冊的保險代理人數目

2. The number of insurance agents who left in the past 12 months (1.1.2012 to 31.12.2012) by reason:

按原因劃分，過去 12 個月內 (1.1.2012 至 31.12.2012) 離職的保險代理人人數：

- (i) Leaving of the company is initiated by the insurance agents
由保險代理人主動申請離職

- | Reason
原因 | Insurance agents
保險代理人 |
|---|----------------------------------|
| (a) Taking up another job in the insurance industry or starting own insurance related business
擔任另一份保險業工作或創辦與保險有關的業務 | <input type="text" value="692"/> |
| (b) Taking up a job in the banking/finance industry or starting own finance related business
擔任另一份銀行/金融工作或創辦與金融有關的業務 | <input type="text" value="695"/> |
| (c) Taking up a job outside the insurance/banking/finance industry or starting own business outside the insurance/banking/finance industry
擔任保險/金融/銀行業以外的工作或創辦保險/金融/銀行業以外的業務 | <input type="text" value="698"/> |
| (d) Emigration
移民 | <input type="text" value="701"/> |
| (e) Repatriation
回國 | <input type="text" value="704"/> |
| (f) Relocation of workplace
遷改工作地點 | |
| (i) To the mainland of China/Macau/Taiwan
往中國內地/澳門/台灣 | <input type="text" value="707"/> |

- (ii) To other countries
往其他國家 710
- (g) Retirement
退休 713
- (h) Further studies
繼續進修 716
- (i) Other reasons
其他原因 719

Please specify
請註明

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722

723

724

725

- (ii) Leaving of the company is initiated by the company
由公司安排離職

- | Reason
原因 | Insurance agents
保險代理人 |
|---|--|
| (a) Termination of agency agreement
終止代理合約 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
728 |
| (b) Restructure/Closure of Company
公司改組/結業 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
731 |
| (c) Poor performance
工作表現欠佳 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
734 |
| (d) Other reasons
其他原因 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
737 |

Please specify
請註明

For Official Use Only
此欄毋須填寫

740

743

3. The number of internal promotions in the past 12 months (1.1.2012 to 31.12.2012) for insurance agents:
過去 12 個月內 (1.1.2012 至 31.12.2012) 由內部晉升的保險代理人人數：

- | From
由 | To
至 | No. of Internal Promotions
由內部晉升的保險代理人人數 |
|---|--|--|
| (a) Agency Manager
營業經理 | Agency Director/
Senior Agency Manager
營業總監/高級營業經理 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
744 |
| (b) Unit Manager/
Agency Supervisor
單位經理/營業主任 | Agency Manager
營業經理 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
747 |
| (c) Agents/Technical
Representative
營業員/業務代表 | Unit Manager/
Agency Supervisor
單位經理/營業主任 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
750 |

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753

4. Please estimate the percentage of training to be provided by external course providers to your insurance agents in the next 12 months.

請估計在未來 12 個月將由外間培訓機構提供訓練予 貴公司的保險代理人的百分比。

	Insurance Agents 保險代理人
0%	<input type="checkbox"/> 754
>0% - 24%	<input type="checkbox"/> 755
>24% - 49%	<input type="checkbox"/> 756
>49% - 74%	<input type="checkbox"/> 757
>74% - <100%	<input type="checkbox"/> 758
100%	<input type="checkbox"/> 759

5. Please give information on the training expenses of your company for insurance agents from 2011 to 2013.

請提供 貴公司由 2011 年至 2013 年的保險代理人訓練支出情況。

	(a) The training expenses in 2012 as compared with those in 2011 2012 年與 2011 年 的訓練開支的比較		(b) The training budget for 2013 as compared with the training expenses in 2012 2013 年的訓練開支預算 與 2012 年的訓練開支的比較	
	In-house Training 內部訓練	External Training 外間訓練	In-house Training 內部訓練	External Training 外間訓練
(i) No Change 沒有改變	<input type="checkbox"/> 760	<input type="checkbox"/> 761	<input type="checkbox"/> 762	<input type="checkbox"/> 763
(ii) Increased by 增加				
> 50%	<input type="checkbox"/> 764	<input type="checkbox"/> 765	<input type="checkbox"/> 766	<input type="checkbox"/> 767
>20% - 50%	<input type="checkbox"/> 768	<input type="checkbox"/> 769	<input type="checkbox"/> 770	<input type="checkbox"/> 771
>10% - 20%	<input type="checkbox"/> 772	<input type="checkbox"/> 773	<input type="checkbox"/> 774	<input type="checkbox"/> 775
5% - 10%	<input type="checkbox"/> 776	<input type="checkbox"/> 777	<input type="checkbox"/> 778	<input type="checkbox"/> 779
< 5%	<input type="checkbox"/> 780	<input type="checkbox"/> 781	<input type="checkbox"/> 782	<input type="checkbox"/> 783
(iii) Decreased by 減少				
> 50%	<input type="checkbox"/> 784	<input type="checkbox"/> 785	<input type="checkbox"/> 786	<input type="checkbox"/> 787
>20% - 50%	<input type="checkbox"/> 788	<input type="checkbox"/> 789	<input type="checkbox"/> 790	<input type="checkbox"/> 791
>10% - 20%	<input type="checkbox"/> 792	<input type="checkbox"/> 793	<input type="checkbox"/> 794	<input type="checkbox"/> 795
5% - 10%	<input type="checkbox"/> 796	<input type="checkbox"/> 797	<input type="checkbox"/> 798	<input type="checkbox"/> 799
< 5%	<input type="checkbox"/> 800	<input type="checkbox"/> 801	<input type="checkbox"/> 802	<input type="checkbox"/> 803

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此欄毋須填寫

<input type="checkbox"/> 804	<input type="checkbox"/> 805	<input type="checkbox"/> 806	<input type="checkbox"/> 807	<input type="checkbox"/> 808	<input type="checkbox"/> 809
---------------------------------	---------------------------------	---------------------------------	---------------------------------	---------------------------------	---------------------------------

6. Please suggest several types/topics of training that are considered the most important for the development of your insurance agents. (Examples of training topics are given as follows for reference.)
 請就 貴公司認為對保險代理人發展至為重要的數項訓練類別／課題作出建議。(訓練課題的例子載列於本問題之後以供參考。)

Insurance Agents 保險代理人	Code 編號	Please specify if the suggested type/topic of training is not included in the list of examples provided. 如建議的訓練類別/課題不包括在所提供的例子清單內，請詳細註明。								
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>8</td><td>1</td><td>0</td><td> </td></tr> </table>					8	1	0		_____
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	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>8</td><td>1</td><td>6</td><td> </td></tr> </table>					8	1	6		_____
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	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>8</td><td>1</td><td>9</td><td> </td></tr> </table>					8	1	9		_____
8	1	9								
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>8</td><td>2</td><td>2</td><td> </td></tr> </table>					8	2	2		_____
8	2	2								

