

2021 MANPOWER SURVEY REPORT

INSURANCE INDUSTRY

二零二一年人力調查報告

保險業

INSURANCE TRAINING BOARD

VOCATIONAL TRAINING COUNCIL

職業訓練局

保險業訓練委員會

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鳴謝

保險業訓練委員會鳴謝保險業監管局提供註冊登記公司名單供抽樣；以及受訪機構提供調查所需資料。

1. Executive Summary

Background

1.1 The Insurance Training Board (Training Board) conducted a manpower survey of the insurance industry from January to March 2021, with the reference date on 2 January 2021. This report presents the survey findings of the latest manpower situation of the industry and proposes recommendations in response to the manpower demand and training needs to different stakeholders of the industry, including employers, employees and training providers, by making reference to the business outlook. This survey synchronises the surveys of the accountancy sector and the banking and finance industry. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

Survey Coverage

1.2 The survey covered life insurers, general insurers, composite insurers, bancassurers (i.e. banks selling insurance) and insurance intermediaries which include brokers and company agencies registered under the Insurance Authority. A total of 781 establishments were selected from 3 352 establishments for this survey. Selected establishments were required to provide manpower information based on the list of principal jobs, which were defined and considered significant by the Training Board. According to the level of responsibility, complexity of jobs, and the skills, knowledge and training required, the principal jobs were classified in six levels, i.e. (a) senior management, (b) middle management, (c) supervisory, (d) clerical, (e) technical representative, and (f) insurance agent.

Methodology

Survey Methodology

1.3 The stratified random sampling method was adopted to draw 781 sampled establishments from 3 352 establishments registered under the Insurance Authority for this survey. For life insurers, general insurers, composite insurers and bancassurers, 199 establishments were all included in the survey whereas for other branches, a stratified random sampling method was adopted to draw 582 sampled establishments. Selected establishments completed a questionnaire which comprised two parts: (i) quantitative manpower information by job level and principal job and (ii) supplementary information related to the manpower situation. The data collection and enumeration processes were closely monitored and data was verified to ensure data quality. The effective response rate was 95.6% after enumeration.

Manpower Projection Methodology

1.4 The Training Board adopted the approach of statistical modelling for projecting the manpower demand of the insurance industry for the period from 2022 to 2025. The statistical model was built by considering relevant economic indicators which reflected important changes in the local economy, demography and labour market. Details of the projection methodology are provided in *Appendix 8*.

Findings

A. Manpower Information

A1. Overview of the Insurance Industry

Number of Personnel and Vacancies

1.5 As of 2 January 2021 (i.e. the reference date of the survey), the insurance industry had a workforce of 102 288 people, with about three quarters (76.1%, 77 807 persons) working in the life insurance sector and about a quarter (23.9%, 24 481 persons) in the general insurance sector. About half (48.7%, 49 816 persons) were engaged in the branch of life insurers and a quarter (25.7%, 26 255 persons) in composite insurers. Two-thirds of insurance personnel (66.5%, 68 042 persons) were insurance agents as shown in Table 1.1.

Table 1.1 Number of Personnel by Sector/Branch and Job Level (as of 2 January 2021)

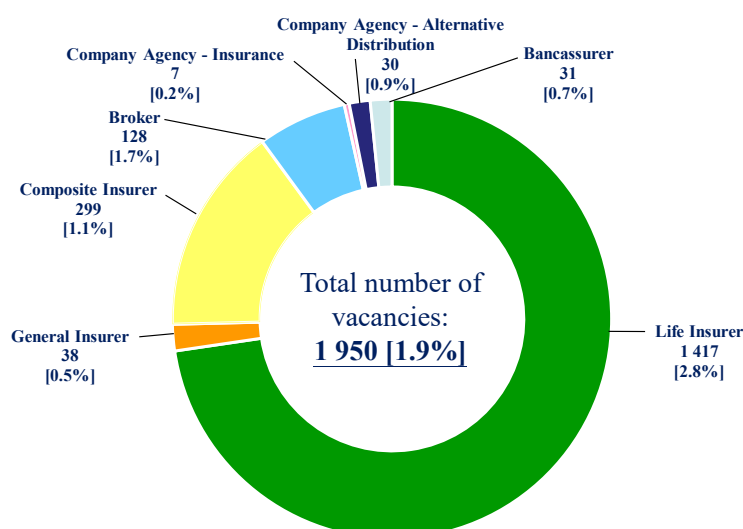
Job Level Branch	No. of Personnel								Percentage of Total No. of Personnel
	Senior Management	Middle Management	Supervisory	Clerical	Technical Representative	Insurance Agent	Other Supporting Staff	Total	
Sector									
Life Insurance	850	3 535	3 595	3 123	2 601	63 133	970	77 807	76.1%
General Insurance	1 297	2 825	2 831	3 754	8 487	4 909	378	24 481	23.9%
Branch									
Life Insurer	401	1 813	1 869	1 799	N/A	43 339	595	49 816	48.7%
General Insurer	332	1 509	1 749	1 684	N/A	2 937	113	8 324	8.1%
Composite Insurer	269	1 384	1 632	931	N/A	21 766	273	26 255	25.7%
Broker	771	862	570	1 096	3 703	N/A	195	7 197	7%
Company Agency - Insurance	324	246	130	710	1 763	N/A	66	3 239	3.2%
Company Agency - Alternative Distribution	0	56	16	199	2 922	N/A	0	3 193	3.1%
Bancassurer	50	490	460	458	2 700	N/A	106	4 264	4.2%
Total	2 147	6 360	6 426	6 877	11 088	68 042	1 348	102 288	100%
Percentage of Total No. of Personnel	2.1%	6.2%	6.3%	6.7%	10.8%	66.5%	1.3%	100%	

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

Remarks: Readers should note that for technical representatives, only those with more than 50% of their daily job duties directly related to insurance were included in the survey. Therefore, the total number of technical representatives reported by sampled companies may be different from the figure as recorded by the Insurance Authority. Concerning insurance agents, the total reported number may not reflect the actual number of agents in the industry as insurance agents may possess licences of both life and general insurance and there exists a certain number of inactive life insurance agents in the market.

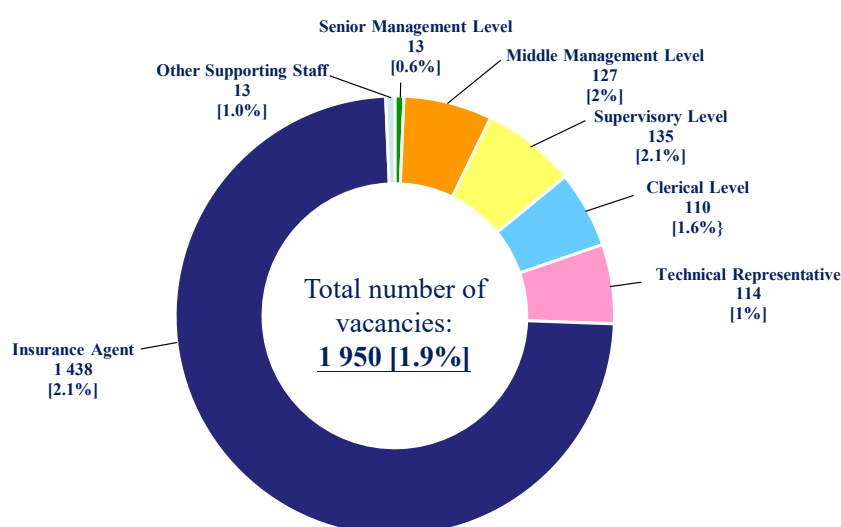
1.6 As shown in Figure 1.1a, there were 1 950 vacancies in the insurance industry, representing a vacancy rate of 1.9% of the total workforce. Most of the vacancies were found in the branch of life insurers (1 417). The biggest share of vacancies was insurance agents (1 438) as shown in Figure 1.1b. Readers should be cautious in interpreting the number of vacancies of insurance agents as the figures, with the reference date on 2 January 2021, might be subject to seasonal changes, business strategies, and manpower plans of different companies. Therefore, the actual number of vacancies might be different from the figure as reported by sampled establishments.

Figure 1.1a Vacancies by Branch



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular branch) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$

Figure 1.1b Vacancies by Job Level



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$

A2. Life Insurance Sector

Number of Personnel and Vacancies

1.7 Among 77 807 personnel being engaged in the life insurance sector, 64% of personnel worked in the branch of life insurers and 81.1% of them were insurance agents as presented in Table 1.2.

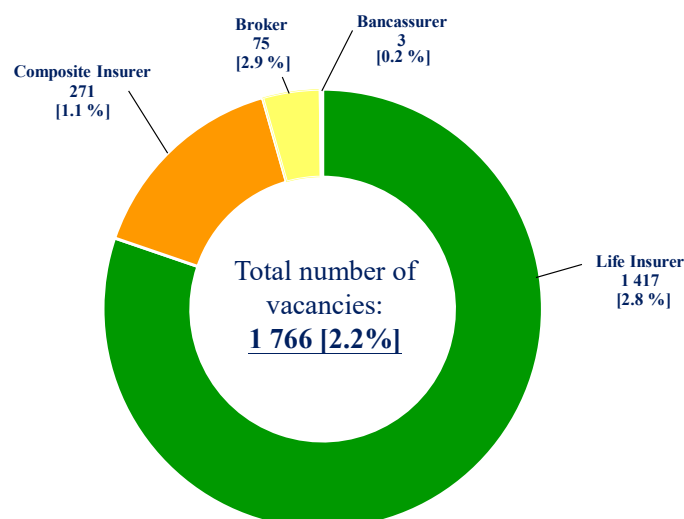
Table 1.2 Number of Personnel by Branch and Job Level (as of 2 January 2021)

Job Level Branch	No. of Personnel								Percentage of Total No. of Personnel
	Senior Management	Middle Management	Supervisory	Clerical	Technical Representative	Insurance Agent	Other Supporting Staff	Total	
Life Insurer	401	1 813	1 869	1 799	N/A	43 339	595	49 816	64%
Composite Insurer	200	1 089	1 360	622	N/A	19 794	233	23 298	29.9%
Broker	208	325	135	376	1 462	N/A	46	2 552	3.3%
Company Agency - Insurance	1	22	1	15	131	N/A	2	172	0.2%
Bancassurer	40	286	230	311	1 008	N/A	94	1 969	2.5%
Total	850	3 535	3 595	3 123	2 601	63 133	970	77 807	100%
Percentage of Total No. of Personnel	1.1%	4.5%	4.6%	4%	3.3%	81.1%	1.2%	100%	

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

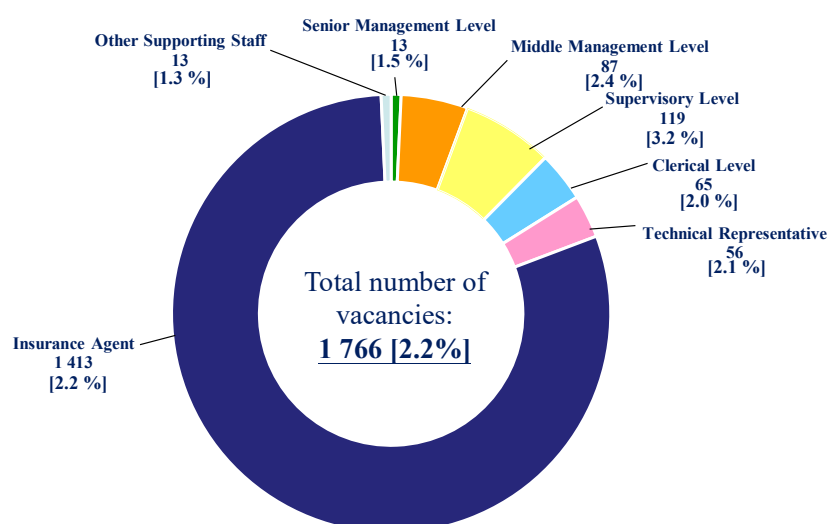
1.8 At the time of survey, there were 1 766 vacancies in the life insurance sector as indicated in Figure 1.2a, representing 2.2% of the total number of personnel and vacancies of the life insurance sector. Most of the vacancies were reported in the branch of life insurers (1 417). The largest number of personnel was insurance agents (1 413) as shown in Figure 1.2b.

Figure 1.2a Vacancies by Branch



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular branch) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$

Figure 1.2b Vacancies by Job Level



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$

Prominent Principal Jobs

1.9 Prominent principal jobs of the life insurance sector with the greatest number of personnel are shown in Table 1.3 below.

Table 1.3 Prominent Principal Jobs – Life Insurance Sector

Job Level	Principal Job	No. of Personnel	Percentage of Total No. of Personnel
Technical Representative	◆ Technical Representative	2 601	3.3%
Insurance Agent	◆ Agent	46 066	59.2%
	◆ Unit Manager ; Agency Supervisor	9 786	12.6%
	◆ Agency Manager	5 595	7.2%
	◆ Agency Director ; District / Regional Director ; Senior Agency Manager	1 686	2.2%

Employers' Forecasted Manpower Demand

1.10 Employers were asked to forecast their manpower. Employers being surveyed forecasted that there would be a mere increase of 365 (0.46%) manpower (excluding other supporting staff) in the life insurance sector, from the existing posts of 78 590 in January 2021 to 78 955 posts in January 2022.

Table 1.4 Employers' Forecasted Manpower Demand for 2022

No. of Personnel (a)	No. of Vacancies (b)	Total No. of Personnel (c = a + b)	Forecasted No. of Personnel as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d – c)	Percentage Change
76 837	1 753	78 590	78 955	365	0.46%

Note: All figures in the table above exclude "other supporting staff".

A3. General Insurance Sector

Number of Personnel and Vacancies

1.11 Among 24 481 personnel in the general insurance sector, 34% of them worked in the branch of general insurers and 34.7% were employed as technical representatives as presented in Table 1.5.

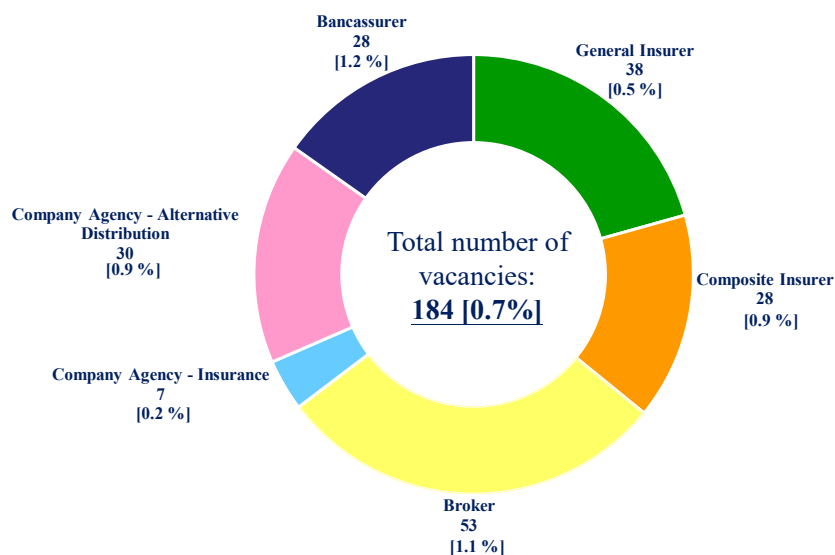
Table 1.5 Number of Personnel by Branch and Job Level (as of 2 January 2021)

Job Level Branch	No. of Personnel								Percentage of Total No. of Personnel
	Senior Management	Middle Management	Supervisory	Clerical	Technical Representative	Insurance Agent	Other Supporting Staff	Total	
General Insurer	332	1 509	1 749	1 684	N/A	2 937	113	8 324	34%
Composite Insurer	69	295	272	309	N/A	1 972	40	2 957	12.1%
Broker	563	537	435	720	2 241	N/A	149	4 645	19%
Company Agency - Insurance	323	224	129	695	1 632	N/A	64	3 067	12.5%
Company Agency - Alternative Distribution	0	56	16	199	2 922	N/A	0	3 193	13%
Bancassurer	10	204	230	147	1 692	N/A	12	2 295	9.4%
Total	1 297	2 825	2 831	3 754	8 487	4 909	378	24 481	100%
Percentage of Total No. of Personnel	5.3%	11.5%	11.6%	15.3%	34.7%	20.1%	1.5%	100%	

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

1.12 At the time of survey, there were 184 vacancies in the general insurance sector, representing a vacancy rate of 0.7% of the total number of personnel and vacancies of the general insurance sector. Most of the vacancies were found in the branch of brokers (53), and were concentrated on technical representatives (58) as shown in Figures 1.3a and 1.3b.

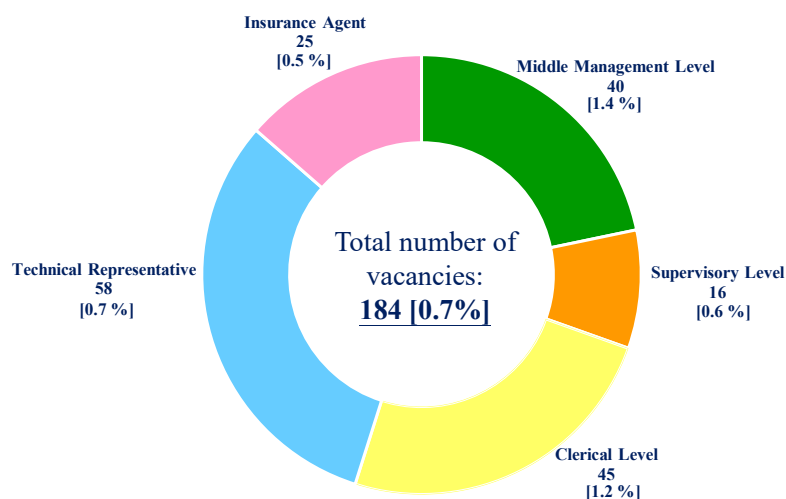
Figure 1.3a Vacancies by Branch



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular branch) =

$$\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$$

Figure 1.3b Vacancies by Job Level



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) =

$$\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$$

Prominent Principal Jobs

1.13 Prominent principal jobs with the largest number of insurance personnel in the general insurance sector are shown in Table 1.6 below.

Table 1.6 Prominent Principal Jobs – General Insurance Sector

Job Level	Principal Job	No. of Personnel	Percentage of Total No. of Personnel
Senior Management	◆ Managing Director; General Manager ; Chief Executive	703	2.9%
Clerical	◆ Clerical Staff	1 614	6.6%
	◆ Underwriting Clerk ; Claims Clerk	964	3.9%
Technical Representative	◆ Technical Representative	8 487	34.7%
Insurance Agent	◆ Agent	4 404	18%

Employers' Forecasted Manpower Demand

1.14 Employers were asked to forecast their manpower. The forecast of general insurance manpower (excluding other supporting staff) would be 24 298 in January 2022, representing a mere increase of 11 persons (0.05%) when compared with the existing posts of 24 287 in January 2021.

Table 1.7 Employers' Forecasted Manpower Demand for 2022

No. of Personnel (a)	No. of Vacancies (b)	Total No. of Personnel (c = a + b)	Forecasted No. of Personnel as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d – c)	Percentage Change
24 103	184	24 287	24 298	11	0.05%

Note: All figures in the table above exclude "other supporting staff".

B. Other Information

Preferred Education Level

1.15 Insurance employers were asked to indicate the preferred education level for their staff members. On the whole, the preferred education level for insurance personnel increased with the job level. For the life insurance sector, a first degree was preferred for staff members at managerial and supervisory levels. Similarly, general insurance employers also preferred their staff members at managerial level to possess first degree but a sub-degree was generally preferred for staff members at supervisory level. The distribution is shown in Tables 1.8a and 1.8b.

Table 1.8a Preferred Level of Education for Full-time Personnel in the Life Insurance Sector by Job Level

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Senior Management	4.1%	94%	1.9%	0%	0%	0%
Middle Management	0.3%	94.4%	5.3%	0%	0%	0%
Supervisory	0%	44%	42.6%	12.9%	0.5%	0%
Clerical	0%	3.6%	50.6%	14.9%	30.8%	0%
Technical Representative	0%	20.6%	8.5%	36.5%	34.4%	0%
Insurance Agent	0%	8.5%	6.7%	53.1%	31.8%	0%

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

Table 1.8b Preferred Level of Education for Full-time Personnel in the General Insurance Sector by Job Level

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Senior Management	5.3%	93.3%	0.4%	1%	0%	0%
Middle Management	0.1%	71.8%	28%	0.1%	0%	0%
Supervisory	0%	17%	43.7%	35.1%	4.2%	0%
Clerical	0%	2.9%	19%	31.9%	46.2%	0.1%
Technical Representative	0%	14.1%	5.4%	54.2%	26.3%	0%
Insurance Agent	0%	10.4%	0.1%	40.5%	49%	0%

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

Staff Turnover

1.16 Among the five job levels, insurance agents recorded the highest number of personnel left (3 453) in the past 12 months whereas the clerical level registered the highest turnover rate (14.4%) in 2020. As shown in Table 1.9, the overall turnover rate of the entire industry was 6.3%.

Table 1.9 Staff Left in the Past 12 Months and Turnover Rate by Job Level

Job Level	Number of Staff Left	Turnover Rate*
Managerial	564	6.5%
Supervisory	551	8.4%
Clerical	1 008	14.4%
Technical Representative	876	7.8%
Insurance Agent	3 453	5%
Total	6 452	6.3%

Note: * $\text{Turnover rate} = \text{No. of staff left in the past 12 months} / \text{No. of posts at that particular job level (No. of personnel} + \text{No. of vacancies)}$

Major Training Needs

1.17 In general, insurance personnel at managerial level focused on training related to management/executive skills whereas practitioners at supervisory level and technical representative would concentrate on upgrading job-related knowledge. On the other hand, training needs for staff at clerical level were mostly related to generic / technical knowledge. The top five areas of training required for insurance personnel by job level are shown in Table 1.10.

Table 1.10 Top Five Training for Insurance Personnel by Job Level

Managerial	Supervisory	Clerical	Technical Representative	Insurance Agent
General Insurance (15.6%)	General Insurance (27.9%)	General Insurance (21.6%)	General Insurance (33.1%)	Agency Building and Development (24.1%)
Principles & Practice of Management (11.9%)	Life Insurance (15.8%)	English Writing (13.7%)	Life Insurance (9.2%)	Life Insurance (24.1%)
Problem Solving & Decision Making (8.5%)	Law Relating to Insurance (11.8%)	Spoken English (9.9%)	Effective Communication Skills (8.3%)	Financial Planning (24.1%)
Leadership (8.4%)	Presentation Skills (5.8%)	Chinese Writing (7.3%)	Law Relating to Insurance (5%)	Insurance Financial Planning Course (IFPC) (17.2%)
Life Insurance (8%)	Problem Solving & Decision Making (4.5%), Coaching & Counseling (4.5%)	Putonghua (6.2%)	Marketing/Selling Skills (3.9%)	Marketing/Selling Skills (13.8%)

Note: () Brackets indicate the percentages of the total number of companies with such level of staff.

Manpower Analysis

Manpower Changes between 2017 and 2021 in the Life Insurance Sector

1.18 The manpower of the life insurance sector exhibited a growth of 13.1% (+8 997) from 2017 to 2021. Key trends of the changes between 2017 and 2021 include:

- (a) The increase in manpower was mainly contributed by the increase in manpower in the branch of life insurer (+6 696, +15.5%) and composite insurer (+2 475, +11.9%) and insurance agent had the greatest percentage of increment of 15.6% or 8 507 persons.
- (b) Manpower reduction was observed in the branch of company agency – insurance (-188, -52.2%), company agency - alternative distribution (-63, -100%) and bancassurer (-52, -2.6%). The most significant drop in terms of job levels was the number of technical representatives which had decreased by 126 or 4.6%.
- (c) A notable increase was recorded in the principal jobs of “agency manager” (+3 753, +203.7%), “agent” (+3 281, +7.7%), and “agency director; district / regional director; senior agency manager” (+1 004, +147.2%) when compared with the findings in the 2017 Survey. This indicates the relative importance of insurance agents in the sector to generate businesses.

Manpower Changes between 2017 and 2021 in the General Insurance Sector

1.19 The manpower of the general insurance sector also observed a growth (+3 329, +15.7%) from 2017 to 2021. Key trends of the changes between 2017 and 2021 include:

- (a) The increase in manpower was mainly recorded in the branch of general insurer (+2 315, +38.5%), and at the job level of insurance agent (+2 580, +110.8%).
- (b) A notable growth in the number of personnel over 2017 was recorded in “agent” (+2 108, +91.8%), followed by “director/manager” (+472, +1 430.3%).

The Entire Insurance Industry

1.20 The manpower changes in the entire insurance industry reflect:

- (a) There was a mere increase of 135 (+4.5%) in the number of establishments over 2017.
- (b) A significant growth of the workforce was recorded in the insurance industry (both the life insurance and general insurance sectors). The number of insurance

personnel has increased by 12 326 or 13.7 % from 89 962 in 2017 to 102 288 in 2021.

- (c) The manpower increase was mainly contributed by the increase in the number of insurance agents (+11 087 persons or +19.5%) who remained a dominant job level/principal job in the insurance industry.

Business Outlook

1.21 The insurance industry is one of the key components of the economy by virtue of the essential social and economic role it plays in covering business and personal risks and the scale of its investment. As per the market statistics released by the Insurance Authority¹, the total gross premiums of the Hong Kong insurance industry for 2020 has indicated a growth of 4.9% over 2019 whereas the average growth rate is 10.2% over the past five years. The overall growth in the previous year was fueled by both long term business and general business. Although the globe is experiencing recession to a certain extent of our lifetimes and many local industries are badly hit by the pandemic, the local insurance industry has demonstrated a degree of resilience in the face of the pandemic crisis. As indicated by the growth figure over 2019, the insurance industry has withstood the recession relatively better than its counterparts, mainly as a result of the increase in retirement scheme business, rising risk awareness, increasing focus on protection products, and the demand for medical insurance is on the rise. Though the performance of the insurance industry in Hong Kong remained positive in 2020, it is time for the city to move on to another stage by turning itself into an insurance hub in Asia, as commented by the Financial Services Development Council. With the support of the Central Government in the National 14th Five-Year Plan by strengthening Hong Kong's status as an international risk management centre and transportation centre, Hong Kong should get ready to develop itself as an insurance hub with focuses on reinsurance, marine, and captive.

1.22 Before the coronavirus pandemic, a number of insurance companies have already relied on insurance technology (InsurTech) to facilitate their operations. Amid the pandemic, technology is vital in helping insurance companies shift to remote work environments and in ensuring employees and agents have the tools to carry out business operations while remaining connected with clients. In other words, the pandemic is a catalyst for moving to digital platforms, especially when it comes to client interaction and distribution. Technology will automate certain services and functions like underwriting, call centres, etc. and related manpower may not grow while people engaging in InsurTech are in great demand. Some industry players have also outsourced certain business operations outside Hong Kong as a means of reducing costs and achieving strategic aims. On the other hand, Hong Kong is one

¹ Insurance Authority, Market and Industry Statistics, <https://www.ia.org.hk/en/infocenter/statistics/market.html>

of the major international financial centres and has a robust financial regulatory regime, making it a bridge connecting the Mainland and the rest of the world. Under the development of Guangdong-Hong Kong-Macao Greater Bay Area (GBA), Hong Kong will drive financial services for the region, which has a population of some 72 million and a per capita GDP of US\$ 23 000. It is important for the insurance industry to take good advantage of its competitive edge to provide facilitation services like underwriting, policy servicing, and claims for cross-border policy holders. Currently, a number of large Mainland insurance companies do not have a great presence in Hong Kong. It is envisaged that the demand for professional insurance practitioners in Hong Kong will increase when those companies play a more active role in the local insurance market.

1.23 Hong Kong has a pool of seasoned insurance practitioners who are able to provide an unmatched depth and quality of professional services so as to uphold the status of Hong Kong as a regional insurance hub and a global risk management centre. Owing to the fact that the industry has been suffered from talent shortage, the government and the industry are cooperating to develop various schemes to attract newcomers and enhance the competency and professionalism of existing practitioners. Last but not least, the insurance industry has had its mission of rendering warnings and managing risk-related factors by understanding, mitigating, and pricing risks. Nowadays, people are talking about environmental, social, and governance (ESG). Insurance companies are paying more attention to ESG and green insurance principles that are compliant with sustainable development goals.

Manpower Projection and Annual Additional Manpower Requirements

1.24 Annual additional manpower requirements have taken into account the (i) projected manpower trend and (ii) wastage rate of the industry (i.e. percentage of employees leaving the industry permanently on an annual basis). A summary of estimated annual additional manpower requirements is shown in Table 1.11 below. Readers should note that there exists different factors affecting the turnover rate. It is believed that the turnover rate of insurance agents is high when compared with that of employees. Insurance companies might adopt different business strategies to engage insurance agents at different periods of time. Thus, the normal practice of assessing estimated annual additional manpower requirements could not be applied to project the manpower growth of insurance agents.

Table 1.11 Summary of Estimated Annual Additional Manpower Requirements of the Insurance Industry from 2022 to 2025

Job Level	Additional Manpower Requirements in the Life Insurance Sector	Additional Manpower Requirements in the General Insurance Sector	Total Additional Manpower Requirements in the Insurance Industry
Senior Management	25	19	44
Middle Management	101	43	144
Supervisory	140	70	210
Clerical	153	130	283
Technical Representative	153	377	530
Total	572	639	1 211

Preferred Education Level of the Estimated Annual Additional Manpower from 2022 to 2025

1.25 A summary of the estimated annual additional number of insurance practitioners with the preferred education level from 2022 to 2025 is given in Table 1.12.

Table 1.12 Preferred Education Level of the Estimated Annual Additional Manpower of the Insurance Industry

Education Level	No. of Personnel Required in the Life Insurance Sector	No. of Personnel Required in the General Insurance Sector	Total No. of Personnel Required in the Insurance Industry
Postgraduate Degree	2	2	4
First Degree	218	188	336
Sub-degree	156	88	244
Diploma/ Certificate	97	271	368
Secondary 4-7	101	163	264
Total	574	642	1 216

Manpower Supply of Insurance Personnel

1.26 According to the information provided by the University Grants Committee of Hong Kong (UGC), the Vocational Training Council (VTC) and other local tertiary and education institutes, the estimated number of graduates with degree and sub-degree qualifications related to insurance (e.g. financial planning, financial investment, finance, etc.) and general business would be 8 382 from 2021/22 to 2022/23. However, the figure does not cover the total manpower supply in the industry as overseas graduates are not included and only around 30% of the course providers were willing to disclose the number of graduates. Details are summarised in Table 1.13.

Table 1.13 Supply of Graduates of Insurance and Business Related Education/Training Programmes

Education Qualification	Estimated Number of Graduates in 2021/2022 [*]	Estimated Number of Graduates in 2022/2023 [*]
First Degree	3 882 [^]	3 693 [^]
Sub-degree/ Diploma/ Certificate	414 [#]	393 [#]

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

^{*} The estimated number of graduates with a degree/ sub-degree/ diploma/ certificate qualification related to insurance (e.g. financial planning, financial investment, finance, etc.) and general business.

[^] According to the information provided by UGC, the estimated number of graduates with degree qualifications in business related discipline would be 5,269 and 4,998 in 2021/2022 and 2022/2023 respectively.

1.27 Due to the fact that no specific prerequisites are required for graduates to join the industry, especially for insurance agents and technical representatives, graduates from various disciplines are able to join the industry and they will be offered on-the-job training upon commencement of employment.

Recommendations

1.28 Taking into account the business outlook and survey findings, the Training Board had the following recommendations.

Post-COVID and Challenges that It Brings

1.29 2020 was undoubtedly a challenging year for virtually all industries and the insurance industry is no exception. Though the pandemic is challenging, it is also a catalyst for change that facilitates the insurance industry to move up to the next stage. The government and market players should work together to groom practitioners and young talents in areas related to reinsurance, marine, and captive. Insurers should also react swiftly to changes by adapting their strategies and exploring business innovation on a continuous basis. For example, there is a greater concern over health. Insurance companies may consider partnering with clinical organisations to offer more comprehensive services to clients. As mentioned previously, retirement scheme business has increased over 50% when compared with that of 2019 and the demand for medical insurance is increasing. Insurance product experts may develop more innovative products and services that are able to address the needs of clients in order to enhance customer experience.

InsurTech Development

1.30 Undeniably, the building of a digital infrastructure and automated procedure is a global trend. The pandemic accelerates the adoption of InsurTech to respond to the crisis and transforms the insurance industry into a new shape to operate beyond COVID-19. InsurTech is instrumental in helping insurance companies maintain resilience. In times of COVID-19, technology is vital in helping different companies shift to remote work environments. Industry players should continue to invest in InsurTech and keep a customer-first mindset in the process of digitising operating models in addition to the fact that technology assists in automating operations. Small and medium-sized insurance companies may not have as much resources as their counterparts, but they can prioritise what will add more values at a relatively low effort. In the process of digitisation, nevertheless, the issue of cybersecurity cannot be overlooked. While the industry is relying more on Insurtech, data privacy and cybersecurity are gaining concerns not only due to increasing regulatory pressure, but also because of a growing awareness of protection of personal data by the general public.

Provision of Non-Sales Services in the GBA

1.31 Although new office premiums attributable to Mainland visitors have decreased by more than 80% due to restrictions on cross-boundary passenger traffic, policies issued to Mainland visitors may be restored to a higher level when the restrictions are eased.

Previously, policies issued to Mainland visitors represented over 30% of the total new office premiums for individual business. In preparing for the opening up of the bay area, some insurers have been upping their headcounts of intermediaries. It is believed that the opening up of service centres in the GBA will provide clients of the Mainland with better post-sale customer services and in turn lead to the generation of new businesses in the long term. The regulatory authority and industry associations should therefore continue to liaise closely with relevant authorities in the Mainland to pursue the idea of setting up post-sale customer service centres in the area. Hong Kong should also make good use of its robust regulatory regime and high degree of internationalisation to innovate insurance products to address the needs of customers in the GBA.

ESG and Green Insurance

1.32 People of different industries are paying more attention to the threats brought forth by climate change simply because of the relatively more frequent occurrence of extreme natural hazards which caused significant economic losses across different sectors. Insurance companies are now more aware of the impact of risks of climate change to businesses. In order to support a greener and more sustainable economy, insurance companies should play a more active role to mitigate risks of climate change and create an ecosystem for ESG, green finance, and green insurance in Hong Kong.

Upskilling Practitioners

1.33 On the road to digitisation, employees, brokers, and agents should be integrated at each step through digital interfaces. People are an integral part of the digitisation process. Because of cost consideration and lack of talents, insurance companies may outsource certain operations outside Hong Kong. However, the overall effectiveness and efficiency should not be hindered. Insurance companies are encouraged to invest in staff training so as to upskill their staff, e.g., competencies related to InsurTech, ESG and regulations in the GBA. While the industry needs resources to enhance the professionalism of practitioners, efforts on public education programmes should be strengthened. The perception that the insurance industry is sales-oriented is deeply ingrained in the society. The Government, industry, and training institutions should work closely on publicity and outreach to promote public awareness of the wide variety of job opportunities offered by the insurance industry. In addition to front-line intermediaries, there are many other mid and back-office functions, like underwriting, claims management, actuary, policy operation, compliance, brokerage services, customer services, etc. When Hong Kong and other cities in the GBA work more closely, large Mainland insurance companies will have more presence in the local market and the demand for professional insurance practitioners is expected to increase. Practitioners should therefore continue upskilling themselves in order not to miss this golden opportunity.

2. Introduction

Background

2.1 The Insurance Training Board (Training Board) of the Vocational Training Council (VTC) is appointed by the HKSAR Government to analyse the manpower situation and training needs of the insurance industry. The Training Board comprises members nominated by major trade associations, professional bodies, educational and training institutions, regulatory bodies, and government departments. The Chairman and selected members of the Training Board are also invited to join the Working Party on Manpower Survey. The membership and terms of reference are listed in *Appendices 1, 2 and 3*. The survey synchronises the surveys of the accountancy sector and the banking and finance industry. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

2.2 Starting from 2021, the manpower survey of insurance industry is conducted every four years, followed by two periodic manpower updates through focus group and desk research to better reflect the changing trends of the technical manpower situation. The manpower in the report refers to those who are expected to apply the industrial knowledge and technical skills required to complete the work assigned.

2.3 Manpower data of this survey was collected from January to March 2021, with the reference date on 2 January 2021. This report presents the survey findings and analysis of the latest manpower situation of the insurance industry and proposes recommendations on manpower development to different stakeholders of the industry, including employers, employees, training providers, and the government.

Objectives

2.4 The objectives of the manpower survey conducted for the insurance industry are:

- (a) to collect up-to-date manpower information by principal job by level by sector in the industry;
- (b) to assess the industry's technical manpower situation;
- (c) to forecast training requirements in the near future; and
- (d) to recommend to VTC and relevant stakeholders the development of training strategies to meet the needs.

Survey Coverage

2.5 The survey adopted the stratified random sampling method for selecting companies to participate in the survey. A total of 781 establishments were selected from 3 352 establishments registered under the Insurance Authority for this survey. Branches of the insurance industry covered in the survey are shown as follows:

- (a) Life insurer
- (b) General insurer
- (c) Composite insurer
- (d) Broker
- (e) Company agency - insurance
- (f) Company agency - alternative distribution
- (g) Bancassurer

3. Methodology

Sample Design

3.1 Based on the register of authorised insurers, insurance brokers, company agencies and bancassurers kept by the Insurance Authority, the Training Board of VTC designed the sampling plan and selected 781 sampled establishments by adopting the stratified random sampling method. The detailed sampling plan is shown in *Appendix 10*.

Questionnaire Design

3.2 The questionnaire designed for the survey comprised two parts. Part I collected quantitative manpower information by job level and principal job, and Part II collected supplementary information related to the manpower situation. The list of principal jobs was defined by the Training Board with detailed job descriptions given for each job and was classified in six job levels as follows:

- (a) Senior management
- (b) Middle management
- (c) Supervisory
- (d) Clerical
- (e) Technical representative
- (f) Insurance agent

3.3 While job titles adopted by establishments might vary with the descriptions of principal jobs, respondents were required to provide manpower information corresponding to job descriptions and skill levels of principal jobs. The definition of terms and survey documents including a sample questionnaire, explanatory notes and job descriptions for principal jobs are given in *Appendices 4 and 5*.

Data Collection

3.4 Data collection was carried out between January and March 2021. A pack of survey documents was given to each sampled establishment. Respondents of sampled establishments were asked to provide manpower information of their establishment at the time of the survey with the reference date on 2 January 2021. During the fieldwork period, enumerators assisted the respondents in completing the questionnaire through phone calls or on-site visits.

3.5 Various measures were taken to assure the quality of the data collection process. These included fieldwork preparation, thorough training of fieldwork staff, monitoring of the fieldwork execution, measures to increase the response rate, checking of the completed questionnaires, double data entry, and validation of the collected data. The list of quality control measures is shown in *Appendix 6*.

Data Analysis

3.6 Among 565 valid sampled establishments, 540 were successfully enumerated, giving an effective response rate of 95.6%.² Taking into account the (a) satisfactory response rate of individual branches, (b) satisfactory response rate from a majority of prominent and sizeable establishments, and (c) grossing-up of sample results based on the statistically-grounded method, it could be concluded that the survey findings presented in this report contributed to a significant level of representativeness of the industry. The response rate achieved for individual sector was also adequate to produce meaningful breakdown by branch. The response profile is shown in *Appendix 7*.

Manpower Projection Methodology

3.7 The Training Board adopted the approach of statistical modelling for projecting the manpower demand of the insurance industry for the period from 2022 to 2025. The statistical model was built by considering relevant economic indicators which reflected important changes in the local economy, demography, and labour market. Details of the projection methodology are provided in *Appendix 8*.

² Sampled establishments with suspended operation, change of industry, and nil reply to the survey were considered as invalid.

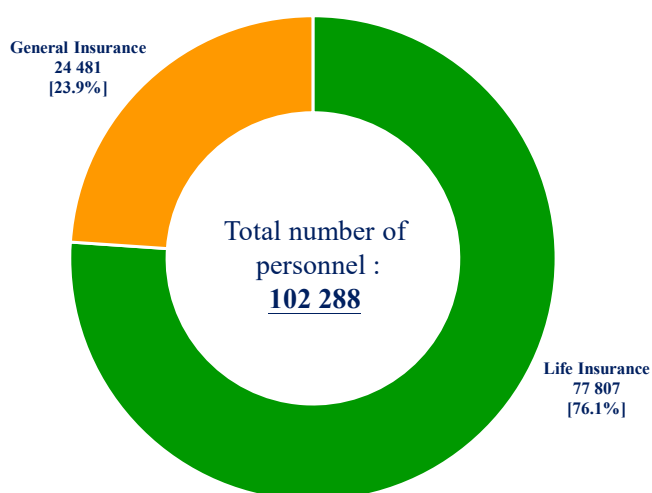
4. Survey Findings

A. Manpower Information

A1. Overview of the Insurance Industry

4.1 As of 2 January 2021 (i.e. the reference date of the survey), there were 102 288 persons engaged in the insurance industry, with 76.1% (77 807 persons) working in the life insurance sector and 23.9% (24 481 persons) in the general insurance sector. (*Figure 4.1*)

Figure 4.1 Personnel by Sector



4.2 With reference to Figures 4.2a and 4.2b, 48.7% (49 816 persons) worked in the branch of life insurers and 25.7% (26 255 persons) in composite insurers. Among them, 66.5% (68 042 persons) were insurance agents engaged at the insurance agent level.

Figure 4.2a Personnel by Branch

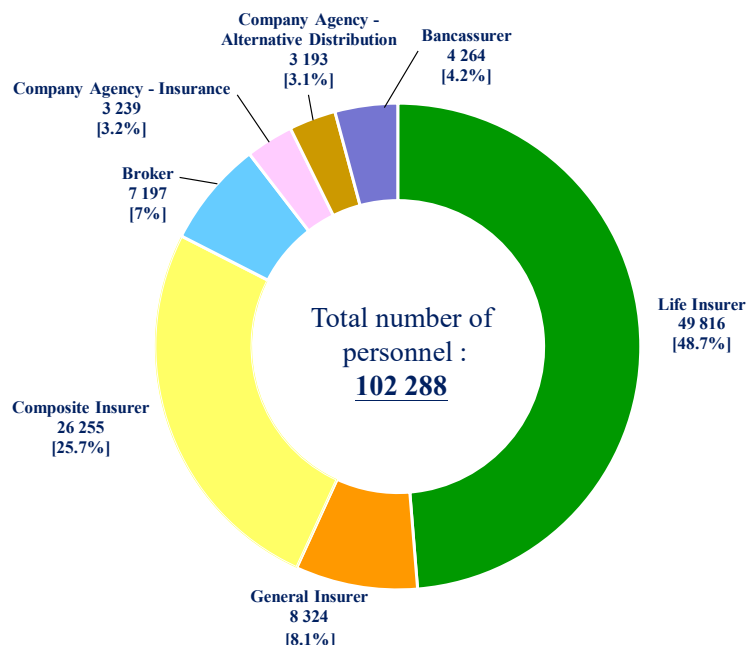
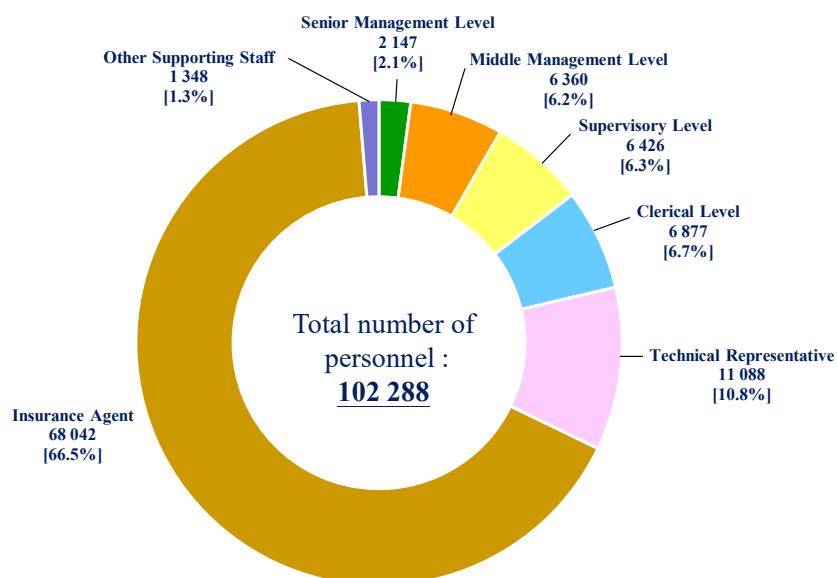


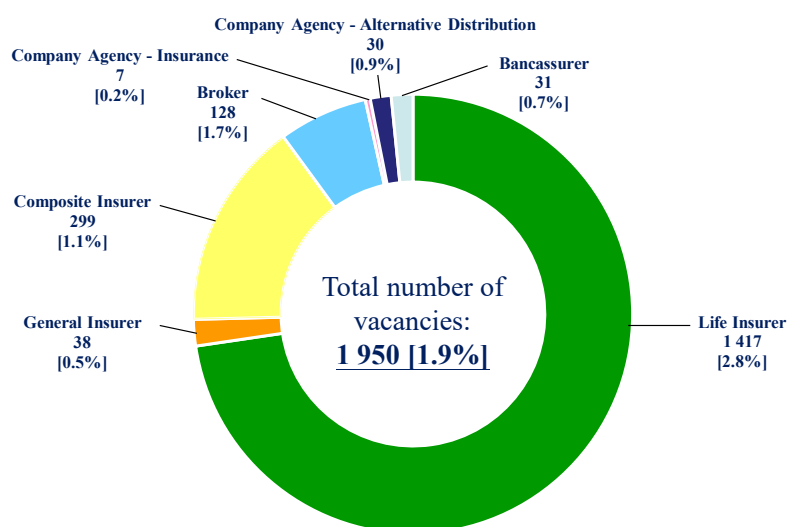
Figure 4.2b Personnel by Job Level



Remarks: Readers should note that for technical representatives, only those with more than 50% of their daily job duties directly related to insurance were included in the survey. Therefore, the total number of technical representatives reported by sampled companies may be different from the figure as recorded by the Insurance Authority. Concerning insurance agents, the total reported number may not reflect the actual number of agents in the industry as insurance agents may possess licences of both life and general insurance and there exists a certain number of inactive life insurance agents in the market.

4.3 There were 1 950 vacancies in the insurance industry as of 2 January 2021, representing a vacancy rate of 1.9% of the total number of personnel and vacancies of the industry. Most of the vacancies were found in the branch of life insurers (1 417) and were concentrated on the level of insurance agents (1 438) as shown in Figures 4.3a and 4.3b. Readers should be cautious in interpreting the number of vacancies of insurance agents as the figures, with the reference date on 2 January 2021, might be subject to seasonal changes, business strategies, and manpower plans of different companies. Therefore, the actual number of vacancies might be different from the figure as reported by sampled establishments.

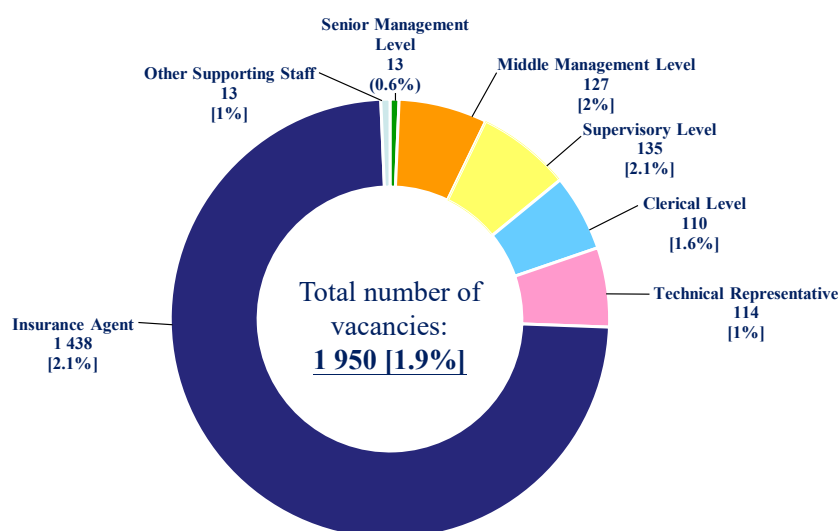
Figure 4.3a Vacancies by Branch



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular branch) =

$$\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$$

Figure 4.3b Vacancies by Job Level



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) =

$$\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$$

A2. Life Insurance Sector

Number of Personnel

4.4 Among 77 807 personnel in the life insurance sector as of 2 January 2021, 64% (49 816 personnel) worked in the branch of life insurers and 29.9% (23 298 personnel) in composite insurers. The vast majority (81.1%) were engaged at the job level of insurance agents. (Figures 4.4a and 4.4b)

Figure 4.4a Personnel by Branch

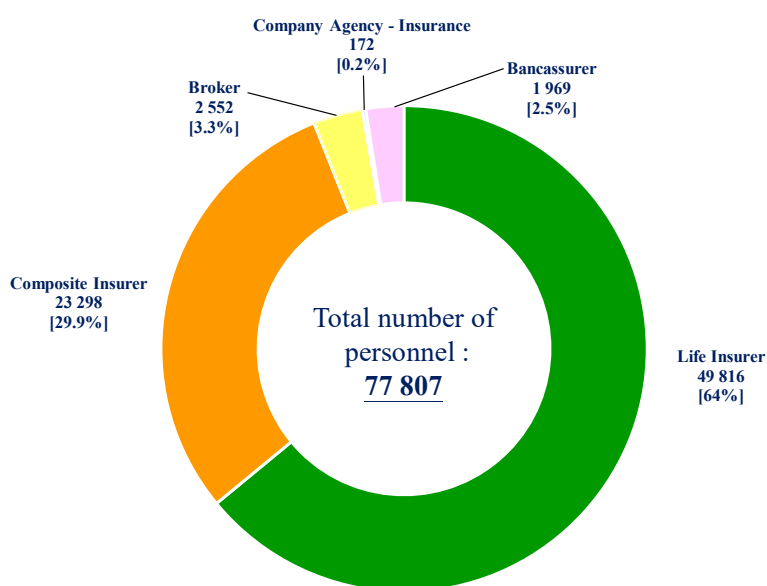
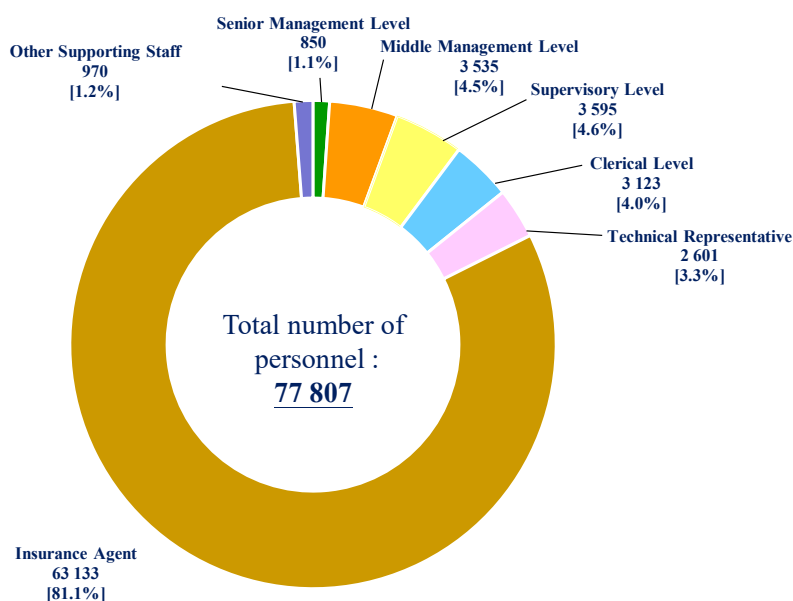


Figure 4.4b Personnel by Job Level



Prominent Principal Jobs

4.5 The prominent principal jobs, which accounted for 84.5% of the total number of life insurance personnel, are shown in Table 4.1 below.

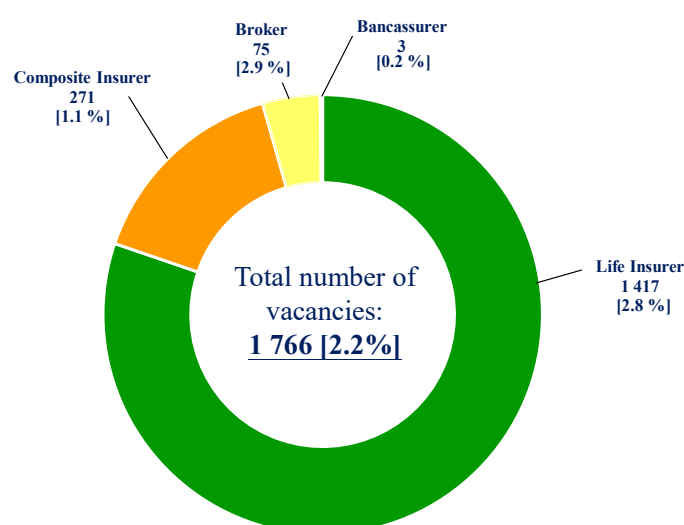
Table 4.1 Prominent Principal Jobs – Life Insurance Sector

Job Level	Principal Job	No. of Personnel	Percentage of Total No. of Personnel
Technical Representative	◆ Technical Representative	2 601	3.3%
Insurance Agent	◆ Agent	46 066	59.2%
	◆ Unit Manager ; Agency Supervisor	9 786	12.6%
	◆ Agency Manager	5 595	7.2%
	◆ Agency Director ; District / Regional Director ; Senior Agency Manager	1 686	2.2%
	Total	65 734	84.5%

Number of Vacancies

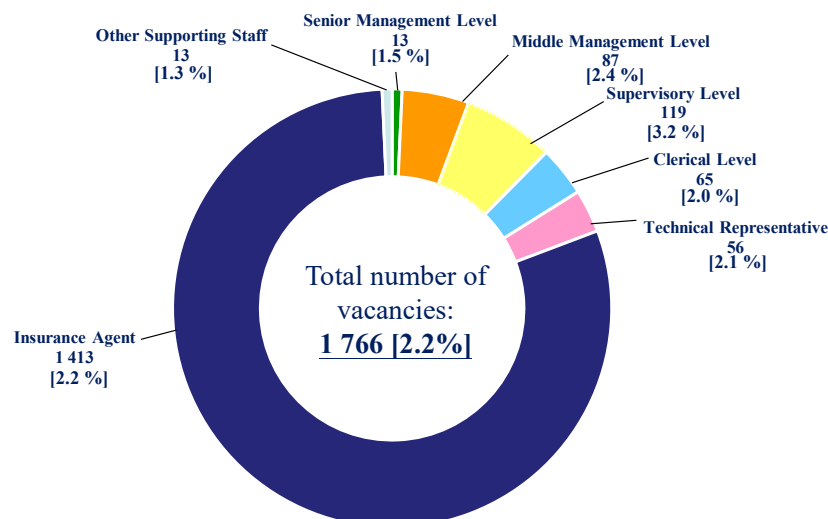
4.6 At the time of survey, there were 1 766 vacancies in the life insurance sector, representing a vacancy rate of 2.2% of the total number of personnel and vacancies of the sector. Most of the vacancies were reported in the branch of life insurers (1 417), and the largest number of personnel were engaged at the level of insurance agents (1 413) as shown in Figures 4.5a and 4.5b.

Figure 4.5a Vacancies by Branch



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular branch) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$

Figure 4.5b Vacancies by Job Level



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) =

$$\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$$

Prominent Vacancies

4.7 Prominent vacancies, which accounted for 85.1% of the total number of vacancies, are shown in Table 4.2 below.

Table 4.2 Prominent Vacancies – Life Insurance Sector

Job Level	Principal Job	No. of Vacancies	Percentage of Total No. of Vacancies
Clerical	◆ Clerical Staff	36	2%
Technical Representative	◆ Technical Representative	56	3.2%
Insurance Agent	◆ Agent	1 199	67.9%
	◆ Unit Manager ; Agency Supervisor	175	9.9%
	◆ Agency Manager	37	2.1%
Total		1 503	85.1%

Employers' Forecasted Manpower Demand

4.8 The forecasted manpower of the life insurance sector (excluding other supporting staff who were non-insurance personnel) would be 78 955 in January 2022, reflecting a mere increase of 365 persons (0.46%) when compared with the manpower of 78 590 persons in January 2021.

Table 4.3 Employers' Forecasted Manpower Demand for 2022 – Life Insurance Sector

No. of Personnel (a)	No. of Vacancies (b)	Total No. of Personnel (c = a + b)	Forecasted No. of Personnel as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d – c)	Percentage Change
76 837	1 753	78 590	78 955	365	0.46%

Note: All figures in the table above exclude "other supporting staff".

A3. General Insurance Sector

Number of Personnel

4.9 Among 24 481 personnel in the general insurance sector as of 2 January 2021, 34% (8 324 personnel) worked in the branch of general insurers and 19% (4 645 personnel) in the branch of brokers. 34.7% were employed as technical representatives and 20.1% were engaged at the job level of insurance agents. (Figures 4.6a and 4.6b)

Figure 4.6a Personnel by Branch

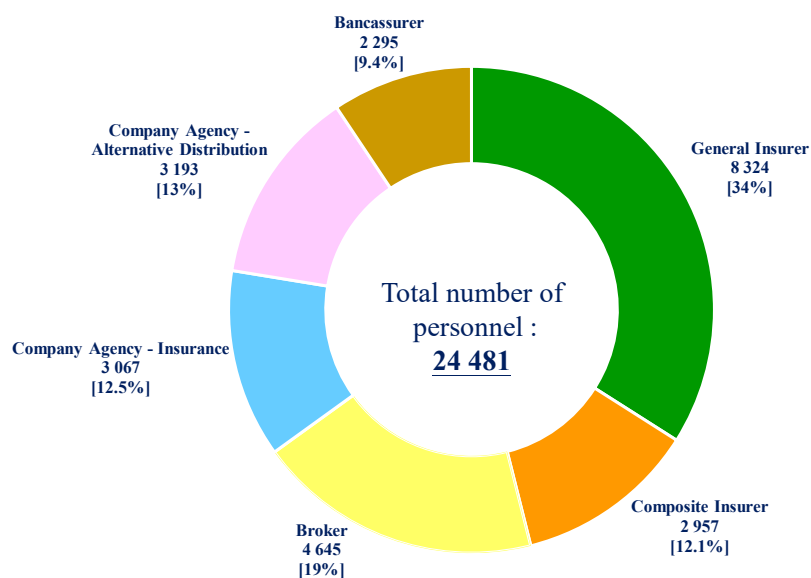
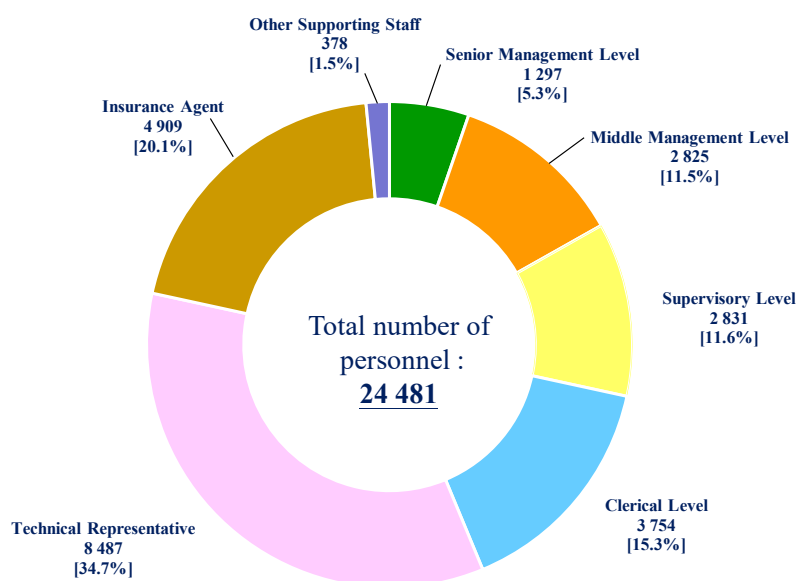


Figure 4.6b Personnel by Job Level



Prominent Principal Jobs

4.10 Prominent principal jobs, which accounted for 66.1% of the total number of general insurance personnel, are shown in Table 4.4 below.

