

Insurance Training Board  
保險業訓練委員會



Insurance Industry  
Manpower Survey Report  
保險業 • 人力調查報告書

2025



# **2025 Manpower Survey Report**

## **Insurance Industry**

**Insurance Training Board**

**Vocational Training Council**

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## **Acknowledgement**

The Insurance Training Board would like to express its gratitude to all respondents of the sampled establishments for providing the information required by the survey.

# 1 Executive Summary

## Background

1.1 The Insurance Training Board (Training Board) of the Vocational Training Council (VTC) conducted a manpower survey for the Insurance Industry from March to July 2025, with the data reference date on 3 March 2025. This report presents the survey findings of the latest manpower situation of the industry and proposes recommendations on the manpower demand and training needs to different stakeholders of the industry, including the government, employers, employees and training providers by making reference to the business outlook.

## Survey Coverage

1.2 The survey covered around 2 500 establishments across the major branches of the insurance industry. These establishments comprised the three principal types of organisations in the industry, namely **Authorised Insurers** (including life insurers, general insurers and composite insurers), **Licensed Insurance Broker Companies**, and **Licensed Insurance Agencies** (including company agencies and bancassurers, i.e. banks selling insurance), which are regulated by the Insurance Authority and collectively represent the principal categories of organisations engaging insurance practitioners within the industry.

## Methodology

### Survey Methodology

1.3 By adopting the stratified random sampling method for selecting establishments registered under the Insurance Authority, a total of 812 establishments were selected for the survey, comprising 154 for insurers, 257 for brokers and 401 for agencies and bancassurers.

1.4 A pack of survey documents was given to each sampled establishment. The selected establishments were asked to complete a questionnaire, which comprised two parts. Part I collected quantitative manpower information by job levels and by principal jobs, and Part II collected supplementary information related to the industry's manpower situation. The respondents were asked to provide manpower information of their establishments based on a list of principal jobs, which were defined by the Training Board with detailed job descriptions given for each job. 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) insurance agent, and (f) technical representative.

1.5 During the fieldwork period between March and July 2025, enumerators assisted the respondents to complete the questionnaire through phone calls or on-site visits. The data collection and enumeration processes were closely monitored and data was verified to ensure quality and accuracy. Among the 558 valid sampled establishments, 490 were successfully enumerated which contributed to an effective response rate of 87.8% <sup>[1]</sup>.

#### Manpower Projection Methodology

1.6 The Training Board adopted the approach of statistical modelling for projecting the manpower demand of the insurance industry for the period from 2026 to 2029. 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*.

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<sup>1</sup> Sampled establishments which had been ceased operation, had not employed any IN relevant technical practitioners, nil reply to the survey, etc. were classified as invalid samples.

## Findings

### A. Manpower Information

#### A1. Overview of the Insurance Industry

##### *Number of Practitioners*

1.7 Among the 99 896 practitioners, the majority were working in insurers (83.0%; 82 872 persons). The largest proportion of practitioners were job level of insurance agent (65.3%; 65 196 persons), distantly followed by technical representative level (10.2%; 10 187 persons) and managerial level (10.1%; 10 051 persons). (Ref.: Table 1.1)

**Table 1.1 Overview of Practitioners – by Sector, Branch and Job Level**

Job Level Branch	No. of Practitioner								Percentage of Total No. of Practitioner
	Senior Management	Middle Management	Supervisory	Clerical	Technical Representative	Insurance Agent	Other Supporting Staff	Total	
<b>Sector</b>									
Life Insurance	889	4 579	4 208	3 304	2 523	63 430	585	<b>79 518</b>	<b>79.6%</b>
General Insurance	1 509	3 074	2 603	3 339	7 664	1 766	423	<b>20 378</b>	<b>20.4%</b>
<b>Branch</b>									
Insurer	1 361	5 964	5 557	4 197	N/A	65 196	597	<b>82 872</b>	<b>83.3%</b>
Broker	724	860	698	1 251	3 796	N/A	203	<b>7 532</b>	<b>7.5%</b>
Company Agency - Insurance	258	224	172	659	1 654	N/A	48	<b>3 015</b>	<b>3.0%</b>
Company Agency - Alternative Distribution	2	69	27	133	2 208	N/A	3	<b>2 442</b>	<b>2.4%</b>
Bancassurer	53	536	357	403	2 529	N/A	157	<b>4 035</b>	<b>4.0%</b>
<b>Total</b>	<b>2 398</b>	<b>7 653</b>	<b>6 811</b>	<b>6 643</b>	<b>10 187</b>	<b>65 196</b>	<b>1 008</b>	<b>99 896</b>	<b>100%</b>
<b>Percentage of Total No. of Practitioner</b>	<b>2.4%</b>	<b>7.7%</b>	<b>6.8%</b>	<b>6.6%</b>	<b>10.2%</b>	<b>65.3%</b>	<b>1.0%</b>	<b>100%</b>	

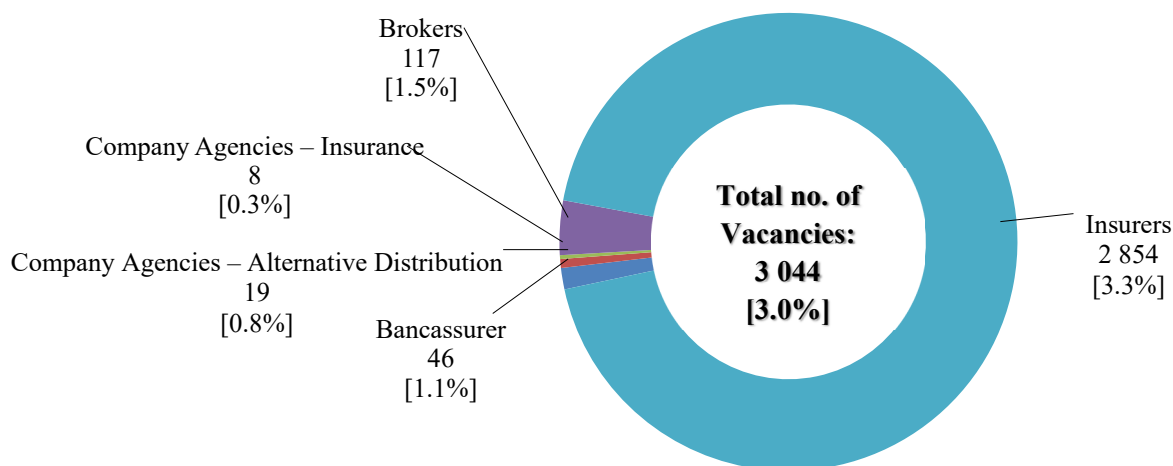
Note: Total percentage may not equal 100% due to rounding.

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. Similarly, for insurance agents, the total number reported may not be equal to the total number of agents licensed with the Insurance Authority. This is because some agents hold both life and general insurance licenses simultaneously, and some may also take on other responsibilities and therefore be classified under a different job level in this report based on their primary job duties.

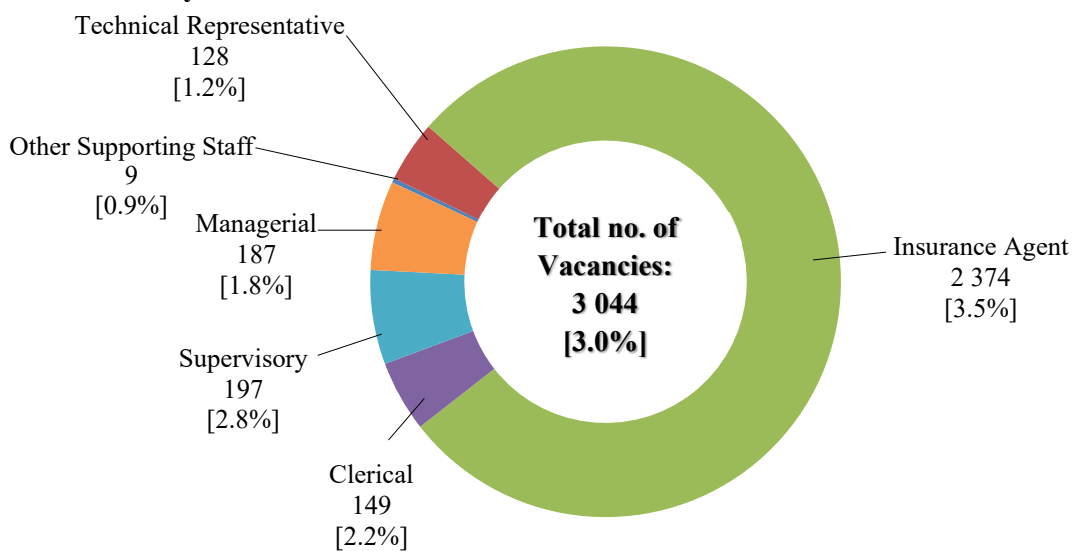
*Number of Vacancies*

1.8 Among the 3 044 vacancies, the majority were found in insurers (2 854 vacancies). The vacancy rate of insurers (3.3%) was also slightly higher amongst the various branches. Larger numbers of vacancies were job level of insurance agent (2 374 vacancies). The corresponding vacancy rate (3.5%) was also slightly higher. (Ref.: Charts 1.1a & b)

**Chart 1.1a Vacancies by Branch**



**Chart 1.1b Vacancies by Job Level**



$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad (\text{for the respective job level})$$

## **A2. Life Insurance Sector**

### *Number of Practitioners*

1.9 Among the 79 518 practitioners who engaged in the life insurance sector, the vast majority were working in insurers (93.9%; 74 674 persons). The largest proportion were working in the insurance agent level (79.8%; 63 430 persons), distantly followed by managerial level (6.9%; 5 468 persons) and supervisory level (5.3%; 4 208 persons). (Ref.: Table 1.2)

**Table 1.2 Number of Practitioners by Branch and Job Level**

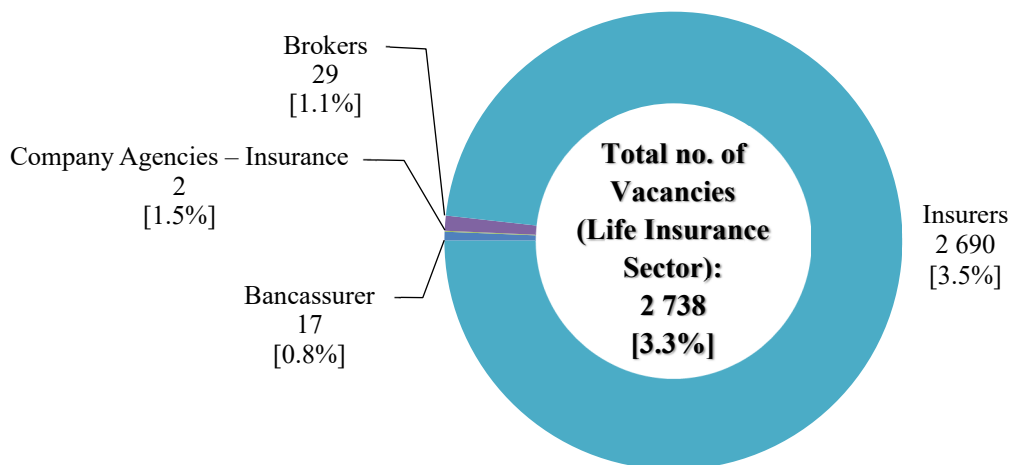
	No. of practitioners				Total	% among all practitioners in the respective job level
	Branch					
	Insurers	Brokers	Company Agencies – Insurance	Bancassurer		
<b>Job Level</b>						
Managerial	4 603	499	9	357	5 468	6.9%
Senior Management	693	158	5	33	889	1.1%
Middle Management	3 910	341	4	324	4 579	5.8%
Supervisory	3 694	291	10	213	4 208	5.3%
Clerical	2 535	449	12	308	3 304	4.2%
Insurance Agent	63 430	N/A	N/A	N/A	63 430	79.8%
Technical Representative	N/A	1 342	101	1 080	2 523	3.2%
Other Supporting Staff	412	44	0	129	585	0.7%
<b>Total</b>	<b>74 674</b>	<b>2 625</b>	<b>132</b>	<b>2 087</b>	<b>79 518</b>	<b>100.0%</b>
<b>% among all practitioners in the respective branch</b>	<b>93.9%</b>	<b>3.3%</b>	<b>0.2%</b>	<b>2.6%</b>	<b>100.0%</b>	

Note: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

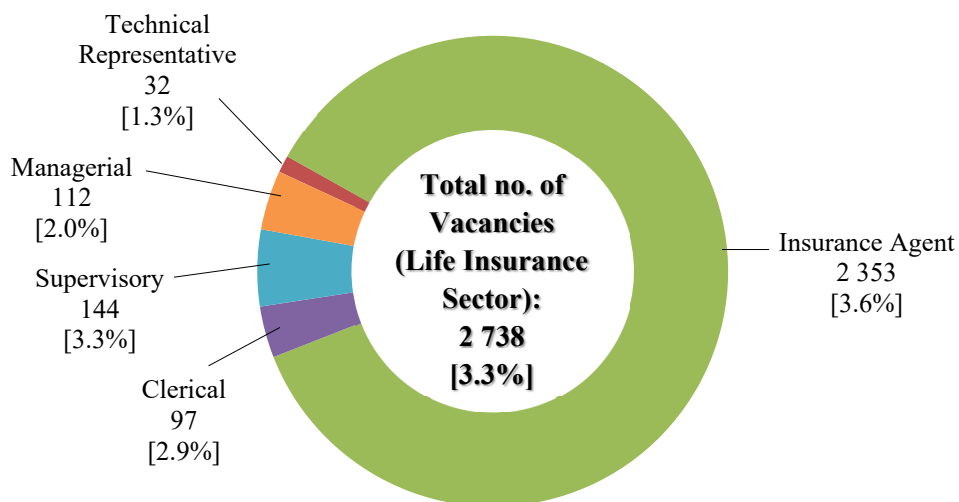
### *Number of Vacancies*

1.10 Similar to the distribution of practitioners, the majority of vacancies were found in insurers (2 690 vacancies). The vacancy rate of insurers (3.5%) was also slightly higher amongst the various branches. Larger numbers of vacancies were jobs in the insurance agent level (2 353 vacancies). (Ref.: Charts 1.2a & b)

**Chart 1.2a Vacancies by Branch**



**Chart 1.2b Vacancies by Job Level**



$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad (\text{for the respective job level})$$

*Prominent Principal Jobs*

1.11 The top 5 prominent principal jobs for the life insurance sector were listed in the table below. For more details, please refer to Appendix 9. (Ref.: Table 1.3)

**Table 1.3 Top 5 Prominent Principal Jobs**

	Prominent Principal Jobs	No. of practitioners	% among all practitioners in the respective sector
Life Insurance Sector (Total: 79 518 practitioners)	Agent	49 649	62.4%
	Unit Manager / Agency Supervisor	8 507	10.7%
	Agency Manger	3 913	4.9%
	Technical Representative	2 523	3.2%
	Agency Director / District Director / Regional Director / Senior Agency Manger	1 361	1.7%

 Insurance Agent

 Technical Representative

### **A3. General Insurance Sector**

#### *Number of Practitioners*

1.12 Among the 20 378 practitioners who engaged in the general insurance sector, relatively more were working in insurers (40.2%; 8 198 persons), followed by brokers (24.1%; 4 907 persons). Relatively more were working in the technical representative level (37.6%; 7 664 persons), followed by managerial level (22.5%; 4 583 persons), clerical level (16.4%; 3 339 persons) and supervisory level (12.8%; 2 603 persons). (Ref.: Table 1.4)

**Table 1.4 Number of Practitioners by Branch and Job Level**

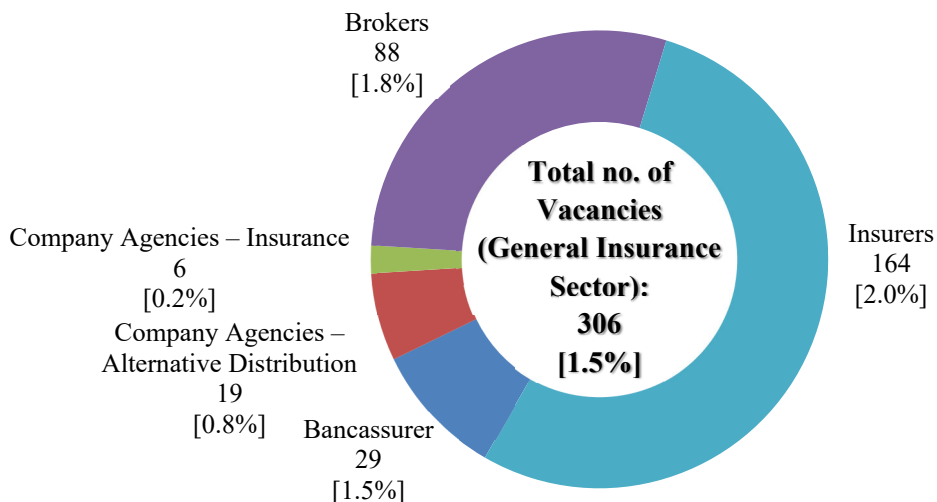
	No. of practitioners						% among all practitioners in the respective job level
	Branch					Total	
	Insurers	Brokers	Company Agencies – Insurance	Company Agencies – Alternative Distribution	Bancassurer		
<b>Job Level</b>							
Managerial	2 722	1 085	473	71	232	4 583	22.5%
Senior Management	668	566	253	2	20	1 509	7.4%
Middle Management	2 054	519	220	69	212	3 074	15.1%
Supervisory	1 863	407	162	27	144	2 603	12.8%
Clerical	1 662	802	647	133	95	3 339	16.4%
Insurance Agent	1 766	N/A	N/A	N/A	N/A	1 766	8.7%
Technical Representative	N/A	2 454	1 553	2 208	1 449	7 664	37.6%
Other Supporting Staff	185	159	48	3	28	423	2.1%
<b>Total</b>	<b>8 198</b>	<b>4 907</b>	<b>2 883</b>	<b>2 442</b>	<b>1 948</b>	<b>20 378</b>	<b>100.0%</b>
<b>% among all practitioners in the respective branch</b>	40.2%	24.1%	14.1%	12.0%	9.6%	100.0%	

Note: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

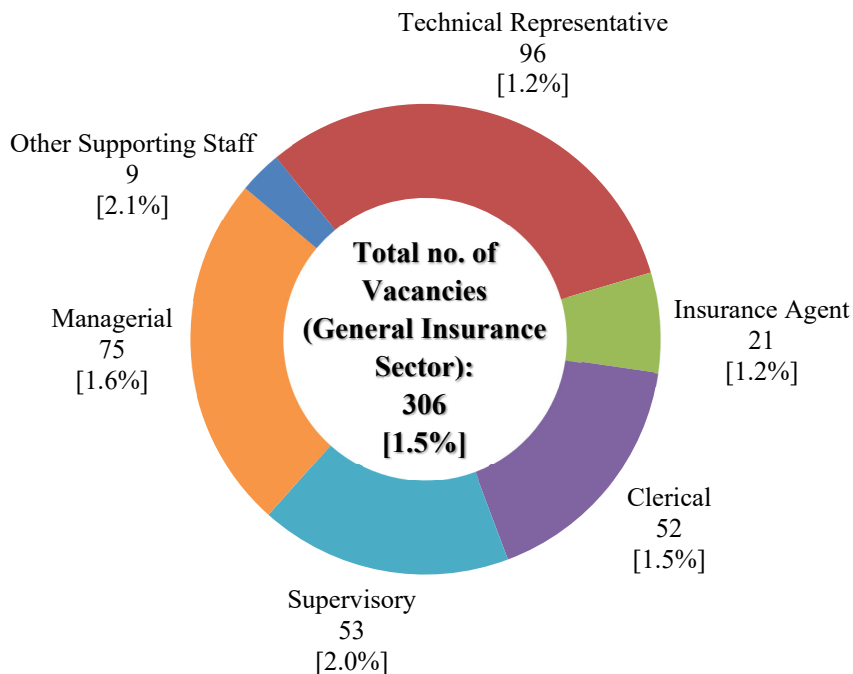
*Number of Vacancies*

1.13 Similar to the distribution of practitioners, relatively more vacancies were found in insurers (164 vacancies). Relatively more vacancies were jobs in the technical representative level (96 vacancies), followed by managerial level (75 vacancies). (Ref.: Charts 1.3a & b)

**Chart 1.3a Vacancies by Branch**



**Chart 1.3b Vacancies by Job Level**



$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad (\text{for the respective job level})$$

*Prominent Principal Jobs*

1.14 The top 5 prominent principal jobs for the general insurance sector were listed in the table below. For more details, please refer to Appendix 9. (Ref.: Table 1.5)

**Table 1.5 Top 5 Prominent Principal Jobs**

	Prominent Principal Jobs	No. of practitioners	% among all practitioners in the respective sector
General Insurance Sector (Total: 20 378 practitioners)	Technical Representative	7 664	37.6%
	Agent	1 739	8.5%
	Clerical Staff	1 297	6.4%
	Underwriting Clerk / Claims Clerk	666	3.3%
	Managing Director / General Manager / Chief Executive	592	2.9%

Managerial
  Clerical
  Insurance Agent
  Technical Representative

## B. Other Information

### Preferred Level of Education

1.15 The majority of practitioners at managerial level (88.0%) as well as supervisory level (76.9%) were required to attain first degree. Similar pattern (88.0% ~ 94.2%) was observed in most of branch (except alternative distribution agencies). Diploma / certificate was most preferred for clerical level (38.3%) as well as technical representative level (43.7%), followed by sub-degree (35.3% and 31.9% respectively). For insurance agent level, most of them were required to attain diploma / certificate (71.9%). (Ref.: Table 1.6a and 1.6b)

**Table 1.6a Preferred Level of Education of Practitioners – by Job Level**

	Post-graduate degree	First degree	Sub-degree	Diploma / certificate	Secondary 4 to 7	Secondary 3 or below	No. of practitioners
Managerial	10.5%	88.0%	1.3%	0.2%	-	-	10 051
Supervisory	-	76.9%	21.2%	1.9%	-	-	6 811
Clerical	-	-	35.3%	38.3%	26.4%	-	6 643
Insurance Agent	-	0.7%	6.8%	71.9%	20.6%	-	65 196
Technical Representative	-	12.8%	31.9%	43.7%	11.6%	-	10 187
<b>Overall<sup>^</sup></b>	<b>1.4%</b>	<b>20.8%</b>	<b>13.3%</b>	<b>49.2%</b>	<b>15.2%</b>	<b>-</b>	<b>98 888</b>

**Table 1.6b Preferred Level of Education of Practitioners – by Branch**

	Post-graduate degree	First degree	Sub-degree	Diploma / certificate	Secondary 4 to 7	Secondary 3 or below	No. of practitioners
Insurers	1.5%	19.9%	9.6%	52.5%	16.5%	-	82 275
Brokers	1.8%	25.5%	23.0%	39.1%	10.5%	-	7 329
Company Agencies - Insurance	-	20.2%	16.1%	49.6%	14.2%	-	2 967
Company Agencies - Alternative Distribution	0.6%	2.7%	21.6%	55.7%	19.5%	-	2 439
Bancassurer	0.7%	42.2%	55.1%	0.7%	1.4%	-	3 878
<b>Overall<sup>^</sup></b>	<b>1.4%</b>	<b>20.8%</b>	<b>13.3%</b>	<b>49.2%</b>	<b>15.2%</b>	<b>-</b>	<b>98 888</b>

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

denotes prominent preferred levels of education in the respective job level.

