

**2003 MANPOWER SURVEY REPORT**

**INSURANCE INDUSTRY**

**保險業**

**二零零三年人力調查報告**

**INSURANCE TRAINING BOARD**

**VOCATIONAL TRAINING COUNCIL**

**職業訓練局**

**保險業訓練委員會**

## CONTENTS

<u>Section</u>		<u>Paragraph</u>	<u>Page</u>
I	Survey Background, Methodology and Coverage	1.1 – 1.14	1 – 4
II	Summary of Survey Findings		
	A. Insurance Industry	2.1 – 2.3	5
	B. General Insurance Sector	2.4 – 2.13	6 - 13
	C. Life Insurance Sector	2.14 – 2.22	14 - 22
	D. The Continuing Professional Development Programme (CPD) for Insurance Intermediaries	2.23 – 2.30	23 - 31
III	Conclusions		
	A. Insurance Industry	3.1 – 3.2	32 - 33
	B. General Insurance Sector	3.3 – 3.11	34 - 36
	C. Life Insurance Sector	3.12 - 3.21	37 – 40
	D. The Continuing Professional Development Programme (CPD) for Insurance Intermediaries	3.22 – 3.28	41 - 42
IV	Recommendations	4.1 – 4.6	43 – 44
V	Business Outlook		
	A. Insurance Industry	5.1 - 5.5	45
	B. General Insurance Sector	5.6 – 5.7	46
	C. Life Insurance Sector	5.8 – 5.10	46

## Appendix

1	Membership List	94 - 95
2	Terms of Reference	97 - 98
3	Questionnaire	101 - 113
4	Explanatory Notes	114 - 116
5	Job Descriptions for Principal Jobs in Insurance Industry	117 - 135

## SECTION I

### SURVEY BACKGROUND, METHODOLOGY AND COVERAGE

#### The Training Board

1.1 The Insurance Training Board is required, among other duties, to assess the manpower and training needs of the insurance industry and to recommend to the Vocational Training Council measures to meet the demand for trained insurance personnel. Its membership and terms of reference are given in Appendices 1 and 2.

#### Purpose of the Survey

1.2 The Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 11th biennial manpower survey of the insurance industry from 23rd May 2003 to 30th June 2003. The survey was conducted with the following objectives:

- (a) to identify the number of insurance employees and insurance intermediaries;
- (b) to forecast the likely growth of the industry in terms of manpower and training between 2003 and 2004;
- (c) to obtain views on the preferred level of education of employees and intermediaries; and
- (d) to collect information on the Continuing Professional Development Programme (CPD) courses organized by companies for their intermediaries.

1.3 After data processing by the C&SD, full sets of tabulations were available by end September 2003. The information collected would enable the Insurance Training Board and other course providers to formulate training activities to help the practitioners fulfill the various statutory training requirements and enhance the professionalism of the insurance industry.

## Scope of the Survey

1.4 Similar to the last survey, this survey covered insurance companies, brokers and insurance company agencies registered with the Insurance Intermediaries Registration Board (IARB). Insurers, brokers and agencies were classified as different strata. Stratified random sampling was used to select a sample, which consisted of 692 companies.

1.5 The 692 surveyed establishments comprised 184 active authorized insurers, 208 insurance brokers and 300 company agencies. Among the sampled company agencies, 148 engaged in insurance business whereas the remaining 152 were alternative distributors such as banks, investment houses, travel agencies, car dealers etc. with employees providing insurance services or handling insurance related matters and registered with the IARB. The Insurance Training Board estimated that this manpower survey covered about 99% of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies and educational institutions which might have ancillary services related to insurance but were excluded in this survey.

## Survey Document

1.6 The Training Board had designed 4 separate sets of questionnaire with relevant principal jobs for general insurers, life insurers, brokers and agencies. The principal jobs included in the questionnaires followed closely those in the last survey for comparison purposes. Additional questions were incorporated in the questionnaire to collect information on professional and insurance training under the CPD requirement.

1.7 An appropriate set of survey documents, including the questionnaire (Appendix 3), explanatory notes (Appendix 4) and job descriptions (Appendix 5) were sent to the sampled companies according to their branches of business for easy job matching 2 weeks before the fieldwork. Insurers were requested to report the number of principal intermediaries engaged by them.

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

1.9 During the fieldwork, interviewing officers of the C&SD visited these establishments to collect the completed questionnaires and, where necessary, to assist in filling the data. All completed questionnaires were checked, coded and, if necessary, verified with the respondents before data processing and tabulation.

## Responses

1.10 From the sample of 692 companies, 680 companies were successfully contacted. The response rate was 98.3%. Out of these 680 companies, 571 companies responded and completed the questionnaire. The remaining 109 companies were either found closed/moved/temporarily ceased operation.

## Presentation of Findings

1.11 This 2003 Manpower Survey Report of the Insurance Industry presents the background, methodology and coverage of the survey in Section I and summary of survey findings in Section II. The Insurance Training Board's conclusions, recommendations and business outlook are set out in Section III, IV and V respectively. An Executive Summary on the major findings is also published. Detailed statistics tabulated separately for general insurers/general insurance brokers/general insurance company agencies/general insurance intermediaries and life insurers/life insurance brokers/life insurance agencies/life insurance intermediaries are compiled in a separate manual. Respondents will each receive a copy of the Executive Summary of the Report on the 2003 Manpower Survey of the Insurance Industry. All information can be downloaded from <http://www.vtc.edu.hk/it/tbgc.htm>.

1.12 In this survey, the manpower of the insurance industry was classified into insurance employees, insurance intermediaries and non-insurance employees (non-insurance clerical staff, other principal jobs and other supporting staff). For easy reference, all data were presented separately for the general insurance sector and life insurance sector with graphics. Except in the total headcount of workforce, non-insurance employees are excluded from subsequent analyses. Slight discrepancies in the total figures might occur due to blowing-up of data to yield an overall picture of the insurance industry.

## Classification of Job Levels and Principal Jobs

1.13 Based on the typical organization structure of insurance companies, insurance employees were further classified into 4 levels, viz:

- (1) Senior Management Level
- (2) Middle Management Level
- (3) Officer Level
- (4) Clerical Level

1.14 Similarly, insurance intermediaries were classified into the following 4 levels in the questionnaire:

- (1) Agency 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. INSURANCE INDUSTRY

##### Presentation

2.1 The survey was mainly concerned with the manpower and training needs of insurance employees and intermediaries in the general and life insurance sectors. Respondent companies had to provide the relevant information about their employees or intermediaries according to their major activities in the general insurance business or the life insurance business. In this section, the main survey findings are presented by sector and by job level of senior management, middle management, officer and clerical for insurance employees. Insurance agents are presented by level of agency director/senior agency manager, agency manager, unit manager/agency supervisor, and agents.

##### Total Workforce (All Employed Workers)

2.2 The survey revealed that in June 2003, the insurance industry had a workforce of 45 030 people. Among them, 13 847 (30.8%) were insurance employees, 27 619 (61.3%) agents, and 3 564 (7.9%) supporting staff members or non-insurance employees who were excluded from subsequent analyses.

2.3 In addition, the alternative distribution agencies had a workforce of 10 049 people who would provide insurance services as part of their customer services to clients. These employees included 137 senior management people, 1 618 managers, 5 503 officers and 2 791 clerks. As less than 50 % of their duties were related to insurance, they were excluded in the following analyses. However, they should be provided with insurance training and meet the CPD requirements for servicing their customers.

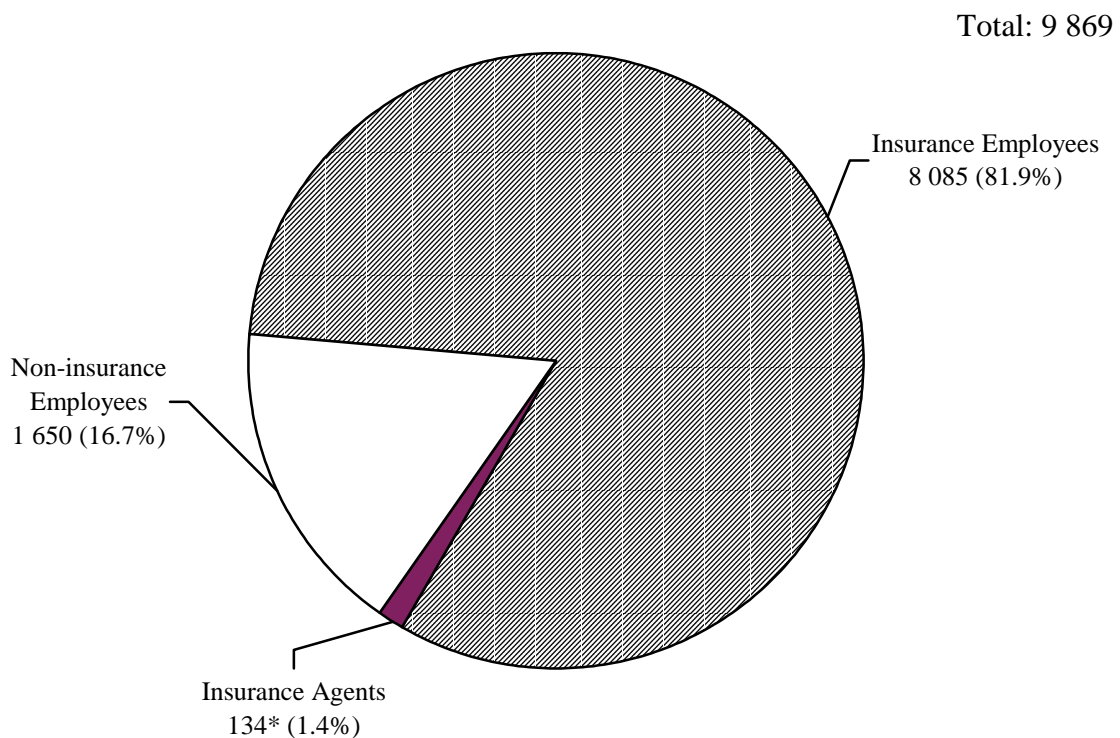


## B. GENERAL INSURANCE SECTOR

### Total Manpower

2.4 There were in total 9 869 employees/agents/non-insurance employees in the general insurance sector, representing 21.9% of the total insurance workforce. The distribution of workforce is shown in Diagram 1:

**Diagram 1 : Distribution of Workforce in the General Insurance Sector**

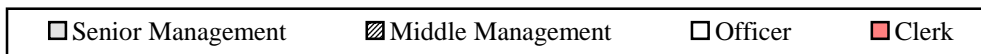
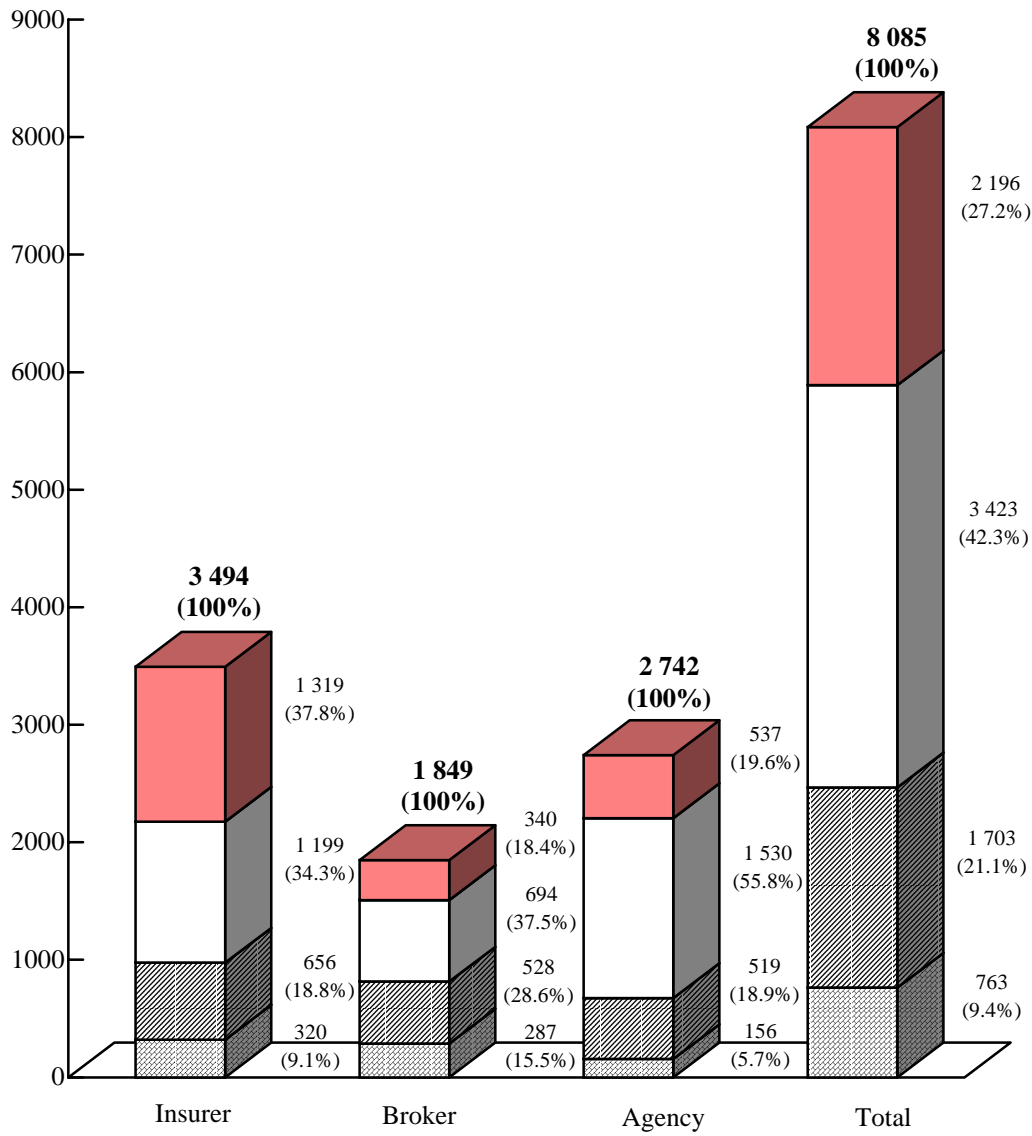


\* This figure deviated from the 1 821 general insurance agents registered under the Insurance Agents Registration Board (IARB) as at April 2003 because the Census and Statistics Department classified an agent according to his or her major duty or business as reported by the respondents at the date of the survey irrespective of the category of business that the agent registered under the IARB.

2.5 By excluding the 1 650 non-insurance employees, the distribution of the 8 219 insurance employees/agents engaged by general insurers/brokers and agencies by job level is shown in Diagrams 2 and 3 respectively:

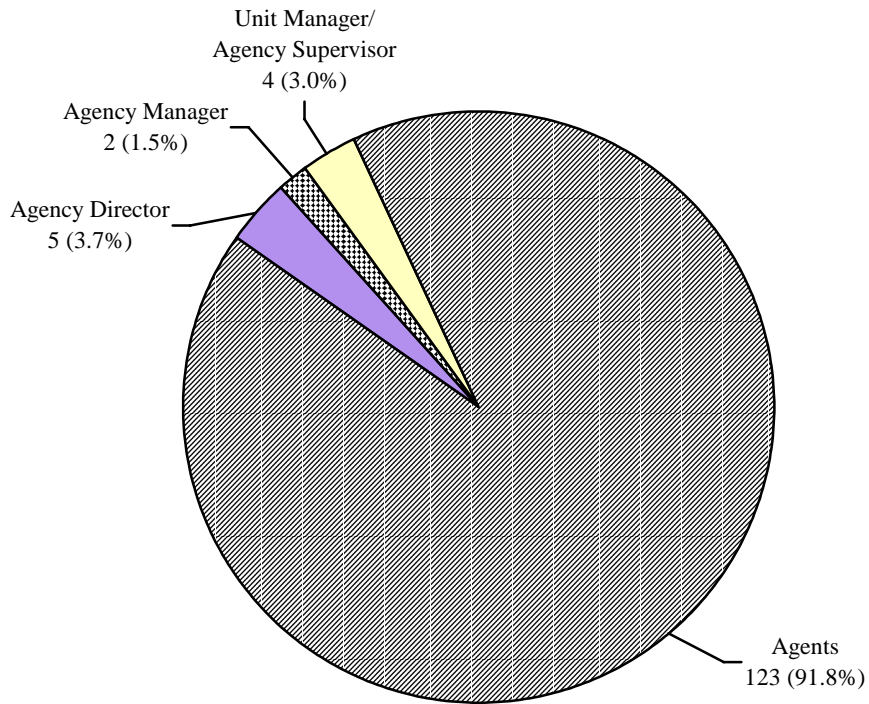
**Diagram 2 : Distribution of Insurance Employees  
by Job Level in the General Insurance Sector**

Number of  
Employees



**Diagram 3 : Distribution of General Insurance Agents**

Total : 134



2.6 The 3 principal jobs with the largest number of insurance employees/agents (total being 8 219) in the general insurance sector are as follows:

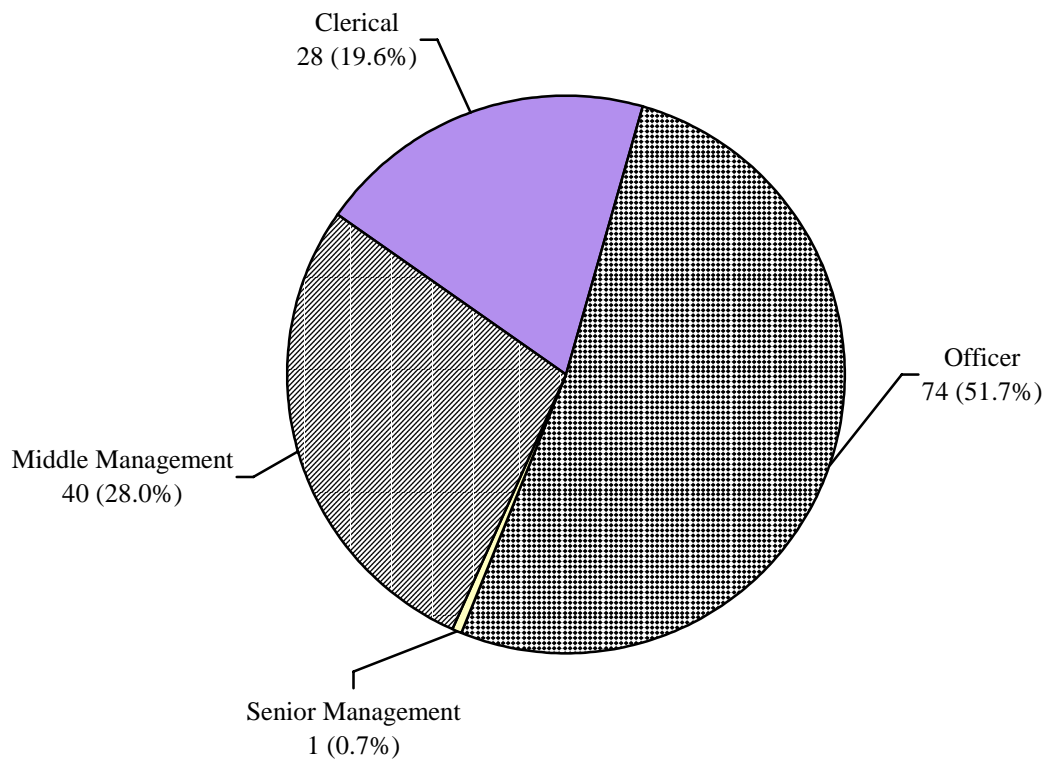
<u>Job Title</u>	<u>Insurance Employees/Agents</u>	<u>Percentage of Total Insurance Employees/Agents</u>
Account Executive/ Policy Services Officer / Claims Executive/Officer	2 242	27.3
Insurance Clerk	1 616	19.7
Account Manager/ Claims Manager	664	8.1
	<u>4 522</u>	<u>55.1</u>

Vacancies

2.7 Employers reported 143 vacancies for insurance employees (1.7% of total 8 219 insurance employees and agents). No vacancy was reported for agents. The distribution of vacancies for insurance employees is summarized in Diagram 4:

**Diagram 4 : Number of Vacancies by Job Level  
In the General Insurance Sector**

Total : 143

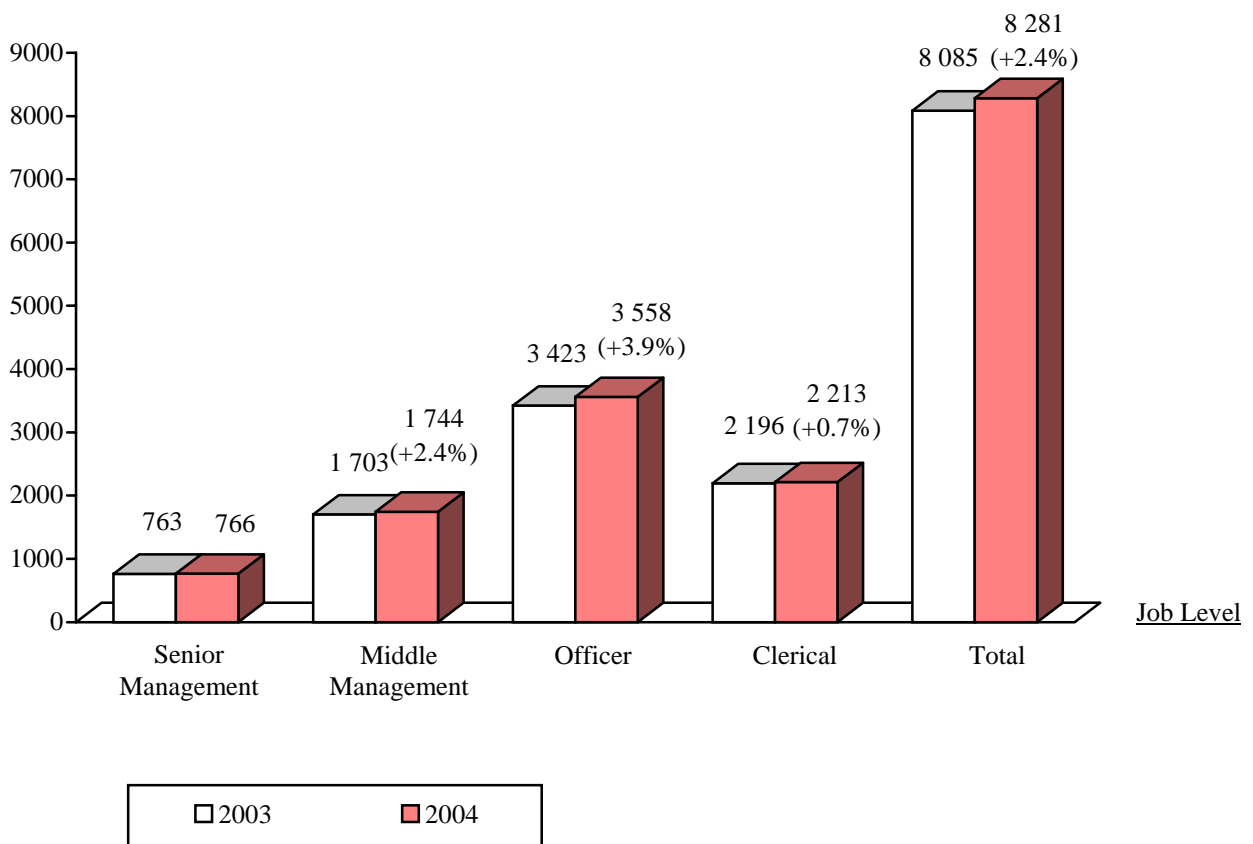


Forecast Number of General Insurance Employees and Agents By June 2004

2.8 Employers forecast that in the next 12 months, the general insurance sector would require an increase of 196 insurance employees but not agents (2.4% of total 8 219 general insurance employees and agents). Its distribution by job level is summarized in Diagram 5:

**Diagram 5 : Employers' Forecast Increase of General Insurance Employees by Job Level 2003/2004**

Number of Employees



2.9 Overall, the 3 principal jobs in the general insurance sector that would have the highest growth in 2004 were as follows:

<u>General Insurance Sector</u>	<u>No. of Insurance Employees/Agents (%)</u> *
Account Executive/ Policy Services Officer/ Claims Executive/Officer	107 (3.1)
Senior Account Manager	26 (1.5)
Insurance Clerk	14 (0.6)

\* As percentage of the number of insurance employees at the respective job level in the general insurance sector.

Preferred Education/Qualifications of General Insurance Employees and Agents

2.10 Employers were asked to indicate levels of education and qualifications preferred for their insurance employees and insurance agents. The three most preferred education/qualifications of insurance employees at each job level were as follows:

<u>Job Level</u>	<u>Preferred Education/Qualification</u>	<u>No. of Insurance Employees</u>	<u>Percentage of Total at the Same Job Level</u>
Senior Management	Professional qualification	452	59.2
	University degree	301	39.5
	Sub-degree/higher diploma/ higher certificate	2	0.3
Middle Management	University degree	1 102	64.7
	Professional qualification	548	25.0
	Sub-degree/higher diploma/ higher certificate	88	5.2
Officer	University degree	1 092	31.9
	Secondary 5	947	27.7
	Advanced level/diploma/ certificate	685	20.0

<u>Job Level</u>	<u>Preferred Education/ Qualification</u>	<u>No. of Insurance Employees</u>	<u>Percentage of Total at the Same Job Level</u>
Clerical	Secondary 5	1 331	60.6
	Sub-degree/higher diploma/ higher certificate	423	19.3
	Advanced level/diploma/ certificate	383	17.4

2.11 For the 134 insurance agents, secondary 5 education was most preferred by employers (39.6%).

Distribution of Insurance Employees and  
Agents by Monthly Income Range

2.12 The term “monthly income” used in the survey included basic salary, overtime, bonus, housing allowance, cost-of-living allowance and meal allowance. It excluded payments in kind, such as free housing. For insurance agents paid on commission basis, their average commission income for the month of April was taken as the monthly income. As this was not a wage survey, the information obtained was for cross-checking purpose only.

2.13 The distribution of general insurance employees and agents by job level and by monthly income range is shown below:

Monthly Income at April 2003

(i) Insurance Employees

<u>Job Level</u>	<u>\$6,000 or below</u>	<u>\$6,001- \$10,000</u>	<u>\$10,001- \$20,000</u>	<u>\$20,001- \$30,000</u>	<u>\$30,001- \$40,000</u>	<u>\$40,001- \$60,000</u>	<u>\$60,001- \$80,000</u>	<u>\$80,001 or above</u>	<u>Unspecified</u>
Senior Management	-	-	7 (0.9)	77 (10.1)	108 (14.2)	191 (25.0)	104 (13.6)	204 (26.7)	72 (9.5)
Middle Management	-	32 (1.9)	273 (16.0)	669 (39.3)	372 (21.8)	180 (10.6)	53 (3.1)	4 (0.2)	120 (7.1)
Officer	85 (2.5)	413 (12.1)	2 126 (62.1)	535 (15.6)	33 (1.0)	3 (0.1)	-	-	228 (6.6)
Clerical	40 (1.8)	1 060 (48.3)	905 (41.2)	27 (1.2)	-	-	-	-	164 (7.4)

(ii) Insurance Agents

Agency Director/ Senior Agency Manager	-	-	-	5 (100.0)	-	-	-	-	-
Agency Manager	-	-	1 (50.0)	-	1 (50.0)	-	-	-	-
Unit Manager/ Agency Supervisor	-	-	2 (50.0)	-	-	-	-	-	2 (50.0)
Agents	25 (20.3)	20 (16.3)	42 (34.1)	8 (6.5)	-	-	-	-	28 (22.8)

Note: Figures in brackets denote the respective percentage of the total number employed at the same job level.

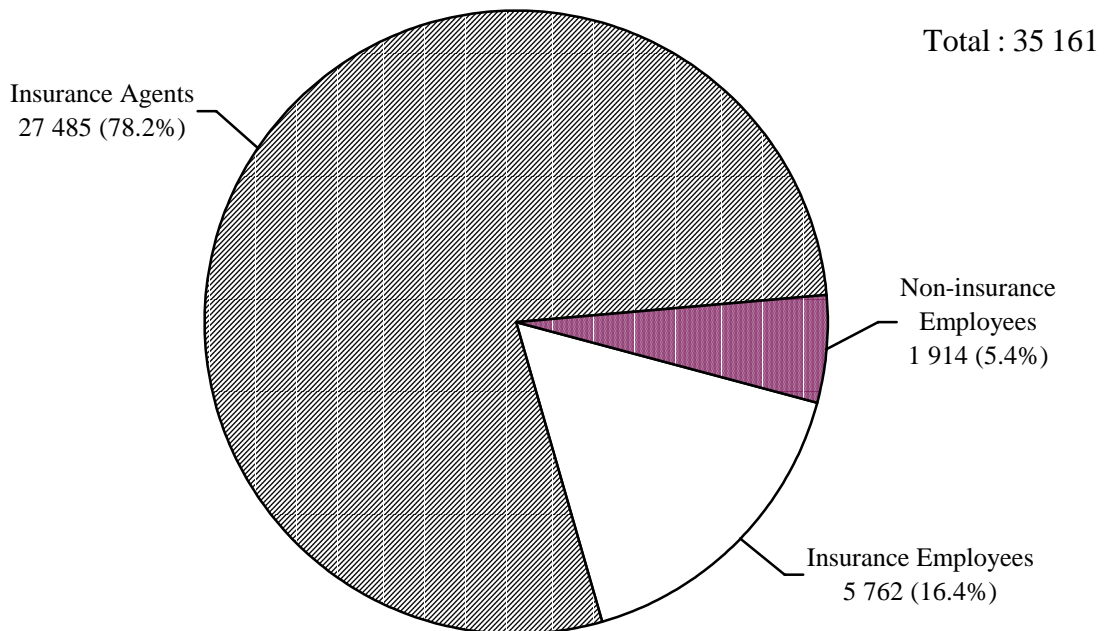


### C. LIFE INSURANCE SECTOR

#### Total Manpower

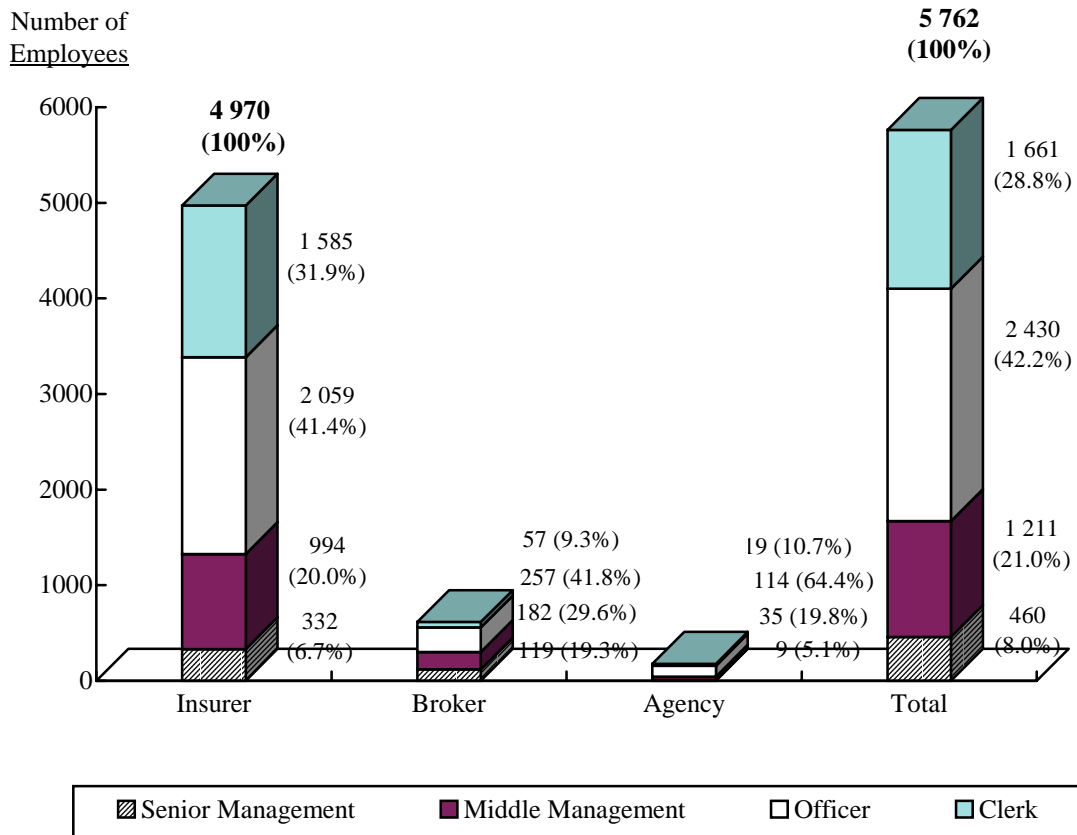
2.14 The life insurance sector engaged a total of 35 161 persons or 78.1% of the industry workforce during the period of survey. The distribution of workforce is shown in Diagram 6:

**Diagram 6 : Distribution of Workforce in the Life Insurance Sector**

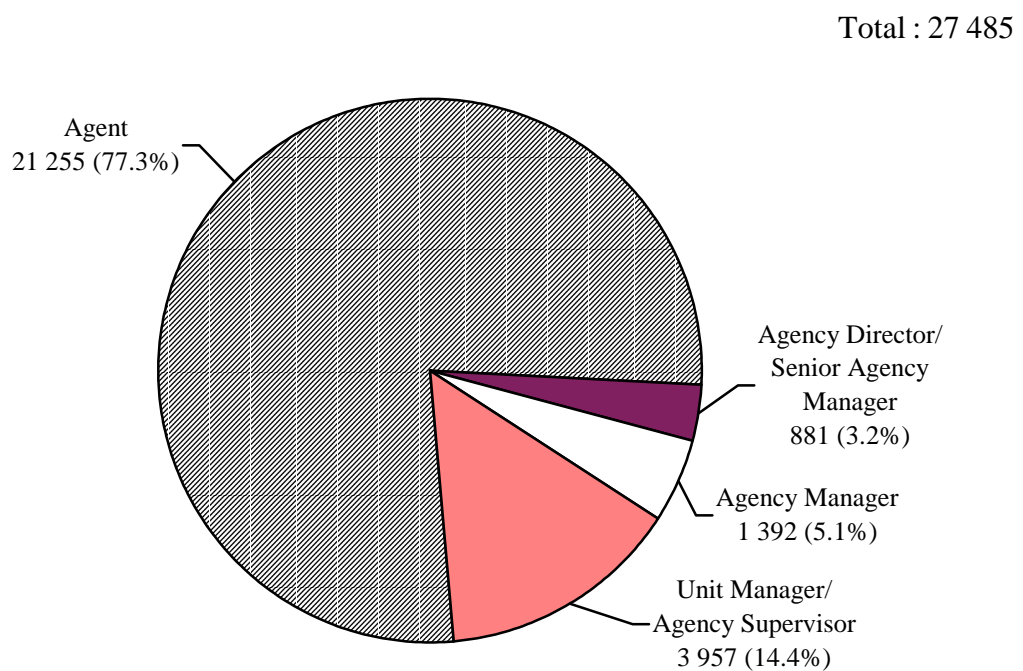


2.15 By excluding the 1 914 non-insurance employees, the distribution of the 33 247 life insurance employees/agents engaged by life insurers/brokers/agencies by job level is shown in Diagrams 7 and 8 respectively:

**Diagram 7: Distribution of Insurance Employees by Job Level in the Life Insurance Sector**



**Diagram 8: Distribution of Life Insurance Agents**



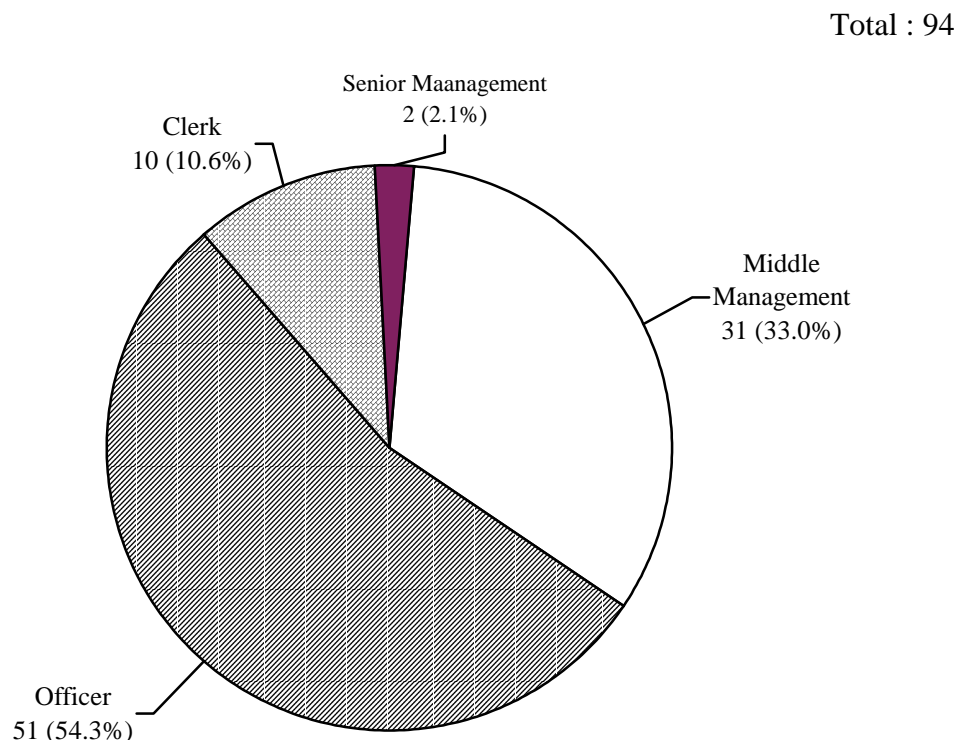
2.16 The 21 255 life insurance agents remained as the bulk of the insurance industry. The other 3 principal jobs with the largest number of insurance employees in this sector are as follows:

<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total Life Insurance Employees</u>
Insurance Clerk	1 661	28.8
Account/Policy Owner Service/Claims Officer/ Executive	584	10.1
Information Technology Officer	529	9.2
	2 774	48.1

Vacancies

2.17 A total of 1 827 vacancies (5.5% of the total 33 247 life insurance employees and agents) were reported, including 94 (0.3%) for life insurance employees and 1 733 (5.2%) for life insurance agents. The distributions of vacancies for life insurance employees and life insurance agents by job level are shown in Diagrams 9 and 10 respectively:

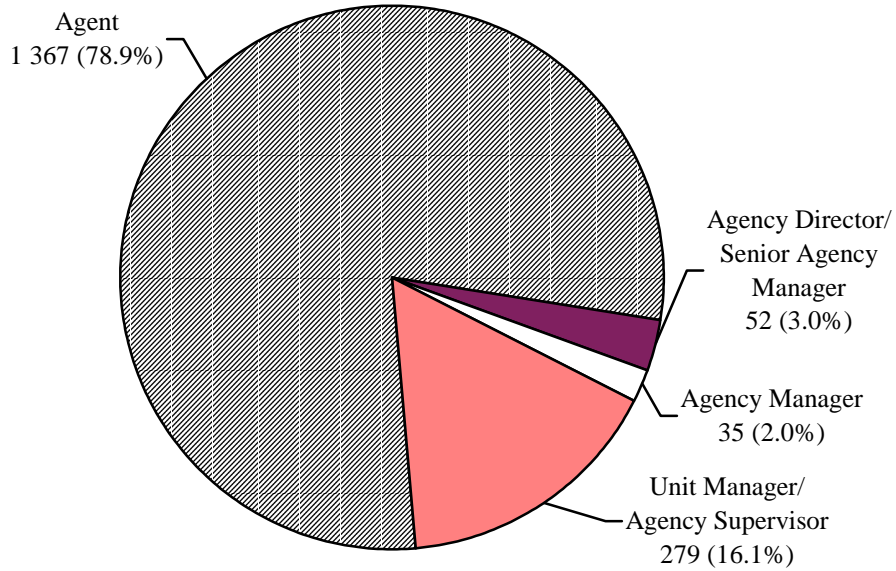
**Diagram 9 : Number of Vacancies for Life Insurance Employees by Job Level**



**Diagram 10 : Number of Vacancies for Life Insurance Agents by Job Level**

---

Total : 1733

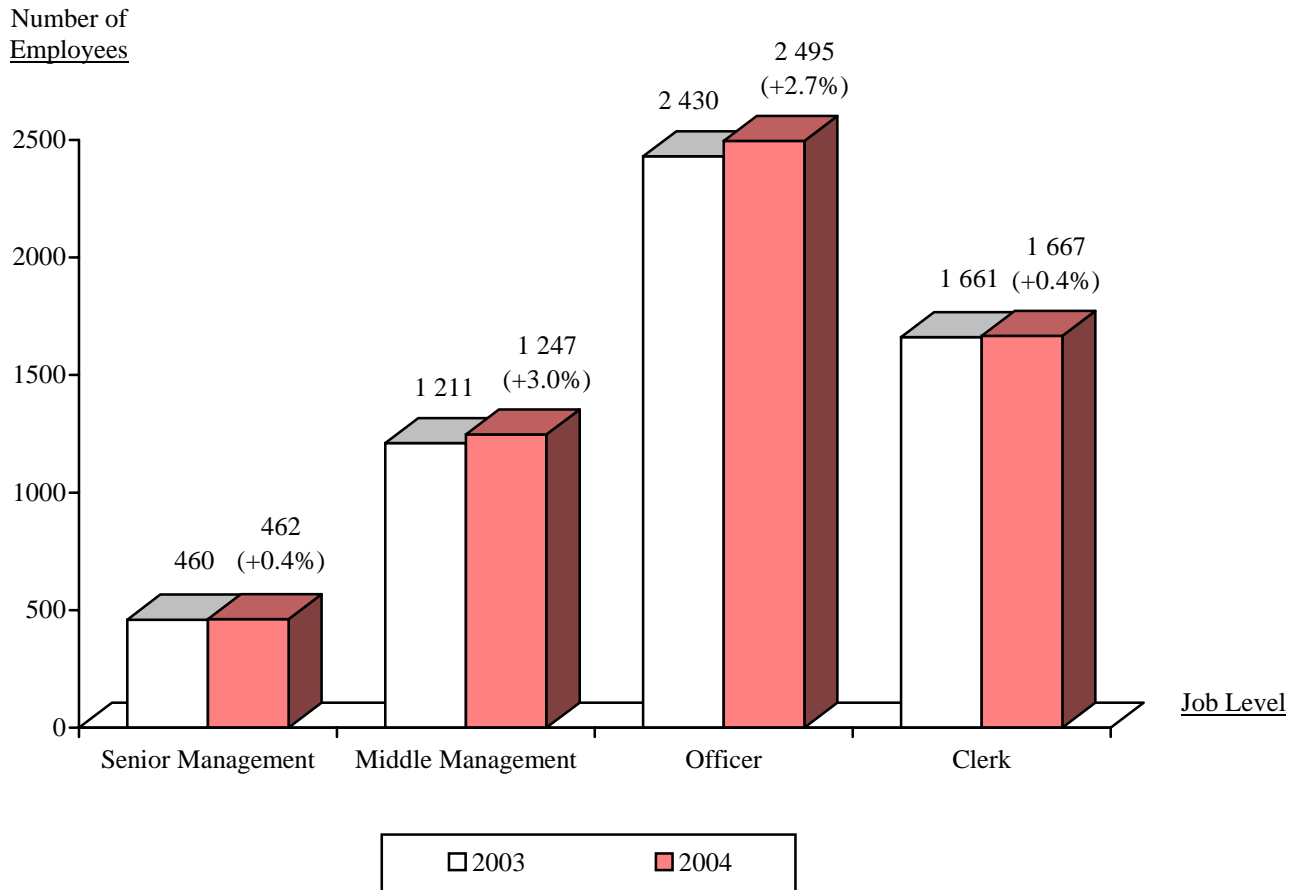


Forecast Number of Life Insurance Employees and Agents By June 2004

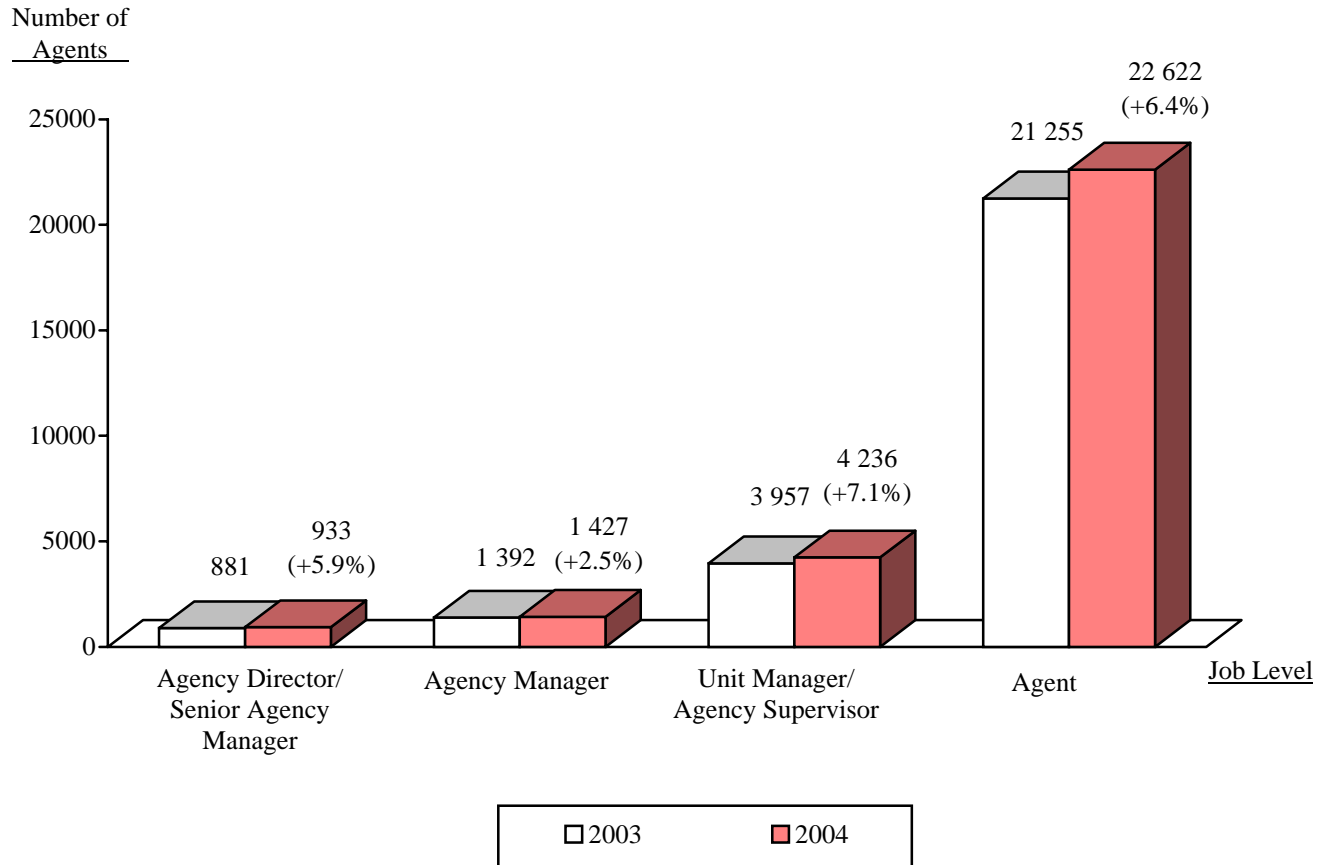
2.18 Employers forecast that in the next 12 months, the life insurance sector would require an increase of 109 insurance employees and 1 733 insurance agents (0.3% and 5.2% of total 33 247 life insurance employees and agents respectively). The distributions of forecast additional employees and agents by job level are shown in Diagrams 11 and 12 respectively:

**Diagram 11 : Employers' Forecast Increase of Insurance Employees by Job Level in the Life Insurance Sector between 2003-2004**

---



**Diagram 12 : Forecast Increase of Life Insurance Agents by Job Level between 2003-2004**



2.19 Employers forecast that more front-line marketing people with adequate back-office support would be required for expansion of business. The 3 principal jobs that would have the highest growth in 2004 were as follows:

<u>Life Insurance Sector</u>	<u>No. of Insurance Agents (%)</u>
Agent	1 367 (5.0)
United Manager/Agency Supervisory	279 (1.0)
Agency Director/Senior Agency Manager	52 (0.2)

\* As percentage of the total number of 27 485 insurance agents in the life insurance sector.

Preferred Education/Qualification of  
Life Insurance Employees and Agents

2.20 The most preferred education/qualification for the life insurance employees and agents as reported by their employers were as follows:

<u>Job Level</u>	<u>Preferred Education/ Qualification</u>	<u>No. of Insurance Employees/ Agents</u>	<u>Percentage of Total at the Same Job Level</u>
<u>Insurance Employees</u>			
Senior Management	University degree	214	46.5
	Professional qualification	199	43.3
Middle Management	University degree	904	74.6
	Professional qualification	88	7.3
	Advanced level/diploma certificate	20	1.7
Officer	University degree	990	40.7
	Sub-degree/higher diploma/higher certificate	953	39.2
	Secondary 5	83	3.4
Clerical	Advanced level/diploma/ certificate	619	37.2
	Secondary 5	556	33.5
	Sub-degree/higher diploma/higher certificate	251	15.1
<u>Insurance Agents</u>			
Agency Director/ Senior Agency Manager	University degree	552	62.7
	Professional qualification	238	27.0
	Advanced level/diploma/ certificate	17	1.9

<u>Job Level</u>	<u>Preferred Education/ Qualification</u>	<u>No. of Insurance Employees/ Agents</u>	<u>Percentage of Total at the Same Job Level</u>
Agency Manager	University degree	1 149	82.5
	Advanced level/ diploma/ certificate	20	1.4
	Secondary	6	0.4
Unit Manager/ Agency Supervisor	University degree	1 604	40.5
	Advanced level/diploma/ certificate	650	16.4
	Secondary 5	552	14.0
Agent	Secondary 5	18 997	89.4
	Advanced level/diploma/ certificate	1 405	6.6
	Sub-degree/higher diploma/higher certificate	127	0.6

Distribution of Insurance Employees and  
Agents by Monthly Income Range

2.21 The term “monthly income” used in the survey included basic salary, overtime, bonus, housing allowance, cost-of-living allowance and meal allowance. It excluded payments in kind, such as free housing. For insurance agents paid on commission basis, their average commission income for the month of April was taken as the monthly income. As this is not a wage survey, the information obtained is for cross-checking purpose only.



2.22 The distribution of life insurance employees and agents by job level and by monthly income range is shown below:

Monthly Income in April 2003

(i) Insurance Employees

<u>Job Level</u>	<u>\$6,000 or below</u>	<u>\$6,001- \$10,000</u>	<u>\$10,001- \$20,000</u>	<u>\$20,001- \$30,000</u>	<u>\$30,001- \$40,000</u>	<u>\$40,001- \$60,000</u>	<u>\$60,001- \$80,000</u>	<u>\$80,001 or above</u>	<u>Unspecified</u>
Senior Management	-	-	-	3 (0.6)	32 (7.0)	48 (10.4)	131 (28.5)	104 (22.6)	142 (30.9)
Middle Management	-	13 (1.1)	20 (1.7)	260 (21.5)	405 (33.4)	84 (6.9)	9 (0.7)	1 (0.1)	419 (34.6)
Officer	-	54 (2.2)	1 465 (60.3)	178 (7.3)	79 (3.3)	-	-	-	654 (26.9)
Clerical	6 (0.4)	964 (58.0)	416 (25.0)	-	-	-	-	-	275 (16.6)

(ii) Insurance Agents

Agency Director/ Senior Agency Manager	-	-	1 (0.1)	-	237 (26.9)	17 (1.9)	2 (0.2)	279 (31.7)	345 (39.2)
Agency Manager	-	-	6 (0.4)	657 (47.2)	242 (17.4)	51 (3.7)	-	-	436 (31.3)
Unit Manager/Agency Supervisor	-	-	61 (1.5)	585 (14.8)	727 (18.4)	574 (14.5)	-	-	2 010 (50.8)
Agent	-	1 080 (5.1)	12 155 (57.2)	83 (0.4)	4 (-)	-	-	-	7 933 (37.3)

Note: Figures in brackets denote the respective percentage of the total number employed at the same job level.

## D. THE CONTINUING PROFESSIONAL DEVELOPMENT PROGRAMME (CPD) FOR INSURANCE INTERMEDIARIES

### The CPD

2.23 The insurance intermediaries are required to comply with the CPD requirements upon its implementation by the Insurance Authority (IA) on 1 January 2002, as a condition for renewal of their registration/authorization. They have to earn 5 core credits on legal/regulatory aspects of insurance practice in Hong Kong (equivalent to 5 hours of accredited activities) and 10 non-core credits (10 hours of accredited activities or 30 hours of non-accredited activities) every year.

### Purpose of the Supplementary Survey

2.24 The Training Board, with the assistance of the Census and Statistics Department (C&SD), decided to collect information on the demand for professional and insurance training under the CPD requirements. All sampled companies were requested to complete Part III of the questionnaire about the exclusive company training programmes conducted by company trainers (or trainers temporarily engaged by the company) in the past 12 months for their intermediaries. The Training Board believed that the information would enable the Insurance Training Board and other course providers to formulate training activities and help intermediaries meet the CPD requirements.

### Presentation of Findings

2.25 For easy reference, the views of the respondents on the CPD provided to their intermediaries are presented in the following paragraphs with graphics. Detailed statistics tabulated separately for insurers/brokers/company agencies are compiled in a separate manual.