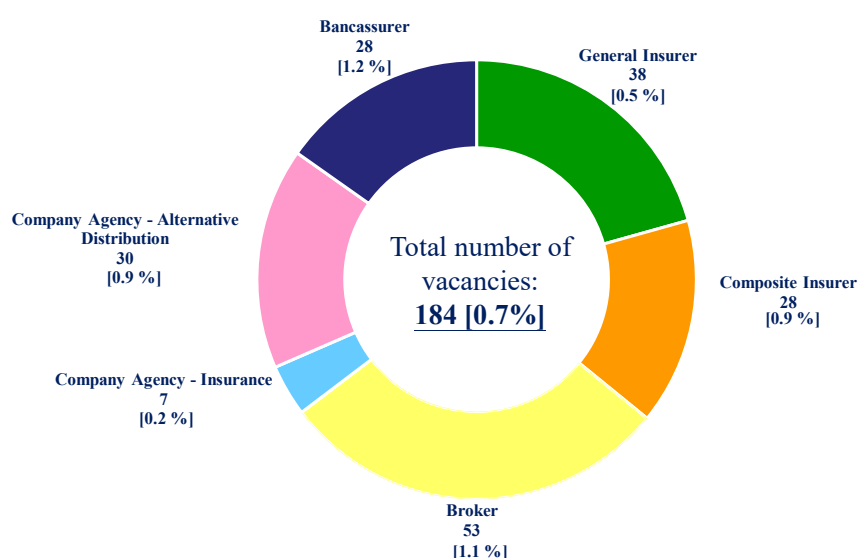
Table 4.4 Prominent Principal Jobs – General Insurance Sector

Job Level	Principal Job	No. of Personnel	Percentage of Total No. of Personnel
Senior Management	◆ Managing Director; General Manager ; Chief Executive	703	2.9%
Clerical	◆ Clerical Staff	1 614	6.6%
	◆ Underwriting Clerk ; Claims Clerk	964	3.9%
Technical Representative	◆ Technical Representative	8 487	34.7%
Insurance Agent	◆ Agent	4 404	18%
Total		16 172	66.1%

Number of Vacancies

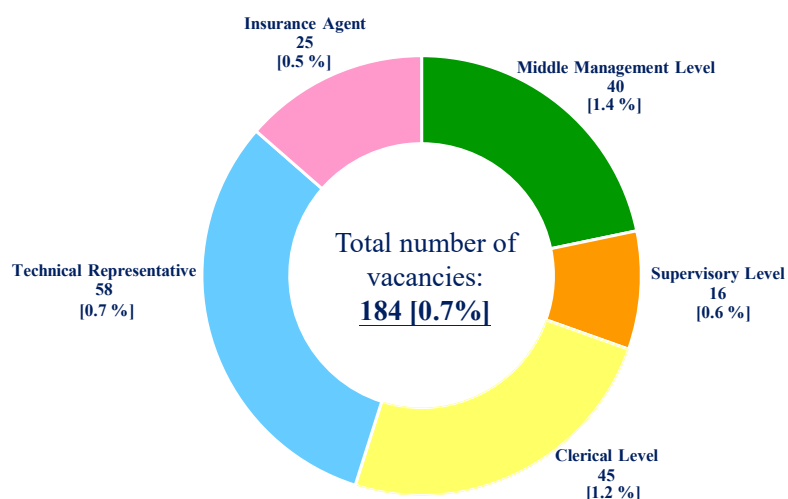
4.11 At the time of survey, there were 184 vacancies in the general insurance sector, representing a vacancy rate of 0.7% of the total number of personnel and vacancies of the sector. Most of the vacancies were found in the branch of brokers (53), and were concentrated on technical representatives (58). The distribution of vacancies is summarised in Figures 4.7a and 4.7b.

Figure 4.7a Vacancies by Branch



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular branch) = $\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$

Figure 4.7b Vacancies by Job Level



Note: Figures in [] brackets indicate the **Vacancy rate** (for a particular job level) =
$$\frac{\text{No. of vacancies}}{\text{No. of posts (No. of personnel + No. of vacancies)}}$$

Prominent Vacancies

4.12 Prominent vacancies, which accounted for 66.9% of the total number of vacancies, are shown in Table 4.5 below.

Table 4.5 Prominent Vacancies – General Insurance Sector

Job Level	Principal Job	No. of Vacancies	Percentage of Total No. of Vacancies
Middle Management	◆ Marketing Manager ; Sales Manager ; Insurance Manager	9	4.9%
Clerical	◆ Clerical Staff	23	12.5%
	◆ Underwriting Clerk ; Claims Clerk	13	7.1%
Technical Representative	◆ Technical Representative	58	31.5%
Insurance Agent	◆ Agent	20	10.9%
Total		123	66.9%

Employers' Forecasted Manpower Demand

4.13 The forecasted manpower of the general insurance sector (excluding other supporting staff) in January 2022 would be 24 298, reflecting a marginal increase of 11 persons (0.05%) when compared with the manpower of 24 287 persons in January 2021.

Table 4.6 Employers' Forecasted Manpower Demand for 2022

No. of Personnel (a)	No. of Vacancies (b)	Total No. of Personnel (c = a + b)	Forecasted No. of Personnel as of January 2022 (d)	Forecasted No. of Increase/Decrease in Manpower in 2022 (e = d – c)	Percentage Change
24 103	184	24 287	24 298	11	0.05%

Note: All figures in the table above exclude "other supporting staff".

B. Other Information

Average Monthly Income

4.14 For the life insurance sector, the average monthly income was centralised to the range of \$10,001-\$20,000 and \$20,001-\$30,000, which covered the income range of the majority of personnel at clerical level and insurance agents. The average monthly income was increased to \$30,001-\$40,000 for technical representatives and personnel at the supervisory level. The average monthly income for personnel at the middle management level was centralised to the range of \$60,001-\$80,000 while that for the senior management level was centralised at \$80,001 and above.

4.15 For the general insurance sector, the average monthly income was centralised to the range of \$10,001-\$20,000, which covered the income range of the majority of personnel at clerical level and insurance agents. The average monthly income was increased to \$20,001-\$30,000 for technical representatives. The average monthly income for personnel at the supervisory level was centralised to the range of \$20,001-\$30,000 and \$30,001-\$40,000 while that for the middle management level was centralised at \$40,001-\$60,000, and \$80,001 and above for personnel at the senior management level. The distribution is shown in Tables 4.7a and 4.7b.

Table 4.7a Average Monthly Income of Full-time Personnel in the Life Insurance Sector by Job Level

Job Level	Average Monthly Income							
	\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000
Senior Management	0%	0%	3.6%	0.8%	16.3%	10%	23.9%	45.4%
Middle Management	0%	0%	5.2%	10.9%	14.5%	63.2%	5%	1.3%
Supervisory	0%	1.2%	24.1%	45.7%	29.1%	0%	-	-
Clerical	0.1%	55.5%	44.4%	0%	0%	0%	-	-
Technical Representative	0.3%	4.1%	33.8%	49.4%	6.1%	6.3%	-	-
Insurance Agent	0.3%	23.2%	47.5%	1.1%	14.6%	12.2%	0.7%	0.5%
Total	0.2%	21.6%	42.7%	5.6%	14.1%	13.5%	1.1%	1.1%

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

Table 4.7b Average Monthly Income of Full-time Personnel in the General Insurance Sector by Job Level

Job Level	Average Monthly Income							
	\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over 100,000
Senior Management	0%	0%	1.2%	3.5%	12.8%	31.4%	28.2%	23%
Middle Management	0%	0%	7.2%	29.9%	42.7%	18%	2.1%	0.2%
Supervisory	0%	2.3%	46%	50.4%	1.3%	0%	-	-
Clerical	0.2%	76.6%	23.2%	0%	0%	0%	-	-
Technical Representative	0.2%	25.6%	47.5%	21.2%	5.4%	0.1%	-	-
Insurance Agent	0%	82.2%	0.1%	1.7%	16%	0%	-	*
Total	0.1%	35.6%	26.9%	18.1%	11.1%	4.5%	2.1%	1.5%

Note: * Less than 0.05%.

Total percentage may not equal 100% due to rounding.

Preferred Education Level

4.16 Insurance employers were asked to indicate the preferred education level for their staff members and a higher level of education was generally preferred for staff at higher job level. For the life insurance sector, a first degree or above was preferred for personnel at managerial level and supervisory level. For clerical level, employers preferred their staff to have a sub-degree level while diploma/certificate and secondary 4 to 7 for technical representatives, and diploma/certificate for insurance agents. For the general insurance sector, a first degree or above was preferred for personnel at managerial level, while sub-degree was preferred for personnel at supervisory level, diploma/certificate for technical representatives, and secondary 4 to 7 for personnel at clerical level and insurance agents. The distribution is shown in Tables 4.8a and 4.8b.

Table 4.8a Preferred Level of Education for Full-time Personnel in the Life Insurance Sector by Job Level

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Senior Management	4.1%	94%	1.9%	0%	0%	0%
Middle Management	0.3%	94.4%	5.3%	0%	0%	0%
Supervisory	0%	44%	42.6%	12.9%	0.5%	0%
Clerical	0%	3.6%	50.6%	14.9%	30.8%	0%
Technical Representative	0%	20.6%	8.5%	36.5%	34.4%	0%
Insurance Agent	0%	8.5%	6.7%	53.1%	31.8%	0%

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

Table 4.8b Preferred Level of Education for Full-time Personnel in the General Insurance Sector by Job Level

Job Level	Preferred Education Level					
	Postgraduate Degree	First Degree	Sub-degree	Diploma/Certificate	Secondary 4 to 7	Secondary 3 or below
Senior Management	5.3%	93.3%	0.4%	1%	0%	0%
Middle Management	0.1%	71.8%	28%	0.1%	0%	0%
Supervisory	0%	17%	43.7%	35.1%	4.2%	0%
Clerical	0%	2.9%	19%	31.9%	46.2%	0.1%
Technical Representative	0%	14.1%	5.4%	54.2%	26.3%	0%
Insurance Agent	0%	10.4%	0.1%	40.5%	49%	0%

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

Professional Qualifications

4.17 Employers were requested to indicate the professional qualifications for their staff members. A summary of the findings of the requirement of professional qualifications is shown in Table 4.9.

Table 4.9 Principal Jobs Required by All Employers to Have Professional Qualifications

Job Level	Principal job
Senior Management	<ul style="list-style-type: none"> ◆ Assistant Director ; Divisional Director ◆ Head - Finance/ Investment /Treasurer (Life Insurance)
Middle Management	<ul style="list-style-type: none"> ◆ Legal Manager (General Insurance) ◆ Legal Manager (Life Insurance) ◆ Manager - Internal Audit (General Insurance) ◆ Manager - Internal Audit (Life Insurance) ◆ Marketing Manager ; Sales Manager (Life Insurance) ◆ Reinsurance Manager (Life Insurance) ◆ Manager - Enterprise Risk Management (Life Insurance) ◆ Medical Officer ; Registered Nurse
Supervisory	<ul style="list-style-type: none"> ◆ Human Resources Officer ; Training Officer (General Insurance) ◆ Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance)
Insurance Agent	<ul style="list-style-type: none"> ◆ Director/ Manager ◆ Insurance Agent

Preferred Years of Experience

4.18 For both the life insurance and general insurance sectors, the respondents generally preferred their staff at senior management level to possess more than 10 years of experience. The preferred years of experience for middle management staff was mainly 5 to less than 10 years while that for supervisory staff was 2 to less than 5 years. For clerical staff, technical representatives and insurance agents, the preferred years of experience was 1 to less than 2 years. The distribution is shown in Tables 4.10a and 4.10b.

Table 4.10a Preferred Years of Experience for Full-time Personnel in the Life Insurance Sector by Job Level

Job Level	Preferred Years of Experience				
	Below 1 year	1-2 years	Over 2 years - 5 years	Over 5 years - 10 years	Over 10 years
Senior Management	0%	0%	3%	14.4%	82.6%
Middle Management	0%	0%	9.8%	69.3%	20.9%
Supervisory	0%	1.3%	79.8%	18.9%	0%
Clerical	27.8%	56%	14.7%	1.5%	0%
Technical Representative	0.6%	52.6%	37.6%	2.4%	6.9%
Insurance Agent	25.7%	49.6%	13.4%	0.5%	10.8%

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

Table 4.10b Preferred Years of Experience for Full-time Personnel in the General Insurance Sector by Job Level

Job Level	Preferred Years of Experience				
	Below 1 year	1-2 years	Over 2 years - 5 years	Over 5 years - 10 years	Over 10 years
Senior Management	0%	0%	1.3%	27.1%	71.7%
Middle Management	0%	0%	15.5%	63.6%	21%
Supervisory	0%	13.2%	81.8%	5%	*
Clerical	5.2%	86.9%	7.7%	0.1%	0%
Technical Representative	9.6%	51.4%	27.4%	6.2%	5.4%
Insurance Agent	0.3%	82%	0.3%	1.4%	16%

Note: * Less than 0.05%.

Total percentage may not equal 100% due to rounding.

Staff Left and Recruited in the Past 12 Months

Staff Left

4.19 A total of 6 452 staff left or a turnover rate of 6.3% was recorded in the past 12 months. Among the five job levels, insurance agents recorded the highest number of insurance practitioners left (3 453) in the past 12 months whereas the clerical level registered the highest turnover rate (14.4%) in 2020.

Table 4.11 Staff Left in the Past 12 Months and Turnover Rate by Job Level

Job Level	Number of Staff Left	Turnover Rate*
Managerial	564	6.5%
Supervisory	551	8.4%
Clerical	1 008	14.4%
Technical Representative	876	7.8%
Insurance Agent	3 453	5%
Total	6 452	6.3%

Note: * $\text{Turnover rate} = \frac{\text{No. of staff left in the past 12 months}}{\text{No. of posts at that particular job level} + \text{No. of vacancies}}$

Staff Recruited

4.20 Of 12 253 new recruits in the past 12 months, most of them were insurance agents (9 136). While over 60% of new recruits were from an insurance company/insurance intermediary/insurance related company for staff at managerial level, supervisory level, clerical level and technical representatives, the corresponding proportion was 20.1% for insurance agent level.

Table 4.12 Staff Recruited in the Past 12 Months by Job Level

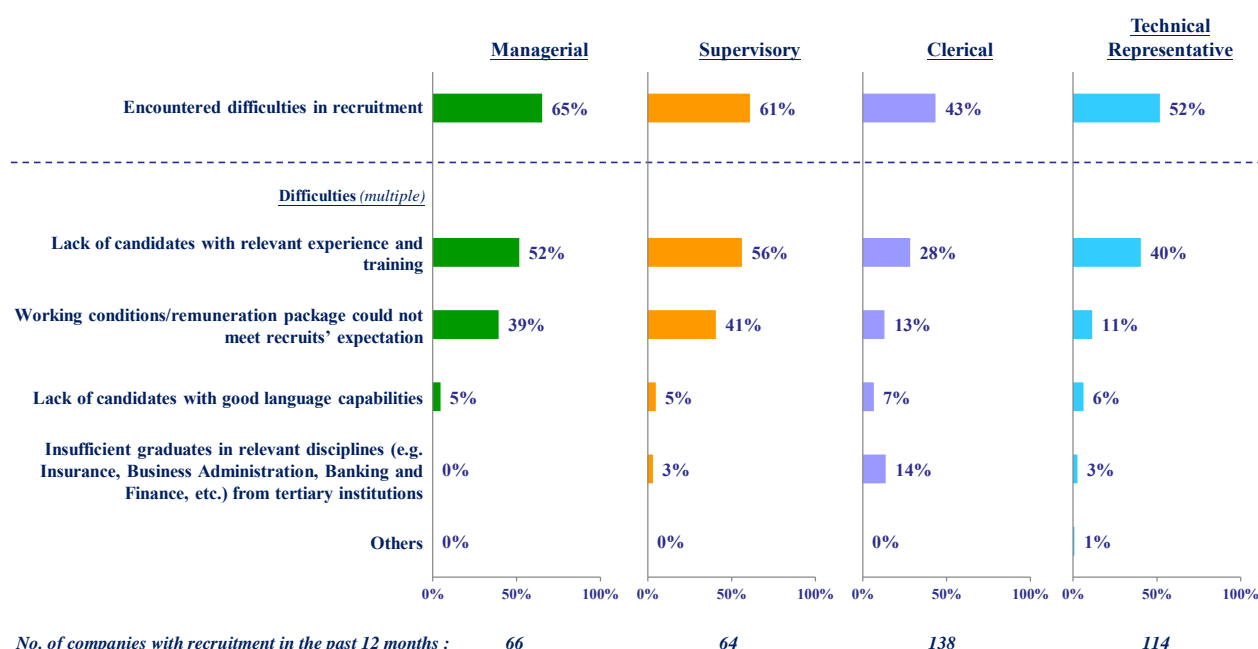
Job Level	From an insurance company/ insurance intermediary/ insurance related company	From another bank/financial company	From fresh graduates of insurance discipline	Total number of new recruits
Managerial	511 (84.5%)	73 (12.1%)	16 (2.6%)	605
Supervisory	449 (73.2%)	98 (16%)	26 (4.2%)	613
Clerical	832 (75.9%)	149 (13.6%)	64 (5.8%)	1 096
Technical Representative	486 (60.5%)	242 (30.1%)	57 (7.1%)	803
Insurance Agent	1 833 (20.1%)	34 (0.4%)	11 (0.1%)	9 136
Overall	4 111 (33.6%)	596 (4.9%)	174 (1.4%)	12 253

Note: 1) Figures do not add up to the total number of new recruits. Remaining recruits may have come from sectors other than the insurance / bank/ financial sector or their status was not confirmed.
2) Figures in () brackets indicate the percentage of the number of staff to be recruited at the job level.

Recruitment Difficulties

4.21 A small number of companies engaged in recruitment exercises in the past 12 months. Among those companies engaged in recruitment exercises, over 60% reported that they had encountered difficulties in recruiting staff at managerial and supervisory level. Major difficulties encountered were mainly “candidates lacked the relevant experience and training” and “working conditions/remuneration package could not meet recruits’ expectation”. In this connection, employers might consider improving the working conditions / remuneration package for managers and supervisors so as to retain staff members or attract new entrants to the insurance profession. Relatively fewer companies reported that they had encountered difficulties in recruiting technical representatives (52%) and staff at clerical level (43%). Details are shown in Figure 4.8.

Figure 4.8 Difficulties Encountered in Recruitment in the Past 12 Months



*Note: Percentage of difficulties in recruitment are calculated on the basis of companies having recruitment at a particular job level.
Respondents are allowed to select more than one difficulty.*

Non-Sales Operations in the Greater Bay Area

4.22 At the time of survey, only 1.9% of companies had non-sales operations in the Greater Bay Area. Among those companies which had non-sales operations in the Greater Bay Area, a few companies arranged staff at managerial level (13.3%) and supervisory level (16.7%) to travel to the region whereas 16% of companies arranged technical representatives to station there.

Figure 4.9 Non-Sales Operations in the Greater Bay Area

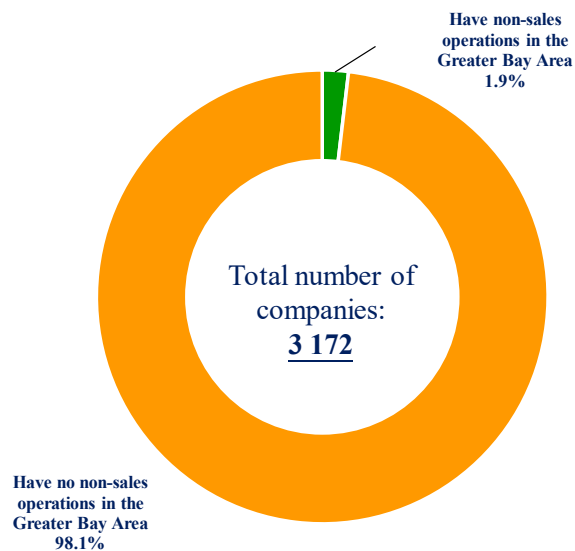


Table 4.13 Staff Stationed in or Travelling to the Greater Bay Area

Job Level	Arranged Staff to Station in the Greater Bay Area	Arranged Staff to Travel to the Greater Bay Area	No. of Companies Having Non-Sales Operations in the Greater Bay Area and with Such Level of Staff
Managerial	3.3%	13.3%	30
Supervisory/Officer	8.3%	16.7%	12
Clerical	5.6%	0%	18
Technical Representative	16%	2%	50

Major Training Needs for Insurance Personnel

4.23 In general, insurance personnel at managerial level focused on training related to management / executive skills whereas practitioners at supervisory level and technical representatives would concentrate on upgrading job-related knowledge. On the other hand, training needs for staff at clerical level were mostly related to generic / technical knowledge. The top five areas of training required for insurance personnel by job level are shown in Table 4.14.

Table 4.14 Top Five Training Areas for Insurance Personnel by Job Level

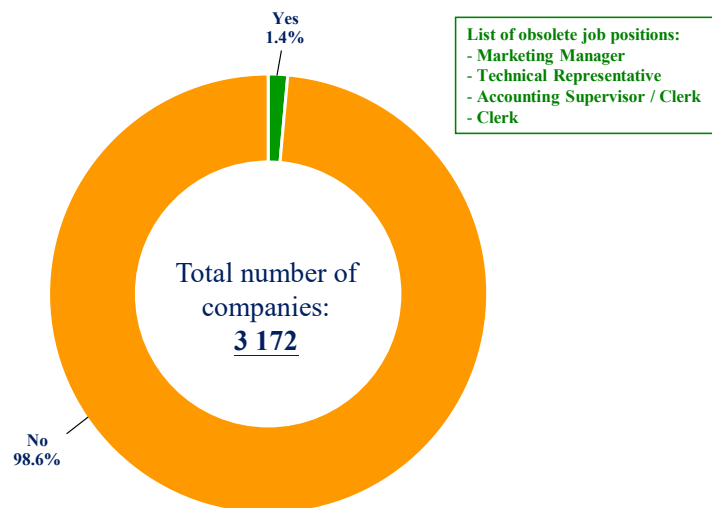
Managerial	Supervisory	Clerical	Technical Representative	Insurance Agent
General Insurance (15.6%)	General Insurance (27.9%)	General Insurance (21.6%)	General Insurance (33.1%)	Agency Building and Development (24.1%)
Principles & Practice of Management (11.9%)	Life Insurance (15.8%)	English Writing (13.7%)	Life Insurance (9.2%)	Life Insurance (24.1%)
Problem Solving & Decision Making (8.5%)	Law Relating to Insurance (11.8%)	Spoken English (9.9%)	Effective Communication Skills (8.3%)	Financial Planning (24.1%)
Leadership (8.4%)	Presentation Skills (5.8%)	Chinese Writing (7.3%)	Law Relating to Insurance (5%)	Insurance Financial Planning Course (IFPC) (17.2%)
Life Insurance (8%)	Problem Solving & Decision Making (4.5%) Coaching & Counseling (4.5%)	Putonghua (6.2%)	Marketing/Selling Skills (3.9%)	Marketing/Selling Skills (13.8%)

Note: () Brackets indicate the percentages of total number of companies with such level of staff.

Obsolete Job Positions Because of Advancement of Technologies

4.24 At the time of survey, only 1.4% of companies anticipated that job positions would become obsolete because of advancement of technologies. Obsolete job positions mentioned included marketing managers, technical representatives, accounting supervisors / clerks, clerks, etc.

Figure 4.10 Distribution of Companies Anticipating Obsolete Job Positions Because of Advancement of Technologies



Statistical Tables

4.25 Detailed manpower statistics of the insurance industry are tabulated in *Appendix 9*.

5. Manpower Analysis

Manpower Changes between 2017 and 2021

A. Overview of the Insurance Industry

Changes in the Number of Establishments

5.1 As of 2 January 2021 (i.e. the reference date of the survey), there were 3 172 establishments in the insurance industry, a mere increase of 137 (4.5%) when compared with 3 035 establishments in 2017.

Table 5.1 Changes in the Number of Establishments between 2017 and 2021 by Branch

Branch	No. of Establishments		
	2017	2021	Difference
Life Insurer	37	47	+10
General Insurer	80	88	+8
Composite Insurer	16	19	+3
Broker	684	801	+117
Company Agency - Insurance	1 205	1 096	-109
Company Agency - Alternative Distribution	980	1 085	+105
Bancassurer	33	36	+3
Total	3 035	3 172	+137

Changes in the Number of Personnel

5.2 The overall manpower of the insurance industry showed a noticeable growth (+12 326, +13.7%) from 2017 to 2021. The increase was mainly contributed by the increase in the branch of life insurers (+6 696, +15.5%) and at the job level of insurance agents (+11 087, +19.5%) as shown in Figures 5.1a and 5.1b.

Figure 5.1a Changes in the Number of Personnel over 2017 by Branch

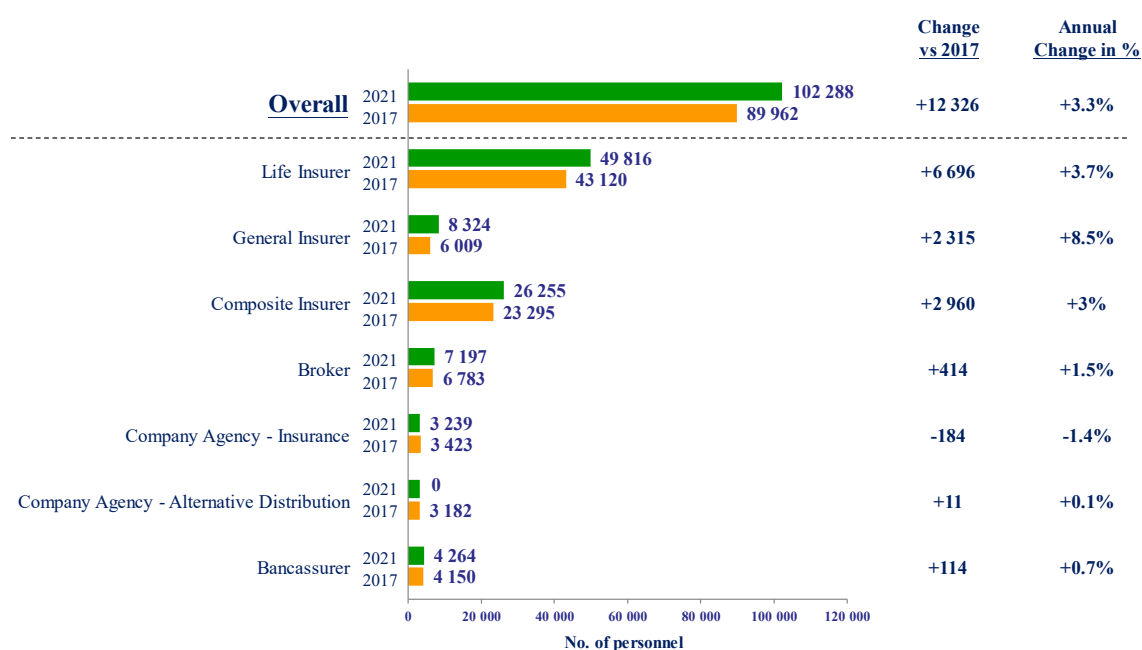
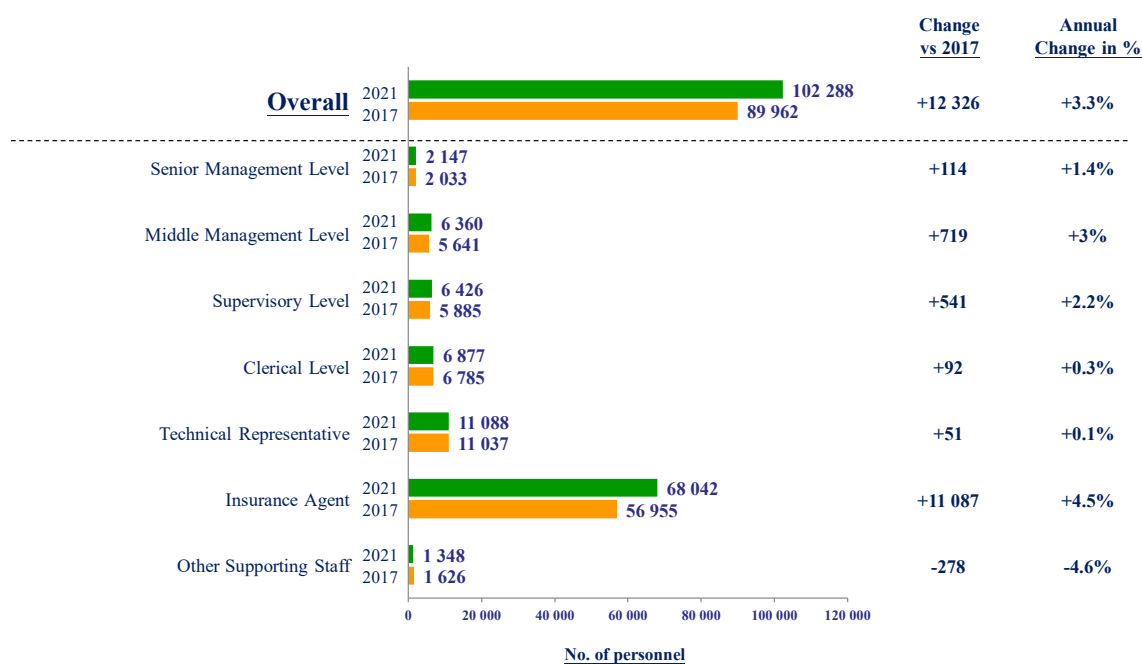


Figure 5.1b Changes in the Number of Personnel over 2017 by Job Level

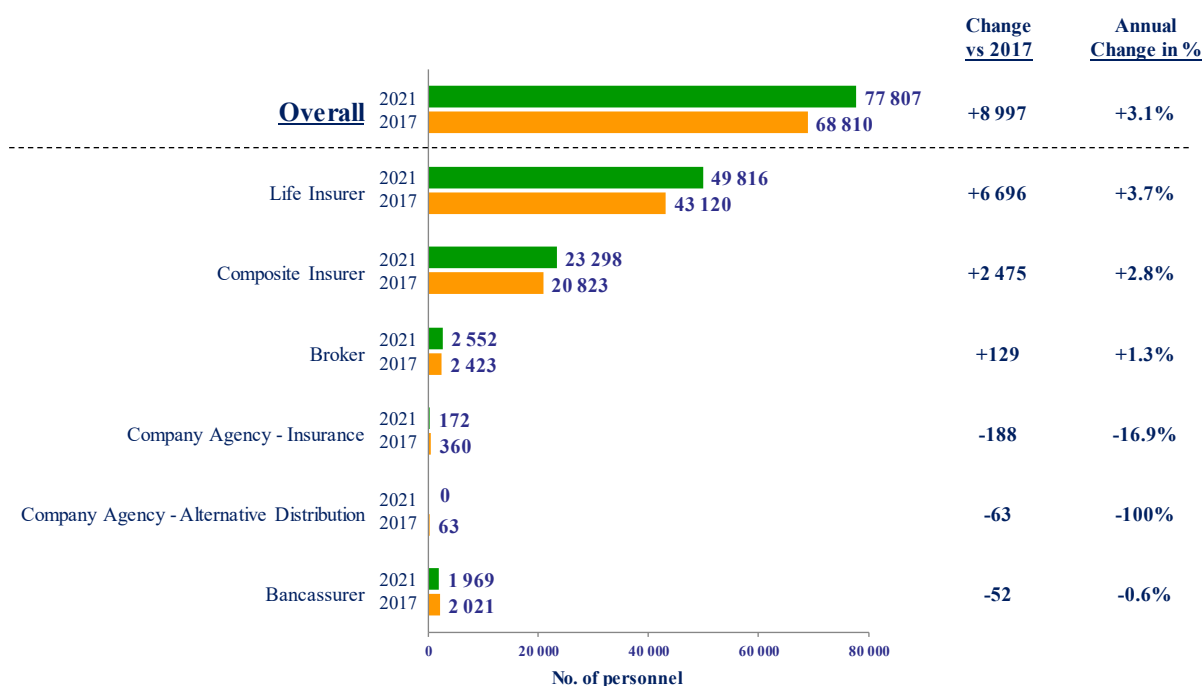


B. Life Insurance Sector

Changes in the Number of Personnel

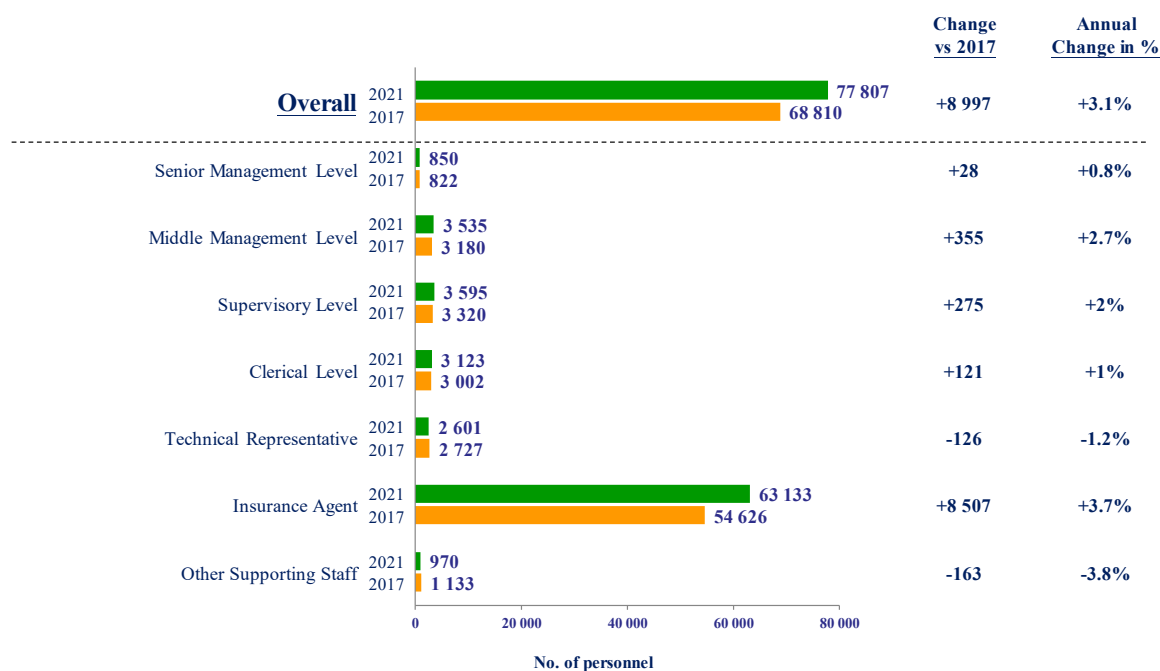
5.3 The manpower of the life insurance sector exhibited a growth (+8 997, +13.1%) from 2017 to 2021. The increment was mainly contributed by the increase in the branch of life insurers (+6 696, +15.5%) and composite insurers (+2 475, +11.9%). On the other hand, a manpower reduction was recorded in the branch of company agencies – insurance (-188, -52.2%), company agencies - alternative distribution (-63, -100%) and bancassurers (-52, -2.6%) as shown in Figure 5.2a.

Figure 5.2a Changes in the Number of Life Insurance Personnel by Branch



5.4 Analysed by job level, the increase in the manpower was mainly contributed by the increase at the level of insurance agents (+8 507, +15.6% from 2017 to 2021). This indicates the relative importance of insurance agents to generate businesses. On the other hand, a decrease was recorded in technical representatives (-126, -4.6%) as shown in Figure 5.2b.

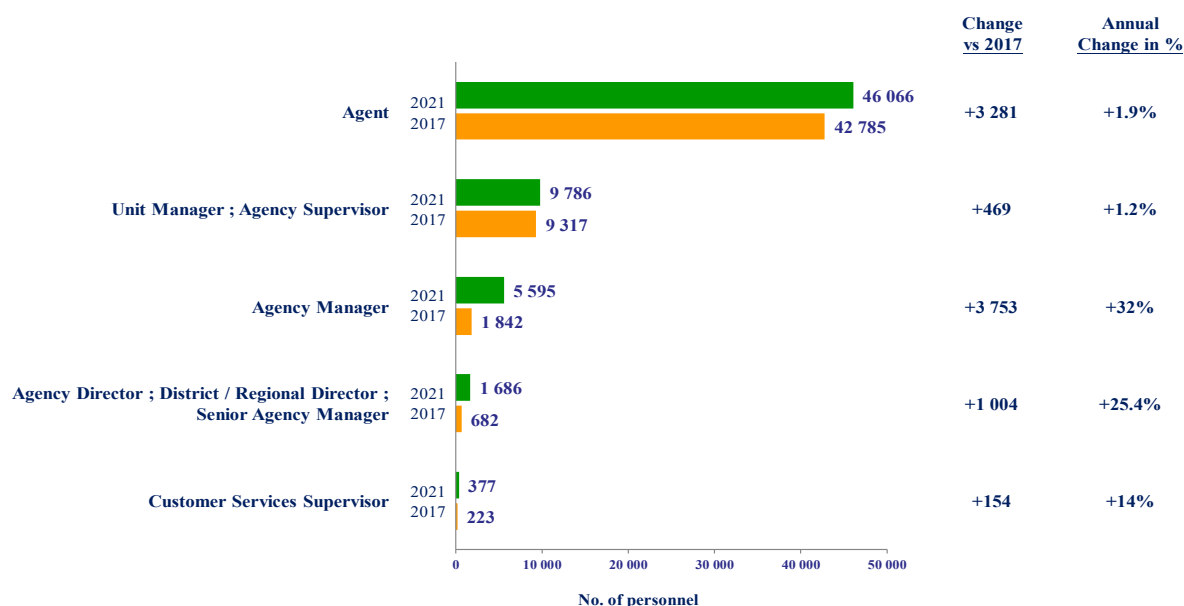
Figure 5.2b Changes in the Number of Life Insurance Personnel by Job Level



Principal Jobs with a Significant Increase/ Decrease

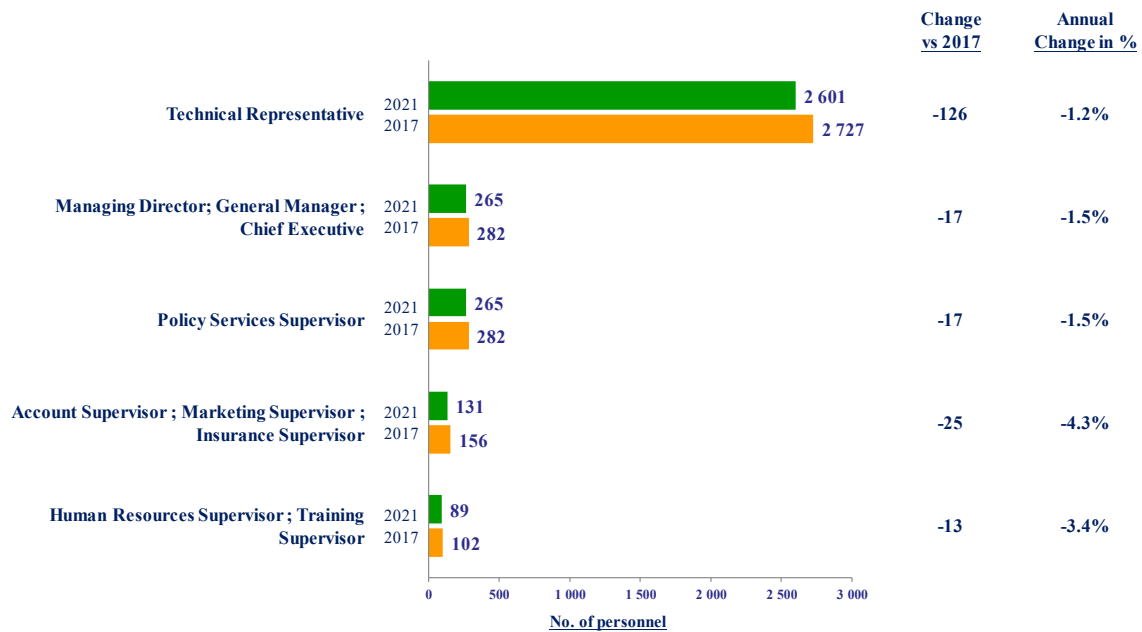
5.5 With respect to principal jobs, a notable increase was observed in “agency managers” (+3 753, +203.7%), “agents” (+3 281, +7.7%) and “agency directors; district / regional directors; senior agency managers” (+1 004, +147.2%) as presented in Figure 5.3a.

Figure 5.3a Principal Jobs with a Significant Increase in the Number of Personnel



5.6 On the other hand, a decrease in manpower was recorded in “technical representatives” (-126, -4.6%). Details are shown in Figure 5.3b.

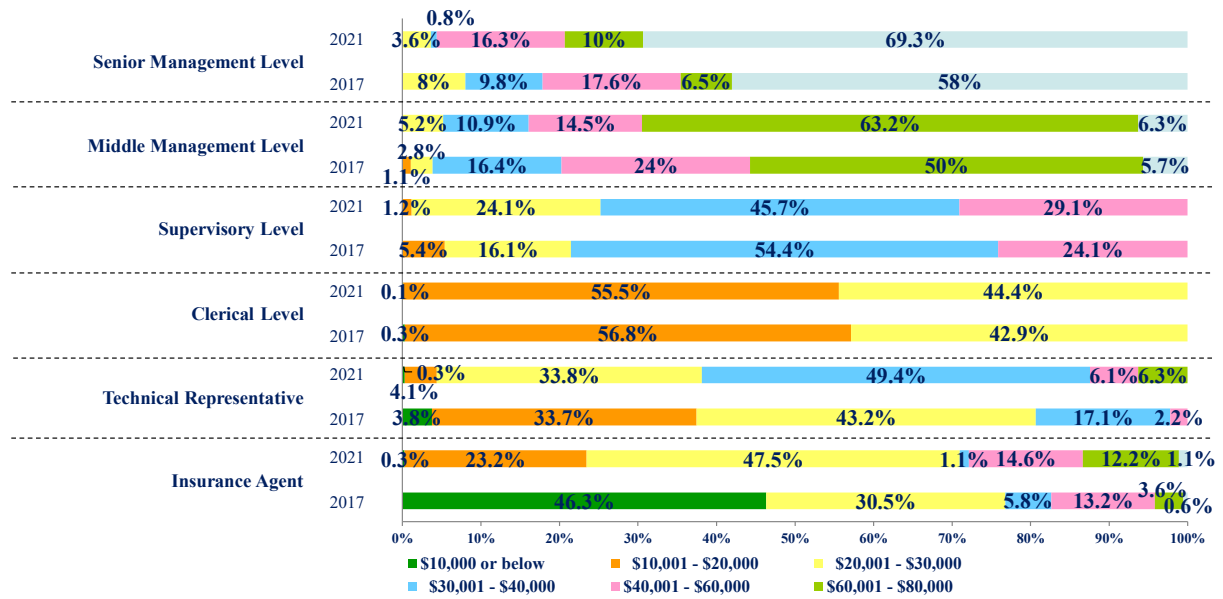
Figure 5.3b Principal Jobs with a Significant Decrease in the Number of Personnel



Changes in Average Monthly Income

5.7 Compared to that of 2017, the average monthly income of life insurance personnel generally shifted to higher income ranges for most job levels in 2021. The percentage of personnel at the senior management level and the middle management level who had an average monthly income of >\$60,000 was increased from 64.6% to 79.3% and from 55.7% to 69.5% respectively. The percentage of technical representatives with an average monthly income of >\$30,000 was increased from 19.4% to 61.8% and the percentage of personnel at the insurance agent level who had an average monthly income of >\$20,000 was increased from 53.7% to 76.5%. Details are shown in Figure 5.4.

Figure 5.4 Average Monthly Income of Full-time Personnel by Job Level

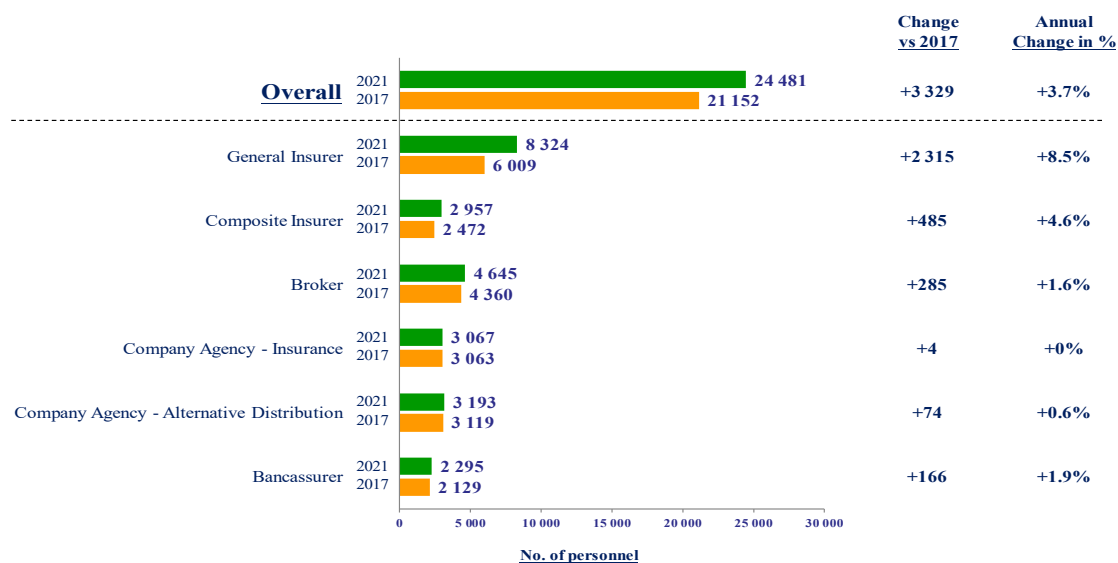


C. General Insurance Sector

Changes in the Number of Personnel

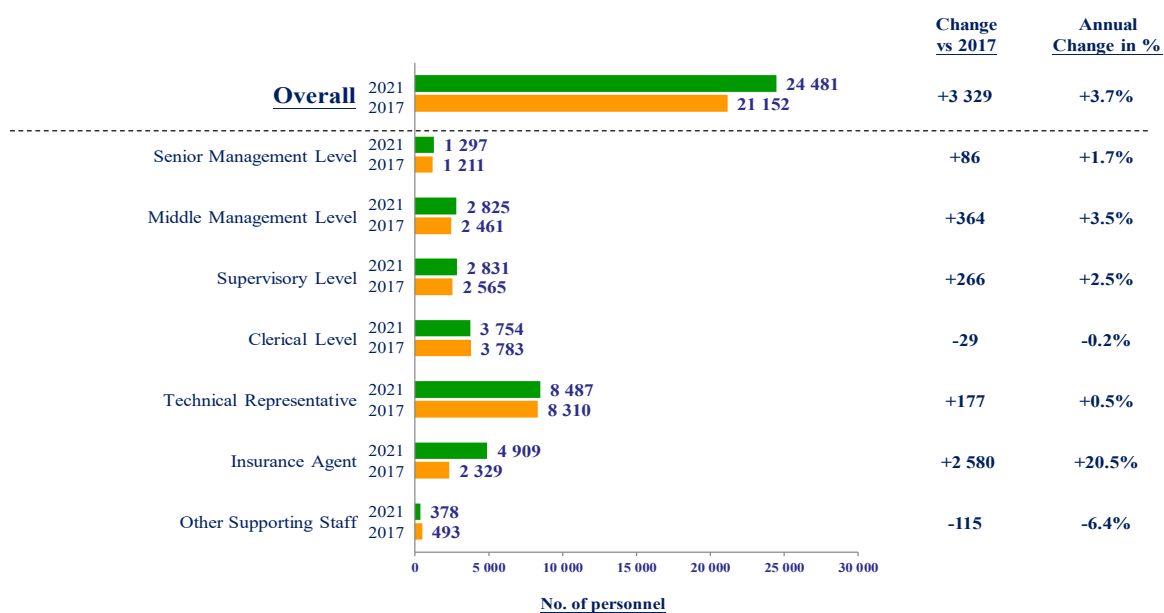
5.8 The manpower of the general insurance sector observed a growth (+3 329, +15.7%) from 2017 to 2021. An increase in manpower was mainly recorded in the branch of general insurers (+2 315, +38.5%).

Figure 5.5a Changes in the Number of General Insurance Personnel by Branch



5.9 Analysed by job level, the increase in manpower was largely attributed to the increase in insurance agents (+2 580, +110.8% from 2017 to 2021).

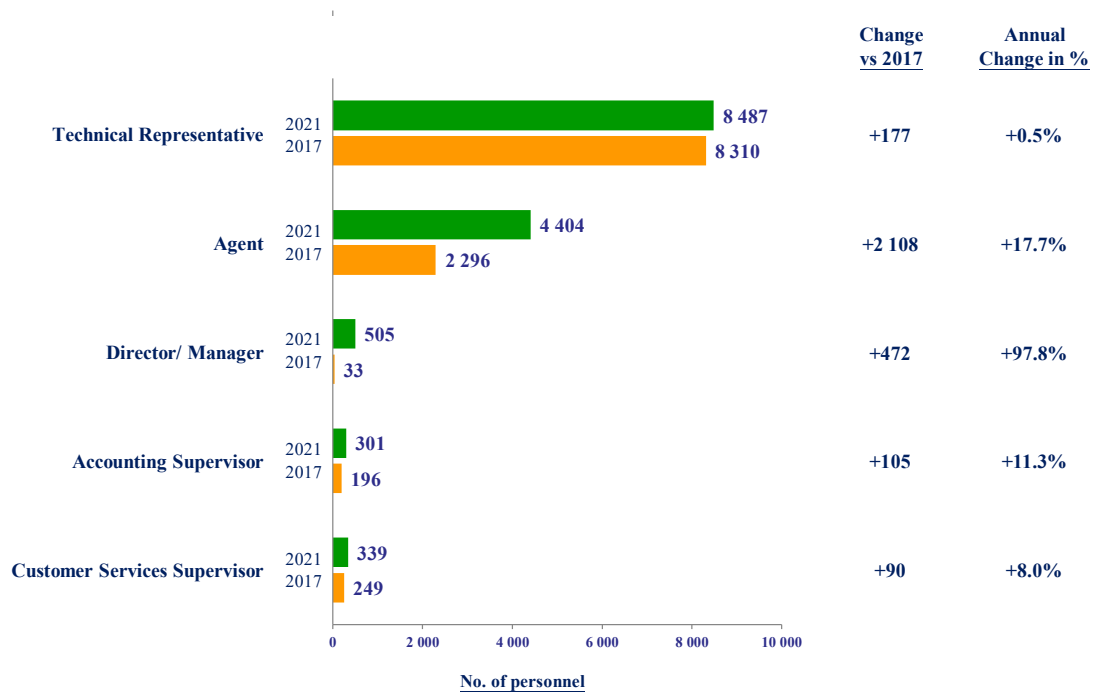
Figure 5.5b Changes in the Number of General Insurance Personnel by Job Level



Principal Jobs with a Significant Increase / Decrease in the Number of Personnel

5.10 With respect to principal jobs, a noticeable growth was recorded in “agents” (+2 108, +91.8%), followed by “directors / managers” (+472, +1 430.3%) as found in Figure 5.6.

Figure 5.6 Principal Jobs with a Significant Increase in the Number of Personnel



5.11 On the other hand, a noticeable drop was recorded in “underwriting clerks; claims clerks” (-266, -21.6%) and “account supervisors; underwriting supervisors” (-155, -22.8%). Details are shown in Figure 5.7.

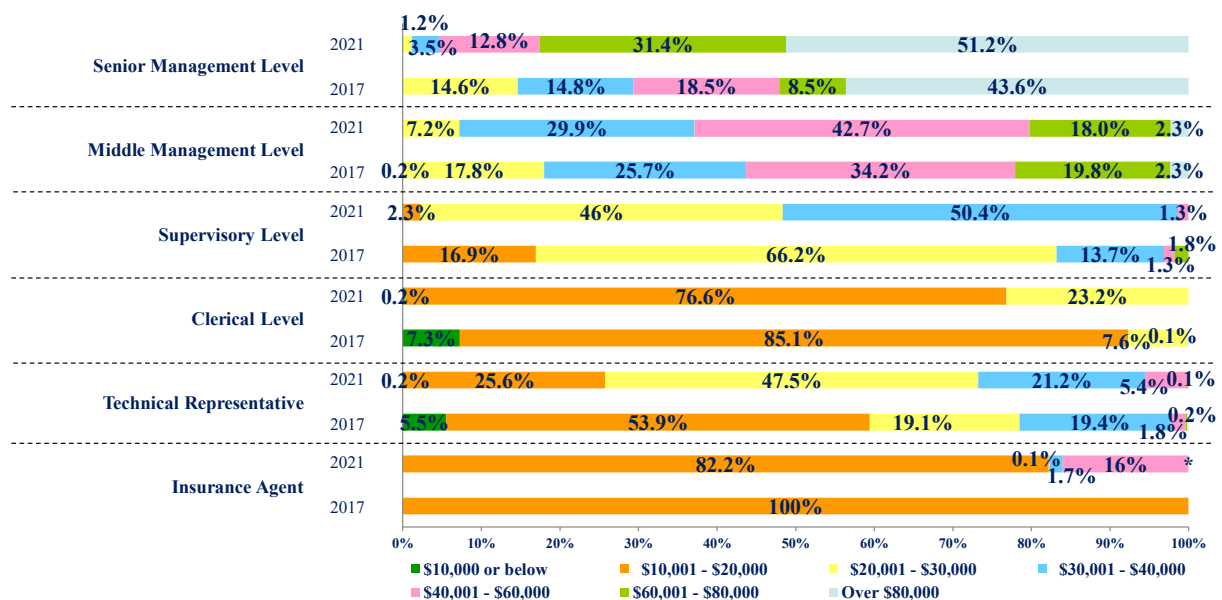
Figure 5.7 Principal Jobs with a Significant Decrease in the Number of Personnel



Changes in Average Monthly Income

5.12 The average monthly income of general insurance personnel generally shifted to higher income ranges for most job levels in 2021 when compared with that of 2017. The percentage of personnel at the senior management level who had an average monthly income of >\$60,000 was increased from 52.1% to 82.6%. At the same time, more middle management personnel had an average monthly income of >\$40,000 (an increase from 56.3% to 63%) and more staff at the supervisory level had an average monthly income of >\$30,000 (an increase from 16.8% to 51.7%). The percentage of technical representatives and staff at clerical level who had an average monthly income of >\$20,000 was increased from 40.5% to 74.2% and from 7.7% to 23.2% respectively. Details are found in Figure 5.8.

Figure 5.8 Average Monthly Income of Full-time Personnel by Job Level



Note: * Less than 0.05%

D. Business Outlook

5.13 The 2021 Manpower Survey Report was compiled with the aim of furnishing users with information on the manpower situation and training needs of personnel in the insurance industry. Users are advised to take note that after the fieldwork of the survey, changes in the business environment might have some effects on the projected manpower supply and demand situation in the insurance industry. Users are advised to be cautious when quoting the survey findings as reference materials.

An Important Contributor of the Hong Kong Economy

5.14 The insurance industry is one of the key components of the economy by virtue of the essential social and economic role it plays in covering business and personal risks and the scale of its investment. As per the market statistics released by the Insurance Authority³, the total gross premiums of the Hong Kong insurance industry for 2020 has indicated a growth of 4.9% over 2019 whereas the average growth rate is 10.2% over the past five years. The overall growth in the previous year was fueled by both long term business and general business.

5.15 The globe is experiencing recession to a certain extent of our lifetimes and many local industries are being badly hit by the pandemic. Nevertheless, the local insurance industry has demonstrated a degree of resilience in the face of the pandemic crisis. As indicated by the growth figure over 2019, the insurance industry has withstood the recession relatively better than its counterparts. When compared with 2019, the total revenue premiums of in-force long term business in 2020 have increased by 4.5%. Because of restrictions on cross-boundary passenger traffic, new office premiums attributable to Mainland visitors have decreased by 84.3%. Thanks to the drive for sustainable retirements in an ageing world, individuals have gradually realised that they need to make their own funding arrangements for retirement. This is the reason why retirement scheme business has increased by 50.3% over 2019. On the general business side, the gross premiums have increased by 8.3% in 2020. Mainly fueled by direct business, the overall underwriting profit has also improved.

Table 5.2 Summary on 2020 Statistics—Hong Kong Insurance Business

Category	Gross Premiums (HK\$ billion)		% Change
	2019	2020	
Long Term Business	\$ 524.6	\$ 548.1	4.5%
General Business	\$ 55.7	\$ 60.3	8.3%
Total	\$ 580.2	\$ 608.4	4.9%

Slight discrepancies may be found in figures reported in the table due to the effect of rounding off.

Source: Insurance Authority

³ Insurance Authority, Market and Industry Statistics, <https://www.ia.org.hk/en/infocenter/statistics/market.html>

5.16 Though the performance of the insurance industry in Hong Kong remained positive in 2020, it is time for the city to move on to another stage by turning itself into an insurance hub in Asia, as commented by the Financial Services Development Council. With the support of the Central Government in the National 14th Five-Year Plan by strengthening Hong Kong's status as an international risk management centre and transportation centre, Hong Kong should get ready to develop itself as an insurance hub with focuses on reinsurance, marine, and captive.

5.17 People now realise the importance of risk protection covers after the pandemic shock and the demand for medical insurance is on the rise. Insurance companies are taking steps to recover from the adverse impact by COVID-19 and transform the industry into a new shape in order to bring it to the next higher level. As predicted by the Swiss Re Institute⁴, the emerging markets, China in particular, will take the lead to bring the industry back to pre-COVID level. Demand will come from rising risk awareness and increasing focus on protection products. Previously, the implementation of stringent social distancing measures hindered agent sales. However, insurers are putting extra efforts in adopting digital channels so as to better align with public demand for protection.

Reliance on Insurance Technology (InsurTech)

5.18 Before the coronavirus pandemic, a number of insurance companies have already relied on InsurTech to facilitate their operations. Amid the pandemic, technology is vital in helping insurance companies shift to remote work environments and in ensuring employees and agents have the tools to carry out business operations while remaining connected with clients. In other words, the pandemic is a catalyst for moving to digital platforms, especially when it comes to client interaction and distribution. Technology will automate certain services and functions like underwriting, call centres, etc. and related manpower may not grow while people engaging in InsurTech are in great demand. Some industry players have also outsourced certain business operations outside Hong Kong as a means of reducing costs and achieving strategic aims. As per a survey done by an international accounting firm⁵, however, 79% of respondents believed the pandemic had uncovered shortcomings in their companies' digital competencies. A number of insurance companies are still operating on legacy systems and they rely heavily on human interaction as the major way of selling insurance products. It is of paramount importance for insurance companies to put more resources to go digital as companies with relatively better digital capabilities will have an upper hand at picking up sales.

⁴ Swiss Re Institute, "Emerging Markets", Sigma No. 2/2021, June 2021, <https://www.swissre.com/institute/research/sigma-research/sigma-2021-02.html>

⁵ The Deloitte Center for Financial Services, "Global Outlook Survey 2020"

Development of Guangdong-Hong Kong-Macao Greater Bay Area (GBA)

5.19 Hong Kong is one of the major international financial centres and has a robust financial regulatory regime, making it a bridge connecting the Mainland and the rest of the world. Under the development of the GBA, Hong Kong will drive financial services for the region, which has a population of some 72 million and a per capita GDP of US\$ 23 000. It is important for the insurance industry to take good advantage of its competitive edge to provide facilitation services like underwriting, policy servicing, and claims for cross-border policy holders. In fact, in the 2020 Policy Address, the Chief Executive clearly stated the support to the insurance industry in establishing customer service centres in cities of the GBA with services including general enquiries, claims, and other supporting services. Currently, a number of large Mainland insurance companies do not have a great presence in Hong Kong. It is envisaged that the demand for professional insurance practitioners in Hong Kong will increase when those companies play a more active role in the local insurance market.

Professionalism of Industry Practitioners

5.20 Hong Kong has a pool of seasoned insurance practitioners who are able to provide an unmatched depth and quality of professional services so as to uphold the status of Hong Kong as a regional insurance hub and a global risk management centre. Owing to the fact that the industry has been suffered from talent shortage, the government and the industry are cooperating to develop various schemes to attract newcomers and enhance the competency and professionalism of existing practitioners. For example, the Government introduced the Public Education Programme previously to promote public awareness of the wide variety of job opportunities offered by the insurance industry and the Summer Internship Programme to provide summer internship places to students. There is also the Financial Incentive Scheme for Professional Training where the aim is to provide high-end courses at an affordable cost for practitioners to enhance their professional knowledge. The Hong Kong Federation of Insurers also offered the Elite Talent Development Pilot Programme in order to ensure the wealth of knowledge of veterans can be retained in the industry by passing down to the younger generation. Heavy weight industry practitioners will serve as mentors to share their profound experience with mentees.

Growing Awareness of Environmental, Social, and Governance (ESG) and Green Insurance

5.21 All along, the insurance industry has had its mission of rendering warnings and managing risk-related factors by understanding, mitigating, and pricing risks. Nowadays, people are talking about ESG. According to Erik Solheim, the sixth UN Environment Executive Director and Under-Secretary-General of the United Nations, climate change risk is intensifying and is a serious threat to the insurability of communities and economies around the world. The UN Environment chief added: “An uninsurable world is a price that society could

not afford. This is why UN Environment is working with leading insurers to understand and reduce risk, to seize unprecedented business opportunities in climate action, and to ensure an insurable, resilient and sustainable world.” At the Asian Financial Forum held in early 2021, the Insurance Authority talked about the examination of how the insurance industry should respond to this urgent issue and the way of capturing the opportunities out of it towards a sustainable economy. Insurance companies are paying more attention to ESG and green insurance principles that are compliant with sustainable development goals.

E. Manpower Projection and Annual Additional Manpower Requirements

Manpower Projection

5.22 By making reference to relevant economic indicators which reflect important changes in the local economy, demography and labour market, the manpower trend for 2022-2025 is shown in Table 5.3 below. Further details of the manpower projection methodology are shown in Appendix 8. Readers should note that there exists different factors affecting the turnover rate. It is believed that the turnover rate of insurance agents is high when compared with that of employees. Insurance companies might adopt different business strategies to engage insurance agents at different periods of time. Thus, the normal practice of assessing estimated annual additional manpower requirements could not be applied to project the manpower growth of insurance agents.

Table 5.3 Manpower Trend for 2022-2025

Year	Life Insurance	General Insurance
2021	78 590	24 287
2022	80 785 (+2.79%)	24 562 (+1.13%)
2023	82 526 (+2.16%)	24 781 (+0.89%)
2024	84 039 (+1.83%)	24 968 (+0.75%)
2025	85 343 (+1.55%)	25 125 (+0.63%)

Note: Percentages in brackets refer to the percentage of annual change of manpower over the preceding year.