<sup>^</sup> excluding 1 008 other supporting staff, as preferred level of education was not collected for the lowest job level.

## **Staff Turnover**

1.16 A total of 5 862 practitioners have left their establishments during the 12 months before enumeration. Across different job levels, insurance agents recorded the highest number of practitioners left (47.0%; 2 753 persons) in the past 12 months. (Ref.: Table 1.7)

**Table 1.7 Practitioners Left in the Past 12 Months – by Job Level**

	No. of practitioners LEFT	% of total
Managerial	840	14.3%
Supervisory	747	12.7%
Clerical	947	16.2%
Insurance Agent	2 753	47.0%
Technical Representative	575	9.8%
<b>Overall:</b>	<b>5 862</b>	<b>100.0%</b>

## **Major Training Needs**

1.17 When asked the establishments to list out the training areas which were required for practitioners to deal with the industry development, it was noted that “principles and practice of management”, “problem solving and decision making” and “leadership” were commonly mentioned for practitioners at managerial as well as supervisory levels. Besides, except for managerial level, the job-related knowledge of “general insurance” was commonly required for all other job levels. For insurance agent and technical representative levels, “customer psychology”, “law relating to insurance” and “effective communication skills” were frequently mentioned training areas required for practitioners. (Ref.: Table 1.8) Alongside these core areas, technological competencies such as Information Systems Application Skills and AI-related topics were also identified as relevant training needs, reflecting the industry's ongoing digital transformation. While these did not feature in the top five most frequently mentioned areas summarised here, they appear within the broader rankings across various job levels. The complete ranking of all training needs, including these digital and AI-related skills, is available in Table 9.6 in Appendix 9.

**Table 1.8 Top Five Training Areas Required for Practitioners – by Job Level**

Managerial	Supervisory	Clerical	Insurance Agent	Technical Representative
<ul style="list-style-type: none"> <li>• Strategic Management (34.9%)</li> <li>• Principles and Practice of Management (32.9%)</li> <li>• Problem Solving and Decision Making (25.2%)</li> <li>• Leadership (23.1%)</li> <li>• Risk Management (22.3%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (32.4%)</li> <li>• Problem Solving and Decision Making (19.1%)</li> <li>• Principles and Practice of Management (16.5%)</li> <li>• Leadership (14.4%)</li> <li>• Marketing Management (13.9%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (40.6%)</li> <li>• English Writing (37.3%)</li> <li>• Use of Computer (31.0%)</li> <li>• Information Systems Application Skills (19.6%)</li> <li>• IT Enabling Systems (19.2%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (43.8%)</li> <li>• Life Insurance (34.4%)</li> <li>• Customer Psychology (31.3%)</li> <li>• Negotiation Skills (28.1%)</li> <li>• Law Relating to Insurance (25.0%)</li> <li>• Effective Communication Skills (25.0%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (59.6%)</li> <li>• Law Relating to Insurance (29.4%)</li> <li>• Customer Psychology (27.9%)</li> <li>• Presentation Skills (23.4%)</li> <li>• Effective Communication Skills (21.5%)</li> </ul>

Base: Establishments with the respective level of practitioners

Note: Respondents may mention more than one training areas.

## Manpower Analysis

### Manpower Changes between 2021 and 2025

#### *Overview of Insurance Industry*

1.18 In overall, the total number of practitioners in the insurance industry has decreased from 102 288 in 2021 to 99 896 in 2025, with a decrement of 2.3% (-2 392 persons). When analysed by sector, decrease in the number of practitioners was found in the general insurance sector (-4 103 persons), while increase was found in the life insurance sector (+1 711 persons).

1.19 In overall of the insurance industry, the total number of vacancies has increased, from 1 950 in 2021 to 3 044 in 2025, with an increment of 56.1% (+1 094 vacancies). The increment was larger in the life insurance sector (+972 vacancies) than the general insurance sector (+122 vacancies).

#### *Manpower Changes of Life Insurance Sector*

1.20 In the life insurance sector, the total number of practitioners has increased from 77 807 in 2021 to 79 518 in 2025 (+2.2%; +1 711 persons). The increase was mainly contributed by the increase in the branch of insurers (+2.1%; +1 560 persons). In terms of job level, the increase was larger for managerial level (+24.7%; +1 083 persons), followed by supervisory level (+17.1%; +613 persons).

1.21 The total number of vacancies in the life insurance sector has increased, from 1 766 in 2021 to 2 738 in 2025, with an increment of 55.0% (+972 vacancies). The increase was mainly contributed by the increase in insurers (+59.4%; +1 002 vacancies). A larger number of increase was recorded for the job level of insurance agent (+66.5%; +940 vacancies).

#### *Manpower Changes of General Insurance Sector*

1.22 In the general insurance sector, the total number of practitioners has decreased from 24 481 in 2021 to 20 378 in 2025 (-16.8%; -4 103 persons). The decrease was mainly contributed by the decrease in the branch of insurers (-27.3%; -3 083 persons), followed by alternative distribution of company agencies (-23.5%; -751 persons), while the number of practitioners has increased in brokers (+5.6%; +262 persons). In terms of job level, the decrease was mainly contributed by the decrease in the job level of insurance agent (-64.0%; -3 143 persons).

1.23 The total number of vacancies in the general insurance sector has increased, from 184 in 2021 to 306 in 2025, with an increment of 66.3% (+122 vacancies). The increase was mainly contributed by the increase in insurers (+148.5%; +98 vacancies). Larger numbers of increase were recorded for the job level of technical representative (+65.5%; +38 vacancies), supervisory (+231.3%; +37 vacancies) and managerial (+87.5%; +35 vacancies) levels.

#### **Business Outlook**

1.24 The Hong Kong insurance industry has demonstrated remarkable resilience and adaptability from 2021 through to early 2025, navigating a complex landscape marked by economic recovery, regulatory evolution, and shifting consumer expectations. This period witnessed significant transformations across both long-term and general insurance industries, underscoring the industry's capacity to overcome challenges while capitalising on emerging opportunities. These developments have not only influenced market performance but also necessitated a strategic revision of workforce planning to align with evolving business imperatives.

1.25 In the long-term insurance industry, the initial stability in gross premiums during 2021 was followed by a notable dip in 2022, largely attributable to the lingering effects of the pandemic. However, a robust recovery emerged in 2023, with projections indicating sustained growth into 2024 and early 2025. This rebound highlights the sector's agility, driven by renewed consumer confidence and a reawakening in cross-border activities, which in turn fuelled demand for professionals in product development, actuarial science, and enhanced customer engagement. Similarly, the general insurance industry exhibited steady expansion, with gross premiums rising consistently through 2022 and continuing into the forecast period. This growth has been propelled by broader market participation, innovative product offerings, and strategic positioning within the Greater Bay Area, creating a need for expertise in underwriting, claims management, and specialised

product design.

1.26 Concurrently, the regulatory environment has introduced substantial operational shifts, requiring insurers to adapt swiftly. The implementation of International Financial Reporting Standard 17 in 2023 enhanced transparency in financial reporting but necessitated advanced valuation methods and detailed disclosures, driving demand for skilled accountants, actuaries, and data engineers. Smaller insurers faced particular challenges in securing such expertise, leading to increased operational costs. The introduction of the Risk-Based Capital framework in 2024 further compounded these demands, emphasising a risk-adjusted approach to solvency and fostering greater collaboration between actuarial, financial, and compliance teams. Additionally, heightened focus on Environmental, Social, and Governance (ESG) compliance, alongside strengthened Anti-Money Laundering and Counter-Terrorist Financing regulations, has created new operational complexities. These changes have underscored the necessity for professionals well-versed in sustainability, product innovation, and rigorous compliance protocols, ensuring that the industry maintains integrity while navigating an increasingly stringent regulatory landscape.

1.27 Hong Kong's integration into the Guangdong-Hong Kong-Macao Greater Bay Area (GBA), together with policy direction under the Chinese Mainland's 15<sup>th</sup> Five-Year Plan, is reshaping the medium-to long-term outlook of its insurance industry. The Plan emphasises building a financially strong nation, high-quality development, and a stronger insurance role in healthcare, ageing, risk management and the real economy, creating a supportive macro-policy environment for Hong Kong as a regional insurance hub. The GBA's economic dynamism, rising incomes, population ageing and growing protection awareness are expected to sustain demand for higher-quality insurance, particularly in health, long-term care and retirement coverage. Hong Kong insurers can leverage strengths in product design, professional standards and risk governance to serve this market. The Plan also highlights digitalisation and artificial intelligence as drivers of industry upgrading, with data-driven technologies improving efficiency and risk assessment.

1.28 Ecosystem expansion has further transformed the industry, with insurers moving beyond traditional offerings to develop integrated solutions that merge insurance with fintech, healthtech, and insurtech platforms. This shift enhances customer experience by combining life insurance with healthcare services or incorporating digital financial planning tools, thereby opening new avenues for strategic partnerships. However, this evolution necessitates a workforce skilled in ecosystem-building, digital transformation, and collaborative innovation. Proficiency in data science, artificial intelligence, and digital marketing is essential for designing and managing these integrated solutions, while knowledge of customer analytics and data visualisation tools is critical for deriving actionable insights.

1.29 Strategic policy initiatives, such as the re-domiciliation framework introduced through the Insurance (Amendment) Ordinance 2021 and the extended Pilot Insurance-Linked Securities Grant Scheme, aim to strengthen Hong Kong's position as a global insurance hub. These measures

encourage international insurers to establish operations and promote alternative risk transfer solutions, driving demand for professionals in specialised fields like underwriting, risk management, and actuarial science. Nevertheless, the industry faces a persistent talent shortage, exacerbated by an ageing workforce, emigration trends, and a perception that insurance careers lack appeal among younger generations. Rising demand for roles in digital transformation and cross-functional collaboration has intensified competition for skilled professionals. To bridge this gap, insurers are investing in reskilling initiatives, while government programmes such as the Pilot Programme to Enhance Talent Training and the Top Talent Pass Scheme seek to attract and nurture talent.

1.30 Hong Kong's insurance industry faces a pressing talent shortage, threatening its competitiveness. This skills gap, highlighted in recent manpower reports, is driven by digital transformation, emigration, evolving career aspirations, and the city's growth as a regional hub. Demand is high for professionals in underwriting, claims, and digital fields. Attracting and retaining talent is difficult, compounded by brain drain and a lack of appeal among younger generations. Cultivating a digitally skilled workforce adept in areas like ESG and cross-border GBA services is essential to address this challenge.

1.31 Demographic shifts, particularly an ageing population, are reshaping insurance needs, with nearly one in three residents projected to be aged 65 or older by 2039. This trend is driving demand for comprehensive health insurance, long-term care solutions, and retirement products. Insurers are responding by integrating preventative care, wellness programmes, and critical illness protection, often leveraging technologies such as telemedicine and health monitoring devices. These developments require professionals skilled in health data analytics, digital health platforms, and eldercare specialisation, alongside underwriters and claims assessors with expertise in chronic illness management.

1.32 Digital innovation continues to revolutionise the industry, supported by initiatives from the Insurance Authority, including the Insurtech Sandbox and OpenAPI Platform. The adoption of artificial intelligence, big data analytics, and blockchain is transforming underwriting, claims management, and customer service, enabling more personalised offerings and operational efficiency. However, this transformation demands specialists in data science, cybersecurity, and digital marketing, while compliance professionals are needed to navigate regulatory requirements associated with digital operations. Small and medium-sized insurers may face challenges due to the high costs of implementation and talent acquisition, highlighting the need for ongoing upskilling and the development of hybrid roles that blend technical expertise with insurance knowledge.

**Manpower Projection and Annual Additional Manpower Requirements**

1.33 The annual additional manpower requirements presented in Table 1.9 below are estimated based on (i) the projected manpower trend and (ii) the industry’s wastage rate (i.e. the annual percentage of practitioners leaving the industry permanently). In interpreting these figures, it is important to consider the specific context of the insurance workforce. Turnover rates are influenced by multiple variables, and insurance companies’ approaches to agent engagement can vary significantly with strategy and timing. Therefore, the standard estimation framework may have limited applicability for projecting requirements for insurance agents.

**Table 1.9 Summary of Annual Additional Manpower Requirements of the Insurance Industry from 2026 to 2029**

Job level	Additional Manpower Requirements		
	Life Insurance	General Insurance	Total
Senior Management	25	34	59
Middle Management	133	71	204
Supervisory	167	86	253
Clerical	232	210	442
Technical Representative	55	124	179
<b>Total</b>	<b>612</b>	<b>525</b>	<b>1 137</b>

## **Recommendations**

### **Government**

1.34 To comprehensively address the evolving demands of Hong Kong’s insurance industry, the Government is encouraged to adopt an integrated strategy that strengthens the talent pipeline through strategic partnerships with education institutes and Vocational and Professional Education and Training (VPET) providers, incorporating industry-specific modules and structured internships. Scaling up specialised, cross-disciplinary training in areas such as actuarial science, compliance, data analytics, and ESG compliance is essential, alongside championing the industry’s value proposition via rebranding and competitive employment terms. Accelerating digital capabilities through targeted insurtech initiatives and attracting international talent with streamlined visa processes and support will further bolster the workforce. These measures will cultivate a resilient, skilled talent pool, drive innovation, and reinforce Hong Kong’s stature as a leading global insurance hub.

### **Employer**

1.35 To effectively address talent challenges, employers should consider champion a positive industry and company image by launching initiatives that highlight the sector’s vital societal role and dynamic, technology-driven future, showcasing diverse career paths and success stories to attract a broader talent pool. Deepening strategic partnerships with education institutes and VPET providers to co-develop curricula and provide structured internships and mentorships will create a reliable pipeline of job-ready graduates. Systematising upskilling in digital and cross-functional areas through internal academies or innovation labs that concentrate on insurtech, data analytics, and compliance, while encouraging certifications, will future-proof the workforce. Cultivating an inclusive and adaptive workplace culture with flexible work arrangements and clear, merit-based career progression pathways is key to staff retention. Furthermore, incentivising professional development through sponsorships for professional qualifications, supporting attendance at industry conferences, and partnering with professional bodies on mentorship programmes will enhance professional growth and industry connectivity.

### **Employee**

1.36 Employees are encouraged to proactively manage their professional development by participating in Continuous Professional Development (CPD) courses, webinars, and industry seminars to remain agile and relevant in a changing industry. They should develop expertise in high-demand regional and digital fields, such as understanding the Greater Bay Area’s business landscape, enhancing bilingual communication, and gaining proficiency in insurtech tools and data analysis. Maintaining a forward-looking understanding of regulations from the Insurance Authority, including AML, data privacy, and new capital frameworks, is essential for compliance and market integrity. Sharpening a customer-centric and advisory mindset through deepened financial literacy and the

ability to simplify complex information for clients, particularly in areas like retirement and health insurance, will build long-term relationships. Furthermore, pursuing practical experience in cross-functional projects related to digital innovation or cross-border services will broaden skills and demonstrate alignment with strategic goals.

### **Education Institute**

1.37 To support the insurance industry’s talent development, academic institutes are encouraged to actively promote insurance as a dynamic career through talks, workshops, and industry visits that highlight its societal impact. Expanding specialised programmes in high-demand areas like actuarial science and insurtech, with curricula regularly updated via industry input, ensures relevance. Integrating real-world practice through internships, joint projects, and guest lectures bridges theory and application, while modernising courses with data analytics and Artificial Intelligence (AI) fosters innovation. Offering robust CPD and executive certificates further establishes institutes as vital hubs for lifelong learning and professional growth.

## 2 Introduction

### Background

2.1 The Insurance Training Board (Training Board) of the Vocational Training Council (VTC) is appointed by the Government of the Hong Kong Special Administrative Region (HKSAR) to analyse the manpower situation and training needs of the Insurance Industry. The Training Board comprises members nominated by major trade associations, trade unions, professional bodies, educational and training institutions and Government departments. The Working Party of the Manpower Survey is formed by selected members of the Training Board. The membership and terms of reference of the Training Board, as well as the members in the Working Party 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 The manpower survey of the Insurance Industry will be conducted every four years, followed by two periodic manpower updates supplemented with information collected from focus groups and desk research to better reflect the changing trends of the manpower situation. This manpower survey mainly focuses on the analysis of technical manpower, which refers to the practitioners who are expected to apply the industrial knowledge and technical skills required to complete the work assigned.

2.3 Manpower data with respect to survey reference date of 3 March 2025 was collected from March to July 2025. This report presents the survey findings and analysis of the latest manpower situation in the insurance industry and proposes recommendations on the manpower development to different stakeholders of the industry, including the government, employers, employees and training providers by making reference to the business outlook.

### Objectives

- 2.4 The objectives of this manpower survey are:
- (a) To collect up-to-date manpower information by branches, job levels and principal jobs in the industry;
  - (b) To assess the technical manpower structure;
  - (c) To forecast the training requirements in the near future; and
  - (d) To recommend to the VTC and relevant stakeholders the talent development strategies to meet the manpower needs.

## Survey Coverage

2.5 The survey covered establishments in the following branches of the insurance industry:

- (a) Life Insurers
- (b) General Insurers
- (c) Composite Insurers
- (d) Brokers
- (e) Company Agencies – Insurance
- (f) Company Agencies – Alternative Distribution
- (g) Bancassurer (i.e. banks selling insurance)

Branches (a) to (c) comprised Authorised Insurers under the Insurance Ordinance. Branch (d) consisted of Licensed Insurance Broker Companies, while Branches (e) to (g) covered Licensed Insurance Agencies, including bancassurance arrangements, all of which are regulated by the Insurance Authority. As these entities represent the recognised principals responsible for appointing and employing insurance practitioners across the industry, the survey coverage is considered to have captured a substantial proportion of the insurance practitioners and manpower within the insurance industry.

## 3 Methodology

### Sample Design

3.1 Based on the register of authorised insurers, insurance brokers, company agencies and bancassurer kept by the Insurance Authority, the survey covered around 2 500 establishments in different branches of the industry. By adopting the stratified random sampling method for selecting establishments registered under the Insurance Authority a total of 812 establishments were selected for the survey, comprising 154 for insurers, 257 for brokers and 401 for agencies and bancassurers.

### Questionnaire Design

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

- (a) Senior Management
- (b) Middle Management
- (c) Supervisory
- (d) Clerical
- (e) Insurance Agent
- (f) Technical Representative

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

### Data Collection

3.4 Data collection was carried out between March and July 2025. A pack of survey documents was given to each sampled establishment. The respondents of the establishments were asked to provide manpower information of their establishments at the time of the survey with the reference date on 3 March 2025. During the fieldwork period, enumerators assisted the respondents to complete 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 prior 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 and verification of the collected data. The list of quality control measures is shown in **Appendix 6**.

## **Data Analysis**

3.6 Among the 558 valid sampled establishments, 490 were successfully enumerated which contributed to an effective response rate of 87.8%<sup>[2]</sup>. Taking into account (a) the satisfactory response rate of individual branches, (b) the satisfactory response rate from a majority of prominent and sizeable establishments, and (c) the grossing-up of the 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 Insurance industry. The response rate achieved for individual branches 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 2026 to 2029. 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**.

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<sup>2</sup> Sampled establishments which had been ceased operation, had not employed any IN relevant technical practitioners, nil reply to the survey, etc. were classified as invalid samples.