### CPD Training Provided Exclusively by the Company

2.26 Among the 571 respondents, 215 (37.6%) of them said that they had provided CPD training exclusively for their intermediaries in the past 12 months. These companies included 42 life insurance companies/brokers/agencies (41.6% of total 101 responses from life insurance employers) and 173 general insurance companies/brokers/agencies (36.8% of total 470 responses from general insurance employers). 20 companies did not provide specific information on their exclusive CPD training whilst 66 and 270 companies responded 'Not Applicable' and 'No' respectively on this issue.

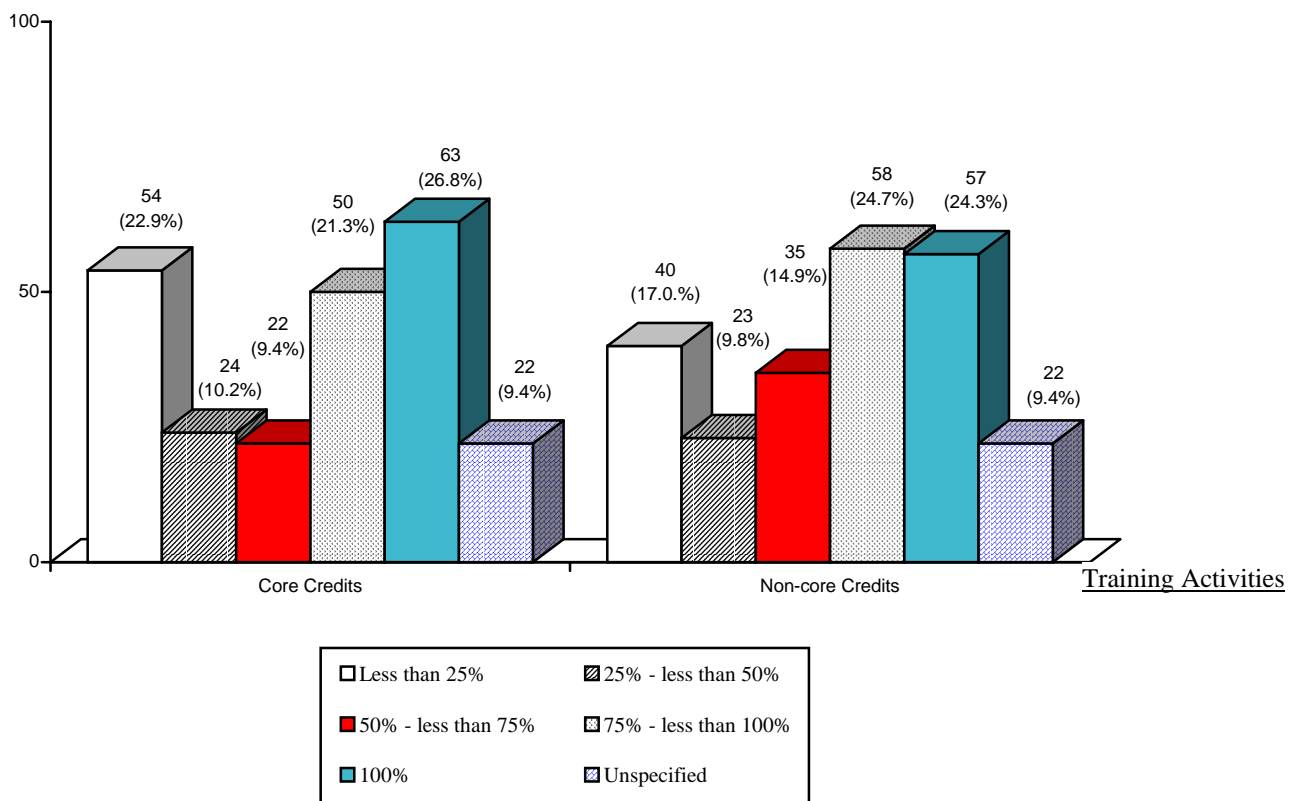
Distribution of CPD Training Programmes Provided Exclusively by the Company in the Past 12 Months

2.27 As mentioned in paragraph 2.26, 235 companies had provided information on the CPD core credits and non-core credits training activities for their intermediaries in the past 12 months. The distributions of responses in percentages (in terms of number of credits) of the CPD training relative to all the training programmes received by the intermediaries, the number of CPD training sessions conducted, the average training hours and the number of attendees of each CPD training session are given in Diagrams 13 - 16 respectively.

**Diagram 13: Exclusive CPD Training Programmes Relative to All Training Programmes Provided to Intermediaries (in Terms of Credits) in the Past 12 Months**

Total : 235

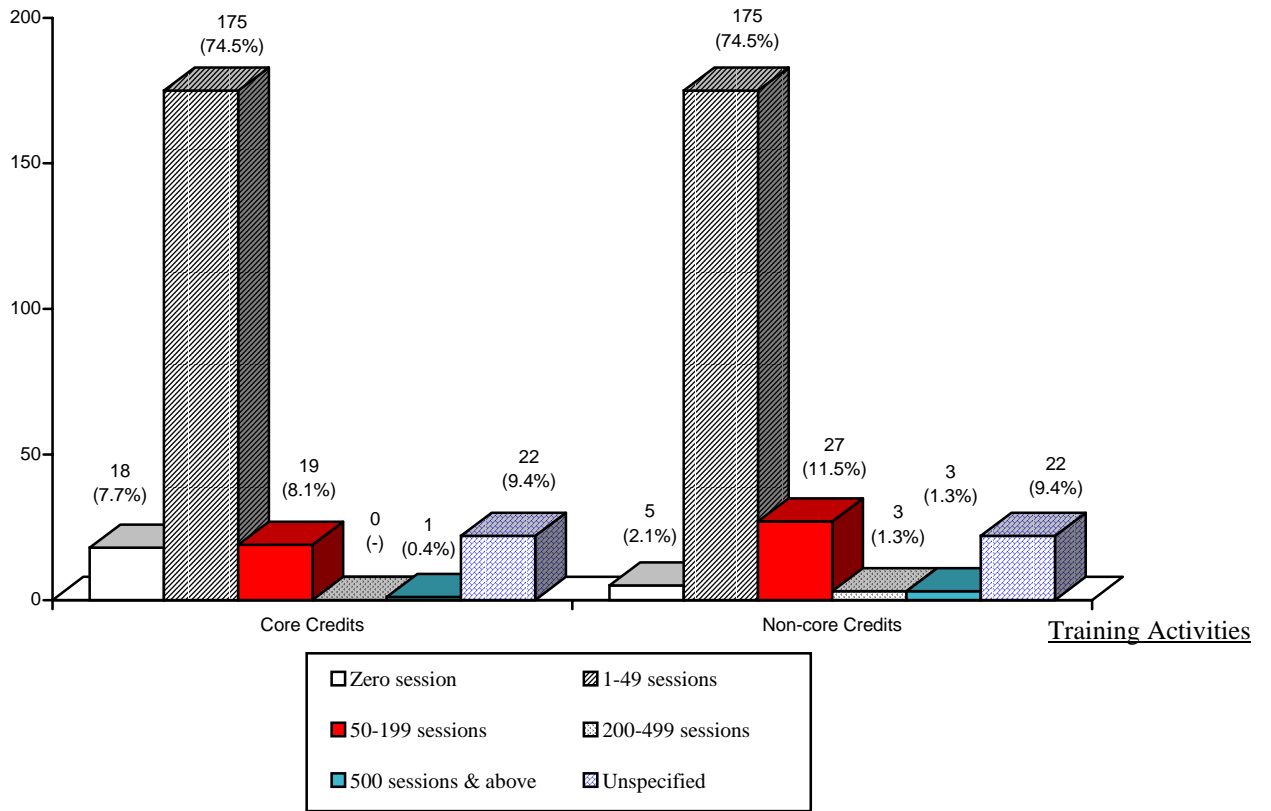
Number of Responses



**Diagram 14: Total Number of CPD Training Sessions Conducted by Company Trainers in the Past 12 Months**

Total : 235

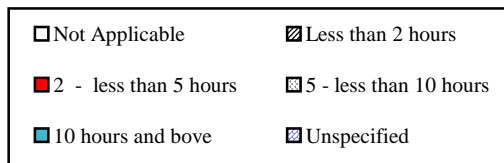
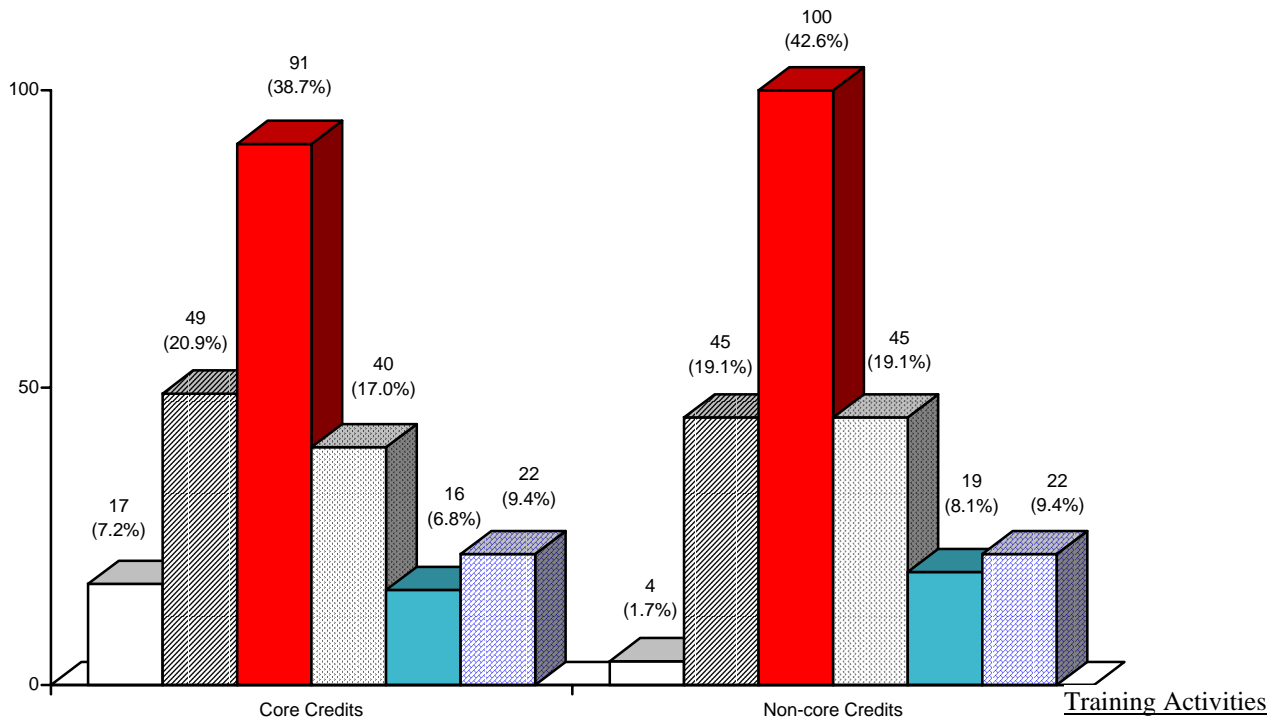
Number of Responses



**Diagram 15: Average Training Hours Per CPD Training Session Conducted by Company Trainers in the Past 12 Months**

Total : 235

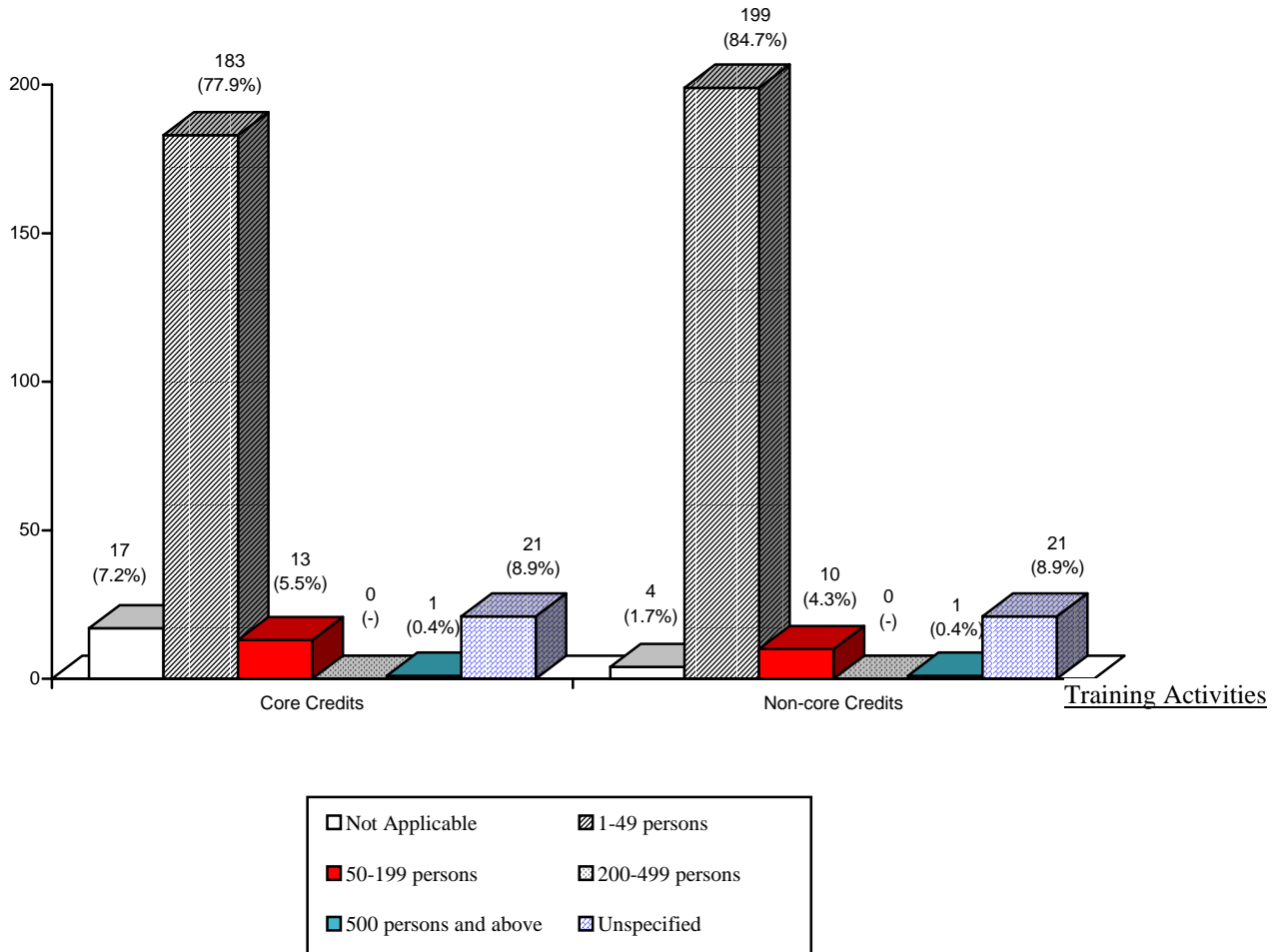
Number of Responses



**Diagram 16: Average Number of Attendees Per CPD Training Session Conducted by Company Trainers in the Past 12 Months**

Total : 235

Number of Responses

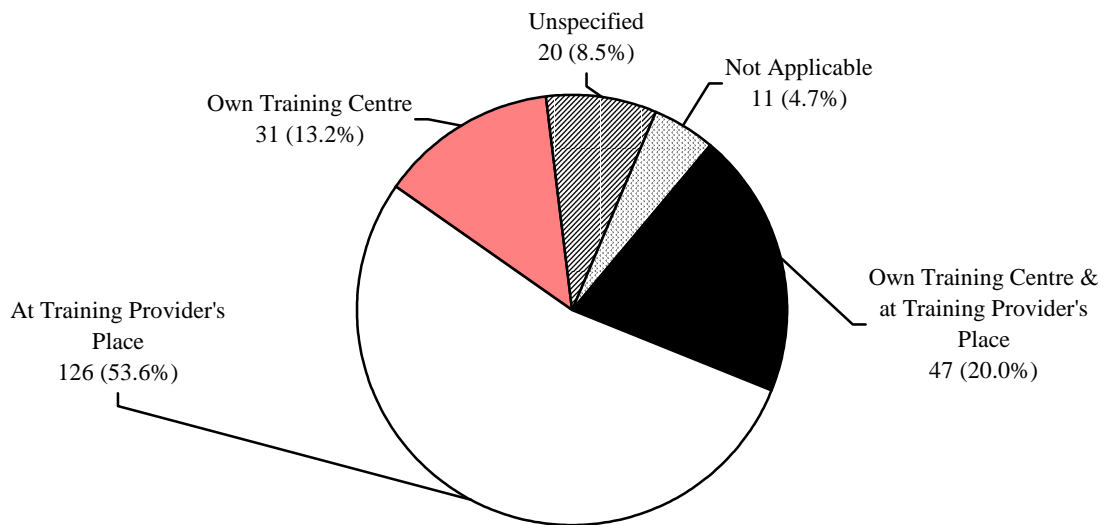


## Training Venues

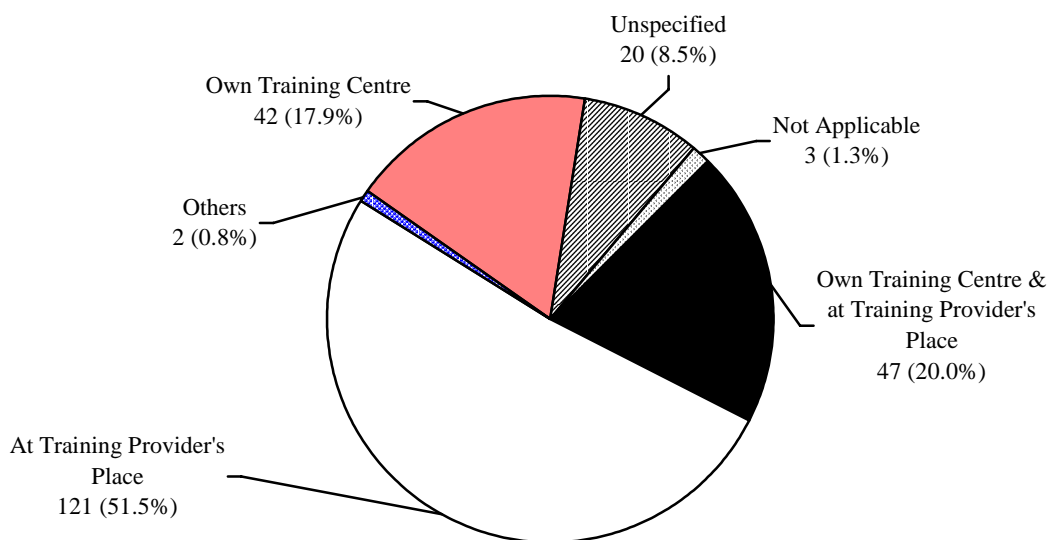
2.28 Over 120 companies or 51% of the respondents preferred to attend courses at the venues provided by the training organizations. The views of employers on the training venues were presented in Diagram 17.