Annual Additional Manpower Requirements

5.23 By taking into consideration the (i) projected manpower trend and (ii) wastage rate of the industry (i.e. percentage of personnel leaving the industry permanently on an annual basis), the estimated additional annual requirements from 2022 to 2025 are shown in Tables 5.4 and 5.5 below.

Table 5.4 Estimated Annual Additional Manpower Requirements from 2022 to 2025 – Life Insurance

Job Level	Wastage Rate of the Industry	Additional Annual Manpower Requirements		
		Manpower Trend (a)	Industry Leavers (b)	Total (a) + (b)
Senior Management	0.6%	19	6	25
Middle Management	0.6%	78	23	101
Supervisory	1.6%	80	60	140
Clerical	2.5%	69	84	153
Technical Representative	3.5%	57	96	153

Table 5.5 Estimated Annual Additional Manpower Requirements from 2022 to 2025 – General Insurance

Job Level	Wastage Rate of the Industry	Additional Annual Manpower Requirements		
		Manpower Trend (a)	Industry Leavers (b)	Total (a) + (b)
Senior Management	0.6%	11	8	19
Middle Management	0.6%	25	18	43
Supervisory	1.6%	25	45	70
Clerical	2.5%	33	97	130
Technical Representative	3.5%	74	303	377

5.24 A summary of the estimated annual additional manpower requirements of the insurance industry from 2022 to 2025 is given in Table 5.6.

Table 5.6 Summary of Estimated Annual Additional Manpower Requirements of the Insurance Industry from 2022 to 2025

Job Level	Additional Manpower Requirements in the Life Insurance Sector	Additional Manpower Requirements in the General Insurance Sector	Total Additional Manpower Requirements in the Insurance Industry
Senior Management	25	19	44
Middle Management	101	43	144
Supervisory	140	70	210
Clerical	153	130	283
Technical Representative	153	377	530
Total	572	639	1 211

5.25 With reference to Tables 4.8a and 4.8b in paragraph 4.16, a summary of the additional number of insurance practitioners with the preferred education level from 2022 to 2025 is given in Table 5.7 below:

Preferred Education Level of the Estimated Annual Additional Manpower from 2022 to 2025

Table 5.7 Preferred Education Level of the Estimated Annual Additional Manpower of the Insurance Industry

Education Level	No. of Personnel Required in the Life Insurance Sector	No. of Personnel Required in the General Insurance Sector	Total No. of Personnel Required in the Insurance Industry
Postgraduate Degree	2	2	4
First Degree	218	118	336
Sub-degree	156	88	244
Diploma/ Certificate	97	271	368
Secondary 4-7	101	163	264
Total	574	642	1 216

Manpower Supply of Insurance Personnel

5.26 According to the information provided by the University Grants Committee of Hong Kong (UGC), VTC and local tertiary and education institutes, the estimated number of graduates with degree and sub-degree qualifications related to insurance (e.g. financial planning, financial investment, finance, etc.) and general business would be 8 382 from 2021/22 to 2022/23. However, the figure does not cover the total manpower supply in the industry as overseas graduates are not included and only around 30% of the course providers were willing to disclose the number of graduates. Details are summarised in Table 5.8.

Table 5.8 Supply of Graduates of Insurance and Business Related Education/Training Programmes

Education Qualification	Estimated Number of Graduates in 2021/2022 [*]	Estimated Number of Graduates in 2022/2023 [*]
Degree	3 882 [^]	3 693 [^]
Sub-degree/ Diploma/ Certificate	414 [#]	393 [#]

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

^{*} The estimated number of graduates with a degree/ sub-degree/ diploma/ certificate qualification related to insurance (e.g. financial planning, financial investment, finance, etc.) and general business.

[^] According to the information provided by UGC, the estimated number of graduates with degree qualifications in business related discipline would be 5,269 and 4,998 in 2021/2022 and 2022/2023 respectively.

5.27 Due to the fact that no specific prerequisites are required for graduates to join the industry, especially for insurance agents and technical representatives, graduates from various disciplines are able to join the industry and they will be offered on-the-job training upon commencement of employment.

6 Recommendations

6.1 The Training Board examined the survey findings and considered that they generally reflect the manpower situation of the industry at the time of the survey. The Training Board also considered that the survey had covered the major workforce of the industry. Taking into account the business outlook and survey findings, the Training Board had the following recommendations.

Post-COVID and Challenges that It Brings

6.2 2020 was undoubtedly a challenging year for virtually all industries and the insurance industry is no exception. Though the pandemic is challenging, it is also a catalyst for change that facilitates the insurance industry to move up to the next stage. The government and market players should work together to groom practitioners and young talents in areas related to reinsurance, marine, and captive. Insurers should also react swiftly to changes by adapting their strategies and exploring business innovation on a continuous basis. For example, there is a greater concern over health. Insurance companies may consider partnering with clinical organisations to offer more comprehensive services to clients. As mentioned previously, retirement scheme business has increased over 50% when compared with that of 2019 and the demand for medical insurance is increasing. Insurance product experts may develop more innovative products and services that are able to address the needs of clients in order to enhance customer experience.

InsurTech Development

6.3 Undeniably, the building of a digital infrastructure and automated procedure is a global trend. The pandemic accelerates the adoption of InsurTech to respond to the crisis and transforms the insurance industry into a new shape to operate beyond COVID-19. InsurTech is instrumental in helping insurance companies maintain resilience. In times of COVID-19, technology is vital in helping different companies shift to remote work environments. Industry players should continue to invest in InsurTech and keep a customer-first mindset in the process of digitising operating models in addition to the fact that technology assists in automating operations. Although small and medium-sized insurance companies may not have as much resources as their counterparts, they can still prioritise what will add more values at a relatively low effort. In the process of digitisation, nevertheless, the issue of cybersecurity cannot be overlooked. While the industry is relying more on Insurtech, data privacy and cybersecurity are gaining concerns not only due to increasing regulatory pressure, but also because of a growing awareness of protection of personal data by the general public.

Provision of Non-Sales Services in the GBA

6.4 Although new office premiums attributable to Mainland visitors have decreased by more than 80% due to restrictions on cross-boundary passenger traffic, policies issued to Mainland visitors may be restored to a higher level when the restrictions are eased. Previously, policies issued to Mainland visitors represented over 30% of the total new office premiums for individual business. In preparing for the opening up of the bay area, some insurers have been upping their headcounts of intermediaries. It is believed that the opening up of service centres in the GBA will provide clients of the Mainland with better post-sale customer services and in turn lead to the generation of new businesses in the long term. The regulatory authority and industry associations should therefore continue to liaise closely with relevant authorities in the Mainland to pursue the idea of setting up post-sale customer service centres in the area. Hong Kong should also make good use of its robust regulatory regime and high degree of internationalisation to innovate insurance products to address the needs of customers in the GBA.

ESG and Green Insurance

6.5 People of different industries are paying more attention to the threats brought forth by climate change simply because of the relatively more frequent occurrence of extreme natural hazards which caused significant economic losses across different sectors. Insurance companies are now more aware of the impact of risks of climate change to businesses. In order to support a greener and more sustainable economy, insurance companies should play a more active role to mitigate risks of climate change and create an ecosystem for ESG, green finance, and green insurance in Hong Kong.

Upskilling Practitioners

6.6 On the road to digitisation, employees, brokers, and agents should be integrated at each step through digital interfaces. People are an integral part of the digitisation process. Because of cost consideration and lack of talents, insurance companies may outsource certain operations outside Hong Kong. However, the overall effectiveness and efficiency of operations should not be hindered. Insurance companies are encouraged to invest in staff training so as to upskill their staff, e.g., competencies related to InsurTech, ESG and regulations in the GBA. While the industry needs resources to enhance the professionalism of practitioners, efforts on public education programmes should be strengthened. The perception that the insurance industry is sales-oriented is deeply ingrained in the society. The Government, industry, and training institutions should work closely on publicity and outreach to promote public awareness of the wide variety of job opportunities offered by the insurance industry. In addition to front-line intermediaries, there are many other mid and back-office functions, like underwriting, claims management,

actuary, policy operation, compliance, brokerage services, customer services, etc. When Hong Kong and other cities in the GBA work more closely, large Mainland insurance companies will have more presence in the local market and the demand for professional insurance practitioners is expected to increase. Practitioners should therefore continue upskilling themselves in order not to miss this golden opportunity.

1. 報告摘要

背景

1.1 保險業訓練委員會（下稱訓練委員會）於 2021 年 1 月至 3 月進行保險業人力調查，參考日期為 2021 年 1 月 2 日。本報告載列業內最新調查結果的人力情況，並考慮業務前景後，因應人力及培訓需要向業界，包括僱主、僱員及培訓機構等業內不同持份者提供建議。是次調查與會計業和銀行及金融業人力調查同步進行。預計這三個行業的調查結果可提供全面的人力統計數字，有助制定本港金融服務界別的整體人力培訓及發展策略。

調查範圍

1.2 是次調查涵蓋人壽保險、一般保險及綜合保險公司；銀行附屬保險公司（即銷售保險的銀行）；保險中介人公司（包括已於保險業監管局註冊登記的保險經紀人公司和保險代理人公司）。本會採用分層隨機抽樣法，從 3 352 間公司中，抽出 781 間接受調查。訓練委員會先編製業內主要職務清單及工作說明，再由選定機構按照各主要職務提供人力資料。按照職責、職務複雜程度、所需具備的技能、知識和訓練，各主要職務共劃分六個職級：(a) 高層管理人員；(b) 中層管理人員；(c) 主任；(d) 文員；(e) 業務代表；及 (f) 保險代理人。

方法

調查方法

1.3 調查的抽樣採用分層隨機抽樣法，從 3 352 間於保險業監管局註冊登記公司中，抽出 781 間機構接受是次人力調查。199 間人壽保險公司、一般保險公司、綜合保險公司和銀行附屬保險公司悉數納入；其他門類則採分層隨機抽樣法，抽出 582 間。各選定機構受邀填寫問卷，提供兩部分資料，(i)按職級及主要職務提供的量化人力資料；以及(ii)有關人力狀況的補充資料。收集數據與統計過程受到嚴密監控，數據均經過檢證，以確保數據質素。經統計學演算的有效填覆率為 95.6%。

人力推算方法

1.4 訓練委員會採用統計模型，推算保險業 2022 至 2025 年的人力需求。這統計模型檢視一系列的相關經濟指標，反映本地經濟、人口、勞動市場的重要變化。推算方法詳載於**附錄 8**。

調查結果

A. 人力資料

A1. 保險業概覽

從業員及空缺數目

1.5 於 2021 年 1 月 2 日（即本調查的參考日期），保險業從業員共有 102 288 人，約四分三（76.1%，77 807 人）屬人壽保險類別，另四分一（23.9%，24 481 人）屬一般保險類別。約半數（48.7%，49 816 人）受僱於人壽保險公司門類和四分一受僱於綜合保險公司（25.7%，26 255 人）。三分二的保險從業員（66.5%，68 042 人）為保險代理人，詳見表 1.1。

表 1.1 人力分布情況 (按職級劃分類別／門類) (2021 年 1 月 2 日)

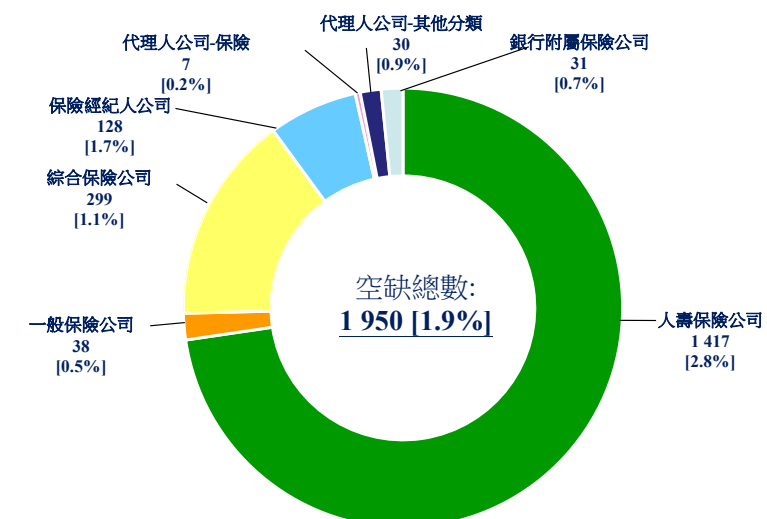
門類	職級	從業員人數							佔總人數百分率
	高層管理人員	中層管理人員	主任	文員	業務代表	保險代理人	其他輔助人員	總人數	
類別									
人壽保險	850	3 535	3 595	3 123	2 601	63 133	970	77 807	76.1%
一般保險	1 297	2 825	2 831	3 754	8 487	4 909	378	24 481	23.9%
門類									
人壽保險公司	401	1 813	1 869	1 799	N/A	43 339	595	49 816	48.7%
一般保險公司	332	1 509	1 749	1 684	N/A	2 937	113	8 324	8.1%
綜合保險公司	269	1 384	1 632	931	N/A	21 766	273	26 255	25.7%
保險經紀人公司	771	862	570	1 096	3 703	N/A	195	7 197	7%
代理人公司 – 保險	324	246	130	710	1 763	N/A	66	3 239	3.2%
代理人公司 – 其他分銷	0	56	16	199	2 922	N/A	0	3 193	3.1%
銀行附屬保險公司	50	490	460	458	2 700	N/A	106	4 264	4.2%
總人數	2 147	6 360	6 426	6 877	11 088	68 042	1 348	102 288	100%
佔總人數百分率	2.1%	6.2%	6.3%	6.7%	10.8%	66.5%	1.3%	100%	

註：因採四捨五入算法，百分率總和不一定等於 100%。

注意事項：只有其日常職責過半與保險業務直接相關的業務代表才會納入調查；因此填覆機構報稱的業務代表總數可能與保險業監管局的紀錄有所出入。另外，由於保險代理人可能同時擁有人壽保險和一般保險的業務牌照，因此報告的總人數可能無法反映該行業的實際代理人人數。同時，市場上有一定數量的不活躍壽險代理人存在。

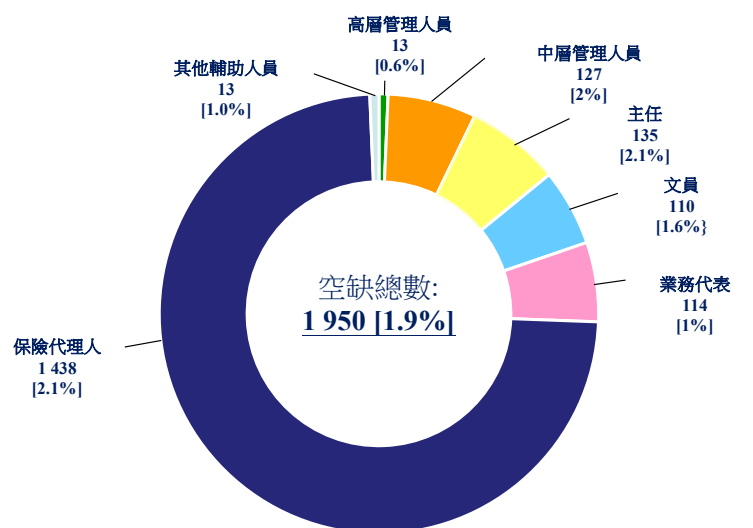
1.6 如下圖 1.1a 所示，保險業共有 1 950 個空缺，佔業內人力總數 1.9%，大部分空缺來自人壽保險公司（1 417 個），並以保險代理人所佔的職位空缺比例最多（1 438 個），見圖 1.1b。然而，由於保險代理人數目可能會受季節變化、業務策略和不同公司的人力計劃所影響，所以讀者應謹慎解讀以 2021 年 1 月 2 日為參考日的保險代理人空缺數目。因此，填覆機構報稱的空缺額，可能有別於真實情況。

圖 1.1a 各門類空缺分布



備註：[] 方括號中數字顯示**空缺率** (指定門類)= $\frac{\text{空缺數目}}{\text{職位數目 (從業員數目+空缺數目)}}$

圖 1.1b 各職級空缺分布



備註：[] 方括號中數字顯示**空缺率** (指定職級)= $\frac{\text{空缺數目}}{\text{職位數目 (從業員數目+空缺數目)}}$

A2. 人壽保險類別

從業員及空缺數目

1.7 從事人壽保險類別的 77 807 人中，64% 任職人壽保險公司；81.1%為保險代理人。詳見表 1.2。

表 1.2 人力分布情況 (按職級/門類) (2021 年 1 月 2 日)

職級 門類	從業員人數								佔總人數百分率
	高層管理人員	中層管理人員	主任	文員	業務代表	保險代理人	其他輔助員工	總人數	
人壽保險公司	401	1 813	1 869	1 799	N/A	43 339	595	49 816	64%
綜合保險公司	200	1 089	1 360	622	N/A	19 794	233	23 298	29.9%
保險經紀人公司	208	325	135	376	1 462	N/A	46	2 552	3.3%
代理人公司 - 保險	1	22	1	15	131	N/A	2	172	0.2%
銀行附屬保險公司	40	286	230	311	1 008	N/A	94	1 969	2.5%
總人數	850	3 535	3 595	3 123	2 601	63 133	970	77 807	100%
佔總人數百分率	1.1%	4.5%	4.6%	4%	3.3%	81.1%	1.2%	100%	

備註：因採四捨五入算法，百分率總和不一定等於 100%。

1.8 調查期間，人壽保險類別共有 1 766 個空缺，佔從業員加空缺總數的 2.2%，大部分空缺來自人壽保險公司（1 417），以保險代理人最多（1 413），詳見圖 1.2b。

圖 1.2a 各門類空缺分布情況

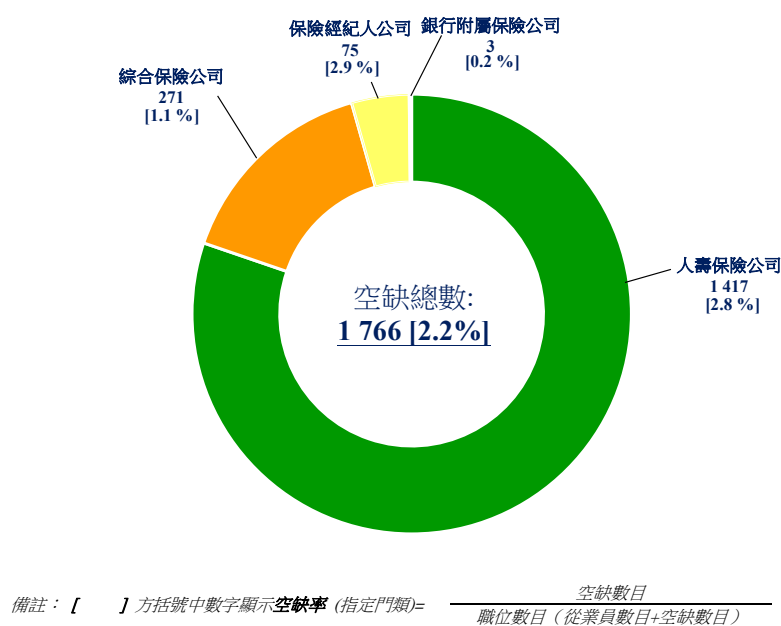
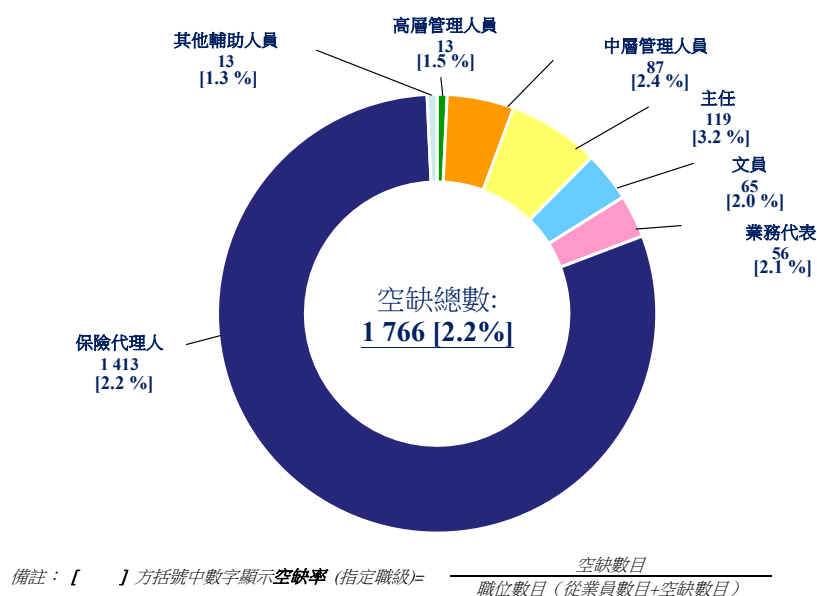


圖 1.2b 各職級空缺分布情況



從業員人數比例較多的主要職務

1.9 人壽保險類別人數比例較多的主要職務，見表 1.3 如下。

表 1.3 從業員人數比例較多的主要職務—人壽保險類別

職級	主要職務	從業員人數	佔從業員總人數百分率
業務代表	◆ 業務代表	2 601	3.3%
保險代理	◆ 營業員	46 066	59.2%
	◆ 單位經理；營業主任	9 786	12.6%
	◆ 營業經理	5 595	7.2%
	◆ 營業總監；區域總監；高級營業經理	1 686	2.2%

僱主推算人力需求

1.10 僱主受邀推算人力需求，預期人壽保險類別人力由 2021 年 1 月的 78 590 個現有職位（不包括其他輔助員工）微增至 2022 年 1 月的 78 955 個，增加 365 個（0.46%）。

表 1.4 僱主推算 2022 年的人力需求

從業員人數 (a)	空缺數目 (b)	從業員總數 (c = a + b)	推算 2022 年 1 月的 從業員人數 (d)	推算 2022 年的 人力增加／減少 (e = d - c)	百分率變化
76 837	1 753	78 590	78 955	365	0.46%

備註：表內所有數字不包括「其他輔助員工」。

A3. 一般保險類別

從業員及空缺數目

1.11 從事一般保險類別的 24 481 人中，34%任職一般保險公司門類；34.7%為業務代表。詳見表 1.5。

表 1.5 人力分布情況 (按職級/門類) (2021 年 1 月 2 日)

門類 \ 職級	從業員人數							總人數	佔總人數百分率
	高層管理人員	中層管理人員	主任	文員	業務代表	保險代理人	其他輔助員工		
一般保險公司	332	1 509	1 749	1 684	N/A	2 937	113	8 324	34%
綜合保險公司	69	295	272	309	N/A	1 972	40	2 957	12.1%
保險經紀人公司	563	537	435	720	2 241	N/A	149	4 645	19%
代理人公司 - 保險	323	224	129	695	1 632	N/A	64	3 067	12.5%
代理人公司 - 其他分銷	0	56	16	199	2 922	N/A	0	3 193	13%
銀行附屬保險公司	10	204	230	147	1 692	N/A	12	2 295	9.4%
總人數	1 297	2 825	2 831	3 754	8 487	4 909	378	24 481	100%
佔總人數百分率	5.3%	11.5%	11.6%	15.3%	34.7%	20.1%	1.5%	100%	

備註： 因採四捨五入算法，百分率總和不一定等於 100%。

1.12 調查期間，一般保險類別共有 184 個空缺，佔從業員加空缺總數的 0.7%。大部分空缺來自經紀人公司（53），以業務代表最多空缺（58）。詳見圖 1.3a 及 1.3b。

圖 1.3a 各職級空缺分布情況

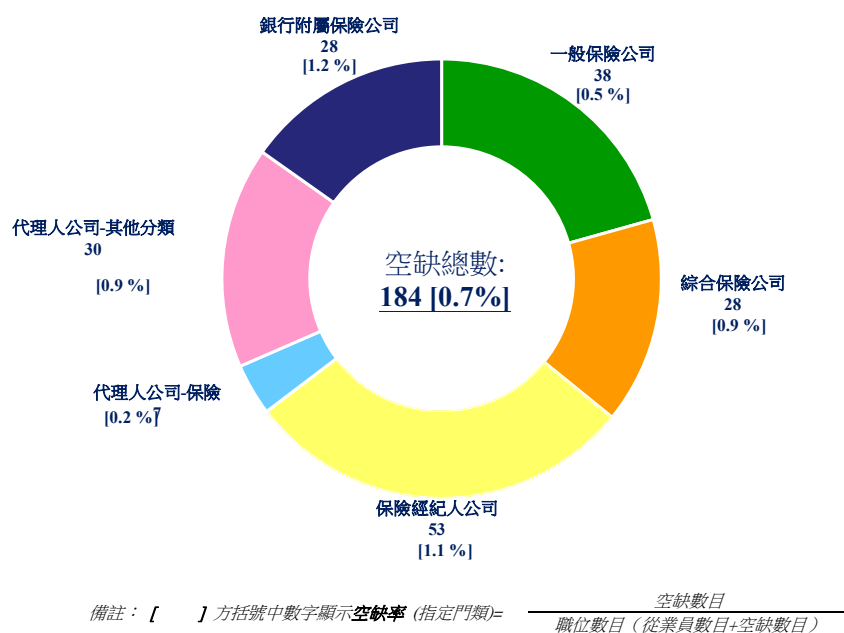
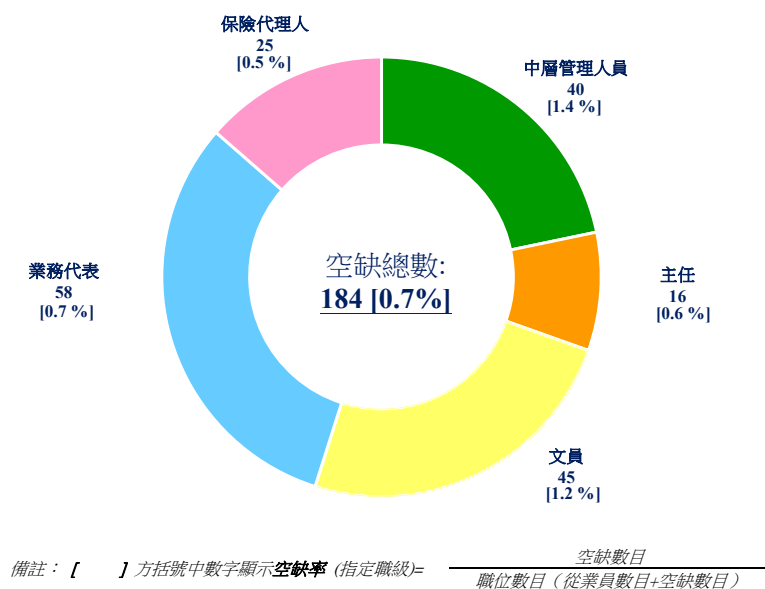


圖 1.3b 各職級空缺分布情況



從業員人數比例較多的主要職務

1.13 一般保險類別人數比例較多的主要職務，見表 1.6 如下。

表 1.6 從業員人數比例較多的主要職務——一般保險類別

職級	主要職務	從業員人數	佔從業員總人數百分率
高層管理人員	◆ 常務董事；總經理；行政總裁	703	2.9%
文員	◆ 文書人員	1 614	6.6%
	◆ 核保人員；賠償文員	964	3.9%
業務代表	◆ 業務代表	8 487	34.7%
保險代理人	◆ 營業員	4 404	18%

僱主推算人力需求

1.14 僱主受邀推算人力需求，預期一般保險業類別人力由 2021 年 1 月的 24 287 個現有職位（不包括其他輔助員工）微增至 2022 年 1 月的 24 298 個，增加 11 個（0.05%）。

表 1.7 僱主推算 2022 年的人力需求

從業員人數 (a)	空缺數目 (b)	從業員總數 (c = a + b)	推算 2022 年 1 月的 從業員人數 (d)	推算 2022 年的 人力需求增加／減少 (e = d - c)	百分率變化
24 103	184	24 287	24 298	11	0.05%

備註：表內所有數字不包括「其他輔助員工」。

B. 其他資料

從業員宜有教育程度

1.15 保險業僱主受邀填報屬下員工宜有的教育程度。整體而言，保險從業員宜有教育程度隨職級提高。人壽保險類別方面，經理和主任級人員宜持有學士學位；一般保險類別僱主屬意經理級人員擁有學士學位，主任級人員則宜具備副學位程度。分布情況詳見表 1.8a 及表 1.8b。

表 1.8a 全職人壽保險從業員宜有教育程度 (按職級)

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
高層管理人員	4.1%	94%	1.9%	0%	0%	0%
中層管理人員	0.3%	94.4%	5.3%	0%	0%	0%
主任	0%	44%	42.6%	12.9%	0.5%	0%
文員	0%	3.6%	50.6%	14.9%	30.8%	0%
業務代表	0%	20.6%	8.5%	36.5%	34.4%	0%
保險代理人	0%	8.5%	6.7%	53.1%	31.8%	0%

備註：因採四捨五入算法，百分率總和不一定等於 100%。

表 1.8b 全職一般保險從業員宜有教育程度 (按職級)

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
高層管理人員	5.3%	93.3%	0.4%	1%	0%	0%
中層管理人員	0.1%	71.8%	28%	0.1%	0%	0%
主任	0%	17%	43.7%	35.1%	4.2%	0%
文員	0%	2.9%	19%	31.9%	46.2%	0.1%
業務代表	0%	14.1%	5.4%	54.2%	26.3%	0%
保險代理人	0%	10.4%	0.1%	40.5%	49%	0%

備註：因採四捨五入算法，百分率總和不一定等於 100%。

從業員流動

1.16 過去 12 個月，在五個職級中，以保險代理人離職人數最高（3 453），2020 年流動率最高則為文員級（14.4%）。整個行業的流動率為 6.3%。詳見表 1.9。

表 1.9 過去 12 個月從業員離職人數及流動率（按職級）

職級	從業員離職人數	流動率*
經理級	564	6.5%
主任級	551	8.4%
文員級	1 008	14.4%
業務代表	876	7.8%
保險代理人	3 453	5%
總人數	6 452	6.3%

備註： * 流動率= 過去 12 個月從業員離職人數/該職級職位數目（從業員數目+空缺數目）

主要培訓需求

1.17 總括而言，經理級保險從業員所需培訓集中有關管理／行政技能；主任級從業員及業務代表則集中於提升業務知識。至於文員級的從業員，培訓主要是通用／專業性知識。保險從業員各職級首五類培訓範疇見表 1.10。

表 1.10 保險從業員首五類培訓範疇（按職級）

經理	主任	文員	業務代表	保險代理人
一般保險（15.6%）	一般保險（27.9%）	一般保險（21.6%）	一般保險（33.1%）	代理人之建立及發展（24.1%）
管理理論與實務（1.9%）	人壽保險（15.8%）	英文書寫（13.7%）	人壽保險（9.2%）	人壽保險（24.1%）
解決困難及決策（8.5%）	與保險有關之法律（11.8%）	英語會話（9.9%）	有效溝通技巧（8.3%）	財務策劃（24.1%）
領導才能（8.4%）	表達技巧（5.8%）	中文書寫（7.3%）	與保險有關之法律（5%）	保險財務策劃課程（IFPC）（17.2%）
人壽保險（8%）	解決困難及決策（4.5%）； 訓練及輔導下屬（4.5%）	普通話（6.2%）	市場推廣／銷售技巧（3.9%）	市場推廣／銷售技巧（13.8%）

備註：（）括號內乃該職級所屬公司總數的百分率。

人力分析

人壽保險類別 2017 至 2021 年間的人力變化

1.18 在 2017 至 2021 年期間，人壽保險類別從業員人數上升 13.1% (+8 997)。主要轉變趨勢包括：

- (a) 人力增長主要來自人壽保險公司門類 (+6 696, +15.5%) 和綜合保險公司門類 (+2 475, +11.9%)，而保險代理人的增幅 15.6% 或 8 507 人最大。
- (b) 人力下降的門類包括代理人公司－保險 (-188, -52.2%)；代理人－其他分銷 (-63, -100%) 及銀行附屬保險公司 (-52, -2.6%)，而跌幅最大的職級為業務代表 (減少 126 人或 4.6%)。
- (c) 與 2017 年人力調查結果比較，各主要職務中，以營業經理 (+3 753, +203.7%)、營業員 (+3 281, +7.7%) 及營業總監；區域總監；高級營業經理 (+1 004, +147.2%) 錄得最大升幅，反映保險代理人在帶動業務上相對重要。

一般保險類別 2017 至 2021 年間的人力變化

1.19 在 2017 至 2021 年期間，一般保險類別從業員人數亦上升 15.7% (+3 329)。主要轉變趨勢包括：

- (a) 人力增長主要來自一般保險公司門類 (+2 315, +38.5%)；主要職級則以保險代理人增幅最高 (+2 580, +110.8%)。
- (b) 對比 2017 年，「營業員」人數顯著增加 (+2 108, +91.8%)，其次為「董事／經理」(+472, 1 430.3%)。

保險業整體

1.20 整個保險業的人力變化反映：

- (a) 對比 2017 年，公司數目微增 135 間 (+4.5%)。
- (b) 保險業（包括人壽及一般保險類別）人力錄得顯著升幅，保險從業員由 2017 的 89 962 人，增加 12 326 人(增幅為 13.7 %)，至 2021 年的 102 288 人。
- (c) 人力增長主要來自保險代理人 (+11 087 人或 +19.5%)。保險代理人仍維持保險業重要職級／主要職務。

業務展望

1.21 保險業是經濟的重要支柱之一，乃社會和經濟重要一環，其業務及個人風險，以至投資規模亦舉足輕重。根據保險業監管局¹公布的市場統計數據，2020 年本港保險業毛保費總額對比 2019 年增加了 4.9%，在過去五年平均增長 10.2%。過去一年的增長主要由長期保險業務及一般保險業務推動。儘管全球正在經歷某程度的衰退，許多本地行業受到疫情的嚴重打擊，但保險業面對疫情危機仍表現出一定程度的復原力。從 2019 年的增長數據來看，主要由於退休計劃業務帶來的增長，市民危機意識提高，更多人關注保障產品，以及醫療保險的需求上升，保險業比其他行業相對上更能保持穩定。雖然 2020 年保險業務仍保持正面樂觀，業界亦應如金融發展局所倡議，積極爭取成為亞洲區的保險樞紐。此外，中央政府推動的《十四五規劃綱要》，支持香港提升國際風險管理中心及航運中心地位。本港應致力發展成為保險樞紐，聚焦再保險、海事及專屬自保業務。

1.22 在冠狀病毒病疫情前，許多保險公司已經依靠保險科技處理業務。疫情期間，科技大大協助保險公司轉至遙距工作的環境，確保僱員及代理掌握工具的應用，處理業務及維繫客戶。換言之，疫情成為行業數碼化的催化劑，尤其是客戶聯繫及理賠範疇。科技將核保、客戶中心等服務和功能自動化，因此，相關職務人力可能增長不大，但擔任保險科技相關職務的人才需求較殷切。為減低成本及配合策略目標，部份機構將業務運作外判往香港以外地區。另一方面，香港是主要的國際金融中心之一，擁有健全的金融監管制度，是連接內地與世界各地的橋樑。在粵港澳大灣區的發展下，香港將為這擁有約 7 200 萬人口，人均國內生產總值為 23 000 美元的地區提供金融服務。保險業要充分利用其競爭優勢，為跨境保單持有人提供核保、保單服務、理賠等便利服務。目前，部分大型內地保險公司在港業務不多，預料當其業務在香港轉趨活躍後，本地保險業專業人才需求將有所增加。

1.23 香港擁有具豐富經驗的保險從業員，提供具深度和質量的專業服務，以保持香港作為區域保險樞紐和全球風險管理中心的地位。然而，由於行業一直存在人才短缺，政府與業界正在合作制定各種計劃，吸引新人加入，以及提高現有從業者的能力和專業性。保險業的使命是通過了解、減輕風險和其定價方式，提供警告和管理風險的考慮。近年，ESG (環境、社會和管治)備受大眾關注。保險公司越來越注重 ESG 和綠色保險原則，以配合可持續發展目標。

¹ 保險業監管局，市場及行業統計數據，<https://www.ia.org.hk/en/infocenter/statistics/market.html>

人力推算及每年額外人力需求

1.24 經考慮包括 (i) 人力趨勢預測；以及 (ii) 業內流失率（每年僱員永久離開本業的比率）的因素，推算每年額外人力需求。下表 1.11 摘列每年額外人力需求預測。讀者宜注意，流失率受不同因素影響，相信保險代理人對比其他僱員的流失率高。保險公司可能會在不同時期採取不同的業務策略引入保險代理人。因此，慣常用以估算年度額外人力需求的做法是不能應用於預測保險代理人的人力增長。

表 1.11 2022 至 2025 年保險業每年額外人力需求摘要

職級	人壽保險類別 每年額外人力需求	一般保險類別 每年額外人力需求	保險業 每年額外人力需求總和
高層管理人員	25	19	44
中層管理人員	101	43	144
主任	140	70	210
文員	153	130	283
業務代理	153	377	530
總計	572	639	1 211

2022 至 2025 年每年額外人力宜有教育程度

1.25 2022 至 2025 年每年額外保險從業員的宜有教育程度見表 1.12。

表 1.12 保險業每年額外人力宜有教育程度

教育程度	人壽保險類別 所需人數	一般保險類別 所需人數	保險業 所需總人數
研究生學位	2	2	4
學士學位	218	188	336
副學位	156	88	244
文憑／證書	97	271	368
中四至中七	101	163	264
總計	574	642	1 216

保險從業員人力供應

1.26 根據大學教育資助委員會(UGC)、職業訓練局(VTC)、以及其他本地專上及教育機構所提供的資料，推算 2021/22 至 2022/23 年度保險（如財務策劃，財務投資、金融等）及一般商業的學士學位及副學士學位畢業生將有 8 382 人。不過，數字未能涵蓋整體人力供應，因為海外畢業生沒有計算在內，而願意提供畢業生數字的教育機構只有 30%。詳情摘錄於表 1.13。

表 1.13 畢業生供應（保險及商業相關教育／培訓課程）

學歷	2021/2022 年度畢業生 預計數目*	2022/2023 年度畢業生 預計數目*
學士學位	3 882 ^	3 693^
副學位／文憑／證書	414 #	393 #

備註： # 讀者宜注意，不少副學位／文憑／證書畢業生選擇繼續升學，並非所有人均立即投身職場。

* 保險（如財務策劃，財務投資、金融等）及一般商業相關的學士學位／副學位／文憑／證書的預計畢業生數目。

^ 根據大學教育資助委員會所提供資料，商業相關學士學位的畢業生，在 2021/2022 年度為 5,269 人；在 2022/2023 年度為 4,998 人。

1.27 由於保險業沒有特定入職要求，尤其是保險代理人及業務代表，故此不同學科的畢業生均可入行，接受職內訓練。

建議

1.28 考慮過業務展望及調查結果，訓練委員會有以下建議：

後疫情與其挑戰

1.29 2020 年對各行各業打擊極大，保險業也不例外。儘管疫情極具挑戰，它也是變革的催化劑，促進保險業提升至一個更高台階。政府與業界應攜手培育從業員和年輕人，推動再保險、海事及專屬自保保險業務。保險公司應不斷調整策略並探索創新業務，方可迅速應對轉變。例如，市民更關注健康，業界可考慮夥拍醫療集團，向客戶提供全面服務。早段提及的退休計劃業務，對比 2019 年增逾 50%，而醫療保險亦呈上升趨勢。保險產品專家可開發更多能夠滿足客戶需求的創新產品和服務，以提升客戶體驗。

保險科技發展

1.30 無可否認，構建數碼化基礎設施和自動化程序是全球趨勢，而疫情加速了保險科技的採用，應對危機，並讓行業轉變以面對後疫情的環境。保險科技有助業界維持穩健。疫情期間，科技協助不同公司轉至遙距工作模式。行業參與者應繼續投資保險科技，並在數碼化營運模式過程中保持客戶至上的心態。中小型企業或缺乏同業的資源，但可選擇優先投入少量資源於高增值範疇。不過，在數碼化過程中，網絡安全不容忽視。由於公眾對保護個人數據的意識增強，當業界依賴保險科技，更應重視數據私隱及網絡安全等議題所帶來的監管壓力。

在大灣區提供非銷售服務

1.31 由於跨境旅客來港受限，導致內地訪客的新保單保費下降逾 80%，當跨境客運限制放寬，內地旅客所購買的保單或會恢復到更高水平。較早前，內地訪客保單佔個人業務的保費超過 30%。為預備大灣區開放業務，部分保險公司已增加中介人人手。相信在大灣區所開設的服務中心將為內地客戶提供更優質的客戶售後服務，長遠而言將帶動新的業務。監管部門和行內的協會應繼續與內地有關部門密切聯繫，探討落實在大灣區設立售後服務中心的構想。香港宜善用其良好健全監管制度及高度國際化優勢，開發創新保險產品，滿足大灣區客戶的需要。

ESG 及綠色保險

1.32 由於極端自然災害頻繁發生，導致不同階層面對嚴重經濟損失，各行業更加關注氣候變化帶來的威脅。保險業更關注氣候轉變對各業的影響。為了推動綠化和更可持續的經濟，保險公司應扮演更積極的角色，減輕氣候變化帶來的風險，並為香港的 ESG、綠色金融和綠色保險建立一個生態系統。

提升從業員的技能

1.33 在數碼化過程中，僱員、經紀和代理人應透過數碼介面密切融合，人的角色在數碼化過程不可或缺。部分保險公司因成本問題，或缺乏人才，需外判若干工序至香港以外地區，然而整體效率及成效不應受到影響。保險公司應投資於僱員培訓，例如提升員工在保險科技、ESG 和大灣區法規相關的技能。當業界需要資源提升從業員的專業水平，公眾教育的工作亦應加強。保險業以銷售為主導的觀念在社會中根深蒂固，政府、業界和培訓機構應密切合作加以宣傳，以助公眾了解保險業所提供的廣泛工作機會。除前線中介人外，業內還有其他中後勤崗位，如核保、理賠管理、精算、保單營運、合規、經紀公司服務、客戶服務等。香港與大灣區城市合作更緊密後，大型內地保險公司會更多參與本地市場，對專業保險從業員的需求會有所增加。從業員宜繼續提升技能，好好把握是次黃金機會。

2. 緒論

背景

2.1 保險業訓練委員會（下稱訓練委員會）由香港特別行政區政府委任，隸屬職業訓練局（下稱VTC），負責分析保險業的人力情況與培訓需求。訓練委員會委員由主要商會、工會、專業團體、教育和培訓機構、監管機構及政府部門提名出任。人力調查工作小組由訓練委員會主席及指定成員組成。訓練委員會及工作小組委員名單及職權範圍見附錄1、2及3。是次調查與會計業和銀行及金融業人力調查同步進行。預計這三個行業的調查結果可提供全面的人力統計數字，有助制定本港金融服務界別的整體人力培訓及發展策略。

2.2 保險業人力調查由2021年起每四年進行一次，期間透過聚焦小組與桌面研究蒐集資料，撰寫兩次人力更新調查報告，以更準確地反映技術人力供求的變化趨勢。報告中的僱員與人力是指預期運用行業知識與技術能力完成工作的員工。

2.3 本人力調查的數據於2021年1月至3月蒐集，參考日期定為2021年1月2日。本報告載列調查結果與分析保險業的最新人力情況，並就人力發展，向僱主、僱員、培訓機構及政府業內不同持分者提出建議。

目標

2.4 保險業人力調查的目的如下：

- (a) 蒐集業內主要職務的最新人力資訊，並按職級及行業劃分；
- (b) 評估技術人力情況；
- (c) 預測未來短期內的培訓需求；以及
- (d) 向 VTC 和相關持分者提出制訂培訓策略的建議，以配合人力需求。

調查範圍

2.5 是次調查採用分層隨機抽樣法，從3 352間於保險業監管局註冊登記公司中，選出781間接受是次人力調查。調查涵蓋的保險業門類如下：

- (a) 人壽保險公司
- (b) 一般保險公司
- (c) 綜合保險公司
- (d) 保險經紀人公司
- (e) 代理人公司－保險
- (f) 代理人公司－其他分銷
- (g) 銀行附屬保險公司

3. 調查方法

抽樣設計

3.1 按照保險業監管局獲授權的保險人登記冊的保險經紀人、代理人公司及銀行附屬保險公司，訓練委員會設計抽樣計劃，採用分層隨機抽樣法，選定781間機構作調查對象。抽樣計劃詳見**附錄10**。

問卷設計

3.2 調查問卷分為兩部分。第一部分按職級及主要職務蒐集定量的人力資料；第二部分蒐集人力狀況的補充資料。主要職務列表由訓練委員會編製，每項職務均有詳細工作說明，並分為以下六個職級：

- (a) 高層管理人員
- (b) 中層管理人員
- (c) 主任
- (d) 文員
- (e) 業務代表
- (f) 保險代理人

3.3 鑒於職稱在各機構可能不盡相同，回覆機構需按主要職務的工作說明與技能等級，提供人力資料。詞彙釋義及調查文件（包括問卷樣本、附註、以及主要職務工作說明）載於**附錄4及5**。

數據蒐集

3.4 訓練委員會於2021年1月至3月進行保險業人力調查，向選定機構發送調查文件，請填覆者以2021年1月2日為參考日期，提供當時的人力資料。調查工作進行期間，統計人員致電或造訪個別機構，協助選定機構人員填妥問卷。

3.5 訓練委員會採取不同措施，確保資料蒐集程序穩妥，其中包括調查前準備工作、為調查人員提供充分培訓、監察調查工作的執行、透過不同措施提高填覆率、核對填覆的問卷、雙重輸入資料以求準確及驗證所蒐集的數據。質素控制措施詳見**附錄6**。

數據分析

3.6 在565間有效抽樣機構中，540間提供所需資料，有效填覆率達95.6%。²考慮到（a）各門類的填覆率令人滿意；（b）公眾熟識和具規模的機構填覆率令人滿意；以及（c）從樣本機構調查所得的結果可運用統計學方法倍大，訓練委員會總結認為，本報告所載的調查結果足以反映本業的人力情況。個別類別取得的填覆率亦足以編製成有意義的分類分析。填覆問卷調查的概況載於**附錄7**。

人力需求推算方法

3.7 訓練委員會採用統計模型，推算保險業2022至2025年的人力需求。這統計模型檢視一系列的相關經濟指標，反映本地經濟、人口、勞動市場的重要變化。推算預測方法載於**附錄8**。

² 暫停運作、轉業、無回應調查的選定機構視作無效。

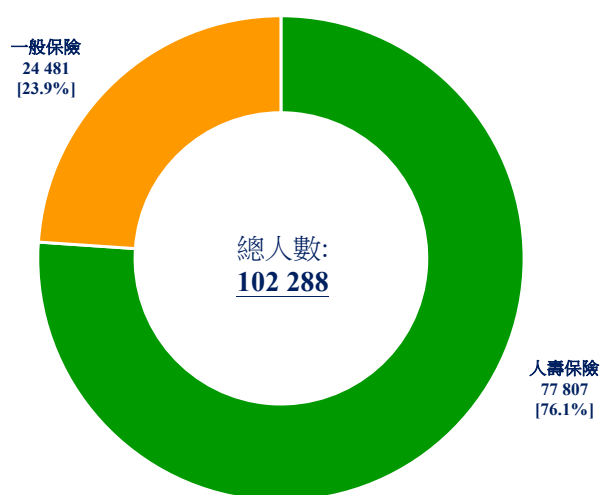
4. 調查結果

A. 人力資料

A1. 保險業概覽

4.1 於2021年1月2日(即本調查的參考日期),保險業共有102 288從業員,76.1%(77 807人)屬人壽保險類別,23.9%(24 481人)屬一般保險類別。(圖4.1)

圖 4.1 各類別人力分布情況



4.2 參考下圖4.2a及4.2b，48.7% (49 816人)從業員受僱於人壽保險公司；25.7% (26 255人)受僱於綜合保險公司，其中66.5% (68 042人)為保險代理人。

圖 4.2a 各門類人力分布情況

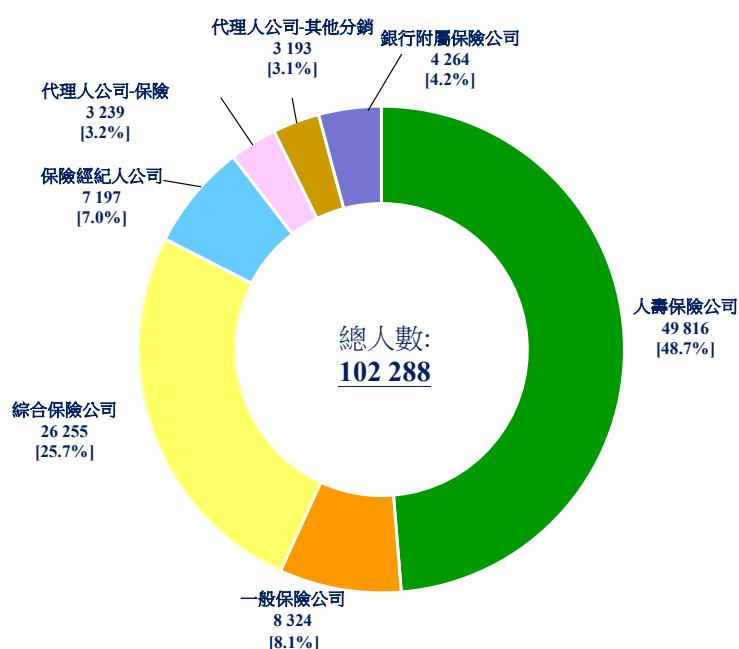
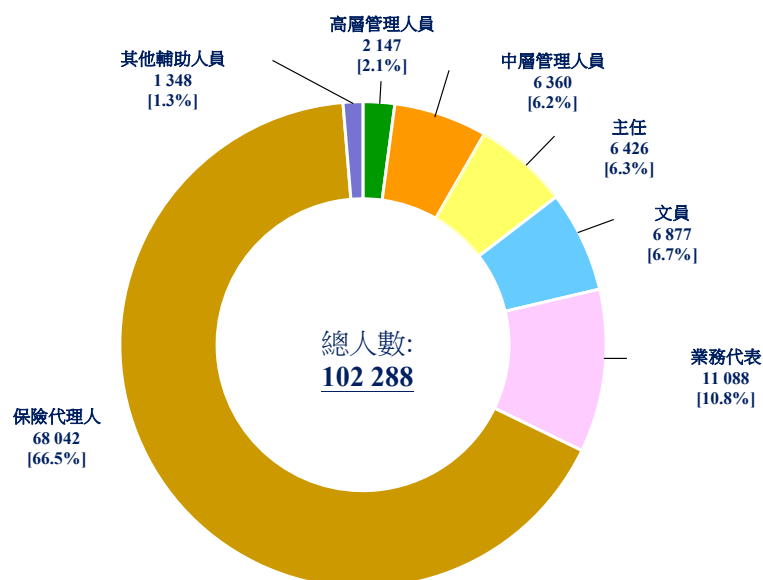


圖 4.2b 各職級人力分布情況



注意事項： 只有其日常職責過半與保險業務直接相關的業務代表才會納入調查；因此填覆機構報稱的業務代表總數可能與保險業監管局紀錄有所出入。另外，由於保險代理人可能同時擁有人壽保險和一般保險的業務牌照，因此報告的總人數可能無法反映該行業的實際代理人人數。同時，市場上有一定數量的不活躍壽險代理人存在。

4.3 於2021年1月2日，保險業共有1 950個空缺，佔從業員加空缺總數的1.9%，大部分空缺來自人壽保險公司（1 417個），並以保險代理級所佔的職級空缺比例最高（1 438個），見圖4.3a及4.3b。然而，由於保險代理人數目可能會受季節變化、業務策略和不同公司的人力計劃所影響，所以讀者應謹慎解讀以2021年1月2日為參考日的保險代理人空缺數目。因此，填覆機構報稱的空缺額，可能有別於真實情況。

圖 4.3a 各門類空缺分布情況

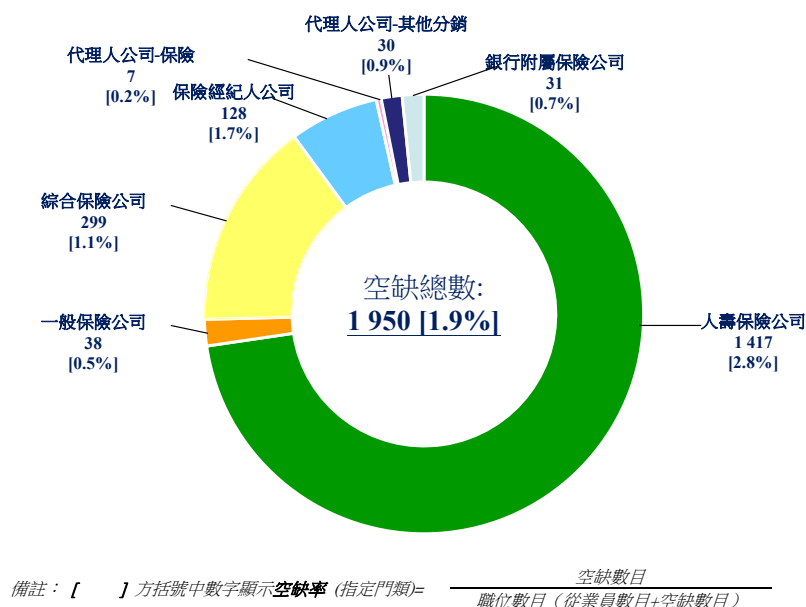
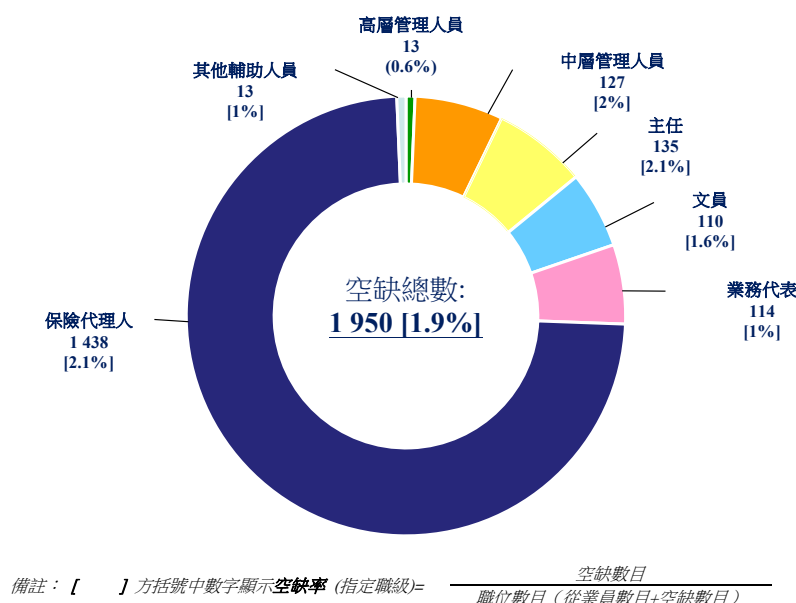


圖 4.3b 各職級空缺分布情況



A2. 人壽保險類別

從業員人數

4.4 於2021年1月2日，從事人壽保險類別的77 807人中，64%（49 816人）任職人壽保險公司，29.9%（23 298人）任職綜合保險公司，其中大部分（81.1%）為保險代理人。（圖4.4a及4.4b）

圖 4.4a 各門類人力分布情況

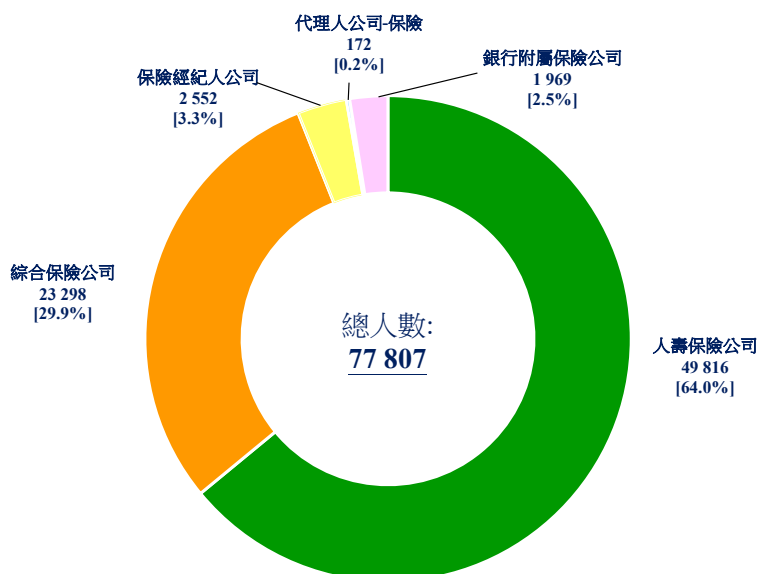
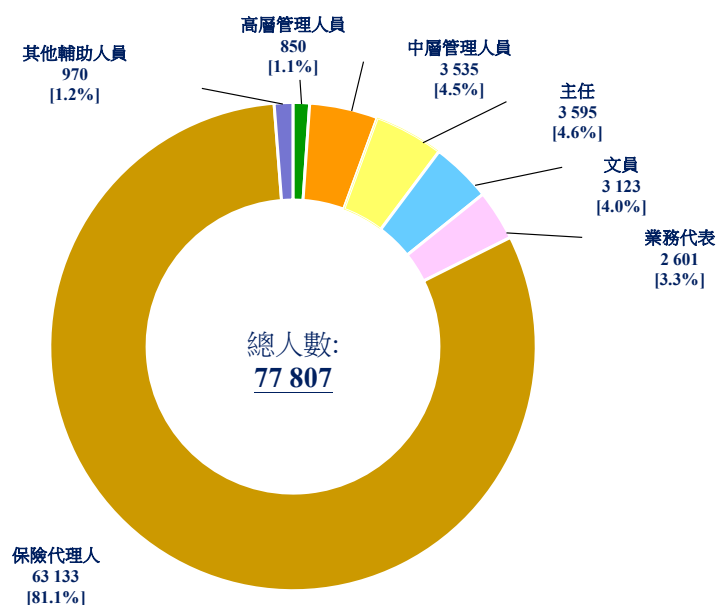


圖 4.4b 各職級人力分布情況



從業員人數比例較多的主要職務

4.5 人壽保險類別人數比例較多的主要職務，佔總人數 84.5%。見表 4.1 如下：

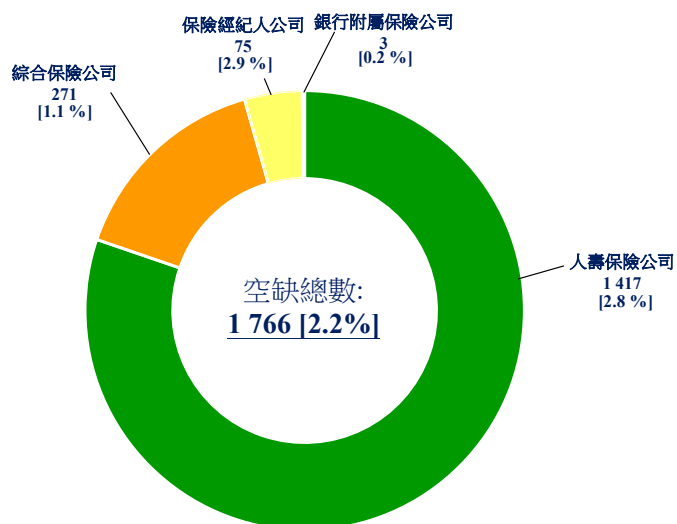
表 4.1 從業員人數比例較多的主要職務—人壽保險類別

職級	主要職務	從業員人數	佔從業員總人數百分率
業務代表	◆ 業務代表	2 601	3.3%
保險代理	◆ 營業員	46 066	59.2%
	◆ 單位經理；營業主任	9 786	12.6%
	◆ 營業經理	5 595	7.2%
	◆ 營業總監；區域總監；高級營業經理	1 686	2.2%
	總計	65 734	84.5%

空缺數目

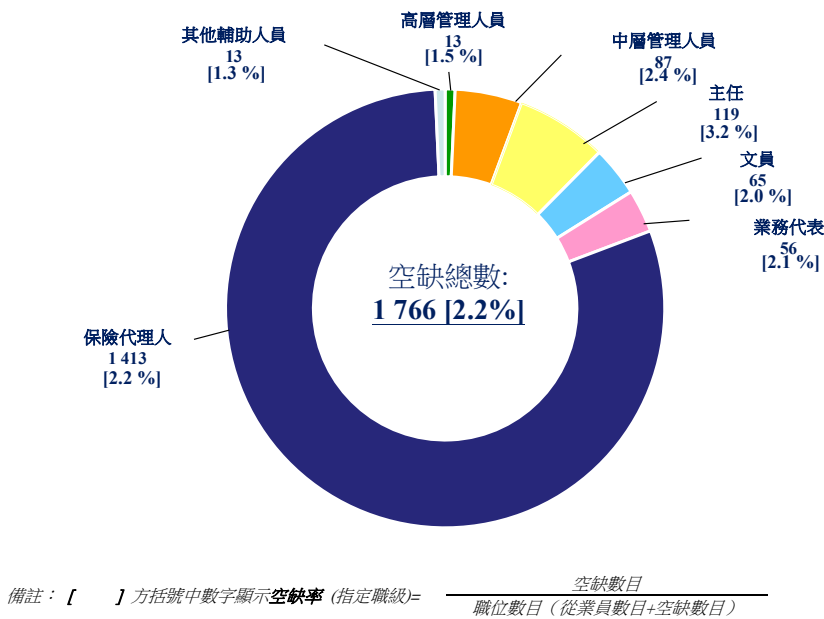
4.6 調查期間，人壽保險類別共有 1 766 個空缺，佔從業員加空缺總數的 2.2%。大部分空缺來自人壽保險公司（1 417），以保險代理人最多（1 413）。詳見圖 4.5a 及 4.5b。