## 4 Survey Findings

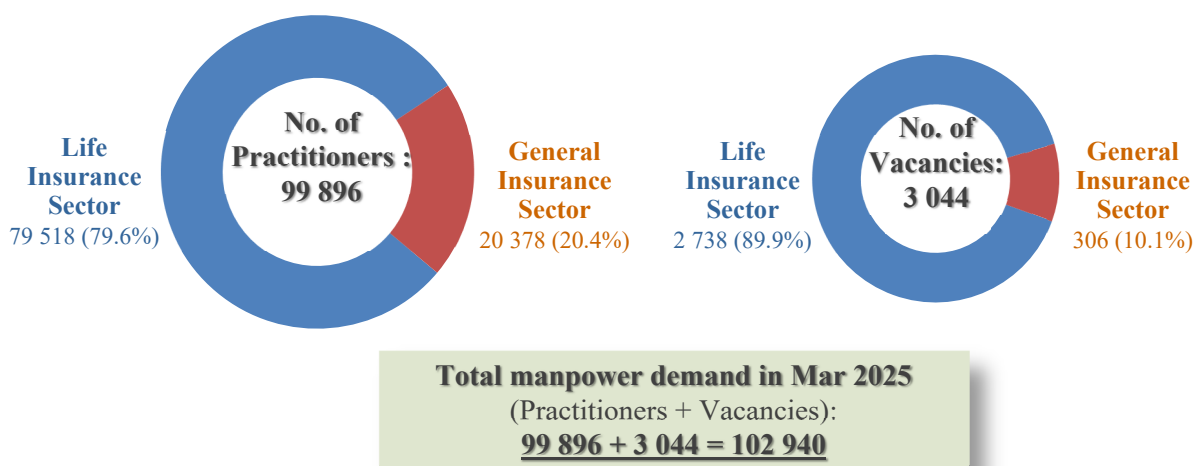
### A Manpower Information

#### A.1 Overview of the Insurance Industry

4.1 As at 3 March 2025, a total of 99 896 practitioners were engaged in the insurance industry. Besides, there were a total of 3 044 vacancies. Aggregating the total number of practitioners and vacancies, it was estimated that there were a total of 102 940 posts. (Ref.: Chart 4.1)

4.2 For practitioners, the life insurance sector (79.6%; 79 518 persons) accounted for a larger proportion, as compared with the general insurance sector (20.4%; 20 378 persons). The proportion of vacancies in the life insurance sector (89.9%; 2 738 vacancies) was also larger than that of the general insurance sector (10.1%; 306 vacancies). (Ref.: Chart 4.1)

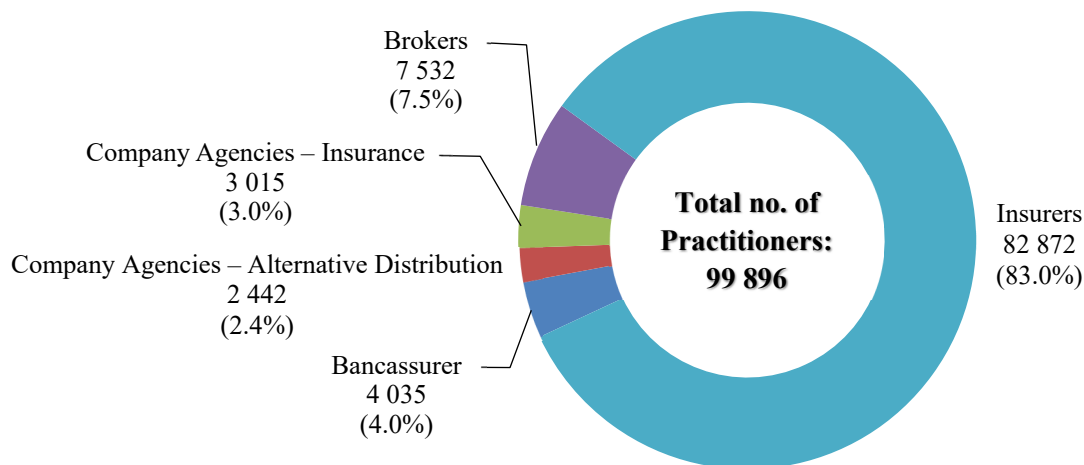
**Chart 4.1 Practitioners by Sector**



Note: “Vacancies” refer to those unfilled, immediately available job openings for which the establishment is actively trying to recruit practitioner as at survey reference date.

4.3 Among the 99 896 practitioners, the majority were working in insurers (83.0%; 82 872 persons). (Ref.: Chart 4.2a)

**Chart 4.2a Practitioners by Branch**

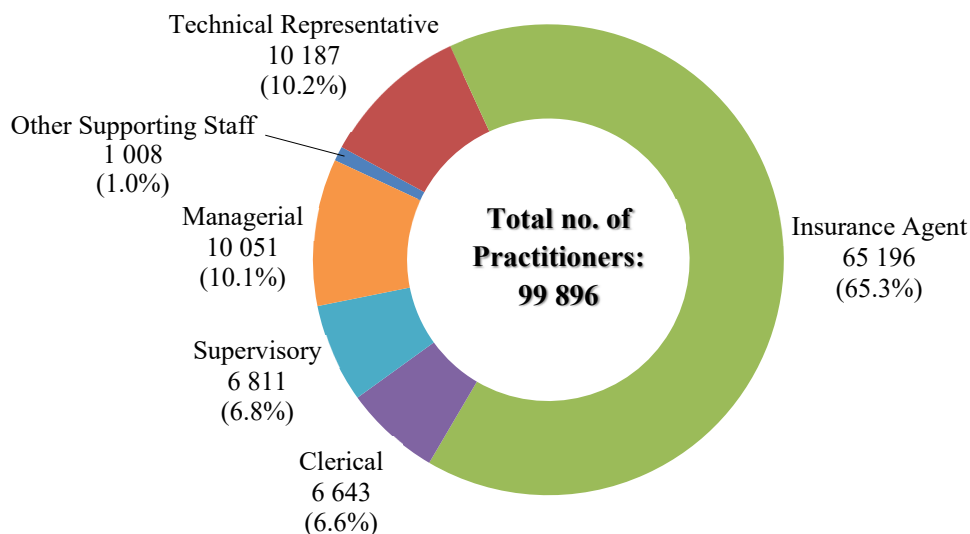


Note: There may be slight discrepancies between the sum of individual items and the total due to rounding.

4.4 The largest proportion of practitioners were jobs in the insurance agent level (65.3%; 65 196 persons), distantly followed by technical representative level (10.2%; 10 187 persons) and managerial level (10.1%; 10 051 persons). (Ref.: Chart 4.2b)

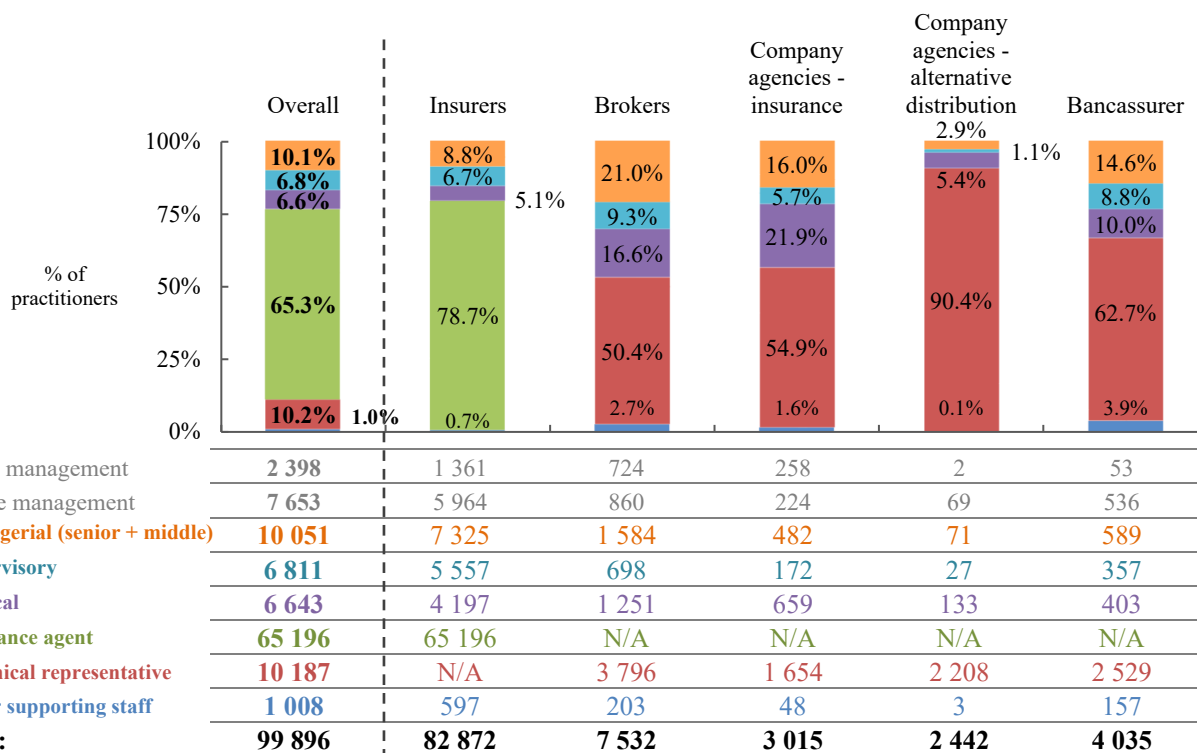
4.5 Analysing by branch, the percentage of technical representative level was relatively higher in company agencies of alternative distribution (90.4%), as compared with other branches (below 63%). On the other hand, the percentages of managerial level (2.9%) and supervisory level (1.1%) were relatively lower in this branch, as compared with their counterparts (above 8% and above 5% respectively). (Ref.: Charts 4.2b & c)

**Chart 4.2b Practitioners by Job Level**



Note: 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 practitioners. Therefore, the total number of technical representatives reported by sampled establishments may be different from the figure as recorded by the Insurance Authority. Similarly, for insurance agents, the total number reported may not be equal to the total number of agents licensed with the Insurance Authority. This is because some agents hold both life and general insurance licenses simultaneously, and some may also take on other responsibilities and therefore be classified under a different job level in this report based on their primary job duties.

**Chart 4.2c Practitioners by Branch & Job Level**

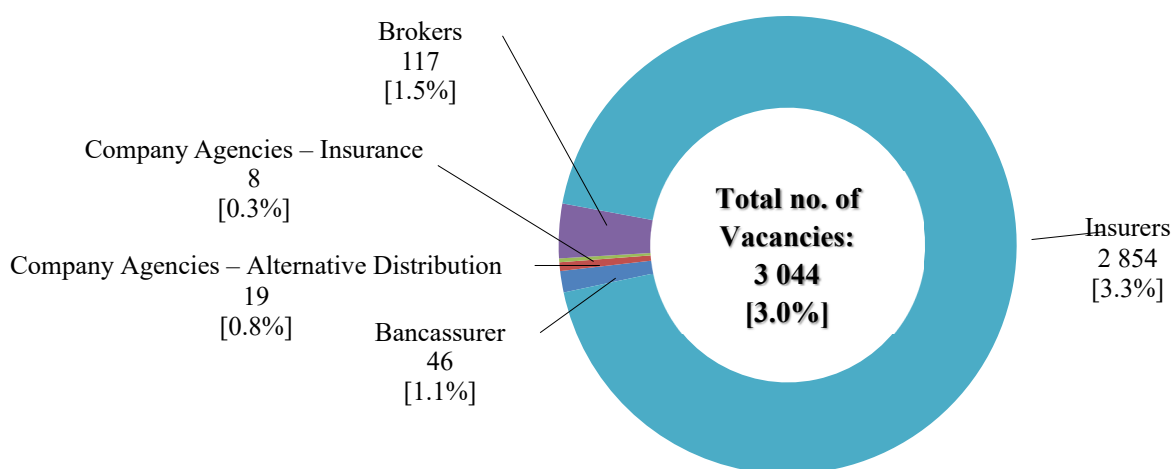


Note: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

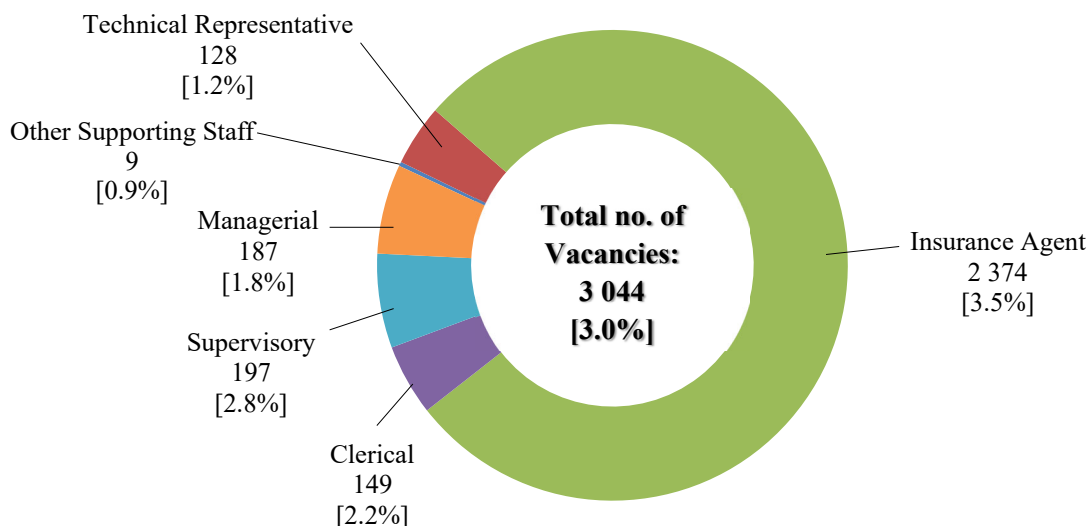
4.6 As at 3 March 2025, a total of 3 044 vacancies were reported, representing a vacancy rate of 3.0% (i.e. vacancies as a percentage of the total number of practitioners and vacancies). (Ref.: Chart 4.3a)

4.7 Similar to the distribution of practitioners, the majority of vacancies were found in insurers (2 854 vacancies). The vacancy rate of insurers (3.3%) was also slightly higher amongst the various branches. Analysing by job level, larger numbers of vacancies were jobs in the insurance agent level (2 374 vacancies). The corresponding vacancy rate (3.5%) was also slightly higher. (Ref.: Charts 4.3a & b)

**Chart 4.3a Vacancies by Branch**



**Chart 4.3b Vacancies by Job Level**



	No. of vacancies	Vacancy rate
Managerial (senior + middle management)	187	[1.8%]
Senior Management	12	[0.5%]
Middle Management	175	[2.2%]
Supervisory	197	[2.8%]
Clerical	149	[2.2%]
Insurance Agent	2 374	[3.5%]
Technical Representative	128	[1.2%]
Other Supporting Staff	9	[0.9%]
<b>Overall:</b>	<b>3 044</b>	<b>[3.0%]</b>

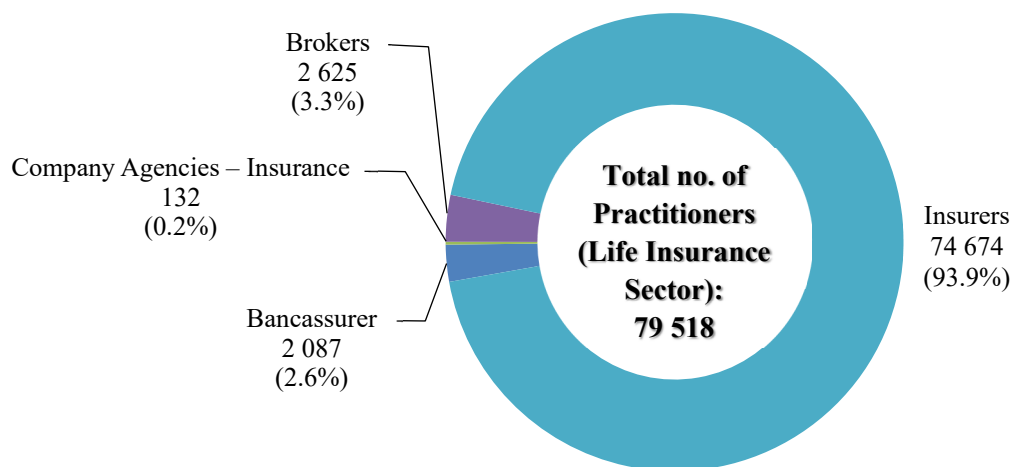
$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad (\text{for the respective job level})$$

## A.2 Life Insurance Sector

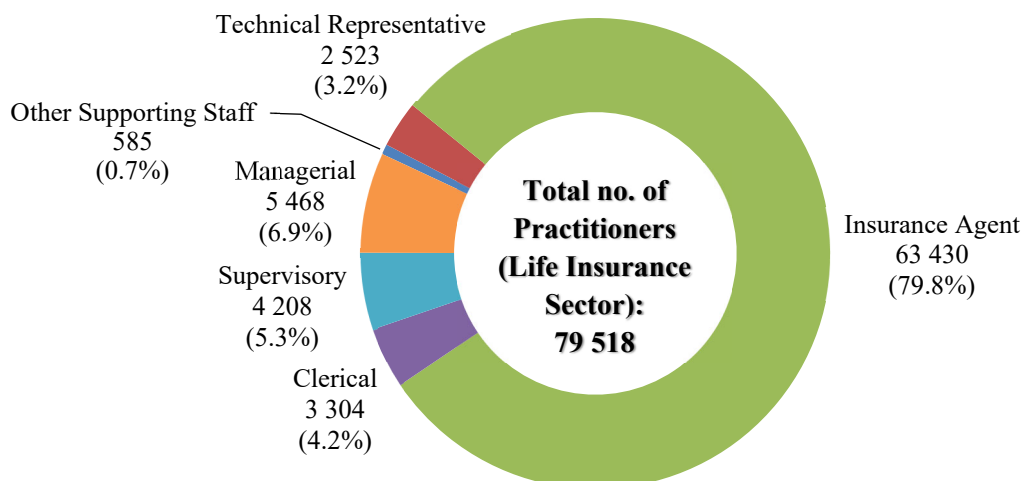
### Number of Practitioners

4.8 Among the 79 518 practitioners who engaged in the life insurance sector, the vast majority were working in insurers (93.9%; 74 674 persons). The largest proportion were working in the insurance agent level (79.8%; 63 430 persons), distantly followed by managerial level (6.9%; 5 468 persons) and supervisory level (5.3%; 4 208 persons). (Ref.: Charts 4.4a & b)

**Chart 4.4a Practitioners by Branch**



**Chart 4.4b Practitioners by Job Level**



## Prominent Principal Jobs

4.9 In the life insurance sector, the most prominent principal job was Agent (49 649 persons), followed by Unit Manager / Agency Supervisor of insurance agent (8 507 persons). (Ref.: Table 4.1)

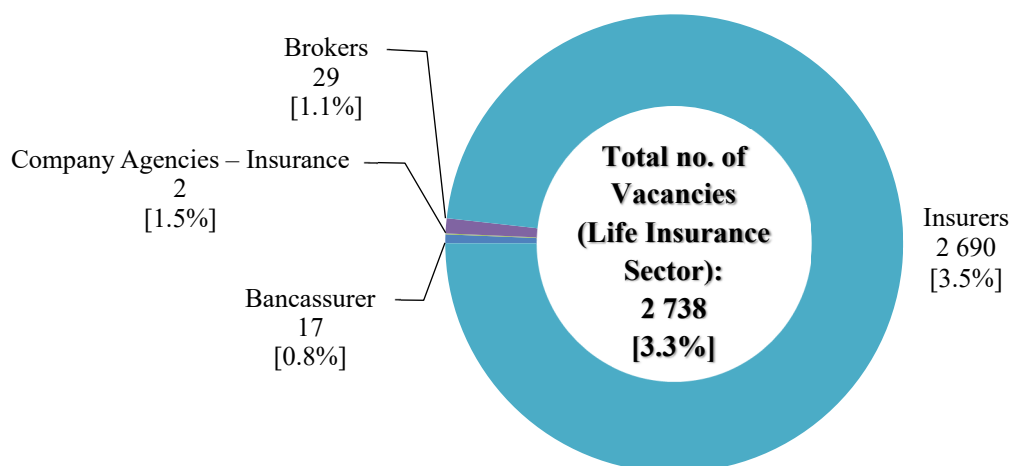
**Table 4.1 Prominent Principal Jobs by Job Level**

Job Level	Prominent Principal Jobs	No. of practitioners	% among all practitioners in the sector
<b>Managerial</b>	Information Technology Manager	594	0.7%
	Accounting Manager / Investment Manager (Insurer)	377	0.5%
	Actuarial Manager	374	0.5%
	Agency Administration Manager	292	0.4%
	Marketing Manager (Insurer)	278	0.3%
<b>Supervisory</b>	Information Technology Supervisor	711	0.9%
	Customer Services Supervisor	502	0.6%
	Actuarial Supervisor	358	0.5%
	Accounting Supervisor / Investment Supervisor (Insurer)	339	0.4%
	Agency Supervisor	257	0.3%
<b>Clerical</b>	Clerical Staff	1 266	1.6%
	Customer Services Representative	839	1.1%
	Accounting Clerk	308	0.4%
<b>Insurance Agent</b>	Agent	49 649	62.4%
	Unit Manager / Agency Supervisor	8 507	10.7%
	Agency Manger	3 913	4.9%
	Agency Director / District Director / Regional Director / Senior Agency Manger	1 361	1.7%
<b>Technical Representative</b>	Technical Representative	2 523	3.2%

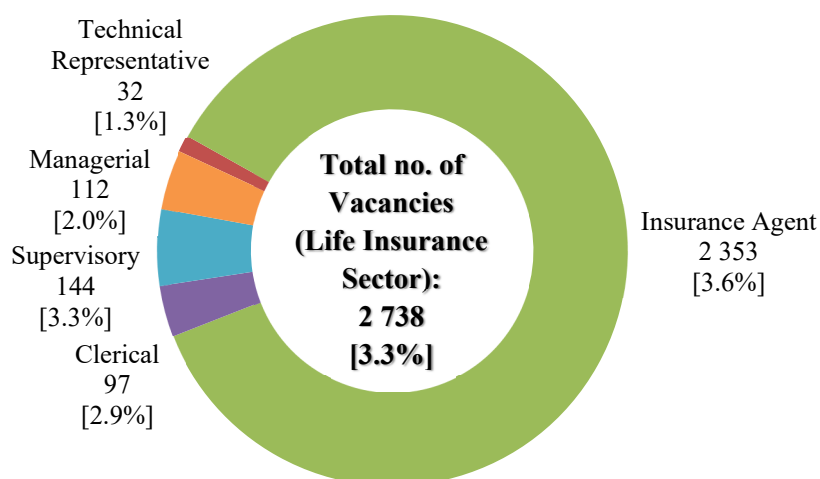
## Number of Vacancies

4.10 In the life insurance sector, a total of 2 738 vacancies were reported, representing a vacancy rate of 3.3%. Similar to the distribution of practitioners, the majority of vacancies were found in insurers (2 690 vacancies). The vacancy rate of insurers (3.5%) was also slightly higher amongst the various branches. (Ref.: Charts 4.5a & b)

**Chart 4.5a Vacancies by Branch**



**Chart 4.5b Vacancies by Job Level**



	No. of vacancies	Vacancy rate
Managerial (senior + middle management)	112	[2.0%]
Senior Management	8	[0.9%]
Middle Management	104	[2.2%]
Supervisory	144	[3.3%]
Clerical	97	[2.9%]
Insurance Agent	2 353	[3.6%]
Technical Representative	32	[1.3%]
Other Supporting Staff	0	[0.0%]
<b>Overall:</b>	<b>2 738</b>	<b>[3.3%]</b>

$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad (\text{for the respective job level})$$

**Prominent Vacancies**

4.11 The top 4 prominent vacancies were also the common principal jobs, which were Agent (1 881 vacancies), Unit Manager / Agency Supervisor (374 vacancies), Agency Manager (76 vacancies) and Technical Representative (32 vacancies). (Ref.: Table 4.2)