**Diagram 17: Training Venues Preferred by Employers**

A. Core Credits Activities Total : 235



B. Non-core Credits Activities Total : 235



## Preference for Various Insurance Qualifications

2.29 Employers were requested to indicate their preference on various qualifications to be pursued by their intermediaries under the CPD training. The distribution of their preference is shown below:

### Employers' Preference on Insurance Qualifications

<u>Insurance Qualifications</u>	<u>Most Preferred</u>	<u>Preferred</u>	<u>Less Preferred</u>	<u>Not Preferred</u>	<u>No Preference</u>
(a) ACII	62 (10.9)	146 (25.6)	46 (8.1)	44 (7.7)	184 (32.2)
(b) ANZII (Fellow)	35 (6.1)	129 (22.6)	56 (9.8)	48 (8.4)	214 (37.5)
(c) ANZII (Senior Associate)	42 (7.4)	124 (21.7)	54 (9.5)	50 (8.8)	212 (37.1)
(d) CFP	26 (4.6)	60 (10.5)	47 (8.2)	41 (7.2)	308 (53.9)
(e) ChFC	15 (2.6)	40 (7.0)	54 (9.5)	46 (8.1)	327 (57.3)
(f) CLU	9 (1.6)	45 (7.9)	54 (9.5)	50 (8.8)	324 (56.7)
(g) CPCU	17 (3.0)	84 (14.7)	57 (10.0)	57 (10.0)	267 (46.8)
(h) FCII	43 (7.5)	98 (17.2)	50 (8.8)	53 (9.3)	238 (41.7)
(i) FFA	7 (1.2)	27 (4.7)	44 (7.7)	64 (11.2)	340 (59.5)
(j) FIA	7 (1.2)	25 (4.4)	43 (7.5)	63 (11.0)	344 (60.2)
(k) FIAA	7 (1.2)	26 (4.6)	44 (7.7)	62 (10.9)	343 (60.0)
(l) FLMI	18 (3.2)	53 (9.3)	48 (8.4)	48 (8.4)	315 (55.2)
(m) FSA	8 (1.4)	32 (5.6)	41 (7.2)	63 (11.0)	338 (59.2)



<u>Insurance Qualifications</u>	<u>Most Preferred</u>	<u>Preferred</u>	<u>Less Preferred</u>	<u>Not Preferred</u>	<u>No Preference</u>
(n) IIHK Diploma	30 (5.3)	138 (24.2)	55 (9.6)	48 (8.4)	211 (37.0)
(o) LUTCF	9 (1.6)	31 (5.4)	44 (7.7)	60 (10.5)	338 (59.2)

Note: Figures in brackets denote the respective percentage of the overall 571 response cases (the 66 (11.6%) 'Not Applicable' and 23 (4.0%) 'Unspecified' cases for all the qualifications are not listed).

### Preference on Durations of CPD Training Courses

2.30 Employers were also requested to indicate their preference on the durations of various CPD training courses. The distribution of their preference is shown below:

<u>Insurance Topics</u>	<u>Less than 10 hours</u>	<u>10 hours – less than 20 hours</u>	<u>20 hours or above</u>	<u>Not Preferred</u>
<u>Core Credits Activities</u>				
(a) Code of practice for insurers /insurance intermediaries	360 (63.0)	89 (15.6)	15 (2.6)	19 (3.3)
(b) Legal aspect of insurance contract	337 (59.0)	107 (18.7)	20 (3.5)	19 (3.3)
(c) Compulsory insurance ordinance	340 (59.5)	95 (16.6)	19 (3.3)	29 (5.1)
(d) Laws relating to insurance claims	329 (57.6)	104 (18.2)	21 (3.7)	29 (5.1)
(e) Update on insurance related regulation	362 (63.4)	88 (15.4)	15 (2.6)	18 (3.2)
<u>Non-core Credits Activities</u>				
(f) General insurance	324 (56.7)	97 (17.0)	17 (3.0)	45 (7.9)
(g) Life insurance	279 (48.9)	61 (10.7)	11 (1.9)	132 (23.1)
(h) Actuarial science	267 (46.8)	55 (9.6)	9 (1.6)	152 (26.6)

<u>Insurance Topics</u>	<u>Less than 10 hours</u>	<u>10 hours – less than 20 hours</u>	<u>20 hours or above</u>	<u>Not Preferred</u>
(i) Risk management	314 (55.0)	80 (14.0)	16 (2.8)	73 (12.8)
(j) Finance	308 (53.9)	81 (14.2)	11 (1.9)	83 (14.5)
(k) Business	310 (54.3)	58 (10.2)	11 (1.9)	104 (18.2)
(l) Commerce	310 (54.3)	55 (9.6)	10 (1.8)	108 (18.9)
(m) Management	311 (54.5)	80 (14.0)	13 (2.3)	79 (13.8)
(n) Information technology	310 (54.3)	69 (12.1)	11 (1.9)	93 (16.3)
(o) Law	296 (51.8)	89 (15.6)	22 (3.9)	76 (13.3)
(p) Engineering	251 (44.0)	42 (7.4)	8 (1.4)	182 (31.9)
(q) Language and communication skills	310 (54.3)	82 (14.4)	23 (4.0)	68 (11.9)

Note: Figures in brackets denote the respective percentage of the overall 571 response cases (the 66 (11.6%) ‘Not Applicable’ and 22 (3.9%) ‘Unspecified’ cases for all the qualifications are not listed).

## SECTION III

### CONCLUSIONS

#### A. INSURANCE INDUSTRY

##### Validity of the Survey Findings

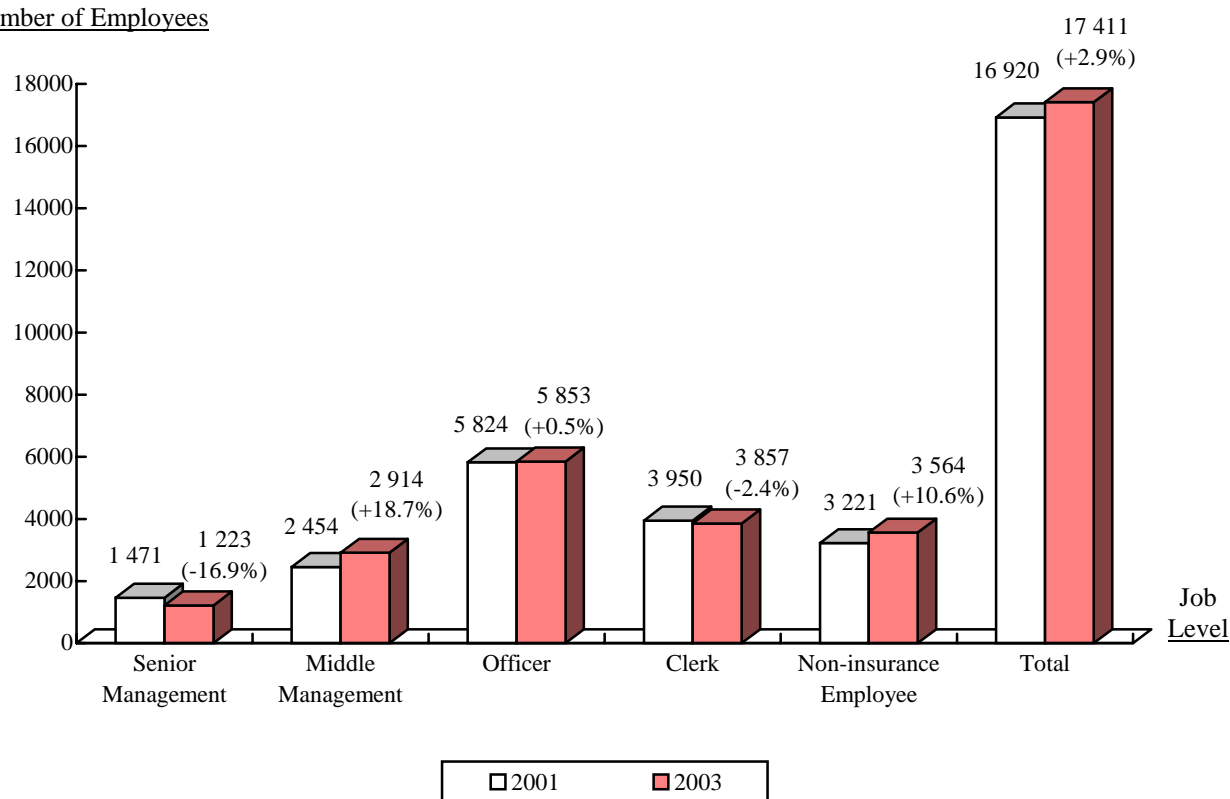
3.1 The Training Board has examined the survey findings and is of the opinion that they generally reflect the manpower and training situation of the insurance industry at the time of the survey. The survey also revealed that some 10 000 people were engaged by the banks, investment houses, travel agencies, car dealers etc. to provide insurance services to their customers. The Training Board believes that about 99% of the workforce had been covered. The remaining workforce would be those engaged in government bodies and educational institutions not covered in this survey.

##### Manpower Changes in Total Workforce between 2001 and 2003

3.2 The total workforce of the insurance industry increased substantially from 39 147 persons in 2001 to 45 030 in 2003, or 15.0% over the 2-year period. The manpower changes of employees and agents by job level in the insurance industry between 2001-2003 are given in Diagrams 18 and 19 respectively.

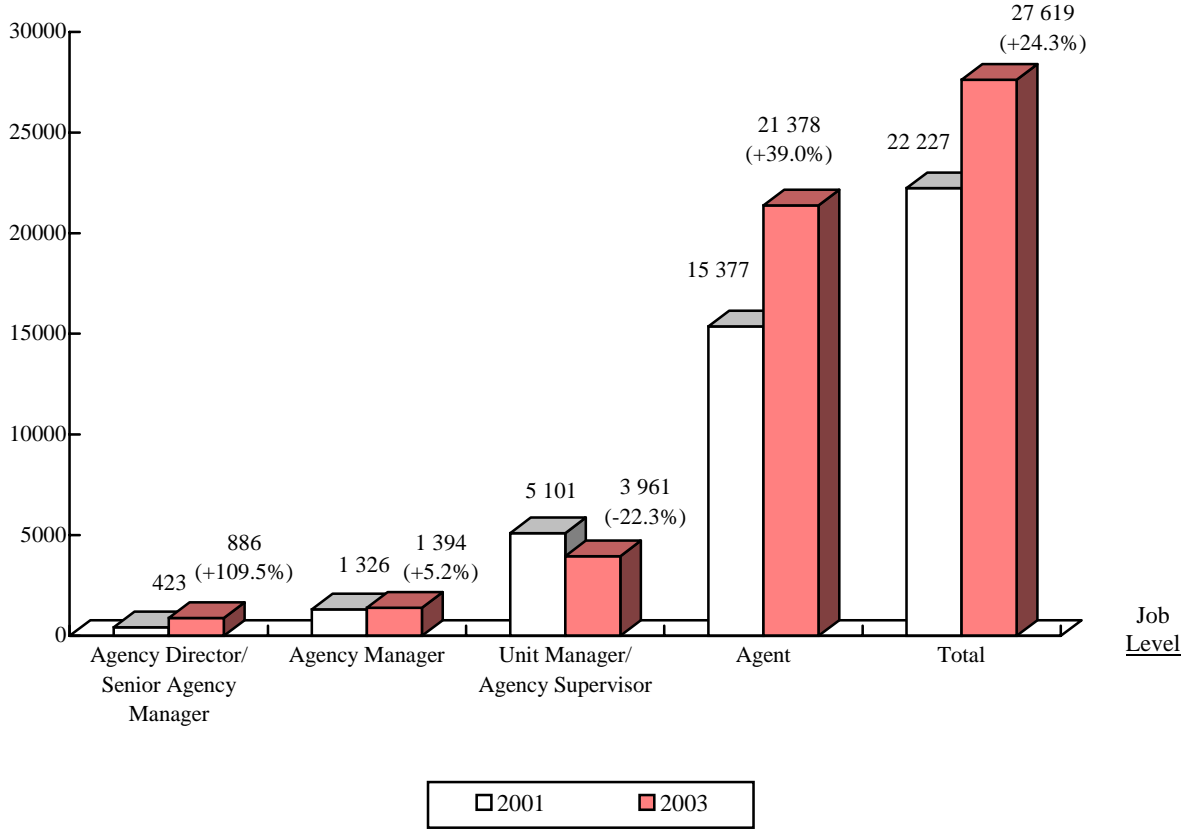
**Diagram 18: Manpower Changes of Insurance Employees between 2001 - 2003**

##### Number of Employees



**Diagram 19: Manpower Changes of Total Insurance Agents during 2001 - 2003**

Number of Agents



Note : (i) Figures in brackets denote the changes of 2003 manpower relative to 2001 at the same job level.

(ii) “Insurance employees” refers to persons in full-time employment in the general and life insurance activities, including insurance sales personnel under employers’ payroll.

“Insurance agents” refers to full-time agency director/manager/supervisor and agent who are on a commission basis.

“Non-insurance employees” refers to non-insurance clerical staff, other principal job holders and supporting staff not requiring insurance training.

## B. GENERAL INSURANCE SECTOR

### Manpower Changes between 2001 and 2003

3.3 The total number of insurance employees decreased by 7.5% from 8 736 in 2001 to 8 085 in 2003. The decrease was attributable to the decrease in general insurance business during the economic recession period. The manpower changes of employees by job level over the 2-year period are summarized in Diagram 20.

**Diagram 20: Manpower Changes of Insurance and Non-insurance Employees between 2001 and 2003 in the General Insurance Sector**

Number of Employees



Note : Figures in brackets denote the changes of 2003 manpower relative to 2001 at the same job level.

3.4 It is noted that the number of employees had decreased at each job level except the middle management people. During the low business period, the demand for manpower by brokers and agencies decreased. The manpower of the general insurers remained more or less stable. All employees had to be more competent and professional to cope with the new challenges and provide better service to the clients.

3.5 However, the reported number of individual agents in the general insurance sector in composite insurance companies remained more or less unchanged, being 130 in 2001 and 134 in 2003.

Manpower Changes in General Insurance  
Establishments between 2001 and 2003

<u>Job Level</u>	<u>Employees Reported in 2001</u>			<u>Employees Reported in 2003</u> (Trend of respective sector (+/-) %)			<u>Overall Manpower Changes</u> (Trend (+/-) % )
	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	
Senior Management	316	408	292	320 (+1.3%)	287 (-29.7%)	156 (-46.6%)	-253 (-24.9%)
Middle Management	631	600	210	656 (+4.0%)	528 (-12.0%)	519 (+147.1%)	+262 (+18.2%)
Officer	1077	666	1934	1199 (+11.3%)	694 (+4.2%)	1530 (-20.9%)	-254 (-6.9%)
Clerk	1420	461	721	1319 (-7.1%)	340 (-26.2%)	537 (-25.5%)	-406 (-15.6%)
<b>Sub-total</b>	<b>3444</b>	<b>2135</b>	<b>3157</b>	<b>3494 (+1.5%)</b>	<b>1849 (-13.4%)</b>	<b>2742 (-13.1%)</b>	<b>-651 (-7.5%)</b>
Non-insurance Employee	921	465	343	931 (+1.1%)	429 (-7.7%)	290 (-15.5%)	-79 (-4.6%)
<b>Total</b>	<b>4365</b>	<b>2600</b>	<b>3500</b>	<b>4425 (+1.4%)</b>	<b>2278 (-12.4%)</b>	<b>3032 (-13.4%)</b>	<b>-730 (-7.0%)</b>

## Vacancies and Employers' Forecast of General Insurance Manpower

3.6 Employers reported a total of 143 vacancies in this survey (1.7% of total 8 219 general insurance employees and agents in 2003) which is only 44% of the 326 vacancies reported in 2001. The major increase was in the number of vacant posts for senior account manager (27 in 2003 vs 1 in 2001) and the major decrease was in the number of vacant posts for client servicing assistant (2 in 2003 vs 146 in 2001).

3.7 Employers also forecast a moderate growth of 196 persons or 2.4% for employees. The figures might indicate that employers tended to be optimistic about the economic environment in the next 12 months and would increase the manpower to cope with the business activities. The Insurance Training Board considered that the employers' one year forecast at the date of survey on the additional manpower in the following 12 months should be reliable.

### Preferred Education

3.8 Unlike the 2001 survey, general insurance employers preferred officers to be university degree holders most rather than secondary 5 school leavers. The majority of the management people were holders of professional qualification/university degree/sub-degree/higher diploma/higher certificate. The clerks with secondary 5 education also decreased from 74.4% in 2001 to 60.6% in 2003.

### Forecast Additional Training Requirement in the Next 12 Months in the General Insurance Sector

3.9 The Training Board was of the opinion that the training requirement of the general insurance sector in the next 12 months would be mainly to fulfill the CPD requirements of serving intermediaries and IIQE requirements of new entrants. The junior employees would also pursue professional qualifications for career advancement.

### Trained Manpower Supply

3.10 Formal insurance and financial services education are provided by local and overseas universities, and other institutions. It is anticipated that the supply of graduates from tertiary institutions in the next 12 months can possibly meet the demand of the general insurance sector.