圖 4.5a 各門類空缺分布情況



備註：[] 方括號中數字顯示**空缺率** (指定門類)= $\frac{\text{空缺數目}}{\text{職位數目 (從業員數目+空缺數目)}}$

圖 4.5b 各職級空缺分布情況



空缺比例較多的主要職務

4.7 空缺比例較多的主要職務佔空缺總數 85.1%。詳見表 4.2 如下：

表 4.2 空缺比例較多的主要職務—人壽保險類別

職級	主要職務	空缺數目	佔空缺總數百分率
文員	◆ 文書人員	36	2%
業務代表	◆ 業務代表	56	3.2%
保險代理人	◆ 營業員	1 199	67.9%
	◆ 單位經理；營業主任	175	9.9%
	◆ 營業經理	37	2.1%
總計		1 503	85.1%

僱主推算人力需求

4.8 僱主預期人壽保險類別人力由 2021 年 1 月的 78 590 人（不包括非從事保險職務的其他輔助員工）微增至 2022 年 1 月的 78 955 人，共增加 365 人（0.46%）。

表 4.3 僱主推算 2022 年的人力需求—人壽保險類別

従業員人数 (a)	空缺数目 (b)	従業員总数 (c = a + b)	推算 2022 年 1 月的 従業員人数 (d)	推算 2022 年の 人力需求増加／減少 (e = d - c)	百分率變化
76 837	1 753	78 590	78 955	365	0.46%

備註：表內所有數字不包括「其他輔助員工」。

A3. 一般保險類別

從業員人數

4.9 於 2021 年 1 月 2 日，從事一般保險類別的 24 481 人中，34%（8 324 人）任職一般保險公司；19%（4 645 人）任職保險經紀人公司，34.7%為業務代表，20.1%為保險代理人。（圖 4.6a 及 4.6b）

圖 4.6a 各門類人力分布情況

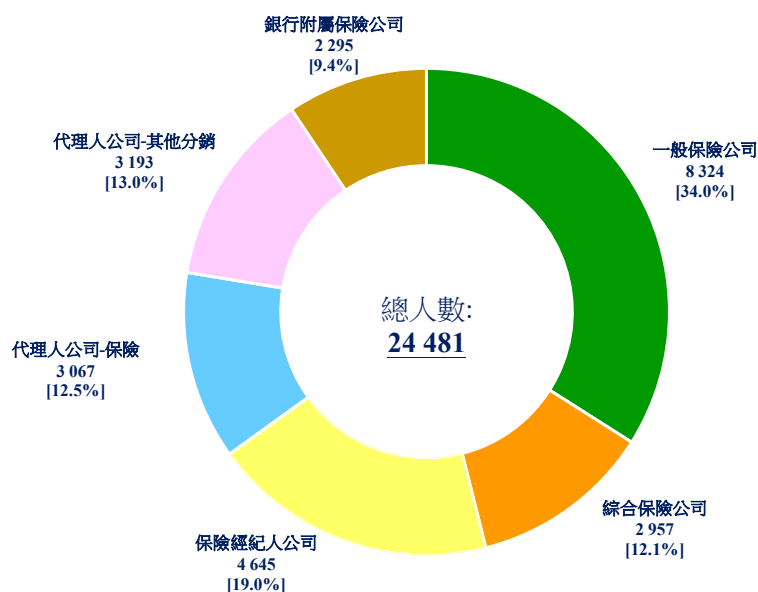
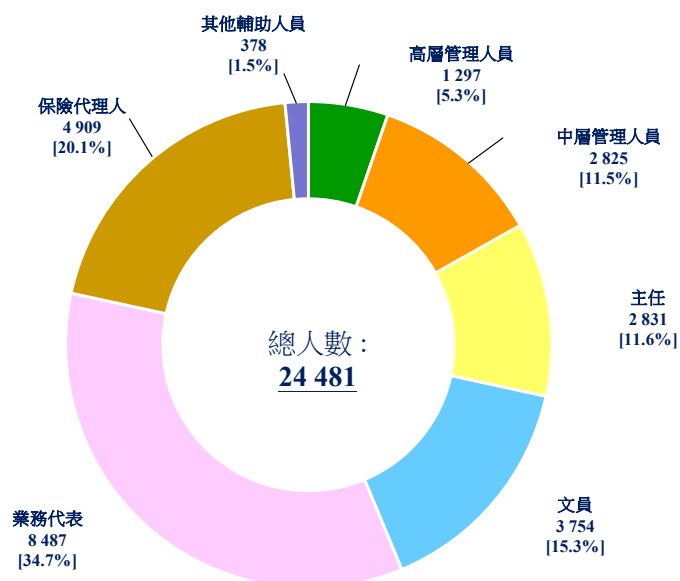


圖 4.6b 各職級人力分布情況



從業員人數比例較多的主要職務

4.10 一般保險類別人數比例較多的主要職務，佔總人數 66.1%，見表 4.4 如下：

表 4.4 從業員人數比例較多的主要職務—一般保險類別

職級	主要職務	從業員人數	佔從業員總人數百分率
高層管理人員	◆ 常務董事；總經理；行政總裁	703	2.9%
文員	◆ 文書人員	1 614	6.6%
	◆ 核保人員；賠償文員	964	3.9%
業務代表	◆ 業務代表	8 487	34.7%
保險代理人	◆ 營業員	4 404	18%
總計		16 172	66.1%

空缺數目

4.11 調查期間，一般保險類別共有 184 個空缺，佔從業員加空缺總數的 0.7%。大部分空缺來自保險經紀人公司（53），以業務代表最多空缺（58）。詳見圖 4.7a 及 4.7b。

圖 4.7a 各門類空缺分布情況

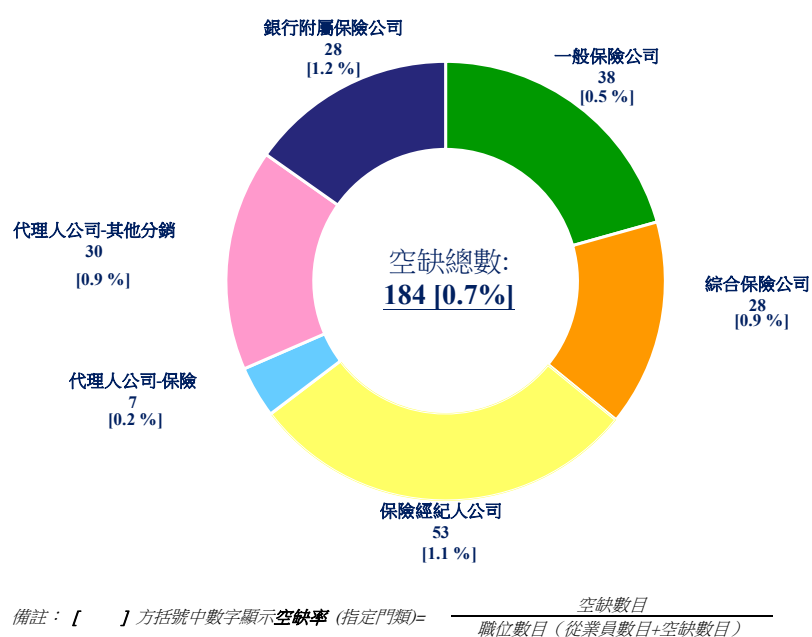
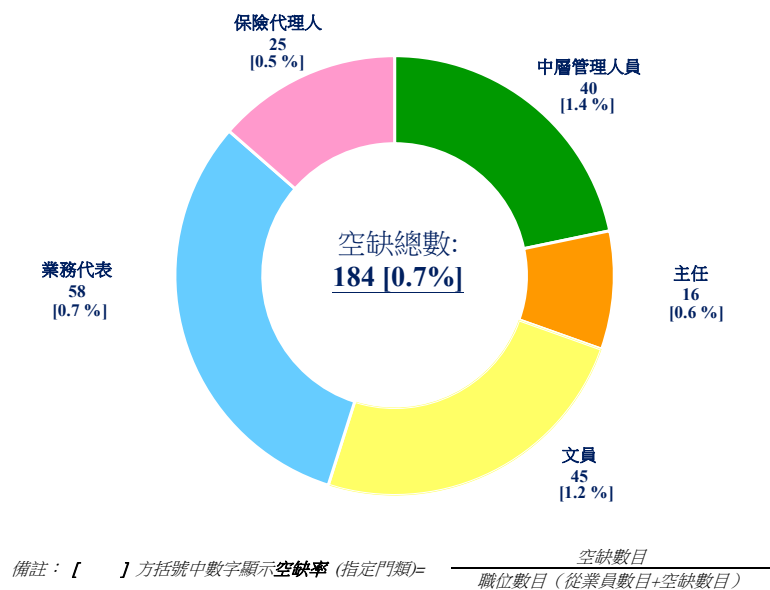


圖 4.7b 各職級空缺分布情況



空缺比例較多的主要職務

4.12 空缺比例較多的主要職務佔空缺總數 66.9%。詳見表 4.5 如下：

表 4.5 空缺比例較多的主要職務——一般保險類別

職級	主要職務	空缺數目	佔空缺總數百分率
中層管理人員	◆ 市場經理；銷售經理；保險經理	9	4.9%
文員	◆ 文書人員	23	12.5%
	◆ 核保文員；賠償文員	13	7.1%
業務代表	◆ 業務代表	58	31.5%
保險代理人	◆ 營業員	20	10.9%
總計		123	66.9%

僱主推算人力需求

4.13 僱主預期一般保險類別人力由 2021 年 1 月的 24 287 人（不包括其他輔助員工）微增至 2022 年 1 月的 24 298 人，增加 11 人（0.05%）。

表 4.6 僱主推算 2022 年的人力需求

從業員人數 (a)	空缺數目 (b)	從業員總數 (c = a + b)	推算 2022 年 1 月的 從業員人數 (d)	推算 2022 年的 人力需求增加／減少 (e = d - c)	百分率變化
24 103	184	24 287	24 298	11	0.05%

備註：表內所有數字不包括「其他輔助員工」。

B. 其他資料

每月平均收入

4.14 人壽保險類別從業員每月平均收入集中於\$10,001 至\$20,000 及\$20,001 至\$30,000，涵蓋大部分文員級和保險代理人的收入。業務代表及主任級平均月薪增至\$30,001 至\$40,000，而中層管理人員級平均月薪集中於\$60,001 至\$80,000，而高層管理人員則集中於\$80,001 或以上。

4.15 一般保險類別從業員每月平均收入集中於\$10,001 至\$20,000，涵蓋大部分文員級和保險代理人的收入。業務代表平均月薪增至 20,001 至\$30,000，主任級集中於\$20,001 至\$30,000 和 \$30,001 至\$40,000，而中層管理人員級平均月薪集中於\$40,001 至\$60,000，高層管理人員則集中於\$80,001 或以上。分布情況載於表 4.7a 及 4.7b。

表 4.7a 全職人員每月平均收入（按職級）—人壽保險類別

職級	每月平均收入							
	\$10,000 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	\$100,000 以上
高層管理人員	0%	0%	3.6%	0.8%	16.3%	10%	23.9%	45.4%
中層管理人員	0%	0%	5.2%	10.9%	14.5%	63.2%	5%	1.3%
主任	0%	1.2%	24.1%	45.7%	29.1%	0%	-	-
文員	0.1%	55.5%	44.4%	0%	0%	0%	-	-
業務代表	0.3%	4.1%	33.8%	49.4%	6.1%	6.3%	-	-
保險代理人	0.3%	23.2%	47.5%	1.1%	14.6%	12.2%	0.7%	0.5%
總計	0.2%	21.6%	42.7%	5.6%	14.1%	13.5%	1.1%	1.1%

備註： * 因採四捨五入算法，百分率總和不一定等於100%。

表 4.7b 全職人員每月平均收入（按職級）—一般保險類別

職級	每月平均收入							
	\$10,000 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	\$100,000 以上
高層管理人員	0%	0%	1.2%	3.5%	12.8%	31.4%	28.2%	23%
中層管理人員	0%	0%	7.2%	29.9%	42.7%	18%	2.1%	0.2%
主任	0%	2.3%	46%	50.4%	1.3%	0%	-	-
文員	0.2%	76.6%	23.2%	0%	0%	0%	-	-
業務代表	0.2%	25.6%	47.5%	21.2%	5.4%	0.1%	-	-
保險代理人	0%	82.2%	0.1%	1.7%	16%	0%	-	*
總計	0.1%	35.6%	26.9%	18.1%	11.1%	4.5%	2.1%	1.5%

備註： * 少於 0.05%。

因採四捨五入算法，百分率總和不一定等於100%。

從業員宜有教育程度

4.16 保險業僱主受邀填報屬下員工宜有的教育程度。保險從業員宜有教育程度隨職級提高。人壽保險類別方面，經理和主任級人員宜持有學士學位或以上程度，文員級人員則宜具備副學位程度，業務代表宜具備文憑／證書及中四至中七，保險代理人宜有文憑／證書。一般保險類別方面，僱主屬意經理級人員擁有學士學位或以上，主任級人員則宜具備副學位程度，業務代表宜持有文憑／證書，文員級人員和保險代理人宜擁有中四至中七。分布情況詳見表 4.8a 及表 4.8b。

表 4.8a 全職人壽保險從業員宜有教育程度（按職級）

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
高層管理人員	4.1%	94%	1.9%	0%	0%	0%
中層管理人員	0.3%	94.4%	5.3%	0%	0%	0%
主任	0%	44%	42.6%	12.9%	0.5%	0%
文員	0%	3.6%	50.6%	14.9%	30.8%	0%
業務代表	0%	20.6%	8.5%	36.5%	34.4%	0%
保險代理人	0%	8.5%	6.7%	53.1%	31.8%	0%

備註：因採四捨五入算法，百分率總和不一定等於 100%。

圖 4.8b 全職一般保險從業員宜有教育程度（按職級）

職級	宜有教育程度					
	研究生學位	學士學位	副學位	文憑／證書	中四至中七	中三或以下
高層管理人員	5.3%	93.3%	0.4%	1%	0%	0%
中層管理人員	0.1%	71.8%	28%	0.1%	0%	0%
主任	0%	17%	43.7%	35.1%	4.2%	0%
文員	0%	2.9%	19%	31.9%	46.2%	0.1%
業務代表	0%	14.1%	5.4%	54.2%	26.3%	0%
保險代理人	0%	10.4%	0.1%	40.5%	49%	0%

備註：因採四捨五入算法，百分率總和不一定等於 100%。

專業資歷

4.17 僱主受邀填報屬下員工宜有的專業資歷。表 4.9 載列相關調查結果摘要。

表 4.9 所有僱主要求擁有專業資歷的主要職務

職級	主要職務
高層管理人員	<ul style="list-style-type: none"> ◆ 助理總監；區域總監 ◆ 主管－財務／投資／司庫（人壽保險）
中層管理人員	<ul style="list-style-type: none"> ◆ 法務經理（一般保險） ◆ 法務經理（人壽保險） ◆ 經理－內部稽核（一般保險） ◆ 經理－內部稽核（人壽保險） ◆ 市場經理；銷售經理（人壽保險） ◆ 再保險經理（人壽保險） ◆ 經理－企業風險管理（人壽保險） ◆ 醫務主任；註冊護士
主任	<ul style="list-style-type: none"> ◆ 人力資源主任；培訓主任（一般保險） ◆ 客戶主任；市場主任；保險主任（人壽保險）
保險代理人	<ul style="list-style-type: none"> ◆ 董事／經理 ◆ 營業員

從業員宜有年資

4.18 不論人壽或一般保險類別，填覆機構均表示屬意高層管理人員擁有 10 年以上經驗，中層管理人員主要是 5 至 10 年以下，主任級是 2 至 5 年以下，文員級、業務代表、保險代理人則為 1 至 2 年以下。分布情況見表 4.10a 及 4.10b。

表 4.10a 全職人壽保險從業員宜有年資（按職級）

職級	宜有年資				
	1 年以下	1-2 年	多於 2 年至 5 年	多於 5 年至 10 年	10 年以上
高層管理人員	0%	0%	3%	14.4%	82.6%
中層管理人員	0%	0%	9.8%	69.3%	20.9%
主任	0%	1.3%	79.8%	18.9%	0%
文員	27.8%	56%	14.7%	1.5%	0%
業務代表	0.6%	52.6%	37.6%	2.4%	6.9%
保險代理人	25.7%	49.6%	13.4%	0.5%	10.8%

備註：*因採四捨五入算法，百分率總和不一定等於 100%。

表 4.10b 全職一般保險從業員宜有年資（按職級）

職級	宜有年資				
	1 年以下	1-2 年	多於 2 年至 5 年	多於 5 年至 10 年	10 年以上
高層管理人員	0%	0%	1.3%	27.1%	71.7%
中層管理人員	0%	0%	15.5%	63.6%	21%
主任	0%	13.2%	81.8%	5%	*
文員	5.2%	86.9%	7.7%	0.1%	0%
業務代表	9.6%	51.4%	27.4%	6.2%	5.4%
保險代理人	0.3%	82%	0.3%	1.4%	16%

備註：* 少於 0.05%。

因採四捨五入算法，百分率總和不一定等於 100%。

過去 12 個月離職及招聘的從業員

從業員離職

4.19 過去 12 個月，保險業共有 6 452 名從業員離職，整個行業錄得流動率 6.3%。在五個職級中，以保險代理人離職人數最高(3 453)，2020 年流動率最高則為文員級(14.4%)。

表 4.11 過去 12 個月從業員離職人數及流動率（按職級）

職級	從業員離職人數	流動率*
經理	564	6.5%
主任	551	8.4%
文員	1 008	14.4%
業務代表	876	7.8%
保險代理人	3 453	5%
總人數	6 452	6.3%

備註： * 流動率= 過去 12 個月從業員離職數目/該職級職位數目（從業員數目+空缺數目）

從業員招聘

4.20 保險業在過去 12 個月新招聘的 12 253 名員工，當中大部分為保險代理人(9 136)。在新招聘的員工當中，逾 60%的經理級、主任級、文員級及業務代表人員來自保險公司／保險中介人／與保險相關的公司，保險代理人員則佔 20.1%。

表 4.12 過去 12 個月從業員招聘（按職級）

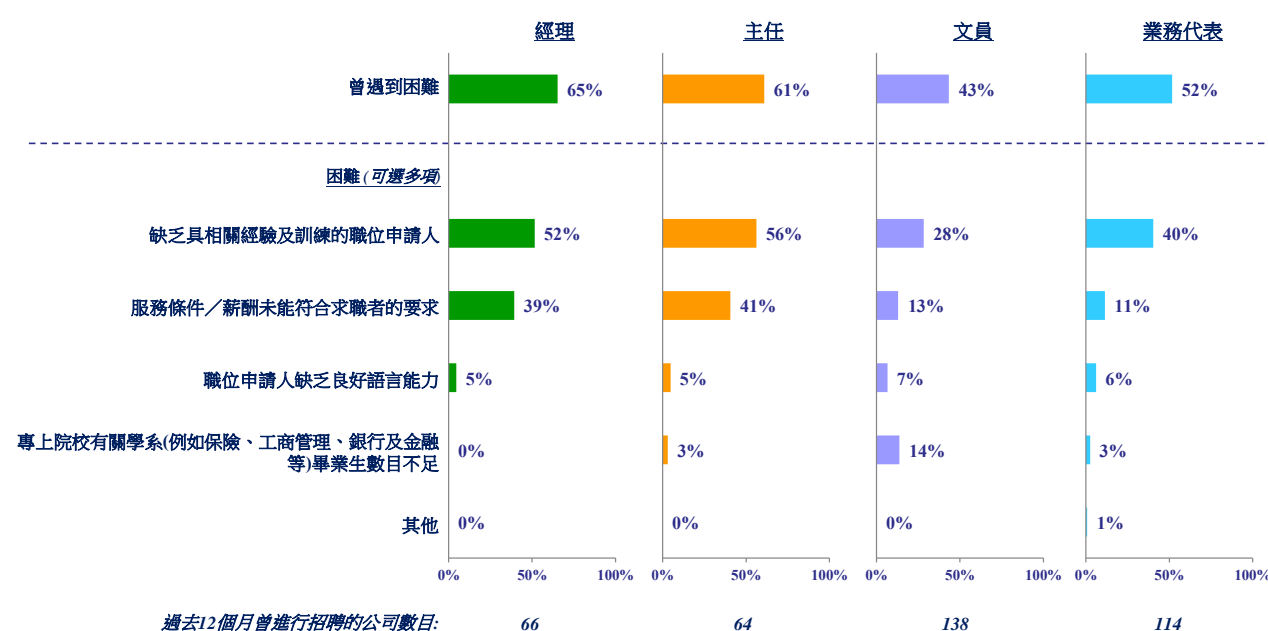
職級	來自保險公司／ 保險中介人／ 與保險相關的公司	來自另一間銀行／ 金融機構	來自應屆保險學科 畢業生	新招聘總人數
經理	511 (84.5%)	73 (12.1%)	16 (2.6%)	605
主任	449 (73.2%)	98 (16%)	26 (4.2%)	613
文員	832 (75.9%)	149 (13.6%)	64 (5.8%)	1 096
業務代表	486 (60.5%)	242 (30.1%)	57 (7.1%)	803
保險代理人	1 833 (20.1%)	34 (0.4%)	11 (0.1%)	9 136
總計	4 111 (33.6%)	596 (4.9%)	174 (1.4%)	12 253

備註： 1) 數字不等於新招聘總人數，因為其餘新招聘人員可能並非來自保險／銀行／金融界別，或其身份未能核實。
2) () 按該職級佔新招聘總人數的百分率。

招聘困難

4.21 在過去 12 個月，業內少部分的機構曾進行招聘。在曾參與招聘的機構中，逾 60% 報稱在招聘經理／主任級員工時遇到困難。其面對的主要困難包括「缺乏具相關經驗及訓練的職位申請人」和「服務條件／薪酬未能符合求職者的要求」。有見及此，僱主可考慮改善經理與主任級員工的服務條件／薪酬，以便挽留員工和吸引新血加入保險業。相對較少機構在聘請業務代表（52%）和文員級人員（43%）遇到困難。詳載於圖 4.8。

圖 4.8 過去 12 個月遇到的招聘困難



備註： 招聘困難百分率以曾就該職級進行招聘的公司數目所計算。
填覆機構可選擇多於一項困難。

粵港澳大灣區（大灣區）非銷售業務

4.22 調查期間，只有 1.9%公司在大灣區有非銷售業務。在有非銷售業務的公司當中，若干公司安排經理級（13.3%）和主任級（16.7%）員工出差到大灣區工作；16%公司則安排業務代表長駐在該地。

圖 4.9 大灣區非銷售業務

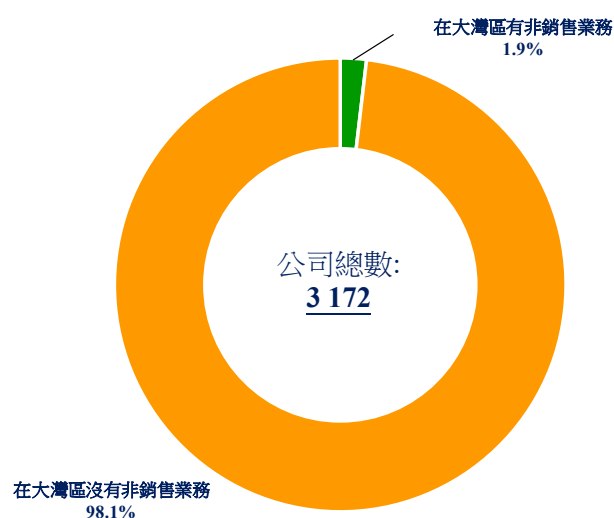


表 4.13 員工長駐或出差大灣區

職級	安排員工長駐在大灣區	安排員工往大灣區出差	在大灣區設有非銷售業務及該職級員工的公司數目
經理	3.3%	13.3%	30
主任	8.3%	16.7%	12
文員	5.6%	0%	18
業務代表	16%	2%	50

保險從業員主要培訓需要

4.23 普遍而言，經理級保險從業員所需培訓集中有關管理／行政技能；主任級從業員及業務代表則集中於提升業務知識。至於文員級的從業員，培訓主要是通用／專業性知識。保險從業員各職級首五類培訓範疇見表 4.14。

表 4.14 保險從業員首五類培訓範疇（按職級）

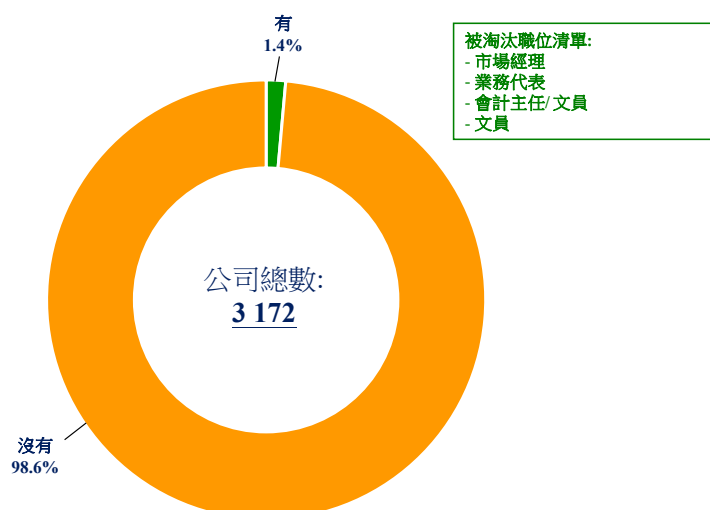
經理	主任	文員	業務代表	保險代理人
一般保險（15.6%）	一般保險（27.9%）	一般保險（21.6%）	一般保險（33.1%）	代理人之建立及發展（24.1%）
管理理論與實務（1.9%）	人壽保險（15.8%）	英文書寫（13.7%）	人壽保險（9.2%）	人壽保險（24.1%）
解決困難及決策（8.5%）	與保險有關之法律（11.8%）	英語會話（9.9%）	有效溝通技巧（8.3%）	財務策劃（24.1%）
領導才能（8.4%）	表達技巧（5.8%）	中文書寫（7.3%）	與保險有關之法律（5%）	保險財務策劃課程（IFPC）（17.2%）
人壽保險（8%）	解決困難及決策（4.5%）； 訓練及輔導下屬（4.5%）	普通話（6.2%）	市場推廣／銷售技巧（3.9%）	市場推廣／銷售技巧（13.8%）

備註：（）括號內乃該職級所屬公司總數的百分率。

因技術提升而被淘汰的職位

4.24 調查期間，只有 1.4%公司預期有因技術提升而被淘汰的職位，包括市場經理、業務代表、會計主任/文員、文員等。

圖 4.10 預期因技術提升而被淘汰職位的公司分布情況



統計表

4.25 保險業的詳細人力統計資料載於**附錄9**。

5. 人力分析

2017 至 2021 年的人力變化

A. 保險業概覽

機構數目變化

5.1 於 2021 年 1 月 2 日（即本調查參考日期），保險業共有 3 172 間機構，對比 2017 年的 3 035 間，微增 137 間（+4.5%）。

表 5.1 2017 至 2021 年期間的機構數目變化（按門類）

門類	機構數目		
	2017	2021	相差
人壽保險公司	37	47	+10
一般保險公司	80	88	+8
綜合保險公司	16	19	+3
保險經紀人公司	684	801	+117
代理人公司 – 保險	1 205	1 096	-109
代理人公司 – 其他分銷	980	1 085	+105
銀行附屬保險公司	33	36	+3
總計	3 035	3 172	+137

從業員人數變化

5.2 保險業人力錄得顯著升幅，保險從業員在 2017 至 2021 年間，增加 12 326 人，增幅為 13.7 %。人力增長主要來自人壽保險公司（+6 696 人，+15.5%），其中以保險代理人增長最大（+11 087 人，+19.5%）。詳載於圖 5.1 及 5.1b。

圖 5.1a 對比 2017 年的從業員人數變化（按門類）

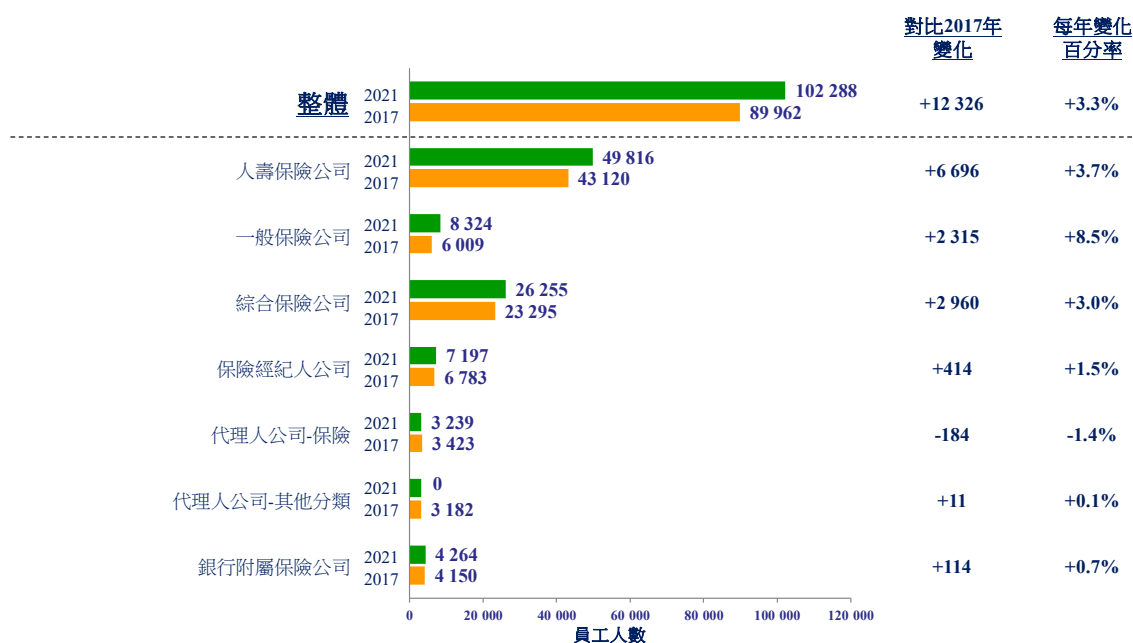
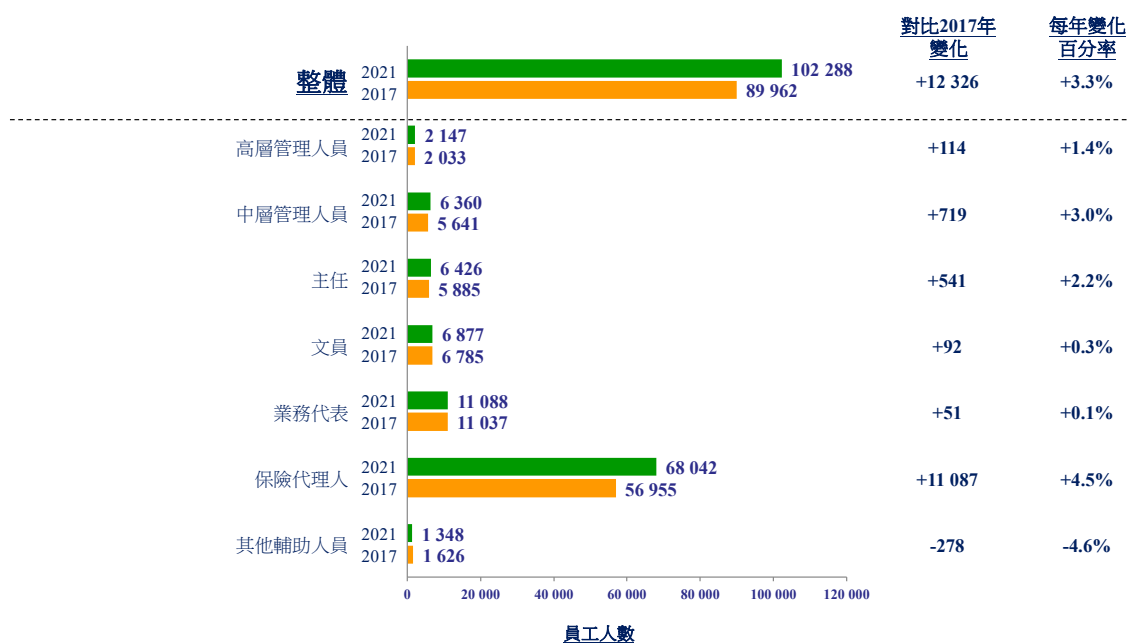


圖 5.1b 對比 2017 年的從業員人數變化（按職級）

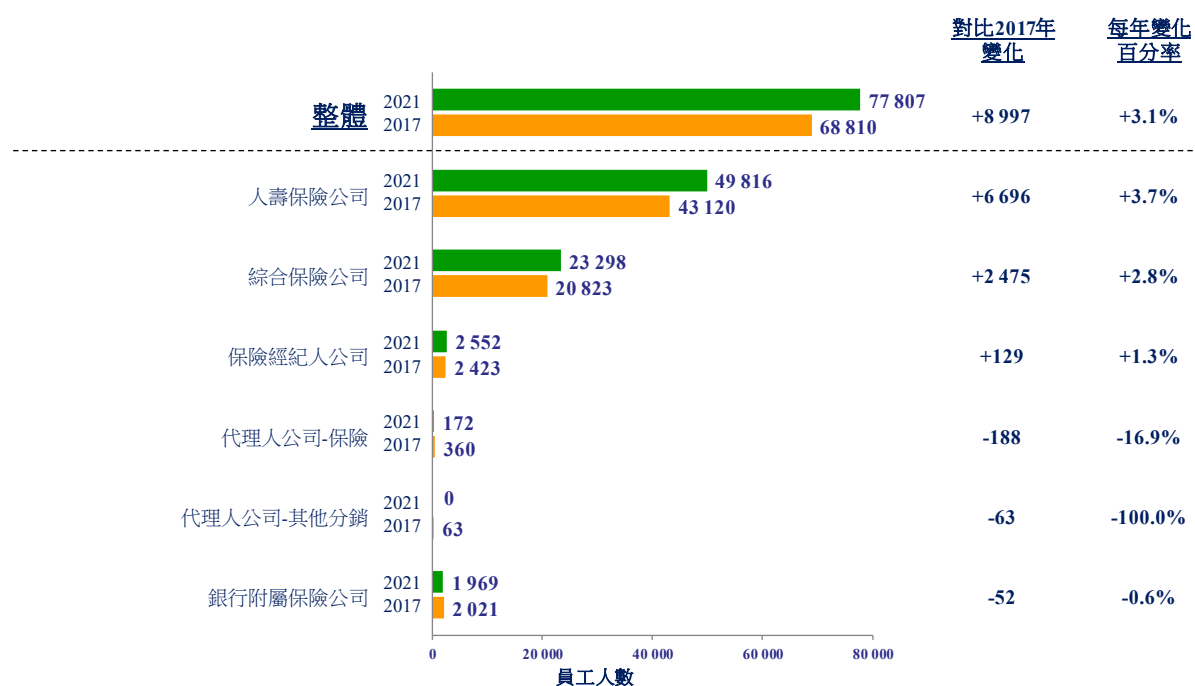


B. 人壽保險類別

從業員人數變化

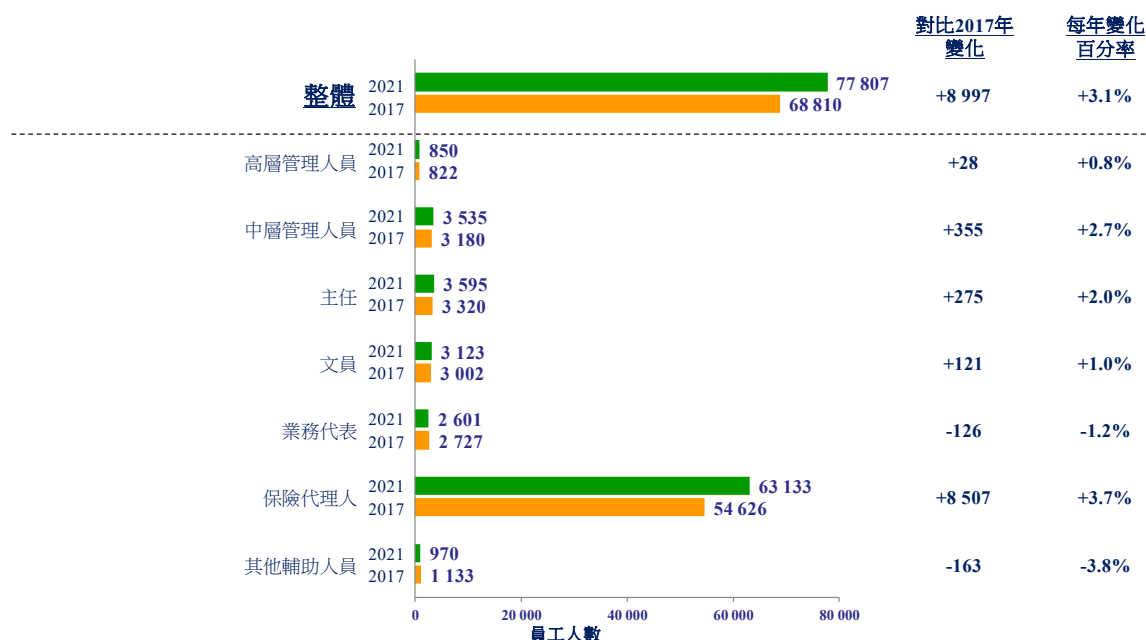
5.3 人壽保險類別在 2017 至 2021 年期間人力增加 (+8 997 人，+13.1%)，增長主要來自人壽保險公司 (+6 696 人，+15.5%) 與綜合保險公司 (+2 475 人，+11.9%)。另一方面，人力在代理人公司 – 保險 (-188 人，-52.2%)、代理人公司 – 其他分銷 (-63 人，-100%)、銀行附屬保險公司 (-52 人，-2.6%) 門類，則錄得跌幅。詳載於圖 5.2a。

圖 5.2a 人壽保險從業員人數變化（按門類）



5.4 按職級分析，人力增幅主要來自保險代理人（在 2017 至 2021 年間，+8 507 人，+15.6%），這反映保險代理人在帶動業務上相對重要。另一方面，業務代表錄得跌幅（減少 126 人或 4.6%）。詳載於圖 5.2b。

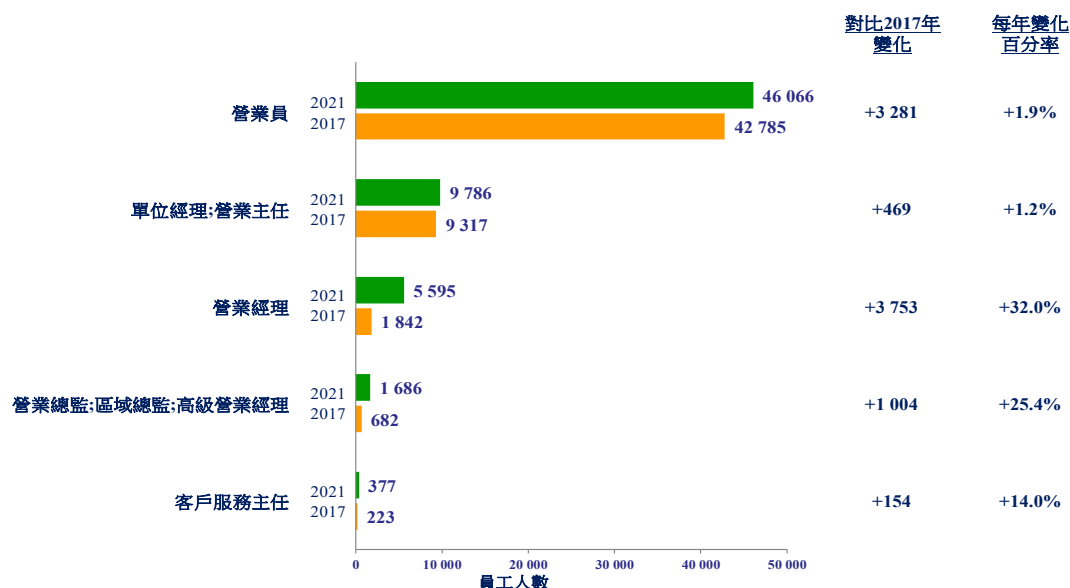
圖 5.2b 人壽保險從業員人數變化(按職級)



錄得顯著增幅／跌幅的主要職務

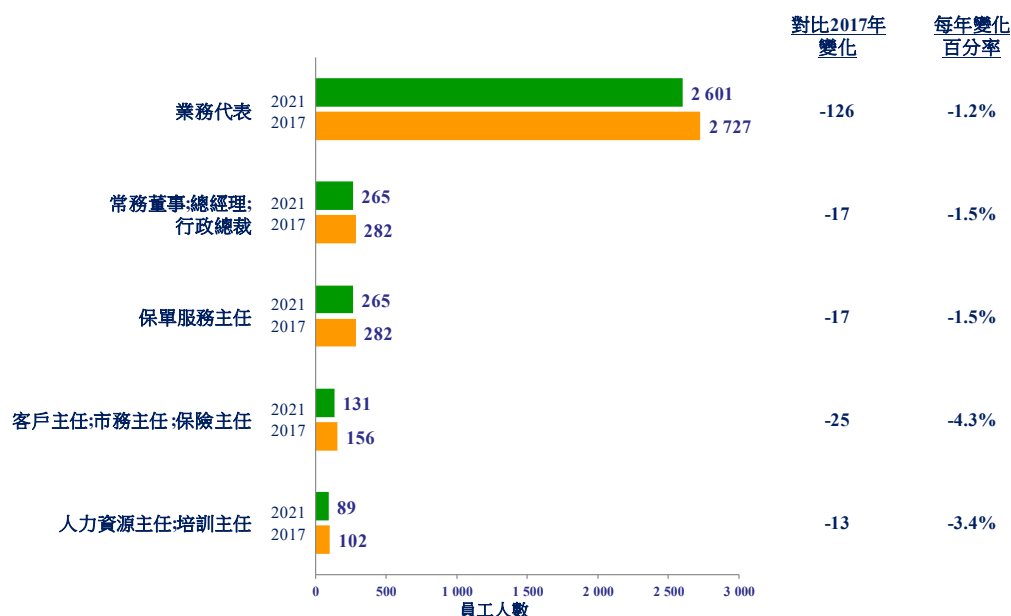
5.5 各主要職務中，以營業經理（+3 753 人，+203.7%）、營業員（+3 281 人，+7.7%）及營業總監；區域總監；高級營業經理（+1 004 人，+147.2%）錄得最大升幅。詳載於圖 5.3a。

圖 5.3a 員工人數錄得顯著增幅的主要職務



5.6 此外，業務代表則錄得人力跌幅（-126 人，-4.6%）。詳載於圖 5.3b。

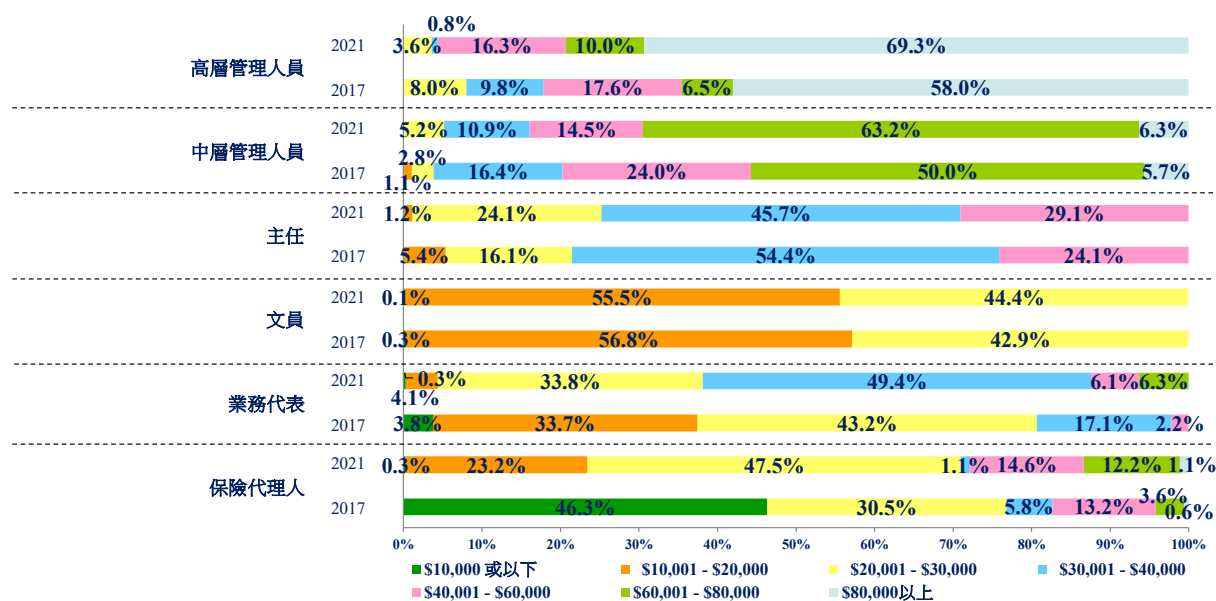
圖 5.3b 員工人數錄得顯著跌幅的主要職務



每月平均收入變化

5.7 對比 2017 年，人壽保險大部分職級的員工每月平均收入在 2021 年普遍有所提升。月入平均\$60,000 以上的高層管理和中層管理人員分別由 64.6%增至 79.3%，以及由 55.7%增至 69.5%。月入平均\$30,000 以上的業務代表由 19.4%增至 61.8%；月入平均\$20,000 以上的保險代理人則由 53.7%增至 76.5%。詳載於圖 5.4。

圖 5.4 全職僱員每月平均收入分布情況（按職級）



C. 一般保險類別

從業員人數變化

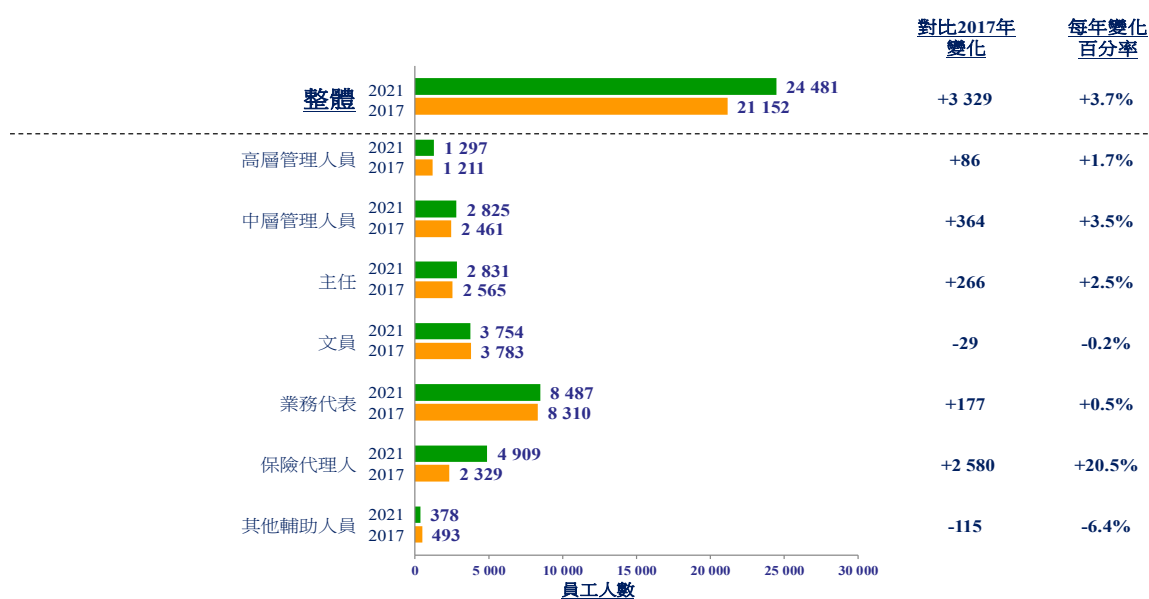
5.8 一般保險類別在 2017 至 2021 年期間從業員人數錄得上升（+3 329 人，+15.7%），增長主要來自一般保險公司（+2 315 人，+38.5%）。

圖 5.5a 一般保險從業員人數變化（按門類）



5.9 按職級分析，人力增幅主要來自保險代理人（在 2017 至 2021 年間，+2 580 人，+110.8%）。

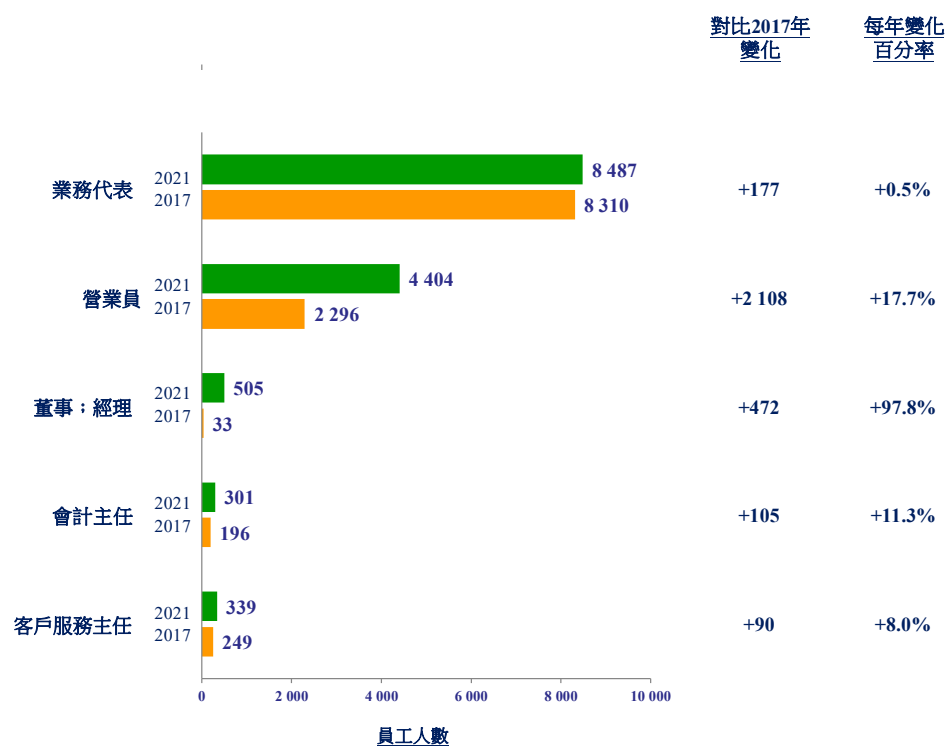
圖 5.5b 一般保險從業員人數變化（按職級）



錄得顯著增幅／跌幅的主要職務

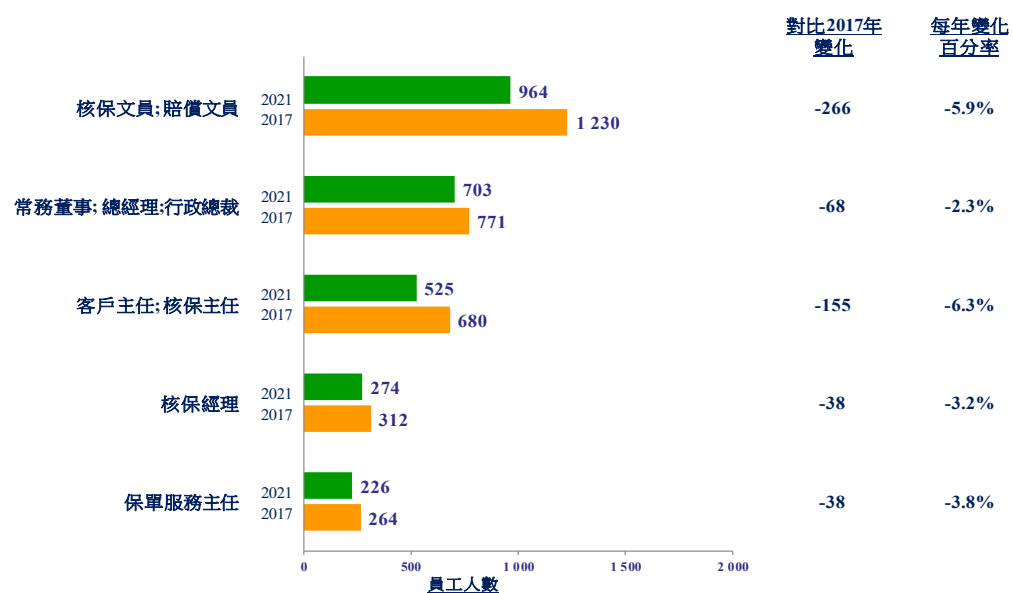
5.10 各主要職務中，營業員（+2 108 人，+91.8%）錄得最大升幅，隨後為董事／經理（+472 人，+1 430.3%）。詳載於圖 5.6。

圖 5.6 員工人數錄得顯著升幅的主要職務



5.11 核保文員／賠償文員（-266 人，-21.6%）與客戶主任／核保主任（-155 人，-22.8%）等職位則錄得人力跌幅。詳載於圖 5.7。

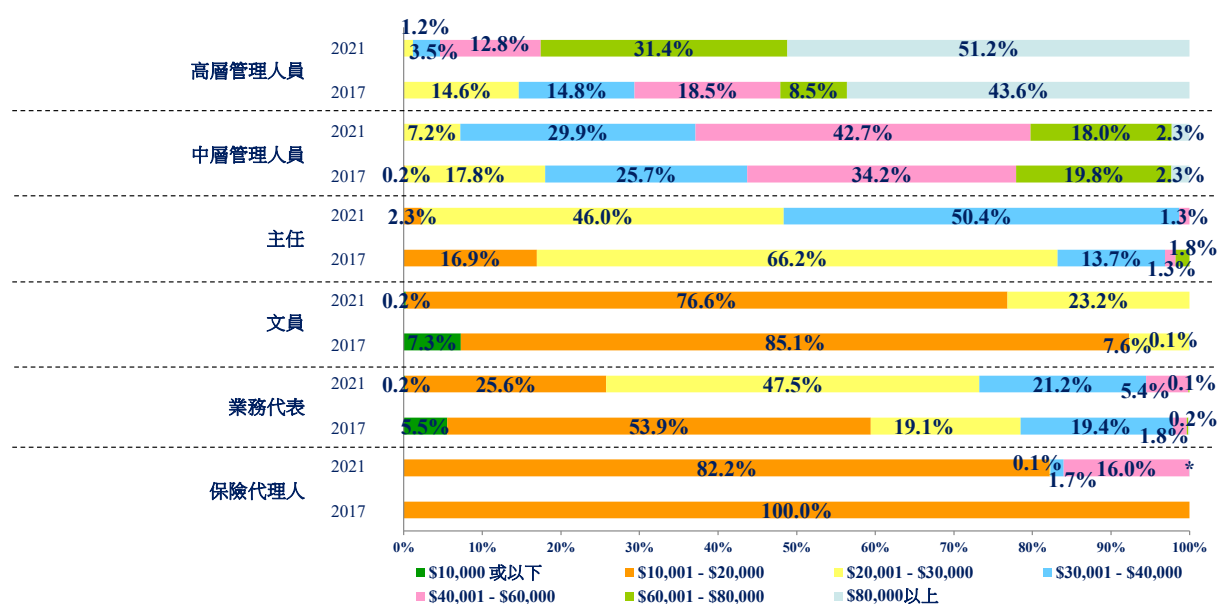
圖 5.7 員工人數錄得顯著跌幅的主要職務



每月平均收入變化

5.12 對比 2017 年，一般保險大部分職級的員工每月平均收入在 2021 年普遍錄得升幅。月入平均\$60,000 以上的高層管理人員由 52.1%增至 82.6%，月入平均\$40,000 以上的中層管理人員由 56.3%增至 63%，及更多主任級月入平均\$30,000 以上（由 16.8%增至 51.7%）；而月入\$20,000 以上的業務代表及文員級員工則分別由 40.5%增至 74.2%，以及由 7.7%增至 23.2%。詳載於圖 5.8。

圖 5.8 全職僱員每月平均收入分布情況（按職級）



註：* 少於0.05%

D. 業務展望

5.13 訓練委員會編製 2021 年人力調查報告，目的是為提供保險業人力情況和從業員培訓需要的資料。然而，調查工作結束後，營商環境可能有變，或會對保險業的人力供求情況造成影響，參考本報告時須多加留意，引述調查結果，宜審慎處理。

香港經濟有重大貢獻

5.14 保險業是經濟的重要支柱之一，乃社會和經濟重要一環，其保障的業務及個人風險，以至投資規模亦舉足輕重。根據保險業監管局³公布的市場統計數據，2020 年本港保險業毛保費總額，對比 2019 年增加了 4.9%，在過去五年平均增長 10.2%。過去一年的增長主要由長期保險業務及一般保險業務推動。

5.15 儘管全球正在經歷前所未見的衰退，許多本地行業受到疫情的嚴重打擊，但保險業面對疫情危機仍表現出一定程度的復原力。從 2019 年的增長數據來看，保險業比其他行業相對上更能保持穩定。2020 年有效長期業務的保單保費總額上升 4.5%。由於跨境旅客來港受限，導致內地訪客的新保單保費下降 84.3%。人口老化，人們理解可持續退休的需要，推動退休計劃業務比 2019 年增長 50.3%。一般保險方面，毛保費總額比 2019 年上升 8.3%。承保利潤亦有增加，主要由直接業務帶動。

表 5.2 2020 年數字摘要－香港保險業

種類	毛保費（以港幣 10 億為單位）		變化百分率
	2019	2020	
長期業務	\$ 524.6	\$ 548.1	4.5%
一般保險	\$ 55.7	\$ 60.3	8.3%
總計	\$ 580.2	\$ 608.4	4.9%

表內數字可能因採四捨五入關係而有輕微差異。

資料來源：保險業監管局

³ 保險業監管局，市場及行業統計數據，<https://www.ia.org.hk/en/infocenter/statistics/market.html>

發展香港成為保險樞紐和 2019 冠狀病毒病後重建的復原力

5.16 雖然 2020 年保險業務仍保持正面樂觀，業界亦應如金融發展局所倡議，積極爭取成為亞洲區的保險樞紐。此外，中央政府推動的《十四五規劃綱要》，支持香港提升國際風險管理中心及航運中心地位。本港應致力發展成為保險樞紐，聚焦再保險、海事及專屬自保業務。

5.17 因應疫情的沖擊，人們認識到風險保障的重要性，更多人關注保障產品，以及醫療保險的需求上升。保險公司逐步從疫情恢復，致力行業蛻變以提升至一個更高台階。根據瑞士再保險機構⁴預測，新興國家，特別是中國，會帶領保險業恢復至疫情前的水平。需求來自市民危機意識提高，以及更多人關注保障產品。較早前，嚴厲的社交距離措施阻礙了代理的保險產品銷售。然而，保險公司正在加強採用數碼渠道，以便更配合公眾對保障的需要。

對保險科技的依賴（InsurTech）

5.18 在冠狀病毒病疫情前，許多保險公司已經依靠保險科技處理業務。疫情期間，科技大大協助保險公司轉至遙距工作的環境，確保僱員及代理掌握工具的應用，處理業務及維繫客戶。換言之，疫情成為行業數碼化的催化劑，尤其是客戶聯繫及理賠範疇。科技將核保、客戶中心等服務和功能自動化，因此，相關職務人力可能增長不大，但擔任保險科技相關職務的人才需求較殷切。為減低成本及配合策略目標，部份機構將業務運作外判往香港以外地區。根據一間國際會計公司⁵的調查，79%受訪者認為，疫情暴露了其公司數碼能力的不足。不少保險公司仍沿用舊有系統，依賴面談方式，銷售保險產品。由於數碼能力較佳的公司，將在銷售方面佔優，故保險公司投入更多資源促進數碼化將至關重要。

粵港澳大灣區發展(大灣區)

5.19 香港是主要的國際金融中心之一，擁有健全的金融監管制度，是連接內地與世界各地的橋樑。在粵港澳大灣區的發展下，香港將為這擁有約 7 200 萬人口，人均國內生產總值為 23 000 美元的地區提供金融服務。保險業要充分利用其競爭優勢，為跨境保單持有人提供核保、保單服務、理賠等便利服務。行政長官在 2020 施政報告中，清楚表明支持保險業在大灣區城市設立售後服務中心，處理諮詢、理賠及其他支援服務。目前，部分大型內地保險公司在港業務不多，預料當其業務在香港轉趨活躍後，本地保險業專業人才需求將有所增加。

⁴ Swiss Re Institute, “Emerging Markets”, Sigma No. 2/2021, June 2021, <https://www.swissre.com/institute/research/sigma-research/sigma-2021-02.html>

⁵ The Deloitte Center for Financial Services, “Global Outlook Survey 2020”

從業者的專業性

5.20 香港擁有具豐富經驗的保險從業員，提供具深度和質量的專業服務，以保持香港作為區域保險樞紐和全球風險管理中心的地位。然而，由於行業一直存在人才短缺，政府與業界正在合作制定各種計劃，吸引新人加入，以及提高現有從業者的能力和專業性。例如，政府早前推出「公眾教育計劃」，提高大眾對保險業多樣化工作機會的認識，又舉辦「暑期實習計劃」，向學生提供暑期實習名額。此外，「專業培訓資助計劃」為從業員提供費用合理的優質培訓課程，以提升專業知識。香港保險業聯會的「人才發展先導計劃」確保業內資深人士的寶貴知識得以傳承至新一代；重量級從業員會擔任導師，與學員分享深厚的行業經驗。