**Table 4.2 Prominent Vacancies by Job Level**

Job Level	Prominent Vacancies	No. of vacancies	% among all vacancies in the sector
<b>Managerial</b>	Information Technology Manager	16	0.6%
	Agency Administration Manager	12	0.4%
	Accounting Manager / Investment Manager (Insurer)	10	0.4%
	Compliance Manager	9	0.3%
	Marketing Manager (Insurer)	7	0.3%
<b>Supervisory</b>	Information Technology Supervisor	29	1.1%
	Marketing Supervisor (Insurer)	25	0.9%
	Agency Supervisor	14	0.5%
	Accounting Supervisor / Investment Supervisor (Insurer)	11	0.4%
	Underwriting Supervisor	9	0.3%
<b>Clerical</b>	Clerical Staff	28	1.0%
	Customer Services Representative	23	0.8%
	Accounting Clerk	4	0.1%
<b>Insurance Agent</b>	Agent	1 881	68.7%
	Unit Manager / Agency Supervisor	374	13.7%
	Agency Manager	76	2.8%
	Agency Director / District Director / Regional Director / Senior Agency Manager	22	0.8%
<b>Technical Representative</b>	Technical Representative	32	1.2%

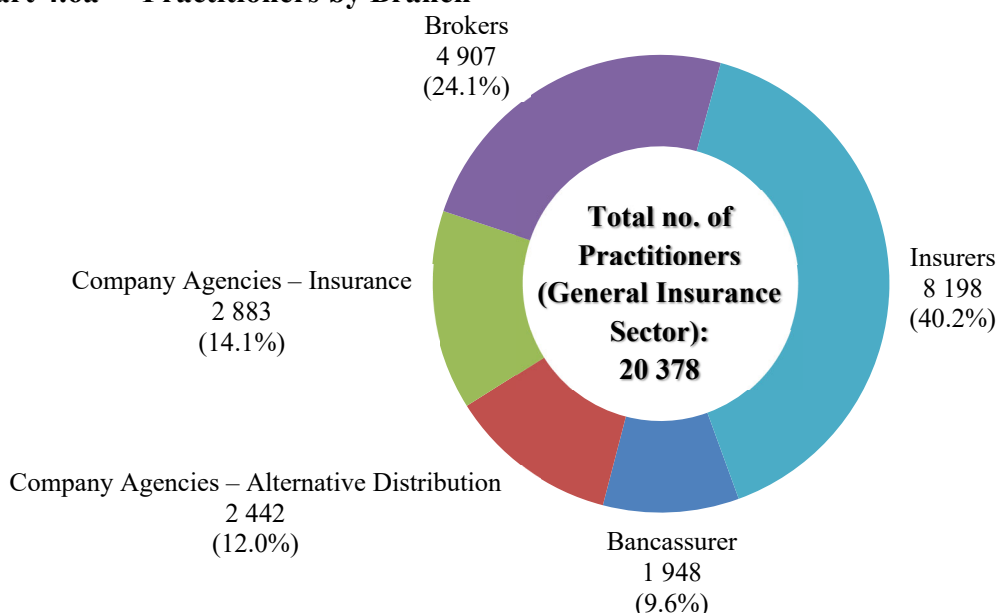
### A.3 General Insurance Sector

#### Number of Practitioners

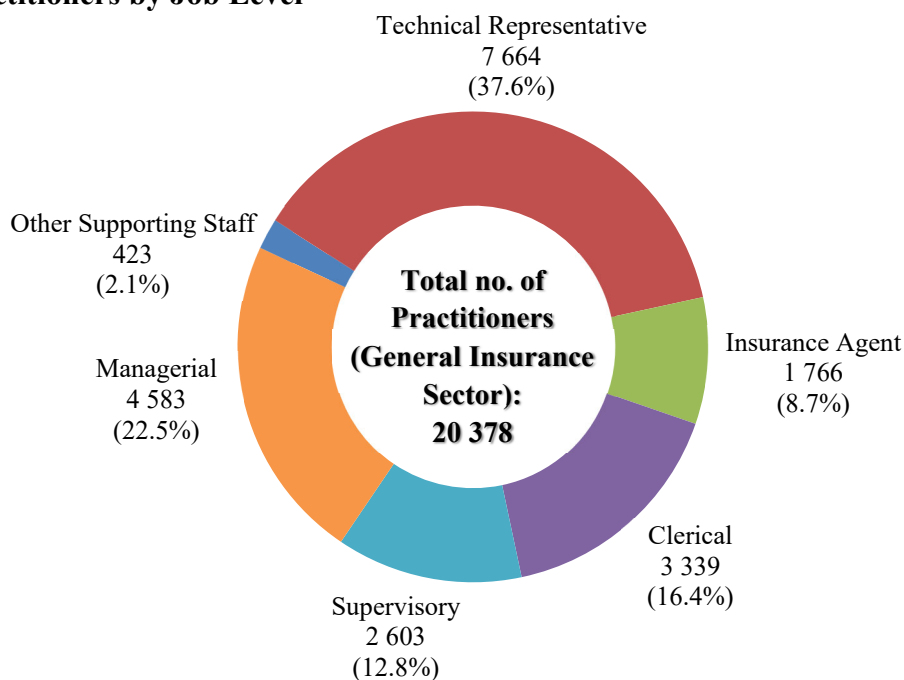
4.12 Among For the 20 378 practitioners who engaged in the general insurance sector, relatively more were working in insurers (40.2%; 8 198 persons), followed by brokers (24.1%; 4 907 persons). (Ref.: Chart 4.6a)

4.13 Nearly two-fifths of the practitioners in the general insurance sector were working in the technical representative level (37.6%; 7 664 persons), about one-fifth in the managerial level (22.5%; 4 583 persons) and more than one-tenth respectively in clerical level (16.4%; 3 339 persons) and supervisory level (12.8%; 2 603 persons). (Ref.:Chart 4.6b)

**Chart 4.6a Practitioners by Branch**



**Chart 4.6b Practitioners by Job Level**



## **Prominent Principal Jobs**

4.14 In the general insurance sector, Technical Representative (7 664 persons) was the top prominent principal job, followed by Agent (1 739 persons) and Clerical Staff (1 297 persons). (Ref.: Table 4.3)

**Table 4.3 Prominent Principal Jobs by Job Level**

<b>Job Level</b>	<b>Prominent Principal Jobs</b>	<b>No. of practitioners</b>	<b>% among all practitioners in the sector</b>
<b>Managerial</b>	Managing Director / General Manager / Chief Executive	592	2.9%
	Assistant General Manager / Senior Manager / Account Director / Chief Operating Officer	387	1.9%
	Marketing Manager / Account Manager / Servicing Manager (Insurer)	351	1.7%
	Underwriting Manager	326	1.6%
	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer)	296	1.5%
<b>Supervisory</b>	Account Supervisor / Underwriting Supervisor (Insurer)	517	2.5%
	Customer Services Supervisor	350	1.7%
	Accounting Supervisor	280	1.4%
	Claims Supervisor (Insurer)	241	1.2%
	Information Technology Supervisor	170	0.8%
<b>Clerical</b>	Clerical Staff	1 297	6.4%
	Underwriting Clerk / Claims Clerk	666	3.3%
	Accounting Clerk	491	2.4%
	Customer Services Representative	302	1.5%
<b>Insurance Agent</b>	Agent	1 739	8.5%
	Director / Manager	27	0.1%
<b>Technical Representative</b>	Technical Representative	7 664	37.6%

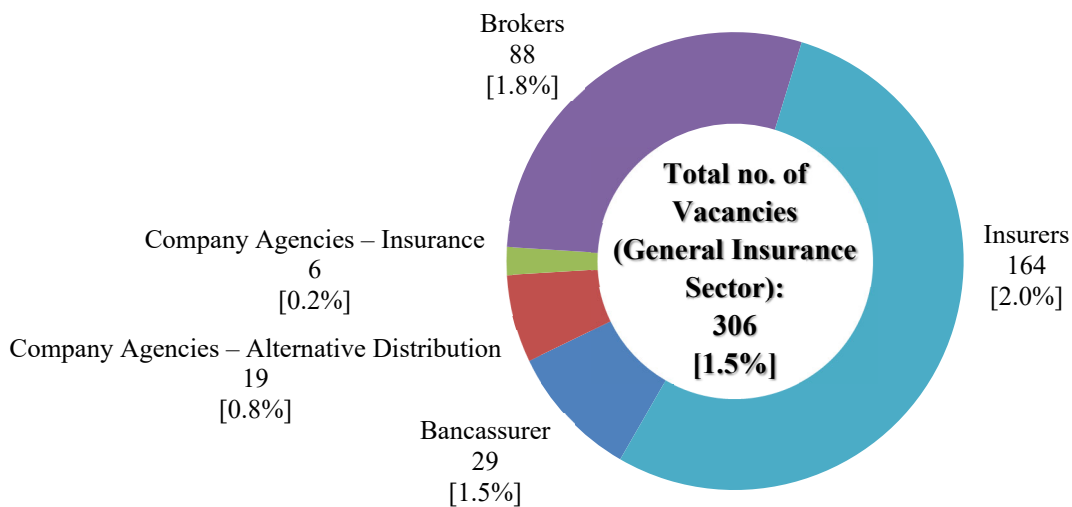
4.15 Apart from the 20 378 practitioners, it was estimated that there are 641 practitioners, who worked in company agencies of alternative distribution, whose job duties were not directly related to insurance industry (e.g. travel agencies, car agencies), but assisted in handling insurance matters for customers (e.g. travel insurance, car insurance).

**Number of Vacancies**

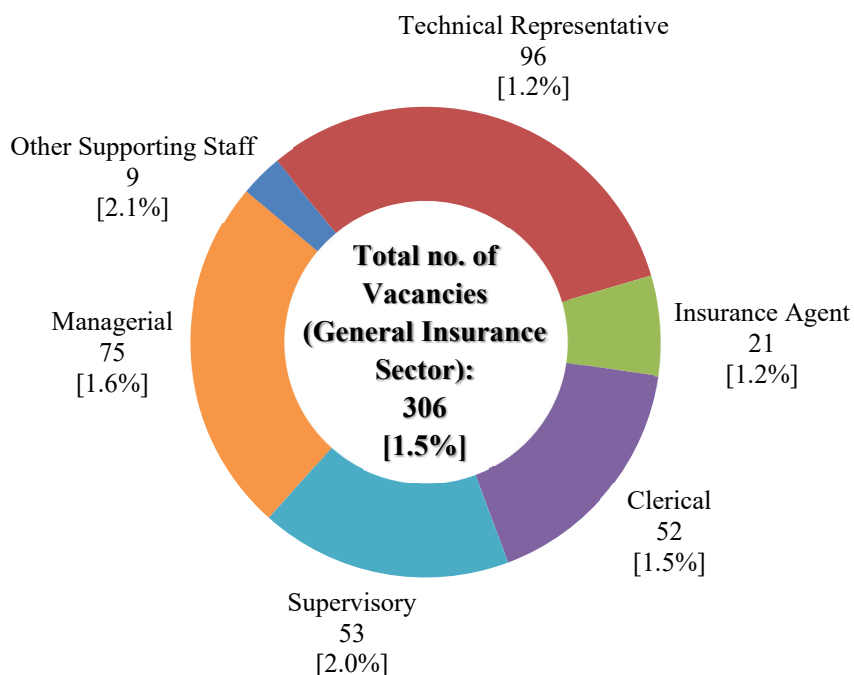
4.16 In the general insurance sector, a total of 306 vacancies were reported, representing a vacancy rate of 1.5%. (Ref.: Chart 4.7a)

4.17 Similar to the distribution of practitioners, relatively more vacancies were found in insurers (164 vacancies). Relatively more vacancies were jobs in the technical representative level (96 vacancies), followed by managerial level (75 vacancies). (Ref.: Charts 4.7a & b)

**Chart 4.7a Vacancies by Branch**



**Chart 4.7b Vacancies by Job Level**



	No. of vacancies	Vacancy rate
Managerial (senior + middle management)	75	[1.6%]
Senior Management	4	[0.3%]
Middle Management	71	[2.3%]
Supervisory	53	[2.0%]
Clerical	52	[1.5%]
Insurance Agent	21	[1.2%]
Technical Representative	96	[1.2%]
Other Supporting Staff	9	[2.1%]
<b>Overall:</b>	<b>306</b>	<b>[1.5%]</b>

$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad (\text{for the respective job level})$$

**Prominent Vacancies**

4.18 The top prominent vacancy was also the most prominent principal job, which was Technical Representative (96 vacancies). (Ref.: Table 4.4)

**Table 4.4 Prominent Vacancies by Job Level**

Job Level	Prominent Vacancies	No. of vacancies	% among all vacancies in the sector
<b>Managerial</b>	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer)	9	2.9%
	Claims Manager	9	2.9%
	Marketing Manager / Account Manager / Servicing Manager (Insurer)	8	2.6%
	Underwriting Manager	8	2.6%
	Information Technology Manager	6	2.0%
<b>Supervisory</b>	Account Supervisor / Underwriting Supervisor (Insurer)	20	6.5%
	Customer Services Supervisor	10	3.3%
	Accounting Supervisor	4	1.3%
	Information Technology Supervisor	4	1.3%
	Policy Services Supervisor	3	1.0%
<b>Clerical</b>	Clerical Staff	13	4.2%
	Customer Services Representative	9	2.9%
	Underwriting Clerk / Claims Clerk	8	2.6%
	Accounting Clerk	3	1.0%
<b>Insurance Agent</b>	Agent	21	6.9%
<b>Technical Representative</b>	Technical Representative	96	31.4%

## B Other Information

### Average Monthly Income

4.19 In overall of the life insurance sector, the average monthly income for practitioners is commonly in the range of \$25,001 - \$50,000 (about 64%). The average monthly income tended to be higher for managerial level, commonly over \$50,000 (about 92%), followed by \$35,001 - \$80,000 for supervisory level (about 86%). (Ref.: Table 4.5a)

**Table 4.5a Average Monthly Income of Practitioners in the Life Insurance Sector by Job Level**

	Over \$100,000	\$80,001 - \$100,000	\$50,001 - \$80,000	\$35,001 - \$50,000	\$25,001 - \$35,000	\$15,001 - \$25,000	\$15,000 or below	No. of practitioners
Managerial (senior + middle management)	27.1%	38.1%	26.6%	6.5%	1.7%	0.1%	-	5 468
Senior Management	75.0%	8.9%	12.9%	2.3%	0.9%	-	-	889
Middle Management	18.6%	43.3%	29.0%	7.2%	1.8%	0.1%	-	4 579
Supervisory	-	-	47.8%	38.6%	13.5%	0.2%	-	4 208
Clerical	-	-	-	1.6%	78.6%	19.5%	0.4%	3 304
Insurance Agent	0.8%	0.7%	2.8%	43.9%	25.6%	15.0%	11.3%	63 430
Technical Representative	0.6%	5.4%	26.7%	11.8%	35.2%	20.0%	0.4%	2 523
<b>Overall<sup>^</sup></b>	<b>2.6%</b>	<b>3.6%</b>	<b>7.9%</b>	<b>37.8%</b>	<b>25.8%</b>	<b>13.4%</b>	<b>8.9%</b>	<b>78 933</b>

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

denotes prominent ranges of monthly income in the respective job level.

<sup>^</sup> excluding 585 other supporting staff, as average monthly income was not collected for the lowest job level.

4.20 The practitioners in the general insurance sector tended to have lower income than those in the life insurance sector. In overall, their average monthly income is commonly in the range of \$15,001 - \$35,000 (about 65%). The average monthly income for managerial level is commonly in the range of \$35,001 - \$80,000 (about 65%) and \$25,001 - \$50,000 for supervisory level (about 91%). (Ref.: Table 4.5b)

**Table 4.5b Average Monthly Income of Practitioners in the General Insurance Sector by Job Level**

	Over \$100,000	\$80,001 - \$100,000	\$50,001 - \$80,000	\$35,001 - \$50,000	\$25,001 - \$35,000	\$15,001 - \$25,000	\$15,000 or below	No. of practitioners
Managerial (senior + middle management)	18.8%	10.6%	40.5%	24.2%	6.0%	-	-	4 583
Senior Management	52.9%	9.1%	28.3%	9.4%	0.2%	-	-	1 509
Middle Management	3.0%	11.3%	46.1%	31.0%	8.6%	-	-	3 074
Supervisory	-	0.5%	7.8%	36.3%	54.2%	1.2%	-	2 603
Clerical	-	-	-	-	41.5%	57.0%	1.5%	3 339
Insurance Agent	1.0%	0.1%	5.7%	0.9%	5.4%	86.9%	-	1 766
Technical Representative	-	0.3%	3.2%	15.9%	49.5%	29.4%	1.8%	7 664
<b>Overall<sup>^</sup></b>	<b>4.3%</b>	<b>2.5%</b>	<b>11.8%</b>	<b>15.6%</b>	<b>33.8%</b>	<b>31.1%</b>	<b>0.9%</b>	<b>19 955</b>

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

denotes prominent ranges of monthly income in the respective job level.

<sup>^</sup> excluding 423 other supporting staff, as average monthly income was not collected for the lowest job level.

## Age Range

4.21 In overall of the insurance industry, the prominent age groups were 31 – 45 (44.1%) and 46 – 60 (32.2%). Comparatively speaking, the percentage of older group (aged 46 – 60) is relatively higher in brokers, agencies and bancassurer (37.3%), as compared with insurers (29.7%). (Ref.: Table 4.6)

**Table 4.6 Age Range by Branch and Job Category**

	30 or below	31 – 45	46 – 60	61 or above	No. of practitioners
<b>Insurers</b>	<b>17.7%</b>	<b>45.2%</b>	<b>29.7%</b>	<b>7.5%</b>	<b>82 872</b>
Insurance Agent	18.5%	41.1%	29.1%	11.4%	65 196
practitioners other than Insurance Agent	16.8%	49.7%	30.4%	3.2%	17 676
<b>Brokers, Agencies and Bancassurer</b>	<b>12.9%</b>	<b>41.8%</b>	<b>37.3%</b>	<b>7.9%</b>	<b>17 024</b>
Brokers	12.0%	42.1%	38.8%	7.1%	7 532
Agencies and Bancassurer#	14.0%	41.5%	35.8%	8.8%	9 492
<b>Overall</b>	<b>16.1%</b>	<b>44.1%</b>	<b>32.2%</b>	<b>7.6%</b>	<b>99 896</b>

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

denotes prominent age ranges in the respective grouped branch and job category.

# Some branches were merged for analysis due to too small of sample size ( $n < 30$ ). Survey results derived from a small subset of sample may subject to relatively large sampling errors.

## Preferred Level of Education

4.22 The majority of practitioners at managerial level (88.0%) as well as supervisory level (76.9%) were required to attain first degree. Similar pattern (88.0% ~ 94.2%) was observed in most of branch (except alternative distribution agencies). Diploma / certificate was most preferred for clerical level (38.3%) as well as technical representative level (43.7%), followed by sub-degree (35.3% and 31.9% respectively). For insurance agent level, most of them were required to attain diploma / certificate (71.9%). (Ref.: Table 4.7a and 4.7b)

**Table 4.7a Preferred Level of Education of Practitioners – by Job Level**

	Post-graduate degree	First degree	Sub-degree	Diploma / certificate	Secondary 4 to 7	Secondary 3 or below	No. of practitioners
Managerial	10.5%	88.0%	1.3%	0.2%	-	-	10 051
Supervisory	-	76.9%	21.2%	1.9%	-	-	6 811
Clerical	-	-	35.3%	38.3%	26.4%	-	6 643
Insurance Agent	-	0.7%	6.8%	71.9%	20.6%	-	65 196
Technical Representative	-	12.8%	31.9%	43.7%	11.6%	-	10 187
<b>Overall<sup>^</sup></b>	<b>1.4%</b>	<b>20.8%</b>	<b>13.3%</b>	<b>49.2%</b>	<b>15.2%</b>	<b>-</b>	<b>98 888</b>

**Table 4.7b Preferred Level of Education of Practitioners – by Branch**

	Post-graduate degree	First degree	Sub-degree	Diploma / certificate	Secondary 4 to 7	Secondary 3 or below	No. of practitioners
Insurers	1.5%	19.9%	9.6%	52.5%	16.5%	-	82 275
Brokers	1.8%	25.5%	23.0%	39.1%	10.5%	-	7 329
Company Agencies - Insurance	-	20.2%	16.1%	49.6%	14.2%	-	2 967
Company Agencies - Alternative Distribution	0.6%	2.7%	21.6%	55.7%	19.5%	-	2 439
Bancassurer	0.7%	42.2%	55.1%	0.7%	1.4%	-	3 878
<b>Overall<sup>^</sup></b>	<b>1.4%</b>	<b>20.8%</b>	<b>13.3%</b>	<b>49.2%</b>	<b>15.2%</b>	<b>-</b>	<b>98 888</b>

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

denotes prominent preferred levels of education in the respective job level.

<sup>^</sup> excluding 1 008 other supporting staff, as preferred level of education was not collected for the lowest job level.

## Requirement of Professional Qualification

4.23 Employers were asked if their practitioners were required to possess professional qualifications. It was observed that all of the practitioners at insurance agent level (100%) and the vast majority of those at technical representative level (96.5%) in the life insurance sector had such requirement. (Ref.: Table 4.8a)

**Table 4.8a Percentage of Practitioners Requiring Professional Qualification (Life Insurance Sector) – by Job Level**

	Life Insurance Sector
Managerial (senior + middle management)	43.4%
Senior Management	51.3%
Middle Management	41.9%
Supervisory	37.7%
Clerical	19.9%
Insurance Agent	100.0%
Technical Representative	96.5%
<b>Overall^:</b>	<b>90.4%</b>

Note: ^ excluding other supporting staff, as requirement of professional qualification was not collected for the lowest job level.

4.24 The table below listed the prominent principal jobs of which more than 90% of practitioners were required professional qualification. (Ref.: Table 4.8b)

**Table 4.8b Prominent Principal Jobs of which More than 90% of Practitioners were Required Professional Qualification (Life Insurance Sector)**

Life Insurance Sector
<ul style="list-style-type: none"> <li>• Agent (100.0%)</li> <li>• Unit Manager / Agency Supervisor (100.0%)</li> <li>• Agency Manager (100.0%)</li> <li>• Agency Director / District Director / Regional Director / Senior Agency Manager (100.0%)</li> <li>• Medical Officer / Registered Nurse (100.0%)</li> <li>• Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) (97.5%)</li> </ul>

Managerial Level       Insurance Agent

4.25 Similar to the practitioners of the life insurance sector, all of the practitioners at insurance agent level (100%) and the vast majority of those at technical representative level (94.8%) in the general insurance sector had such requirement. (Ref.: Table 4.9a)

**Table 4.9a Percentage of Practitioners Requiring Professional Qualification (General Insurance Sector) – by Job Level**

	General Insurance Sector
Managerial (senior + middle management)	65.9%
Senior Management	72.4%
Middle Management	62.6%
Supervisory	46.6%
Clerical	31.7%
Insurance Agent	100.0%
Technical Representative	94.8%
<b>Overall^:</b>	<b>72.0%</b>

Note: ^ excluding other supporting staff, as requirement of professional qualification was not collected for the lowest job level.