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8			

Examples of Training Topics

訓練課題的例子

Management/Executive

管理／行政之發展

Code 編號	Skills/Knowledge 技能／知識	Code 編號	Skills/Knowledge 技能／知識
101	Principles & Practice of Management 管理理論與實務	110	Leadership 領導才能
102	Problem Solving and Decision Making 解決困難及決策	111	Team Building 團隊之建立
103	Strategic Management 策略管理	112	Motivation 激勵
104	Marketing Management 市場管理	113	Coaching & Counseling 訓練及輔導下屬
105	Quality Management 優質服務管理	114	Dealing with Conflict 處理衝突
106	Risk Management 風險管理	115	Implementing Change 推行變革
107	Stress Management 壓力處理	116	Time Management 時間管理
108	Crisis Management 危機管理	117	Agency Building and Development 代理人之建立及發展
109	Human Resources Management 人力資源管理		

Professional Knowledge

專業知識

Code 編號	Skills/Knowledge 技能／知識
201	Associate of the Chartered Insurance Institute (ACII)
202	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
203	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
204	Certified Financial Planner (CFP)
205	Chartered Financial Consultant (ChFC)
206	Chartered Insurance Agency Manager (CIAM)
207	Chartered Life Underwriter (CLU)
208	Certified Manager of Financial Advisors (CMFA)
209	Chartered Property and Casualty Underwriter (CPCU)
210	Essentials of Management Development Program (EMD)
211	Fellow of the Chartered Insurance Institute (FCII)
212	Fellow of the Faculty of Actuaries in Scotland (FFA)
213	Fellow of the Institute of Actuaries (FIA)
214	Fellow of the Institute of Actuaries of Australia (FIAA)
215	Fellow, Chartered Financial Practitioner (FChFP)
216	Fellow of the Society of Actuaries (FSA)

Professional Knowledge (Cont'd)**專業知識 (續)**

Code 編號	Skills/Knowledge 技能／知識
217	Fellow, Life Management Institute (FLMI)
218	Graduate Diploma of Insurance (GDI)
219	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
220	Insurance Financial Planning Course (IFPC)
221	Insurance Institute of Hong Kong (IIHK) Diploma
222	Leadership Fellow (LF)
223	Life Underwriter Training Council Fellow (LUTCF)
224	Professional Diploma in Insurance Programme (PDI)
225	Registered Financial Consultant (RFC)
226	Registered Financial Planner (RFP)
227	SFC related courses

Basic Job-related Knowledge**基本業務知識**

Code 編號	Skills/Knowledge 技能／知識	Code 編號	Skills/Knowledge 技能／知識
301	Actuarial Science 精算學	308	Investment-linked Insurance 投資相連保險
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303	Life Insurance 人壽保險	310	Estate Planning 遺產策劃
304	MPF 強制性公積金	311	Retirement Planning 退休策劃
305	Investment Planning 投資策劃	312	Reinsurance 再保險
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307	Law Relating to Insurance 與保險有關之法律		

Generic Skills

通用技能

Code 編號	Skills/Knowledge 技能／知識
401	English Writing 英文書寫
402	Spoken English 英語會話
403	Chinese Writing 中文書寫
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405	Putonghua 普通話
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408	Effective Communication Skills 有效溝通技巧
409	Marketing/Selling Skills 市場推廣／銷售技巧
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412	Interpersonal Skills 人際關係技巧
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414	Telemarketing Skills 電話銷售技巧
415	Customer Psychology 顧客心理
416	Mediation Skills 調解技巧

- End of Questionnaire (Part IV) -
- 調查表（第四部分）完 -

The 2013 Manpower Survey of the Insurance Industry

保險業 2013 年人力調查

Explanatory Notes

附註

1. This Questionnaire covers four Parts about your business sector. Part I is about principal jobs, Parts II and III are about employees and technical representatives while Part IV is about insurance agents. For the ease of completion, we suggest Parts IA, II and III to be completed by Human Resources Division and Parts IB and IV by Agency Administration Division in your business sector.
此調查表涵蓋四部分。第一部分是有關 貴公司之主要職務，第二及第三部分是有關僱員及業務代表，而第四部分是有關保險代理人。為方便 貴公司填寫此調查表，我們建議由 貴公司人力資源部門填寫調查表第一甲、第二及第三部分，而第一乙及第四部分則由代理人行政部填寫。

2. Please complete all columns ('A' to 'G') of the questionnaire which are applicable to your business sector and insert a zero (0) in any column which is not.
請填寫表內 (A) 至 (G) 欄。如不適用，請填 (0) 符號。

3. Column 'A' - Titles of Principal Jobs in the Insurance Industry
(A) 欄 — 保險業主要職務名稱
 - (a) Please choose the job descriptions which best fit the business classification of your company in Appendix C, e.g. General Insurer Sector, General Insurance Agent, Life Insurer Sector, Life Insurance Agent, Insurance Broker (General Insurance), Insurance Broker (Life Insurance), Company Agencies (General Insurance), Company Agencies (Life Insurance), Bancassurance Sector (General Insurance), and Bancassurance Sector (Life Insurance), etc.
請在附錄 C 選擇最適合 貴公司行業分類的工作說明，例如：一般保險承保公司、一般保險代理人、人壽保險承保公司、人壽保險代理人、保險經紀業（一般保險）、保險經紀業（人壽保險）、代理人公司（一般保險）、代理人公司（人壽保險）、銀行附屬保險（一般保險）及銀行附屬保險（人壽保險）等。

 - (b) Please refer to the job code list in Appendix C. Some of the job titles may not be the same as those used in your company. Please classify an employee/insurance agent/technical representative according to his/her major duties and supply the required information if the jobs have similar or related functions.
請參考附錄 C 內的職稱編號。表內部分職稱可能有別於 貴公司所採用的，請根據僱員的主要職責分類。若僱員/保險代理人/業務代表的職責與表內某職務的職責相近，可視作相同職務，請提供所需資料。

(c) If necessary, please add those jobs and their corresponding job codes that are not included in Appendix C but are considered as principal jobs in your company. Please briefly outline their job descriptions and indicate their skill levels on a blank sheet.

若有需要，請填寫 貴公司其他並未包括在附錄 C 內的主要職務及相關職務編號，並請另紙簡述這些職務的工作範圍及指出其所屬技能等級。

(d) If necessary, please add other supporting staff, and their corresponding job codes, whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. Please only provide information as required by Columns B, C and D of the questionnaire (Part I).

若有需要，請填寫一般並非專責保險事務的其他輔助人員及相關職務編號，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。請只填寫調查表（第一部分）之 B、C、D 各欄所需的資料。

4. Column 'B' - Number of Employees/Insurance Agents/Technical Representatives (TRs) as at 2.1.2013

(B) 欄 — 在 2013 年 1 月 2 日之僱員/保險代理人/業務代表人數

'Employees' refer to those working full-time under the payroll of the company. These include proprietors, and partners working full-time for the company. This definition also applies to 'employee(s)' appearing in other parts of the questionnaire.