對環境、社會和管治（ESG）及綠色保險的意識日益增長

5.21 一直以來，保險業的使命是通過了解、減輕風險和其定價方式，提供警告和管理風險的考慮。近年，ESG 備受大眾關注。聯合國環境署第六任執行幹事兼聯合國副秘書長埃里克·索爾海姆（Erik Solheim），表示氣候轉變風險正加劇，對全球社群與經濟體的可保性構成嚴重威脅。聯合國環境署主管稱：「一個不可投保世界非社會所能承受；所以聯合國環境署正與各大保險公司合作，以便了解和減輕風險、把握氣候行動所帶來的無限商機，確保我們的世界可保、具復原力並持續發展。」在 2021 年初舉辦的亞洲金融論壇，保險業監管局表示正研究保險業如何應對此迫在眉睫的問題，並抓緊機會，邁向可持續經濟發展。保險公司越來越注重 ESG 和綠色保險原則，以配合可持續發展目標。

E. 人力推算及每年額外人力需求

人力推算

5.22 參照相關經濟指標，包括本地經濟、人口、勞動市場的重要變化後，推算 2022 至 2025 年的人力趨勢，詳見下表 5.3。人力推算方法細節則載於附錄 8。讀者宜注意，流動率受不同因素影響；相信保險代理人對比其他僱員的流動率高。保險公司可能會在不同時期採取不同的業務策略引入保險代理人，因此，慣常用以估算年度額外人力需求的做法是不能應用於預測保險代理人的人力增長。

表 5.3 2022 至 2025 年的人力趨勢

年份	人壽保險	一般保險
2021	78 590	24 287
2022	80 785 (+2.79%)	24 562 (+1.13%)
2023	82 526 (+2.16%)	24 781 (+0.89%)
2024	84 039 (+1.83%)	24 968 (+0.75%)
2025	85 343 (+1.55%)	25 125 (+0.63%)

備註：括號內百分率乃比對前一年的年度變化率。

每年額外人力需求

5.23 經考慮包括 (i) 人力趨勢預測；以及 (ii) 業內流失率（每年僱員永久離開本業的比率）的因素，推算 2022 至 2025 年每年額外人力需求，詳見下表 5.4 及 5.5。

表 5.4 推算 2022 至 2025 年每年額外人力需求－人壽保險

職級	業內流失率	每年額外人力需求		
		人力趨勢 (a)	離職 (b)	總計 (a) + (b)
高層管理人員	0.6%	19	6	25
中層管理人員	0.6%	78	23	101
主任	1.6%	80	60	140
文員	2.5%	69	84	153
業務代表	3.5%	57	96	153

表 5.5 推算 2022 至 2025 年每年額外人力需求—一般保險

職級	業內流失率	每年額外人力需求		
		人力趨勢 (a)	離職 (b)	總計 (a) + (b)
高層管理人員	0.6%	11	8	19
中層管理人員	0.6%	25	18	43
主任	1.6%	25	45	70
文員	2.5%	33	97	130
業務代表	3.5%	74	303	377

5.24 下表 5.6 列示 2022 至 2025 年每年額外人力需求推算摘要。

表 5.6 2022 至 2025 年保險業每年額外人力需求摘要

職級	人壽保險類別 每年額外人力需求	一般保險類別 每年額外人力需求	保險業 每年額外人力需求總和
高層管理人員	25	19	44
中層管理人員	101	43	144
主任	140	70	210
文員	153	130	283
業務代表	153	377	530
總計	572	639	1 211

5.25 參考 4.16 段所列的表 4.8a 及 4.8b，下表 5.7 摘列 2022 至 2025 年每年額外保險從業員的宜有教育程度。

2022 至 2025 年每年額外人力宜有教育程度

表 5.7 保險業推算每年額外人力宜有教育程度

教育程度	人壽保險類別 所需人數	一般保險類別 所需人數	保險業 所需總人數
研究生學位	2	2	4
學士學位	218	118	336
副學位	156	88	244
文憑／證書	97	271	368
中四至中七	101	163	264
總計	574	642	1 216

保險從業員人力供應

5.26 根據大學教育資助委員會（UGC）、職業訓練局（VTC）、以及其他本地專上及教育機構所提供的資料，推算 2021/22 至 2022/23 年度保險（如財務策劃，財務投資、金融等）及一般商業的學士學位及副學士學位畢業生將有 8 382 人。不過，數字未能涵蓋整體人力供應，因為海外畢業生沒有計算在內，而願意提供畢業生數字的教育機構只有 30%。詳請摘錄於表 5.8。

表 5.8 畢業生供應（保險及商業相關教育／培訓課程）

學歷	2021/2022 年度畢業生* 預計數目	2022/2023 年度畢業生* 預計數目
學士學位	3 882 ^	3 693 ^
副學位／文憑／證書	414 #	393 #

備註： # 讀者宜注意，不少副學位／文憑／證書畢業生選擇繼續升學，並非所有人均立即投身職場。

* 保險（如財務策劃，財務投資、金融等）及一般商業相關的學士學位／副學位／文憑／證書的預計畢業生數目。

^ 根據大學教育資助委員會所提供資料，商業相關學士學位的畢業生，在 2021/2022 年度為 5,269 人；在 2022/2023 年度為 4,998 人。

5.27 由於保險業沒有特定入職要求，尤其是保險代理人及業務代表，故此不同學科的畢業生均可入行，接受職內訓練。

6 建議

6.1 訓練委員會審查過調查結果後，認為大致反映調查期間的人力情況，而調查亦涵蓋業內主要工作人口。考慮過業務展望及調查結果後，訓練委員會有以下建議：

後疫情與其挑戰

6.2 2020 年對各行各業打擊極大，保險業也不例外。儘管疫情極具挑戰，它也是變革的催化劑，促進保險業提升至一個更高台階。政府與業界應攜手培育從業員和年輕人，推動再保險、海事及專屬自保保險業務。保險公司應不斷調整策略並探索創新業務，方可迅速應對轉變。例如，市民更關注健康，業界可考慮夥拍醫療集團，向客戶提供全面服務。早段提及的退休計劃業務，對比 2019 年增逾 50%，而醫療保險亦呈上升趨勢。保險產品專家可開發更多能夠滿足客戶需求的創新產品和服務，以提升客戶體驗。

保險科技發展

6.3 無可否認，構建數碼化基礎設施和自動化程序是全球趨勢，而疫情加速了保險科技的採用，應對危機，並讓行業轉變以面對後疫情的環境。保險科技有助業界維持穩健。疫情期間，科技協助不同公司轉至遙距工作模式。行業參與者應繼續投資保險科技，把營運流程自動化，並在數碼化營運模式過程中保持客戶至上的心態。中小型企业或缺乏同業的資源，但可選擇優先投入少量資源於高增值範疇。不過，在數碼化過程中，網絡安全不容忽視。由於公眾對保護個人數據的意識增強，當業界依賴保險科技，更應重視數據私隱及網絡安全等議題所帶來的監管壓力。

在大灣區提供非銷售服務

6.4 由於跨境旅客來港受限，導致內地訪客的新保單保費下降逾 80%，當跨境客運限制放寬，內地旅客所購買的保單或會恢復到更高水平。較早前，內地訪客保單佔個人業務的保費超過 30%。為預備大灣區開放業務，部分保險公司已增加中介人人手。相信在大灣區所開設的服務中心將為內地客戶提供更優質的客戶售後服務，長遠而言將帶動新的業務。監管部門和行內的協會應繼續與內地有關部門密切聯繫，探討落實在大灣區設立售後服務中心的構想。香港宜善用其良好健全監管制度及高度國際化優勢，開發創新保險產品，滿足大灣區客戶的需要。

ESG 及綠色保險

6.5 由於極端自然災害頻繁發生，導致不同階層面對嚴重經濟損失，各行業更加關注氣候變化帶來的威脅。保險業更關注氣候轉變對各業的影響。為了推動綠化和更

可持續的經濟，保險公司應扮演更積極的角色，減輕氣候變化帶來的風險，並為香港的 ESG、綠色金融和綠色保險建立一個生態系統。

提升從業員的技能

6.6 在數碼化過程中，僱員、經紀和代理人應透過數碼介面密切融合，人的角色在數碼化過程不可或缺。部分保險公司因成本問題，或缺乏人才，需外判若干工序至香港以外地區，然而整體效率及成效不應受到影響。保險公司應投資於僱員培訓，例如提升員工在保險科技、ESG 和大灣區法規相關的技能。當業界需要資源提升從業員的專業水平，公眾教育的工作亦應加強。保險業以銷售為主導的觀念在社會中根深蒂固，政府、業界和培訓機構應密切合作加以宣傳，以助公眾了解保險業所提供的廣泛工作機會。除前線中介人外，業內還有其他中後勤崗位，如核保、理賠管理、精算、保單營運、合規、經紀公司服務、客戶服務等。香港與大灣區城市合作更緊密後，大型內地保險公司會更多參與本地市場，對專業保險從業員的需求會有所增加。從業員宜繼續提升技能，好好把握是次黃金機會。

Membership of the Insurance Training Board

Chairman

Mr Allan YU Kin-nam

Members

Mr Tony CHOY Kwong-hung

Mr Jackie CHUN Yuk-chi

Mr Alpha HO Ki-fung

Mr Eric HUI Kam-kwai

Mr Sidney KU Shun-kit

Mr KWAN Sai-ming

Ms Susanna LAM Shuk-wah

Dr Tony LEE

Dr Bowen WONG Kwan-shing

Mr Dennis WONG Kay-chau

Mr Jacob WONG

Prof Martin YICK Ho-yin

Mr Alex YIP Kam-keung

Ms Marine YU Bo-yuk

Commissioner for Labour (or his representative)

Chief Executive Officer of the Insurance Authority (or his representative)

Managing Director of the Mandatory Provident Fund Schemes Authority (or his representative)

Executive Director of the Vocational Training Council (or her representative)

Secretary

Mr William CHOW Wing-nin

保險業訓練委員會委員名單

主席

余健南先生

委員

蔡廣鴻先生

秦鈺池先生

何其豐先生

許金桂先生

辜信傑先生

關世明先生

林淑華女士

李俊明博士

黃坤成博士

黃其就先生

黃雅各先生

易浩然教授

葉錦強先生

于寶玉女士

勞工處處長(或其代表)

保險業監管局行政總監(或其代表)

強制性公積金計劃管理局行政總監(或其代表)

職業訓練局執行幹事(或其代表)

秘書

周永年先生

Terms of Reference of the Insurance Training Board

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 Council) the development of vocational and professional education and training (VPET) facilities to meet the assessed manpower demand.
4. To advise the Council on the strategic development and quality assurance of its programmes in the relevant disciplines.
5. To prescribe job specifications for the principal jobs in the industry defining the skills and knowledge and advise on relevant training programme specifying the time a trainee needs to spend on each skill element.
6. To tender advice in respect of skill assessments, trade tests and certification for in-service workers, apprentices and trainees, for the purpose of ascertaining that the specified skill standards have been attained.
7. To advise on the conduct of skill competitions in key trades in the industry for the promotion of VPET as well as participation in international competitions.
8. To liaise with relevant bodies, including employers, employers' associations, trade unions, professional institutions, training and educational institutions and government departments, on matters pertaining to the development and promotion of VPET in the industry.
9. To organise seminars/conferences/symposia on VPET for the industry.
10. To advise on the publicity relating to the activities of the Training Board and relevant VPET programmes of the Council.
11. To submit to the Council an annual report on the Training Board's work and its recommendations on the strategies for programmes in the relevant disciplines.
12. To undertake any other functions delegated by the Council in accordance with Section 7 of the Vocational Training Council Ordinance.

保險業訓練委員會職權範圍

1. 確定業內的人力需求，包括收集、分析相關的人力和學生／學員統計數字，以及關於社會經濟、科技及人力市場發展的資料。
2. 評估及研究本業的人力供求是否平衡。
3. 就發展業內職業專才教育及訓練設施應付人力需求，向職業訓練局（下稱「局方」）提供意見。
4. 就相關學科的課程發展策略及質素保證，向局方提出建議。
5. 擬訂本業主要職務的工作範圍，界定所需的技能及知識，審議訓練方案，包括訂定每種技能所需的訓練期。
6. 對技術評估、技能測驗及認證制度提供意見，以確定從業員、學徒及見習員的技能水平。
7. 就本業主要行業舉辦技能比賽提供意見，以推廣職業專才教育和派員參加國際賽事。
8. 與僱主、僱主聯會、工會、專業團體、訓練及教育機構、政府部門等聯絡，共商本業職業專才教育的發展與推廣事宜。
9. 為本業舉辦有關職業專才教育的研討會和會議。
10. 就訓練委員會工作和相關職業專才教育課程之推廣宣傳，向局方提供意見。
11. 每年向局方呈交訓練委員會工作報告，以及相關學科課程發展策略建議。
12. 根據《職業訓練局條例》第 7 條，負責局方所委派的其他工作。

Membership of the Working Party on Manpower Survey

Convenor

Mr Allan YU Kin-nam

Members

Mr Eric HUI Kam-kwai

Mr KWAN Sai-ming

Ms Susanna LAM Shuk-wah

Mr Jacob WONG

Mr Dennis WONG Kay-chau

Prof Martin YICK Ho-yin

Mr Alex YIP Kam-keung

Mr CHAN Chung-yuen

Mr John TSANG Kin-man

Secretary

Mr William CHOW Wing-nin

Terms of reference of the Working Party on Manpower Survey

1. To design the survey questionnaire and documents in accordance with the needs of the insurance industry.
2. To examine the draft survey report prepared by the Secretariat.
3. To advise on the training courses / programmes of the insurance industry.
4. To advise on the likely manpower growth of the insurance industry for the next few years with reference to the past manpower data.
5. To formulate recommendations on measures needed to ensure that the manpower supply is sufficient to meet the demand of the insurance industry in the light of survey findings and the business outlook of the economy.

人力調查工作小組委員名單和職權範圍

召集人

余健南先生

委員

許金桂先生

關世明先生

林淑華女士

黃雅各先生

黃其就先生

易浩然教授

葉錦強先生

陳仲源先生

曾健文先生

秘書

周永年先生

人力調查工作小組職權範圍

1. 按照保險業需要設計調查問卷及相關文件。
2. 審閱秘書處提交的調查報告初稿。
3. 就保險業培訓課程提供意見。
4. 根據過去人力數據，就未來數年保險業預期的人力增長提出意見。
5. 根據調查結果和業務展望，就相關措施制訂提出建議，確保人力供應滿足保險業需要。

Definition of Terms

Average monthly income	The monthly income, including the basic wage, regular overtime pay, cost of living allowance, meal allowance, commission and bonus. It is an average figure among insurance practitioners engaging in the same principal job.
Personnel	All staff who are directly paid by the company and who are either at work or temporarily absent from work, viz sick leave, maternity leave, annual vacation, casual leave or on strike. They include all full-time/part-time personnel (excluding trainees) who are engaged in principal jobs related to various job levels.
Diploma/Certificate	Technical and vocational education programmes, including Diploma/Certificate courses, Diploma of Foundation Studies, Diploma of Vocational Education and programmes at the craft level or equivalent.
First degree	The first degree(s) offered by local or non-local education institutions, or equivalent.
Postgraduate degree	A higher degree(s) (e.g. master degree) offered by local or non-local education institutions, or equivalent.
Secondary 4 to 7	The education programmes under the Hong Kong Certificate of Education Examination (HKCEE), the Hong Kong Diploma of Secondary Education (HKDSE) Examination, Diploma Yi Jin, or equivalent.
Sub-degree	The Associate Degree, Higher Diploma, Professional Diploma, Higher Certificate, Endorsement Certificate, Associateship or equivalent programmes offered by local or non-local institutions.
Vacancies	The unfilled, immediately available job openings for which the establishment is actively trying to recruit personnel at the time of survey.

詞彙釋義

每月平均收入	「每月平均收入」指每月的收入，包括：基本薪金、一般超時工作補薪、生活津貼、膳食津貼、佣金及花紅，將同一主要職務所有僱員的收入平均計算而得出。
僱員	「僱員」指由機構直接支付薪金的員工，包括現時仍在上班，以及因病假、產假、年假、事假、罷工等而暫時缺勤的員工，並指所有全職/兼職從事各職級職務僱員(不包括受訓者)。
文憑／證書	「文憑／證書」是指技術及職業教育課程之文憑／證書、基礎課程文憑、職專文憑及技工程度的課程，或同等教育程度。
學士學位	「學士學位」是指本地或非本地教育機構提供的學士學位，或同等教育程度。
研究生學位	「研究生學位」是指本地或非本地教育機構提供的高等學位（如碩士學位），或同等教育程度。
中四至中七	「中四至中七」是指中四至中七（包括與香港中學會考、香港中學文憑考試、毅進文憑等相關的教育課程）或同等教育程度。
副學位	「副學位」是指本地或非本地教育機構提供的副學士、高級文憑、專業文憑、高級證書、增修證書、院士銜或同等課程。
職位空缺	「職位空缺」指需要立刻填補的職位空缺，而公司於調查期間正積極招聘。

Headquarters (Industry Partnership) 總辦事處(行業合作)
30F, Billion Plaza II, 10 Cheung Yue Street, Cheung Sha Wan, Kowloon, Hong Kong
香港九龍長沙灣長裕街10號億京廣場2期30樓
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

Our Reference 本局檔號 IN/4/2 (2021)

Your Reference 來函檔號



17 December 2020

Dear Sir/Madam,

**The 2021 Manpower Survey of the
Insurance Industry**

The Insurance Training Board (the Training Board) of the Vocational Training Council (VTC), appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR), is responsible for matters pertaining to manpower training in the industry. In order to collect the latest manpower information for formulating recommendations on future manpower training, the Training Board will conduct the captioned survey from **January to February 2021**. I am writing to enlist your help by providing the relevant information to the survey and your co-operation would be much appreciated.

I enclose the following documents for your reference and completion:

- (a) The Questionnaire;
- (b) Explanatory Notes (Appendix A); and
- (c) Job Descriptions for Principal Jobs (Appendix B).

The VTC has appointed **MOV Data Collection Center Ltd. (MOV)** to assist in conducting the above survey. During the survey period, the enumerator of MOV will contact your establishment for the survey and answer the questions you may have. If necessary, visit will be made to your establishment to assist in completing and collecting the questionnaire. Alternatively, you may return the copy of the completed questionnaire to MOV via fax (3900 1122) or email (vtc@mov.com.hk).

I wish to assure you that the information provided will be handled **in strict confidence** and published on aggregate basis without reference to individual establishments.

The Manpower Survey Report will be uploaded onto the VTC website after completion of the survey. Should you have any queries, please do not hesitate to contact the following hotline during 9:30 a.m. to 6:00 p.m. from Monday to Friday :

- ✧ For matters regarding completion and return of questionnaire(s), please contact Ms. Polly CHAN of MOV at 3900 1176.
- ✧ In case you want to approach VTC directly, please contact Mr. Edward CHAN of VTC Manpower Survey (Statistical Team) at 3907 6716.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Allan YU Kin-nam', with a stylized flourish at the end.

(Allan YU Kin-nam)
Chairman
Insurance Training Board

Encl.

Vocational Training Council 職業訓練局

Headquarters (Industry Partnership) 總辦事處(行業合作)
30F, Billion Plaza II, 10 Cheung Yue Street, Cheung Sha Wan, Kowloon, Hong Kong
香港九龍長沙灣長裕街10號偉京廣場2期30樓
www.vtc.edu.hk

Telephone No 電話

Fax/Telex No 傳真

Our Reference 本局編號 IN/MPS (2021)

Your Reference 來函編號

執事先生／女士：



保險業 2021 年人力調查

職業訓練局(VTC)屬下保險業訓練委員會名稱(訓練委員會)由香港特別行政區行政長官委任，負責就業內人力訓練事宜提供意見。本會將於 **2021 年 1 月至 2 月**期間進行調查，蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。謹代表訓練委員會致函，懇請 貴機構惠予合作提供相關資料，以便進行上述人力調查。

茲夾附下述文件，供 貴機構參閱及填寫：

- (1) 調查問卷；
- (2) 附註（附錄 A）；及
- (3) 主要職務工作說明（附錄 B）。

VTC已委託米奧特資料搜集中心有限公司<米奧特>協助進行是次人力調查。調查期間，米奧特的統計員將聯絡 貴機構進行訪問及解答相關問題。如有需要，統計員會造訪貴機構協助填寫並收回已填妥的問卷。貴機構亦可將完成的問卷，以傳真(3900 1122) 或電郵(vtc@mov.com.hk) 交回米奧特。

調查所得的資料將絕對保密，局方在發表報告時，只會公布合計數字，不會提及個別機構情況。

人力調查報告將於調查完結後上載本局網頁。如對調查有任何查詢，請於星期一至五上午九時半至下午六時聯絡以下人士：

- ✧ 如查詢有關填寫及寄回問卷事宜，請與米奧特公司陳寶儀小姐聯絡(電話：3900 1176)。
- ✧ 如希望直接與 VTC 聯絡，請致電 VTC 人力調查(統計組)陳兆銘先生(電話：3907 6716)。

保險業訓練委員會主席
余健南

二零二零年十二月十七日
附件



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 2021 MANPOWER SURVEY OF THE INSURANCE INDUSTRY

保險業 2021年人力調查

The 2021 Manpower Survey of the Insurance (IN) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

保險業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據 **2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information

機構資料

(For official use)

Industry Code _____

NATURE OF BUSINESS:

業務性質

☐

Life Insurers

人壽保險

☐

Composite Insurers

綜合保險

☐

Company Agencies - Insurance

公司代理 – 保險

☐

Bancassurer

銀行保險

☐

General Insurers

一般保險

☐

Brokers

經紀

☐

Company Agencies – Alternative distribution

公司代理 – 替代分配

☐

Others, please specify

其他，請註明

TOTAL NO. OF PERSONS ENGAGED: _____

(Including insurance agents)

僱員總人數(包括保險代理人)

Details of Contact Person*

聯絡人資料*

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

For General Insurers

一般保險

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'H' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄 'B' 至 'H'。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
				Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑/證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	Code 編號 1 Below 1 year 1年以下 2 1-2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SENIOR MANAGEMENT 高層管理人員							
GENERAL INSURANCE 一般保險							
101 Managing Director; General Manager; Chief Executive (General Insurance) 常務董事; 總經理; 行政總裁 (一般保險)							
102 Deputy Managing Director; Deputy General Manager 副常務董事; 副總經理							
103 Assistant General Manager; Senior Manager (General Insurance) 助理總經理; 高級經理 (一般保險)							
104 Head - Enterprise Risk Management; Chief Risk Officer (General Insurance) 主管 - 企業風險管理; 首席風險官 (一般保險)							
109 Head - Finance/ Investment /Treasurer (General Insurance) 主管 - 財務/投資/司庫 (一般保險)							
113 Chief Information Officer; Chief Technology Officer (General Insurance) 總資訊主任; 總科技主任 (一般保險)							
149 Other Senior Management Staff (General Insurance) 其他高層管理人員 (一般保險)							
MIDDLE MANAGEMENT 中層管理人員							
GENERAL INSURANCE 一般保險							
202 Marketing Manager; Account Manager; Servicing Manager (General Insurance) 市場經理; 客戶經理; 服務經理 (一般保險)							
205 Accounting Manager (General Insurance) 會計經理 (一般保險)							
206 Actuarial Manager (General Insurance) 精算經理 (一般保險)							
207 Reinsurance Manager (General Insurance) 再保險經理 (一般保險)							
208 Underwriting Manager (General Insurance) 核保經理 (一般保險)							
209 Claims Manager (General Insurance) 賠償經理 (一般保險)							
210 Compliance Manager (General Insurance) 合規經理 (一般保險)							
211 Manager - Enterprise Risk Management (General Insurance) 經理 - 企業風險管理 (一般保險)							
212 Legal Manager (General Insurance) 法務經理 (一般保險)							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
				Code 編號 1 \$10,000 or below 或以下 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 - \$100,000 8 Above \$100,000 以上	Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑/證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	Code 編號 Year of Experience 相關年資 1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓

MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)

GENERAL INSURANCE 一般保險

213	Manager - Internal Audit (General Insurance) 經理 - 內部稽核 (一般保險)						
218	Assistant Manager 助理經理						
219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理 ; 培訓經理 (一般保險)						
220	Information Technology Manager (General Insurance) 資訊科技經理 (一般保險)						
249	Other Middle Management Staff (General Insurance) 其他中層管理人員 (一般保險)						

SUPERVISORY 主任

GENERAL INSURANCE 一般保險

301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任 ; 核保主任 (一般保險)						
303	Marketing Supervisor (General Insurance) 市務主任 (一般保險)						
304	Accounting Supervisor (General Insurance) 會計主任 (一般保險)						
305	Actuarial Supervisor (General Insurance) 精算主任 (一般保險)						
306	Policy Services Supervisor (General Insurance) 保單服務主任 (一般保險)						
307	Claims Supervisor (General Insurance - Insurance) 賠償主任 (一般保險 - 保險)						
313	Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)						
314	Assistant Executive ; Supervisor 助理主任						
316	Information Technology Supervisor (General Insurance) 資訊科技人員 (一般保險)						
349	Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)						

CLERK 文員

GENERAL INSURANCE 一般保險

401	Underwriting Clerk ; Claims Clerk 核保文員 ; 賠償文員						
402	Accounting Clerk (General Insurance) 會計文員 (一般保險)						
403	Clerical Staff (General Insurance) 文書人員 (一般保險)						
404	Customer Services Representative (General Insurance) 客戶服務代表 (一般保險)						
449	Other Clerical Staff (General Insurance) 其他文員 (一般保險)						

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子:

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 教育程度 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑／證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years – 5 years 多於2至5年 4 Over 5 years – 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
INSURANCE AGENT 保險代理人							
GENERAL INSURANCE 一般保險							
Director/ Manager 董事；經理							
Agent (General Insurance) 營業員（一般保險）							
OTHER SUPPORTING STAFF 其他輔助員工							
GENERAL INSURANCE 一般保險							
Other Supporting Staff (General Insurance) 其他輔助員工（一般保險）							
OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工							
For Official Use							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試(IIQE)、認可財務策劃師(CFP)、保險業專業文憑(Professional Diploma in Insurance Program (PDI)) 等。

Part II
第二部份

Part-time Employees
兼職僱員

1. Please state the number of **part-time employees** in your company **as at 2nd January 2021**.
請列出 貴公司在2021年1月2日的兼職僱員人數。

- (a) Managerial
經理級
- (c) Clerical
文員級

- (b) Supervisory
主任級

Insurance Agents
保險代理人

2. Please state the number of **insurance agents** of the company **in the past 12 months**.
請列出 貴公司過去十二個月內的保險代理人數目。

- (a) No. of insurance agents registered as at 1.1.2020
在 1.1.2020 註冊的保險代理人數目
- (b) No. of insurance agents registered as at 31.12.2020
在 31.12.2020 註冊的保險代理人數目
- (c) No. of insurance agents newly registered
新註冊的保險代理人

New Recruitment
新聘僱員

3. Please state the number of full-time employees/ insurance agents **newly recruited** in the **past 12 months**.
請列出 貴公司過去十二個月內新招聘的全職僱員/保險代理人人數。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Insurance Agent 保險代理人
(a) Total new recruits 新招聘總人數				
(b) Number of new recruits from 新招聘僱員中， 來自				
(i) an insurance company/ insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司				
(ii) another bank/financial company 另一間銀行／金融機構				
(iii) fresh graduates of insurance discipline 應屆保險學科之畢業生人數				

Employees Left
僱員離職

4. Please state the number of full-time employees/ insurance agents **left** in the **past 12 months**.
請列出 貴公司過去十二個月內離職的全職僱員/保險代理人人數。

- (a) Managerial
經理級
- (c) Clerical
文員級

- (b) Supervisory
主任級
- (d) Insurance Agent
保險代理人

Recruitment Difficulties

招聘困難

5. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick “✓” one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）			
(i) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如保險、工商管理、銀行及金融等）畢業生數目不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他（請說明）：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

粵港澳大灣區（大灣區）非銷售業務

6. (a) Does your company have any **non-sales operations** in Greater Bay Area as at 2nd January 2021?
在2021年1月2日，貴公司在大灣區有沒有非銷售業務？

☐ Yes 有 ☐ No 沒有 → Please go to question 7 請跳至第 7 題

- (b) Are there any employees / insurance agents of your company stationed or travelling to Greater Bay Area for works of non-sales operations?
貴公司會否有員工 / 保險代理人在大灣區長駐*或出差到大灣區進行非銷售業務的工作？

Job level 職級	With employees / insurance agents 有員工 / 保險代理人	
	Stationed* in Greater Bay Area 長駐在大灣區	Travelling to Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Insurance Agent 保險代理人	<input type="checkbox"/>	<input type="checkbox"/>

*Employees / insurance agents who stay in Greater Bay Area for 50% or above of the working time are classified under “Stationed in Greater Bay Area”.
長駐是指僱員 / 保險代理人逗留在大灣區工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company
貴公司會否
- | | Yes
會 | No
不會 |
|---|--------------------------|--------------------------|
| (i) recruit additional employees / insurance agents as result of development in non-sales operations in Greater Bay Area?
因在大灣區非銷售業務的發展而須增聘僱員 / 保險代理人？ | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) train existing employees / insurance agents to deal with non-sales operations in Greater Bay Area in terms of control, communication skills and Mainland regulations?
為現有僱員 / 保險代理人因處理大灣區非銷售業務而提供管理、溝通技巧及內地法規等方面訓練？ | <input type="checkbox"/> | <input type="checkbox"/> |

Training Needs

培訓需要

7. Please indicate the training areas required by employees/ insurance agents to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes. (You may choose up to five options for each job level)
請選擇相應的課程編號，指出僱員/保險代理人所需要的培訓課程，以配合保險業的新興趨勢及發展。（各職級可選最多五項）

Training areas 訓練範疇

Job level 職級	1	2	3	4	5
Managerial 經理級					
Supervisory 主任級					
Clerical 文員級					
Insurance Agent 保險代理人					

Management/Executive

管理／行政之發展

Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving and Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 市場管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 團隊之建立
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Agency Building and Development 代理人之建立及發展

Professional Qualification

專業知識

Code 編號	Training areas 訓練範疇
B01	Associate of the Chartered Insurance Institute (ACII)
B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B04	Certified Financial Planner (CFP)
B05	Chartered Financial Consultant (ChFC)
B06	Chartered Insurance Agency Manager (CIAM)
B07	Chartered Life Underwriter (CLU)
B08	Certified Manager of Financial Advisors (CMFA)
B09	Chartered Property and Casualty Underwriter (CPCU)
B10	Essentials of Management Development Program (EMD)
B11	Fellow of the Chartered Insurance Institute (FCII)
B12	Fellow of the Faculty of Actuaries in Scotland (FFA)
B13	Fellow of the Institute of Actuaries (FIA)
B14	Fellow of the Institute of Actuaries of Australia (FIAA)
B15	Fellow, Chartered Financial Practitioner (FChFP)
B16	Associate, Chartered Financial Practitioner (AChFP)
B17	Fellow of the Society of Actuaries (FSA)
B18	Fellow, Life Management Institute (FLMI)
B19	Graduate Diploma of Insurance (GDI)
B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
B21	Insurance Financial Planning Course (IFPC)
B22	Insurance Institute of Hong Kong (IIHK) Diploma
B23	Leadership Fellow (LF)
B24	Chartered Life Practitioner (ChLP)
B25	Professional Diploma in Insurance Programme (PDI)
B26	Registered Financial Consultant (RFC)
B27	Registered Financial Planner (RFP)
B28	SFC related courses

Job-related Knowledge

業務知識

Code 編號	Training areas 訓練範疇
C01	Actuarial Science 精算學
C02	General Insurance 一般保險
C03	Life Insurance 人壽保險
C04	MPF 強制性公積金
C05	Investment Planning 投資策劃
C06	Financial Planning 財務策劃
C07	Law Relating to Insurance 與保險有關之法律
C08	Investment-linked Insurance 投資相連保險
C09	Asset Management 資產管理
C10	Estate Planning 遺產策劃
C11	Retirement Planning 退休策劃
C12	Reinsurance 再保險
C13	Health-related Training 與健康有關之訓練
C14	Catastrophe Risk Analysis 巨災風險分析
C15	Regulatory and Financial Market Knowledge 規管和金融市場知識
C16	Deal Structure 交易結構
C17	Marine Insurance 海事保險

Generic / Technological Skills

通用 / 科技技能

Code 編號	Training areas 訓練範疇
D01	English Writing 英文書寫
D02	Spoken English 英語會話
D03	Chinese Writing 中文書寫
D04	Cantonese 廣東話
D05	Putonghua 普通話
D06	Use of Computer 基本電腦應用
D07	IT Enabling Systems 資訊科技系統
D08	Effective Communication Skills 有效溝通技巧
D09	Marketing/Selling Skills 市場推廣／銷售技巧
D10	Presentation Skills 表達技巧
D11	Basic Accounting 基本會計
D12	Interpersonal Skills 人際關係技巧
D13	Negotiation Skills 談判技巧
D14	Telemarketing Skills 電話銷售技巧
D15	Customer Psychology 顧客心理
D16	Mediation Skills 調解技巧
D17	Information Systems Application Skills 資訊系統應用技巧
D18	Artificial Intelligence 人工智能
D19	Blockchain 區塊鏈
D20	Cloud Computing 雲端運算
D21	Data Analytics 數據分析

Others (Please specify)

其他（請註明）

E99	(i) _____
E98	(ii) _____
E97	(iii) _____

Impact of advancement of technologies

技術提升的影響

8. Does your company anticipate any job positions that will become obsolete because of the advancement of technologies?
請問 貴公司預期那些職位，會因為技術提升而被淘汰？

☐ Yes 有

☐ No 沒有

Please list those job positions.

請列出該等職位。

(i) _____

(ii) _____

(iii) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

**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 2021 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2021年人力調查**

The 2021 Manpower Survey of the Insurance (IN) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

保險業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據 **2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information**機構資料**

(For official use)

Industry Code _____

NATURE OF BUSINESS:**業務性質**
☐

Life Insurers

人壽保險

☐

Composite Insurers

綜合保險

☐

Company Agencies - Insurance

公司代理 – 保險

☐

Bancassurer

銀行保險

☐

General Insurers

一般保險

☐

Brokers

經紀

☐

Company Agencies – Alternative distribution

公司代理 – 替代分配

☐

Others, please specify

其他，請註明

TOTAL NO. OF PERSONS ENGAGED: _____

(Including insurance agents)

僱員總人數(包括保險代理人)

Details of Contact Person***聯絡人資料***

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

For Life Insurers
人壽保險

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'H' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄 'B' 至 'H'。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑/證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 1 Year of Experience 相關年資 Below 1 year 1年以下 2 1 - 2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SENIOR MANAGEMENT 高層管理人員							
LIFE INSURANCE 人壽保險							
151 Managing Director; General Manager; Chief Executive (Life Insurance) 常務董事; 總經理; 行政總裁 (人壽保險)							
154 Head - Enterprise Risk Management; Chief Risk Officer (Life Insurance) 主管 - 企業風險管理; 首席風險官 (人壽保險)							
155 Chief Actuary 總精算師							
156 Head - Operations 主管 - 營運							
157 Head - Marketing 主管 - 市場							
158 Head - Group Benefits Business 主管 - 團體福利業務							
159 Head - Finance/ Investment /Treasurer (Life Insurance) 主管 - 財務/投資/司庫 (人壽保險)							
160 Head - Agency Operation 主管 - 營業代理運作							
162 Head - Human Resources/ Training 主管 - 人力資源/培訓							
163 Chief Information Officer; Chief Technology Officer (Life Insurance) 總資訊主任; 總科技主任 (人壽保險)							
199 Other Senior Management Staff (Life Insurance) 其他高層管理人員 (人壽保險)							
MIDDLE MANAGEMENT 中層管理人員							
LIFE INSURANCE 人壽保險							
252 Marketing Manager (Life Insurance) 市場經理 (人壽保險)							
255 Accounting Manager (Life Insurance) 會計經理 (人壽保險)							
256 Actuarial Manager (Life Insurance) 精算經理 (人壽保險)							
257 Reinsurance Manager (Life Insurance) 再保險經理 (人壽保險)							
258 Underwriting Manager (Life Insurance) 核保經理 (人壽保險)							
259 Claims Manager (Life Insurance) 賠償經理 (人壽保險)							
260 Compliance Manager (Life Insurance) 合規經理 (人壽保險)							
261 Manager - Enterprise Risk Management (Life Insurance) 經理 - 企業風險管理 (人壽保險)							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.:
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓

MIDDLE MANAGEMENT (CONTINUED) 中層管理人員（續）

LIFE INSURANCE 人壽保險

262	Legal Manager (Life Insurance) 法務經理（人壽保險）						
263	Manager - Internal Audit (Life Insurance) 經理－內部稽核（人壽保險）						
264	Policy Services Manager 保單服務經理						
265	Group Benefits Business Manager 團體福利業務經理						
266	Finance Manager / Investment Manager (Life Insurance) 財務經理／投資經理（人壽保險）						
267	Agency Administration Manager 業務代理行政經理						
269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）						
270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）						
271	Medical Officer ; Registered Nurse 醫務主任；註冊護士						
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）						

SUPERVISORY 主任

LIFE INSURANCE 人壽保險

351	Underwriting Supervisor (Life Insurance) 核保主任（人壽保險）						
353	Marketing Supervisor (Life Insurance) 市務主任（人壽保險）						
354	Accounting Supervisor (Life Insurance) 會計主任（人壽保險）						
355	Actuarial Supervisor (Life Insurance) 精算主任（人壽保險）						
356	Policy Services Supervisor (Life Insurance) 保單服務主任（人壽保險）						
357	Claims Supervisor (Life Insurance - Insurance) 賠償主任（人壽保險 - 保險）						
359	Group Benefits Business Supervisor 團體福利業務主任						
360	Finance Supervisor / Investment Supervisor (Life Insurance) 財務主任／投資主任（人壽保險）						
361	Direct Marketing Supervisor 直銷市務主任						
362	Agency Supervisor 營業代理主任						
363	Customer Services Supervisor (Life Insurance) 客戶服務主任（人壽保險）						
365	Human Resources Supervisor ; Training Supervisor 人力資源主任；培訓主任						
366	Information Technology Supervisor (Life Insurance) 資訊科技人員（人壽保險）						
399	Other Supervisory Staff (Life Insurance) 其他主任級人員（人壽保險）						

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑／證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 Year of Experience 相關年資 1 Below 1 year 1年以下 2 1 - 2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
CLERK 文員							
LIFE INSURANCE 人壽保險							
Accounting Clerk (Life Insurance) 會計文員 (人壽保險)							
Clerical Staff (Life Insurance) 文書人員 (人壽保險)							
Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)							
Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)							
INSURANCE AGENT 保險代理人							
LIFE INSURANCE 人壽保險							
Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監；區域總監；高級營業經理							
Agency Manager 營業經理							
Unit Manager ; Agency Supervisor 單位經理；營業主任							
Agent (Life Insurance) 營業員 (人壽保險)							
OTHER SUPPORTING STAFF 其他輔助員工							
LIFE INSURANCE 人壽保險							
Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)							
OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工							
For Official Use							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Part II
第二部份

Part-time Employees
兼職僱員

1. Please state the number of **part-time employees** in your company **as at 2nd January 2021**.
請列出 貴公司在2021年1月2日的兼職僱員人數。

- (a) Managerial
經理級
- (c) Clerical
文員級

- (b) Supervisory
主任級

Insurance Agents
保險代理人

2. Please state the number of **insurance agents** of the company **in the past 12 months**.
請列出 貴公司過去十二個月內的保險代理人數目。

- (a) No. of insurance agents registered as at 1.1.2020
在 1.1.2020 註冊的保險代理人數目
- (b) No. of insurance agents registered as at 31.12.2020
在 31.12.2020 註冊的保險代理人數目
- (c) No. of insurance agents newly registered
新註冊的保險代理人

New Recruitment
新聘僱員

3. Please state the number of full-time employees/ insurance agents **newly recruited** in the **past 12 months**.
請列出 貴公司過去十二個月內新招聘的全職僱員/保險代理人人數。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Insurance Agent 保險代理人
(a) Total new recruits 新招聘總人數				
(b) Number of new recruits from 新招聘僱員中， 來自				
(i) an insurance company/ insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司				
(ii) another bank/financial company 另一間銀行／金融機構				
(iii) fresh graduates of insurance discipline 應屆保險學科之畢業生人數				

Employees Left
僱員離職

4. Please state the number of full-time employees/ insurance agents **left** in the **past 12 months**.
請列出 貴公司過去十二個月內離職的全職僱員/保險代理人人數。

- (a) Managerial
經理級
- (c) Clerical
文員級

- (b) Supervisory
主任級
- (d) Insurance Agent
保險代理人

Recruitment Difficulties

招聘困難

5. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick “✓” one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）			
(i) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如保險、工商管理、銀行及金融等）畢業生數目不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他 (請說明)：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

粵港澳大灣區（大灣區）非銷售業務

6. (a) Does your company have any **non-sales operations** in Greater Bay Area as at 2nd January 2021?
在2021年1月2日，貴公司在大灣區有沒有**非銷售業務**？

☐ Yes 有

☐ No 沒有 → Please go to question 7 請跳至第 7 題

- (b) Are there any employees / insurance agents of your company stationed or travelling to Greater Bay Area for works of non-sales operations?

貴公司會否有員工 / 保險代理人在大灣區長駐*或出差到大灣區進行非銷售業務的工作？

Job level 職級	With employees / insurance agents 有員工 / 保險代理人	
	Stationed* in Greater Bay Area 長駐在大灣區	Travelling to Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Insurance Agent 保險代理人	<input type="checkbox"/>	<input type="checkbox"/>

*Employees / insurance agents who stay in Greater Bay Area for 50% or above of the working time are classified under “Stationed in Greater Bay Area”.
長駐是指僱員 / 保險代理人逗留在大灣區工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company
貴公司會否
- | | Yes
會 | No
不會 |
|---|--------------------------|--------------------------|
| (i) recruit additional employees / insurance agents as result of development in non-sales operations in Greater Bay Area?
因在大灣區非銷售業務的發展而須增聘僱員 / 保險代理人？ | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) train existing employees / insurance agents to deal with non-sales operations in Greater Bay Area in terms of control, communication skills and Mainland regulations?
為現有僱員 / 保險代理人因處理大灣區非銷售業務而提供管理、溝通技巧及內地法規等方面訓練？ | <input type="checkbox"/> | <input type="checkbox"/> |

Training Needs

培訓需要

7. Please indicate the training areas required by employees/ insurance agents to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes. (You may choose up to five options for each job level)
請選擇相應的課程編號，指出僱員/保險代理人所需要的培訓課程，以配合保險業的新興趨勢及發展。（各職級可選最多五項）

Job level 職級	Training areas 訓練範疇				
	1	2	3	4	5
Managerial 經理級					
Supervisory 主任級					
Clerical 文員級					
Insurance Agent 保險代理人					

Management/Executive

管理／行政之發展

Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving and Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 市場管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 團隊之建立
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Agency Building and Development 代理人之建立及發展

Professional Qualification

專業知識

Code 編號	Training areas 訓練範疇
B01	Associate of the Chartered Insurance Institute (ACII)
B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B04	Certified Financial Planner (CFP)
B05	Chartered Financial Consultant (ChFC)
B06	Chartered Insurance Agency Manager (CIAM)
B07	Chartered Life Underwriter (CLU)
B08	Certified Manager of Financial Advisors (CMFA)
B09	Chartered Property and Casualty Underwriter (CPCU)
B10	Essentials of Management Development Program (EMD)
B11	Fellow of the Chartered Insurance Institute (FCII)
B12	Fellow of the Faculty of Actuaries in Scotland (FFA)
B13	Fellow of the Institute of Actuaries (FIA)
B14	Fellow of the Institute of Actuaries of Australia (FIAA)
B15	Fellow, Chartered Financial Practitioner (FChFP)
B16	Associate, Chartered Financial Practitioner (AChFP)
B17	Fellow of the Society of Actuaries (FSA)
B18	Fellow, Life Management Institute (FLMI)
B19	Graduate Diploma of Insurance (GDI)
B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
B21	Insurance Financial Planning Course (IFPC)
B22	Insurance Institute of Hong Kong (IIHK) Diploma
B23	Leadership Fellow (LF)
B24	Chartered Life Practitioner (ChLP)
B25	Professional Diploma in Insurance Programme (PDI)
B26	Registered Financial Consultant (RFC)
B27	Registered Financial Planner (RFP)
B28	SFC related courses

Job-related Knowledge

業務知識

Code 編號	Training areas 訓練範疇
C01	Actuarial Science 精算學
C02	General Insurance 一般保險
C03	Life Insurance 人壽保險
C04	MPF 強制性公積金
C05	Investment Planning 投資策劃
C06	Financial Planning 財務策劃
C07	Law Relating to Insurance 與保險有關之法律
C08	Investment-linked Insurance 投資相連保險
C09	Asset Management 資產管理
C10	Estate Planning 遺產策劃
C11	Retirement Planning 退休策劃
C12	Reinsurance 再保險
C13	Health-related Training 與健康有關之訓練
C14	Catastrophe Risk Analysis 巨災風險分析
C15	Regulatory and Financial Market Knowledge 規管和金融市場知識
C16	Deal Structure 交易結構
C17	Marine Insurance 海事保險

Generic / Technological Skills

通用／科技技能

Code 編號	Training areas 訓練範疇
D01	English Writing 英文書寫
D02	Spoken English 英語會話
D03	Chinese Writing 中文書寫
D04	Cantonese 廣東話
D05	Putonghua 普通話
D06	Use of Computer 基本電腦應用
D07	IT Enabling Systems 資訊科技系統
D08	Effective Communication Skills 有效溝通技巧
D09	Marketing/Selling Skills 市場推廣／銷售技巧
D10	Presentation Skills 表達技巧
D11	Basic Accounting 基本會計
D12	Interpersonal Skills 人際關係技巧
D13	Negotiation Skills 談判技巧
D14	Telemarketing Skills 電話銷售技巧
D15	Customer Psychology 顧客心理
D16	Mediation Skills 調解技巧
D17	Information Systems Application Skills 資訊系統應用技巧
D18	Artificial Intelligence 人工智能
D19	Blockchain 區塊鏈
D20	Cloud Computing 雲端運算
D21	Data Analytics 數據分析

Others (Please specify)

其他（請註明）

E99	(i) _____
E98	(ii) _____
E97	(iii) _____

Impact of advancement of technologies

技術提升的影響

8. Does your company anticipate any job positions that will become obsolete because of the advancement of technologies?
請問 貴公司預期那些職位，會因為技術提升而被淘汰？

☐ Yes 有

☐ No 沒有

Please list those job positions.

請列出該等職位。

(i) _____

(ii) _____

(iii) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

**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 2021 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2021年人力調查**

The 2021 Manpower Survey of the Insurance (IN) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

保險業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據 **2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information**機構資料**

(For official use)

Industry Code _____

NATURE OF BUSINESS:**業務性質**
☐

Life Insurers

人壽保險

☐

Composite Insurers

綜合保險

☐

Company Agencies - Insurance

公司代理 – 保險

☐

Bancassurer

銀行保險

☐

General Insurers

一般保險

☐

Brokers

經紀

☐

Company Agencies – Alternative distribution

公司代理 – 替代分配

☐

Others, please specify

其他，請註明

TOTAL NO. OF PERSONS ENGAGED: _____

(Including insurance agents)

僱員總人數(包括保險代理人)

Details of Contact Person***聯絡人資料***

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

For Composite Insurers
綜合保險

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'H' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄 'B' 至 'H'。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

Job Code 職位編號	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年1月2日的僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年1月2日的空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年1月的僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務要求專業資格* (請"✓")
					Code 編號	Code 編號	Code 編號	Code 編號
	Job Title A (3 employees and 2 vacancies) e.g.: 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SENIOR MANAGEMENT 高層管理人員								
GENERAL INSURANCE 一般保險								
101	Managing Director; General Manager; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）							
102	Deputy Managing Director; Deputy General Manager 副常務董事；副總經理							
103	Assistant General Manager; Senior Manager (General Insurance) 助理總經理；高級經理（一般保險）							
104	Head – Enterprise Risk Management; Chief Risk Officer (General Insurance) 主管 – 企業風險管理；首席風險官 (一般保險)							
109	Head - Finance/ Investment /Treasurer (General Insurance) 主管 – 財務／投資／司庫（一般保險）							
113	Chief Information Officer; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）							
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）							
LIFE INSURANCE 人壽保險								
151	Managing Director; General Manager; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）							
154	Head – Enterprise Risk Management; Chief Risk Officer (Life Insurance) 主管 – 企業風險管理；首席風險官 (人壽保險)							
155	Chief Actuary 總精算師							
156	Head - Operations 主管 – 營運							
157	Head – Marketing 主管 – 市務							
158	Head – Group Benefits Business 主管 – 團體福利業務							
159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管 – 財務／投資／司庫（人壽保險）							
160	Head – Agency Operation 主管 – 營業代理運作							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.:
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
				Code 編號	Code 編號	Code 編號	
				1 \$10,000 or below 或以下	1 Postgraduate Degree 研究生學位	1 Below 1 year 1年以下	
				2 \$10,001 - \$20,000	2 First Degree 學士學位	2 1 -2 years 1至2年	
				3 \$20,001 - \$30,000	3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	3 Over 2 years – 5 years 多於2至5年	
				4 \$30,001 - \$40,000	4 Diploma/Certificate 文憑／證書	4 Over 5 years – 10 years 多於5至10年	
				5 \$40,001 - \$60,000	5 Secondary 4 to 7 中四至中七	5 Over 10 years 10年以上	
				6 \$60,001 - \$80,000	6 Secondary 3 or below 中三或以下		
				7 \$80,001 - \$100,000			
				8 Above \$100,000 以上			
Job Title A (3 employees and 2 vacancies) e.g.: 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓

SENIOR MANAGEMENT (CONTINUED) 高層管理人員 (續)

LIFE INSURANCE (CONTINUED) 人壽保險 (續)

162	Head - Human Resources/ Training 主管 - 人力資源／培訓						
163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）						
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）						

MIDDLE MANAGEMENT 中層管理人員

GENERAL INSURANCE 一般保險

202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市務經理；客戶經理；服務經理 (一般保險)						
205	Accounting Manager (General Insurance) 會計經理（一般保險）						
206	Actuarial Manager (General Insurance) 精算經理（一般保險）						
207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）						
208	Underwriting Manager (General Insurance) 核保經理（一般保險）						
209	Claims Manager (General Insurance) 賠償經理（一般保險）						
210	Compliance Manager (General Insurance) 合規經理（一般保險）						
211	Manager - Enterprise Risk Management (General Insurance) 經理 - 企業風險管理（一般保險）						
212	Legal Manager (General Insurance) 法務經理（一般保險）						
213	Manager - Internal Audit (General Insurance) 經理 - 內部稽核（一般保險）						
218	Assistant Manager 助理經理						
219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）						
220	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）						
249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）						

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job Code 職位編號	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
					Code 編號	Code 編號 Education Level 教育程度	Code 編號 Year of Experience 相關年資	
e.g.: 例子:	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)								
LIFE INSURANCE 人壽保險								
252	Marketing Manager (Life Insurance) 市場經理 (人壽保險)							
255	Accounting Manager (Life Insurance) 會計經理 (人壽保險)							
256	Actuarial Manager (Life Insurance) 精算經理 (人壽保險)							
257	Reinsurance Manager (Life Insurance) 再保險經理 (人壽保險)							
258	Underwriting Manager (Life Insurance) 核保經理 (人壽保險)							
259	Claims Manager (Life Insurance) 賠償經理 (人壽保險)							
260	Compliance Manager (Life Insurance) 合規經理 (人壽保險)							
261	Manager - Enterprise Risk Management (Life Insurance) 經理 - 企業風險管理 (人壽保險)							
262	Legal Manager (Life Insurance) 法務經理 (人壽保險)							
263	Manager - Internal Audit (Life Insurance) 經理 - 內部稽核 (人壽保險)							
264	Policy Services Manager 保單服務經理							
265	Group Benefits Business Manager 團體福利業務經理							
266	Finance Manager / Investment Manager (Life Insurance) 財務經理 / 投資經理 (人壽保險)							
267	Agency Administration Manager 業務代理行政經理							
269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理 ; 培訓經理 (人壽保險)							
270	Information Technology Manager (Life Insurance) 資訊科技經理 (人壽保險)							
271	Medical Officer ; Registered Nurse 醫務主任 ; 註冊護士							
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員 (人壽保險)							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.:
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度		(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資		(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
					Code 編號	Education Level	Code 編號	Year of Experience 相關年資	
				1 \$10,000 or below 或以下	1	Postgraduate Degree 研究生學位	1	Below 1 year 1年以下	
				2 \$10,001 - \$20,000	2	First Degree 學士學位	2	1 - 2 years 1至2年	
				3 \$20,001 - \$30,000	3	Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	3	Over 2 years – 5 years 多於2至5年	
				4 \$30,001 - \$40,000	4	Diploma/Certificate 文憑／證書	4	Over 5 years – 10 years 多於5至10年	
				5 \$40,001 - \$60,000	5	Secondary 4 to 7 中四至中七	5	Over 10 years 10年以上	
				6 \$60,001 - \$80,000	6	Secondary 3 or below 中三或以下			
				7 \$80,001 - \$100,000					
				8 Above \$100,000 以上					
	Please enter a zero '0' in the box if there is no employee /vacancy. 如沒有僱員／空缺，請在方格內填 入 '0'。								
Job Title A (3 employees and 2 vacancies) e.g.: 職位甲(3名僱員及2個空缺)	3	2	5	6	3		2		✓

SUPERVISORY 主任

GENERAL INSURANCE 一般保險

301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任；核保主任（一般保險）							
303	Marketing Supervisor (General Insurance) 市務主任（一般保險）							
304	Accounting Supervisor (General Insurance) 會計主任（一般保險）							
305	Actuarial Supervisor (General Insurance) 精算主任（一般保險）							
306	Policy Services Supervisor (General Insurance) 保單服務主任（一般保險）							
307	Claims Supervisor (General Insurance - Insurance) 賠償主任（一般保險 - 保險）							
313	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）							
314	Assistant Executive ; Supervisor 助理主任							
316	Information Technology Supervisor (General Insurance) 資訊科技人員（一般保險）							
349	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）							

LIFE INSURANCE 人壽保險

351	Underwriting Supervisor (Life Insurance) 核保主任（人壽保險）							
353	Marketing Supervisor (Life Insurance) 市務主任（人壽保險）							
354	Accounting Supervisor (Life Insurance) 會計主任（人壽保險）							
355	Actuarial Supervisor (Life Insurance) 精算主任（人壽保險）							
356	Policy Services Supervisor (Life Insurance) 保單服務主任（人壽保險）							
357	Claims Supervisor (Life Insurance - Insurance) 賠償主任（人壽保險 - 保險）							
359	Group Benefits Business Supervisor 團體福利業務主任							
360	Finance Supervisor / Investment Supervisor (Life Insurance) 財務主任／投資主任（人壽保險）							
361	Direct Marketing Supervisor 直銷市務主任							
362	Agency Supervisor 營業代理主任							
363	Customer Services Supervisor (Life Insurance) 客戶服務主任（人壽保險）							
365	Human Resources Supervisor ; Training Supervisor 人力資源主任；培訓主任							
366	Information Technology Supervisor (Life Insurance) 資訊科技人員（人壽保險）							
399	Other Supervisory Staff (Life Insurance) 其他主任級人員（人壽保險）							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.:
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
				Code 編號	Code 編號	Code 編號	
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				4 \$30,001 - \$40,000	4 Diploma/Certificate 文憑／證書	4 Over 5 years – 10 years 多於5至10年	
				5 \$40,001 - \$60,000	5 Secondary 4 to 7 中四至中七	5 Over 10 years 10年以上	
				6 \$60,001 - \$80,000	6 Secondary 3 or below 中三或以下		
				7 \$80,001 - \$100,000			
				8 Above \$100,000 以上			
Job Title A (3 employees and 2 vacancies) e.g.: 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
CLERK 文員							
GENERAL INSURANCE 一般保險							
Underwriting Clerk ; Claims Clerk 核保文員；賠償文員							
Accounting Clerk (General Insurance) 會計文員（一般保險）							
Clerical Staff (General Insurance) 文書人員（一般保險）							
Customer Services Representative (General Insurance) 客戶服務代表（一般保險）							
Other Clerical Staff (General Insurance) 其他文員（一般保險）							
LIFE INSURANCE 人壽保險							
Accounting Clerk (Life Insurance) 會計文員（人壽保險）							
Clerical Staff (Life Insurance) 文書人員（人壽保險）							
Customer Services Representative (Life Insurance) 客戶服務代表（人壽保險）							
Other Clerical Staff (Life Insurance) 其他文員（人壽保險）							
INSURANCE AGENT 保險代理人							
GENERAL INSURANCE 一般保險							
Director/ Manager 董事；經理							
Agent (General Insurance) 營業員（一般保險）							
LIFE INSURANCE 人壽保險							
Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監；區域總監；高級營業經理							
Agency Manager 營業經理							
Unit Manager ; Agency Supervisor 單位經理；營業主任							
Agent (Life Insurance) 營業員（人壽保險）							
OTHER SUPPORTING STAFF 其他輔助員工							
GENERAL INSURANCE 一般保險							
Other Supporting Staff (General Insurance) 其他輔助員工（一般保險）							
LIFE INSURANCE 人壽保險							
Other Supporting Staff (Life Insurance) 其他輔助員工（人壽保險）							
OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工							
For Official Use							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Part II
第二部份

Part-time Employees
兼職僱員

1. Please state the number of **part-time employees** in your company **as at 2nd January 2021**.
請列出 貴公司 在2021年1月2日的兼職僱員 人數。

- (a) Managerial
經理級
- (c) Clerical
文員級

- (b) Supervisory
主任級

Insurance Agents
保險代理人

2. Please state the number of **insurance agents** of the company **in the past 12 months**.
請列出 貴公司 過去十二個月內的保險代理人 數目。

- (a) No. of insurance agents registered as at 1.1.2020
在 1.1.2020 註冊的保險代理人數目
- (b) No. of insurance agents registered as at 31.12.2020
在 31.12.2020 註冊的保險代理人數目
- (c) No. of insurance agents newly registered
新註冊的保險代理人

New Recruitment
新聘僱員

3. Please state the number of full-time employees/ insurance agents **newly recruited** in the **past 12 months**.
請列出 貴公司 過去十二個月內新招聘 的全職僱員/保險代理人人數。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Insurance Agent 保險代理人
(a) Total new recruits 新招聘總人數				
(b) Number of new recruits from 新招聘僱員中， <u>來自</u>				
(i) an insurance company/ insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司				
(ii) another bank/financial company 另一間銀行／金融機構				
(iii) fresh graduates of insurance discipline 應屆保險學科之畢業生人數				

Employees Left
僱員離職

4. Please state the number of full-time employees/ insurance agents **left** in the **past 12 months**.
請列出 貴公司 過去十二個月內離職 的全職僱員/保險代理人人數。

- (a) Managerial
經理級
- (c) Clerical
文員級

- (b) Supervisory
主任級

- (d) Insurance Agent
保險代理人

Recruitment Difficulties

招聘困難

5. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick “✓” one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）			
(i) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如保險、工商管理、銀行及金融等）畢業生數目不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他 (請說明)：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

粵港澳大灣區（大灣區）非銷售業務

6. (a) Does your company have any **non-sales operations** in Greater Bay Area as at 2nd January 2021?
在2021年1月2日，貴公司在大灣區有沒有非銷售業務？

☐ Yes 有

☐ No 沒有 → Please go to question 7 請跳至第 7 題

- (b) Are there any employees / insurance agents of your company stationed or travelling to Greater Bay Area for works of non-sales operations?