3.11 The Training Board therefore believes that there will be adequate manpower supply to meet the additional demand at all job levels in the general insurance sector. All insurance people have to receive continuous on-the-job and upgrading training to meet the statutory requirements and maintain their position in the insurance profession.

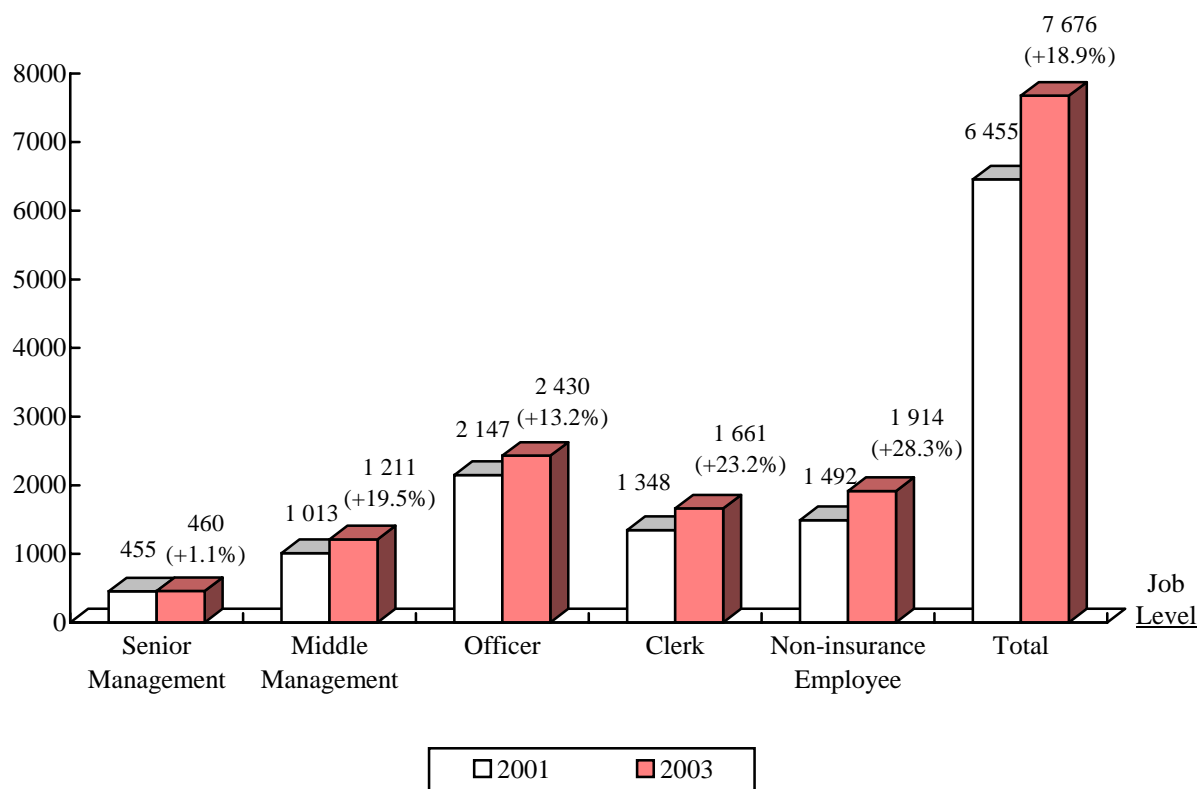
## C. LIFE INSURANCE SECTOR

### Manpower Changes in Life Insurance Employees between 2001 and 2003

3.12 The number of life insurance employees continued to increase, from 4 963 in 2001 to 5 762 in 2003 representing a growth rate of 16.1%. The manpower increased at all levels. The manpower changes of employees by job level over the 2-year period are summarized in Diagram 21.

**Diagram 21: Manpower Changes of Insurance and Non-insurance Employees between 2001 and 2003 in the Life Insurance Sector**

Number of Employees



Note : Figures in brackets denote the changes of 2003 manpower relative to 2001 at the same job level.



3.13 It is noted that insurers and brokers employed more officers and clerks to provide insurance services to clients. The changes in distribution of employees in the life insurance establishments are presented below.

Manpower Changes in Life Insurance  
Establishments between 2001 and 2003

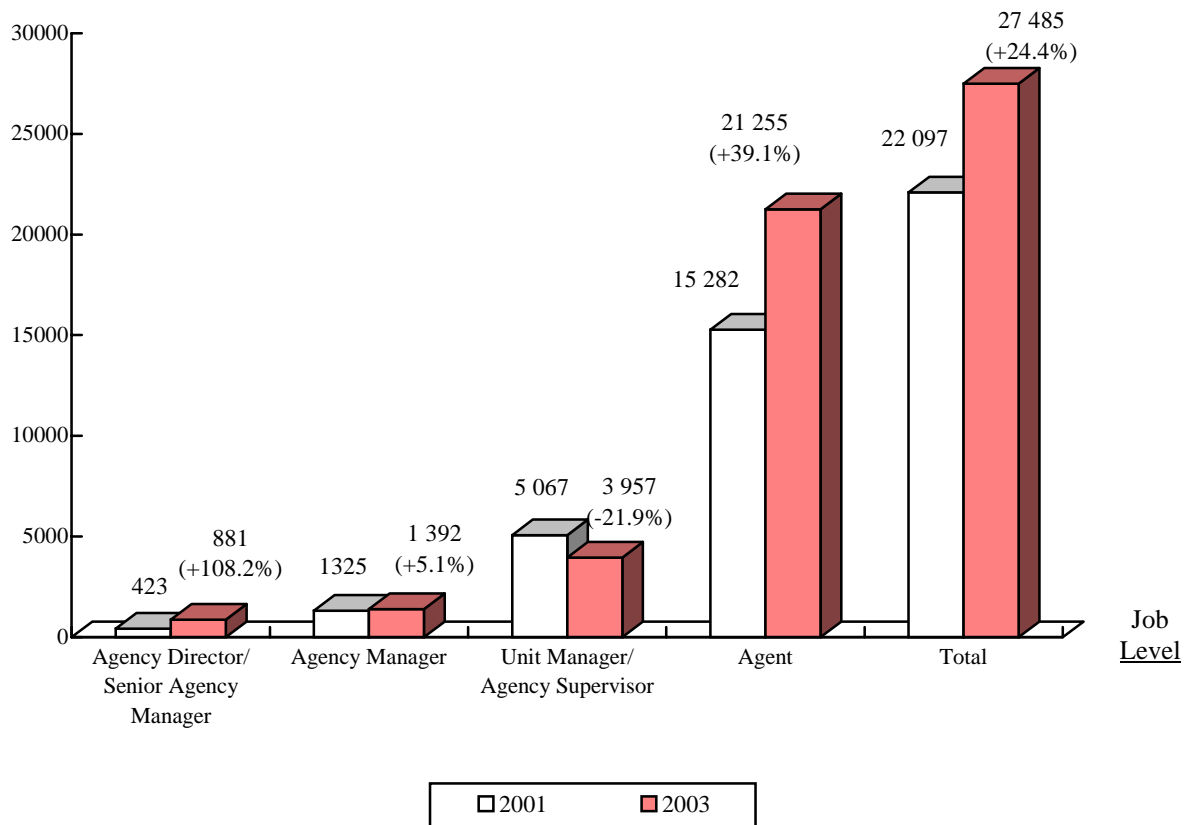
<u>Job Level</u>	<u>Employees Reported in 2001</u>			<u>Employees Reported in 2003</u> (Trend of respective sector (+/-)%)			<u>Overall Manpower Changes</u> (Trend (+/-) % )
	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	
Senior Management	316	113	26	332 (+5.1%)	119 (+5.3%)	9 (-65.4%)	+5 (+1.1%)
Middle Management	859	89	65	994 (+15.7%)	182 (+104.5%)	35 (-46.2%)	+198 (+19.5%)
Officer	1704	314	129	2059 (+20.8%)	257 (-18.2%)	114 (-11.6%)	+283 (+13.2%)
Clerk	1307	32	9	1585 (+21.3%)	57 (+78.1%)	19 (+111.1%)	+313 (+23.2%)
<b>Sub-total</b>	<b>4186</b>	<b>548</b>	<b>229</b>	<b>4970</b> <b>(+18.7%)</b>	<b>615</b> <b>(+12.2%)</b>	<b>177</b> <b>(+22.7%)</b>	<b>+799</b> <b>(+16.1%)</b>
Non-insurance employee	1320	117	55	1805 (+36.7%)	107 (-8.5%)	2 (-96.4%)	+422 (+28.3%)
<b>Total</b>	<b>5506</b>	<b>665</b>	<b>284</b>	<b>6775</b> <b>(+23.0%)</b>	<b>722</b> <b>(+8.6%)</b>	<b>179</b> <b>(-37.0%)</b>	<b>+1 221</b> <b>(+18.9%)</b>

3.14 The life insurance agents increased substantially from a total of 22 097 persons in 2001 to 27 485 persons (+24.4%) in 2003. Manpower at all levels increased except the number of unit manager/agency supervisor which showed a decrease of 1 110 persons (-21.9%). This decrease occurred probably because some unit managers/agency supervisors were promoted to agency managers; and some others changed their jobs owing to little business in the past 2 years of economic recession. The change in agency force during the past 2 years is given in Diagram 22.

**Diagram 22: Manpower Changes of Life Insurance Agents between 2001 - 2003**

---

Number of Agents



Note : Figures in brackets denote the changes of 2003 manpower relative to 2001 at the same job level.

Vacancies and Employers' Forecast of Life Insurance Manpower

3.15 Employers reported a total of 94 vacancies for employees and 1 733 vacancies for agents at different levels (5.5% of total 33 247 life insurance employees and agents). A drastic drop in manpower demand is observed compared to the 215 vacancies for employees reported in 2001. Conversely, the vacancies for agents increased significantly (310 in 2001).

3.16 Employers also forecast a growth of 1 842 persons, being 109 persons or 0.3% for life insurance employees and 1 733 persons or 5.2% for agents. Agents of various levels were in demand.

3.17 Employers' 2003 forecast is optimistic relative to that in 2001 probably due to the anticipated continuous positive business trend in 2003 - 2004.

3.18 The Training Board agreed that employers' forecast on the additional life insurance manpower in the following 12 months was accurate and reliable.

#### Preferred Education

3.19 Life insurance employers generally preferred agents to be Secondary 5 school leavers and insurance employees to possess university degrees, professional qualifications or at advanced level/diploma/certificate.

#### Forecast Additional Training Requirement and Supply in the Next 12 Months in the Life Insurance Sector

3.20 The Training Board believed that the forecast training requirement and trained manpower supply for the life insurance sector would be more or less the same as the general insurance sector.

3.21 The Training Board therefore believes that there will be adequate manpower supply to meet the additional manpower demand in the life insurance sector.

## D. THE CONTINUING PROFESSIONAL DEVELOPMENT PROGRAMME FOR INSURANCE INTERMEDIARIES

### Changes of Training Supply between 2001 and 2003

3.22 With the implementation of the CPD by the IA in January 2002, the training need of the insurance industry especially for the insurance intermediaries (including the individual agents and technical representatives) has greatly increased. Consequently, the number of training providers has increased to help the intermediaries fulfill the CPD requirements. Taking reference of the in-house training provided by the companies to their intermediaries, the Training Board endeavoured to assess the trainee hours provided exclusively by the company trainers (or trainers temporarily engaged by the company) for their intermediaries in the past 12 months. The information will be useful references for course planning by the training providers.

### Company Training Provided Exclusively for Intermediaries in the Past 12 Months

3.23 According to paragraph 2.26 and Diagrams 13, 215 (37.6%) of responding companies said that they had provided CPD training exclusively to their intermediaries. A total of 63 and 57 companies reported that they provided only CPD core and non-core credits training to their intermediaries respectively. On the other hand, 54 and 40 companies reported that they provided less than 25% CPD core and non-core credits training respectively relative to all training programmes received by their intermediaries.

3.24 According to Diagrams 14 – 16, the responding companies reported that they had conducted at least 1 625 CPD core credits training sessions. On average, each training session lasted for 3.5 training hours and was attended by 29 persons. These figures revealed that the employers had provided about 165 000 core credits trainee hours to their intermediaries.

3.25 For the CPD non-core credits training, the responding companies reported that they had conducted at least 3 625 training sessions. On average, each training session lasted for 3.9 training hours and was attended by 29 persons. These figures revealed that the employers had provided about 410 000 non-core credits trainee hours to their intermediaries.

### Training Venues

3.26 Over 120 companies (51% of the 235 responding companies) preferred their intermediaries to receive training at training providers' places. On the other hand, 31 and 42 companies preferred their intermediaries to receive core credit training and non-core credits training at their own training centres respectively.

### Preference on Insurance Qualifications

3.27 Over 25% of the 571 respondents indicated that they most preferred or preferred their intermediaries to pursue the following qualifications under the CPD:

- (i) ACII (36.5%)
- (ii) ANZII Fellow (28.7%)
- (iii) ANZII Senior Associate (29.1%)
- (iv) IIHK Diploma (29.5%)

### Preference on Course Durations

3.28 For core credits activities, 57% - 63% of the 571 respondents preferred a course duration of less than 10 hours. Similarly, course duration of less than 10 hours was preferred by 44% - 57% of respondents for non-core credits activities. Among the non-core credits activities under survey, it was observed that topics on 'Life Insurance', 'Actuarial Science' and 'Engineering' were least preferred.

## SECTION IV

### RECOMMENDATIONS

#### Manpower Surveys

4.1 As Hong Kong's economy was sluggish in the past 2 years but showed signs of upturn in the fall of 2003, the Insurance Training Board will closely monitor the manpower supply and demand situation through biennial manpower surveys and recommend measures to meet the training requirements. The manpower surveys will also help relevant course providers in resource planning to meet the changing needs of the insurance people.

#### CPD Requirements

4.2 Based on the employers' report on in-house training activities provided exclusively to their intermediaries (including 28 744 individual agents and 15 939 technical representatives as at 31 May 2003), the Insurance Training Board estimated that employers had provided about 165 000 core credit trainee hours and 410 000 non-core credit trainee hours for the intermediaries during May 2002 – April 2003 (paragraphs 3.24 – 3.25). Training providers had to complement the CPD training required by the intermediaries.

#### More Training Courses

4.3 The Insurance Training Board believes that more training courses, both core/non-core generic/technical, have to be developed for insurance intermediaries to meet their licensing requirements and up-date their knowledge to keep abreast of the changing business environment. Formal insurance and financial services education would help new entrants cope with their job duties more easily.

#### Existing Course Providers

##### Institute of Professional Education and Knowledge (PEAK)

4.4 The Insurance Training Board had given advice on a number of insurance courses including a Professional Development Scheme offered by the Financial Services Development Centre under the PEAK of the Vocational Training Council (VTC). It will continue to make recommendations to the VTC on the development of vocational education and training facilities to meet the assessed manpower demand in the insurance industry. The Training Board urges employers to make full use of the training opportunities available by sponsoring their employees to attend courses and to help promote training by releasing their experienced personnel to lecture at the various campuses or divisions of the VTC.

## Insurance Training/Education Institutions in Hong Kong

4.5 Various training institutions and universities in Hong Kong have developed both full-time and part-time degree/high diploma/diploma courses in insurance and financial services. From time to time, they also conduct short training programmes for people to take relevant professional examinations related to insurance and financial planning. Since non-core credits of the CPD can be obtained through pursuing professional or academic qualifications, a number of intermediaries will pursue qualifications useful for their career development.

## Insurance Training Board

4.6 In order to make recommendations to the VTC on the training programmes demanded by the insurance industry, the Insurance Training Board will:

- (i) conduct biennial manpower surveys to assess the manpower and training supply/demand of the insurance industry;
- (ii) advise on the direction and strategic development of the various training programmes currently provided and will be developed by the VTC to avoid duplication and waste of resources;
- (iii) liaise with the Insurance Authority to ensure the examinations and training requirements under the CPD can be met by the development of relevant training programmes; and
- (iv) promote manpower training and career paths available in the insurance industry to the public.

## SECTION V

### BUSINESS OUTLOOK

#### A. THE INSURANCE INDUSTRY

5.1 Despite the stagnant economic environment in 2002 and the first 6 months of 2003, the Hong Kong insurance business recorded a steady growth. In addition, banks are increasingly using their channel of distribution for insurance products in Hong Kong. “Bancassurance” is becoming popular and accounts for about 20% of the Hong Kong insurance market. About 50 insurers, 50 banks (including most of the major banks in Hong Kong), and a workforce of about 14 000 people are involved in this business. Its development in Hong Kong is ahead of most Asian markets, which in turn contributes to helping Hong Kong maintain its status as one of the leading financial centres and regional insurance centre in Asia. In fact, the total gross premium income of HK\$89.0 billion in 2002 represented a growth of 16.6% compared to 2001 and contributed to 7.1% of the Hong Kong Gross Domestic Product for that year.

5.2 The Insurance Training Board understands that the ever-changing economy will affect the insurance industry in Hong Kong. The outbreak of SARS in early 2003 affected people and the economy adversely in Hong Kong and in infected regions in Asia and Canada. However, it alerted people on health care and long term protection. It will benefit the growth of the long term and medical insurance.

5.3 The Central People’s Government and the Government of the HKSAR has signed an agreement on the main parts of the Closer Economic Partnership Arrangement (CEPA) at the end of June 2003. Under the CEPA, the Mainland will accord concessions to Hong Kong insurance companies starting 2004. CEPA allows Hong Kong insurance companies through re-grouping and strategic mergers to enter the Mainland insurance market subject to established market access conditions. It also allows Hong Kong residents, after obtaining the Mainland’s insurance qualifications and being employed by a Mainland insurance institution, to engage in the relevant insurance business. The development of insurance market in China may further create training demand from insurance practitioners in Hong Kong.

5.4 In view of the increasing customer sophistication and legal regulation in Hong Kong, insurance employees and intermediaries all have to face the challenges of a more complex business environment. The Office of the Commissioner of Insurance will continue its role as an insurance regulator, facilitator and educator. The implementation of the IIQE and CPD has developed the culture of lifelong learning and professional self-improvement of insurance practitioners.