「僱員」指在 貴公司內全職工作的受薪人員，其中包括在公司內全職工作的東主及合夥人。調查表他處出現的「僱員」一詞，定義亦同。

5. Column 'C' - Number of Vacancies as at 2.1.2013

(C) 欄 — 在 2013 年 1 月 2 日之空缺額

'Number of Vacancies as at 2.1.2013' refer to those unfilled, immediately available job openings as at 2.1.2013 for which the company is actively trying to recruit.

「在 2013 年 1 月 2 日之空缺數目」指該職位在 2013 年 1 月 2 日仍懸空，須立刻填補而現正積極招聘人員填補。

6. Column 'D' - Forecast Number of Employees/Insurance Agents/Technical Representatives (TRs) in 24 Months' Time

(D) 欄 — 預測在 24 個月後之僱員/保險代理人/業務代表人數

Please fill in the forecast number of employees/insurance agents/technical representatives (TRs) you will be employing for each principal job in the next 24 months. The number given could be more/less than that in Column 'B' if an expansion/a contraction is expected.

請填上 貴公司預測在 24 個月後從事主要職務的僱員/保險代理人/業務代表人數。如估計業務屆時可能擴張/收縮，此欄所填的數字應多於/少於 (B) 欄。

7. Column 'E' - Minimum Education Requirement for the Principal Job

(E) 欄 — 此主要職務基本教育程度的要求

Please enter in Column 'E' the appropriate code number as given in Column 'H' showing the minimum education level which an employer requires his employee(s)/insurance agent(s)/technical representative(s) should possess.

請按 (H) 欄所示編號把僱主認為僱員/保險代理人/業務代表需要持有的基本教育程度填入 (E) 欄內。

8. Column 'F' – Requirement of Professional Qualification for the Principal Job

(F) 欄 — 此主要職務要求專業資格

Please enter in Column 'F' whether an employer requires his employee(s)/insurance agent(s)/technical representative(s) should possess any Professional Qualification.

請在 (F) 欄填上 貴公司認為僱員/保險代理人/業務代表是否需要擁有專業資格。

9. Column 'G' - Minimum Requirement of Year(s) of Experience in the Industry

(G) 欄 — 在此行業的基本年資要求

Please enter in Column 'G' the appropriate code number as given in Column 'H' showing the minimum year(s) of experience in the industry that an employer requires his employee(s) /insurance agent(s)/technical representative(s) should possess.

請按 (H) 欄所示編號把僱主認為僱員/保險代理人/業務代表需要擁有的在此行業的基本年資要求填入 (G) 欄內。

10. Please complete Parts II, III and IV (where appropriate) of the Questionnaire.

請填妥調查表第二、第三及第四部分（如適用）。

Note:

備註：

The information collected will be treated in strict confidence and will be published only in the form of statistics summaries without reference to individual organisations.

調查所得資料絕對保密，只以摘要統計數字發表，並不會提及個別機構。

Index of Job Description of Principal Jobs
主要職務的工作說明目錄

<u>Principal Jobs</u>	<u>主要職務</u>	<u>Page 頁碼</u>
General Insurer Sector	一般保險承保公司	96 – 102
General Insurance Agent	一般保險代理人	103
Life Insurer Sector	人壽保險承保公司	104 – 113
Life Insurance Agent	人壽保險代理人	114
Insurance Broker Sector (General Insurance)	保險經紀業（一般保險）	115 – 119
Insurance Broker Sector (Life Insurance)	保險經紀業（人壽保險）	120 – 124
Company Agencies (General Insurance)	代理人公司（一般保險）	125 – 128
Company Agencies (Life Insurance)	代理人公司（人壽保險）	129 – 132
Bancassurance Sector (General Insurance)	銀行附屬保險（一般保險）	133 – 136
Bancassurance Sector (Life Insurance)	銀行附屬保險（人壽保險）	137 – 140

**Job Description of Principal Jobs in the
General Insurer Sector**
一般保險承保公司主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
111	<p>Managing Director/ General Manager/ Chief Executive</p> <p>常務董事／總經理／ 行政總裁</p>	<p>Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public.</p> <p>全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。</p>
112	<p>Deputy Managing Director/ Deputy General Manager</p> <p>副常務董事／副總經理</p>	<p>Provides leadership, direction, and guidance of company activities to ensure the short-term and long-term strategies being implemented. Assists the Chief Executive in future business development and maintenance of the company.</p> <p>領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。</p>
113	<p>Assistant General Manager/ Senior Manager</p> <p>助理總經理／高級經理</p>	<p>Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems.</p> <p>負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。</p>

MIDDLE MANAGEMENT LEVEL		中層管理人員級
210	Actuarial Manager 精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
211	Reinsurance Manager 再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及索償經理緊密合作。
212	Underwriting Manager 核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums extent of cover. May specialise in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
213	Account Manager/ Claims Manager 客戶經理／索償經理	<p>Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics.</p> <p>負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。</p>
214	Marketing/ Servicing Manager 市務／服務經理	<p>Participates in formulating and implementing marketing/servicing policies. Be responsible for monitoring marketing programmes. Liaises with clients and public relations. Formulates new products and services for business expansion and meeting customers' needs. Trains and supervises subordinates.</p> <p>參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。制訂新產品及服務，以發展業務和滿足客戶的需要。訓練及監督屬下職員的工作。</p>
215	Human Resources/ Training Manager 人力資源／訓練經理	<p>Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities.</p> <p>執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定訓練需求，籌辦訓練及員工職業發展計劃。評估訓練工作的成效。</p>

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
216	Information Technology Manager 資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
217	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
218	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，訓練及督導屬下員工，執行其他指定職務。
219	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。

SUPERVISORY LEVEL 主任級		
311	Actuarial Assistant 精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃。
312	Account Supervisor/ Underwriting Supervisor 客戶主任 / 核保主任	Assists the Account Manager/Claims Manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助客戶經理／索償經理處理核保及索償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。
313	Policy Services / Claims Supervisor 保單服務／索償主任	Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
314	Marketing Supervisor 市務主任	Assists the Marketing/Service Manager in analysing market potential and conditions. Handles enquiries from existing and prospective clients. Prepares promotion materials. 協助市務／服務經理分析市場潛能及情況。處理客戶的查詢。預備宣傳資料。
315	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
316	Assistant Executive/ Supervisor 助理主任	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by the management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
317	Information Technology Supervisor 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
CLERICAL LEVEL 文員級		
511	Underwriting Clerk/ Claims Clerk 核保文員／索償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能須處理一類或多類保險。按照既定程序或上司的指示從事其他文書職務。
512	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
513	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
	Other Principal Jobs 其他主要職務	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
119	- Senior Management Level 高層管理人員級	
812	- Middle Management Level 中層管理人員級	
319	- Supervisory Level 主管級	
519	- Clerical Level 文員級	
711	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