貴公司會否有員工 / 保險代理人在大灣區長駐*或出差到大灣區進行非銷售業務的工作？

Job level 職級	With employees / insurance agents 有員工 / 保險代理人	
	Stationed* in Greater Bay Area 長駐在大灣區	Travelling to Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Insurance Agent 保險代理人	<input type="checkbox"/>	<input type="checkbox"/>

*Employees / insurance agents who stay in Greater Bay Area for 50% or above of the working time are classified under “Stationed in Greater Bay Area”.
長駐是指僱員 / 保險代理人逗留在大灣區工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company
貴公司會否
- | | Yes
會 | No
不會 |
|---|--------------------------|--------------------------|
| (i) recruit additional employees / insurance agents as result of development in non-sales operations in Greater Bay Area?
因在大灣區非銷售業務的發展而須增聘僱員 / 保險代理人？ | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) train existing employees / insurance agents to deal with non-sales operations in Greater Bay Area in terms of control, communication skills and Mainland regulations?
為現有僱員 / 保險代理人因處理大灣區非銷售業務而提供管理、溝通技巧及內地法規等方面訓練？ | <input type="checkbox"/> | <input type="checkbox"/> |

Training Needs

培訓需要

7. Please indicate the training areas required by employees/ insurance agents to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes. (You may choose up to five options for each job level)
請選擇相應的課程編號，指出僱員/保險代理人所需要的培訓課程，以配合保險業的新興趨勢及發展。（各職級可選最多五項）

Job level 職級	Training areas 訓練範疇				
	1	2	3	4	5
Managerial 經理級					
Supervisory 主任級					
Clerical 文員級					
Insurance Agent 保險代理人					

Management/Executive

管理／行政之發展

Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving and Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 市場管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 團隊之建立
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Agency Building and Development 代理人之建立及發展

Professional Qualification

專業知識

Code 編號	Training areas 訓練範疇
B01	Associate of the Chartered Insurance Institute (ACII)
B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B04	Certified Financial Planner (CFP)
B05	Chartered Financial Consultant (ChFC)
B06	Chartered Insurance Agency Manager (CIAM)
B07	Chartered Life Underwriter (CLU)
B08	Certified Manager of Financial Advisors (CMFA)
B09	Chartered Property and Casualty Underwriter (CPCU)
B10	Essentials of Management Development Program (EMD)
B11	Fellow of the Chartered Insurance Institute (FCII)
B12	Fellow of the Faculty of Actuaries in Scotland (FFA)
B13	Fellow of the Institute of Actuaries (FIA)
B14	Fellow of the Institute of Actuaries of Australia (FIAA)
B15	Fellow, Chartered Financial Practitioner (FChFP)
B16	Associate, Chartered Financial Practitioner (AChFP)
B17	Fellow of the Society of Actuaries (FSA)
B18	Fellow, Life Management Institute (FLMI)
B19	Graduate Diploma of Insurance (GDI)
B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
B21	Insurance Financial Planning Course (IFPC)
B22	Insurance Institute of Hong Kong (IIHK) Diploma
B23	Leadership Fellow (LF)
B24	Chartered Life Practitioner (ChLP)
B25	Professional Diploma in Insurance Programme (PDI)
B26	Registered Financial Consultant (RFC)
B27	Registered Financial Planner (RFP)
B28	SFC related courses

Job-related Knowledge

業務知識

Code 編號	Training areas 訓練範疇
C01	Actuarial Science 精算學
C02	General Insurance 一般保險
C03	Life Insurance 人壽保險
C04	MPF 強制性公積金
C05	Investment Planning 投資策劃
C06	Financial Planning 財務策劃
C07	Law Relating to Insurance 與保險有關之法律
C08	Investment-linked Insurance 投資相連保險
C09	Asset Management 資產管理
C10	Estate Planning 遺產策劃
C11	Retirement Planning 退休策劃
C12	Reinsurance 再保險
C13	Health-related Training 與健康有關之訓練
C14	Catastrophe Risk Analysis 巨災風險分析
C15	Regulatory and Financial Market Knowledge 規管和金融市場知識
C16	Deal Structure 交易結構
C17	Marine Insurance 海事保險

Generic / Technological Skills

通用／科技技能

Code 編號	Training areas 訓練範疇
D01	English Writing 英文書寫
D02	Spoken English 英語會話
D03	Chinese Writing 中文書寫
D04	Cantonese 廣東話
D05	Putonghua 普通話
D06	Use of Computer 基本電腦應用
D07	IT Enabling Systems 資訊科技系統
D08	Effective Communication Skills 有效溝通技巧
D09	Marketing/Selling Skills 市場推廣／銷售技巧
D10	Presentation Skills 表達技巧
D11	Basic Accounting 基本會計
D12	Interpersonal Skills 人際關係技巧
D13	Negotiation Skills 談判技巧
D14	Telemarketing Skills 電話銷售技巧
D15	Customer Psychology 顧客心理
D16	Mediation Skills 調解技巧
D17	Information Systems Application Skills 資訊系統應用技巧
D18	Artificial Intelligence 人工智能
D19	Blockchain 區塊鏈
D20	Cloud Computing 雲端運算
D21	Data Analytics 數據分析

Others (Please specify)

其他（請註明）

E99	(i) _____
E98	(ii) _____
E97	(iii) _____

Impact of advancement of technologies

技術提升的影響

8. Does your company anticipate any job positions that will become obsolete because of the advancement of technologies?
請問 貴公司預期那些職位，會因為技術提升而被淘汰？

☐ Yes 有

☐ No 沒有

Please list those job positions.

請列出該等職位。

(i) _____

(ii) _____

(iii) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

**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 2021 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2021年人力調查**

The 2021 Manpower Survey of the Insurance (IN) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

保險業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據 **2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information**機構資料**

(For official use)

Industry Code _____

NATURE OF BUSINESS:**業務性質**
☐

Life Insurers

人壽保險

☐

General Insurers

一般保險

☐

Composite Insurers

綜合保險

☐

Brokers

經紀

☐

Company Agencies - Insurance

公司代理 – 保險

☐

Company Agencies – Alternative distribution

公司代理 – 替代分配

☐

Bancassurer

銀行保險

☐

Others, please specify

其他，請註明

TOTAL NO. OF PERSONS ENGAGED: _____

(Including technical representative)

僱員總人數(包括業務代表)

Details of Contact Person***聯絡人資料***

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

For Brokers
經紀

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'H' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄 'B' 至 'H'。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

Job Code 職位編號	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年1月2日的僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年1月2日的空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年1月的僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務要求專業資格* (請"✓")
					Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑/證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	Code 編號 1 Below 1 year 1年以下 2 1-2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	
e.g. 例子	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SENIOR MANAGEMENT 高層管理人員								
GENERAL INSURANCE 一般保險								
101	Managing Director; General Manager; Chief Executive (General Insurance) 常務董事; 總經理; 行政總裁 (一般保險)							
102	Deputy Managing Director; Deputy General Manager 副常務董事; 副總經理							
103	Assistant General Manager; Account Director; Chief Operating Officer (General Insurance) 助理總經理; 客戶總監; 營運總監 (一般保險)							
104	Head - Enterprise Risk Management; Chief Risk Officer (General Insurance) 主管 - 企業風險管理; 首席風險官 (一般保險)							
109	Head - Finance/ Investment /Treasurer (General Insurance) 主管 - 財務/投資/司庫 (一般保險)							
111	Assistant Director; Divisional Director 助理總監; 業務部門總監							
113	Chief Information Officer; Chief Technology Officer (General Insurance) 總資訊主任; 總科技主任 (一般保險)							
149	Other Senior Management Staff (General Insurance) 其他高層管理人員 (一般保險)							
LIFE INSURANCE 人壽保險								
151	Managing Director; General Manager; Chief Executive (Life Insurance) 常務董事; 總經理; 行政總裁 (人壽保險)							
153	Assistant General Manager; Account Director; Chief Operating Officer (Life Insurance) 助理總經理; 客戶總監; 營運總監 (人壽保險)							
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員 (人壽保險)							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子

	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
MIDDLE MANAGEMENT 中層管理人員								
GENERAL INSURANCE 一般保險								
1	Senior Account Manager (General Insurance) 高級客戶經理（一般保險）							
2	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (General Insurance) 市場經理；營業經理；客戶經理； 業務發展經理（一般保險）							
3	Accounting Manager (General Insurance) 會計經理（一般保險）							
4	Actuarial Manager (General Insurance) 精算經理（一般保險）							
5	Reinsurance Manager (General Insurance) 再保險經理（一般保險）							
6	Claims Manager (General Insurance) 賠償經理（一般保險）							
7	Compliance Manager (General Insurance) 合規經理（一般保險）							
8	Manager - Enterprise Risk Management (General Insurance) 經理－企業風險管理（一般保險）							
9	Legal Manager (General Insurance) 法務經理（一般保險）							
10	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）							
11	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）							
12	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）							
LIFE INSURANCE 人壽保險								
13	Senior Account Manager (Life Insurance) 高級客戶經理（人壽保險）							
14	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市場經理；營業經理；客戶經理； 業務發展經理（人壽保險）							
15	Accounting Manager (Life Insurance) 會計經理（人壽保險）							
16	Claims Manager (Life Insurance) 賠償經理（人壽保險）							
17	Compliance Manager (Life Insurance) 合規經理（人壽保險）							
18	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）							
SUPERVISORY 主任								
GENERAL INSURANCE 一般保險								
19	Accounting Supervisor (General Insurance) 會計主任（一般保險）							
20	Claims Supervisor (General Insurance - Broker) 賠償主任（一般保險－經紀）							
21	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）							
22	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師(CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job Code
職位編號
e.g.
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑／證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 Year of Experience 相關年資 1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years – 5 years 多於2至5年 4 Over 5 years – 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SUPERVISORY (CONTINUED) 主任 (續)							
LIFE INSURANCE 人壽保險							
354 Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)							
358 Claims Supervisor (Life Insurance - Broker) 賠償主任 (人壽保險 - 經紀)							
363 Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)							
399 Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)							
CLERK 文員							
GENERAL INSURANCE 一般保險							
402 Accounting Clerk (General Insurance) 會計文員 (一般保險)							
403 Clerical Staff (General Insurance) 文書人員 (一般保險)							
449 Other Clerical Staff (General Insurance) 其他文員 (一般保險)							
LIFE INSURANCE 人壽保險							
452 Accounting Clerk (Life Insurance) 會計文員 (人壽保險)							
453 Clerical Staff (Life Insurance) 文書人員 (人壽保險)							
499 Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)							
TECHNICAL REPRESENTATIVE 業務代表							
GENERAL INSURANCE 一般保險							
501 Technical Representative (General Insurance) 業務代表 (一般保險)							
LIFE INSURANCE 人壽保險							
551 Technical Representative (Life Insurance) 業務代表 (人壽保險)							
OTHER SUPPORTING STAFF 其他輔助員工							
GENERAL INSURANCE 一般保險							
049 Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)							
LIFE INSURANCE 人壽保險							
099 Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)							
OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工							
For Official Use							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Part II
第二部份

Part-time Employees
兼職僱員

1. Please state the number of **part-time employees** in your company **as at 2nd January 2021**.
請列出 貴公司在2021年1月2日的兼職僱員人數。

(a) Managerial 經理級	<input type="text"/>	(b) Supervisory 主任級	<input type="text"/>
(c) Clerical 文員級	<input type="text"/>	(d) Technical Representatives 業務代表	<input type="text"/>

New Recruitment
新聘僱員

2. Please state the number of full-time employees/ technical representatives **newly recruited** in the **past 12 months**.
請列出 貴公司過去十二個月內新招聘的全職僱員/業務代表人數。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Total new recruits 新招聘總人數				
(b) Number of new recruits from 新招聘僱員中， 來自				
(i) an insurance company/ insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司				
(ii) another bank/financial company 另一間銀行／金融機構				
(iii) fresh graduates of insurance discipline 應屆保險學科之畢業生人數				

Employees Left
僱員離職

3. Please state the number of full-time employees/ technical representatives **left** in the **past 12 months**.
請列出 貴公司過去十二個月內離職的全職僱員/業務代表人數。

(a) Managerial 經理級	<input type="text"/>	(b) Supervisory 主任級	<input type="text"/>
(c) Clerical 文員級	<input type="text"/>	(d) Technical Representative 業務代表	<input type="text"/>

Recruitment Difficulties

招聘困難

4. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick "✓" one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）				
(i) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如保險、工商管理、銀行及金融等）畢業生數目不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他 (請說明)：_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

粵港澳大灣區（大灣區）非銷售業務

5. (a) Does your company have any **non-sales operations** in Greater Bay Area as at 2nd January 2021?
在2021年1月2日，貴公司在大灣區有沒有**非銷售業務**？

☐ Yes 有

☐ No 沒有 → Please go to question 6 請跳至第 6 題

- (b) Are there any employees / technical representatives of your company stationed or travelling to Greater Bay Area for works of non-sales operations?

貴公司會否有員工 / 業務代表在大灣區長駐*或出差到大灣區進行非銷售業務的工作？

Job level 職級	With employees / technical representatives 有員工 / 業務代表	
	Stationed* in Greater Bay Area 長駐在 <u>大灣區</u>	Travelling to Greater Bay Area 往 <u>大灣區</u> 出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Technical Representative 業務代表	<input type="checkbox"/>	<input type="checkbox"/>

*Employees / technical representatives who stay in Greater Bay Area for 50% or above of the working time are classified under "Stationed in Greater Bay Area".
長駐是指僱員 / 業務代表逗留在大灣區工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company
貴公司會否
- | | Yes
會 | No
不會 |
|--|--------------------------|--------------------------|
| (i) recruit additional employees / technical representatives as result of development in non-sales operations in Greater Bay Area?
因在 <u>大灣區</u> 非銷售業務的發展而須增聘僱員 / 業務代表？ | <input type="checkbox"/> | <input type="checkbox"/> |
| (ii) train existing employees / technical representatives to deal with non-sales operations in Greater Bay Area in terms of control, communication skills and Mainland regulations?
為現有僱員 / 業務代理因處理 <u>大灣區</u> 非銷售業務而提供管理、溝通技巧及內地法規等方面訓練？ | <input type="checkbox"/> | <input type="checkbox"/> |

Training Needs

培訓需要

6. Please indicate the training areas required by employees/ technical representatives to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes. (You may choose up to five options for each job level)
請選擇相應的課程編號，指出僱員/業務代表所需要的培訓課程，以配合保險業的新興趨勢及發展。（各職級可選最多五項）

Training areas 訓練範疇

Job level 職級

Managerial 經理級

Supervisory 主任級

Clerical 文員級

Technical Representative 業務代表

1	2	3	4	5

Management/Executive

管理／行政之發展

Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving and Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 市場管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 團隊之建立
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Agency Building and Development 代理人之建立及發展

Professional Qualification

專業知識

Code 編號	Training areas 訓練範疇
B01	Associate of the Chartered Insurance Institute (ACII)
B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B04	Certified Financial Planner (CFP)
B05	Chartered Financial Consultant (ChFC)
B06	Chartered Insurance Agency Manager (CIAM)
B07	Chartered Life Underwriter (CLU)
B08	Certified Manager of Financial Advisors (CMFA)
B09	Chartered Property and Casualty Underwriter (CPCU)
B10	Essentials of Management Development Program (EMD)
B11	Fellow of the Chartered Insurance Institute (FCII)
B12	Fellow of the Faculty of Actuaries in Scotland (FFA)
B13	Fellow of the Institute of Actuaries (FIA)
B14	Fellow of the Institute of Actuaries of Australia (FIAA)
B15	Fellow, Chartered Financial Practitioner (FChFP)
B16	Associate, Chartered Financial Practitioner (AChFP)
B17	Fellow of the Society of Actuaries (FSA)
B18	Fellow, Life Management Institute (FLMI)
B19	Graduate Diploma of Insurance (GDI)
B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
B21	Insurance Financial Planning Course (IFPC)
B22	Insurance Institute of Hong Kong (IIHK) Diploma
B23	Leadership Fellow (LF)
B24	Chartered Life Practitioner (ChLP)
B25	Professional Diploma in Insurance Programme (PDI)
B26	Registered Financial Consultant (RFC)
B27	Registered Financial Planner (RFP)
B28	SFC related courses

Job-related Knowledge

業務知識

Code 編號	Training areas 訓練範疇
C01	Actuarial Science 精算學
C02	General Insurance 一般保險
C03	Life Insurance 人壽保險
C04	MPF 強制性公積金
C05	Investment Planning 投資策劃
C06	Financial Planning 財務策劃
C07	Law Relating to Insurance 與保險有關之法律
C08	Investment-linked Insurance 投資相連保險
C09	Asset Management 資產管理
C10	Estate Planning 遺產策劃
C11	Retirement Planning 退休策劃
C12	Reinsurance 再保險
C13	Health-related Training 與健康有關之訓練
C14	Catastrophe Risk Analysis 巨災風險分析
C15	Regulatory and Financial Market Knowledge 規管和金融市場知識
C16	Deal Structure 交易結構
C17	Marine Insurance 海事保險

Generic / Technological Skills

通用 / 科技技能

Code 編號	Training areas 訓練範疇
D01	English Writing 英文書寫
D02	Spoken English 英語會話
D03	Chinese Writing 中文書寫
D04	Cantonese 廣東話
D05	Putonghua 普通話
D06	Use of Computer 基本電腦應用
D07	IT Enabling Systems 資訊科技系統
D08	Effective Communication Skills 有效溝通技巧
D09	Marketing/Selling Skills 市場推廣／銷售技巧
D10	Presentation Skills 表達技巧
D11	Basic Accounting 基本會計
D12	Interpersonal Skills 人際關係技巧
D13	Negotiation Skills 談判技巧
D14	Telemarketing Skills 電話銷售技巧
D15	Customer Psychology 顧客心理
D16	Mediation Skills 調解技巧
D17	Information Systems Application Skills 資訊系統應用技巧
D18	Artificial Intelligence 人工智能
D19	Blockchain 區塊鏈
D20	Cloud Computing 雲端運算
D21	Data Analytics 數據分析

Others (Please specify)

其他（請註明）

- E99 (i) _____
- E98 (ii) _____
- E97 (iii) _____

Impact of advancement of technologies

技術提升的影響

7. Does your company anticipate any job positions that will become obsolete because of the advancement of technologies?
請問 貴公司預期那些職位，會因為技術提升而被淘汰？

☐ Yes 有

☐ No 沒有

Please list those job positions.

請列出該等職位。

(i) _____

(ii) _____

(iii) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

**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 2021 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2021年人力調查**

The 2021 Manpower Survey of the Insurance (IN) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

保險業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據 **2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information**機構資料**

(For official use)

Industry Code _____

NATURE OF BUSINESS:**業務性質**
☐

Life Insurers

人壽保險

☐

Composite Insurers

綜合保險

☐

Company Agencies - Insurance

公司代理 – 保險

☐

Bancassurer

銀行保險

☐

General Insurers

一般保險

☐

Brokers

經紀

☐

Company Agencies – Alternative distribution

公司代理 – 替代分配

☐

Others, please specify

其他，請註明

TOTAL NO. OF PERSONS ENGAGED: _____

(Including technical representative)

僱員總人數(包括業務代表)

Details of Contact Person***聯絡人資料***

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

For Company Agencies
公司代理

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'H' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄 'B' 至 'H'。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

Job Code 職位編號	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
e.g: 例子	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SENIOR MANAGEMENT 高層管理人員								
GENERAL INSURANCE 一般保險								
101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）							
103	Assistant General Manager ; Account Director (General Insurance) 助理總經理；客戶總監（一般保險）							
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）							
LIFE INSURANCE 人壽保險								
151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）							
153	Assistant General Manager ; Account Director (Life Insurance) 助理總經理；客戶總監（人壽保險）							
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）							
MIDDLE MANAGEMENT 中層管理人員								
GENERAL INSURANCE 一般保險								
201	Senior Sales Manager (General Insurance) 高級營業經理（一般保險）							
204	Marketing Manager ; Sales Manager (General Insurance) 市場經理；營業經理（一般保險）							
205	Accounting Manager (General Insurance) 會計經理（一般保險）							
210	Compliance Manager (General Insurance) 合規經理（一般保險）							
249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）							
LIFE INSURANCE 人壽保險								
251	Senior Sales Manager (Life Insurance) 高級營業經理（人壽保險）							
254	Marketing Manager ; Sales Manager (Life Insurance) 市場經理；營業經理（人壽保險）							
255	Accounting Manager (Life Insurance) 會計經理（人壽保險）							
260	Compliance Manager (Life Insurance) 合規經理（人壽保險）							
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的空 缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑／證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 Year of Experience 相關年資 1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years – 5 years 多於2至5年 4 Over 5 years – 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SUPERVISORY 主任							
GENERAL INSURANCE 一般保險							
Account Supervisor (General Insurance) 客戶主任 (一般保險)							
Accounting Supervisor (General Insurance) 會計主任 (一般保險)							
Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)							
Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)							
LIFE INSURANCE 人壽保險							
Account Supervisor (Life Insurance) 客戶主任 (人壽保險)							
Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)							
Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)							
Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)							
CLERK 文員							
GENERAL INSURANCE 一般保險							
Accounting Clerk (General Insurance) 會計文員 (一般保險)							
Clerical Staff (General Insurance) 文書人員 (一般保險)							
Other Clerical Staff (General Insurance) 其他文員 (一般保險)							
LIFE INSURANCE 人壽保險							
Accounting Clerk (Life Insurance) 會計文員 (人壽保險)							
Clerical Staff (Life Insurance) 文書人員 (人壽保險)							
Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)							
TECHNICAL REPRESENTATIVE 業務代表							
GENERAL INSURANCE 一般保險							
Technical Representative (General Insurance) 業務代表 (一般保險)							
LIFE INSURANCE 人壽保險							
Technical Representative (Life Insurance) 業務代表 (人壽保險)							
OTHER SUPPORTING STAFF 其他輔助員工							
GENERAL INSURANCE 一般保險							
Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)							
LIFE INSURANCE 人壽保險							
Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)							
OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工							
For Official Use							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Part II
第二部份

Part-time Employees
兼職僱員

1. Please state the number of **part-time employees** in your company **as at 2nd January 2021**.
請列出 貴公司在2021年1月2日的兼職僱員人數。

(a) Managerial
經理級

(b) Supervisory
主任級

(c) Clerical
文員級

(d) Technical Representative
業務代表

New Recruitment
新聘僱員

2. Please state the number of full-time employees/ technical representatives **newly recruited** in the past 12 months.
請列出 貴公司過去十二個月內新招聘的全職僱員/業務代表人數。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Total new recruits 新招聘總人數				
(b) Number of new recruits from 新招聘僱員中， <u>來自</u>				
(i) an insurance company/ insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司				
(ii) another bank/financial company 另一間銀行／金融機構				
(iii) fresh graduates of insurance discipline 應屆保險學科之畢業生人數				

Employees Left
僱員離職

3. Please state the number of full-time employees/ technical representatives **left** in the past 12 months.
請列出 貴公司過去十二個月內離職的全職僱員/業務代表人數。

(a) Managerial
經理級

(b) Supervisory
主任級

(c) Clerical
文員級

(d) Technical Representative
業務代表

Recruitment Difficulties

招聘困難

4. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick "✓" one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）				
(i) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如保險、工商管理、銀行及金融等）畢業生數目不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他（請說明）：_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

粵港澳大灣區（大灣區）非銷售業務

5. (a) Does your company have any **non-sales operations** in Greater Bay Area as at 2nd January 2021?
在2021年1月2日，貴公司在大灣區有沒有非銷售業務？

☐ Yes 有

☐ No 沒有 → Please go to question 6 請跳至第 6 題

- (b) Are there any employees / technical representatives of your company stationed or travelling to Greater Bay Area for works of non-sales operations ?

貴公司會否有員工 / 業務代表在大灣區長駐*或出差到大灣區進行非銷售業務的工作？

Job level 職級	With employees / technical representatives 有員工 / 業務代表	
	Stationed* in Greater Bay Area 長駐在大灣區	Travelling to Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Technical Representative 業務代理	<input type="checkbox"/>	<input type="checkbox"/>

*Employees / technical representatives who stay in Greater Bay Area for 50% or above of the working time are classified under "Stationed in Greater Bay Area".
長駐是指僱員 / 業務逗留在大灣區工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company

貴公司會否

Yes
會

No
不會

- (i) recruit additional employees / technical representatives as result of development in non-sales operations in Greater Bay Area?

因在大灣區非銷售業務的發展而須增聘僱員 / 業務代表？

☐

☐

- (ii) train existing employees / technical representatives to deal with non-sales operations in Greater Bay Area in terms of control, communication skills and Mainland regulations?

為現有僱員 / 業務代理因處理大灣區非銷售業務而提供管理、溝通技巧及內地法規等方面訓練？

☐

☐

Training Needs

培訓需要

6. Please indicate the training areas required by employees/ technical representatives to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes. (You may choose up to five options for each job level)
請選擇相應的課程編號，指出僱員/業務代理所需要的培訓課程，以配合保險業的新興趨勢及發展。（各職級可選最多五項）

Training areas 訓練範疇

Job level 職級

Managerial 經理級

Supervisory 主任級

Clerical 文員級

Technical Representative 業務代表

	1	2	3	4	5
Managerial 經理級					
Supervisory 主任級					
Clerical 文員級					
Technical Representative 業務代表					

Management/Executive

管理／行政之發展

Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving and Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 市場管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 團隊之建立
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Agency Building and Development 代理人之建立及發展

Professional Qualification

專業知識

Code 編號	Training areas 訓練範疇
B01	Associate of the Chartered Insurance Institute (ACII)
B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B04	Certified Financial Planner (CFP)
B05	Chartered Financial Consultant (ChFC)
B06	Chartered Insurance Agency Manager (CIAM)
B07	Chartered Life Underwriter (CLU)
B08	Certified Manager of Financial Advisors (CMFA)
B09	Chartered Property and Casualty Underwriter (CPCU)
B10	Essentials of Management Development Program (EMD)
B11	Fellow of the Chartered Insurance Institute (FCII)
B12	Fellow of the Faculty of Actuaries in Scotland (FFA)
B13	Fellow of the Institute of Actuaries (FIA)
B14	Fellow of the Institute of Actuaries of Australia (FIAA)
B15	Fellow, Chartered Financial Practitioner (FChFP)
B16	Associate, Chartered Financial Practitioner (AChFP)
B17	Fellow of the Society of Actuaries (FSA)
B18	Fellow, Life Management Institute (FLMI)
B19	Graduate Diploma of Insurance (GDI)
B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
B21	Insurance Financial Planning Course (IFPC)
B22	Insurance Institute of Hong Kong (IIHK) Diploma
B23	Leadership Fellow (LF)
B24	Chartered Life Practitioner (ChLP)
B25	Professional Diploma in Insurance Programme (PDI)
B26	Registered Financial Consultant (RFC)
B27	Registered Financial Planner (RFP)
B28	SFC related courses

Job-related Knowledge

業務知識

Code 編號	Training areas 訓練範疇
C01	Actuarial Science 精算學
C02	General Insurance 一般保險
C03	Life Insurance 人壽保險
C04	MPF 強制性公積金
C05	Investment Planning 投資策劃
C06	Financial Planning 財務策劃
C07	Law Relating to Insurance 與保險有關之法律
C08	Investment-linked Insurance 投資相連保險
C09	Asset Management 資產管理
C10	Estate Planning 遺產策劃
C11	Retirement Planning 退休策劃
C12	Reinsurance 再保險
C13	Health-related Training 與健康有關之訓練
C14	Catastrophe Risk Analysis 巨災風險分析
C15	Regulatory and Financial Market Knowledge 規管和金融市場知識
C16	Deal Structure 交易結構
C17	Marine Insurance 海事保險

Generic / Technological Skills

通用／科技技能

Code 編號	Training areas 訓練範疇
D01	English Writing 英文書寫
D02	Spoken English 英語會話
D03	Chinese Writing 中文書寫
D04	Cantonese 廣東話
D05	Putonghua 普通話
D06	Use of Computer 基本電腦應用
D07	IT Enabling Systems 資訊科技系統
D08	Effective Communication Skills 有效溝通技巧
D09	Marketing/Selling Skills 市場推廣／銷售技巧
D10	Presentation Skills 表達技巧
D11	Basic Accounting 基本會計
D12	Interpersonal Skills 人際關係技巧
D13	Negotiation Skills 談判技巧
D14	Telemarketing Skills 電話銷售技巧
D15	Customer Psychology 顧客心理
D16	Mediation Skills 調解技巧
D17	Information Systems Application Skills 資訊系統應用技巧
D18	Artificial Intelligence 人工智能
D19	Blockchain 區塊鏈
D20	Cloud Computing 雲端運算
D21	Data Analytics 數據分析

Others (Please specify)

其他（請註明）

E99 (i) _____

E98 (ii) _____

E97 (iii) _____

Impact of advancement of technologies

技術提升的影響

7. Does your company anticipate any job positions that will become obsolete because of the advancement of technologies?
請問 貴公司預期那些職位，會因為技術提升而被淘汰？

☐ Yes 有

☐ No 沒有

Please list those job positions.

請列出該等職位。

(i) _____

(ii) _____

(iii) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

**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 2021 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2021年人力調查**

The 2021 Manpower Survey of the Insurance (IN) Industry aims at collecting manpower information of the industries concerned for formulating recommendations on future manpower training. Please provide the information of your establishment as at **2nd January 2021** by answering the questionnaire. Thank you.

保險業2021年人力調查旨在蒐集業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。懇請 貴機構根據 **2021年1月2日**的人力情況填寫此問卷。多謝合作。

Establishment Information**機構資料**

(For official use)

Industry Code _____

NATURE OF BUSINESS:**業務性質**
☐

Life Insurers

人壽保險

☐

Composite Insurers

綜合保險

☐

Company Agencies - Insurance

公司代理 – 保險

☐

Bancassurer

銀行保險

☐

General Insurers

一般保險

☐

Brokers

經紀

☐

Company Agencies – Alternative distribution

公司代理 – 替代分配

☐

Others, please specify

其他，請註明

TOTAL NO. OF PERSONS ENGAGED: _____

(Including technical representatives)

僱員總人數(包括業務代表)

Details of Contact Person***聯絡人資料***

NAME OF PERSON TO CONTACT: _____

聯絡人姓名

POSITION: _____

職位

TEL. NO. : _____ - _____

電話

FAX NO. : _____

圖文傳真

E-MAIL : _____

電郵

* The information provided will be used for the purpose of this and subsequent manpower surveys.
所提供資料將用作是次及日後人力調查之用。

For Bancassurers
銀行保險

Part I – Manpower Information

第一部份 – 人力情況

Please complete columns 'B' to 'H' of the questionnaire according to the list of principal jobs by referring to Appendix B for job description of individual job.

請根據列表中的主要職務，並參考附錄B有關各種職務的工作說明來填寫表內各欄 'B' 至 'H'。

Principal Jobs (Full-time employees) 主要職務 (全職僱員)

Job Code 職位編號	(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年1月2日的僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年1月2日的空缺額	(D) Forecast No. of Employees as of January 2022 預計在2022年1月的僱員人數	(E) Average Monthly Income Range 平均每月收入幅度	(F) Preferred Level of Education of Employees 僱員宜有的教育程度	(G) Preferred Year of Experience of Employees 全職僱員宜有的相關年資	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務要求專業資格* (請"✓")
e.g. 例子	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
SENIOR MANAGEMENT 高層管理人員								
GENERAL INSURANCE 一般保險								
101	Managing Director; General Manager; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）							
103	Assistant General Manager; Account Director (General Insurance) 助理總經理；客戶總監（一般保險）							
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）							
LIFE INSURANCE 人壽保險								
151	Managing Director; General Manager; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）							
153	Assistant General Manager; Account Director (Life Insurance) 助理總經理；客戶總監（人壽保險）							
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）							
MIDDLE MANAGEMENT 中層管理人員								
GENERAL INSURANCE 一般保險								
201	Senior Sales Manager; Senior Insurance Manager (General Insurance) 高級營業經理；高級保險經理（一般保險）							
204	Marketing Manager; Sales Manager; Insurance Manager (General Insurance) 市場經理；營業經理；保險經理（一般保險）							
205	Accounting Manager (General Insurance) 會計經理（一般保險）							
210	Compliance Manager (General Insurance) 合規經理（一般保險）							
212	Legal Manager (General Insurance) 法務經理（一般保險）							
213	Manager - Internal Audit (General Insurance) 經理－內部稽核（一般保險）							
249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑／證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 Year of Experience 相關年資 1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)							
LIFE INSURANCE 人壽保險							
251 Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級營業經理；高級保險經理 (人壽保險)							
254 Marketing Manager ; Sales Manager (Life Insurance) 市務經理；營業經理 (人壽保險)							
255 Accounting Manager (Life Insurance) 會計經理 (人壽保險)							
260 Compliance Manager (Life Insurance) 合規經理 (人壽保險)							
262 Legal Manager (Life Insurance) 法務經理 (人壽保險)							
263 Manager - Internal Audit (Life Insurance) 經理－內部稽核 (人壽保險)							
299 Other Middle Management Staff (Life Insurance) 其他中層管理人員 (人壽保險)							
SUPERVISORY 主任							
GENERAL INSURANCE 一般保險							
302 Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任；市務主任；保險主任 (一般保險)							
304 Accounting Supervisor (General Insurance) 會計主任 (一般保險)							
313 Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)							
349 Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)							
LIFE INSURANCE 人壽保險							
352 Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任；市務主任；保險主任 (人壽保險)							
354 Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)							
363 Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)							
399 Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)							
CLERK 文員							
GENERAL INSURANCE 一般保險							
402 Accounting Clerk (General Insurance) 會計文員 (一般保險)							
403 Clerical Staff (General Insurance) 文書人員 (一般保險)							
449 Other Clerical Staff (General Insurance) 其他文員 (一般保險)							
LIFE INSURANCE 人壽保險							
452 Accounting Clerk (Life Insurance) 會計文員 (人壽保險)							
453 Clerical Staff (Life Insurance) 文書人員 (人壽保險)							
499 Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Job
Code
職位
編號

e.g.
例子

(A) Principal Job 主要職務 (See Appendix B) (參閱附錄 B)	(B) No. of Employees as at 2nd January 2021 在2021年 1月2日的 僱員人數	(C) No. of Vacancies as at 2nd January 2021 在2021年 1月2日的 空缺額	(D) Forecast No. of Employees as of January 2022 預計在 2022年1月的 僱員人數	(E) Average Monthly Income Range 平均每月收入幅度 Code 編號 1 \$10,000 or below or below 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 - \$100,000 8 Above \$100,000 以上	(F) Preferred Level of Education of Employees 僱員宜有的 教育程度 Code 編號 1 Postgraduate Degree 研究生學位 2 First Degree 學士學位 3 Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑) 4 Diploma/Certificate 文憑／證書 5 Secondary 4 to 7 中四至中七 6 Secondary 3 or below 中三或以下	(G) Preferred Year of Experience of Employees 全職僱員宜有的 相關年資 Code 編號 Year of Experience 相關年資 1 Below 1 year 1年以下 2 1 -2 years 1至2年 3 Over 2 years - 5 years 多於2至5年 4 Over 5 years - 10 years 多於5至10年 5 Over 10 years 10年以上	(H) Requirement of Professional Qualification* for the Principal Job (Please "✓") 此主要職務 要求 專業資格* (請"✓")
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	5	6	3	2	✓
TECHNICAL REPRESENTATIVE 業務代表							
GENERAL INSURANCE 一般保險							
Technical Representative (General Insurance) 業務代表 (一般保險)							
LIFE INSURANCE 人壽保險							
Technical Representative (Life Insurance) 業務代表 (人壽保險)							
OTHER SUPPORTING STAFF 其他輔助員工							
GENERAL INSURANCE 一般保險							
Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)							
LIFE INSURANCE 人壽保險							
Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)							
OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工							
For Official Use							

* Example of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.
專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Part II
第二部份

Part-time Employees
兼職僱員

1. Please state the number of **part-time employees** in your company **as at 2nd January 2021**.
請列出 貴公司在2021年1月2日的兼職僱員人數。

(a) Managerial 經理級	<input type="text"/>	(b) Supervisory 主任級	<input type="text"/>
(c) Clerical 文員級	<input type="text"/>	(d) Technical Representatives 業務代表	<input type="text"/>

New Recruitment
新聘僱員

2. Please state the number of full-time employees/ technical representatives **newly recruited** in the **past 12 months**.
請列出 貴公司過去十二個月內新招聘的全職僱員/業務代表人數。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) Total new recruits 新招聘總人數	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) Number of new recruits from 新招聘僱員中， 來自	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(i) an insurance company/ insurance intermediary/ insurance related company 保險公司／保險中介人／與保險業有關的公司	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(ii) another bank/financial company 另一間銀行／金融機構	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(iii) fresh graduates of insurance discipline 應屆保險學科之畢業生人數	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Employees Left
僱員離職

3. Please state the number of full-time employees/ technical representatives **left** in the **past 12 months**.
請列出 貴公司過去十二個月內離職的全職僱員/業務代表人數。

(a) Managerial 經理級	<input type="text"/>	(b) Supervisory 主任級	<input type="text"/>
(c) Clerical 文員級	<input type="text"/>	(d) Technical Representative 業務代表	<input type="text"/>

Recruitment Difficulties

招聘困難

4. Please indicate the difficulties encountered in recruitment of full-time employees of your company in the past 12 months.
請指出 貴公司在過去十二個月招聘全職僱員時所遇到的困難。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment was taken place and the difficulties encountered were: (You may tick "✓" one or more options) 有招聘，所遇到的困難是：（可剔“✓”選多於一項）				
(i) Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions 專上院校有關學系（例如保險、工商管理、銀行及金融等）畢業生數目不足	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Lack of candidates with relevant experience and training 缺乏具相關經驗及訓練的職位申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Working conditions/remuneration package could not meet recruits' expectation 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Others (please specify): 其他 (請說明)：_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Did not encounter difficulties 沒有遇上困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

粵港澳大灣區（大灣區）非銷售業務

5. (a) Does your company have any **non-sales operations** in Greater Bay Area as at 2nd January 2021?
在2021年1月2日，貴公司在大灣區有沒有非銷售業務？

☐ Yes 有

☐ No 沒有 → Please go to question 6 請跳至第 6 題

- (b) Are there any employees / technical representatives of your company stationed or travelling to Greater Bay Area for works of non-sales operations?

貴公司會否有員工 / 業務代表在大灣區長駐*或出差到大灣區進行非銷售業務的工作？

Job level 職級	With employees / technical representatives 有員工 / 業務代表	
	Stationed* in Greater Bay Area 長駐在大灣區	Travelling to Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory/Officer 主管/主任級	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Clerical 文員級	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Technical Representative 業務代表	<input type="checkbox"/>	<input type="checkbox"/>

*Employees / technical representatives who stay in Greater Bay Area for 50% or above of the working time are classified under "Stationed in Greater Bay Area".
長駐是指僱員 / 業務代表逗留在大灣區工作的時間佔其工作時間百分之五十或以上。

- (c) Does your company
貴公司會否

Yes
會

No
不會

- (i) recruit additional employees / technical representatives as result of development in non-sales operations in Greater Bay Area?
因在大灣區非銷售業務的發展而須增聘僱員 / 業務代表？

☐

☐

- (ii) train existing employees / technical representatives to deal with non-sales operations in Greater Bay Area in terms of control, communication skills and Mainland regulations?
為現有僱員 / 業務代理因處理大灣區非銷售業務而提供管理、溝通技巧及內地法規等方面訓練？

☐

☐

Training Needs

培訓需要

6. Please indicate the training areas required by employees/ technical representatives to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes. (You may choose up to five options for each job level)
請選擇相應的課程編號，指出僱員/業務代表所需要的培訓課程，以配合保險業的新興趨勢及發展。（各職級可選最多五項）

Training areas 訓練範疇

Job level 職級	1	2	3	4	5
Managerial 經理級					
Supervisory 主任級					
Clerical 文員級					
Technical Representative 業務代表					

Management/Executive

管理／行政之發展

Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務
A02	Problem Solving and Decision Making 解決困難及決策
A03	Strategic Management 策略管理
A04	Marketing Management 市場管理
A05	Quality Management 優質服務管理
A06	Risk Management 風險管理
A07	Stress Management 壓力處理
A08	Crisis Management 危機管理
A09	Human Resources Management 人力資源管理
A10	Leadership 領導才能
A11	Team Building 團隊之建立
A12	Motivation 激勵
A13	Coaching & Counseling 訓練及輔導下屬
A14	Dealing with Conflict 處理衝突
A15	Implementing Change 推行變革
A16	Time Management 時間管理
A17	Agency Building and Development 代理人之建立及發展

Professional Qualification

專業知識

Code 編號	Training areas 訓練範疇
B01	Associate of the Chartered Insurance Institute (ACII)
B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
B04	Certified Financial Planner (CFP)
B05	Chartered Financial Consultant (ChFC)
B06	Chartered Insurance Agency Manager (CIAM)
B07	Chartered Life Underwriter (CLU)
B08	Certified Manager of Financial Advisors (CMFA)
B09	Chartered Property and Casualty Underwriter (CPCU)
B10	Essentials of Management Development Program (EMD)
B11	Fellow of the Chartered Insurance Institute (FCII)
B12	Fellow of the Faculty of Actuaries in Scotland (FFA)
B13	Fellow of the Institute of Actuaries (FIA)
B14	Fellow of the Institute of Actuaries of Australia (FIAA)
B15	Fellow, Chartered Financial Practitioner (FChFP)
B16	Associate, Chartered Financial Practitioner (AChFP)
B17	Fellow of the Society of Actuaries (FSA)
B18	Fellow, Life Management Institute (FLMI)
B19	Graduate Diploma of Insurance (GDI)
B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
B21	Insurance Financial Planning Course (IFPC)
B22	Insurance Institute of Hong Kong (IIHK) Diploma
B23	Leadership Fellow (LF)
B24	Chartered Life Practitioner (ChLP)
B25	Professional Diploma in Insurance Programme (PDI)
B26	Registered Financial Consultant (RFC)
B27	Registered Financial Planner (RFP)
B28	SFC related courses

Job-related Knowledge

業務知識

Code 編號	Training areas 訓練範疇
C01	Actuarial Science 精算學
C02	General Insurance 一般保險
C03	Life Insurance 人壽保險
C04	MPF 強制性公積金
C05	Investment Planning 投資策劃
C06	Financial Planning 財務策劃
C07	Law Relating to Insurance 與保險有關之法律
C08	Investment-linked Insurance 投資相連保險
C09	Asset Management 資產管理
C10	Estate Planning 遺產策劃
C11	Retirement Planning 退休策劃
C12	Reinsurance 再保險
C13	Health-related Training 與健康有關之訓練
C14	Catastrophe Risk Analysis 巨災風險分析
C15	Regulatory and Financial Market Knowledge 規管和金融市場知識
C16	Deal Structure 交易結構
C17	Marine Insurance 海事保險

Generic / Technological Skills

通用／科技技能

Code 編號	Training areas 訓練範疇
D01	English Writing 英文書寫
D02	Spoken English 英語會話
D03	Chinese Writing 中文書寫
D04	Cantonese 廣東話
D05	Putonghua 普通話
D06	Use of Computer 基本電腦應用
D07	IT Enabling Systems 資訊科技系統
D08	Effective Communication Skills 有效溝通技巧
D09	Marketing/Selling Skills 市場推廣／銷售技巧
D10	Presentation Skills 表達技巧
D11	Basic Accounting 基本會計
D12	Interpersonal Skills 人際關係技巧
D13	Negotiation Skills 談判技巧
D14	Telemarketing Skills 電話銷售技巧
D15	Customer Psychology 顧客心理
D16	Mediation Skills 調解技巧
D17	Information Systems Application Skills 資訊系統應用技巧
D18	Artificial Intelligence 人工智能
D19	Blockchain 區塊鏈
D20	Cloud Computing 雲端運算
D21	Data Analytics 數據分析

Others (Please specify)

其他（請註明）

E99	(i) _____
E98	(ii) _____
E97	(iii) _____

Impact of advancement of technologies

技術提升的影響

7. Does your company anticipate any job positions that will become obsolete because of the advancement of technologies?
請問 貴公司預期那些職位，會因為技術提升而被淘汰？

☐ Yes 有

☐ No 沒有

Please list those job positions.

請列出該等職位。

(i) _____

(ii) _____

(iii) _____

End of Questionnaire. Thank You for Your Co-operation.

問卷完，多謝合作。

Appendix 5B. Explanatory Note

The 2021 Manpower Survey of the Insurance Industry**保險業 2021 年人力調查**Explanatory Notes

附註

Part I**第一部份****1. Principal Jobs - Column 'A'**

主要職務——‘A’欄

- (a) Please go through column 'A' and mark those principal jobs applicable to your establishment. For detailed job descriptions for principal jobs, please refer to Appendix B.
請瀏覽‘A’欄，選取適用於貴機構的主要職務。有關詳細的工作說明，請參閱附錄 B。
- (b) Please note that some of the job titles may not be the same as those used in your establishment. Please classify an employee according to his/her major duty and supply the required information if the jobs have similar or related functions.
調查表內部分職稱可能有別於貴機構所採用。請根據僱員的主要職責分類。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。
- (c) In the event where an employee's duties in your establishment are split between two or more job titles, please use the job title that best describes his/her principal responsibility.
如貴機構有員工身兼多項職責，請選用最能反映其主要職責的職稱。
- (d) Please add in column 'A' titles of any principal jobs not mentioned in job descriptions (Appendix B); briefly describe them in respect of the appropriate job categories.
如貴機構另有保險業的主要職務未載於工作說明（附錄 B），請一併填入‘A’欄內，並簡述其所屬的職務類別及等級。

2. Number of Employees as at Survey Reference Date - Column 'B'

在統計日期的僱員人數——‘B’欄

For each principal job, please fill in the total number of full-time employees as at survey reference date. “Full Time 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 establishment. These include proprietors and partners working full-time for the establishment. These definitions also apply to ‘full-time employee(s)’ appearing in other parts of the questionnaire. 請填寫貴機構於統計日期僱用的每個主要職務的全職僱員總數。

「全職僱員」指在貴機構內全職工作（即每月最少四週、每週不少於十八小時）的受薪人員，其中包括在機構內全職工作的東主及合夥人。調查表內所出現的「全職僱員」等詞，定義亦同。

3. Number of Vacancies as at Survey Reference Date - Column 'C'

在統計日期的空缺額——‘C’欄

Please fill in the number of existing full time vacancies as at Survey Reference Date. ‘Existing Vacancies’ refer to those unfilled, immediately available job openings for which the establishment is actively trying to recruit personnel as at survey reference date.

請填上在統計日期每一主要職務的空缺額。「空缺額」是指該職位於統計參考日期仍懸空，須立刻填補，而現正積極招聘人員填補。

4. Forecast Number of Employees as at January 2022 - Column 'D'

預計在 2022 年 1 月的全職僱員人數——‘D’欄

The forecast number of full time employees means the number of full time employees you will be employing as at January 2022. The number given could be more / less than that in column 'B' if an expansion / a contraction is expected.

預計全職僱員人數指貴機構在 2022 年 1 月的全職僱員人數。如估計業務屆時可能擴張／收縮，此欄所填的數字應多於／少於‘B’欄。

5. Average Monthly Income of Employees - Column 'E'

僱員之每月平均薪酬——‘E’欄

Please enter the code of average monthly income during the past 12 months for each principal job of full time employee(s). This should include basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus. If you have more than one employee doing the same job, please enter the average range.

請在‘E’欄填入每個主要職務的全職僱員過去12個月每月平均薪酬的編號。這包括底薪、逾時工作津貼、生活津貼、膳食津貼、房屋津貼、旅行津貼、佣金及花紅。如貴機構有多於一名僱員擔任同一主要職務，則請取平均收入。

6. Preferred Level of Education of Employees - Column 'F'

僱員宜有的教育程度——‘F’欄

Please enter the code of preferred level of education for each principal job of full time employees.

請在‘F’欄填入貴機構認為每個主要職務全職僱員宜有的教育程度編號。

Definition of Preferred Level of Education:

宜有的教育程度的定義：

- ◆ “Postgraduate Degree” refers to higher degrees (e.g. master degrees) offered by local or non-local education institutions, or equivalent.
「研究生學位」是指本地或非本地教育機構提供的高等學位（如碩士學位），或同等教育程度。
- ◆ “First Degree” refers to First degrees offered by local or non-local education institutions, or equivalent.
「學士學位」是指本地或非本地教育機構提供的學士學位，或同等教育程度。
- ◆ “Sub-degree” refers to Associate Degrees, Higher Diplomas, Professional Diplomas, Higher Certificates, Endorsement Certificates, Associateship or equivalent programmes offered by local or non-local education institutions.
「副學位」是指本地或非本地教育機構提供的副學士、高級文憑、專業文憑、高級證書、增修證書、院士銜或同等課程。
- ◆ “Diploma/Certificate” refers to technical and vocational education programmes including Diploma/Certificate courses, Diploma of Foundation Studies, Diploma of Vocational Education and programmes at the craft level, or equivalent.
「文憑／證書」是指技術及職業教育課程之文憑／證書、基礎課程文憑、職專文憑及技工程度的課程，或同等教育程度。
- ◆ “Secondary 4 to 7” refers to Secondary 4-7, covering the education programmes in relation to the Hong Kong Certificate of Education Examination (HKCEE), the Hong Kong Diploma of Secondary Education (HKDSE) Examination, Diploma Yi Jin, or equivalent.
「中四至中七」是指中四至中七（包括與香港中學會考、香港中學文憑考試、毅進文憑等相關的教育課程）或同等教育程度。
- ◆ “Secondary 3 or below” refers to Secondary 3 or below, or equivalent.
「中三或以下」是指中三或以下，或同等教育程度。

7. Preferred Year of Experience of Employees - Column 'G'

僱員宜有的相關年資——‘G’欄

Please enter the code of preferred years of relevant experience which your establishment requires each principal job employees to have.

請在‘G’欄填入貴機構認為每個主要職務宜有的相關年資編號。

8. Requirement of Professional Qualification for the Principal Job - Column 'H'

此主要職務要求專業資格——‘H’欄

Please indicate in Column 'H' if the principal job requires possession of any Professional Qualification.

Examples of Professional Qualification: Insurance Intermediaries Qualifying Examination (IIQE), Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc.

請在‘H’欄指出該主要職務是否需要擁有專業資格。

專業資格的例子：保險中介人資格考試 (IIQE)、認可財務策劃師 (CFP)、保險業專業文憑 (Professional Diploma in Insurance Program (PDI)) 等。

Appendix 5C. Job Description

2021 Manpower Survey of the Insurance Industry
保險業 2 0 2 1 年人力調查

Description of the Principal Jobs

- General Insurer Sector -
主要職務的工作說明
- 一般保險承保公司 -

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
General Insurance 一般保險		
101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
102	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 the company. 領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。
103	Assistant General Manager ; Senior Manager (General Insurance) 助理總經理；高級經理（一般保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管 – 企業風險管理；首席風險官（一般保險）	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的風險，並監督補救措施的落實。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
109	Head - Finance/ Investment /Treasurer (General Insurance) 主管 - 財務／投資／司庫（一般保險）	Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements. 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。
113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions. 策劃、發展、維持及控制提供予內部及客戶的資訊科技服務。分析及建議資訊科技方面的解決方案。
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
General Insurance 一般保險		
202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市務經理；客戶經理；服務經理（一般保險）	Servicing existing client business, participates in formulating, and/or 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. Utilises all direct and digital marketing channels including digital marketing campaigns, display advertising, mobile marketing and search engine marketing. 負責向現有客戶提供服務，參與制訂及執行市務／服務政策及/或負責執行推銷方案、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。培訓及監督屬下職員的工作。運用各種直銷和數碼市場推廣渠道，包括數碼推廣活動，展示廣告，流動媒體市場推廣和搜尋引擎行銷。
205	Accounting Manager (General Insurance) 會計經理（一般保險）	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
206	Actuarial Manager (General Insurance) 精算經理（一般保險）	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
207	Reinsurance Manager (General Insurance) 再保險經理 (一般保險)	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。
208	Underwriting Manager (General Insurance) 核保經理 (一般保險)	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums extent of cover. May specialise in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。
209	Claims Manager (General Insurance) 賠償經理 (一般保險)	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. 負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及培訓屬下職員。保留及分析統計數字。
210	Compliance Manager (General Insurance) 合規經理 (一般保險)	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
211	Manager - Enterprise Risk Management (General Insurance) 經理 - 企業風險管理 (一般保險)	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess the adequacy and appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 - 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
212	Legal Manager (General Insurance) 法務經理 (一般保險)	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度 and 發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
213	Manager - Internal Audit (General Insurance) 經理 - 內部稽核 (一般保險)	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
218	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，培訓及督導屬下員工，執行其他指定職務。
219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理 (一般保險)	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
220	Information Technology Manager (General Insurance) 資訊科技經理 (一般保險)	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。
249	Other Middle Management Staff (General Insurance) 其他中層管理人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
SURVISORY LEVEL 主任級		
General Insurance 一般保險		
301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任；核保主任 (一般保險)	Assists the relevant manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助相關經理處理核保及賠償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。
303	Marketing Supervisor (General Insurance) 市務主任 (一般保險)	Assists the Marketing/ Servicing Manager in analysing market potential and conditions, and executing direct and digital marketing activities. Develops marketing materials to promote company image, insurance products and services. 協助市務／服務經理分析市場潛能及情況，與及執行直銷和數碼市場推廣活動。制定市場推廣資料，以提升公司形象、保險產品和服務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL (Continued) 主任級 (續)		
304	Accounting Supervisor (General Insurance) 會計主任 (一般保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
305	Actuarial Supervisor (General Insurance) 精算主任 (一般保險)	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃。
306	Policy Services Supervisor (General Insurance) 保單服務主任 (一般保險)	Assists the Policy Services Manager to provide a complete range of satisfactory services to policyholders. Supervises staff to handle enquiries from policyholders. 協助保單服務經理向客戶提供週全的服務。監督下屬處理客戶的查詢。
307	Claims Supervisor (General Insurance - Insurance) 賠償主任 (一般保險 - 保險)	Supervises staff to assess applications for claim payments. Keeps and analyses claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 監督下屬審核有關賠償的申請。保存及分析賠償統計數字。按照公司所訂指引，處理賠償。
313	Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)	Handles enquiries and complaints from existing and prospective clients. Supervises a team of customer services representatives. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢和投訴。監督屬下之客戶服務代表。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。
314	Assistant Executive ; Supervisor 助理主任	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by the management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。
316	Information Technology Supervisor (General Insurance) 資訊科技人員 (一般保險)	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
349	Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
CLERICAL LEVEL 文員級		
General Insurance 一般保險		
401	Underwriting Clerk ; Claims Clerk 核保文員；賠償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能需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。
402	Accounting Clerk (General Insurance) 會計文員（一般保險）	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff (General Insurance) 文書人員（一般保險）	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。
404	Customer Services Representative (General Insurance) 客戶服務代表（一般保險）	Assists the Customer Services Supervisor to handle enquiries and complaints from existing and prospective clients. 協助客戶服務主任處理客戶的查詢和投訴。
449	Other Clerical Staff (General Insurance) 其他文員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
INSURANCE AGENT 保險代理人		
General Insurance 一般保險		
601	Director/ Manager 董事；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。直接及間接管理50位以上營業員。為營業經理及主任提供管理發展培訓。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
604	Agent (General Insurance) 營業員（一般保險）	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。
OTHER SUPPORTING STAFF 其他輔助員工		
General Insurance 一般保險		
049	Other Supporting Staff (General Insurance) 其他輔助員工（一般保險）	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

2021 Manpower Survey of the Insurance Industry
保險業 2 0 2 1 年 人 力 調 查

Description of the Principal Jobs

- Life Insurer Sector -
主要職務的工作說明
- 人壽保險承保公司 -

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
Life Insurance 人壽保險		
151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管 – 企業風險管理；首席風險官（人壽保險）	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的風險，並監督補救措施的落實。
155	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。
156	Head - Operations 主管 – 營運	Manages the operational activities of the individual life portfolio. Formulates strategies and develops new products for business expansion. Establishes objectives and performance targets. Coordinates with other departments to streamline existing procedures and provides quality services to clients. 管理個人保險業務的運作。制訂業務發展策略及開發新產品。訂立工作及績效指標。協調其他部門簡化現有程序，並為客戶提供優質服務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
157	Head – Marketing 主管 – 市務	<p>Plans, coordinates and implements the company's business development strategies and marketing plans. Conducts market research. Identifies and analyses opportunities to increase business and market share. Oversees all direct marketing activities including campaign execution, media planning and selection and development of new channels. Coordinates with internal and external parties to ensure excellent execution of business initiatives, monitors progress and evaluates result.</p> <p>策劃、協調及執行業務發展策略和市務計劃。進行市場研究。留意及分析各種機會，以拓展業務和提高市場佔有率。監督所有直銷活動，包括活動執行，媒體策劃和選擇，以及發展新的推廣渠道。與內部和外部人員協調，以確保業務活動妥善進行，監測進度和審視結果。</p>
158	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，以及處理有關賠償。</p>
159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管 – 財務／投資／司庫（人壽保險）	<p>Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements.</p> <p>就保險基金的投資及資本支出的融資問題，向高層提供意見。管理資產。策劃及組織財政預算及管制系統。向管理層提交預算及財政報告。修訂報告系統，以符合法例規定。</p>
160	Head – Agency Operation 主管 – 營業代理運作	<p>Administers the agency system, including processing of recruitment of new agents, maintains the sales records and payment of sales compensation. Provides services and prepares sales promotional materials for the sales force. Trains and supervises the sales force/ agents.</p> <p>管理有關代理人員的系統，包括招聘新的代理員，保存銷售記錄和支付銷售薪酬。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。</p>
162	Head - Human Resources/ Training 主管 – 人力資源／培訓	<p>Develops, maintains and administers human resources management programmes in order to promote efficient operations. Implements and coordinates recruitment, placement, performance appraisal, salary administration, employee relations and other benefits. Advises top management on human resources issues and manages training and development programmes for staff.</p> <p>制訂及推行人力資源管理計劃，以提高運作效率。執行及協調員工招聘、工作安排、表現評核、薪金政策、員工關係及其他福利。向高層提供有關人力資源事務的意見及管理員工培訓及發展計劃。</p>

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任;總科技主任(人壽保險)	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions. 策劃、發展、維持及控制提供予內部及客戶的資訊科技服務。分析及建議資訊科技方面的解決方案。
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員(人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
Life Insurance 人壽保險		
252	Marketing Manager (Life Insurance) 市務經理(人壽保險)	Implements and coordinates marketing activities to promote company image, services and products. Develops and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and evaluates the performance of marketing activities. Plans and implements all direct marketing activities including campaign execution, media planning and selection and development of new channels. 執行及協調市場推廣工作以推廣企業形象, 服務和產品。舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件及評估市場推廣方法。計劃及執行所有直銷活動, 包括活動執行, 媒體策劃和選擇, 以及發展新的推廣渠道。
255	Accounting Manager (Life Insurance) 會計經理(人壽保險)	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作, 發展會計及管理程序。監督報表編製工作, 以符合監管機構的呈報規定。評估策略性工作, 包括合併、收購及業務多元化。
256	Actuarial Manager (Life Insurance) 精算經理(人壽保險)	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃, 以及訂定產品價格。
257	Reinsurance Manager (Life Insurance) 再保險經理(人壽保險)	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。
258	Underwriting Manager (Life Insurance) 核保經理(人壽保險)	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。與再保險公司緊密聯絡, 並決定應否接受投保。批准發出保單及附加條款。協調及監督下屬的工作。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
259	Claims Manager (Life Insurance) 賠償經理 (人壽保險)	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. Keeps and analyses claims statistics. 調查及批准根據保單提出的索償要求，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。保存及分析賠償統計數字。
260	Compliance Manager (Life Insurance) 合規經理 (人壽保險)	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
261	Manager - Enterprise Risk Management (Life Insurance) 經理 - 企業風險管理 (人壽保險)	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess adequacy and the appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 - 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。
262	Legal Manager (Life Insurance) 法務經理 (人壽保險)	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
263	Manager - Internal Audit (Life Insurance) 經理—內部稽核 (人壽保險)	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
264	Policy Services Manager 保單服務經理	Directs a complete range of satisfactory services to policyholders. Supervises and trains subordinates to provide prompt and courteous responses to customers' enquiries and requests. 向客戶提供週全的服務。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。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
265	Group Benefits Business Manager 團體福利業務經理	Develops and implements working procedures and guidelines for underwriting/claims and administering employee benefits plans. Provides prompt services and answers to clients and other departments on group insurance products and specific employee benefits. Oversees negotiation of settlement and recommends litigation when necessary. Keeps and analyses statistics. Coordinates with other departments for quality services and efficiency. 制訂與執行工作程序和指引，以便承保／賠償及管理員工福利計劃。就團體保險及特定的員工福利，向客戶及其他部門提供快捷的服務及回應。監察與索償者間的談判，並在有需要時建議訴訟行動。保存及分析統計數字。與其他部門協調，致力提高服務質素與工作效率。
266	Finance Manager / Investment Manager (Life Insurance) 財務經理／投資經理（人壽保險）	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。
267	Agency Administration Manager 業務代理行政經理	Formulates and implements recruitment and training programmes for sales agents. Provides services to the sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates the sales operation and performance of agencies and agents. 制訂及執行業務代理員的招聘和培訓方案。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。評估營業處的業績及營業員的工作表現。
269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	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。
271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	Provides medical advice. Underwrites and reviews claims. 提供醫務建議。核保及審核索償事宜。
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL 主任級		
Life Insurance 人壽保險		
351	Underwriting Supervisor (Life Insurance) 核保主任（人壽保險）	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorised limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保／保單服務經理執行公司的核保政策，並在授權範圍內，評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
353	Marketing Supervisor (Life Insurance) 市務主任（人壽保險）	Assists the Marketing Manager to prepare promotional materials. Liaises with the mass media and carries out publicity activities or exhibitions. Coordinates with marketing and sales staff to organise sales promotion/training programmes. 協助市務經理編製宣傳資料。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／培訓計劃。
354	Accounting Supervisor (Life Insurance) 會計主任（人壽保險）	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
355	Actuarial Supervisor (Life Insurance) 精算主任（人壽保險）	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。
356	Policy Services Supervisor (Life Insurance) 保單服務主任（人壽保險）	Assists the Policy Services Manager to provide a complete range of satisfactory services to policyholders. Supervises staff to handle enquiries from policyholders. 協助保單服務經理向客戶提供週全的服務。監督下屬處理客戶的查詢。
357	Claims Supervisor (Life Insurance - Insurance) 賠償主任（人壽保險－保險）	Supervises staff to assess applications for claim payments. Keeps and analyses claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 監督下屬審核有關賠償的申請。保存及分析保單紀錄和賠償統計數字。按照公司所訂指引，處理賠償。
359	Group Benefits Business Supervisor 團體福利業務主任	Assists the Manager in preparing group benefits proposals. Prepares work schedules and calculates premium for employee benefits plans. Checks, updates and verifies the accuracies of data or claims documents provided by clients. Keeps records and prepares certificates/ statements to employees. Handles settlement of claims. 協助經理擬定團體福利計劃。編製工作時間表，計算僱員福利計劃的保費。察查、更新及核實客戶所提供的資料或索償文件。保存紀錄，編製員工福利證明書／通知書。處理賠償事宜。
360	Finance Supervisor / Investment Supervisor (Life Insurance) 財務主任／投資主任（人壽保險）	Assists the Finance/Investment Manager in planning and organising budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 協助財務經理／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 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL (Continued) 主任級(續)		
361	Direct Marketing Supervisor 直銷市務主任	Assists the Marketing Manager to implement direct marketing activities. Utilises all direct and digital marketing channels including digital marketing campaigns, display advertising, mobile marketing and search engine marketing. Promotes business products and services to an audience of both existing and potential customers. 協助市務經理執行所有直銷活動。運用各種直銷和數碼市場推廣渠道，包括數碼推廣活動，展示廣告，流動媒體市場推廣和搜尋引擎行銷。向現有和潛在客戶推廣企業產品和服務。
362	Agency Supervisor 營業代理主任	Assists the Agency Manager in monitoring the administration of agencies to comply with company's policies, procedures and standards. 協助營業代理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。
363	Customer Services Supervisor (Life Insurance) 客戶服務主任（人壽保險）	Handles enquiries and complaints from existing and prospective clients. Supervises a team of customer services representatives. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢和投訴。向客戶解釋公司的服務，並提供意見。監督屬下之客戶服務代表。如有需要，將客戶轉介至有關部門或經理。
365	Human Resources Supervisor ; Training Supervisor 人力資源主任；培訓主任	Assists the Human Resources/Training Manager in recruitment, selection, placement, transfer, training, employee career development and staff welfare programmes. 協助人力資源／培訓經理執行招聘、甄選、指派、遷調、培訓、職業發展及僱員福利計劃。
366	Information Technology Supervisor (Life Insurance) 資訊科技人員（人壽保險）	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
399	Other Supervisory Staff (Life Insurance) 其他主任級人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
CLERICAL LEVEL 文員級		
Life Insurance 人壽保險		
452	Accounting Clerk (Life Insurance) 會計文員（人壽保險）	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff (Life Insurance) 文書人員（人壽保險）	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。
454	Customer Services Representative (Life Insurance) 客戶服務代表（人壽保險）	Assists the Customer Services Supervisor to handle enquiries and complaints from existing and prospective clients. 協助客戶服務主任處理客戶的查詢和投訴。