4.26 The table below listed the prominent principal jobs of which more than 90% of practitioners were required professional qualification. (Ref.: Table 4.9b)

**Table 4.9b Prominent Principal Jobs of which More than 90% of Practitioners were Required Professional Qualification (General Insurance Sector)**

General Insurance Sector
<ul style="list-style-type: none"> <li>• Agent (100.0%)</li> <li>• Assistant Director / Divisional Director (100.0%)</li> <li>• Director / Manager (100.0%)</li> <li>• Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) (96.4%)</li> <li>• Senior Account Manager / Senior Sales Manager / Senior Insurance Manager (93.3%)</li> <li>• Technical Representative (92.4%)</li> </ul>
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: red; margin-right: 5px;"></div> <span>Managerial Level</span> </div> <div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: green; margin-right: 5px;"></div> <span>Insurance Agent</span> </div> <div style="display: flex; align-items: center;"> <div style="width: 15px; height: 15px; background-color: blue; margin-right: 5px;"></div> <span>Technical Representative</span> </div> </div>

## Preferred Years of Experience

4.27 Employers in the Insurance Industry tended to require practitioners at managerial level to have 5 or more years of experience (about 99%). The most preferred years of experience for those at supervisory level was 2 years to less than 5 years (54.9%), followed by 5 years to less than 10 years (45.0%). Most of those at insurance agent level were required to have 2 years to less than 5 years of experience (74.3%), while most of those at clerical level were only required to have 1 year to less than 2 years of experience (80.3%). For technical representative level, the most preferred years of experience was 1 year to less than 5 years (about 89%). (Ref.: Table 4.10)

**Table 4.10 Preferred Years of Experience by Job Level**

	10 years or more	5 – < 10 years	2 – < 5 years	1 – < 2 years	< 1 year	No. of practitioners
Managerial	49.1%	50.4%	0.6%	-	-	10 051
Supervisory	-	45.0%	54.9%	0.1%	-	6 811
Clerical	-	-	10.6%	80.3%	9.0%	6 643
Insurance Agent	-	< 0.05%	74.3%	17.9%	7.7%	65 196
Technical Representative	1.6%	3.0%	45.6%	43.0%	6.7%	10 187
<b>Overall<sup>^</sup></b>	<b>7.0%</b>	<b>11.2%</b>	<b>52.9%</b>	<b>22.9%</b>	<b>6.0%</b>	<b>98 888</b>

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

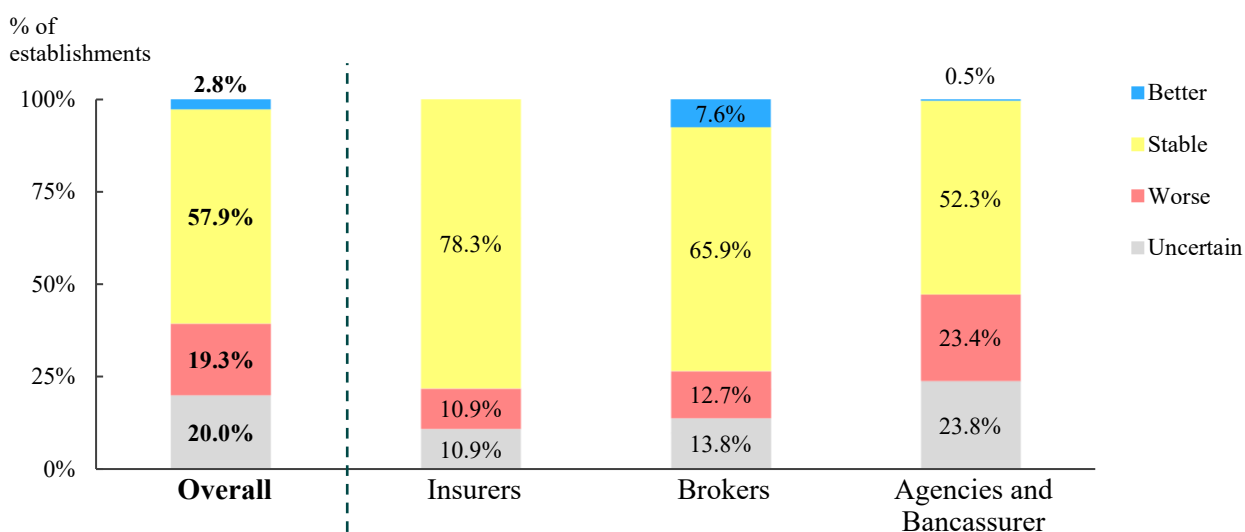
denotes prominent preferred years of experience in the respective job level.

<sup>^</sup> excluding 1 008 other supporting staff, as preferred years of experience was not collected for the lowest job level.

## Expected Change in Business Volume in the Next 12 Months

4.28 Nearly three-fifths of the establishments (57.9%) expected that their business volume will be stable in the next 12 months. Such percentage was relatively higher among insurers (78.3%), as compared with their counterparts (below 66%). Only 2.8% anticipated that it will be better, while about one-fifth (19.3%) expected that it will be worse. The remaining one-fifth (20.0%) were uncertain. (Ref.: Chart 4.8)

**Chart 4.8 Expected Change in Business Volume in the Next 12 Months – by Branch**



Note: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

4.29 The major reasons for expecting better business volume are:

- Forecasting an increase in product demand;
- Foreseeing a better global economy; and
- Expecting more opportunities in Chinese Mainland.

4.30 The major reasons for expecting worse business volume are:

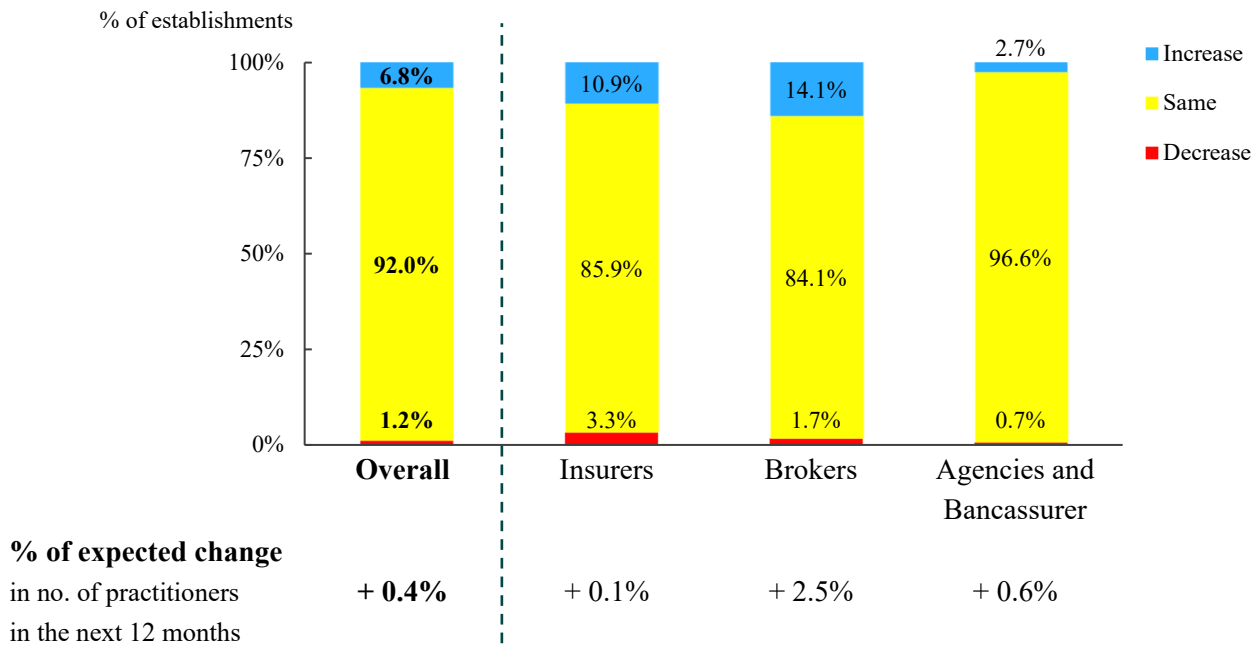
- Foreseeing a worsening global economy;
- Anticipating a decrease in demand; and
- Facing keen competition in the industry.

## Expected Change in Number of Practitioners in the Next 12 Months

4.31 More than nine out of ten establishments (92.0%) expected that their number of practitioners will be the same in the next 12 months. Only small proportions expected that their practitioners will be increased (6.8%) or decreased (1.2%). (Ref.: Chart 4.9)

4.32 On average, the establishments anticipated to increase 0.4% of practitioners in the next 12 months. (Ref.: Chart 4.9)

**Chart 4.9 Expected Change in Number of Practitioners in the Next 12 Months – by Branch**



Note: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

## Practitioners Left and Recruited in the Past 12 Months

### *Practitioners Left*

4.33 A total of 5 862 practitioners have left their establishments during the 12 months before enumeration. Across different job levels, insurance agents recorded the highest number of practitioners left (47.0%; 2 753 persons) in the past 12 months. (Ref.: Table 4.11)

### *Practitioners Recruited*

4.34 During the past 12 months before enumeration, a total of 5 976 practitioners were recruited. The number of practitioners left was similar to the number of new recruits. More than half of the new recruits (53.3%) came from insurance companies / intermediaries / insurance related companies. Such percentage was relatively higher among the new recruits in managerial (71.1%) and supervisory (68.1%) levels. (Ref.: Table 4.12)

4.35 Besides, among the 5 976 new recruits, 15.5% were non-local talents and professionals through talent admission scheme(s) in Hong Kong.

**Table 4.11 Practitioners Left by Job Level**

	No. of practitioners LEFT	% of total
Managerial	840	14.3%
Supervisory	747	12.7%
Clerical	947	16.2%
Insurance Agent	2 753	47.0%
Technical Representative	575	9.8%
<b>Overall:</b>	<b>5 862</b>	<b>100.0%</b>

**Table 4.12 Practitioners Recruited by Job Level**

	% from insurance companies / intermediaries / insurance related companies	% from banks / financial companies	% of fresh graduates of Insurance discipline	No. of NEW RECRUITS
Managerial	71.1%	9.8%	0.3%	776
Supervisory	68.1%	8.7%	-	705
Clerical	51.9%	4.4%	6.5%	937
Insurance Agent	45.5%	2.8%	-	2 885
Technical Representative	52.6%	14.6%	10.0%	673
<b>Overall:</b>	<b>53.3%</b>	<b>6.0%</b>	<b>2.2%</b>	<b>5 976</b>

## Recruitment Difficulties


4.36 Among the establishments which had engaged in recruitment exercise for the respective job level of practitioners during the 12 months before enumeration, relatively higher percentage encountered recruitment difficulties for recruiting practitioners at insurance agent level (83.3%), as compared with other job levels (below 58%). (Ref.: Table 4.13)

4.37 Among those which reported recruitment difficulties, “lack of candidates with relevant experience and training” (about 36% - 81%) was commonly mentioned difficulty across all job levels. Moreover, “working conditions / remuneration package could not meet recruits’ expectation” (about 17% - 60%) and “lack of candidates” (about 20% - 71%) were also frequently mentioned. (Ref.: Table 4.13)

**Table 4.13 Recruitment Difficulties before Enumeration – by Job Level**

	Managerial	Supervisory	Clerical	Insurance Agent	Technical Representative
<b>With recruitment difficulties</b>	<b>51.5%</b>	<b>54.4%</b>	<b>57.5%</b>	<b>83.3%</b>	<b>48.2%</b>
• Lack of candidates with relevant experience and training	80.0%	81.4%	38.3%	50.0%	35.6%
• Working conditions / remuneration package could not meet recruits’ expectation	44.0%	41.9%	25.2%	60.0%	16.7%
• Lack of candidates	28.0%	37.2%	69.2%	20.0%	70.5%
• Lack of candidates with good language capabilities	8.0%	7.0%	9.3%	30.0%	2.3%
• Insufficient graduates in relevant disciplines (e.g. Insurance, Business Administration, Banking and Finance, etc.) from tertiary institutions	16.0%	7.0%	12.1%	-	8.3%
• Others (e.g. candidates were not qualified with the educational requirement of Insurance Authority)	-	-	-	10.0%	-
<b>Without recruitment difficulties</b>	<b>48.5%</b>	<b>45.6%</b>	<b>42.5%</b>	<b>16.7%</b>	<b>51.8%</b>
<b>No. of establishments with recruitment exercise</b>	<b>97</b>	<b>79</b>	<b>186</b>	<b>12#</b>	<b>274</b>
(% of establishments with recruitment exercise for the respective level of practitioners)	(4.1%)	(3.3%)	(7.9%)	(13.0%)	(12.2%)

Notes: Respondents may mention more than one recruitment difficulties.

 denotes prominent recruitment difficulties in the respective job level.

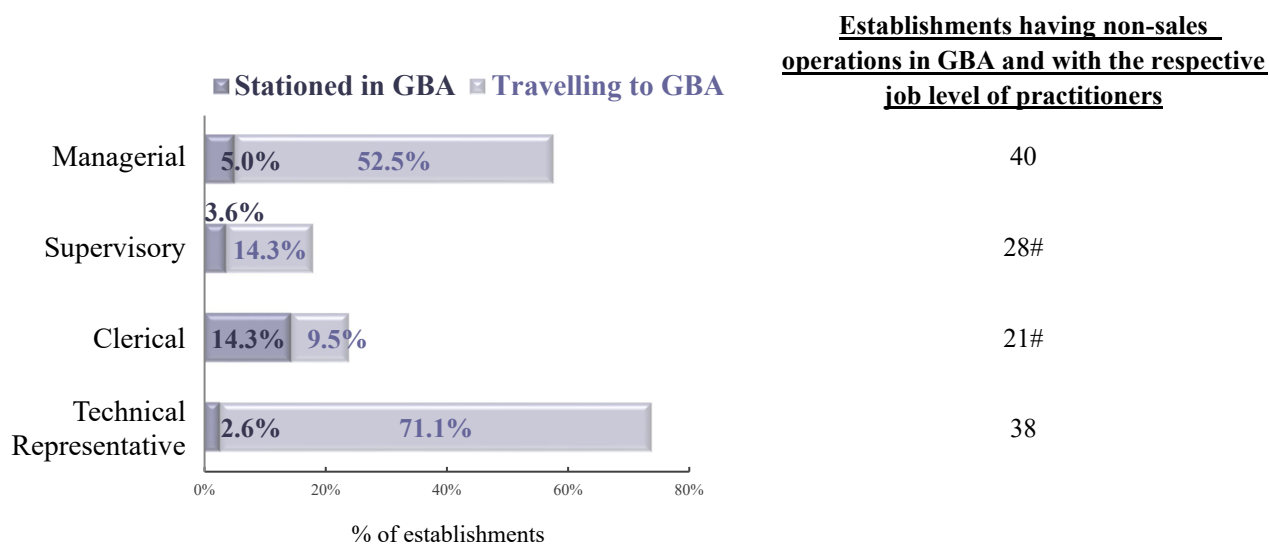
# Survey results derived from a small subset of sample (n < 30) may subject to relatively large sampling errors and should be interpreted with caution.

## Non-sales Operation in the Greater Bay Area

4.38 Of all establishments covered in the survey, 2.2% reported that they had non-sales operations in the Greater Bay Area (GBA).

4.39 Among those establishments which had non-sales operations in the GBA and had the respective job level of practitioners, relatively higher percentage had practitioners at technical representative level (71.1%) travelling to GBA for works of non-sales operations, followed by managerial (52.5%) and supervisory (14.3%) levels. (Ref.: Chart 4.10)

**Chart 4.10 Practitioners Stationed / Travelling to GBA for Works of Non-sales Operations – by Job Level**



Note: # Survey results derived from a small subset of sample (n < 30) may subject to relatively large sampling errors and should be interpreted with caution

4.40 Besides, among the 2.2% of establishments which had non-sales operations in the GBA, 20.8% recruited additional practitioners / insurance agents due to their development in non-sales operations in the GBA, and 29.2% provided training to existing practitioners / insurance agents to deal with their non-sales operations in the GBA in terms of control, communication skills and Chinese Mainland regulations.

## Major Training Needs for Insurance Practitioners

4.41 When asked the establishments to list out the training areas which were required for practitioners to deal with the industry development, it was noted that “principles and practice of management”, “problem solving and decision making” and “leadership” were commonly mentioned for practitioners at managerial as well as supervisory levels. Besides, except for managerial level, the job-related knowledge of “general insurance” was commonly required for all other job levels. For insurance agent and technical representative levels, “customer psychology”, “law relating to insurance” and “effective communication skills” were frequently mentioned training areas required for practitioners. (Ref.: Table 4.14) Alongside these core areas, technological competencies such as Information Systems Application Skills and AI-related topics were also identified as relevant training needs, reflecting the industry's ongoing digital transformation. While these did not feature in the top five most frequently mentioned areas summarised here, they appear within the broader rankings across various job levels. The complete ranking of all training needs, including these digital and AI-related skills, is available in Table 9.6 in Appendix 9.

**Table 4.14 Top five Training Areas Required for Practitioners by Job Level**

Managerial	Supervisory	Clerical	Insurance Agent	Technical Representative
<ul style="list-style-type: none"> <li>• Strategic Management (34.9%)</li> <li>• Principles and Practice of Management (32.9%)</li> <li>• Problem Solving and Decision Making (25.2%)</li> <li>• Leadership (23.1%)</li> <li>• Risk Management (22.3%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (32.4%)</li> <li>• Problem Solving and Decision Making (19.1%)</li> <li>• Principles and Practice of Management (16.5%)</li> <li>• Leadership (14.4%)</li> <li>• Marketing Management (13.9%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (40.6%)</li> <li>• English Writing (37.3%)</li> <li>• Use of Computer (31.0%)</li> <li>• Information Systems Application Skills (19.6%)</li> <li>• IT Enabling Systems (19.2%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (43.8%)</li> <li>• Life Insurance (34.4%)</li> <li>• Customer Psychology (31.3%)</li> <li>• Negotiation Skills (28.1%)</li> <li>• Law Relating to Insurance (25.0%)</li> <li>• Effective Communication Skills (25.0%)</li> </ul>	<ul style="list-style-type: none"> <li>• General Insurance (59.6%)</li> <li>• Law Relating to Insurance (29.4%)</li> <li>• Customer Psychology (27.9%)</li> <li>• Presentation Skills (23.4%)</li> <li>• Effective Communication Skills (21.5%)</li> </ul>

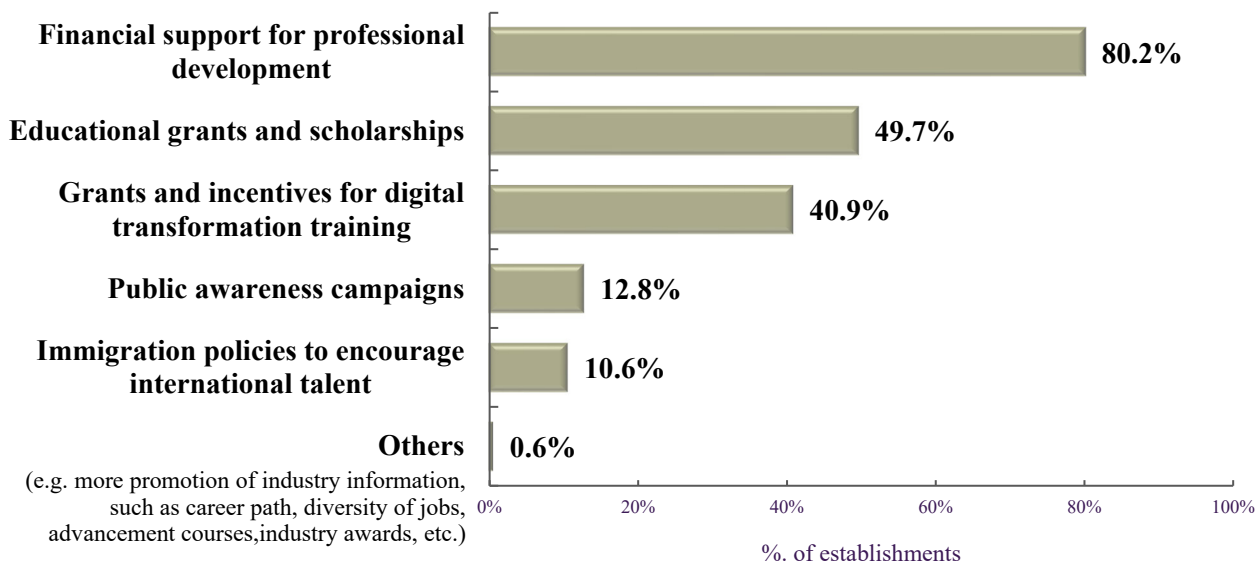
Base: Establishments with the respective level of practitioners

Note: Respondents may mention more than one training areas.

## Effective Measures to Attract New Entrants to the Industry

4.42 When asked to suggest effective measures to attract new entrants to the industry, the majority of establishments mentioned “financial support for professional development” (80.2%). In addition, considerable proportions suggested providing “educational grants and scholarships” (49.7%) and “grants and incentives for digital transformation training” (40.9%). (Ref.: Chart 4.11)

**Chart 4.11 Effective Measures to Attract New Entrants to the Industry**



Note: Respondents may mention more than one measure.

## Obsolete Job Positions because of Advancement of Technologies

4.43 At the time of survey, 4.3% of the establishments anticipated that there were job positions becoming obsolete because of advancement of technologies. The common mentions of obsolete job positions included clerk, sales supporting staff (e.g. for producing tables), customer services staff and telephone enquiry staff.