Job Description of
General Insurance Agent
 一般保險代理人的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
611	Director/ Manager 董事／經理	<p>Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities.</p> <p>策劃及發展營業業務。直接及間接管理 50 位以上營業員。為營業經理及主任提供管理發展訓練。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。</p>
612	Agent 營業員	<p>Identifies prospective clients to acquire new business and serves existing policyholders.</p> <p>確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。</p>

Job Description of Principal Jobs in the
Life Insurer Sector
人壽保險承保公司主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
121	Managing Director/ Chief Executive 常務董事／行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
122	Chief Actuary 總精算師	Assesses and certifies the solvency of the company as a whole. Ensures the valuations of liabilities of the company for various statutory purposes comply with the Insurance Companies Ordinance. Determines the transfer of assets out of the life fund. Formulates guidelines and assumptions for carrying out various actuarial studies. 評估及證明公司整體的償債能力，確保公司因各種法定目的而進行的債務評估，符合保險公司條例的規定。決定何時將資產自人壽基金調出。制訂各種精算研究的指引及假設。
123	Head - Operations 主管 - 營運	Manages the operational activities of the individual life portfolio. Formulates strategies and develops new products for business expansion. Establishes objectives and performance targets. Coordinates with other departments to streamline existing procedures and provides quality services to clients. 管理個人保險業務的運作。制訂業務發展策略及開發新產品。訂立工作及績效指標。協調其他部門簡化現有程序，並為客戶提供優質服務。

SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級 (續)
124	<p>Head - Marketing/ Agency Operation</p> <p>主管 - 市務／營業代理運作</p>	<p>Plans, coordinates and implements the company's business development strategies and marketing plans. Conducts market research. Identifies and analyses opportunities to increase business and market share. Provides services and prepares promotion kits for sales force. Trains and supervises sales force/agents. Appoints brokers and liaises with them.</p> <p>策劃、協調及執行業務發展策略和市務計劃。進行市場研究。留意及分析各種機會，以拓展業務和提高市場佔有率。為營業人員提供服務，以及製備宣傳套件。培訓及監督營業人員／代理員。聘用經紀，並與他們保持聯絡。</p>
125	<p>Head - Group Benefits Business</p> <p>主管 - 團體福利業務</p>	<p>Manages the operational activities of the group benefits plans for corporate employees. Advises corporate clients the benefits, provident schemes and retirement plans best suited to their employees. Identifies new markets and development in statutory requirements for business expansion. Trains and supervises subordinates in marketing, administration and claims settlement on employee benefits plans.</p> <p>管理為公司僱員而設的團體福利計劃。建議公司客戶採用最切合其僱員需要的福利、公積金及退休計劃。留意新市場，以及法例的改變，隨時把握機會，拓展業務。培訓及監督下屬推廣和管理員工福利計劃，以及處理有關索償。</p>
126	<p>Head - Finance/Investment/ Treasurer</p> <p>主管 - 財務／投資／司庫</p>	<p>Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements.</p> <p>就保險基金的投資及資本支出的融資問題，向高層提供意見。管理資產。策劃及組織財政預算及管制系統。向管理層提交預算及財政報告。修訂報告系統，以符合法例規定。</p>

SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級 (續)
127	Head - Human Resources/ Training 主管 - 人力資源／訓練	Develops, maintains and administers human resources management programmes in order to promote efficient operations. Implements and coordinates recruitment, placement, performance appraisal, salary administration, employee relations and other benefits. Advises top management on human resources issues and manages training and development programmes for staff. 制訂及推行人力資源管理計劃，以提高運作效率。執行及協調員工招聘、工作安排、表現評核、薪金政策、員工關係及其他福利。向高層提供有關人力資源事務的意見及管理員工訓練及發展計劃。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
220	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
221	Actuarial Manager 精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
222	Underwriting Manager 核保經理	<p>Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums and extent of cover. Works closely with reinsurers and determines acceptance of insurance. Approves the issue of policies and endorsements. Coordinates and supervises the work of subordinates.</p> <p>負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。與再保險公司緊密聯絡，並決定應否接受投保。批准發出保單及附加條款。協調及監督下屬的工作。</p>
223	Policy Services/ Claims Manager 保單服務／索償經理	<p>Directs a complete range of satisfactory service to policyholders. Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Supervises and trains subordinates to provide prompt and courteous responses to customers' enquiries and requests. Keeps and analyses claims statistics.</p> <p>向客戶提供週全的服務。調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並在有需要時建議訴訟行動。監督及培訓下屬，使他們能迅速、適當地回應客戶的查詢和要求。保存及分析索償統計數字。</p>

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
224	Marketing / Agency Manager 市務 / 營業代理經理	Formulates and implements training programmes for sales agents. Implements and coordinates marketing activities and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and provides services to sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates sales operation and performances of agencies and agents. 制訂及執行訓練方案，培訓業務代理員。執行及協調市場推廣工作，並舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件，並為業務人員及營業員提供服務。根據既定指引，監管各營業處的行政工作。評估推廣方法、營業處的業績及營業員的工作表現。
225	Group Benefits Business Manager 團體福利業務經理	Develops and implements working procedures and guidelines for underwriting/claims and administering employee benefits plans. Provides prompt services and answers to clients and other departments on group insurance products and specific employee benefits. Oversees negotiation of settlement and recommends litigation when necessary. Keeps and analyses statistics. Coordinates with other departments for quality services and efficiency. 制訂與執行工作程序和指引，以便承保／賠償及管理員工福利計劃。就團體保險及特定的員工福利，向客戶及其他部門提供快捷的服務及回應。監察與索償者間的談判，並在有需要時建議訴訟行動。保存及分析統計數字。與其他部門協調，致力提高服務質素與工作效率。
226	Accounting/ Investment Manager 財務／投資經理	Supervises the day-to-day administration of fund portfolios and implements the investment policy. Provides technical advice on budgeting, taxation, financial analysis, forecasting and long-term planning. 監督基金組合的日常管理工作及推行投資政策。就財政預算、稅務、財務分析、預測及長期策劃等提供專業意見及指引。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
227	Human Resources/ Training Manager 人力資源／訓練經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定訓練需求，籌辦訓練及員工職業發展計劃。評估訓練工作的成效。
228	Information Technology Manager 資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
229	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。
SUPERVISORY LEVEL 主任級		
321	Actuarial Assistant 精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans and pension schemes. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃及退休金計劃。