Code 編號	Principal Job 主要職務	Job Description 工作說明
CLERICAL LEVEL (Continued) 文員級(續)		
499	Other Clerical Staff (Life Insurance) 其他文員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
INSURANCE AGENT 保險代理人		
Life Insurance 人壽保險		
651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監；區域總監；高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理50位以上營業員。為營業經理及主任提供管理發展培訓。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
652	Agency Manager 營業經理	Owens 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。
653	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。
654	Agent (Life Insurance) 營業員（人壽保險）	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。
OTHER SUPPORTING STAFF 其他輔助員工		
Life Insurance 人壽保險		
099	Other Supporting Staff (Life Insurance) 其他輔助員工（人壽保險）	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

2021 Manpower Survey of the Insurance Industry
保險業 2 0 2 1 年人力調查

Description of the Principal Jobs

- Composite Insurer Sector -
主要職務的工作說明
- 綜合保險承保公司 -

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
General Insurance 一般保險		
101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
102	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 the company. 領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。
103	Assistant General Manager ; Senior Manager (General Insurance) 助理總經理；高級經理（一般保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管 – 企業風險管理；首席風險官（一般保險）	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的風險，並監督補救措施的落實。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
109	Head - Finance/ Investment /Treasurer (General Insurance) 主管 - 財務／投資／司庫(一般保險)	Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements. 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。
113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions. 策劃、發展、維持及控制提供予內部及客戶的資訊科技服務。分析及建議資訊科技方面的解決方案。
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管 - 企業風險管理；首席風險官（人壽保險）	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的風險，並監督補救措施的落實。
155	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。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
156	Head - Operations 主管 - 營運	<p>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.</p> <p>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。</p>
157	Head – Marketing 主管 - 市務	<p>Plans, coordinates and implements the company's business development strategies and marketing plans. Conducts market research. Identifies and analyses opportunities to increase business and market share. Oversees all direct marketing activities including campaign execution, media planning and selection and development of new channels. Coordinates with internal and external parties to ensure excellent execution of business initiatives, monitors progress and evaluates result.</p> <p>策劃、協調及執行業務發展策略和市務計劃。進行市場研究。留意及分析各種機會，以拓展業務和提高市場佔有率。監督所有直銷活動，包括活動執行，媒體策劃和選擇，以及發展新的推廣渠道。與內部和外部人員協調，以確保業務活動妥善進行，監測進度和審視結果。</p>
158	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，以及處理有關賠償。</p>
159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管 - 財務／投資／司庫(人壽保險)	<p>Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements.</p> <p>就保險基金的投資及資本支出的融資問題，向高層提供意見。管理資產。策劃及組織財政預算及管制系統。向管理層提交預算及財政報告。修訂報告系統，以符合法例規定。</p>
160	Head – Agency Operation 主管 - 營業代理運作	<p>Administers the agency system, including processing of recruitment of new agents, maintains the sales records and payment of sales compensation. Provides services and prepares sales promotional materials for the sales force. Trains and supervises the sales force/ agents.</p> <p>管理有關代理人員的系統，包括招聘新的代理員，保存銷售記錄和支付銷售薪酬。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。</p>

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
162	Head - Human Resources/ Training 主管 - 人力資源／培訓	Develops, maintains and administers human resources management programmes in order to promote efficient operations. Implements and coordinates recruitment, placement, performance appraisal, salary administration, employee relations and other benefits. Advises top management on human resources issues and manages training and development programmes for staff. 制訂及推行人力資源管理計劃，以提高運作效率。執行及協調員工招聘、工作安排、表現評核、薪金政策、員工關係及其他福利。向高層提供有關人力資源事務的意見及管理員工培訓及發展計劃。
163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions. 策劃、發展、維持及控制提供予內部及客戶的資訊科技服務。分析及建議資訊科技方面的解決方案。
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
General Insurance 一般保險		
202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市務經理；客戶經理；服務經理（一般保險）	Servicing existing client business, participates in formulating, and/or 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. Utilises all direct and digital marketing channels including digital marketing campaigns, display advertising, mobile marketing and search engine marketing. 負責向現有客戶提供服務，參與制訂及執行市務／服務政策及/或負責執行推銷方案、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。培訓及監督屬下職員的工作。運用各種直銷和數碼市場推廣渠道，包括數碼推廣活動，展示廣告，流動媒體市場推廣和搜尋引擎行銷。
205	Accounting Manager (General Insurance) 會計經理（一般保險）	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
206	Actuarial Manager (General Insurance) 精算經理（一般保險）	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
207	Reinsurance Manager (General Insurance) 再保險經理 (一般保險)	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。
208	Underwriting Manager (General Insurance) 核保經理 (一般保險)	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums extent of cover. May specialise in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。
209	Claims Manager (General Insurance) 賠償經理 (一般保險)	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. 負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及培訓屬下職員。保留及分析統計數字。
210	Compliance Manager (General Insurance) 合規經理 (一般保險)	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
211	Manager - Enterprise Risk Management (General Insurance) 經理 - 企業風險管理 (一般保險)	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess the adequacy and appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 - 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)s		
212	Legal Manager (General Insurance) 法務經理 (一般保險)	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
213	Manager - Internal Audit (General Insurance) 經理 - 內部稽核 (一般保險)	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
218	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，培訓及督導屬下員工，執行其他指定職務。
219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理 (一般保險)	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
220	Information Technology Manager (General Insurance) 資訊科技經理 (一般保險)	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。
249	Other Middle Management Staff (General Insurance) 其他中層管理人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
252	Marketing Manager (Life Insurance) 市務經理 (人壽保險)	Implements and coordinates marketing activities to promote company image, services and products. Develops and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and evaluates the performance of marketing activities. Plans and implements all direct marketing activities including campaign execution, media planning and selection and development of new channels. 執行及協調市場推廣工作以推廣企業形象，服務和產品。舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件及評估市場推廣方法。計劃及執行所有直銷活動，包括活動執行，媒體策劃和選擇，以及發展新的推廣渠道。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
255	Accounting Manager (Life Insurance) 會計經理 (人壽保險)	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
256	Actuarial Manager (Life Insurance) 精算經理 (人壽保險)	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
257	Reinsurance Manager (Life Insurance) 再保險經理 (人壽保險)	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。
258	Underwriting Manager (Life Insurance) 核保經理 (人壽保險)	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。與再保險公司緊密聯絡，並決定應否接受投保。批准發出保單及附加條款。協調及監督下屬的工作。
259	Claims Manager (Life Insurance) 賠償經理 (人壽保險)	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. Keeps and analyses claims statistics. 調查及批准根據保單提出的索償要求，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。保存及分析賠償統計數字。
260	Compliance Manager (Life Insurance) 合規經理 (人壽保險)	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
261	Manager - Enterprise Risk Management (Life Insurance) 經理 - 企業風險管理 (人壽保險)	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess adequacy and the appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 - 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。
262	Legal Manager (Life Insurance) 法務經理 (人壽保險)	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
263	Manager - Internal Audit (Life Insurance) 經理—內部稽核 (人壽保險)	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
264	Policy Services Manager 保單服務經理	Directs a complete range of satisfactory services to policyholders. Supervises and trains subordinates to provide prompt and courteous responses to customers' enquiries and requests. 向客戶提供週全的服務。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。
265	Group Benefits Business Manager 團體福利業務經理	Develops and implements working procedures and guidelines for underwriting/claims and administering employee benefits plans. Provides prompt services and answers to clients and other departments on group insurance products and specific employee benefits. Oversees negotiation of settlement and recommends litigation when necessary. Keeps and analyses statistics. Coordinates with other departments for quality services and efficiency. 制訂與執行工作程序和指引，以便承保／賠償及管理員工福利計劃。就團體保險及特定的員工福利，向客戶及其他部門提供快捷的服務及回應。監察與索償者間的談判，並在有需要時建議訴訟行動。保存及分析統計數字。與其他部門協調，致力提高服務質素與工作效率。
266	Finance Manager / Investment Manager (Life Insurance) 財務經理／投資經理 (人壽保險)	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。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
267	Agency Administration Manager 業務代理行政經理	Formulates and implements recruitment and training programmes for sales agents. Provides services to the sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates the sales operation and performance of agencies and agents. 制訂及執行業務代理員的招聘和培訓方案。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。評估營業處的業績及營業員的工作表現。
269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	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。
271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	Provides medical advice. Underwrites and reviews claims. 提供醫務建議。核保及審核索償事宜。
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
SURVISORY LEVEL 主任級		
General Insurance 一般保險		
301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任；核保主任（一般保險）	Assists the relevant manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助相關經理處理核保及賠償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。
303	Marketing Supervisor (General Insurance) 市務主任（一般保險）	Assists the Marketing/ Servicing Manager in analysing market potential and conditions, and executing direct and digital marketing activities. Develops marketing materials to promote company image, insurance products and services. 協助市務／服務經理分析市場潛能及情況，與及執行直銷和數碼市場推廣活動。制定市場推廣資料，以提升公司形象、保險產品和服務。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
SURVISORY LEVEL (Continued) 主任級 (續)		
304	Accounting Supervisor (General Insurance) 會計主任 (一般保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
305	Actuarial Supervisor (General Insurance) 精算主任 (一般保險)	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃。
306	Policy Services Supervisor (General Insurance) 保單服務主任 (一般保險)	Assists the Policy Services Manager to provide a complete range of satisfactory services to policyholders. Supervises staff to handle enquiries from policyholders. 協助保單服務經理向客戶提供週全的服務。監督下屬處理客戶的查詢。
307	Claims Supervisor (General Insurance - Insurance) 賠償主任 (一般保險 - 保險)	Supervises staff to assess applications for claim payments. Keeps and analyses claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 監督下屬審核有關賠償的申請。保存及分析賠償統計數字。按照公司所訂指引，處理賠償。
313	Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)	Handles enquiries and complaints from existing and prospective clients. Supervises a team of customer services representatives. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢和投訴。監督屬下之客戶服務代表。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。
314	Assistant Executive ; Supervisor 助理主任	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by the management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。
316	Information Technology Supervisor (General Insurance) 資訊科技人員 (一般保險)	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
349	Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
SURVISORY LEVEL (Continued) 主任級 (續)		
Life Insurance 人壽保險		
351	Underwriting Supervisor (Life Insurance) 核保主任 (人壽保險)	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorised limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保／保單服務經理執行公司的核保政策，並在授權範圍內，評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
353	Marketing Supervisor (Life Insurance) 市務主任 (人壽保險)	Assists the Marketing Manager to prepare promotional materials. Liaises with the mass media and carries out publicity activities or exhibitions. Coordinates with marketing and sales staff to organise sales promotion/training programmes. 協助市務經理編製宣傳資料。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／培訓計劃。
354	Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
355	Actuarial Supervisor (Life Insurance) 精算主任 (人壽保險)	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。
356	Policy Services Supervisor (Life Insurance) 保單服務主任 (人壽保險)	Assists the Policy Services Manager to provide a complete range of satisfactory services to policyholders. Supervises staff to handle enquiries from policyholders. 協助保單服務經理向客戶提供週全的服務。監督下屬處理客戶的查詢。
357	Claims Supervisor (Life Insurance - Insurance) 賠償主任 (人壽保險 - 保險)	Supervises staff to assess applications for claim payments. Keeps and analyses claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 監督下屬審核有關賠償的申請。保存及分析保單紀錄和賠償統計數字。按照公司所訂指引，處理賠償。
359	Group Benefits Business Supervisor 團體福利業務主任	Assists the Manager in preparing group benefits proposals. Prepares work schedules and calculates premium for employee benefits plans. Checks, updates and verifies the accuracies of data or claims documents provided by clients. Keeps records and prepares certificates/ statements to employees. Handles settlement of claims. 協助經理擬定團體福利計劃。編製工作時間表，計算僱員福利計劃的保費。察查、更新及核實客戶所提供的資料或索償文件。保存紀錄，編製員工福利證明書／通知書。處理賠償事宜。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL (Continued) 主任級(續)		
360	Finance Supervisor / Investment Supervisor (Life Insurance) 財務主任／投資主任(人壽保險)	Assists the Finance/Investment Manager in planning and organising budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 協助財務經理／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。
361	Direct Marketing Supervisor 直銷市務主任	Assists the Marketing Manager to implement direct marketing activities. Utilises all direct and digital marketing channels including digital marketing campaigns, display advertising, mobile marketing and search engine marketing. Promotes business products and services to an audience of both existing and potential customers. 協助市務經理執行所有直銷活動。運用各種直銷和數碼市場推廣渠道，包括數碼推廣活動，展示廣告，流動媒體市場推廣和搜尋引擎行銷。向現有和潛在客戶推廣企業產品和服務。
362	Agency Supervisor 營業代理主任	Assists the Agency Manager in monitoring the administration of agencies to comply with company's policies, procedures and standards. 協助營業代理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。
363	Customer Services Supervisor (Life Insurance) 客戶服務主任(人壽保險)	Handles enquiries and complaints from existing and prospective clients. Supervises a team of customer services representatives. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢和投訴。向客戶解釋公司的服務，並提供意見。監督屬下之客戶服務代表。如有需要，將客戶轉介至有關部門或經理。
365	Human Resources Supervisor ; Training Supervisor 人力資源主任；培訓主任	Assists the Human Resources/Training Manager in recruitment, selection, placement, transfer, training, employee career development and staff welfare programmes. 協助人力資源／培訓經理執行招聘、甄選、指派、遷調、培訓、職業發展及僱員福利計劃。
366	Information Technology Supervisor (Life Insurance) 資訊科技人員(人壽保險)	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
399	Other Supervisory Staff (Life Insurance) 其他主任級人員(人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
CLERICAL LEVEL 文員級		
General Insurance 一般保險		
401	Underwriting Clerk ; Claims Clerk 核保文員；賠償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能需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。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
CLERICAL LEVEL (Continued) 文員級 (續)		
402	Accounting Clerk (General Insurance) 會計文員 (一般保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff (General Insurance) 文書人員 (一般保險)	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。
404	Customer Services Representative (General Insurance) 客戶服務代表 (一般保險)	Assists the Customer Services Supervisor to handle enquiries and complaints from existing and prospective clients. 協助客戶服務主任處理客戶的查詢和投訴。
449	Other Clerical Staff (General Insurance) 其他文員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	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。
454	Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)	Assists the Customer Services Supervisor to handle enquiries and complaints from existing and prospective clients. 協助客戶服務主任處理客戶的查詢和投訴。
499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
INSURANCE AGENT 保險代理人		
General Insurance 一般保險		
601	Director/ Manager 董事；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。直接及間接管理50位以上營業員。為營業經理及主任提供管理發展培訓。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
604	Agent (General Insurance) 營業員 (一般保險)	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。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
INSURANCE AGENT (Continued) 保險代理人(續)		
Life Insurance 人壽保險		
651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監；區域總監；高級營 業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理50位以上營業員。為營業經理及主任提供管理發展培訓。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
652	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。
653	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。
654	Agent (Life Insurance) 營業員（人壽保險）	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。
OTHER SUPPORTING STAFF 其他輔助員工		
General Insurance 一般保險		
049	Other Supporting Staff (General Insurance) 其他輔助員工（一般保險）	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。
Life Insurance 人壽保險		
099	Other Supporting Staff (Life Insurance) 其他輔助員工（人壽保險）	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

2021 Manpower Survey of the Insurance Industry
保險業 2 0 2 1 年人力調查

Description of the Principal Jobs
- Insurance Broker Sector -
主要職務的工作說明
- 保險經紀業 -

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
General Insurance 一般保險		
101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
102	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 the company. 領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。
103	Assistant General Manager ; Account Director ; Chief Operating Officer (General Insurance) 助理總經理；客戶總監；營運總監（一般保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管 – 企業風險管理；首席風險官（一般保險）	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的風險，並監督補救措施的落實。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
109	Head - Finance/ Investment /Treasurer (General Insurance) 主管 – 財務／投資／司庫（一般保險）	Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements. 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。
111	Assistant Director ; Divisional Director 助理總監；業務部門總監	Heads and manages the operational activities of the Business Division. 負責領導及管理公司業務部門之運作。
113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions. 策劃、發展、維持及控制提供予內部及客戶的資訊科技服務。分析及建議資訊科技方面的解決方案。
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
153	Assistant General Manager ; Account Director ; Chief Operating Officer (Life Insurance) 助理總經理；客戶總監；營運總監（人壽保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
General Insurance 一般保險		
201	Senior Account Manager (General Insurance) 高級客戶經理（一般保險）	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
203	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (General Insurance) 市務經理；營業經理；客戶經理；業務發展經理（一般保險）	Participates in formulating and implementing marketing/servicing policies, and/or servicing existing client business. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策及／或負責向現有客戶提供服務。負責執行推銷方案、客戶聯絡及公關工作。培訓及監督屬下職員的工作。
205	Accounting Manager (General Insurance) 會計經理（一般保險）	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
206	Actuarial Manager (General Insurance) 精算經理（一般保險）	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。
209	Claims Manager (General Insurance) 賠償經理（一般保險）	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. 負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及培訓屬下職員。保留及分析統計數字。
210	Compliance Manager (General Insurance) 合規經理（一般保險）	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
211	Manager - Enterprise Risk Management (General Insurance) 經理 - 企業風險管理 (一般保險)	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess the adequacy and appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 - 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。
212	Legal Manager (General Insurance) 法務經理 (一般保險)	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理 (一般保險)	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
220	Information Technology Manager (General Insurance) 資訊科技經理 (一般保險)	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。
249	Other Middle Management Staff (General Insurance) 其他中層管理人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
251	Senior Account Manager (Life Insurance) 高級客戶經理 (人壽保險)	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。
253	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市務經理；營業經理；客戶經理；業務發展經理 (人壽保險)	Participates in formulating and implementing marketing/servicing policies, and/or servicing existing client business. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策及/或負責向現有客戶提供服務。負責執行推銷方案、客戶聯絡及公關工作。培訓及監督屬下職員的工作。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
255	Accounting Manager (Life Insurance) 會計經理 (人壽保險)	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
259	Claims Manager (Life Insurance) 賠償經理 (人壽保險)	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. Keeps and analyses claims statistics. 調查及批准根據保單提出的索償要求，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。保存及分析賠償統計數字。
260	Compliance Manager (Life Insurance) 合規經理 (人壽保險)	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
SURVISORY LEVEL 主任級		
General Insurance 一般保險		
304	Accounting Supervisor (General Insurance) 會計主任 (一般保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
308	Claims Supervisor (General Insurance - Broker) 賠償主任 (一般保險 - 經紀)	Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的索償要求。保留及分析新業務及賠償統計數字。執行公司對風險評估及賠償所訂的準則。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL (Continued) 主任級 (續)		
313	Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)	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。
349	Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
354	Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
358	Claims Supervisor (Life Insurance - Broker) 賠償主任 (人壽保險 - 經紀)	Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的索償要求。保留及分析新業務及賠償統計數字。執行公司對風險評估及賠償所訂的準則。
363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	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。
399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
CLERICAL LEVEL 文員級		
General Insurance 一般保險		
402	Accounting Clerk (General Insurance) 會計文員 (一般保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff (General Insurance) 文書人員 (一般保險)	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。
449	Other Clerical Staff (General Insurance) 其他文員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
CLERICAL LEVEL (Continued) 文員級 (續)		
Life Insurance 人壽保險		
452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	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。
499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
TECHNICAL REPRESENTATIVE 業務代表		
General Insurance 一般保險		
501	Technical Representative (General Insurance) 業務代表 (一般保險)	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
Life Insurance 人壽保險		
551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
OTHER SUPPORTING STAFF 其他輔助員工		
General Insurance 一般保險		
049	Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。
Life Insurance 人壽保險		
099	Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

2021 Manpower Survey of the Insurance Industry
保險業 2 0 2 1 年 人 力 調 查

Description of the Principal Jobs

- Company Agencies -
主 要 職 務 的 工 作 說 明
- 代 理 人 公 司 -

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
General Insurance 一般保險		
101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事;總經理;行政總裁(一般保險)	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
103	Assistant General Manager ; Account Director (General Insurance) 助理總經理；客戶總監（一般保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事;總經理;行政總裁(人壽保險)	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
153	Assistant General Manager ; Account Director (Life Insurance) 助理總經理；客戶總監（人壽保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
General Insurance 一般保險		
201	Senior Sales Manager (General Insurance) 高級營業經理（一般保險）	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。
204	Marketing Manager ; Sales Manager (General Insurance) 市務經理；營業經理（一般保險）	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
205	Accounting Manager (General Insurance) 會計經理（一般保險）	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
210	Compliance Manager (General Insurance) 合規經理（一般保險）	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
251	Senior Sales Manager (Life Insurance) 高級營業經理（人壽保險）	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
254	Marketing Manager ; Sales Manager (Life Insurance) 市務經理;營業經理(人壽保險)	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
255	Accounting Manager (Life Insurance) 會計經理(人壽保險)	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
260	Compliance Manager (Life Insurance) 合規經理(人壽保險)	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員(人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
SURVISORY LEVEL 主任級		
General Insurance 一般保險		
302	Account Supervisor (General Insurance) 客戶主任(一般保險)	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
304	Accounting Supervisor (General Insurance) 會計主任(一般保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。

Code 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL (Continued) 主任級 (續)		
313	Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)	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。
349	Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
352	Account Supervisor (Life Insurance) 客戶主任 (人壽保險)	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 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。
354	Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	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。
399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
CLERICAL LEVEL 文員級		
General Insurance 一般保險		
402	Accounting Clerk (General Insurance) 會計文員 (一般保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff (General Insurance) 文書人員 (一般保險)	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。
449	Other Clerical Staff (General Insurance) 其他文員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編號	Principal Job 主要職務	Job Description 工作說明
CLERICAL LEVEL (Continued) 文員級 (續)		
Life Insurance 人壽保險		
452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	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。
499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
TECHNICAL REPRESENTATIVE 業務代表		
General Insurance 一般保險		
501	Technical Representative (General Insurance) 業務代表 (一般保險)	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
Life Insurance 人壽保險		
551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
OTHER SUPPORTING STAFF 其他輔助員工		
General Insurance 一般保險		
049	Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。
Life Insurance 人壽保險		
099	Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

2021 Manpower Survey of the Insurance Industry
保險業 2 0 2 1 年人力調查

Description of the Principal Jobs
- Bancassurance Sector -
主要職務的工作說明
- 銀行附屬保險 -

Code 編號	Principal Job 主要職務	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
General Insurance 一般保險		
101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。
103	Assistant General Manager ; Account Director (General Insurance) 助理總經理；客戶總監（一般保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	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, the regulator, 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、監管機構、商業團體及公眾聯絡。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
153	Assistant General Manager ; Account Director (Life Insurance) 助理總經理；客戶總監（人壽保險）	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
General Insurance 一般保險		
201	Senior Sales Manager ; Senior Insurance Manager (General Insurance) 高級營業經理；高級保險經理（一般保險）	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。
204	Marketing Manager ; Sales Manager ; Insurance Manager (General Insurance) 市務經理；營業經理；保險經理（一般保險）	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
205	Accounting Manager (General Insurance) 會計經理（一般保險）	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
210	Compliance Manager (General Insurance) 合規經理（一般保險）	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
212	Legal Manager (General Insurance) 法務經理 (一般保險)	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
213	Manager - Internal Audit (General Insurance) 經理 - 內部稽核 (一般保險)	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
249	Other Middle Management Staff (General Insurance) 其他中層管理人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
251	Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級營業經理 ; 高級保險經理 (人壽保險)	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。
254	Marketing Manager ; Sales Manager ; Insurance Manager (Life Insurance) 市務經理 ; 營業經理 ; 保險經理 (人壽保險)	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
255	Accounting Manager (Life Insurance) 會計經理 (人壽保險)	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。

Code 編號	Principal Job 主要職務	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
260	Compliance Manager (Life Insurance) 合規經理 (人壽保險)	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。</p>
262	Legal Manager (Life Insurance) 法務經理 (人壽保險)	<p>Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements.</p> <p>為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。</p>
263	Manager - Internal Audit (Life Insurance) 經理－內部稽核 (人壽保險)	<p>Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement.</p> <p>策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。</p>
299	Other Middle Management Staff (Life Insurance) 其他中層管理人員 (人壽保險)	<p>Jobs not classified above but are considered as principal jobs in your company.</p> <p>未被涵括在以上分類的其他主要職務。</p>
SURVISORY LEVEL 主任級		
General Insurance 一般保險		
302	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任；市務主任；保險主任 (一般保險)	<p>Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal.</p> <p>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。</p>
304	Accounting Supervisor (General Insurance) 會計主任 (一般保險)	<p>Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns.</p> <p>監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。</p>

Code 編號	Principal Job 主要職務	Job Description 工作說明
SURVISORY LEVEL (Continued) 主任級 (續)		
313	Customer Services Supervisor (General Insurance) 客戶服務主任 (一般保險)	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。
349	Other Supervisory Staff (General Insurance) 其他主任級人員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
Life Insurance 人壽保險		
352	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任；市務主任；保險主任 (人壽保險)	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 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。
354	Accounting Supervisor (Life Insurance) 會計主任 (人壽保險)	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	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。
399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
CLERICAL LEVEL 文員級		
General Insurance 一般保險		
402	Accounting Clerk (General Insurance) 會計文員 (一般保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff (General Insurance) 文書人員 (一般保險)	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。
449	Other Clerical Staff (General Insurance) 其他文員 (一般保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。

Code 編 號	Principal Job 主 要 職 務	Job Description 工 作 說 明
CLERICAL LEVEL (Continued) 文員級 (續)		
Life Insurance 人壽保險		
452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	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。
499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
TECHNICAL REPRESENTATIVE 業務代表		
General Insurance 一般保險		
501	Technical Representative (General Insurance) 業務代表 (一般保險)	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
Life Insurance 人壽保險		
551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
OTHER SUPPORTING STAFF 其他輔助員工		
General Insurance 一般保險		
049	Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。
Life Insurance 人壽保險		
099	Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

Quality Control Measures

Prior to fieldwork preparation

- Collect contact information of the sampled establishments
- Group sampled establishments to the same business organisation

Thorough training of fieldwork staff

- Industry briefing workshop by VTC
- Intensive briefing and training sessions by MOV in consultation with VTC

Monitoring of the fieldwork execution

- Well-trained enumerators who are experienced in conducting establishment surveys
- Closely monitor fieldwork progress and work of enumerators
- Debriefing sessions twice a week

Measures to increase the response rate

- Strategic directions given by VTC
- Assistance from the Training Boards and trade associations, etc.

Checking of the completed questionnaires

- Sample check of completed questionnaires by an independent team of QC checkers
- 100% vetting of the completed questionnaires by VTC

Double data entry and data validation

- Double data entry system
- Validation of collected data via computer programming and systems

Data analysis by VTC

- Comparison of survey findings with last round
- Benchmarking with relevant manpower information (if deemed appropriate)

質素控制措施

實地調查前的準備工作

- 收集抽樣機構的聯絡資料
- 將同一業務組織的抽樣機構集合在一起

實地調查員的充分訓練

- 由 VTC 主持行業簡介工作坊
- 諮詢 VTC 後，由 MOV 提供簡介與培訓

監察實地調查的執行

- 訓練有素，並具機構調查經驗的調查員
- 密切監察實地調查進程與調查員的工作
- 每星期舉行兩次匯報會

增加填覆率的措施

- VTC 提供策略指引
- 由訓練委員會與行業組織協助

檢查填覆的問卷

- 由獨立質素審查隊伍抽樣檢查填覆的問卷
- 填覆的問卷 100%由 VTC 審查

複式數據輸入及檢核收集所得數據

- 複式數據輸入制度
- 運用電腦程式與系統檢核收集所得數據

由 VTC 分析數據

- 比較上一輪的調查結果
- 如視為適當，以相關人力資料為基準

Response Profile

Branch	(a) No. of Valid Cases*	(b) No. of Establishments Successfully Enumerated	(b)/(a) Effective Response Rate
Life Insurer	28	27	96.4%
General Insurer	69	63	91.3%
Composite Insurer	12	11	91.7%
Broker	200	194	97%
Company Agency - Insurance	149	148	99.3%
Company Agency - Alternative Distribution	91	86	94.5%
Bancassurer	16	11	68.8%
Overall	565	540	95.6%

*Note: * Invalid cases were referred to those establishments which had ceased operation, closed, and so on.*

填覆機構概要

門類	(a) 有效抽樣機 構數*	(b) 成功受訪機構 數目	(b)/(a) 有效填覆率
人壽保險承保公司	28	27	96.4%
一般保險承保公司	69	63	91.3%
綜合保險公司	12	11	91.7%
保險經紀人公司	200	194	97.0%
代理人公司 (保險)	149	148	99.3%
代理人公司 (其他分銷)	91	86	94.5%
銀行附屬保險公司	16	11	68.8%
總計	565	540	95.6%

註: * 已停止營運或結業的機構視作無效。

Manpower Projection Methodology

Labour Market Analysis

1. The Labour Market Analysis approach examines a group of key statistical data which reflects important changes in the local economy, demography, and labour market. It then selects some data as independent variables to build a statistical model that can be used to project manpower demand in the economic sector under study.
2. The building of a statistical model comprises two main steps: (i) diagnostic and (ii) prognostic. In the diagnostic step, two sets of economic indicators will be considered. Set I comprises core statistics in the National Accounts (e.g. Gross Domestic Products (GDP) and its components) of Hong Kong, providing information about key economic activities. Set II comprises economic indicators with more disaggregate information about the economy, such as consumption, investment, trade, tourism, property and related activities, labour market, etc. The economic indicators relevant to the industry are statistically tested for multi-collinearity before grouping into principal components. In the prognostic step, the principal components are used to build and maintain the statistical models for manpower projection.

人力推算方法

勞動市場分析

1. 勞動市場分析法審視一系列主要統計數據，所反映的本地經濟、人口和勞動市場的變化，然後選取部分數據作獨立變項，構建統計模型推算研究中經濟範疇的人力需求。
2. 統計模型的建構包含兩部分：(i) 診斷；以及(ii) 預後。診斷階段會檢視兩組經濟指標，第一組為本地經濟核心的主要數據（例如人均生產總值及其組成部分），提供主要經濟活動的資料。第二組為更多分類數據的經濟指標，例如消費、投資、貿易、旅遊、物業及相關活動、勞動市場等。與保險業相關的經濟指標在歸入主要組成部分前，會先作統計測試，確保其多重共線性。在預後階段，主要組成部分用作建構和維持統計模型，推算人力需求。

Table 1
表一

Manpower statistics by principal job
按主要職務劃分人力統計數字

(a) General Insurance 一般保險

Job Level 職級		Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的全職 僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的全職 空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月 的全職僱員人數	% of Requirement of Professional Qualification 主要職務要求專 業資格的百分比
Senior Management Level 高層管理人員 級	101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	703	0	702	93.8%
	102	Deputy Managing Director ; Deputy General Manager 副常務董事；副總經理	83	0	82	84.2%
	103	Assistant General Manager ; Senior Manager ; Account Director ; Chief Operating Officer (General Insurance) 助理總經理；高級經理；客戶總監；營運總監（一般保險）	303	0	303	83.5%
	104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管 – 企業風險管理；首席風險官（一般保險）	23	0	23	73.9%
	109	Head - Finance/ Investment /Treasurer (General Insurance) 主管-財務／投資／司庫（一般保險）	30	0	30	83.3%
	111	Assistant Director ; Divisional Director 助理總監；業務部門總監	59	0	59	100.0%
	113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	4	0	4	75.0%
	149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	92	0	92	58.6%
		Sub-total 小計	1,297	0	1,295	
Middle Management Level 中層管理人員 級	201	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (General Insurance) 高級客戶經理；高級營業經理；高級保險經理（一般保險）	221	5	227	90.6%
	202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市務經理；客戶經理；服務經理（一般保險）	328	2	330	89.9%
	203	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (General Insurance) 市務經理；營業經理；客戶經理；業務發展經理（一般保險）	246	8	254	80.9%
	204	Marketing Manager ; Sales Manager ; Insurance Manager (General Insurance) 市務經理；營業經理；保險經理（一般保險）	295	9	304	97.0%
	205	Accounting Manager (General Insurance) 會計經理（一般保險）	214	2	214	45.7%
	206	Actuarial Manager (General Insurance) 精算經理（一般保險）	50	0	51	71.7%
	207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）	42	4	46	68.3%
	208	Underwriting Manager (General Insurance) 核保經理（一般保險）	274	3	283	87.9%
	209	Claims Manager (General Insurance) 賠償經理（一般保險）	221	4	226	77.9%
	210	Compliance Manager (General Insurance) 合規經理（一般保險）	84	1	85	74.7%
	211	Manager - Enterprise Risk Management (General Insurance) 經理-企業風險管理（一般保險）	15	0	15	64.3%
	212	Legal Manager (General Insurance) 法務經理（一般保險）	38	0	39	100.0%
	213	Manager - Internal Audit (General Insurance) 經理-內部稽核（一般保險）	21	0	21	100.0%
	218	Assistant Manager 助理經理	280	2	282	33.6%
	219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）	71	0	72	23.8%
	220	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）	78	0	78	24.6%
	249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）	347	0	346	54.1%
		Sub-total 小計	2,825	40	2,873	
Managerial Level 經理級		Sub-total 小計	4,122	40	4,168	

Job Level 職級		Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的全職 僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的全職 空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月 的全職僱員人數	% of Requirement of Professional Qualification 主要職務要求專 業資格的百分比
Supervisory Level 主任級	301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任；核保主任（一般保險）	525	2	526	89.4%
	302	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任；市務主任；保險主任（一般保險）	167	1	169	75.9%
	303	Marketing Supervisor (General Insurance) 市務主任（一般保險）	130	2	132	86.1%
	304	Accounting Supervisor (General Insurance) 會計主任（一般保險）	301	1	303	27.3%
	305	Actuarial Supervisor (General Insurance) 精算主任（一般保險）	56	0	56	87.3%
	306	Policy Services Supervisor (General Insurance) 保單服務主任（一般保險）	226	0	226	78.8%
	307	Claims Supervisor (General Insurance - Insurance) 賠償主任（一般保險-保險）	193	1	195	70.0%
	308	Claims Supervisor (General Insurance - Broker) 賠償主任（一般保險-經紀）	124	1	126	62.1%
	313	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）	339	5	344	61.5%
	314	Assistant Executive ; Supervisor 助理主任	128	2	130	68.9%
	316	Information Technology Supervisor (General Insurance) 資訊科技人員（一般保險）	184	1	185	5.7%
	348	Human Resources Supervisor ; Training Supervisor (General Insurance) 人力資源主任；培訓主任（一般保險）	2	0	2	100.0%
	349	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）	456	0	456	62.4%
		Sub-total 小計	2,831	16	2,850	
Clerical Level 文員級	401	Underwriting Clerk ; Claims Clerk 核保文員；賠償文員	964	13	977	21.6%
	402	Accounting Clerk (General Insurance) 會計文員（一般保險）	580	5	585	15.2%
	403	Clerical Staff (General Insurance) 文書人員（一般保險）	1,614	23	1,637	17.7%
	404	Customer Services Representative (General Insurance) 客戶服務代表（一般保險）	221	0	221	18.7%
	449	Other Clerical Staff (General Insurance) 其他文員（一般保險）	375	4	379	25.0%
		Sub-total 小計	3,754	45	3,799	
Technical Representative 業務代表	501	Technical Representative (General Insurance) 業務代表（一般保險）	8,487	58	8,547	97.2%
		Sub-total 小計	8,487	58	8,547	
Insurance Agent 保險代理人	601	Director/ Manager 董事；經理	505	5	510	100.0%
	604	Agent (General Insurance) 營業員（一般保險）	4,404	20	4,424	100.0%
		Sub-total 小計	4,909	25	4,934	
Other Supporting Staff 其他輔助員工	049	Other Supporting Staff (General Insurance) 其他輔助員工（一般保險）	378	0		
		Sub-total 小計	378	0		
Total 總計			24,481	184	24,298	

(b) Life Insurance 人壽保險

Job Level 職級		Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的全職 僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的全職 空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月 的全職僱員人數	% of Requirement of Professional Qualification 主要職務要求專 業資格的百分比
Senior Management Level 高層管理人員 級	151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	265	1	264	85.7%
	153	Assistant General Manager ; Account Director ; Chief Operating Officer (Life Insurance) 助理總經理；客戶總監；營運總監（人壽保險）	42	0	42	91.3%
	154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管 – 企業風險管理；首席風險官（人壽保險）	17	2	19	91.7%
	155	Chief Actuary 總精算師	72	0	72	97.1%
	156	Head - Operations 主管-營運	52	4	56	48.7%
	157	Head – Marketing 主管-市務	87	2	89	41.7%
	158	Head – Group Benefits Business 主管-團體福利業務	43	1	44	82.4%
	159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管-財務／投資／司庫（人壽保險）	71	0	71	100.0%
	160	Head – Agency Operation 主管-營業代理運作	27	0	27	26.1%
	162	Head - Human Resources/ Training 主管-人力資源／培訓	40	0	40	7.1%
	163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）	19	1	20	26.3%
	199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	115	2	117	57.8%
		Sub-total 小計	850	13	861	
Middle Management Level 中層管理人員 級	251	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級客戶經理；高級營業經理；高級保險經理（人壽保險）	187	8	196	84.4%
	252	Marketing Manager (Life Insurance) 市務經理（人壽保險）	419	20	439	36.6%
	253	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市務經理；營業經理；客戶經理；業務發展經理（人壽保險）	109	2	112	95.4%
	254	Marketing Manager ; Sales Manager ; Insurance Manager (Life Insurance) 市務經理；營業經理；保險經理（人壽保險）	167	0	167	100.0%
	255	Accounting Manager / Investment Manager (Life Insurance) 會計經理／投資經理（人壽保險）	190	2	192	71.7%
	256	Actuarial Manager (Life Insurance) 精算經理（人壽保險）	250	3	253	93.7%
	257	Reinsurance Manager (Life Insurance) 再保險經理（人壽保險）	3	0	3	100.0%
	258	Underwriting Manager (Life Insurance) 核保經理（人壽保險）	148	3	151	58.1%
	259	Claims Manager (Life Insurance) 賠償經理（人壽保險）	65	0	65	30.6%
	260	Compliance Manager (Life Insurance) 合規經理（人壽保險）	168	3	171	70.2%
	261	Manager - Enterprise Risk Management (Life Insurance) 經理 – 企業風險管理（人壽保險）	55	0	55	100.0%
	262	Legal Manager (Life Insurance) 法務經理（人壽保險）	35	3	36	100.0%
	263	Manager - Internal Audit (Life Insurance) 經理—內部稽核（人壽保險）	7	1	8	100.0%
	264	Policy Services Manager 保單服務經理	119	7	125	28.8%
	265	Group Benefits Business Manager 團體福利業務經理	171	9	181	80.6%
	266	Finance Manager ; Investment Manager 財務經理；投資經理	97	3	99	87.5%
	267	Agency Administration Manager 業務代理行政經理	165	3	168	1.3%
	269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	179	4	182	16.2%
	270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	363	13	377	31.6%
	271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	11	0	11	100.0%
	299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	627	3	636	12.4%
		Sub-total 小計	3,535	87	3,627	
Managerial Level 經理級		Sub-total 小計	4,385	100	4,488	

Job Level 職級		Principal Job 主要職務	Number of Full Time Employees as at Survey Reference Date 在統計日期的全職 僱員人數	Number of Full Time Vacancies as at Survey Reference Date 在統計日期的全職 空缺額	Forecast Number of Full Time Employees as at January 2022 預計在2022年1月 的全職僱員人數	% of Requirement of Professional Qualification 主要職務要求專 業資格的百分比
Supervisory Level 主任級	351	Underwriting Supervisor (Life Insurance) 核保主任 (人壽保險)	222	14	236	61.5%
	352	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任 ; 市務主任 ; 保險主任 (人壽保險)	131	0	131	100.0%
	353	Marketing Supervisor (Life Insurance) 市務主任 (人壽保險)	277	26	304	51.9%
	354	Accounting Supervisor / Investment Supervisor (Life Insurance) 會計主任 / 投資主任 (人壽保險)	173	3	176	73.9%
	355	Actuarial Supervisor (Life Insurance) 精算主任 (人壽保險)	276	7	283	95.1%
	356	Policy Services Supervisor (Life Insurance) 保單服務主任 (人壽保險)	265	12	277	15.1%
	357	Claims Supervisor (Life Insurance - Insurance) 賠償主任 (人壽保險-保險)	78	5	83	22.7%
	358	Claims Supervisor (Life Insurance - Broker) 賠償主任 (人壽保險-經紀)	15	0	15	80.0%
	359	Group Benefits Business Supervisor 團體福利業務主任	188	9	197	27.3%
	360	Finance Supervisor ; Investment Supervisor 財務主任 ; 投資主任	152	7	158	87.8%
	361	Direct Marketing Supervisor 直銷市務主任	4	0	4	0.0%
	362	Agency Supervisor 營業代理主任	148	2	150	10.7%
	363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	377	3	381	49.3%
	365	Human Resources Supervisor ; Training Supervisor 人力資源主任 ; 培訓主任	89	2	92	7.9%
	366	Information Technology Supervisor (Life Insurance) 資訊科技人員 (人壽保險)	556	25	581	8.6%
	399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	644	4	648	24.6%
		Sub-total 小計	3,595	119	3,716	
Clerical Level 文員級	452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	233	6	239	13.9%
	453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	1,386	36	1,422	6.3%
	454	Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)	681	16	697	17.9%
	499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	823	7	830	11.8%
		Sub-total 小計	3,123	65	3,188	
Technical Representative 業務代表	551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	2,601	56	2,657	93.7%
		Sub-total 小計	2,601	56	2,657	
Insurance Agent 保險代理人	651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監 ; 區域總監 ; 高級營業經理	1,686	2	1,730	100.0%
	652	Agency Manager 營業經理	5,595	37	5,686	100.0%
	653	Unit Manager ; Agency Supervisor 單位經理 ; 營業主任	9,786	175	9,984	100.0%
	654	Agent (Life Insurance) 營業員 (人壽保險)	46,066	1,199	47,506	100.0%
		Sub-total 小計	63,133	1,413	64,906	
Other Supporting Staff 其他輔助員工	099	Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)	970	13		
		Sub-total 小計	970	13		
Total 總計			77,807	1,766	78,955	

Table 2

表二

Number of full-time employees at time of survey by branch by principal job
按門類及主要職務劃分全職僱員人數

Job Level 職級			Principal Job 主要職務	Overall 總計	Branch 門類						
					Life Insurers 人壽保險	General Insurers 一般保險	Composite Insurers 綜合保險	Brokers 經紀	Company Agencies - Insurance 公司代理-保 險	Company Agencies - Alternative distribution 公司代理-替代 分配	Bancassurer 銀行保險
Senior Management Level 高層管理人員級	General Insurance 一般保險	101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	703		99	13	281	306	0	4
		102	Deputy Managing Director ; Deputy General Manager 副常務董事；副總經理	83		37	29	17			
		103	Assistant General Manager ; Senior Manager ; Account Director ; Chief Operating Officer (General Insurance) 助理總經理；高級經理；客戶總監；營運總 監（一般保險）	303		138	7	149	7	0	2
		104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管－企業風險管理；首席風險官（一般保 險）	23		14	5	4			
		109	Head - Finance/ Investment /Treasurer (General Insurance) 主管-財務／投資／司庫（一般保險）	30		8	5	17			
		111	Assistant Director ; Divisional Director 助理總監；業務部門總監	59				59			
		113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	4		1	2	1			
		149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	92		35	8	35	10	0	4
	Life Insurance 人壽保險	151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	265	50		17	181	1	0	16
		153	Assistant General Manager ; Account Director ; Chief Operating Officer (Life Insurance) 助理總經理；客戶總監；營運總監（人壽保 險）	42				23	0	0	19
		154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管－企業風險管理；首席風險官（人壽保 險）	17	15		1				1
		155	Chief Actuary 總精算師	72	37		31				4
		156	Head - Operations 主管-營運	52	50		2				
		157	Head – Marketing 主管-市務	87	42		45				
		158	Head – Group Benefits Business 主管-團體福利業務	43	32		11				
		159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管-財務／投資／司庫（人壽保險）	71	40		31				
		160	Head – Agency Operation 主管-營業代理運作	27	26		1				
		162	Head - Human Resources/ Training 主管-人力資源／培訓	40	15		25				
		163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）	19	18		1				
		199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	115	76		35	4	0	0	0
			Sub-total 小計	2,147	401	332	269	771	324	0	50
Middle Management Level 中層管理人員級	General Insurance 一般保險	201	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (General Insurance) 高級客戶經理；高級營業經理；高級保險經 理（一般保險）	221				137	49	0	35
		202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市務經理；客戶經理；服務經理（一般保 險）	328		284	44				
		203	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (General Insurance) 市務經理；營業經理；客戶經理；業務發展 經理（一般保險）	246				246			
		204	Marketing Manager ; Sales Manager ; Insurance Manager (General Insurance) 市務經理；營業經理；保險經理（一般保 險）	295					110	56	129
		205	Accounting Manager (General Insurance) 會計經理（一般保險）	214		109	15	58	25	0	7
		206	Actuarial Manager (General Insurance) 精算經理（一般保險）	50		32	17	1			

Job Level 職級			Principal Job 主要職務	Overall 總計	Branch 門類						
					Life Insurers 人壽保險	General Insurers 一般保險	Composite Insurers 綜合保險	Brokers 經紀	Company Agencies - Insurance 公司代理-保險	Company Agencies - Alternative distribution 公司代理-替代分配	Bancassurance 銀行保險
Middle Management Level 中層管理人員級	General Insurance 一般保險	207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）	42		29	13	0			
		208	Underwriting Manager (General Insurance) 核保經理（一般保險）	274		211	63				
		209	Claims Manager (General Insurance) 賠償經理（一般保險）	221		173	20	28			
		210	Compliance Manager (General Insurance) 合規經理（一般保險）	84		51	11	10	8	0	4
		211	Manager - Enterprise Risk Management (General Insurance) 經理—企業風險管理（一般保險）	15		10	5	0			
		212	Legal Manager (General Insurance) 法務經理（一般保險）	38		33	4	1			
		213	Manager - Internal Audit (General Insurance) 經理—內部稽核（一般保險）	21		21	0				
		218	Assistant Manager 助理經理	280		239	41				
		219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）	71		53	10	8			
		220	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）	78		55	19	4			
		249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）	347		209	33	44	32	0	29
	Life Insurance 人壽保險	251	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級客戶經理；高級營業經理；高級保險經理（人壽保險）	187				126	2	0	59
		252	Marketing Manager (Life Insurance) 市務經理（人壽保險）	419	188		231				
		253	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市務經理；營業經理；客戶經理；業務發展經理（人壽保險）	109				109			
		254	Marketing Manager ; Sales Manager ; Insurance Manager (Life Insurance) 市務經理；營業經理；保險經理（人壽保險）	167					20	0	147
		255	Accounting Manager / Investment Manager (Life Insurance) 會計經理／投資經理（人壽保險）	190	100		25	40	0	0	25
		256	Actuarial Manager (Life Insurance) 精算經理（人壽保險）	250	124		112				14
		257	Reinsurance Manager (Life Insurance) 再保險經理（人壽保險）	3	3		0				
		258	Underwriting Manager (Life Insurance) 核保經理（人壽保險）	148	86		62				
		259	Claims Manager (Life Insurance) 賠償經理（人壽保險）	65	38		9	18			
		260	Compliance Manager (Life Insurance) 合規經理（人壽保險）	168	115		21	15	0	0	17
		261	Manager - Enterprise Risk Management (Life Insurance) 經理—企業風險管理（人壽保險）	55	49		4				2
		262	Legal Manager (Life Insurance) 法務經理（人壽保險）	35	27		8				0
		263	Manager - Internal Audit (Life Insurance) 經理—內部稽核（人壽保險）	7	4		3				0
		264	Policy Services Manager 保單服務經理	119	61		58				
		265	Group Benefits Business Manager 團體福利業務經理	171	92		79				
		266	Finance Manager ; Investment Manager 財務經理；投資經理	97	56		41				
		267	Agency Administration Manager 業務代理行政經理	165	148		17				
		269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	179	79		100				
		270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	363	233		130				
		271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	11	11		0				
		299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	627	399		189	17	0	0	22
				Sub-total 小計	6,360	1,813	1,509	1,384	862	246	56
Managerial Level 經理級	General Insurance 一般保險		Sub-total 小計	4,122	0	1,841	364	1,100	547	56	214
	Life Insurance 人壽保險		Sub-total 小計	4,385	2,214	0	1,289	533	23	0	326

Job Level 職級			Principal Job 主要職務	Overall 總計	Branch 門類						
					Life Insurers 人壽保險	General Insurers 一般保險	Composite Insurers 綜合保險	Brokers 經紀	Company Agencies - Insurance 公司代理-保險	Company Agencies - Alternative distribution 公司代理-替代分配	Bancassurance 銀行保險
Supervisory Level 主任級	General Insurance 一般保險	301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任：核保主任（一般保險）	525		429	96				
		302	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任：市務主任：保險主任（一般保險）	167					69	0	98
		303	Marketing Supervisor (General Insurance) 市務主任（一般保險）	130		109	21				
		304	Accounting Supervisor (General Insurance) 會計主任（一般保險）	301		162	27	78	11	0	23
		305	Actuarial Supervisor (General Insurance) 精算主任（一般保險）	56		42	14				
		306	Policy Services Supervisor (General Insurance) 保單服務主任（一般保險）	226		205	21				
		307	Claims Supervisor (General Insurance - Insurance) 賠償主任（一般保險-保險）	193		161	32				
		308	Claims Supervisor (General Insurance - Broker) 賠償主任（一般保險-經紀）	124				124			
		313	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）	339		99	10	164	12	16	38
		314	Assistant Executive ; Supervisor 助理主任	128		123	0	5			
		316	Information Technology Supervisor (General Insurance) 資訊科技人員（一般保險）	184		141	41	2			
		348	Human Resources Supervisor ; Training Supervisor (General Insurance) 人力資源主任：培訓主任（一般保險）	2		0	2	0	0	0	0
		349	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）	456		278	8	62	37	0	71
	Life Insurance 人壽保險	351	Underwriting Supervisor (Life Insurance) 核保主任（人壽保險）	222	146		76				
		352	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任：市務主任：保險主任（人壽保險）	131				0	0	0	131
		353	Marketing Supervisor (Life Insurance) 市務主任（人壽保險）	277	113		164				
		354	Accounting Supervisor / Investment Supervisor (Life Insurance) 會計主任／投資主任（人壽保險）	173	65		77	19	0	0	12
		355	Actuarial Supervisor (Life Insurance) 精算主任（人壽保險）	276	112		122				42
		356	Policy Services Supervisor (Life Insurance) 保單服務主任（人壽保險）	265	167		98				
		357	Claims Supervisor (Life Insurance - Insurance) 賠償主任（人壽保險-保險）	78	60		18				
		358	Claims Supervisor (Life Insurance - Broker) 賠償主任（人壽保險-經紀）	15				15			
		359	Group Benefits Business Supervisor 團體福利業務主任	188	99		89				
		360	Finance Supervisor ; Investment Supervisor 財務主任：投資主任	152	52		100				
		361	Direct Marketing Supervisor 直銷市務主任	4	2		2				
		362	Agency Supervisor 營業代理主任	148	129		19				
		363	Customer Services Supervisor (Life Insurance) 客戶服務主任（人壽保險）	377	227		49	79	1	0	21
		365	Human Resources Supervisor ; Training Supervisor 人力資源主任：培訓主任	89	36		53				
		366	Information Technology Supervisor (Life Insurance) 資訊科技人員（人壽保險）	556	255		301				
		399	Other Supervisory Staff (Life Insurance) 其他主任級人員（人壽保險）	644	406		192	22	0	0	24
				Sub-total 小計	6,426	1,869	1,749	1,632	570	130	16
Clerical Level 文員級	General Insurance 一般保險	401	Underwriting Clerk ; Claims Clerk 核保文員：賠償文員	964		811	124	19	10		
		402	Accounting Clerk (General Insurance) 會計文員（一般保險）	580		189	26	185	136	33	11
		403	Clerical Staff (General Insurance) 文書人員（一般保險）	1,614		304	83	452	522	157	96
		404	Customer Services Representative (General Insurance) 客戶服務代表（一般保險）	221		175	46				
		449	Other Clerical Staff (General Insurance) 其他文員（一般保險）	375		205	30	64	27	9	40

Job Level 職級			Principal Job 主要職務	Overall 總計	Branch 門類						
					Life Insurers 人壽保險	General Insurers 一般保險	Composite Insurers 綜合保險	Brokers 經紀	Company Agencies - Insurance 公司代理-保險	Company Agencies - Alternative distribution 公司代理-替代分配	Bancassurer 銀行保險
Clerical Level 文員級	Life Insurance 人壽保險	452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	233	55		53	121	2	0	2
		453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	1,386	547		297	221	12	0	309
		454	Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)	681	580		101				
		499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	823	617		171	34	1	0	0
			Sub-total 小計	6,877	1,799	1,684	931	1,096	710	199	458
Technical Representative 業務代表	General Insurance 一般保險	501	Technical Representative (General Insurance) 業務代表 (一般保險)	8,487				2,241	1,632	2,922	1,692
	Life Insurance 人壽保險	551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	2,601				1,462	131	0	1,008
			Sub-total 小計	11,088				3,703	1,763	2,922	2,700
Insurance Agent 保險代理人	General Insurance 一般保險	601	Director/ Manager 董事；經理	505		469	36				
		604	Agent (General Insurance) 營業員 (一般保險)	4,404		2,468	1,936				
	Life Insurance 人壽保險	651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監；區域總監；高級營業經理	1,686	1,319		367				
		652	Agency Manager 營業經理	5,595	4,862		733				
		653	Unit Manager ; Agency Supervisor 單位經理；營業主任	9,786	7,705		2,081				
		654	Agent (Life Insurance) 營業員 (人壽保險)	46,066	29,453		16,613				
			Sub-total 小計	68,042	43,339	2,937	21,766				
Other Supporting Staff 其他輔助員工	General Insurance 一般保險	049	Other Supporting Staff (General Insurance) 其他輔助員工 (一般保險)	378		113	40	149	64	0	12
	Life Insurance 人壽保險	099	Other Supporting Staff (Life Insurance) 其他輔助員工 (人壽保險)	970	595		233	46	2	0	94
			Sub-total 小計	1,348	595	113	273	195	66	0	106
Total 總計				102,288	49,816	8,324	26,255	7,197	3,239	3,193	4,264

Table 3

表三

Percentage distribution of average monthly remuneration package of full-time employees by principal job
按主要職務劃分全職僱員之每月平均薪酬百分比分布情況

(a) General Insurance 一般保險

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬							
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上
Senior Management Level 高層管理人員級	101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	703	0.0%	0.0%	1.9%	3.9%	18.2%	36.5%	15.3%	24.3%
	102	Deputy Managing Director ; Deputy General Manager 副常務董事；副總經理	83	0.0%	0.0%	0.0%	0.0%	10.4%	14.3%	61.0%	14.3%
	103	Assistant General Manager ; Senior Manager ; Account Director ; Chief Operating Officer (General Insurance) 助理總經理；高級經理；客戶總監；營運總監（一般保險）	303	0.0%	0.0%	0.4%	3.6%	4.7%	17.6%	46.6%	27.2%
	104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管－企業風險管理；首席風險官（一般保險）	23	0.0%	0.0%	0.0%	0.0%	23.8%	4.8%	47.6%	23.8%
	109	Head - Finance/ Investment /Treasurer (General Insurance) 主管-財務／投資／司庫（一般保險）	30	0.0%	0.0%	0.0%	3.6%	7.1%	50.0%	10.7%	28.6%
	111	Assistant Director ; Divisional Director 助理總監；業務部門總監	59	0.0%	0.0%	0.0%	3.6%	3.6%	91.1%	1.8%	0.0%
	113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	4	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	0.0%	75.0%
	149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	92	0.0%	0.0%	0.0%	3.8%	5.0%	12.5%	61.3%	17.5%
		Sub-total 小計	1,297	0.0%	0.0%	1.2%	3.5%	12.8%	31.4%	28.2%	23.0%
Middle Management Level 中層管理人員級	201	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (General Insurance) 高級客戶經理；高級營業經理；高級保險經理（一般保險）	221	0.0%	0.0%	6.5%	29.5%	19.5%	41.5%	3.0%	0.0%
	202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市場經理；客戶經理；服務經理（一般保險）	328	0.0%	0.0%	6.1%	15.7%	60.3%	16.0%	1.9%	0.0%
	203	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (General Insurance) 市場經理；營業經理；客戶經理；業務發展經理（一般保險）	246	0.0%	0.0%	27.3%	32.2%	34.1%	3.4%	2.9%	0.0%
	204	Marketing Manager ; Sales Manager ; Insurance Manager (General Insurance) 市場經理；營業經理；保險經理（一般保險）	295	0.0%	0.0%	5.2%	60.7%	31.4%	2.6%	0.0%	0.0%
	205	Accounting Manager (General Insurance) 會計經理（一般保險）	214	0.0%	0.0%	15.1%	39.5%	34.1%	8.6%	2.2%	0.5%
	206	Actuarial Manager (General Insurance) 精算經理（一般保險）	50	0.0%	0.0%	0.0%	24.4%	26.7%	44.4%	2.2%	2.2%
	207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）	42	0.0%	0.0%	0.0%	46.2%	7.7%	46.2%	0.0%	0.0%
	208	Underwriting Manager (General Insurance) 核保經理（一般保險）	274	0.0%	0.0%	2.0%	36.0%	42.8%	16.4%	2.8%	0.0%
	209	Claims Manager (General Insurance) 賠償經理（一般保險）	221	0.0%	0.0%	7.0%	20.4%	56.7%	12.4%	3.5%	0.0%
	210	Compliance Manager (General Insurance) 合規經理（一般保險）	84	0.0%	0.0%	10.4%	14.3%	57.1%	13.0%	5.2%	0.0%
	211	Manager - Enterprise Risk Management (General Insurance) 經理-企業風險管理（一般保險）	15	0.0%	0.0%	0.0%	23.1%	15.4%	61.5%	0.0%	0.0%
	212	Legal Manager (General Insurance) 法務經理（一般保險）	38	0.0%	0.0%	2.6%	0.0%	78.9%	10.5%	2.6%	5.3%
	213	Manager - Internal Audit (General Insurance) 經理-內部稽核（一般保險）	21	0.0%	0.0%	0.0%	0.0%	95.2%	4.8%	0.0%	0.0%
	218	Assistant Manager 助理經理	280	0.0%	0.0%	6.5%	35.3%	55.4%	2.9%	0.0%	0.0%
	219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）	71	0.0%	0.0%	3.3%	28.3%	55.0%	5.0%	6.7%	1.7%
	220	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）	78	0.0%	0.0%	1.3%	16.0%	58.7%	22.7%	1.3%	0.0%
	249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）	347	0.0%	0.0%	1.7%	22.9%	27.6%	46.1%	1.7%	0.0%
		Sub-total 小計	2,825	0.0%	0.0%	7.2%	29.9%	42.7%	18.0%	2.1%	0.2%
Managerial Level 經理級		Sub-total 小計	4,122	0.0%	0.0%	5.2%	21.3%	33.0%	22.3%	10.6%	7.6%