## 5 Manpower Analysis

### Manpower Changes between 2021 and 2025

#### A. Overview of the Insurance Industry

##### Changes in Number of Establishments

5.1 As at 3 March 2025 (i.e. the reference date of the survey), a total of 2 411 establishments were engaged in the Insurance industry, the number was decreased as compared with 3 172 in 2021. (Ref.: Table 5.1)

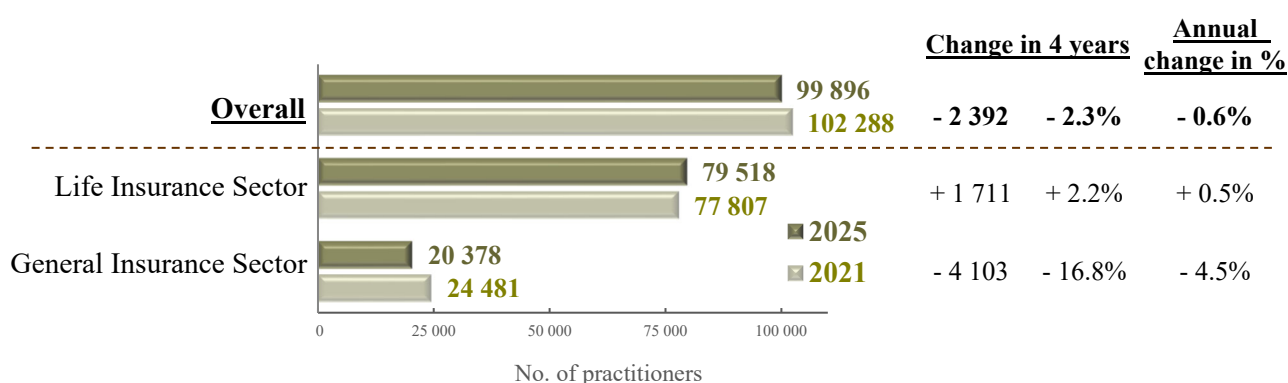
**Table 5.1 Changes in Number of Establishment – by Branch**

	No. of establishments		Difference
	2025	2021	
Insurers	139	154	- 15
Brokers	757	801	- 44
Company Agencies – Insurance	821	1 096	- 275
Company Agencies – Alternative Distribution	654	1 085	- 431
Bancassurer	40	36	+ 4
<b>Overall:</b>	<b>2 411</b>	<b>3 172</b>	<b>- 761</b>

##### Changes in Number of Practitioners

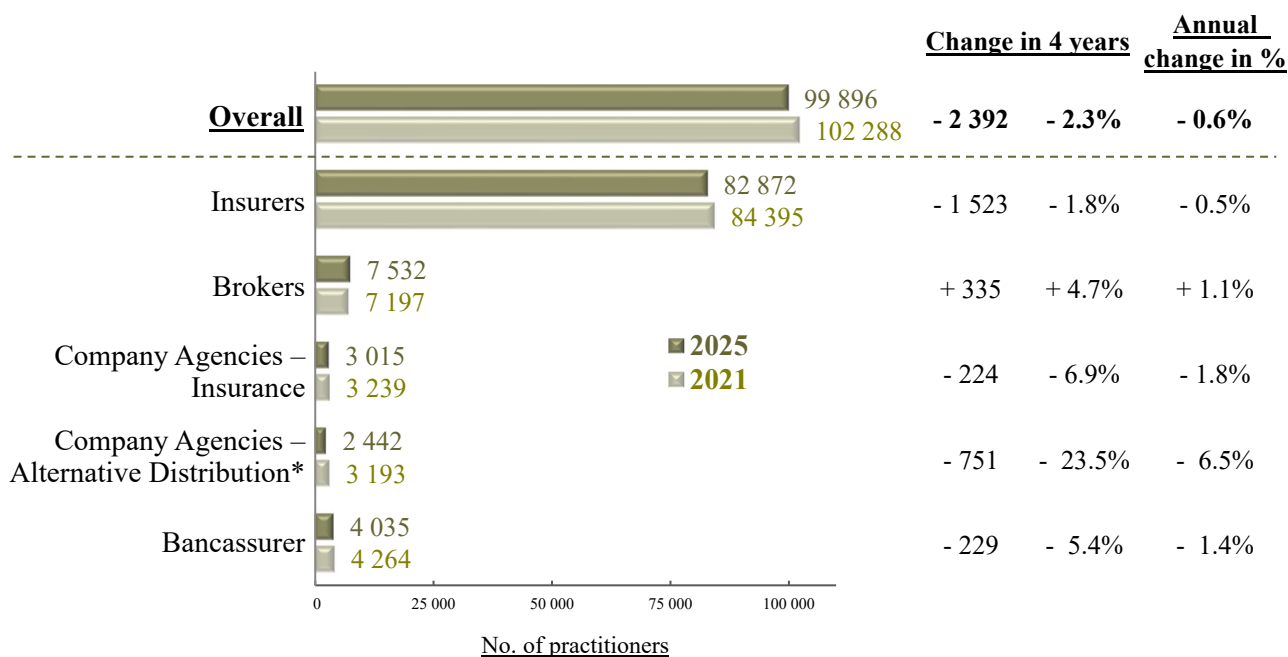
5.2 In overall, the total number of practitioners has decreased from 102 288 in 2021 to 99 896 in 2025, with a decrement of 2.3% (-2 392 persons). When analysed by sector, decrease in the number of practitioners was found in the general insurance sector (-4 103 persons), while increase was found in the life insurance sector (+1 711 persons). (Ref.: Chart 5.1a)

**Chart 5.1a Changes in Number of Practitioners – by Sector**



5.3 Analysed by branch, the largest decrease in the number of practitioners was found in insurers (-1 523 persons), followed by alternative distribution of company agencies (-751 persons). It was noted that the number of practitioners has increased in brokers (+335 persons). (Ref.: Chart 5.1b)

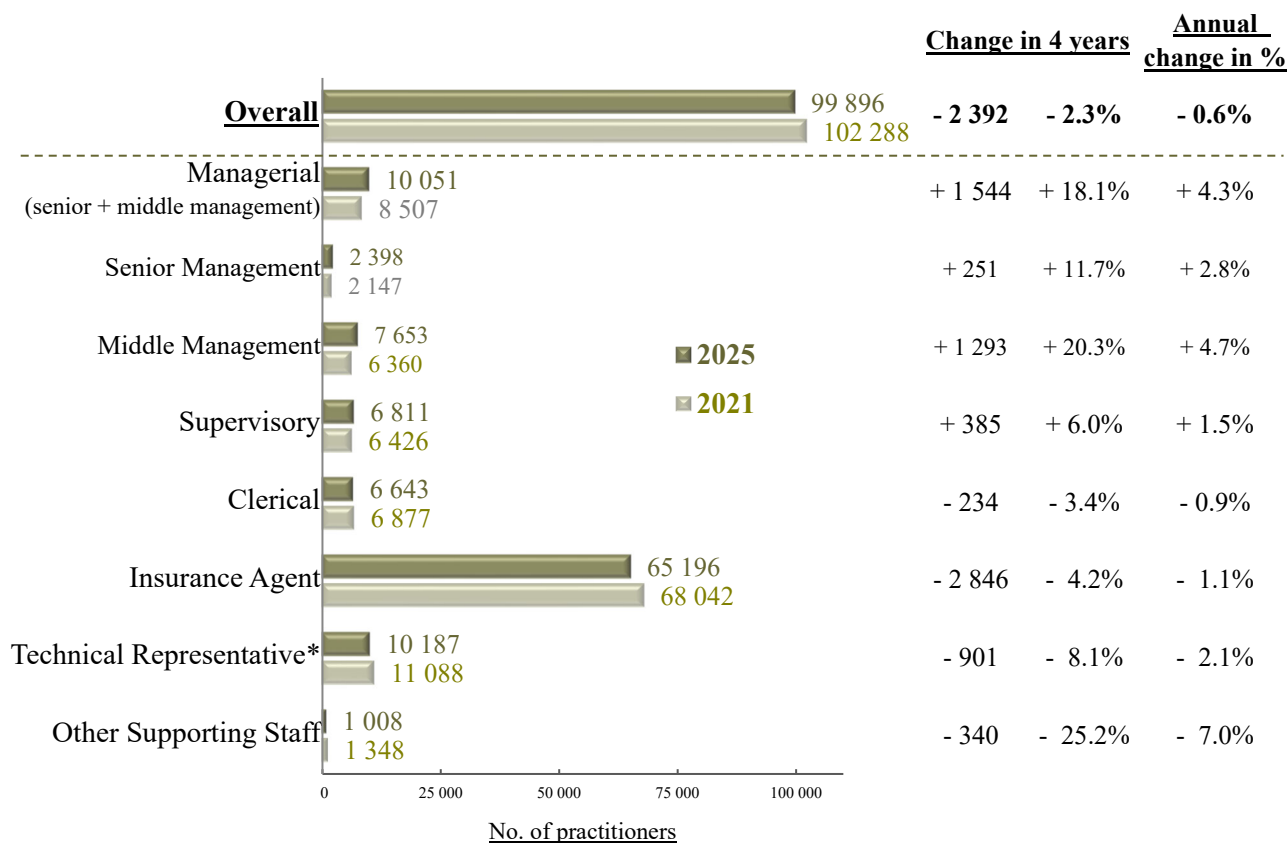
**Chart 5.1b Changes in Number of Practitioners – by Branch**



Note: \* Comparison of no. of practitioners between 2025 and 2021 should be interpreted with caution. In 2025, there were 641 practitioners whose job duties were not directly related to the Insurance Industry, but assisted in handling insurance matters for customers. They were not included in practitioners of the Insurance Industry. In 2021, they were grouped in Technical Representative of practitioners in the Insurance Industry.

5.4 A larger decrease was recorded for the job level of insurance agent (-2 846 persons), followed by technical representative (-901 persons). On the other hand, the number of practitioners has increased in managerial (+1 544 persons) and supervisory (+385 persons) levels. (Ref.: Chart 5.1c)

**Chart 5.1c Changes in Number of Practitioners – by Job Level**



Note: \* Comparison of no. of practitioners between 2025 and 2021 should be interpreted with caution.

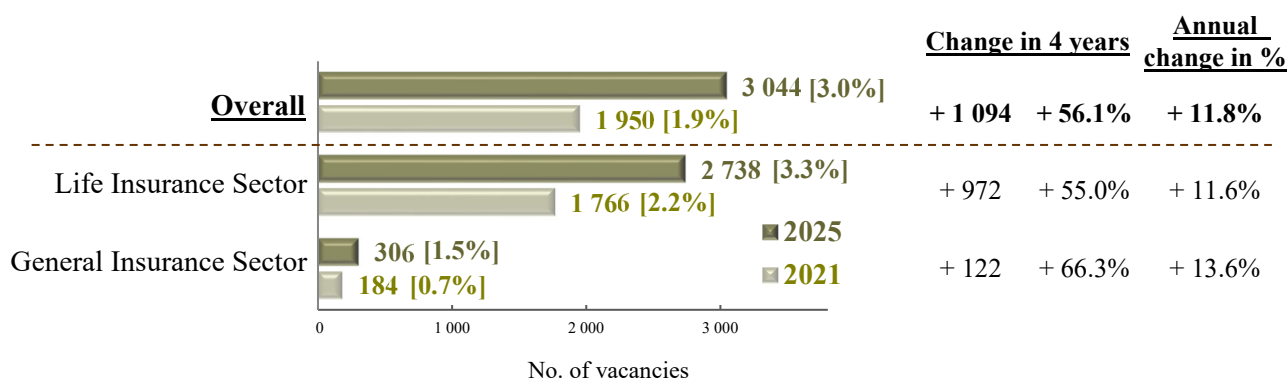
In 2025, there were 641 practitioners whose job duties were not directly related to the Insurance Industry, but assisted in handling insurance matters for customers. They were not included in practitioners of the Insurance Industry.

In 2021, they were grouped in Technical Representative of practitioners in the Insurance Industry.

### Changes in Number of Vacancies

5.5 In overall, the total number of vacancies has increased, from 1 950 in 2021 to 3 044 in 2025, with an increment of 56.1% (+1 094 vacancies). The increment was larger in the life insurance sector (+972 vacancies) than the general insurance sector (+122 vacancies). (Ref.: Chart 5.2a)

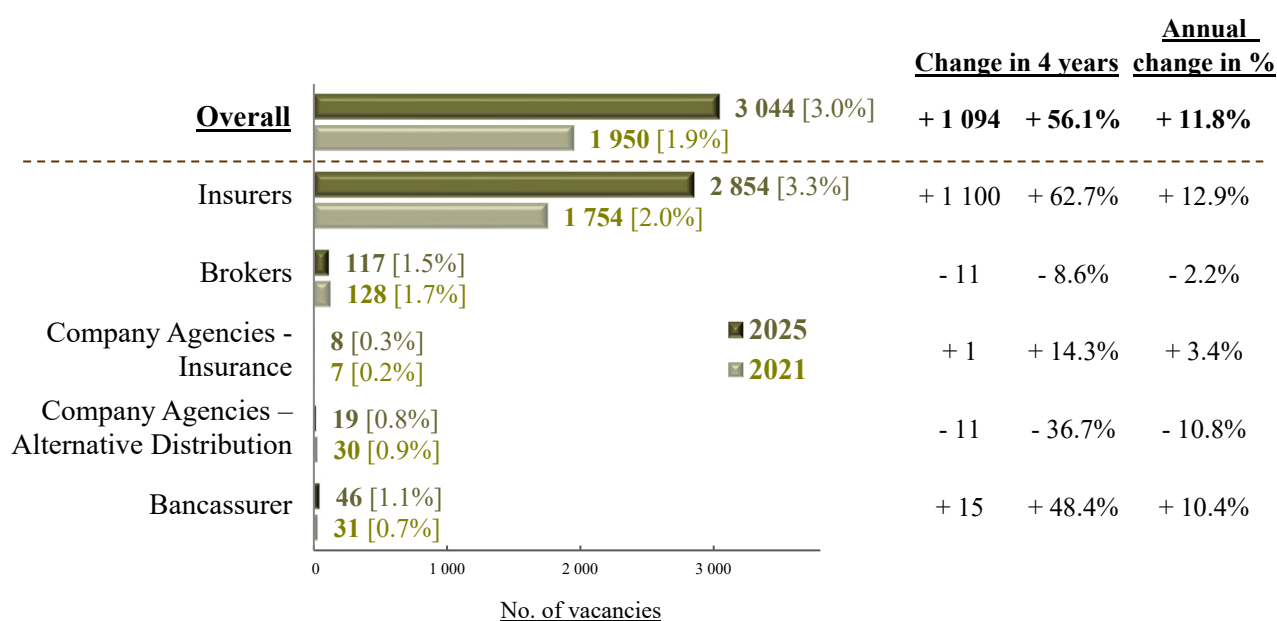
**Chart 5.2a Changes in Number of Vacancies – by Sector**



$$[ ] \text{ Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad \text{(for the respective sector in the respective year)}$$

5.6 When analysed by branch, the increase in the number of vacancies was mainly contributed by the increase in insurers (+1 100 vacancies). (Ref.: Chart 5.2b)

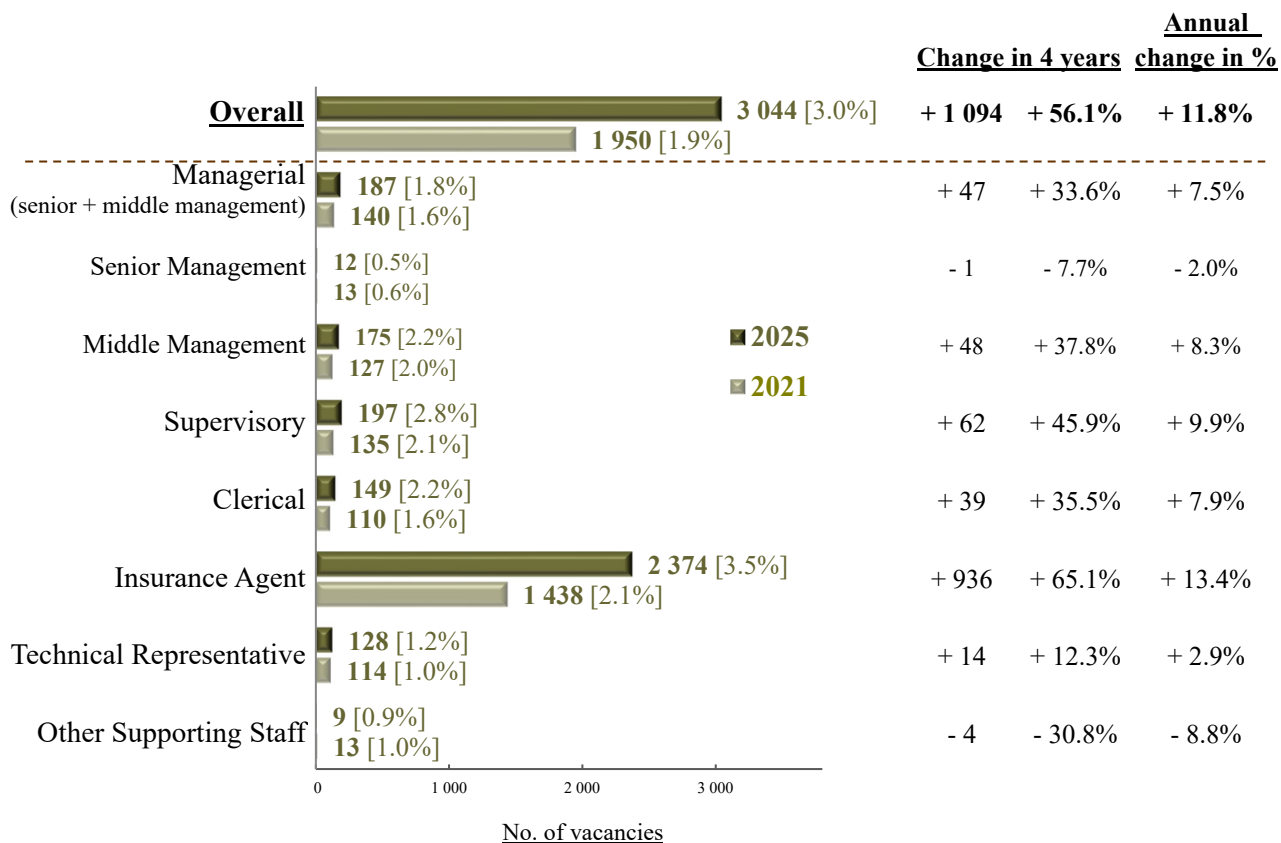
**Chart 5.2b Changes in Number of Vacancies – by Branch**



$$[ ] \text{ Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad \text{(for the respective branch in the respective year)}$$

5.7 A larger number of increase of vacancies was recorded for the job level of insurance agent (+936 vacancies). (Ref.: Chart 5.2c)

**Chart 5.2c Changes in Number of Vacancies – by Job Level**



[ ] Vacancy rate = 
$$\frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad \text{(for the respective job level in the respective year)}$$

### **Changes in Preferred Level of Education**

5.8 Compared with the results of the 2021 survey, employers tended to have higher requirement on the level of education of practitioners at all job levels.

5.9 For managerial level, a higher percentage was preferred to attain post-graduate degree (from 1.6% in 2021 to 10.5% in 2025). For supervisory level, a higher percentage was required to attain first degree level (from 30.2% to 76.9%). For clerical as well as insurance agent levels, higher percentages were preferred to attain diploma / certificate level (from 25.9% to 38.3% and from 52.2% to 71.9% respectively). For technical representative, a higher percentage was required to attain sub-degree level (from 6.0% to 31.9%). (Ref.: Table 5.2)

**Table 5.2 Changes in Preferred Level of Education – by Job Level**

	Post-graduate degree	First degree	Sub-degree	Diploma / certificate	Secondary 4 to 7	Secondary 3 or below	No. of practitioners
<b>2025</b>							
Managerial	10.5%	88.0%	1.3%	0.2%	-	-	10 051
Supervisory	-	76.9%	21.2%	1.9%	-	-	6 811
Clerical	-	-	35.3%	38.3%	26.4%	-	6 643
Insurance Agent	-	0.7%	6.8%	71.9%	20.6%	-	65 196
Technical Representative	-	12.8%	31.9%	43.7%	11.6%	-	10 187
<b>2021</b>							
Managerial	1.6%	85.3%	12.9%	0.2%	-	-	8 507
Supervisory	-	30.2%	43.2%	24.2%	2.4%	-	6 426
Clerical	-	3.2%	30.2%	25.9%	40.7%	< 0.05%	6 877
Insurance Agent	-	8.6%	6.2%	52.2%	33.0%	-	68 042
Technical Representative	-	15.3%	6.0%	50.8%	27.9%	-	11 088

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.

denotes prominent preferred levels of education in the respective job level in the respective year.

### **Changes in Preferred Years of Experience**

5.10 Compared with the results of the 2021 survey, employers tended to have higher requirement on years of experience of practitioners for all job levels.

5.11 For managerial level, a higher percentage was required to have 10 years of experience or more (from 35.1% in 2021 to 49.1% in 2025). For supervisory level, a higher percentage was preferred to have 5 years to less than 10 years of experience (from 11.9% to 45.0%). For clerical level, a higher percentage was required to have 1 year to less than 2 years of experience (from 73.4% to 80.3%), whilst a lower percentage can be accepted for less than 1 year (from 15.1% to 9.0%). For both insurance agent and technical representative, higher percentages were preferred to have 2 years to less than 5 years of experience (from 12.6% to 74.3% and from 29.6% to 45.6% respectively), while lower percentages can be accepted to have less than 2 years (from about 76% to 26% and from about 59% to 50% respectively). (Ref.: Table 5.3)

**Table 5.3 Changes in Preferred Years of Experience – by Job Level**

	10 years or more	5 - < 10 years	2 - < 5 years	1 - < 2 years	< 1 year	No. of practitioners
<b>2025</b>						
Managerial	49.1%	50.4%	0.6%	-	-	10 051
Supervisory	-	45.0%	54.9%	0.1%	-	6 811
Clerical	-	-	10.6%	80.3%	9.0%	6 643
Insurance Agent	-	< 0.05%	74.3%	17.9%	7.7%	65 196
Technical Representative	1.6%	3.0%	45.6%	43.0%	6.7%	10 187
<b>2021</b>						
Managerial	35.1%	55.1%	9.8%	-	-	8 507
Supervisory	< 0.05%	11.9%	80.8%	7.3%	-	6 426
Clerical	-	0.7%	10.8%	73.4%	15.1%	6 877
Insurance Agent	11.1%	0.6%	12.6%	51.5%	24.2%	68 042
Technical Representative	5.7%	5.4%	29.6%	51.7%	7.7%	11 088

Notes: There may be slight discrepancies between the sum of individual items and the totals due to rounding.  
 denotes prominent preferred years of experience in the respective job level in the respective year.