SUPERVISORY LEVEL (Continued)		主任級 (續)
322	Underwriting Supervisor 核保主任	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorised limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示,協助核保/保單服務經理執行公司的核保政策,並在授權範圍內,評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
323	Policy Services/ Claims Supervisor 保單服務/索償主任	Keeps and analyses policy records and claims statistics. Answers enquiries from policyholders. Implements the company's guideline for claims settlement. Investigates and approves claims filed under an insurance policy within authorised limits. 保存、分析保單紀錄和索償統計數字。解答客戶查詢。按照公司所訂指引,處理索償。在授權範圍內,調查及批核按保單提出的索償申請。
324	Marketing/Agency Supervisor 市務 /營業代理主任	Assists the Marketing/Agency Manager to prepare promotional materials. Liaises with mass media and carries out publicity activities or exhibitions. Coordinates with marketing and sales staff to organise sales promotion/training programme. Assists the Agency Administration Manager in monitoring the administration of agencies to comply with the company's policies, procedures and standards. 協助市務/營業代理經理編製宣傳資料。聯絡傳媒,進行宣傳活動或舉辦展覽。與負責市場推廣的員工合作,籌辦業務推廣/訓練計劃。協助代理行政經理監管營業處的運作,使其符合保險公司的政策、所訂程序及標準。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
325	Group Benefits Business Supervisor 團體福利業務主任	Assists the Manager in preparing group benefits proposals. Prepares work schedules and calculates premium for employee benefits plans. Checks, updates and verifies the accuracies of data or claims documents provided by clients. Keeps records and prepares certificates/statements to employees. Handles settlement of claims. 協助經理擬定團體福利計劃。編製工作時間表，計算僱員福利計劃的保費。察查、更新及核實客戶所提供的資料或索償文件。保存紀錄，編製員工福利證明書／通知書。處理賠償事宜。
326	Accounting/ Investment Supervisor 財務／投資主任	Assists the Accounting/Investment Manager in planning and organising budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 協助財務／投資經理策劃及建立預算／會計及財政管制系統。制訂預算及財政報告，呈交高層管理人員。
327	Human Resources/ Training Supervisor 人力資源／訓練主任	Assists the Human Resources/Training Manager in recruitment, selection, placement, transfer, training, employee career development and staff welfare programmes. 協助人力資源／訓練經理執行招聘、甄選、指派、遷調、訓練、職業發展及僱員福利計劃。
328	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
329	Information Technology Supervisor 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
CLERICAL LEVEL 文員級		
521	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
522	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
129	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
822	- Middle Management Level 中層管理人員級	
823	- Supervisory Level 主管級	
529	- Clerical Level 文員級	

OTHERS (Continued) 其他 (續)		
721	Other Supporting Staff 其他輔助員工	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

Job Description for
Life Insurance Agent
人壽保險代理人的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
621	Agency Director/ District Director/ Regional Director/ Senior Agency Manager 營業總監／區域總監／ 高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理 50 位以上營業員。為營業經理及主任提供管理發展訓練。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
622	Agency Manager 營業經理	Owns or controls an agency. Manages directly and indirectly 10 - 50 agents. Formulates and executes sales and promotion programmes. Recruits, supervises and trains agents to acquire new business and serve existing policyholders. Personally contacts clients to promote sales. 擁有及管理營業處。直接及簡接管理 10 - 50 位營業員。制訂及執行營業及推廣計劃。招募、督導及培訓營業員，以取得新客戶，並為保單持有人提供服務。與客戶聯絡，推廣業務。
623	Unit Manager / Agency Supervisor 單位經理／營業主任	Recruits, supervises and trains a team of agents to acquire new business and serve existing policyholders. Manages a single layer or agency with less than 10 agents. Personally contacts clients to promote sales. 招募、督導及培訓屬下營業員，以取得新客戶，並為保單持有人提供服務。直接管理少於 10 位營業員。與客戶聯絡，推廣業務。
624	Agent 營業員	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

**Job Description of Principal Jobs in the
Insurance Broker Sector (General Insurance)**
保險經紀業（一般保險）主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
131	<p>Managing Director/ General Manager/ Chief Executive</p> <p>常務董事／總經理／ 行政總裁</p>	<p>Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public.</p> <p>全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。</p>
132	<p>Assistant General Manager/ Account Director/ Chief Operating Officer</p> <p>助理總經理／客戶總監／ 營運總監</p>	<p>Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems.</p> <p>負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。</p>
133	<p>Assistant Director/ Divisional Director</p> <p>助理總監／業務部門總監</p>	<p>Heads and manages the operational activities of the Business Division.</p> <p>負責領導及管理公司業務部門之運作。</p>
MIDDLE MANAGEMENT LEVEL		中層管理人員級
231	<p>Senior Account Manager</p> <p>高級客戶經理</p>	<p>Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients.</p> <p>策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。</p>

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
232	Marketing Manager/ Sales Manager/Business Development Manager 市務經理／營業經理／ 業務發展經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。訓練及監督屬下職員的工作。
233	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、再保險公司及律師等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
234	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
235	Compliance Manager 合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。</p>
SUPERVISORY LEVEL 主任級		
331	Claims Supervisor 索償主任	<p>Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement.</p> <p>在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。</p>
332	Client Servicing Supervisor 客戶服務主任	<p>Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers.</p> <p>處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。</p>
333	Accounting Supervisor 會計主任	<p>Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns.</p> <p>監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。</p>

TECHNICAL REPRESENTATIVE 業務代表		
431	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
531	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
532	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
139	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
239	- Middle Management Level 中層管理人員級	
339	- Supervisory Level 主管級	
539	- Clerical Level 文員級	

OTHERS (Continued) 其他 (續)		
731	Other Supporting Staff 其他輔助員工	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

**Job Description of Principal Jobs in the
Insurance Broker Sector (Life Insurance)**
保險經紀業（人壽保險）主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
141	Managing Director/ General Manager/ Chief Executive 常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
142	Assistant General Manager/ Account Director/Chief Operating Officer 助理總經理／客戶總監／ 營運總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
241	Senior Account Manager 高級客戶經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
242	Marketing Manager/ Sales Manager/Business Development Manager 市務經理／營業經理／ 業務發展經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。訓練及監督屬下職員的工作。
243	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、再保險公司及律師等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
244	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
245	Compliance Manager 合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。</p>
SUPERVISORY LEVEL 主任級		
341	Claims Supervisor 索償主任	<p>Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement.</p> <p>在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。</p>
342	Client Servicing Supervisor 客戶服務主任	<p>Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers.</p> <p>處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。</p>
343	Accounting Supervisor 會計主任	<p>Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns.</p> <p>監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。</p>

TECHNICAL REPRESENTATIVE 業務代表		
441	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
541	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
542	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
149	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
249	- Middle Management Level 中層管理人員級	
349	- Supervisory Level 主管級	
549	- Clerical Level 文員級	

OTHERS 其他 (Continued) (續)		
741	Other Supporting Staff 其他輔助員工	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

**Job Description of Principal Jobs in
Company Agencies (General Insurance)**
代理人公司（一般保險）主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
151	<p>Managing Director/ General Manager/ Chief Executive</p> <p>常務董事／總經理／ 行政總裁</p>	<p>Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public.</p> <p>全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。</p>
152	<p>Assistant General Manager/ Account Director</p> <p>助理總經理／客戶總監</p>	<p>Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems.</p> <p>負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。</p>
MIDDLE MANAGEMENT LEVEL		中層管理人員級
251	<p>Senior Sales Manager</p> <p>高級營業經理</p>	<p>Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients.</p> <p>策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。</p>