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬							
				\$10,000 or below 或以下	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000 以上
Supervisory Level 主任級	301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任：核保主任（一般保險）	525	0.0%	0.2%	45.0%	54.8%	0.0%	0.0%	0.0%	0.0%
	302	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任：市務主任：保險主任（一般保險）	167	0.0%	0.0%	94.4%	5.6%	0.0%	0.0%	0.0%	0.0%
	303	Marketing Supervisor (General Insurance) 市務主任（一般保險）	130	0.0%	1.0%	33.3%	65.7%	0.0%	0.0%	0.0%	0.0%
	304	Accounting Supervisor (General Insurance) 會計主任（一般保險）	301	0.0%	0.8%	53.8%	45.4%	0.0%	0.0%	0.0%	0.0%
	305	Actuarial Supervisor (General Insurance) 精算主任（一般保險）	56	0.0%	0.0%	21.6%	78.4%	0.0%	0.0%	0.0%	0.0%
	306	Policy Services Supervisor (General Insurance) 保單服務主任（一般保險）	226	0.0%	0.5%	36.3%	63.2%	0.0%	0.0%	0.0%	0.0%
	307	Claims Supervisor (General Insurance - Insurance) 賠償主任（一般保險-保險）	193	0.0%	0.0%	40.7%	58.2%	1.1%	0.0%	0.0%	0.0%
	308	Claims Supervisor (General Insurance - Broker) 賠償主任（一般保險-經紀）	124	0.0%	18.0%	42.3%	39.6%	0.0%	0.0%	0.0%	0.0%
	313	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）	339	0.0%	3.2%	80.8%	16.0%	0.0%	0.0%	0.0%	0.0%
	314	Assistant Executive ; Supervisor 助理主任	128	0.0%	17.5%	15.8%	66.7%	0.0%	0.0%	0.0%	0.0%
	316	Information Technology Supervisor (General Insurance) 資訊科技人員（一般保險）	184	0.0%	0.0%	18.0%	68.0%	14.0%	0.0%	0.0%	0.0%
	348	Human Resources Supervisor ; Training Supervisor (General Insurance) 人力資源主任：培訓主任（一般保險）	2	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	349	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）	456	0.0%	0.0%	36.6%	61.7%	1.7%	0.0%	0.0%	0.0%
		Sub-total 小計	2,831	0.0%	2.3%	46.0%	50.4%	1.3%	0.0%	0.0%	0.0%
Clerical Level 文員級	401	Underwriting Clerk ; Claims Clerk 核保文員：賠償文員	964	0.0%	76.2%	23.8%	0.0%	0.0%	0.0%	0.0%	0.0%
	402	Accounting Clerk (General Insurance) 會計文員（一般保險）	580	0.4%	82.8%	16.9%	0.0%	0.0%	0.0%	0.0%	0.0%
	403	Clerical Staff (General Insurance) 文書人員（一般保險）	1,614	0.4%	78.0%	21.6%	0.0%	0.0%	0.0%	0.0%	0.0%
	404	Customer Services Representative (General Insurance) 客戶服務代表（一般保險）	221	0.0%	74.7%	25.3%	0.0%	0.0%	0.0%	0.0%	0.0%
	449	Other Clerical Staff (General Insurance) 其他文員（一般保險）	375	0.0%	61.9%	38.1%	0.0%	0.0%	0.0%	0.0%	0.0%
		Sub-total 小計	3,754	0.2%	76.6%	23.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Technical Representative 業務代表	501	Technical Representative (General Insurance) 業務代表（一般保險）	8,487	0.2%	25.6%	47.5%	21.2%	5.4%	0.1%	0.0%	0.0%
		Sub-total 小計	8,487	0.2%	25.6%	47.5%	21.2%	5.4%	0.1%	0.0%	0.0%
Insurance Agent 保險代理人	601	Director/ Manager 董事：經理	505	0.0%	0.0%	0.0%	0.0%	99.8%	0.0%	0.0%	0.2%
	604	Agent (General Insurance) 營業員（一般保險）	4,404	0.0%	97.9%	0.1%	2.0%	0.0%	0.0%	0.0%	0.0%
		Sub-total 小計	4,909	0.0%	82.2%	0.1%	1.7%	16.0%	0.0%	0.0%	0.0%
Overall (except other supporting staff) 總計（其他輔助員工除外）			24,103	0.1%	35.6%	26.9%	18.1%	11.1%	4.5%	2.1%	1.5%

(b) Life Insurance 人壽保險

Job Level 職級		Principal Job 主要職務	full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬							
				\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000
Senior Management Level 高層管理人員級	151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	265	0.0%	0.0%	7.5%	1.8%	36.0%	23.2%	11.4%	20.2%
	153	Assistant General Manager ; Account Director ; Chief Operating Officer (Life Insurance) 助理總經理；客戶總監；營運總監（人壽保險）	42	0.0%	0.0%	14.6%	0.0%	17.1%	17.1%	7.3%	43.9%
	154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管 – 企業風險管理；首席風險官（人壽保險）	17	0.0%	0.0%	0.0%	0.0%	0.0%	6.3%	37.5%	56.3%
	155	Chief Actuary 總精算師	72	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	33.3%	64.3%
	156	Head - Operations 主管-營運	52	0.0%	0.0%	0.0%	0.0%	6.1%	0.0%	30.6%	63.3%
	157	Head – Marketing 主管-市務	87	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%	24.4%	70.7%
	158	Head – Group Benefits Business 主管-團體福利業務	43	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	42.4%	57.6%
	159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管-財務／投資／司庫（人壽保險）	71	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	34.1%	65.9%
	160	Head – Agency Operation 主管-營業代理運作	27	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	26.1%	73.9%
	162	Head - Human Resources/ Training 主管-人力資源／培訓	40	0.0%	0.0%	0.0%	0.0%	11.1%	0.0%	5.6%	83.3%
	163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）	19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	36.8%	63.2%
	199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	115	0.0%	0.0%	0.0%	1.1%	11.4%	0.0%	42.0%	45.5%
		Sub-total 小計	850	0.0%	0.0%	3.6%	0.8%	16.3%	10.0%	23.9%	45.4%
Middle Management Level 中層管理人員級	251	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級客戶經理；高級營業經理；高級保險經理（人壽保險）	187	0.0%	0.0%	45.5%	4.2%	10.2%	40.1%	0.0%	0.0%
	252	Marketing Manager (Life Insurance) 市務經理（人壽保險）	419	0.0%	0.0%	7.2%	2.6%	4.6%	78.4%	5.2%	2.1%
	253	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市務經理；營業經理；客戶經理；業務發展經理（人壽保險）	109	0.0%	0.0%	21.1%	32.1%	39.4%	6.4%	0.9%	0.0%
	254	Marketing Manager ; Sales Manager ; Insurance Manager (Life Insurance) 市務經理；營業經理；保險經理（人壽保險）	167	0.0%	0.0%	0.0%	99.4%	0.0%	0.6%	0.0%	0.0%
	255	Accounting Manager / Investment Manager (Life Insurance) 會計經理／投資經理（人壽保險）	190	0.0%	0.0%	10.4%	25.0%	12.8%	49.4%	1.8%	0.6%
	256	Actuarial Manager (Life Insurance) 精算經理（人壽保險）	250	0.0%	0.0%	0.0%	0.0%	2.2%	83.0%	11.1%	3.7%
	257	Reinsurance Manager (Life Insurance) 再保險經理（人壽保險）	3	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
	258	Underwriting Manager (Life Insurance) 核保經理（人壽保險）	148	0.0%	0.0%	0.0%	0.0%	4.5%	78.7%	16.9%	0.0%
	259	Claims Manager (Life Insurance) 賠償經理（人壽保險）	65	0.0%	0.0%	1.9%	20.8%	15.1%	62.3%	0.0%	0.0%
	260	Compliance Manager (Life Insurance) 合規經理（人壽保險）	168	0.0%	0.0%	1.9%	4.5%	15.5%	68.4%	9.7%	0.0%
	261	Manager - Enterprise Risk Management (Life Insurance) 經理 – 企業風險管理（人壽保險）	55	0.0%	0.0%	0.0%	0.0%	1.8%	78.2%	12.7%	7.3%
	262	Legal Manager (Life Insurance) 法務經理（人壽保險）	35	0.0%	0.0%	0.0%	0.0%	3.7%	33.3%	11.1%	51.9%
	263	Manager - Internal Audit (Life Insurance) 經理—內部稽核（人壽保險）	7	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	50.0%	16.7%
	264	Policy Services Manager 保單服務經理	119	0.0%	0.0%	0.0%	6.5%	38.7%	35.5%	19.4%	0.0%
	265	Group Benefits Business Manager 團體福利業務經理	171	0.0%	0.0%	0.0%	1.1%	0.0%	96.7%	0.0%	2.2%
	266	Finance Manager ; Investment Manager 財務經理；投資經理	97	0.0%	0.0%	0.0%	0.0%	3.0%	89.6%	7.5%	0.0%
	267	Agency Administration Manager 業務代理行政經理	165	0.0%	0.0%	0.0%	0.0%	48.0%	52.0%	0.0%	0.0%
	269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	179	0.0%	0.0%	0.0%	0.0%	23.3%	43.3%	28.9%	4.4%
	270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	363	0.0%	0.0%	0.0%	0.0%	17.3%	82.4%	0.4%	0.0%
	271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	11	0.0%	0.0%	0.0%	0.0%	0.0%	45.5%	54.5%	0.0%
	299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	627	0.0%	0.0%	0.7%	2.2%	14.5%	81.0%	1.7%	0.0%
		Sub-total 小計	3,535	0.0%	0.0%	5.2%	10.9%	14.5%	63.2%	5.0%	1.3%
Managerial Level 經理級		Sub-total 小計	4,385	0.0%	0.0%	4.9%	8.9%	14.8%	52.8%	8.7%	9.9%

Job Level 職級		Principal Job 主要職務	full-time employees 全職僱員 人數	Average Monthly Remuneration Package 每月平均薪酬							
				\$10,000 or below	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$80,000	\$80,001 - \$100,000	Over \$100,000
Supervisory Level 主任級	351	Underwriting Supervisor (Life Insurance) 核保主任 (人壽保險)	222	0.0%	12.8%	33.8%	35.8%	17.6%	0.0%	0.0%	0.0%
	352	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任 ; 市務主任 ; 保險主任 (人壽保險)	131	0.0%	0.0%	0.0%	85.2%	14.8%	0.0%	0.0%	0.0%
	353	Marketing Supervisor (Life Insurance) 市務主任 (人壽保險)	277	0.0%	2.8%	54.2%	0.0%	43.0%	0.0%	0.0%	0.0%
	354	Accounting Supervisor / Investment Supervisor (Life Insurance) 會計主任 / 投資主任 (人壽保險)	173	0.0%	0.0%	29.1%	40.0%	30.9%	0.0%	0.0%	0.0%
	355	Actuarial Supervisor (Life Insurance) 精算主任 (人壽保險)	276	0.0%	0.0%	23.4%	43.9%	32.7%	0.0%	0.0%	0.0%
	356	Policy Services Supervisor (Life Insurance) 保單服務主任 (人壽保險)	265	0.0%	0.0%	34.3%	9.0%	56.7%	0.0%	0.0%	0.0%
	357	Claims Supervisor (Life Insurance - Insurance) 賠償主任 (人壽保險-保險)	78	0.0%	0.0%	6.9%	69.0%	24.1%	0.0%	0.0%	0.0%
	358	Claims Supervisor (Life Insurance - Broker) 賠償主任 (人壽保險-經紀)	15	0.0%	0.0%	26.7%	73.3%	0.0%	0.0%	0.0%	0.0%
	359	Group Benefits Business Supervisor 團體福利業務主任	188	0.0%	1.0%	0.0%	93.2%	5.8%	0.0%	0.0%	0.0%
	360	Finance Supervisor ; Investment Supervisor 財務主任 ; 投資主任	152	0.0%	1.6%	0.0%	55.7%	42.6%	0.0%	0.0%	0.0%
	361	Direct Marketing Supervisor 直銷市務主任	4	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	362	Agency Supervisor 營業代理主任	148	0.0%	0.0%	0.0%	62.7%	37.3%	0.0%	0.0%	0.0%
	363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	377	0.0%	0.6%	53.6%	34.2%	11.6%	0.0%	0.0%	0.0%
	365	Human Resources Supervisor ; Training Supervisor 人力資源主任 ; 培訓主任	89	0.0%	2.4%	7.3%	65.9%	24.4%	0.0%	0.0%	0.0%
	366	Information Technology Supervisor (Life Insurance) 資訊科技人員 (人壽保險)	556	0.0%	0.0%	13.0%	15.2%	71.7%	0.0%	0.0%	0.0%
	399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	644	0.0%	0.0%	19.6%	59.6%	20.8%	0.0%	0.0%	0.0%
		Sub-total 小計	3,595	0.0%	1.2%	24.1%	45.7%	29.1%	0.0%	0.0%	0.0%
Clerical Level 文員級	452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	233	0.0%	57.5%	42.5%	0.0%	0.0%	0.0%	0.0%	0.0%
	453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	1,386	0.2%	67.7%	32.1%	0.0%	0.0%	0.0%	0.0%	0.0%
	454	Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)	681	0.0%	55.4%	44.6%	0.0%	0.0%	0.0%	0.0%	0.0%
	499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	823	0.1%	38.0%	61.9%	0.0%	0.0%	0.0%	0.0%	0.0%
		Sub-total 小計	3,123	0.1%	55.5%	44.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Technical Representative 業務代表	551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	2,601	0.3%	4.1%	33.8%	49.4%	6.1%	6.3%	0.0%	0.0%
		Sub-total 小計	2,601	0.3%	4.1%	33.8%	49.4%	6.1%	6.3%	0.0%	0.0%
Insurance Agent 保險代理人	651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監 ; 區域總監 ; 高級營業經理	1,686	0.0%	0.0%	0.0%	0.0%	15.7%	71.3%	0.0%	13.1%
	652	Agency Manager 營業經理	5,595	0.0%	0.0%	0.05%	6.9%	7.1%	80.8%	5.2%	0.0%
	653	Unit Manager ; Agency Supervisor 單位經理 ; 營業主任	9,786	0.0%	0.0%	17.1%	1.2%	81.5%	0.0%	0.2%	0.0%
	654	Agent (Life Insurance) 營業員 (人壽保險)	46,066	0.4%	33.9%	65.4%	0.2%	0.2%	0.0%	0.0%	0.0%
		Sub-total 小計	63,133	0.3%	23.2%	47.5%	1.1%	14.6%	12.2%	0.7%	0.5%
Overall (except other supporting staff) 總計 (其他輔助員工除外)			76,837	0.2%	21.6%	42.7%	5.6%	14.1%	13.5%	1.1%	1.1%

Table 4

表四

Percentage distribution of Preferred Level of Education of full-time employees by principal job
按主要職務劃分僱員宜有的教育程度百分比分布情況

(a) General Insurance 一般保險

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	Preferred Level of Education 宜有的教育程度					
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/Certificate 文憑／證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下
Senior Management Level 高層管理人員級	101	Managing Director; General Manager ; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	703	5.6%	92.0%	0.6%	1.8%	0.0%	0.0%
	102	Deputy Managing Director ; Deputy General Manager 副常務董事；副總經理	83	7.9%	92.1%	0.0%	0.0%	0.0%	0.0%
	103	Assistant General Manager ; Senior Manager ; Account Director ; Chief Operating Officer (General Insurance) 助理總經理；高級經理；客戶總監；營運總監（一般保險）	303	4.5%	95.5%	0.0%	0.0%	0.0%	0.0%
	104	Head – Enterprise Risk Management ; Chief Risk Officer (General Insurance) 主管－企業風險管理；首席風險官（一般保險）	23	17.4%	82.6%	0.0%	0.0%	0.0%	0.0%
	109	Head - Finance/ Investment /Treasurer (General Insurance) 主管-財務／投資／司庫（一般保險）	30	6.7%	93.3%	0.0%	0.0%	0.0%	0.0%
	111	Assistant Director ; Divisional Director 助理總監；業務部門總監	59	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	113	Chief Information Officer ; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	4	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	92	2.4%	96.4%	1.2%	0.0%	0.0%	0.0%
		Sub-total 小計	1,297	5.3%	93.3%	0.4%	1.0%	0.0%	0.0%
Middle Management Level 中層管理人員級	201	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (General Insurance) 高級客戶經理；高級營業經理；高級保險經理（一般保險）	221	0.0%	96.0%	4.0%	0.0%	0.0%	0.0%
	202	Marketing Manager ; Account Manager ; Servicing Manager (General Insurance) 市場經理；客戶經理；服務經理（一般保險）	328	0.0%	50.6%	49.4%	0.0%	0.0%	0.0%
	203	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (General Insurance) 市場經理；營業經理；客戶經理；業務發展經理（一般保險）	246	0.0%	75.2%	24.8%	0.0%	0.0%	0.0%
	204	Marketing Manager ; Sales Manager ; Insurance Manager (General Insurance) 市場經理；營業經理；保險經理（一般保險）	295	0.0%	97.8%	2.2%	0.0%	0.0%	0.0%
	205	Accounting Manager (General Insurance) 會計經理（一般保險）	214	0.0%	79.6%	19.9%	0.5%	0.0%	0.0%
	206	Actuarial Manager (General Insurance) 精算經理（一般保險）	50	0.0%	78.3%	21.7%	0.0%	0.0%	0.0%
	207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）	42	0.0%	90.2%	9.8%	0.0%	0.0%	0.0%
	208	Underwriting Manager (General Insurance) 核保經理（一般保險）	274	0.0%	47.5%	52.5%	0.0%	0.0%	0.0%
	209	Claims Manager (General Insurance) 賠償經理（一般保險）	221	0.0%	60.5%	38.5%	1.0%	0.0%	0.0%
	210	Compliance Manager (General Insurance) 合規經理（一般保險）	84	0.0%	56.4%	43.6%	0.0%	0.0%	0.0%
	211	Manager - Enterprise Risk Management (General Insurance) 經理-企業風險管理（一般保險）	15	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	212	Legal Manager (General Insurance) 法務經理（一般保險）	38	0.0%	16.7%	83.3%	0.0%	0.0%	0.0%
	213	Manager - Internal Audit (General Insurance) 經理-內部稽核（一般保險）	21	0.0%	4.8%	95.2%	0.0%	0.0%	0.0%
	218	Assistant Manager 助理經理	280	0.0%	84.4%	15.6%	0.0%	0.0%	0.0%
	219	Human Resources Manager ; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）	71	0.0%	71.4%	28.6%	0.0%	0.0%	0.0%
	220	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）	78	0.0%	65.2%	34.8%	0.0%	0.0%	0.0%
	249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）	347	0.9%	79.0%	20.1%	0.0%	0.0%	0.0%
		Sub-total 小計	2,825	0.1%	71.8%	28.0%	0.1%	0.0%	0.0%
Managerial Level 經理級		Sub-total 小計	4,122	1.9%	79.0%	18.7%	0.4%	0.0%	0.0%

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	宜有的教育程度					
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/Certificate 文憑／證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下
Supervisory Level 主任級	301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任；核保主任（一般保險）	525	0.0%	18.4%	48.0%	31.2%	2.4%	0.0%
	302	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任；市務主任；保險主任（一般保險）	167	0.0%	8.1%	47.7%	28.8%	15.3%	0.0%
	303	Marketing Supervisor (General Insurance) 市務主任（一般保險）	130	0.0%	6.5%	62.0%	31.5%	0.0%	0.0%
	304	Accounting Supervisor (General Insurance) 會計主任（一般保險）	301	0.0%	19.4%	45.2%	29.3%	6.1%	0.0%
	305	Actuarial Supervisor (General Insurance) 精算主任（一般保險）	56	0.0%	18.2%	43.6%	38.2%	0.0%	0.0%
	306	Policy Services Supervisor (General Insurance) 保單服務主任（一般保險）	226	0.0%	21.2%	49.5%	29.3%	0.0%	0.0%
	307	Claims Supervisor (General Insurance - Insurance) 賠償主任（一般保險-保險）	193	0.0%	12.4%	45.9%	41.8%	0.0%	0.0%
	308	Claims Supervisor (General Insurance - Broker) 賠償主任（一般保險-經紀）	124	0.0%	21.7%	47.2%	21.7%	9.4%	0.0%
	313	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）	339	0.0%	13.4%	27.1%	52.7%	6.7%	0.0%
	314	Assistant Executive ; Supervisor 助理主任	128	0.0%	21.8%	44.6%	33.7%	0.0%	0.0%
	316	Information Technology Supervisor (General Insurance) 資訊科技人員（一般保險）	184	0.0%	21.2%	46.8%	32.1%	0.0%	0.0%
	348	Human Resources Supervisor ; Training Supervisor (General Insurance) 人力資源主任；培訓主任（一般保險）	2	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
	349	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）	456	0.0%	18.2%	39.8%	35.3%	6.7%	0.0%
		Sub-total 小計	2,831	0.0%	17.0%	43.7%	35.1%	4.2%	0.0%
Clerical Level 文員級	401	Underwriting Clerk ; Claims Clerk 核保文員；賠償文員	964	0.0%	0.0%	25.2%	27.2%	47.6%	0.0%
	402	Accounting Clerk (General Insurance) 會計文員（一般保險）	580	0.0%	1.0%	10.3%	40.0%	48.7%	0.0%
	403	Clerical Staff (General Insurance) 文書人員（一般保險）	1,614	0.0%	6.0%	16.6%	31.5%	45.8%	0.1%
	404	Customer Services Representative (General Insurance) 客戶服務代表（一般保險）	221	0.0%	0.0%	30.6%	35.6%	33.8%	0.0%
	449	Other Clerical Staff (General Insurance) 其他文員（一般保險）	375	0.0%	0.0%	22.9%	27.9%	49.2%	0.0%
		Sub-total 小計	3,754	0.0%	2.9%	19.0%	31.9%	46.2%	0.1%
Technical Representative 業務代表	501	Technical Representative (General Insurance) 業務代表（一般保險）	8,487	0.0%	14.1%	5.4%	54.2%	26.3%	0.0%
		Sub-total 小計	8,487	0.0%	14.1%	5.4%	54.2%	26.3%	0.0%
Insurance Agent 保險代理人	601	Director/ Manager 董事；經理	505	0.0%	92.9%	0.0%	7.1%	0.0%	0.0%
	604	Agent (General Insurance) 營業員（一般保險）	4,404	0.0%	1.0%	0.1%	44.3%	54.7%	0.0%
		Sub-total 小計	4,909	0.0%	10.4%	0.1%	40.5%	49.0%	0.0%
Overall (except other supporting staff) 總計（其他輔助員工除外）			24,103	0.3%	23.0%	12.8%	36.3%	27.6%	0.01%

(b) Life Insurance 人壽保險

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	Preferred Level of Education 宜有的教育程度					
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/Certificate 文憑／證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下
Senior Management Level 高層管理人員級	151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	265	7.5%	91.5%	0.9%	0.0%	0.0%	0.0%
	153	Assistant General Manager ; Account Director ; Chief Operating Officer (Life Insurance) 助理總經理；客戶總監；營運總監（人壽保險）	42	0.0%	73.9%	26.1%	0.0%	0.0%	0.0%
	154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管 – 企業風險管理；首席風險官（人壽保險）	17	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	155	Chief Actuary 總精算師	72	2.9%	97.1%	0.0%	0.0%	0.0%	0.0%
	156	Head - Operations 主管-營運	52	12.8%	87.2%	0.0%	0.0%	0.0%	0.0%
	157	Head – Marketing 主管-市務	87	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	158	Head – Group Benefits Business 主管-團體福利業務	43	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管-財務／投資／司庫（人壽保險）	71	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	160	Head – Agency Operation 主管-營業代理運作	27	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	162	Head - Human Resources/ Training 主管-人力資源／培訓	40	0.0%	85.7%	14.3%	0.0%	0.0%	0.0%
	163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）	19	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	115	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		Sub-total 小計	850	4.1%	94.0%	1.9%	0.0%	0.0%	0.0%
Middle Management Level 中層管理人員級	251	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級客戶經理；高級營業經理；高級保險經理（人壽保險）	187	0.0%	97.2%	2.8%	0.0%	0.0%	0.0%
	252	Marketing Manager (Life Insurance) 市務經理（人壽保險）	419	1.2%	90.7%	8.1%	0.0%	0.0%	0.0%
	253	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市務經理；營業經理；客戶經理；業務發展經理（人壽保險）	109	0.0%	94.2%	5.8%	0.0%	0.0%	0.0%
	254	Marketing Manager ; Sales Manager ; Insurance Manager (Life Insurance) 市務經理；營業經理；保險經理（人壽保險）	167	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	255	Accounting Manager / Investment Manager (Life Insurance) 會計經理／投資經理（人壽保險）	190	0.0%	85.9%	14.1%	0.0%	0.0%	0.0%
	256	Actuarial Manager (Life Insurance) 精算經理（人壽保險）	250	2.1%	97.9%	0.0%	0.0%	0.0%	0.0%
	257	Reinsurance Manager (Life Insurance) 再保險經理（人壽保險）	3	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	258	Underwriting Manager (Life Insurance) 核保經理（人壽保險）	148	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	259	Claims Manager (Life Insurance) 賠償經理（人壽保險）	65	0.0%	95.6%	4.4%	0.0%	0.0%	0.0%
	260	Compliance Manager (Life Insurance) 合規經理（人壽保險）	168	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	261	Manager - Enterprise Risk Management (Life Insurance) 經理 – 企業風險管理（人壽保險）	55	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	262	Legal Manager (Life Insurance) 法務經理（人壽保險）	35	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	263	Manager - Internal Audit (Life Insurance) 經理 – 內部稽核（人壽保險）	7	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	264	Policy Services Manager 保單服務經理	119	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	265	Group Benefits Business Manager 團體福利業務經理	171	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	266	Finance Manager ; Investment Manager 財務經理；投資經理	97	3.1%	96.9%	0.0%	0.0%	0.0%	0.0%
	267	Agency Administration Manager 業務代理行政經理	165	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	179	0.0%	93.2%	6.8%	0.0%	0.0%	0.0%
	270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	363	0.0%	84.2%	15.8%	0.0%	0.0%	0.0%
	271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	11	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	627	0.0%	95.9%	4.1%	0.0%	0.0%	0.0%
		Sub-total 小計	3,535	0.3%	94.4%	5.3%	0.0%	0.0%	0.0%
Managerial Level 經理級		Sub-total 小計	4,385	1.1%	94.4%	4.5%	0.0%	0.0%	0.0%

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	Preferred Level of Education 宜有的教育程度					
				Postgraduate Degree 研究生學位	First Degree 學士學位	Sub-degree 副學位	Diploma/Certificate 文憑／證書	Secondary 4 to 7 中四至中七	Secondary 3 or below 中三或以下
Supervisory Level 主任級	351	Underwriting Supervisor (Life Insurance) 核保主任 (人壽保險)	222	0.0%	33.1%	35.0%	31.8%	0.0%	0.0%
	352	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任；市務主任；保險主任 (人壽保險)	131	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
	353	Marketing Supervisor (Life Insurance) 市務主任 (人壽保險)	277	0.0%	31.4%	30.5%	38.1%	0.0%	0.0%
	354	Accounting Supervisor / Investment Supervisor (Life Insurance) 會計主任／投資主任 (人壽保險)	173	0.0%	61.9%	33.3%	4.8%	0.0%	0.0%
	355	Actuarial Supervisor (Life Insurance) 精算主任 (人壽保險)	276	0.0%	51.5%	25.8%	22.7%	0.0%	0.0%
	356	Policy Services Supervisor (Life Insurance) 保單服務主任 (人壽保險)	265	0.0%	38.1%	61.9%	0.0%	0.0%	0.0%
	357	Claims Supervisor (Life Insurance - Insurance) 賠償主任 (人壽保險-保險)	78	0.0%	68.8%	31.3%	0.0%	0.0%	0.0%
	358	Claims Supervisor (Life Insurance - Broker) 賠償主任 (人壽保險-經紀)	15	0.0%	86.7%	0.0%	13.3%	0.0%	0.0%
	359	Group Benefits Business Supervisor 團體福利業務主任	188	0.0%	19.6%	80.4%	0.0%	0.0%	0.0%
	360	Finance Supervisor ; Investment Supervisor 財務主任；投資主任	152	0.0%	24.2%	75.8%	0.0%	0.0%	0.0%
	361	Direct Marketing Supervisor 直銷市務主任	4	0.0%	50.0%	50.0%	0.0%	0.0%	0.0%
	362	Agency Supervisor 營業代理主任	148	0.0%	36.2%	63.8%	0.0%	0.0%	0.0%
	363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	377	0.0%	37.0%	42.8%	16.9%	3.3%	0.0%
	365	Human Resources Supervisor ; Training Supervisor 人力資源主任；培訓主任	89	0.0%	61.9%	38.1%	0.0%	0.0%	0.0%
	366	Information Technology Supervisor (Life Insurance) 資訊科技人員 (人壽保險)	556	0.0%	41.3%	47.3%	11.4%	0.0%	0.0%
	399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	644	0.0%	56.8%	29.5%	13.7%	0.0%	0.0%
		Sub-total 小計	3,595	0.0%	44.0%	42.6%	12.9%	0.5%	0.0%
Clerical Level 文員級	452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	233	0.0%	0.0%	13.6%	62.4%	24.0%	0.0%
	453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	1,386	0.0%	0.7%	20.5%	22.0%	56.8%	0.0%
	454	Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)	681	0.0%	0.0%	58.9%	7.5%	33.6%	0.0%
	499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	823	0.0%	8.7%	77.7%	4.5%	9.0%	0.0%
		Sub-total 小計	3,123	0.0%	3.6%	50.6%	14.9%	30.8%	0.0%
Technical Representative 業務代表	551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	2,601	0.0%	20.6%	8.5%	36.5%	34.4%	0.0%
		Sub-total 小計	2,601	0.0%	20.6%	8.5%	36.5%	34.4%	0.0%
Insurance Agent 保險代理人	651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監；區域總監；高級營業經理	1,686	0.0%	71.9%	0.0%	24.5%	3.6%	0.0%
	652	Agency Manager 營業經理	5,595	0.0%	73.9%	2.8%	22.0%	1.4%	0.0%
	653	Unit Manager ; Agency Supervisor 單位經理；營業主任	9,786	0.0%	0.02%	41.6%	51.6%	6.7%	0.0%
	654	Agent (Life Insurance) 營業員 (人壽保險)	46,066	0.0%	0.0%	0.0%	58.2%	41.8%	0.0%
		Sub-total 小計	63,133	0.0%	8.5%	6.7%	53.1%	31.8%	0.0%
Overall (except other supporting staff) 總計 (其他輔助員工除外)			76,837	0.04%	12.8%	8.9%	48.6%	29.7%	0.0%

Percentage distribution of Preferred Year of Experience of full-time employees by principal job
按主要職務劃分僱員宜有的相關年資百分比分布情況

(a) General Insurance — 一般保險

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	宜有的相關年資				
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上
Senior Management Level 高層管理人員級	101	Managing Director; General Manager; Chief Executive (General Insurance) 常務董事；總經理；行政總裁（一般保險）	703	0.0%	0.0%	2.0%	32.7%	65.3%
	102	Deputy Managing Director; Deputy General Manager 副常務董事；副總經理	83	0.0%	0.0%	0.0%	24.4%	75.6%
	103	Assistant General Manager; Senior Manager; Account Director; Chief Operating Officer (General Insurance) 助理總經理；高級經理；客戶總監；營運總監（一般保險）	303	0.0%	0.0%	0.3%	18.6%	81.1%
	104	Head – Enterprise Risk Management; Chief Risk Officer (General Insurance) 主管 – 企業風險管理；首席風險官（一般保險）	23	0.0%	0.0%	0.0%	17.4%	82.6%
	109	Head - Finance/ Investment /Treasurer (General Insurance) 主管-財務／投資／司庫（一般保險）	30	0.0%	0.0%	0.0%	50.0%	50.0%
	111	Assistant Director; Divisional Director 助理總監；業務部門總監	59	0.0%	0.0%	0.0%	13.6%	86.4%
	113	Chief Information Officer; Chief Technology Officer (General Insurance) 總資訊主任；總科技主任（一般保險）	4	0.0%	0.0%	0.0%	0.0%	100.0%
	149	Other Senior Management Staff (General Insurance) 其他高層管理人員（一般保險）	92	0.0%	0.0%	1.2%	19.0%	79.8%
		Sub-total 小計	1,297	0.0%	0.0%	1.3%	27.1%	71.7%
Middle Management Level 中層管理人員級	201	Senior Account Manager; Senior Sales Manager; Senior Insurance Manager (General Insurance) 高級客戶經理；高級營業經理；高級保險經理（一般保險）	221	0.0%	0.0%	17.3%	41.6%	41.1%
	202	Marketing Manager; Account Manager; Servicing Manager (General Insurance) 市場經理；客戶經理；服務經理（一般保險）	328	0.0%	0.0%	3.1%	73.1%	23.8%
	203	Marketing Manager; Account Manager; Sales Manager; Business Development Manager (General Insurance) 市場經理；營業經理；客戶經理；業務發展經理（一般保險）	246	0.0%	0.0%	17.7%	33.6%	48.7%
	204	Marketing Manager; Sales Manager; Insurance Manager (General Insurance) 市場經理；營業經理；保險經理（一般保險）	295	0.0%	0.0%	37.2%	60.7%	2.1%
	205	Accounting Manager (General Insurance) 會計經理（一般保險）	214	0.0%	0.0%	25.7%	57.4%	16.8%
	206	Actuarial Manager (General Insurance) 精算經理（一般保險）	50	0.0%	0.0%	6.1%	71.4%	22.4%
	207	Reinsurance Manager (General Insurance) 再保險經理（一般保險）	42	0.0%	0.0%	7.1%	54.8%	38.1%
	208	Underwriting Manager (General Insurance) 核保經理（一般保險）	274	0.0%	0.0%	19.9%	67.6%	12.5%
	209	Claims Manager (General Insurance) 賠償經理（一般保險）	221	0.0%	0.0%	8.0%	76.1%	16.0%
	210	Compliance Manager (General Insurance) 合規經理（一般保險）	84	0.0%	0.0%	8.6%	75.3%	16.0%
	211	Manager - Enterprise Risk Management (General Insurance) 經理-企業風險管理（一般保險）	15	0.0%	0.0%	6.7%	86.7%	6.7%
	212	Legal Manager (General Insurance) 法務經理（一般保險）	38	0.0%	0.0%	0.0%	94.6%	5.4%
	213	Manager - Internal Audit (General Insurance) 經理-內部稽核（一般保險）	21	0.0%	0.0%	0.0%	100.0%	0.0%
	218	Assistant Manager 助理經理	280	0.0%	0.0%	14.3%	73.2%	12.5%
	219	Human Resources Manager; Training Manager (General Insurance) 人力資源經理；培訓經理（一般保險）	71	0.0%	0.0%	25.0%	41.2%	33.8%
	220	Information Technology Manager (General Insurance) 資訊科技經理（一般保險）	78	0.0%	0.0%	6.5%	70.1%	23.4%
	249	Other Middle Management Staff (General Insurance) 其他中層管理人員（一般保險）	347	0.0%	0.0%	13.1%	67.6%	19.3%
		Sub-total 小計	2,825	0.0%	0.0%	15.5%	63.6%	21.0%
Managerial Level 經理級		Sub-total 小計	4,122	0.0%	0.0%	10.9%	51.7%	37.4%

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	宜有的相關年資				
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上
Supervisory Level 主任級	301	Account Supervisor ; Underwriting Supervisor (General Insurance) 客戶主任；核保主任（一般保險）	525	0.0%	12.8%	76.7%	10.5%	0.0%
	302	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (General Insurance) 客戶主任；市務主任；保險主任（一般保險）	167	0.0%	74.1%	25.0%	0.0%	0.9%
	303	Marketing Supervisor (General Insurance) 市務主任（一般保險）	130	0.0%	0.0%	97.7%	2.3%	0.0%
	304	Accounting Supervisor (General Insurance) 會計主任（一般保險）	301	0.0%	18.3%	79.6%	2.1%	0.0%
	305	Actuarial Supervisor (General Insurance) 精算主任（一般保險）	56	0.0%	5.4%	94.6%	0.0%	0.0%
	306	Policy Services Supervisor (General Insurance) 保單服務主任（一般保險）	226	0.0%	0.0%	95.8%	4.2%	0.0%
	307	Claims Supervisor (General Insurance - Insurance) 賠償主任（一般保險-保險）	193	0.0%	0.0%	89.0%	11.0%	0.0%
	308	Claims Supervisor (General Insurance - Broker) 賠償主任（一般保險-經紀）	124	0.0%	52.1%	47.9%	0.0%	0.0%
	313	Customer Services Supervisor (General Insurance) 客戶服務主任（一般保險）	339	0.0%	17.5%	81.6%	0.9%	0.0%
	314	Assistant Executive ; Supervisor 助理主任	128	0.0%	0.0%	87.8%	12.2%	0.0%
	316	Information Technology Supervisor (General Insurance) 資訊科技人員（一般保險）	184	0.0%	1.7%	88.8%	9.5%	0.0%
	348	Human Resources Supervisor ; Training Supervisor (General Insurance) 人力資源主任；培訓主任（一般保險）	2	0.0%	100.0%	0.0%	0.0%	0.0%
	349	Other Supervisory Staff (General Insurance) 其他主任級人員（一般保險）	456	0.0%	5.0%	94.2%	0.8%	0.0%
		Sub-total 小計	2,831	0.0%	13.2%	81.8%	5.0%	0.04%
Clerical Level 文員級	401	Underwriting Clerk ; Claims Clerk 核保文員；賠償文員	964	1.2%	85.0%	13.8%	0.0%	0.0%
	402	Accounting Clerk (General Insurance) 會計文員（一般保險）	580	5.8%	91.5%	2.7%	0.0%	0.0%
	403	Clerical Staff (General Insurance) 文書人員（一般保險）	1,614	8.4%	84.9%	6.5%	0.1%	0.0%
	404	Customer Services Representative (General Insurance) 客戶服務代表（一般保險）	221	0.0%	100.0%	0.0%	0.0%	0.0%
	449	Other Clerical Staff (General Insurance) 其他文員（一般保險）	375	4.3%	85.4%	9.7%	0.6%	0.0%
		Sub-total 小計	3,754	5.2%	86.9%	7.7%	0.1%	0.0%
Technical Representative 業務代表	501	Technical Representative (General Insurance) 業務代表（一般保險）	8,487	9.6%	51.4%	27.4%	6.2%	5.4%
		Sub-total 小計	8,487	9.6%	51.4%	27.4%	6.2%	5.4%
Insurance Agent 保險代理人	601	Director/ Manager 董事；經理	505	0.0%	0.0%	0.0%	0.0%	100.0%
	604	Agent (General Insurance) 營業員（一般保險）	4,404	0.4%	97.6%	0.3%	1.7%	0.0%
		Sub-total 小計	4,909	0.3%	82.0%	0.3%	1.4%	16.0%
Overall (except other supporting staff) 總計（其他輔助員工除外）			24,103	4.3%	47.1%	23.8%	13.2%	11.6%

(b) Life Insurance 人壽保險

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	宜有的相關年資				
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上
Senior Management Level 高層管理人員級	151	Managing Director; General Manager ; Chief Executive (Life Insurance) 常務董事；總經理；行政總裁（人壽保險）	265	0.0%	0.0%	6.0%	22.1%	71.9%
	153	Assistant General Manager ; Account Director ; Chief Operating Officer (Life Insurance) 助理總經理；客戶總監；營運總監（人壽保險）	42	0.0%	0.0%	0.0%	19.5%	80.5%
	154	Head – Enterprise Risk Management ; Chief Risk Officer (Life Insurance) 主管 – 企業風險管理；首席風險官（人壽保險）	17	0.0%	0.0%	0.0%	17.6%	82.4%
	155	Chief Actuary 總精算師	72	0.0%	0.0%	0.0%	4.5%	95.5%
	156	Head - Operations 主管-營運	52	0.0%	0.0%	0.0%	11.8%	88.2%
	157	Head – Marketing 主管-市務	87	0.0%	0.0%	0.0%	0.0%	100.0%
	158	Head – Group Benefits Business 主管-團體福利業務	43	0.0%	0.0%	0.0%	0.0%	100.0%
	159	Head - Finance/ Investment /Treasurer (Life Insurance) 主管-財務／投資／司庫（人壽保險）	71	0.0%	0.0%	0.0%	4.8%	95.2%
	160	Head – Agency Operation 主管-營業代理運作	27	0.0%	0.0%	0.0%	7.4%	92.6%
	162	Head - Human Resources/ Training 主管-人力資源／培訓	40	0.0%	0.0%	0.0%	10.0%	90.0%
	163	Chief Information Officer ; Chief Technology Officer (Life Insurance) 總資訊主任；總科技主任（人壽保險）	19	0.0%	0.0%	0.0%	10.5%	89.5%
	199	Other Senior Management Staff (Life Insurance) 其他高層管理人員（人壽保險）	115	0.0%	0.0%	6.3%	17.9%	75.8%
		Sub-total 小計	850	0.0%	0.0%	3.0%	14.4%	82.6%
Middle Management Level 中層管理人員級	251	Senior Account Manager ; Senior Sales Manager ; Senior Insurance Manager (Life Insurance) 高級客戶經理；高級營業經理；高級保險經理（人壽保險）	187	0.0%	0.0%	35.5%	57.0%	7.5%
	252	Marketing Manager (Life Insurance) 市務經理（人壽保險）	419	0.0%	0.0%	8.0%	60.7%	31.3%
	253	Marketing Manager ; Account Manager ; Sales Manager ; Business Development Manager (Life Insurance) 市務經理；營業經理；客戶經理；業務發展經理（人壽保險）	109	0.0%	0.0%	37.0%	49.1%	13.9%
	254	Marketing Manager ; Sales Manager ; Insurance Manager (Life Insurance) 市務經理；營業經理；保險經理（人壽保險）	167	0.0%	0.0%	0.0%	99.4%	0.6%
	255	Accounting Manager / Investment Manager (Life Insurance) 會計經理／投資經理（人壽保險）	190	0.0%	0.0%	26.0%	63.0%	11.0%
	256	Actuarial Manager (Life Insurance) 精算經理（人壽保險）	250	0.0%	0.0%	2.7%	62.0%	35.3%
	257	Reinsurance Manager (Life Insurance) 再保險經理（人壽保險）	3	0.0%	0.0%	100.0%	0.0%	0.0%
	258	Underwriting Manager (Life Insurance) 核保經理（人壽保險）	148	0.0%	0.0%	5.0%	71.0%	24.0%
	259	Claims Manager (Life Insurance) 賠償經理（人壽保險）	65	0.0%	0.0%	11.1%	71.4%	17.5%
	260	Compliance Manager (Life Insurance) 合規經理（人壽保險）	168	0.0%	0.0%	19.9%	44.0%	36.1%
	261	Manager - Enterprise Risk Management (Life Insurance) 經理 – 企業風險管理（人壽保險）	55	0.0%	0.0%	1.8%	43.6%	54.5%
	262	Legal Manager (Life Insurance) 法務經理（人壽保險）	35	0.0%	0.0%	3.4%	75.9%	20.7%
	263	Manager - Internal Audit (Life Insurance) 經理—內部稽核（人壽保險）	7	0.0%	0.0%	0.0%	85.7%	14.3%
	264	Policy Services Manager 保單服務經理	119	0.0%	0.0%	16.3%	62.5%	21.3%
	265	Group Benefits Business Manager 團體福利業務經理	171	0.0%	0.0%	0.0%	67.0%	33.0%
	266	Finance Manager ; Investment Manager 財務經理；投資經理	97	0.0%	0.0%	8.1%	67.6%	24.3%
	267	Agency Administration Manager 業務代理行政經理	165	0.0%	0.0%	0.6%	89.7%	9.7%
	269	Human Resources Manager ; Training Manager (Life Insurance) 人力資源經理；培訓經理（人壽保險）	179	0.0%	0.0%	6.2%	77.3%	16.5%
	270	Information Technology Manager (Life Insurance) 資訊科技經理（人壽保險）	363	0.0%	0.0%	2.8%	67.0%	30.2%
	271	Medical Officer ; Registered Nurse 醫務主任；註冊護士	11	0.0%	0.0%	0.0%	45.5%	54.5%
	299	Other Middle Management Staff (Life Insurance) 其他中層管理人員（人壽保險）	627	0.0%	0.0%	4.5%	79.2%	16.3%
		Sub-total 小計	3,535	0.0%	0.0%	9.8%	69.3%	20.9%
Managerial Level 經理級		Sub-total 小計	4,385	0.0%	0.0%	8.5%	58.9%	32.6%

Job Level 職級		Principal Job 主要職務	Total no. of full-time employees 全職僱員人數	宜有的相關年資				
				Below 1 year 1年以下	1-2 years 1至2年	Over 2 years - 5 years 多於2至5年	Over 5 years - 10 years 多於5至10年	Over 10 years 10年以上
Supervisory Level 主任級	351	Underwriting Supervisor (Life Insurance) 核保主任 (人壽保險)	222	0.0%	0.0%	73.3%	26.7%	0.0%
	352	Account Supervisor ; Marketing Supervisor ; Insurance Supervisor (Life Insurance) 客戶主任 ; 市務主任 ; 保險主任 (人壽保險)	131	0.0%	0.0%	15.6%	84.4%	0.0%
	353	Marketing Supervisor (Life Insurance) 市務主任 (人壽保險)	277	0.0%	0.0%	91.7%	8.3%	0.0%
	354	Accounting Supervisor / Investment Supervisor (Life Insurance) 會計主任 / 投資主任 (人壽保險)	173	0.0%	9.6%	75.2%	15.2%	0.0%
	355	Actuarial Supervisor (Life Insurance) 精算主任 (人壽保險)	276	0.0%	0.0%	87.2%	12.8%	0.0%
	356	Policy Services Supervisor (Life Insurance) 保單服務主任 (人壽保險)	265	0.0%	0.0%	63.3%	36.7%	0.0%
	357	Claims Supervisor (Life Insurance - Insurance) 賠償主任 (人壽保險-保險)	78	0.0%	0.0%	70.6%	29.4%	0.0%
	358	Claims Supervisor (Life Insurance - Broker) 賠償主任 (人壽保險-經紀)	15	0.0%	0.0%	100.0%	0.0%	0.0%
	359	Group Benefits Business Supervisor 團體福利業務主任	188	0.0%	0.0%	85.0%	15.0%	0.0%
	360	Finance Supervisor ; Investment Supervisor 財務主任 ; 投資主任	152	0.0%	0.0%	92.8%	7.2%	0.0%
	361	Direct Marketing Supervisor 直銷市務主任	4	0.0%	0.0%	50.0%	50.0%	0.0%
	362	Agency Supervisor 營業代理主任	148	0.0%	0.0%	79.0%	21.0%	0.0%
	363	Customer Services Supervisor (Life Insurance) 客戶服務主任 (人壽保險)	377	0.0%	5.7%	89.3%	4.9%	0.0%
	365	Human Resources Supervisor ; Training Supervisor 人力資源主任 ; 培訓主任	89	0.0%	0.0%	80.9%	19.1%	0.0%
	366	Information Technology Supervisor (Life Insurance) 資訊科技人員 (人壽保險)	556	0.0%	0.0%	85.6%	14.4%	0.0%
	399	Other Supervisory Staff (Life Insurance) 其他主任級人員 (人壽保險)	644	0.0%	0.0%	85.3%	14.7%	0.0%
		Sub-total 小計	3,595	0.0%	1.3%	79.8%	18.9%	0.0%
Clerical Level 文員級	452	Accounting Clerk (Life Insurance) 會計文員 (人壽保險)	233	11.5%	78.2%	4.0%	6.3%	0.0%
	453	Clerical Staff (Life Insurance) 文書人員 (人壽保險)	1,386	43.1%	55.4%	0.5%	1.0%	0.0%
	454	Customer Services Representative (Life Insurance) 客戶服務代表 (人壽保險)	681	36.8%	58.2%	2.0%	3.0%	0.0%
	499	Other Clerical Staff (Life Insurance) 其他文員 (人壽保險)	823	3.2%	50.3%	46.5%	0.0%	0.0%
		Sub-total 小計	3,123	27.8%	56.0%	14.7%	1.5%	0.0%
Technical Representative 業務代表	551	Technical Representative (Life Insurance) 業務代表 (人壽保險)	2,601	0.6%	52.6%	37.6%	2.4%	6.9%
		Sub-total 小計	2,601	0.6%	52.6%	37.6%	2.4%	6.9%
Insurance Agent 保險代理人	651	Agency Director ; District / Regional Director ; Senior Agency Manager 營業總監 ; 區域總監 ; 高級營業經理	1,686	0.0%	0.0%	0.0%	16.9%	83.1%
	652	Agency Manager 營業經理	5,595	0.0%	0.0%	22.1%	0.0%	77.9%
	653	Unit Manager ; Agency Supervisor 單位經理 ; 營業主任	9,786	24.2%	8.4%	67.3%	0.0%	0.03%
	654	Agent (Life Insurance) 營業員 (人壽保險)	46,066	31.1%	68.8%	0.1%	0.0%	0.0%
		Sub-total 小計	63,133	25.7%	49.6%	13.4%	0.5%	10.8%
Overall (except other supporting staff) 總計 (其他輔助員工除外)			76,837	22.2%	44.7%	17.0%	5.1%	11.0%

Table 6
表六

Percentage distribution and ranking of training required by employees to deal with the emerging trend and development by job level
按職級劃分僱員所需要的培訓課程以配合新興趨勢及發展百分比分布情況及排列

Training 訓練範疇	Percentage 百分比					Ranking 排名				
	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表	Insurance Agent 保險代理人	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表	Insurance Agent 保險代理人
A. Management/Executive 管理／行政之發展										
Principles & Practice of Management 管理理論與實務	11.9%	2.6%	0.0%	0.4%	3.4%	2	14	42	31	11
Problem Solving & Decision Making 解決困難及決策	8.5%	4.5%	0.3%	0.4%	0.0%	3	5	29	31	21
Strategic Management 策略管理	4.0%	1.6%	0.0%	0.0%	3.4%	8	24	42	50	11
Marketing Management 市場管理	3.7%	0.5%	0.0%	0.4%	3.4%	10	35	42	31	11
Quality Management 優質服務管理	0.6%	4.2%	0.0%	0.0%	0.0%	26	7	42	50	21
Risk Management 風險管理	4.7%	1.3%	0.2%	1.5%	3.4%	6	27	33	13	11
Stress Management 壓力處理	0.8%	1.8%	0.3%	0.2%	0.0%	25	21	29	37	21
Crisis Management 危機管理	1.6%	2.1%	0.0%	1.0%	0.0%	19	19	42	17	21
Human Resources Management 人力資源管理	3.7%	2.1%	0.0%	0.0%	0.0%	10	19	42	50	21
Leadership 領導才能	8.4%	2.6%	0.0%	0.0%	3.4%	4	14	42	50	11
Team Building 團隊之建立	2.4%	2.9%	0.0%	0.0%	6.9%	14	13	42	50	7
Motivation 激勵	0.5%	3.7%	0.0%	0.0%	0.0%	29	9	42	50	21
Coaching & Counseling 訓練及輔導下屬	4.0%	4.5%	0.0%	0.0%	3.4%	8	5	42	50	11
Dealing with Conflict 處理衝突	1.5%	3.4%	0.0%	0.04%	0.0%	20	10	42	46	21
Implementing Change 推行變革	2.3%	1.6%	0.0%	0.0%	0.0%	15	24	42	50	21
Time Management 時間管理	1.8%	3.2%	1.1%	0.3%	0.0%	18	11	20	35	21
Agency Building and Development 代理人之建立及發展	0.9%	0.0%	0.0%	0.1%	24.1%	24	56	42	41	1
B. Professional Qualification 專業知識										
Associate of the Chartered Insurance Institute (ACII)	2.6%	1.8%	0.1%	0.9%	0.0%	12	21	35	21	21
Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	1.1%	1.1%	0.0%	0.8%	0.0%	22	30	42	22	21
Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	0.0%	0.3%	0.0%	0.0%	0.0%	50	48	42	46	21
Certified Financial Planner (CFP)	0.6%	0.5%	0.0%	0.7%	0.0%	26	35	42	25	21
Chartered Financial Consultant (ChFC)	0.0%	0.0%	0.0%	0.1%	0.0%	50	56	42	39	21
Chartered Insurance Agency Manager (CIAM)	0.0%	0.5%	0.0%	0.1%	0.0%	50	35	42	41	21
Chartered Life Underwriter (CLU)	0.0%	0.3%	0.0%	0.0%	0.0%	50	48	42	50	21
Certified Manager of Financial Advisors (CMFA)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Chartered Property and Casualty Underwriter (CPCU)	0.0%	0.0%	0.0%	0.1%	0.0%	50	56	42	41	21
Essentials of Management Development Program (EMD)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow of the Chartered Insurance Institute (FCII)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow of the Faculty of Actuaries in Scotland (FFA)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow of the Institute of Actuaries (FIA)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow of the Institute of Actuaries of Australia (FIAA)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow, Chartered Financial Practitioner (FChFP)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Associate, Chartered Financial Practitioner (AChFP)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow of the Society of Actuaries (FSA)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Fellow, Life Management Institute (FLMI)	0.1%	1.3%	0.4%	0.04%	0.0%	42	27	28	46	21
Graduate Diploma of Insurance (GDI)	0.0%	0.5%	0.0%	0.0%	0.0%	50	35	42	50	21
Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)	0.0%	2.6%	0.0%	0.0%	0.0%	50	14	42	50	21
Insurance Financial Planning Course (IFPC)	0.0%	0.0%	0.0%	0.0%	17.2%	50	56	42	50	4
Insurance Institute of Hong Kong (IIHK) Diploma	0.1%	0.3%	0.1%	0.0%	0.0%	42	48	35	50	21
Leadership Fellow (LF)	0.3%	0.5%	0.0%	0.0%	0.0%	35	35	42	50	21
Chartered Life Practitioner (ChLP)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Professional Diploma in Insurance Programme (PDI)	0.0%	0.3%	0.1%	0.0%	0.0%	50	48	35	50	21
Registered Financial Consultant (RFC)	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21
Registered Financial Planner (RFP)	0.0%	0.0%	0.0%	0.2%	0.0%	50	56	42	37	21
SFC related courses	0.0%	0.0%	0.0%	0.0%	0.0%	50	56	42	50	21

Training 訓練範疇	Percentage 百分比					Ranking 排名				
	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表	Insurance Agent 保險代理人	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative 業務代表	Insurance Agent 保險代理人
C. Job-related Knowledge 業務知識										
Actuarial Science 精算學	0.0%	0.3%	0.8%	0.6%	0.0%	50	48	23	27	21
General Insurance 一般保險	15.6%	27.9%	21.6%	33.1%	6.9%	1	1	1	1	7
Life Insurance 人壽保險	8.0%	15.8%	6.0%	9.2%	24.1%	5	2	6	2	1
MPF 強制性公積金	1.2%	0.8%	0.7%	2.1%	10.3%	21	33	26	10	6
Investment Planning 投資策劃	2.3%	0.5%	1.3%	1.9%	0.0%	15	35	19	11	21
Financial Planning 財務策劃	2.5%	0.5%	0.9%	1.9%	24.1%	13	35	22	11	1
Law Relating to Insurance 與保險有關之法律	4.2%	11.8%	2.8%	5.0%	3.4%	7	3	12	4	11
Investment-linked Insurance 投資相連保險	0.1%	1.1%	0.1%	1.0%	6.9%	42	30	35	17	7
Asset Management 資產管理	2.0%	1.1%	3.3%	1.1%	0.0%	17	30	8	16	21
Estate Planning 遺產策劃	0.2%	0.0%	0.0%	0.7%	0.0%	37	56	42	23	21
Retirement Planning 退休策劃	0.0%	0.0%	0.0%	0.7%	6.9%	50	56	42	25	7
Reinsurance 再保險	0.2%	3.2%	0.8%	0.1%	0.0%	37	11	23	41	21
Health-related Training 與健康有關之訓練	0.0%	0.3%	0.3%	0.3%	3.4%	50	48	29	35	11
Catastrophe Risk Analysis 巨災風險分析	0.1%	0.3%	0.0%	0.4%	0.0%	42	48	42	29	21
Regulatory and Financial Market Knowledge 規管和金融市場知識	0.4%	0.5%	1.4%	1.1%	0.0%	30	35	18	15	21
Deal Structure 交易結構	0.0%	0.0%	0.1%	0.0%	0.0%	50	56	35	50	21
Marine Insurance 海事保險	0.0%	0.0%	0.0%	0.1%	0.0%	50	56	42	39	21
D. Generic / Technological Skills 通用 / 科技技能										
English Writing 英文書寫	0.4%	1.6%	13.7%	1.0%	0.0%	30	24	2	19	21
Spoken English 英語會話	0.4%	0.8%	9.9%	2.1%	0.0%	30	33	3	9	21
Chinese Writing 中文書寫	0.0%	0.5%	7.3%	0.0%	0.0%	50	35	4	50	21
Cantonese 廣東話	0.0%	0.0%	2.3%	0.0%	0.0%	50	56	15	50	21
Putonghua 普通話	0.1%	1.3%	6.2%	2.4%	0.0%	42	27	5	8	21
Use of Computer 基本電腦應用	0.0%	0.0%	2.9%	0.0%	0.0%	50	56	11	50	21
IT Enabling Systems 資訊科技系統	0.1%	0.5%	1.1%	0.04%	0.0%	42	35	20	46	21
Effective Communication Skills 有效溝通技巧	0.2%	3.9%	4.7%	8.3%	0.0%	37	8	7	3	21
Marketing/Selling Skills 市場推廣／銷售技巧	1.0%	2.4%	3.1%	3.9%	13.8%	23	18	10	5	5
Presentation Skills 表達技巧	0.6%	5.8%	3.3%	1.3%	0.0%	26	4	8	14	21
Basic Accounting 基本會計	0.0%	0.3%	2.2%	0.0%	0.0%	50	48	16	50	21
Interpersonal Skills 人際關係技巧	0.1%	2.6%	2.4%	2.7%	3.4%	42	14	14	7	11
Negotiation Skills 談判技巧	0.2%	0.5%	0.3%	1.0%	0.0%	37	35	29	19	21
Telemarketing Skills 電話銷售技巧	0.0%	0.0%	1.7%	0.7%	0.0%	50	56	17	23	21
Customer Psychology 顧客心理	0.4%	1.8%	0.8%	2.9%	3.4%	30	21	23	6	11
Mediation Skills 調解技巧	0.2%	0.5%	0.1%	0.4%	0.0%	37	35	35	29	21
Information Systems Application Skills 資訊系統應用技巧	0.0%	0.5%	2.7%	0.4%	0.0%	50	35	13	31	21
Artificial Intelligence 人工智能	0.1%	0.0%	0.0%	0.1%	0.0%	42	56	42	41	21
Blockchain 區塊鏈	0.0%	0.0%	0.1%	0.0%	0.0%	50	56	35	50	21
Cloud Computing 雲端運算	0.3%	0.0%	0.2%	0.0%	0.0%	35	56	33	50	21
Data Analytics 數據分析	0.4%	0.0%	0.5%	0.5%	0.0%	30	56	27	28	21
Others 其他	0.2%	0.5%	0.2%	0.0%	0.0%					
No opinion 沒有意見	62.3%	45.5%	54.4%	56.5%	58.6%					
Number of companies with such level of staff 具有此技能等級員工的公司數量						980	394	932	2,682	29

Note:

(1) Percentages are calculated on the basis of total number of companies with such level of staff

(2) May choose up to five options for each job level

註：

(1) 百分比是以具有相關技能等級的員工的公司數目為基準計算。

(2) 各職級可選最多五項

Sampling Plan for the 2021 Manpower Survey of the Insurance Industry

	Branch	Stratum	Employment size	Size of frame	Sample Size
1	Life Insurer	1	1-4	7	7
		2	5-9	2	2
		3	10 & Above	26	26
		9	Unknown	18	18
			Total	53	53
2	General Insurer	1	1-4	12	12
		2	5-9	6	6
		3	10 & Above	60	60
		9	Unknown	10	10
			Total	88	88
3	Composite Insurer	1	1-4	3	3
		2	5-9	1	1
		3	10 & Above	14	14
		9	Unknown	3	3
			Total	21	21
4	Broker	1	1-4	343	62
		2	5-9	171	31
		3	10 & Above	135	135
		9	Unknown	184	33
			Total	833	261
5	Company Agency - Insurance	1	1-4	820	82
		2	5-9	77	62
		3	10 & Above	28	28
		9	Unknown	233	23
			Total	1 158	195
6	Company Agency - Alternative Distribution	1	1-4	440	35
		2	5-9	193	15
		3	10 & Above	201	50
		9	Unknown	328	26
			Total	1 162	126
7	Bancassurer	1	1-4	0	0
		2	5-9	0	0
		3	10 & Above	37	37
			Total	37	37

Grand Total :	3 352	781
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2021 年保險業人力調查抽樣計劃

	門類	層級	僱員人數	機構數目	抽樣數目
1	人壽保險公司	1	1-4	7	7
		2	5-9	2	2
		3	10 或以上	26	26
		9	未知	18	18
			小計	53	53
2	一般保險公司	1	1-4	12	12
		2	5-9	6	6
		3	10 或以上	60	60
		9	未知	10	10
			小計	88	88
3	綜合保險公司	1	1-4	3	3
		2	5-9	1	1
		3	10 或以上	14	14
		9	未知	3	3
			小計	21	21
4	保險經紀人公司	1	1-4	343	62
		2	5-9	171	31
		3	10 或以上	135	135
		9	未知	184	33
			小計	833	261
5	代理人公司-保險	1	1-4	820	82
		2	5-9	77	62
		3	10 或以上	28	28
		9	未知	233	23
			小計	1 158	195
6	代理人公司-其他分類	1	1-4	440	35
		2	5-9	193	15
		3	10 或以上	201	50
		9	未知	328	26
			小計	1 162	126
7	銀行附屬保險公司	1	1-4	0	0
		2	5-9	0	0
		3	10 或以上	37	37
			小計	37	37

總計：	3 352	781
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