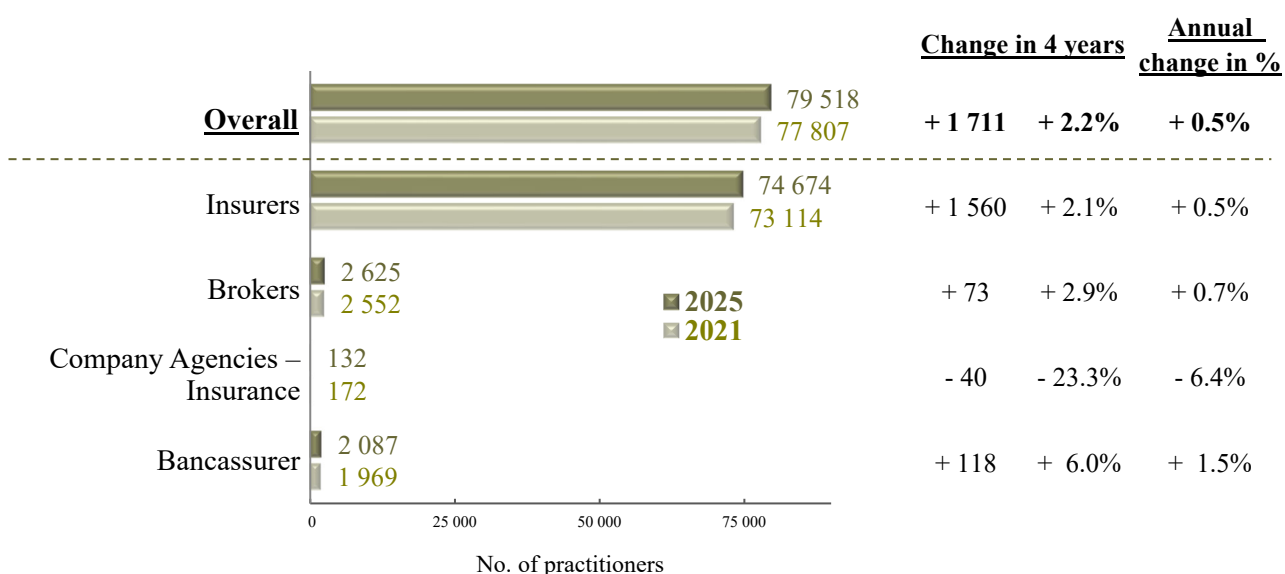
## B. Life Insurance Sector

### Changes in Number of Practitioners

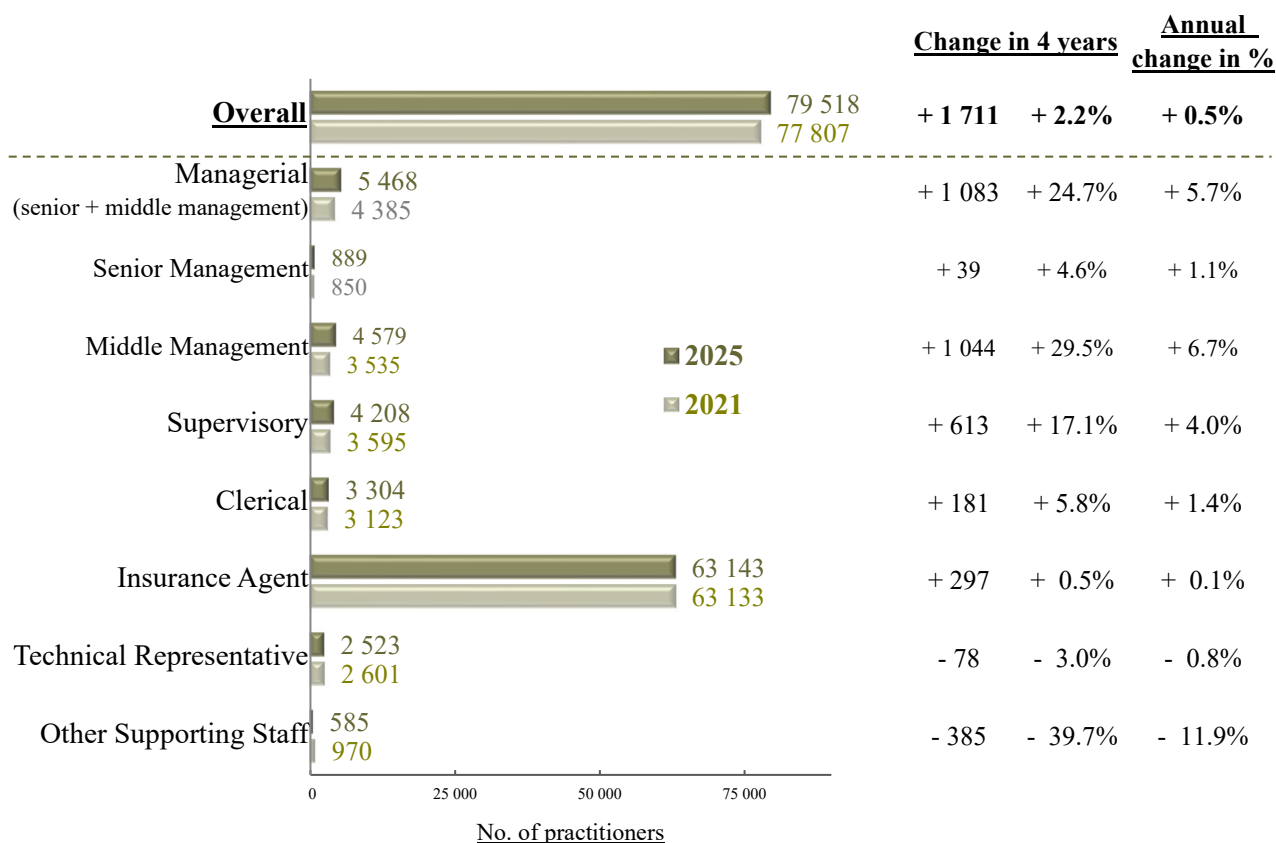
5.12 The total number of practitioners in the life insurance sector has increased from 77 807 in 2021 to 79 518 in 2025, with an increment of 2.2% (+1 711 persons). The increase was mainly contributed by the increase in the branch of insurers (+2.1%; +1 560 persons). (Ref.: Chart 5.3a)

5.13 When analysed by job level in the life insurance sector, the increase in the number of practitioners was larger for managerial level (+24.7%; +1 083 persons), followed by supervisory level (+17.1%; +613 persons). (Ref.: Chart 5.3b)

**Chart 5.3a Changes in Number of Practitioners (Life Insurance Sector) – by Branch**



**Chart 5.3b Changes in Number of Practitioners (Life Insurance Sector) – by Job Level**



## Changes in Number of Vacancies

5.14 The total number of vacancies in the life insurance sector has increased, from 1 766 in 2021 to 2 738 in 2025, with an increment of 55.0% (+972 vacancies). The increase was mainly contributed by the increase in insurers (+59.2%; +1 002 vacancies). A larger number of increase was recorded for the job level of insurance agent (+66.5%; +940 vacancies). (Ref.: Table 5.4)

**Table 5.4 Changes in Number of Vacancies (Life Insurance Sector) – by Branch & Job Level**

	No. of vacancies		Change in 4 years		Annual change in %	Vacancy rate	
	2025	2021				2025	2021
<b>Branch</b>							
Insurers	2 690	1 688	+ 1 002	+ 59.4%	+ 12.4%	[4.0%]	[2.3%]
Brokers	29	75	- 46	- 61.3%	- 21.1%	[1.1%]	[2.9%]
Company Agencies – Insurance	2	0	+ 2	--	--	[1.5%]	[0.0%]
Bancassurer	17	3	+ 14	+ 466.7%	+ 54.3%	[0.8%]	[0.2%]
<b>Job Level</b>							
Managerial (senior + middle management)	112	100	+ 12	+ 12.0%	+ 2.9%	[2.0%]	[2.2%]
Senior Management	8	13	- 5	- 38.5%	- 11.4%	[0.9%]	[1.5%]
Middle Management	104	87	+ 17	+ 19.5%	+ 4.6%	[2.2%]	[2.4%]
Supervisory	144	119	+ 25	+ 21.0%	+ 4.9%	[3.3%]	[3.2%]
Clerical	97	65	+ 32	+ 49.2%	+ 10.5%	[2.9%]	[2.0%]
Insurance Agent	2 353	1 413	+ 940	+ 66.5%	+ 13.6%	[3.6%]	[2.2%]
Technical Representative	32	56	- 24	- 42.9%	- 13.1%	[1.3%]	[2.1%]
Other Supporting Staff	0	13	- 13	- 100.0%	- 100.0%	[0.0%]	[1.3%]
<b>Overall:</b>	<b>2 738</b>	<b>1 766</b>	<b>+ 972</b>	<b>+ 55.0%</b>	<b>+ 11.6%</b>	<b>[3.3%]</b>	<b>[2.2%]</b>

Vacancy rate =  $\frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}}$  (for the respective branch & job level in the respective year)

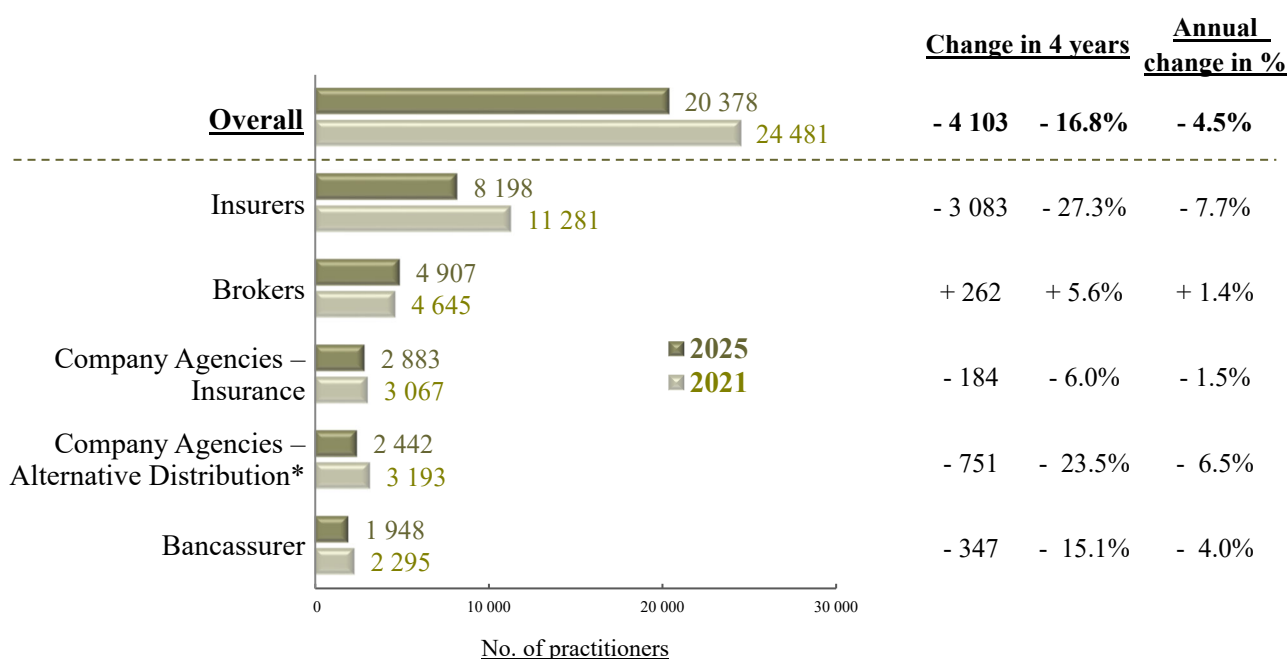
## C. General Insurance Sector

### Changes in Number of Practitioners

5.15 The total number of practitioners in the general insurance sector has decreased from 24 481 in 2021 to 20 378 in 2025, with a decrement of 16.8% (-4 103 persons). The decrease was mainly contributed by the decrease in the branch of insurers (-27.3%; -3 083 persons). (Ref.: Chart 5.4a)

5.16 In the general insurance sector, the decrease in the number of practitioners was mainly contributed by the decrease in the job level of insurance agent (-64.0%; -3 143 persons). (Ref.: Chart 5.4b)

**Chart 5.4a Changes in Number of Practitioners (General Insurance Sector) – by Branch**

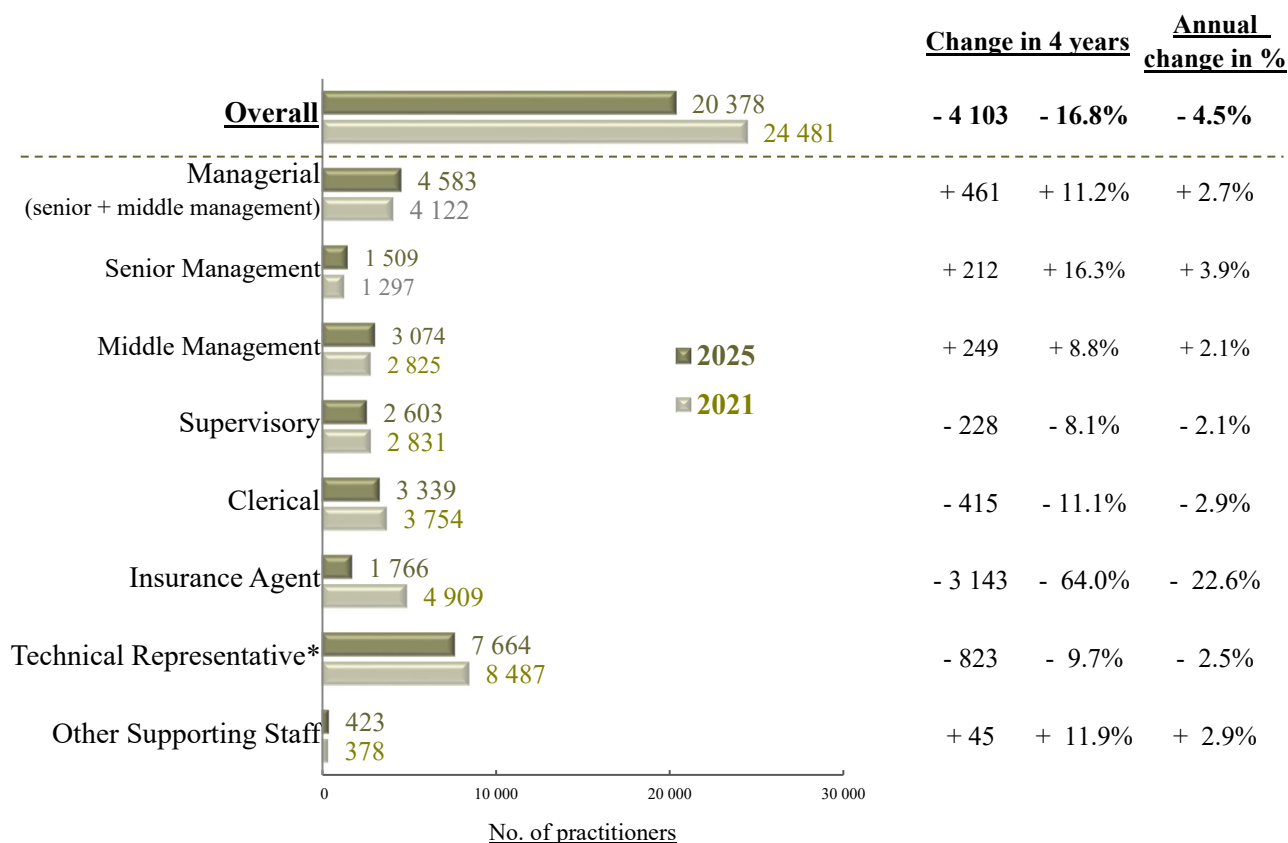


Note: \* Comparison of no. of practitioners between 2021 and 2025 should be interpreted with caution.

In 2025, there were 641 practitioners whose job duties were not directly related to the Insurance Industry, but assisted in handling insurance matters for customers. They were not included in practitioners of the Insurance Industry.

In 2021, they were grouped in Technical Representative of practitioners in the Insurance Industry.

**Chart 5.4b Changes in Number of Practitioners (General Insurance Sector) – by Job Level**



Note: \* Comparison of no. of practitioners between 2025 and 2021 should be interpreted with caution. In 2025, there were 641 practitioners whose job duties were not directly related to the Insurance Industry, but assisted in handling insurance matters for customers. They were not included in practitioners of the Insurance Industry. In 2021, they were grouped in Technical Representative of practitioners in the Insurance Industry.

### **Changes in Number of Vacancies**

5.17 The total number of vacancies in the general insurance sector has increased, from 184 in 2021 to 306 in 2025, with an increment of 66.3% (+122 vacancies). The increase was mainly contributed by the increase in insurers (+148.5%; +98 vacancies). Larger numbers of increase were recorded for the job level of technical representative (+65.5%; +38 vacancies), supervisory (+231.3%; +37 vacancies) and managerial (+87.5%; +35 vacancies) levels. (Ref.: Table 5.5)

**Table 5.5 Changes in Number of Vacancies (General Insurance Sector) – by Branch & Job Level**

	No. of vacancies		Change in 4 years		Annual change in %	Vacancy rate	
	2025	2021				2025	2021
<b>Branch</b>							
Insurers	164	66	+ 98	+ 148.5%	+ 25.6%	[2.0%]	[0.6%]
Brokers	88	53	+ 35	+ 66.0%	+ 13.5%	[1.8%]	[1.1%]
Company Agencies – Insurance	6	7	- 1	- 14.3%	- 3.8%	[0.2%]	[0.2%]
Company Agencies –Alternative Distribution	19	30	- 11	- 36.7%	- 10.8%	[0.8%]	[0.9%]
Bancassurer	29	28	+ 1	+ 3.6%	+ 0.9%	[1.5%]	[1.2%]
<b>Job Level</b>							
Managerial (senior + middle management)	75	40	+ 35	+ 87.5%	+ 17.0%	[1.6%]	[1.0%]
Senior Management	4	0	+ 4	-	-	[0.3%]	-
Middle Management	71	40	+ 31	+ 77.5%	+ 15.4%	[2.3%]	[1.4%]
Supervisory	53	16	+ 37	+ 231.3%	+ 34.9%	[2.0%]	[0.6%]
Clerical	52	45	+ 7	+ 15.6%	+ 3.7%	[1.5%]	[1.2%]
Insurance Agent	21	25	- 4	- 16.0%	- 4.3%	[1.2%]	[0.5%]
Technical Representative	96	58	+ 38	+ 65.5%	+ 13.4%	[1.2%]	[0.7%]
Other Supporting Staff	9	0	+ 9	--	--	[2.1%]	[0.0%]
<b>Overall:</b>	<b>306</b>	<b>184</b>	<b>+ 122</b>	<b>+ 66.3%</b>	<b>+ 13.6%</b>	<b>[1.5%]</b>	<b>[0.7%]</b>

$$\text{Vacancy rate} = \frac{\text{No. of vacancies}}{\text{Total no. of posts (practitioners + vacancies)}} \quad \text{(for the respective branch \& job level in the respective year)}$$

## **D. Business Outlook**

5.18 The 2025 Manpower Survey Report has been compiled to provide readers with valuable insights into the manpower situation and training needs of practitioners in the insurance industry. It is important to note that, since the survey’s fieldwork was conducted with a reference date of 3 March 2025, changes in external factors such as geopolitical developments, regulatory reforms, fluctuations in interest rates, technological advancements, shifts in global economic conditions, and cross-border trade initiatives, may influence the projected supply and demand for manpower in the insurance industry. Readers are therefore advised to exercise caution when using the survey findings as reference material.

### Resilient Growth in Market Performance

5.19 From 2021 to the early 2025, the Hong Kong insurance industry exhibited notable resilience and adaptability, navigating economic recovery, regulatory reforms, and shifting consumer needs. Both the long-term and general insurance industry underwent significant transformations, demonstrating the industry’s ability to overcome challenges and seize emerging opportunities. These developments influenced manpower demand, requiring insurers to revise workforce strategies to align with evolving business needs.

5.20 The long-term insurance industry experienced fluctuations in this period, shaped by the pandemic’s lingering effects and subsequent recovery. In 2021, total gross premiums remained relatively stable. However, 2022 was challenging, with total gross premiums falling. The industry rebounded in 2023. Projections for 2024 and early 2025 indicate continued recovery<sup>[3]</sup>. This growth underscores the sector’s adaptability, driven by increasing consumer confidence and cross-border activities, creating demand for professionals in product development, actuarial science, and customer engagement.

5.21 Similarly, the general insurance industry demonstrated steady growth, showcasing resilience in a dynamic environment. In 2022, gross premiums in general insurance experienced an increase. By 2024 and early 2025, the sector continued to expand<sup>[4]</sup>, driven by broader market participation, innovative product offerings, and strategic positioning within the Greater Bay Area (GBA). These developments have fueled demand for professionals in underwriting, claims management, and specialised product development. Furthermore, the rise of digitalisation and data-driven strategies has heightened the need for technology and analytics experts to enhance operational efficiency and drive customer-focused innovations.

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<sup>3</sup> Insurance Authority (2025) Annual Long Term Business Statistics. Available at: [https://www.ia.org.hk/en/infocenter/statistics/quarterly\\_release\\_of\\_provisional\\_statistics\\_for\\_long\\_term\\_business.htm](https://www.ia.org.hk/en/infocenter/statistics/quarterly_release_of_provisional_statistics_for_long_term_business.htm) (Accessed: 15 October 2025).

<sup>4</sup> Insurance Authority. (2025) Annual General Business Statistics. Available at: [https://www.ia.org.hk/en/infocenter/statistics/market\\_6\\_2025.html](https://www.ia.org.hk/en/infocenter/statistics/market_6_2025.html) (Accessed: 17 October 2025).

5.22 The recovery and growth of both sectors have reshaped workforce requirements. Rising demand for tailored savings, protection, and specialised insurance products has created opportunities for product designers, actuaries, and risk specialists. Greater integration with the GBA and the return of Mainland Chinese customers have driven demand for bilingual professionals with regional market knowledge <sup>[5]</sup>.

5.23 As the industry continues its recovery and expansion, insurers are focusing on building a resilient, skilled, and future-ready workforce to address forthcoming opportunities and challenges. Balancing innovation, compliance, and operational efficiency will be critical to achieving sustainable growth and long-term success.