5.5 It is envisaged that the insurance industry will continue to require well-trained and experienced professionals who can provide quality insurance services to clients. More people will join and receive training, both in generic and technical skills, to sustain the growth and development of the insurance industry.



## B. GENERAL INSURANCE SECTOR

5.6 The general insurance industry grew by 20.6% in 2002 with the gross premiums increased from \$19 436 million in 2001 to \$23 448 million in 2002. All major classes of general insurance business experienced gross premium growth in 2002. Claims experience continued to improve. The overall underwriting result also recorded a substantial improvement, from a loss of \$473 million in 2001 to a profit of \$1 243 million in 2002, turning around the loss trend experienced in the past few years. The underwriting profit was due to the general rise in premium rates and lowering in claims.

5.7 The business will be competitive in face of the increase in premium rates and reduction in commission. Insurance employees who also assume front-line marketing and servicing functions will have to possess knowledge in more branches of general insurance in order to provide professional service and advice to their clients. These employees should be properly trained and meet the CPD requirements.

## C. LIFE INSURANCE SECTOR

5.8 The long term business office premium continued its growth in 2002 due to the increase in individual life business. Total office premium in force increased from \$56 858 million in 2001 to \$65 517 million in 2002, representing a growth rate of 15.2% and accounting for about 5.2% of Hong Kong's GDP. The office premiums in force amounted to \$49 603 million representing 75.7% of total office premiums in force. By the end of 2002, the number of individual life policies attained 5.2 million, which covered about 77.0% of the population of Hong Kong. Net liabilities of these policies amounted to \$120 758 million.

5.9 New individual life business office premiums also grew by 32.8% to \$17 548 million in 2002. However, the overall number of new individual life policies decreased by 0.4% from 955 741 in 2001 to 852 098 in 2002.

5.10 It is believed that the life insurance sector will continue to grow in 2004 as Hong Kong people know more about and accept life insurance as a means of protection and investment. However, the variety of investment vehicles and the introduction of more investment-linked policies will probably affect the sales of the traditional insurance products. Insurance intermediaries who also act as financial planners will take an overview of the needs of the clients and recommend financial packages, including life insurance, health insurance and investment products. This move will further enhance the conglomeration of insurance and financial services sectors. Insurance intermediaries will have to pass the required examinations and update their professional knowledge for protection of the interests of the insuring public.

Insurance Training Board

Membership  
(@ December 2003)

<u>Name</u>	<u>Nominated by</u>
<u>Chairman:</u>	
Mr Tony MAK Wing-kwong	The Life Underwriters Association of Hong Kong
<u>Vice-Chairman:</u>	
Mr Elex CHAN Shiu-yin	An Insurance Professional
<u>Members:</u>	
Mr Roddy ANDERSON	The Life Insurance Council
Ms Sally CHAN	The FLMI Society of Hong Kong
Prof CHAN Tsang-sing	The Lingnan University
Mr Jackie CHUN Yuk-chi	The Hong Kong Society of Certified Insurance Practitioners
Mr Andrew G. EDEN	The Hong Kong Confederation of Insurance Brokers
Mr Michael C E. HAYNES	An Insurance Professional
Dr Simon HO Yik-lung	An Insurance Professional
Mr Stanley KO	The Hong Kong General Insurance Agents Association
Mr LEUNG On-fook	An Insurance Professional
Mr Jackson PUN Hon-ning	An Insurance Professional
Mrs Irene WONG	The Insurance Institute of Hong Kong
Mr Jeff WONG	The General Agents and Managers Association of Hong Kong

Representing

Ms Susanna CHAN

The Executive Director of the  
Vocational Training Council

Ms Carol HUI Mei-ying

The Commissioner of Insurance

Mr L.K SIU

The Commissioner for Labour

Ms Janet YUEN

The Managing Director of the  
Mandatory Provident Fund Scheme  
Authority

**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 industrial training facilities to meet the assessed manpower demand, including:
  - (a) strategy, policy and priority for the provision and development of industrial training facilities in training centres;
  - (b) annual course plans of training centres;
  - (c) quality assurance systems for training centres;
  - (d) vocational training schemes and out-centre courses;
  - (e) skill assessments, trade tests and certification for skilled workers, apprentices and trainees; and
  - (f) the resources required for the provision and development of industrial training facilities.
4. To receive reports and monitor progress of courses and quality assurance systems of the Hong Kong Institute of Vocational Education and training centres.
5. To prescribe job specifications for the principal jobs in the sector defining the skills, knowledge and training required.
6. To liaise with relevant bodies on matters pertaining to the development and promotion of vocational training in the industry, including employers, employers' associations, trade unions, professional institutions, training and educational institutions and government departments.
7. To organize annually a seminar on vocational training for the industry.
8. To plan, prepare and disseminate publicity materials related to the activities of the Training Board.
9. To prepare annually for submission to the Council:
  - (a) a report on the work carried out in the preceding twelve months;
  - (b) a business plan for the next twelve months;
  - (c) a strategic plan for the next three years.

10. To provide advice regarding the management of training centres, vocational training schemes and out-centre courses with a view to achieving the following objectives:
  - (a) plan, develop and organize updating and up-grading training for in-service workers at all skill levels;
  - (b) design training programmes for the principal jobs specifying the time a trainee needs to spend on each skill element;
  - (c) plan, design and conduct trade tests for in-service workers, apprentices and trainees for the purpose of ascertaining that the specified skill standards have been attained;
  - (d) plan, design and conduct skill competitions in key trades for participation in international competitions.
11. To undertake any other functions delegated by the Council in accordance with Section 7 of the Vocational Training Council Ordinance.

Vocational Training Council Tower, 27 Wood Road, Wanchai, Hong Kong.

香港灣仔活道二十七號職業訓練局大樓

Our Reference  
本局檔號 : (19) in IN/1/2 (03)  
Your Reference  
來函檔號 :  
Telephone No.  
電話 : 2836 1724 / 2582 5075  
Facsimile No.  
圖文傳真 : 2893 5979

16<sup>th</sup> May 2003

Dear Sir/Madam,

The 2003 Manpower Survey of the Insurance Industry

I am writing to ask for your co-operation in the 2003 manpower survey to be conducted by the Insurance Training Board of the Vocational Training Council.

The Training Board is appointed by the Government of the Hong Kong Special Administrative Region to be responsible for all matters relating to manpower and training in the insurance industry. To formulate appropriate plans on manpower training of the insurance industry, the Training Board has decided to conduct its 11<sup>th</sup> biennial manpower survey during 23<sup>rd</sup> May - 30<sup>th</sup> June 2003 to collect the following information on each of the principal jobs:

- (i) the number of employees and agents engaged;
- (ii) the number of existing vacancies;
- (iii) a forecast of total number of employees and agents by May 2004; and
- (iv) the preferred education.

----  
For your completion and reference, I enclose a copy of the survey questionnaire, the explanatory notes and a list of job titles and descriptions.

During the period of the survey, an officer of the Census and Statistics Department will call at your office to collect the completed questionnaire. If necessary, he/she would assist you in the completion.

The information collected will be handled in strict confidence and will be published only in the form of statistical summaries without reference to individual establishments.

Should you have any question regarding the survey, please contact the Manpower Statistics Section of the Census and Statistics Department by telephoning 2582 5075.

Yours faithfully,

(Tony Mak)  
Chairman  
Insurance Training Board

TM/AT/VL/

**CONFIDENTIAL**  
WHEN ENTERED WITH DATA

填入數據後即成  
**機密文件**

**VOCATIONAL TRAINING COUNCIL**  
**職業訓練局**

**THE 2003 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業二零零三年人力調查**

**QUESTIONNAIRE**  
**調查表**

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

<b>For Official Use Only:</b> 此欄毋須填寫								No. of Employees Covered by the Questionnaire
Rec. Type	Survey Code	Industry Code	Establishment No.	Enumerator's No.	Editor's No.	Check Digit		
<input type="text" value="1"/>	<input type="text" value="2"/> <input type="text" value="5"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	2 3	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 Establishment: \_\_\_\_\_  
機構名稱

Address: \_\_\_\_\_  
地址

Nature of Business\*: (01) Life Insurance / (02) General Insurance / (03) Composite Insurance  
行業性質 人壽保險 / 一般保險 / 綜合保險

Classification of Business\*: (1) Insurer / (2) Reinsurer / (3) Broker / Company Agency ((4) Insurance / (5) Alternative Distribution)  
行業分類 承保人 / 分保公司 / 經紀 / 公司代理商 (保險 / 其他)

Total No. of Persons Engaged: \_\_\_\_\_  
僱員總數

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

Tel. No.:  -   
電話 48 55 56 63 Fax No.: \_\_\_\_\_  
傳真

E-mail:   
電郵 64 98

Part I 第一部分	No. of licensed Insurance Intermediaries registered under your company 經貴公司註冊的持牌保險中介人人數	<b>For Company Agencies Only 公司代理商適用</b>			
	Rec. Type	No. of employees who have to partly (less than 50%) participate in customer services relating to insurance services 需兼任與保險有關(少於50%)的顧客服務的僱員人數	Senior Management Level 高層管理人員級	Management Level 管理人員級	Officer Level 主任級
<input type="text" value="3"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	2 3 4 5	6 7 8	9 10 11 12	13 14 15 16	17 18 19 20

\* Please select as appropriate



## PART II 第二部分

(A) Job 職務		(B) Total Monthly Income Range 每月總 收入 幅度	(C) Number of Persons Engaged 僱員 人數	(D) Forecast of Number Employed 12 Months from Now 預測十二 個月後 僱員人數	(E) Number of Vacancies 空缺額	(F) Preferred Education of Employees 僱員 宜有 教育程度
LIFE INSURER 人壽保險承保人						
Title 職稱	No. 編號					
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>						
Managing Director /Chief Executive 常務董事 / 行政總裁	101					
Chief Actuary 總精算師	103					
Head - Individual Long Term Business 主管 - 個人長期業務	105					
Head - Marketing / Agency Operation 主管 - 市場 / 營業代理運作	107					
Head - Group Benefits Business 主管 - 團體福利業務	109					
Head - Finance / Investment /Treasurer 主管 - 財務 / 投資 / 司庫	111					
Head - Human Resources /Training 主管 - 人力資源 / 訓練	113					
<b>MIDDLE MANAGEMENT LEVEL 中層管理人員級</b>						
Actuarial Manager 精算經理	201					
Underwriting Manager 核保經理	203					
Policy Services / Claims Manager 保單服務 / 索償經理	205					
Marketing /Agency Manager 市場 / 營業代理經理	207					
Group Benefits Business Manager 團體福利業務經理	209					
Accounting / Investment Manager 財務 / 投資經理	211					
Personnel / Training Manager 人力資源 / 訓練經理	213					
Information Technology Manager 資訊科技經理	215					
<b>OFFICER LEVEL 主任級</b>						
Actuarial Officer 精算主任	301					
Underwriting Officer 核保主任	303					
Policy Services / Claims Officer 保單服務 / 索償主任	305					
Marketing /Agency Officer 市場 / 營業代理主任	307					
Group Benefits Business Officer 團體福利業務主任	309					
Accounting / Investment Officer 財務 / 投資主任	311					
Personnel / Training Officer 人力資源 / 訓練主任	313					
Information Technology Officer 資訊科技主任	315					
<b>CLERICAL LEVEL 文員級</b>						
Clerical Staff /Insurance 文書人員 / 保險	401					
<b>OTHERS 其他</b>						
Clerical Staff / Non-Insurance 文書人員 / 非保險	601					
Other Principal Jobs 其他主要職務	603					
Other Supporting Staff 其他輔助人員	605					

## PART II 第二部分

(A) Job 職務		(B) Total Monthly Income Range 每月總 收入 幅度	(C) Number of Persons Engaged 僱員 人數	(D) Forecast of Number Employed 12 Months from Now 預測十二 個月後 僱員人數	(E) Number of Vacancies 空缺額	(F) Preferred Education of Employees 僱員宜有 教育程度
GENERAL INSURER 一般保險承保人						
Title 職稱	No. 編號					
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>						
Managing Director / General Manager / Chief Executive 常務董事 / 總經理 / 行政總裁	102					
Deputy Managing Director / Deputy General Manager 副常務董事 / 副總經理	104					
Assistant General Manager / Senior Manager 助理總經理 / 高級經理	106					
<b>MIDDLE MANAGEMENT LEVEL 中層管理人員級</b>						
Reinsurance Manager 分保經理	202					
Underwriting Manager 核保經理	204					
Account Manager / Claims Manager 客戶經理 / 索償經理	206					
Marketing / Servicing Manager 市場 / 服務經理	208					
Assistant Manager 助理經理	210					
<b>OFFICER LEVEL 主任級</b>						
Senior Account Executive / Underwriting Officer 高級客戶主任 / 核保主任	302					
Policy Services / Claims Officer 保單服務 / 索償主任	304					
Marketing Officer 市場主任	306					
Assistant Executive / Supervisor 助理主任	308					
Information Technology Staff 資訊科技人員	310					
<b>CLERICAL LEVEL 文員級</b>						
Underwriting Clerk 核保人員	402					
Clerical Staff / Insurance 文書人員 / 保險	404					
<b>OTHERS 其他</b>						
Clerical Staff / Non-Insurance 文書人員 / 非保險	602					
Other Principal Jobs 其他主要職務	604					
Other Supporting Staff 其他輔助人員	606					

## PART II 第二部分

(A) Job 職務			(B) Total Monthly Income Range 每月總 收入 幅度	(C) Number of Persons Engaged 僱員 人數	(D) Forecast of Number Employed 12 Months from Now 預測十二 個月後 僱員人數	(E) Number of Vacancies 空缺額	(F) Preferred Education of Employees 僱員宜有 教育程度
INSURANCE BROKER 保險經紀			11	12 - 15	16 - 19	20 - 22	23
Title 職稱	Rec. Type	No. 編號					
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>							
Managing Director/General Manager/Chief Executive 常務董事 / 總經理 / 行政總裁	2						
Assistant General Manager/ Account Director 助理總經理 / 客戶總監	2						
	2						
<b>MIDDLE MANAGEMENT LEVEL 中層管理人員級</b>							
Senior Account Manager 高級客戶經理	2						
Marketing Manager 市場經理	2						
Account Manager / Claims Manager 客戶經理 / 索償經理	2						
	2						
<b>OFFICER LEVEL 主任級</b>							
Account Executive / Claims Executive 客戶主任 / 索償主任	2						
Client Servicing Assistant 客戶服務助理	2						
	2						
<b>CLERICAL LEVEL 文員級</b>							
Clerical Staff / Insurance 文書人員 / 保險	2						
	2						
<b>OTHERS 其他</b>							
Clerical Staff / Non-Insurance 文書人員 / 非保險	2						
Other Principal Jobs 其他主要職務	2						
Other Supporting Staff 其他輔助人員	2						

## PART II 第二部分

(A) Job 職務			(B) Total Monthly Income Range 每月總 收入 幅度	(C) Number of Persons Engaged 僱員 人數	(D) Forecast of Number Employed 12 Months from Now 預測十二 個月後 僱員人數	(E) Number of Vacancies 空缺額	(F) Preferred Education of Employees 僱員宜有 教育程度
INSURANCE COMPANY AGENCY 保險公司代理			11	12 - 15	16 - 19	20 - 22	23
Title 職稱	Rec. Type	No. 編號					
			8 - 10				
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>							
Managing Director/General Manager/Chief Executive 常務董事 / 總經理 / 行政總裁	2						
Assistant General Manager / Account Director 助理總經理 / 客戶總監	2						
	2						
<b>MIDDLE MANAGEMENT LEVEL 中層管理人員級</b>							
Senior Account Manager 高級客戶經理	2						
Marketing Manager 市場經理	2						
Account Manager 客戶經理	2						
	2						
<b>OFFICER LEVEL 主任級</b>							
Account Executive 客戶主任	2						
Client Servicing Assistant 客戶服務助理	2						
	2						
<b>CLERICAL LEVEL 文員級</b>							
Clerical Staff / Insurance 文書人員 / 保險	2						
	2						
<b>OTHERS 其他</b>							
Clerical Staff / Non-Insurance 文書人員 / 非保險	2						
Other Principal Jobs 其他主要職務	2						
Other Supporting Staff 其他輔助人員	2						

## PART II 第二部分

(A) Job 職務		(B) Total Monthly Income Range 每月總 收入 幅度	(C) Number of Persons Engaged 僱員/ 營業員 人數	(D) Forecast of Number Employed 12 Months from Now 預測十二 個月後 僱員 人數	(E) Number of Vacancies 空缺額	(F) Preferred Education of Employees/ Agency Personnel 僱員/ 營業人員 宜有 教育程度
<b>INSURANCE AGENTS</b> 保險營業員						
Title 職稱	No. 編號					
<b>INSURANCE AGENTS 保險營業人員級</b>						
Agency Director / Senior Agency Manager 營業總監 / 高級營業經理	501 / 502					
Agency Manager 營業經理	503 / 504					
Unit Manager / Agency Supervisor 單位經理 / 營業主任	505 / 506					
Agents 營業員	507 / 508					
<b>CLERICAL LEVEL 文員級</b>						
Clerical Staff /Insurance 文書人員 / 保險	401 / 404					
<b>OTHERS 其他</b>						
Clerical Staff / Non-Insurance 文書人員 / 非保險	601 / 602					
Other Principal Jobs 其他主要職務	603 / 604					
Other Supporting Staff 其他輔助人員	605 / 606					

**Insurance Training Board**  
**保險業訓練委員會****The 2003 Manpower Survey of the Insurance Industry**  
**保險業二 三年人力調查****QUESTIONNAIRE – PART III**  
**調查表 - 第三部分**

All licensed insurance intermediaries have to comply with the CPD requirements of the Office of the Commissioner of Insurance. The Insurance Training Board wishes to collect information on the demand for professional and insurance training under the CPD requirements, being **every licensed insurance intermediary has to earn 5 core credits on legal/regulatory aspects of insurance practice in Hong Kong ( 5 hours of accredited activities ) and 10 non-core credits activities ( 10 hours of accredited activities or 30 hours of non-accredited activities ) per annum.**

所有持牌保險中介人必須符合保險業監理處「持續專業培訓計劃」的規定。基於每名持牌保險中介人平均須於一年內累積 5 個核心學分有關本地保險法例 / 規例的訓練課程 ( 5 小時經評審活動 ) , 及 10 個非核心學分活動 ( 10 小時經評審活動或 30 小時未經評審活動 ) , 保險業訓練委員會現欲收集他們對「持續專業培訓計劃」及專業訓練需求的資料。

<b>Question 問題</b>	<b>Answer 答案</b> (Please circle 請圈上)					
1. Did your intermediaries receive CPD training from training programmes organized by the company exclusively for them in the past 12 months? 於過去 12 個月內貴機構的中介人是否已接受貴機構特別為他們組織的「持續專業培訓計劃」訓練課程？	<b>1</b>	<b>2</b>				(1)
1 : Yes 是 2 : No (Go to Q. 7) 否 (請答 Q. 7)						
2. How much of the training programmes received by your intermediaries are exclusive company training programmes conducted by company trainers (or trainers temporarily engaged by the company) in the past 12 months (in terms of credits): 於過去 12 個月內貴機構的中介人接受由貴機構培訓導師(或貴機構聘請的臨時導師)所主持的培訓課程,與中介人接受的所有培訓課程的有關比率(學分)為：						
1 : less than 25% 25% 以下 3 : 50% - less than 75% 50% 至 75% 以下 5 : 100% 2 : 25% - less than 50% 25% 至 50% 以下 4 : 75% - less than 100% 75% 至 100% 以下						
(a) CPD core credits 核心學分	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	(2)
(b) CPD non-core credits 非核心學分	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	(3)

3 What was the estimated total number of training sessions of training programmes conducted by company trainers (or trainers temporarily engaged by the company) in the past 12 months?