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
252	Marketing Manager/ Sales Manager 市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
253	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
254	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。
SUPERVISORY LEVEL 主任級		
351	Account Supervisor 客戶主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
352	Client Servicing Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
353	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
451	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
551	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
552	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
<p>159</p> <p>259</p> <p>359</p> <p>559</p>	<p>Other Principal Jobs 其他主要職務</p> <p>- Senior Management Level 高層管理人員級</p> <p>- Middle Management Level 中層管理人員級</p> <p>- Supervisory Level 主管級</p> <p>- Clerical Level 文員級</p>	<p>Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。</p>
<p>751</p>	<p>Other Supporting Staff 其他輔助員工</p>	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

**Job Description of Principal Jobs in
Company Agencies (Life Insurance)**
代理人公司（人壽保險）主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
161	Managing Director/ General Manager/ Chief Executive 常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
162	Assistant General Manager/ Account Director 助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
261	Senior Sales Manager 高級營業經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
262	Marketing Manager/ Sales Manager 市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
263	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
264	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。
SUPERVISORY LEVEL 主任級		
361	Account Supervisor 客戶主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

SUPERVISORY LEVEL (Continued)		主任級 (續)
362	Client Servicing Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
363	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
461	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
561	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
562	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
	Other Principal Jobs 其他主要職務	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
169	- Senior Management Level 高層管理人員級	
269	- Middle Management Level 中層管理人員級	
369	- Supervisory Level 主管級	
569	- Clerical Level 文員級	
761	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

**Job Description of Principal Jobs in
Bancassurance Sector (General Insurance)**
銀行附屬保險(一般保險)主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
171	Managing Director/ General Manager/ Chief Executive 常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
172	Assistant General Manager/ Account Director 助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
271	Senior Sales Manager/ Senior Insurance Manager 高級營業經理／ 高級保險經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
272	Marketing Manager/ Sales Manager/ Insurance Manager 市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
273	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
274	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。
SUPERVISORY LEVEL 主任級		
371	Account Supervisor/ Marketing Supervisor / Insurance Supervisor 客戶主任／市務主任／ 保險主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
372	Client Servicing Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
373	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
471	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
571	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
572	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
	Other Principal Jobs 其他主要職務	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
179	- Senior Management Level 高層管理人員級	
279	- Middle Management Level 中層管理人員級	
379	- Supervisory Level 主管級	
579	- Clerical Level 文員級	
771	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

**Job Description of Principal Jobs in
Bancassurance Sector (Life Insurance)**
銀行附屬保險(人壽保險)主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
181	<p>Managing Director/ General Manager/ Chief Executive</p> <p>常務董事／總經理／ 行政總裁</p>	<p>Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public.</p> <p>全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。</p>
182	<p>Assistant General Manager/ Account Director</p> <p>助理總經理／客戶總監</p>	<p>Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems.</p> <p>負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。</p>
MIDDLE MANAGEMENT LEVEL		中層管理人員級
281	<p>Senior Sales Manager/ Senior Insurance Manager</p> <p>高級營業經理／ 高級保險經理</p>	<p>Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients.</p> <p>策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。</p>

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
282	Marketing Manager/ Sales Manager/ Insurance Manager 市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
283	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
284	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。
SUPERVISORY LEVEL 主任級		
381	Account Supervisor/ Marketing Supervisor / Insurance Supervisor 客戶主任／市務主任／ 保險主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
382	Client Servicing Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
383	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
481	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
581	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
582	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
	Other Principal Jobs 其他主要職務	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
189	- Senior Management Level 高層管理人員級	
289	- Middle Management Level 中層管理人員級	
389	- Supervisory Level 主管級	
589	- Clerical Level 文員級	
781	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

**Number of Employees by Branch and by Principal Job
in the General Insurance Sector**

Job Title \ Branch	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
SENIOR MANAGEMENT LEVEL							
Managing Director/ General Manager/ Chief Executive	85	16	160	106	-	2	369
Deputy Managing Director/ Deputy General Manager	32	21	-	-	-	-	53
Assistant General Manager/ Senior Manager/ Account Director/ Chief Operating Officer	131	42	75	6	-	-	254
Assistant Director/ Divisional Director	-	-	32	-	-	-	32
Other Principal Jobs – Senior Management Level	30	2	17	7	-	6	62
Sub-Total	278	81	284	119	0	8	770
MIDDLE MANAGEMENT LEVEL							
Actuarial Manager	8	10	3	-	-	-	21
Reinsurance Manager	14	15	-	-	-	-	29
Underwriting Manager	139	68	-	-	-	-	207
Account Manager/ Claims Manager	219	33	135	3	-	-	390
Marketing/ Servicing Manager	154	35	-	-	-	-	189
Human Resources/ Training Manager	34	16	13	1	-	-	64
Information Technology Manager	43	22	15	1	-	-	81
Accounting Manager	90	13	45	5	-	-	153
Assistant Manager	224	33	1	-	-	-	258
Compliance Manager	16	-	6	4	-	2	28
Senior Account Manager	-	-	50	-	-	-	50
Marketing Manager/ Sales Manager/ Business Development Manager	-	-	167	-	-	-	167
Marketing Manager/ Sales Manager/ Insurance Manager	-	-	-	-	-	121	121
Senior Sales Manager/ Senior Insurance Manager	-	-	-	24	-	11	35

Job Title \ Branch	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
MIDDLE MANAGEMENT LEVEL (Continued)							
Marketing Manager/ Sales Manager	-	-	-	140	45	-	185
Other Principal Jobs – Middle Management Level	15	-	15	9	-	8	47
Sub-Total	956	245	450	187	45	142	2 025
SUPERVISORY LEVEL							
Actuarial Assistant	6	15	-	-	-	-	21
Account Supervisor/ Underwriting Supervisor	467	81	-	-	-	-	548
Policy Services/ Claims Supervisor	317	57	-	1	-	-	375
Marketing Supervisor	114	33	2	-	-	-	149
Accounting Supervisor	108	16	59	13	-	-	196
Assistant Executive/ Supervisor	202	62	-	1	-	-	265
Information Technology Supervisor	107	40	34	18	-	-	199
Claims Supervisor	-	-	81	3	-	-	84
Client Servicing Supervisor	-	-	229	49	5	100	383
Account Supervisor/ Marketing Supervisor/ Insurance Supervisor	-	-	-	-	-	50	50
Account Supervisor	-	-	-	50	-	-	50
Other Principal Jobs – Supervisory Level	55	3	21	6	-	54	139
Sub-Total	1 376	307	426	141	5	204	2 459
TECHNICAL REPRESENTATIVE							
Technical Representative	-	-	1 673	1 712	2 433	1 384	7 202
Sub-Total	-	-	1 673	1 712	2 433	1 384	7 202
CLERICAL LEVEL							
Underwriting Clerk/ Claims Clerk	458	120	5	-	-	-	583
Accounting Clerk	119	75	181	143	13	-	531
Clerical Staff	226	94	372	546	57	13	1 308
Other Principal Jobs – Clerical Level	21	-	4	20	-	34	79
Sub-Total	824	289	562	709	70	47	2 501

Job Title \ Branch	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
INSURANCE AGENT							
Director/ Manager Agent	-	-	-	-	-	-	0
	2 514	464	-	-	-	-	2 978
Sub-Total	2 514	464	-	-	-	-	2 978
Grand Total	5 948	1 386	3 395	2 868	2 553	1 785	17 935

Note : Other supporting staff (678 persons) not included.

**Number of Employees by Branch and by Principal Job
in the Life Insurance Sector**

Job Title \ Branch	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
	SENIOR MANAGEMENT LEVEL						
Managing Director/ General Manager/ Chief Executive	61	25	95	4	-	2	187
Chief Actuary	33	31	-	-	-	-	64
Head – Operations	18	22	-	-	-	-	40
Head - Marketing/ Agency Operation	35	41	-	-	-	-	76
Head - Group Benefits Business	9	18	-	-	-	-	27
Head - Finance/ Investment/Treasurer	21	47	-	-	-	-	68
Head - Human Resources/ Training	17	31	1	-	-	-	49
Assistant General Manager/ Account Director/ Chief Operating Officer	-	-	27	10	-	-	37
Other Principal Jobs – Senior Management Level	70	82	4	-	-	-	156
Sub-Total	264	297	127	14	0	2	704
MIDDLE MANAGEMENT LEVEL							
Actuarial Manager	86	112	-	-	-	-	198
Senior Account Manager	-	-	36	-	-	-	36
Underwriting Manager	82	59	-	-	-	-	141
Policy Services/ Claims Manager	101	48	-	-	-	-	149
Marketing/ Agency Manager	126	164	-	-	-	-	290
Senior Sales Manager/ Senior Insurance Manager	-	-	-	-	-	1	1
Group Benefits Business Manager	29	70	-	-	-	-	99
Accounting/Investment Manager	34	70	-	-	-	-	104
Human Resources/ Training Manager	58	84	-	-	-	-	142
Information Technology Manager	105	112	10	-	-	-	227
Account Manager/ Claims Manager	-	-	41	-	-	-	41
Accounting Manager	65	27	13	-	-	5	110
Compliance Manager	31	10	2	-	-	-	43
Marketing Manager/ Sales Manager/Business Development Manager	-	-	161	-	-	-	161

Job Title \ Branch	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
MIDDLE MANAGEMENT LEVEL (Continue)							
Marketing Manager/ Sales Manager	-	-	-	1	-	-	1
Marketing Manager/ Sales Manager/ Insurance Manager	-	-	-	-	-	33	33
Other Principal Jobs – Middle Management Level	13	120	1	-	-	-	134
Sub-Total	730	876	264	1	0	39	1 910
SUPERVISORY LEVEL							
Actuarial Assistant	127	144	-	-	-	-	271
Underwriting Supervisor	135	86	-	-	-	-	221
Policy Services/ Claims Supervisor	225	122	-	-	-	-	347
Claims Supervisor	-	-	7	-	-	-	7
Client Servicing Supervisor	34	155	83	2	-	-	274
Marketing/ Agency Supervisor	205	136	-	-	-	-	341
Group Benefits Business Supervisor	30	124	-	-	-	-	154
Accounting/ Investment Supervisor	63	305	-	-	-	-	368
Account Supervisor/ Insurance Supervisor	2	55	-	-	-	64	121
Human Resources/ Training Supervisor	45	69	4	-	-	-	118
Accounting Supervisor	82	54	18	10	-	5	169
Information Technology Supervisor	208	314	3	-	-	-	525
Other Principal Jobs –Supervisory Level	32	154	2	-	-	-	188
Sub-Total	1 188	1 718	117	12	0	69	3 104
TECHNICAL REPRESENTATIVE							
Technical Representative	-	-	1 899	220	2	202	2 323
Sub-Total	-	-	1 899	220	2	202	2 323
CLERICAL LEVEL							
Accounting Clerk	40	30	73	1	-	-	144
Clerical Staff	414	488	323	34	-	85	1 344
Other Principal Jobs –Clerical Level	34	-	3	1	-	-	38
Sub-Total	488	518	399	36	0	85	1 526

Job Title \ Branch	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
INSURANCE AGENT							
Agency Director/ District Director/ Regional Director/ Senior Agency Manager	389	223	-	-	-	-	612
Agency Manager	798	648	-	-	-	-	1 446
Unit Manager/ Agency Supervisor	1 241	2 246	-	-	-	-	3 487
Agent	12 061	11 839	-	-	-	-	23 900
Sub-Total	14 489	14 956	0	0	0	0	29 445
Grand Total	17 159	18 365	2 806	283	2	397	39 012

Note : Other supporting staff (1 275 persons) not included.

The Top Five Types/Topics of Training
Mostly Chosen by Respondents for Manpower Development by Branch and by Job Level

The top five types/topics of training by branch and by job level are given in Tables A to G as follows:

Table A: The Top Five Types/Topics of Training
Mostly Chosen by Respondents for Manpower Development (Life Insurer)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Problem Solving and Decision Making
	1	Management/ Executive	Strategic Management
	3	Management/ Executive	Principles & Practice of Management
	4	Management/ Executive	Leadership
	5	Management/ Executive	Crisis Management
Supervisors	1	Basic Job-related Knowledge	Life Insurance
	2	Generic Skills	Presentation Skills
	2	Generic Skills	Interpersonal Skills
	4	Professional Knowledge	Associate of the Chartered Insurance Institute (ACII)
	4	Professional Knowledge	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
Clerical Staff	1	Generic Skills	English Writing
	2	Basic Job-related Knowledge	Life Insurance
	2	Generic Skills	Presentation Skills
	4	Generic Skills	Spoken English
	5	Generic Skills	Putonghua
Technical Representatives	Not Applicable		
Insurance Agents	1	Basic Job-related Knowledge	Life Insurance
	2	Management/ Executive	Time Management
	3	Management/ Executive	Stress Management
	3	Basic Job-related Knowledge	Investment Planning
	3	Generic Skills	Marketing/Selling Skills

Table B: The Top Five Types/Topics of Training
 Mostly Chosen by Respondents for Manpower Development (General Insurer)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related Knowledge	General Insurance
	2	Management/ Executive	Risk Management
	2	Management/ Executive	Leadership
	4	Management/ Executive	Crisis Management
	5	Management/ Executive	Strategic Management
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Interpersonal Skills
	3	Generic Skills	Effective Communication Skills
	4	Management/ Executive	Leadership
	5	Basic Job-related Knowledge	Law Relating to Insurance
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Effective Communication Skills
	3	Generic Skills	Interpersonal Skills
	4	Basic Job-related Knowledge	Law Relating to Insurance
	4	Generic Skills	English Writing
	4	Generic Skills	Putonghua
	4	Generic Skills	Presentation Skills
Technical Representatives	Not Applicable		
Insurance Agents	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Effective Communication Skills
	3	Generic Skills	Interpersonal Skills
	4	Management/ Executive	Time Management
	5	Basic Job-related Knowledge	MPF
	5	Generic Skills	Putonghua
	5	Generic Skills	Presentation Skills