估計於過去 12 個月內由貴機構培訓導師(或貴機構聘請的臨時導師)所主持的課程的總訓練節數為多少?

- |                                       |                                      |
|---------------------------------------|--------------------------------------|
| 1: zero sessions<br>零節                | 2: 1 - 49 sessions<br>1 - 49 節       |
| 3: 50 - 199 sessions<br>50 - 199 節    | 4: 200 - 499 sessions<br>200 - 499 節 |
| 5: 500 sessions and above<br>500 節及以上 |                                      |

(a) CPD core credits 核心學分

1 2 3 4 5 (4)

(b) CPD non-core credits 非核心學分

1 2 3 4 5 (5)

4 What was the average training hour(s) of each training session of training programmes conducted by company trainers (or trainers temporarily engaged by the company) in the past 12 months?

於過去 12 個月內由貴機構培訓導師(或貴機構聘請的臨時導師)所主持的訓練課程的每節平均授課時間為多少?

- |                                      |                                       |
|--------------------------------------|---------------------------------------|
| 1: Not Applicable<br>不適用             | 2: Less than 2 hours<br>少於兩小時         |
| 3: 2 to less than 5 hours<br>二至少於五小時 | 4: 5 to less than 10 hours<br>五至少於十小時 |
| 5: 10 hours and above<br>10 小時及以上    |                                       |

(a) CPD core credits 核心學分

1 2 3 4 5 (6)

(b) CPD non-core credits 非核心學分

1 2 3 4 5 (7)

5. What was the average number of intermediaries that have attended each session of training programmes conducted by company trainers (or trainers temporarily engaged by the company) in the past 12 months?

於過去 12 個月內由貴機構培訓導師(或貴機構聘請的臨時導師)所主持的訓練課程, 平均每節有多少名中介人曾接受培訓?

- |                                   |                                     |
|-----------------------------------|-------------------------------------|
| 1: Not Applicable<br>不適用          | 2: 1 - 49 persons<br>1 - 49 人       |
| 3: 50 - 199 persons<br>50 - 199 人 | 4: 200 - 499 persons<br>200 - 499 人 |
| 5: 500 and above<br>500 人及以上      |                                     |

(a) CPD core credits 核心學分

1 2 3 4 5 (8)

(b) CPD non-core credits 非核心學分

1 2 3 4 5 (9)

6. Please indicate your preference for the venue(s) for the following (a) and/or (b) training programmes organized by the company exclusively for the intermediaries?

貴機構屬意那一種訓練場地特別為中介人安排下列 (a) 類及 / 或 (b) 類之訓練課程?

- |  |                                      |
|--|--------------------------------------|
| 1 : not applicable<br>不適用                | 2 : own training centre<br>本身的訓練中心   |
| 3 : at training provider's place<br>訓練機構 | 4 : combination of 2 & 3<br>混合 2 & 3 |
| 5 : Others (Please specify)<br>其他 (請註明)  |                                      |

(a) CPD core credits 核心學分	1	2	3	4	5	(10)
(b) CPD non-core credits 非核心學分	1	2	3	4	5	(11)

7. Which is (are) the qualification(s) that you prefer your intermediaries to study and earn non-core credits under the CPD?

閣下希望貴機構的中介人進修下列那些資格及取得非核心學分：

- |                            |                          |
|----------------------------|--------------------------|
| 1 : Most preferred<br>十分希望 | 2 : Preferred<br>希望      |
| 3 : Less preferred<br>不太希望 | 4 : Not preferred<br>不希望 |
| 5 : No preference<br>無意見   |                          |

(a) ACII	1	2	3	4	5	(12)
(b) ANZIIF (Fellow)	1	2	3	4	5	(13)
(c) ANZIIF (Senior Associate)	1	2	3	4	5	(14)
(d) CFP	1	2	3	4	5	(15)
(e) ChFC	1	2	3	4	5	(16)
(f) CLU	1	2	3	4	5	(17)
(g) CPCU	1	2	3	4	5	(18)
(h) FCII	1	2	3	4	5	(19)
(i) FFA	1	2	3	4	5	(20)
(j) FIA	1	2	3	4	5	(21)
(k) FIAA	1	2	3	4	5	(22)
(l) FLMI	1	2	3	4	5	(23)
(m) FSA	1	2	3	4	5	(24)
(n) Hong Kong Diploma in Insurance Studies of the IIHK 香港保險學會之保險學 - 香港文憑	1	2	3	4	5	(25)
(o) LUTCF	1	2	3	4	5	(26)



8. Please indicate your preferred course duration for the topics (a)-(q) listed below:  
閣下希望下列(a)至(q)課題的訓練時數為：

- 1 : less than 10 hours                      2 : 10 hours – less than 20 hours  
10 小時以下                                      10 小時 - 20 小時以下  
3 : 20 hours or above                      4 : Not a preferred activity  
20 小時或以上                                      不屬意此培訓活動

**Core Credit Activities 核心學分培訓活動**

(a) Code of practice for insurers / insurance intermediaries 承保人/保險中介人實務守則	1	2	3	4	(27)
(b) Legal aspect of insurance contract 保險合約相關法例	1	2	3	4	(28)
(c) Compulsory insurance ordinance 強制性保險條例	1	2	3	4	(29)
(d) Laws relating to insurance claims 保險索償相關法例	1	2	3	4	(30)
(e) Update on insurance related regulation 最新保險相關規例	1	2	3	4	(31)

**Non-core Credit Activities 非核心學分培訓活動**

(f) General Insurance 一般保險	1	2	3	4	(32)
(g) Life Insurance 人壽保險	1	2	3	4	(33)
(h) Actuarial science 精算學	1	2	3	4	(34)
(i) Risk management 風險管理	1	2	3	4	(35)
(j) Finance 財務	1	2	3	4	(36)
(k) Business 商業	1	2	3	4	(37)
(l) Commerce 商務	1	2	3	4	(38)
(m) Management 管理	1	2	3	4	(39)
(n) Information technology 資訊科技	1	2	3	4	(40)
(o) Law 法律	1	2	3	4	(41)
(p) Engineering 工程學	1	2	3	4	(42)
(q) Language and communication skills 語文及溝通技巧	1	2	3	4	(43)

\*\*\*\*\*

The 2003 Manpower Survey of the Insurance Industry  
保險業二零零三年人力調查

Explanatory Notes for Part II of Questionnaire  
問卷第二部分附註

1. Please complete all columns ('A' to 'F') of the questionnaire which are applicable to your business sector and insert a zero (0) in any column which is not. Unless otherwise specified, please refer to the information as at 30.4.2003.  
 請填寫表內 (A) 至 (F) 欄。如不適用，請填 (0) 符號。請參考二零零三年四月卅日的資料。有說明者除外。

2. Column 'A' - Titles of Principal Jobs in the Insurance Industry

(A) 欄 — 保險業主要職務名稱

- (a) Some of the job titles may not be the same as those used in your firm. Please classify an employee/an agent according to his major duty and supply the required information if the jobs have similar or related functions.  
 表內部分職稱可能有別於貴公司所採用者。請根據僱員/營業人員的主要職責分類。若員工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。

- (b) 'Other Principal Jobs' refer to those jobs at the Management and the Officer levels not specific to insurance but are considered as principal jobs in your organization.

「其他主要職務」是指貴機構主任級和經理級處理的非專業保險職務。

- (c) 'Other Supporting Staff' refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, and messengers. Please provide information as required by Column C only of the questionnaire.

「其他輔助員工」是指並非專責保險事務的員工，例如秘書、接待員及信差等。請祇填寫調查表 C 欄所需的資料。

3. Column 'B' - Total Monthly Income Range

(B) 欄 — 每月總收入幅度

Please enter in this column the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See note on page 3\*)

請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見第 3 頁備註\*)

<u>Average Monthly Income</u> 平均每月收入	<u>Code</u> 編號
\$6,000 or below \$6,000 或以下	1
\$6,001 - \$10,000	2
\$10,001 - \$20,000	3
\$20,001 - \$30,000	4
\$30,001 - \$40,000	5
\$40,001 - \$60,000	6
\$60,001 - \$80,000	7
\$80,001 or above \$80,001 或以上	8

4. Column 'C' - Number of Persons Engaged  
(C) 欄 — 僱員人數

'Employees' refer to those working full-time (i.e. at least 4 weeks a month, and not less than 18 hours in each week) under the payroll of the firm. These include proprietors, partners and agents 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 (即每月最少四週、每週不少於十八小時) 的受薪人員，其中包括在公司內全職工作的東主、合夥人及營業員。調查表他處出現的「僱員」一詞，定義亦同。

5. Column 'D' - Forecast of Number Employed 12 Months from Now  
(D) 欄 — 預計十二個月後僱員人數

The forecast of number employed means the number of employees/agents you will be employing 12 months from now. The number given could be less than that in column 'C' if a contraction is expected.

預計僱員人數指貴公司在十二個月後的僱員/營業員人數。如估計業務屆時可能收縮，此欄所填的數字應少於 (C) 欄。

6. Column 'E' - Number of Vacancies at Date of Survey  
(E) 欄 — 調查期間空缺額

'Existing Vacancies' refer to those unfilled, immediately available job openings for which the establishment is actively trying to recruit personnel at date of survey.

「現有空缺額」指該職位仍懸空，須立刻填補而現正積極招聘人員填補。

7. Column 'F' - Preferred Education of Employees

(F) 欄 — 僱員宜有教育程度

Please enter in this column the appropriate code number showing the highest education level which an employer prefers his employees/agents to have.

請按下列編號將僱主認為僱員/營業人員宜有的最高教育程度填入 (F) 欄內。

<u>Education</u> 教育程度	<u>Code</u> 編號
Professional Qualification 專業資格	1
University Degree or equivalent 大學學位或同等學歷	2
Sub-degree/Higher Diploma/Higher Certificate or equivalent 副學士學位/高級文憑 / 高級證書或同等學歷	3
Advanced Level/Diploma/Certificate or equivalent 香港高級程度考試 / 文憑 / 證書或同等學歷	4
Secondary 5 中學五年級	5

\*\*\*\*\*

\*Note: If you have more than one employee (or agent) doing the same job, please enter the weighted average figure for that job category which is given by:

$$\frac{\text{Total for that category of employees}}{\text{Total number of employees in that category}}$$

\*備註： 若從事同類工作的僱員 (或營業員) 超過一名，請以下列算式取其加權平均數值：

$$\frac{\text{該類工作僱員的總計}}{\text{從事該類工作的僱員人數}}$$

Job Description for Principal Jobs  
in the Life Insurance Sector  
人壽保險業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
101	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。
103	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。
105	Head - Individual Long Term Business  主管 - 個人長期業務	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued)      高層管理人員級 (續)		
107	Head - Marketing/ Agency Operation  主管 - 市場 / 營業代理運作	<p>Plans, coordinates and implements the organization'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場計劃。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>
109	Head – Group Benefits Business  主管 - 團體福利業務	<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>
111	Head - Finance/Investment/ Treasurer  主管 - 財務 / 投資 / 司庫	<p>Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organizes 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>

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級 (續)
113	Head - Human Resources/ Training  主管 - 人力資源 / 訓練	Develops, maintains and administers personnel 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 and manages training and development programmes for staff. 制訂及推行人事管理計劃，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。向高層提供及管理員工訓練及發展計劃。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
201	Actuarial Manager  精算經理	Carries out actuarial studies related to the establishment'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。
203	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 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. 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。與分保公司緊密聯絡，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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)		
205	Policy Services/ Claims Manager  保單服務 / 索償經理	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. 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。
207	Marketing / Agency Manager  市場 / 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，並舉辦推銷活動。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。評估推銷方法、營業處的業績及營業員的工作表現。



Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)		
209	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. Co-ordinates 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。
211	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。
213	Personnel/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 organizes 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
215	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。
OFFICER LEVEL 主任級		
301	Actuarial Officer  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。
303	Underwriting Officer  核保主任	Assists the Underwriting/Policy Issue Manager in implementing company's underwriting policies as directed and appraises risks within authorized limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保 / 保單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。
305	Policy Services/ Claims Officer  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 authorized 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued)		主任級 (續)
307	Marketing/ Agency Officer  市場 / 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 organize 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. 協助業務推廣 / 市場經理編製宣傳資料。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。
309	Group Benefits Business Officer  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。
311	Accounting/Investment Officer  財務 / 投資主任	Assists the Accounting/Investment Manager in planning and organizing 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
313	Personnel/Training Officer  人力資源 / 訓練主任	Assists the Personnel/Training Manager in recruitment, selection placement, transfer, training and 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。
315	Information Technology Staff  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes 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。

Job Description for Principal Jobs  
in the General Insurance Sector  
一般保險業主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>		
102	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。
104	Deputy Managing Director/ Deputy General Manager  副常務董事 / 副總經理	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 organization. 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。協助最高行政人員發展業務，以及維持公司的運作。
106	Assistant General Manager/ Senior Manager  助理總經理 / 高級經理	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 standardizes 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
202	Reinsurance Manager  分保經理	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. 制訂公司的分保政策。決定公司的自留額及監管分保條約。評估及接受其他公司的分保。與核保經理及索償經理緊密合作。
204	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 and extent of cover. May specialize 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。
206	Account Manager/ Claims Manager  客戶經理 / 索償經理	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. 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、律師及分保公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
208	Marketing/Servicing Manager  市場 / 服務經理	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. 參與制訂及執行市場 / 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。
210	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。
OFFICER LEVEL 主任級		
302	Senior Account Executive/ Underwriting Officer  高級客戶主任 / 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。
304	Policy Services / Claims Officer  保單服務 / 索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
306	Marketing Officer  市場主任	Assists the Marketing/Service Manager in analysing market potential and conditions. Handles enquiries from existing and prospective clients. Prepares promotion materials. 協助市場 / 服務經理分析市場潛能及情況。處理客戶的查詢。預備宣傳物料。
308	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 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。
310	Information Technology Staff  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes 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。



Job Description for Principal Jobs  
in the Insurance Broker Sector  
保險經紀業主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL      高層管理人員級</b>		
101/102	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。
115/106	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 standardizes 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。
<b>MIDDLE MANAGEMENT LEVEL      中層管理人員級</b>		
217/212	Senior Account Manager  高級客戶經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyzes 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
207/208	Marketing Manager  市場經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市場 / 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。
219/206	Account Manager/ Claims Manager  客戶經理 / 索償經理	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. 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、律師及分保公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
OFFICER LEVEL 主任級		
317/304	Account Executive/ Claims Executive  客戶主任 / 索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes 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。
319/312	Client Servicing Assistant  客戶服務助理	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。

Job Description for Principal Jobs in Insurance Agencies  
 保險公司營業代理主要職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL      高層管理人員級</b>		
101/102	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。
115/106	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 standardizes 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。
<b>MIDDLE MANAGEMENT LEVEL      中層管理人員級</b>		
217/212	Senior Account Manager  高級客戶經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyzes 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
207/208	Marketing Manager  市場經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市場 / 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。
221/214	Account Manager  客戶經理	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. Supervises and trains subordinates. 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。監督及訓練屬下職員。
OFFICER LEVEL 主任級		
321/314	Account Executive  客戶主任	Underwrites policies within authorized limits. Keeps and analyzes 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。
319/312	Client Servicing Assistant  客戶服務助理	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。

Job Description for Clerks  
文員的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
402	Underwriting Clerk  核保文員	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。
401/404	Clerical Staff/Insurance  文書人員 / 保險	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。

Job Description for Insurance Agents  
保險營業員的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
501/502	Agency Director/ Senior Agency Manager  營業總監 / 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，執行公關及市場工作。
503/504	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。
505/506	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。
507/508	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 for Other Jobs  
其他職務的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
601/602	Clerical Staff/Non-insurance  文書人員 / 非保險	Performs general clerical duties such as document processing and operating various office machines. 執行一般文書職務，例如文件處理及操作各種辦公室器材。
603/604	Other Principal Jobs  其他主要職務	In this column, please provide information as required by Columns C of the Questionnaire. Other principal jobs refer to those duties not specific to insurance handled by managers or officers. 請在此欄填寫問卷內 C 欄所需的資料。「其他主要職務」，指處理非保險事務的管理級或主任級人員。
605/606	Other Supporting Staff  其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, and messengers. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，指一般並非專責保險事務的員工，例如秘書、接待員及信差等。