Table C: The Top Five Types/Topics of Training
Mostly Chosen by Respondents for Manpower Development (Composite Insurer)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2	Management/ Executive	Leadership
	2	Management/ Executive	Team Building
	4	Management/ Executive	Strategic Management
	4	Management/ Executive	Crisis Management
	4	Management/ Executive	Dealing with Conflict
	4	Management/ Executive	Implementing Change
	4	Basic Job-related Knowledge	Actuarial Science
4	Basic Job-related Knowledge	Life Insurance	
Supervisors	1	Management/ Executive	Risk Management
	1	Basic Job-related Knowledge	Life Insurance
	3	Management/ Executive	Principles & Practice of Management
	3	Management/ Executive	Problem Solving and Decision Making
	3	Management/ Executive	Leadership
	3	Management/ Executive	Coaching & Counseling
	3	Management/ Executive	Time Management
	3	Professional Knowledge	Associate of the Chartered Insurance Institute (ACII)
	3	Professional Knowledge	Chartered Life Underwriter (CLU)
	3	Basic Job-related Knowledge	Actuarial Science
	3	Basic Job-related Knowledge	General Insurance
	3	Generic Skills	English Writing
	3	Generic Skills	Putonghua
	3	Generic Skills	Effective Communication Skills
3	Generic Skills	Interpersonal Skills	
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	1	Generic Skills	Effective Communication Skills
	3	Basic Job-related Knowledge	Life Insurance
	3	Basic Job-related Knowledge	Law Relating to Insurance
	3	Generic Skills	English Writing
	3	Generic Skills	Putonghua
	3	Generic Skills	Use of Computer
	3	Generic Skills	Presentation Skills
Technical Representatives	Not Applicable		
Insurance Agents	1	Basic Job-related Knowledge	General Insurance
	1	Basic Job-related Knowledge	Life Insurance
	1	Generic Skills	Effective Communication Skills
	1	Generic Skills	Marketing/Selling Skills
	1	Generic Skills	Interpersonal Skills

Table D: The Top Five Types/Topics of Training
Mostly Chosen by Respondents for Manpower Development (Broker)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related Knowledge	General Insurance
	2	Management/ Executive	Risk Management
	3	Basic Job-related Knowledge	Life Insurance
	4	Basic Job-related Knowledge	Law Relating to Insurance
	5	Management/ Executive	Time Management
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Interpersonal Skills
	3	Management/ Executive	Time Management
	4	Basic Job-related Knowledge	Law Relating to Insurance
	4	Generic Skills	Effective Communication Skills
Clerical Staff	1	Generic Skills	Effective Communication Skills
	2	Basic Job-related Knowledge	General Insurance
	3	Generic Skills	Presentation Skills
	4	Generic Skills	English Writing
	5	Generic Skills	IT Enabling Systems
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Interpersonal Skills
	3	Basic Job-related Knowledge	Life Insurance
	4	Basic Job-related Knowledge	Law Relating to Insurance
	5	Generic Skills	Presentation Skills
Insurance Agents	Not Applicable		

Table E: The Top Five Types/Topics of Training
Mostly Chosen by Respondents for Manpower Development (Company Agency - Insurance)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related Knowledge	General Insurance
	2	Basic Job-related Knowledge	Law Relating to Insurance
	3	Management/ Executive	Risk Management
	4	Management/ Executive	Crisis Management
	5	Management/ Executive	Problem Solving and Decision Making
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Effective Communication Skills
	3	Generic Skills	Interpersonal Skills
	4	Basic Job-related Knowledge	Law Relating to Insurance
	5	Management/ Executive	Risk Management
Clerical Staff	1	Generic Skills	Effective Communication Skills
	2	Generic Skills	Use of Computer
	3	Basic Job-related Knowledge	General Insurance
	4	Generic Skills	IT Enabling Systems
	5	Generic Skills	Interpersonal Skills
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Interpersonal Skills
	3	Generic Skills	Effective Communication Skills
	4	Generic Skills	Presentation Skills
	5	Basic Job-related Knowledge	Law Relating to Insurance
Insurance Agents	Not Applicable		

Table F: The Top Five Types/Topics of Training
Mostly Chosen by Respondents for Manpower Development (Company Agency–Alternative
Distribution)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	Not Applicable		
Supervisors	1	Basic Job-related Knowledge	General Insurance
	1	Generic Skills	Use of Computer
	1	Generic Skills	IT Enabling Systems
	1	Generic Skills	Effective Communication Skills
Clerical Staff	1	Generic Skills	IT Enabling Systems
	2	Generic Skills	Use of Computer
	3	Generic Skills	English Writing
	3	Generic Skills	Spoken English
	5	Generic Skills	Presentation Skills
	5	Generic Skills	Basic Accounting
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Effective Communication Skills
	3	Generic Skills	Presentation Skills
	4	Generic Skills	Interpersonal Skills
	5	Basic Job-related Knowledge	Law Relating to Insurance
Insurance Agents	Not Applicable		

Table G: The Top Five Types/Topics of Training
 Mostly Chosen by Respondents for Manpower Development (Bancassurer)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	1	Management/ Executive	Leadership
	3	Basic Job-related Knowledge	Investment-linked Insurance
	4	Management/ Executive	Marketing Management
	5	Management/ Executive	Problem Solving and Decision Making
	5	Management/ Executive	Stress Management
	5	Management/ Executive	Crisis Management
	5	Management/ Executive	Coaching & Counseling
	5	Management/ Executive	Time Management
	5	Management/ Executive	Agency Building and Development
	5	Basic Job-related Knowledge	General Insurance
Supervisors	1	Professional Knowledge	Certified Financial Planner (CFP)
	2	Professional Knowledge	Chartered Financial Consultant (ChFC)
	3	Professional Knowledge	Associate of the Chartered Insurance Institute (ACII)
	3	Professional Knowledge	Chartered Insurance Agency Manager (CIAM)
	3	Basic Job-related Knowledge	General Insurance
	3	Basic Job-related Knowledge	Life Insurance
	3	Basic Job-related Knowledge	Investment Planning
	3	Basic Job-related Knowledge	Investment-linked Insurance
	3	Generic Skills	Effective Communication Skills
	3	Generic Skills	Marketing/Selling Skills
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	1	Basic Job-related Knowledge	Life Insurance
	1	Basic Job-related Knowledge	Reinsurance
	1	Generic Skills	Spoken English
	1	Generic Skills	Putonghua
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	1	Basic Job-related Knowledge	Life Insurance
	1	Basic Job-related Knowledge	Law Relating to Insurance
	1	Basic Job-related Knowledge	Investment-linked Insurance
	1	Generic Skills	Marketing/Selling Skills
Insurance Agents	Not Applicable		