### Adapting to Regulatory and Policy Developments

5.24 The evolving regulatory landscape in Hong Kong’s insurance industry has introduced significant operational changes, necessitating a shift in workforce strategies to meet emerging challenges. A key development has been the implementation of International Financial Reporting Standard 17 Insurance Contracts (IFRS 17) in 2023, which aims to enhance transparency and comparability in financial reporting. This new standard has required insurers to adopt advanced valuation methods, separate components of insurance contracts, and provide detailed disclosures. Consequently, insurers have had to overhaul accounting systems and processes, driving demand for skilled accountants, actuaries, data engineers, and compliance professionals. Small and emerging insurers have faced difficulties in securing such expertise, resulting in higher operational costs. Larger insurers, while generally better equipped, have also experienced considerable cost pressures in recruiting and retraining staff to comply with these requirements.

5.25 Similarly, the introduction of the Risk-Based Capital (RBC) framework in 2024 has introduced in a risk-adjusted approach to solvency regulation, requiring insurers to maintain capital in proportion to their exposure to underwriting, market, and operational risks. This shift has prompted firms to develop comprehensive risk assessment models and foster greater collaboration between actuarial, financial, and compliance teams. As a result, competition for professionals skilled in risk management and capital optimisation has intensified, leading to increased hiring and training costs.

5.26 In addition to these developments, regulatory initiatives centred around Environmental, Social, and Governance (ESG) compliance have created new operational demands. Insurers are now expected to align with ESG principles, develop sustainable insurance products, and meet extensive reporting requirements. These changes have highlighted the need for experts in sustainability and product innovation. Furthermore, the strengthening of Anti-Money Laundering (AML) and Counter-

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<sup>5</sup> Fortune Business Insights. (22 September 2025). Hong Kong Insurance Market Size, Share | Growth Report 2032. Available at: <https://www.fortunebusinessinsights.com/hong-kong-insurance-market-109904> (Accessed: 13 October 2025).

Terrorist Financing (CTF) regulations, including enhanced Know Your Customer (KYC) requirements, has introduced stricter due diligence processes and more frequent audits, further driving demand for compliance professionals. Insurers are now required to implement more robust KYC processes to ensure customer verification and risk assessment, adding to operational complexities and elevating the importance of compliance expertise.

### Impact of the 15<sup>th</sup> Five Year Plan and GBA Development on Hong Kong's Insurance Industry

5.27 Hong Kong's continued integration into the Guangdong-Hong Kong-Macao Greater Bay Area (GBA), together with the strategic direction set out under the Chinese Mainland's 15<sup>th</sup> Five-Year Plan, is reshaping the development trajectory and medium- to long-term outlook of its insurance industry. The 15<sup>th</sup> Five-Year Plan emphasises building a financially strong nation, promoting high-quality development, and enhancing the role of insurance in supporting healthcare, ageing populations, risk management and the real economy<sup>[6]</sup>, thereby providing a supportive macro-policy environment for Hong Kong to further strengthen its position as a regional insurance and financial hub within the GBA. As one of the most economically dynamic regions in China, the GBA offers a large and expanding market for insurance products and services, with rising income levels, demographic ageing and growing awareness of protection needs expected to sustain demand for more diversified and higher-quality insurance solutions, particularly in health protection, long-term care and retirement-related coverage. Within this context, Hong Kong insurers are well placed to leverage their strengths in product design, professional standards and risk governance to meet the evolving needs of the wider GBA market. At the same time, the 15<sup>th</sup> Five-Year Plan underscores the importance of technological transformation, identifying digitalisation and artificial intelligence as key drivers of industry upgrading<sup>[6]</sup>. AI and data-driven technologies are increasingly applied across insurance operations to enhance efficiency, improve customer experience and strengthen risk assessment capabilities, making effective technology adoption, supported by robust governance, a critical factor for competitiveness in an increasingly integrated regional environment. In parallel, national policy emphasis on healthcare and ageing reinforces opportunities for closer integration between insurance and healthcare-related services, with insurance expected to play a broader role in supporting prevention, long-term care and lifecycle protection. These developments also have important manpower implications, increasing demand for professionals with interdisciplinary skill sets that combine insurance expertise with digital capabilities, regulatory awareness and the ability to respond to diverse regional market needs.

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<sup>6</sup> Hong Kong Commercial Daily (20 December 2025) 『十五五』啟航勾畫保險藍圖 『2025年度中國保險鼎峯50人論壇』成功舉辦. Available at: [https://www.hkcd.com.hk/hkcdweb/content/2025/12/20/content\\_8731707.html](https://www.hkcd.com.hk/hkcdweb/content/2025/12/20/content_8731707.html) (Accessed: 22 January 2026)

## Evolving Partnerships in Ecosystem Expansion

5.28 Hong Kong’s insurance industry is undergoing a profound transformation, driven by ecosystem expansion and the integration of services into broader platforms such as fintech, healthtech, and insurtech. Insurers are moving beyond traditional product offerings to develop integrated solutions that address diverse customer needs, such as combining life insurance with healthcare services or incorporating digital financial planning tools. This approach not only enhances customer experience but also opens new avenues for ecosystem management and strategic partnerships, allowing insurers to collaborate with technology providers, healthcare institutions, and financial platforms.

5.29 This evolution creates significant workforce implications. The industry increasingly requires professionals skilled in ecosystem-building, digital transformation, and collaborative innovation. For example, expertise in data science, Artificial Intelligence (AI), and digital marketing is essential to design and manage integrated solutions, while knowledge of customer analytics and data visualisation tools is critical for deriving actionable insights. However, the talent gap persists, exacerbated by competition from other sectors and a perceived lack of attractiveness of insurance-related careers.

5.30 To address these challenges, insurers are actively investing in reskilling initiatives aimed at equipping employees with the skills needed for data-driven decision-making and virtual collaboration. The Government has also stepped in with targeted programmes, such as the Pilot Programme to Enhance Talent Training for the Insurance industry<sup>[7]</sup>, which offers subsidies for internships and professional training. Additionally, industry collaborations, such as the Insurance Innovation Competition<sup>[8]</sup>, are fostering strategic thinking and talent development by providing students and early-career professionals with hands-on experience in addressing real-world insurance and risk management challenges.

5.31 In view of the above, the insurance industry would still have demand for roles in digital transformation, ecosystem management, and regulatory compliance. Multilingual professionals with expertise in cross-functional collaboration and advanced technologies will be sought, as insurers continue to expand their regional and cross-border operations.

## Attracting Global Players via Re-domiciliation and ILS Incentives

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<sup>7</sup> The HKSAR Government (2019) | Insurance Pilot Programme. Available at: <https://www.instalent.org.hk/en> (Accessed: 17 October 2025).

<sup>8</sup> The University of Hong Kong. (2025) GAIP Insurance Innovation Competition 2025. Available at: [https://saasweb.hku.hk/saas\\_ashk\\_gaip2025/](https://saasweb.hku.hk/saas_ashk_gaip2025/) (Accessed: 17 October 2025).

5.32 Hong Kong’s strategic policy initiatives are designed to strengthen its role as a global insurance hub by encouraging the re-domiciliation of insurers and fostering the development of Insurance-Linked Securities (ILS). The introduction of the re-domiciliation framework through the Insurance (Amendment) Ordinance 2021 and the Pilot Insurance-Linked Securities (ILS) Grant Scheme in 2021, which has been extended to 2028, are key components of this strategy. These measures seek to draw international insurers and promote alternative risk transfer solutions through tax incentives and regulatory support.

5.33 These initiatives are positioning Hong Kong as a global risk management hub, driving demand for professionals in specialised fields such as underwriting, risk management, actuarial science, and data analytics. However, the insurance industry continues to face a persistent talent shortage, compounded by an ageing workforce, emigration, and a perception that the industry lacks appeal among younger generations. To address these challenges, there is an increasing focus on upskilling the existing workforce and fostering partnerships between industry and academic institutions to develop relevant training programmes. Additionally, the Government has introduced initiatives such as the Top Talent Pass Scheme to attract skilled professionals from outside Hong Kong.

#### Bridging the Gap in Talent Shortages

5.34 The talent shortage stands as one of the most pressing challenges confronting Hong Kong’s insurance industry, impacting its ability to maintain competitiveness and capitalise on emerging opportunities. As highlighted in the 2023 and 2024 Manpower Update Reports for Insurance Industry, a significant skills gap exists across various professional capabilities, exacerbated by Hong Kong’s rise as a regional insurance hub, digital transformation, emigration, and evolving career aspirations among younger generations. This confluence of factors has led to a rising demand for professionals in key areas such as underwriting, claims management, and digital transformation.

5.35 Attracting and retaining talent in this dynamic environment presents considerable difficulties. The HKUST Business School’s report emphasises that to remain competitive, Hong Kong must cultivate a digitally skilled workforce capable of embracing emerging trends like ESG, cross-sectoral collaboration, and cross-border services within the Greater Bay Area (GBA) <sup>[9]</sup>. However, talent shortages persist, compounded by brain drain and intense competition for tech talent. The perceived lack of appeal of insurance-related careers among younger individuals further exacerbates the problem.

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<sup>9</sup> Insurtech Talent Development Report Addresses Manpower Challenges in the Digital Revolution | HKUST Business School. Available at: <https://bm.hkust.edu.hk/news/2024/02/insurtech-talent-development-report-addresses-manpower-challenges-digital-revolution> (Accessed: October 13, 2025).

### Redefining Priorities in Health Wellness and Aging Population

5.36 The convergence of an ageing population and an escalating focus on health and wellness is profoundly reshaping Hong Kong’s insurance landscape, catalysing demand for innovative, personalised, and long-term care solutions. With one of the highest life expectancies globally, Hong Kong is projected to have nearly one in three residents aged 65 or older by 2039. This demographic transition is contributing to a greater prevalence of chronic illnesses, such as cancer, cardiovascular diseases, and diabetes, alongside escalating healthcare costs. Consequently, there is an increasing demand for comprehensive health insurance plans that not only cover medical expenses but also integrate preventative care, wellness programmes, and critical illness protection.

5.37 Insurers are responding by adopting advanced technologies such as telemedicine consultations, health monitoring devices, and wellness incentives to reduce claims and promote healthier lifestyles. For example, a major regional insurer and a leading local healthcare provider have launched a digital pre-authorisation platform to streamline medical claims, offering a paperless and cashless experience. This platform expedites the pre-authorisation process, enabling faster digital claims payments and enhanced transparency of medical expenses. The ageing population is also driving demand for long-term care insurance, including coverage for nursing homes, assisted living facilities, and home care services, alongside retirement savings plans and annuity products to ensure retirees’ financial security.

5.38 These shifts are also prompting significant changes in workforce requirements within the insurance industry. Insurers will need more professionals skilled in health data analytics, digital health platforms, and customer engagement technologies. Additionally, there will be growing demand for underwriters, claims assessors, and case managers with specialised knowledge of chronic illnesses and eldercare. Collaboration with healthcare providers will also require staff with medical expertise to design and deliver tailored solutions effectively.

### Transforming the Industry with Digital Innovation

5.39 Digital transformation is significantly reshaping Hong Kong’s insurance industry, fostering innovation, improving customer experiences, and creating new demands for skilled personnel. The Insurance Authority (IA) has been instrumental in driving this shift through initiatives such as the Insurtech Sandbox, Fast Track, and the OpenAPI Platform, which encourage digital innovation and streamline the approval of technology-driven insurance products. The adoption of advanced technologies like AI, big data analytics, and blockchain is transforming core processes, including underwriting, claims management, and customer service. For instance, insurers are using AI-powered chatbots to provide round-the-clock customer support and predictive analytics to assess risks more accurately, enabling more personalised product offerings.

5.40 Concurrently, regulatory frameworks such as the Guideline on the Use of Internet for Insurance Activities (GL8) and cybersecurity standards (GL20) ensure the safe implementation of digital tools, boosting consumer confidence in online insurance platforms. These advancements are supporting the growth of direct-to-consumer digital distribution models, complementing the role of traditional agents in delivering enhanced customer experiences. However, this transformation has led to a growing demand for specialists. Insurers now require professionals with expertise in data science, cybersecurity, and digital marketing to design and maintain these advanced systems. Additionally, compliance specialists are needed to navigate the regulatory requirements associated with virtual onboarding and digital operations.

5.41 While digital transformation improves operational efficiency and market competitiveness, it also presents challenges, particularly for small and medium-sized insurers. The high cost of implementing digital systems and the difficulty of recruiting skilled talents may hinder their ability to compete with larger, tech-savvy players. Overall, digital transformation is revolutionising Hong Kong’s insurance industry, but its success depends on addressing the talent gap and ensuring that all market participants can adapt to evolving technological and regulatory landscapes. AI, data analytics and cybersecurity are disrupting traditional insurance models, creating a demand for tech-savvy professionals, such as data scientists, cybersecurity experts, and AI specialists, to support digital innovation and protect against evolving risks. This transformation highlights the need for ongoing upskilling and the development of hybrid roles that combine technical expertise with insurance knowledge.

## **E. Manpower Projection and Annual Additional Manpower Requirement**

### Manpower Projection

5.42 By making reference to relevant economic indicators which reflect important changes in the local economy, demography and labour market, the manpower trend for 2026-2029 is shown in Table 5.6 below. Further details of the manpower projection methodology are shown in Appendix 8. In interpreting these figures, it is important to consider the specific context of the insurance workforce. Turnover rates are influenced by multiple variables, and companies' approaches to agent engagement can vary significantly with strategy and timing. Therefore, the standard estimation framework may have limited applicability for projecting requirements for insurance agents.

**Table 5.6 Manpower Trend for 2026-2029**

Year	Life Insurance	General Insurance
2025	15 888	18 465
2026	15 867 (-0.13%)	18 307 (-0.85%)
2027	15 866 (-0.01%)	18 199 (-0.59%)
2028	15 877 (+0.07%)	18 125 (-0.41%)
2029	15 897 (+0.12%)	18 076 (-0.27%)

( ) refer to the percentage of annual change over preceding year

Annual Additional Manpower Requirements

5.43 By taking into consideration the (i) projected manpower trend and (ii) wastage rate of the industry (i.e. percentage of practitioner leaving the industry permanently on an annual basis), the additional annual requirements from 2026 to 2029 are shown in Tables 5.7a and 5.7b below.

**Table 5.7a Annual Additional Manpower Requirements from 2026 to 2029 – Life Insurance**

Job level	Wastage Rate of the Industry	Additional Annual Manpower Requirements		
		Manpower Trend (a)	Industry Leavers (b)	Total (a) + (b)
Senior Management	2.8%	0	25	25
Middle Management	2.8%	1	132	133
Supervisory	3.8%	1	166	167
Clerical	6.8%	1	231	232
Technical Representative	2.1%	0	55	55

**Table 5.7b Annual Additional Manpower Requirements from 2026 to 2029 – General Insurance**

Job level	Wastage Rate of the Industry	Additional Annual Manpower Requirements		
		Manpower Trend (a)	Industry Leavers (b)	Total (a) + (b)
Senior Management	2.8%	-8	42	34
Middle Management	2.8%	-17	88	71
Supervisory	3.8%	-14	100	86
Clerical	6.8%	-18	228	210
Technical Representative	2.1%	-41	165	124

5.44 A summary of the annual additional manpower requirements of the insurance industry from 2026 to 2029 is given in Table 5.8.

**Table 5.8 Summary of Annual Additional Manpower Requirements of the Insurance Industry from 2026 to 2029**

Job level	Additional Manpower Requirements		
	Life Insurance	General Insurance	Total
Senior Management	25	34	59
Middle Management	133	71	204
Supervisory	167	86	253
Clerical	232	210	442
Technical Representative	55	124	179
<b>Total</b>	<b>612</b>	<b>525</b>	<b>1 137</b>

## 6 Recommendations

6.1 Based on the survey findings and analysis of manpower changes, and taking into account factors such as the business outlook, manpower projections, and feedback from the Training Board, a list of recommendations on manpower development has been prepared for consideration by various stakeholders in the insurance industry.

### Government

#### Strengthen the Talent Pipeline Through Strategic Education Partnerships

6.2 To address the talent shortage situation, a concerted effort is needed to align academic curricula with the industry’s evolving needs. Fostering deeper collaboration between the insurance industry, education institutes, and Vocational and Professional Education and Training (VPET) providers would help cultivate a robust and sustainable talent pipeline. Developing industry-specific modules, expanding structured internship programmes, and integrating practical mentorship schemes would equip graduates with the relevant skills from the outset, ensuring a steady influx of professionals ready to contribute to the industry’s growth.

#### Scale Up Specialised and Cross-Disciplinary Training Programmes

6.3 The industry’s ongoing evolution, shaped by a confluence of regulatory developments, technological advancement, and shifting market dynamics, continues to generate strong demand for specialists in actuarial science, compliance, and risk management. Building on existing initiatives, the Government could enhance support for targeted upskilling and reskilling programmes. These should focus particularly on cultivating cross-disciplinary expertise, blending core insurance knowledge with proficiency in emerging areas such as data analytics, cybersecurity, and ESG compliance. This approach would create a more agile and future-ready workforce capable of navigating the industry’s complex transformation.

#### Champion the Industry’s Value Proposition to Attract and Retain Talent

6.4 Countering the industry’s perception challenge, particularly among younger generations, is crucial for long-term sustainability. A government-supported campaign to rebrand the insurance industry—highlighting its role in financial security, innovation, and regional integration—could significantly improve its appeal. Complementing this, promoting best practices in competitive remuneration, clear career progression pathways, and flexible working arrangements would aid insurers in both attracting new entrants and retaining experienced professionals amidst intense competition for skills.

### Accelerate Digital and Insurtech Capability

6.5 Building With digital transformation fundamentally reshaping business models, targeted support for building technological capabilities is imperative. This includes expanding funding and resources for training in high-demand areas such as artificial intelligence, data science, and insurtech application development. Encouraging the adoption of technologies from the Government’s own Insurtech Sandbox and Fast Track schemes within these training programmes will ensure the workforce can directly contribute to enhancing operational efficiency and driving customer-centric innovation.

### Attracting Non-Local Talent

6.6 Building on the survey finding that 15.5% of new recruits in the past 12 months up to March 2025 were non-local talents and professionals admitted through talent admission schemes, introducing targeted policies to attract international insurance professionals would significantly enhance Hong Kong’s access to global expertise and industry best practices. Such measures could include streamlining visa processes, offering relocation support, and creating networking platforms that connect international experts with local firms. This infusion of global talent already evidenced by the growing share of non-local recruits, would not only address immediate skills gaps but also strengthen Hong Kong’s position as a sophisticated international insurance hub, fostering knowledge transfer and elevating professional standards across the industry.

## **Employers**

### Champion a Positive Industry and Company Image

6.7 To attract a broader talent pool, it would be beneficial for employers to launch initiatives that highlight the industry’s vital role in society and its dynamic, technology-driven future. Showcasing diverse career paths and success stories within their own organisations can effectively change outdated perceptions and spark interest among students and career-changers.

### Deepen Strategic Partnerships with Education Institutes

6.8 Building on existing initiatives, employers are encouraged to formalise partnerships with education institutes and VPET providers to co-develop curricula and provide structured internships and mentorships. This proactive engagement helps create a reliable pipeline of job-ready graduates who understand the practical demands of the modern insurance industry.

### Systematise Upskilling in Digital and Cross-Functional Areas

6.9 Establishing internal academies or innovation labs that concentrate on insurtech, data analytics, and compliance can effectively future-proof the workforce. Encouraging certifications and allowing time for learning demonstrate a commitment to employee growth and ensure that the workforce possesses the hybrid skills necessary for ecosystem expansion and adaptation to regulation.

### Cultivate an Inclusive and Adaptive Workplace Culture

6.10 Implementing flexible work arrangements and clear, merit-based career progression pathways is key to staff retention. Fostering a diverse and supportive environment not only attracts talent but also boosts innovation and employee satisfaction in a competitive market.

### Incentivise Professional Development and Industry Engagement

6.11 Offering sponsorships for professional qualifications and supporting attendance at industry conferences are powerful incentives. Partnering with professional bodies on mentorship programmes can further enhance professional growth and industry connectivity for your staff.

## **Employees**

### Proactive Management of Professional Development

6.12 Taking ownership of the learning journey through Continuing Professional Development (CPD) courses, webinars, and industry seminars is essential. This proactive approach ensures agility, relevance, and sustained value as the industry evolves and expectations rise.

### Development of Expertise in High-Demand Regional and Digital Fields

6.13 Dedicating time to understanding the Greater Bay Area's business and regulatory landscape and enhancing bilingual communication skills can unlock significant opportunities. Simultaneously, gaining proficiency in insurtech tools and data analysis is vital for becoming indispensable in the digital transformation of organisations.

### Maintenance of a Forward-Looking Understanding of Regulations

6.14 Cultivating a habit of staying informed on updates from the Insurance Authority, particularly concerning AML, data privacy, and new capital frameworks, is crucial for maintaining compliance and upholding market integrity.

### Sharpening a Customer-Centric and Advisory Mindset

6.15 Moving beyond sales to become a trusted advisor involves deepening financial literacy and understanding products such as retirement and health insurance that serve an ageing population. Simplifying complex information and offering tailored solutions build long-term client relationships.

### Pursuit of Practical Experience in Cross-Functional Projects

6.16 Participating in projects related to digital innovation or cross-border services provides invaluable hands-on experience. This not only broadens the skill set but also enhances visibility and demonstrates commitment to the company's strategic goals.

## **Training Institutes**

### Actively Promote Insurance as a Career of Choice

6.17 Hosting career talks, workshops, and facilitating industry visits can powerfully reshape student perceptions. Highlighting the sector's stability, societal impact, and exciting transformation is key to attracting a new generation of talent.

### Enhance and Expand Specialised Programme Offerings

6.18 There is a clear opportunity to develop more undergraduate and postgraduate programmes in high-demand areas like actuarial science, risk management, and insurtech. Ensuring these curricula are regularly updated with industry input will guarantee their relevance and effectiveness.

### Integrate Real-World Practice into the Academic Core

6.19 Strengthening collaboration with insurers to offer internships, joint projects, and regular guest lectures bridges the gap between theory and practice. Initiatives like the Insurance Innovation Competition are excellent examples of providing students with tangible experience and industry insights.

### Modernise Curricula with Digital and Technological Fluency

6.20 Weaving modules on data analytics, AI, and cybersecurity into the fabric of insurance programmes is no longer optional. Encouraging students to apply technology to solve real industry problems prepares them to be innovators from day one.

### Become a Hub for Lifelong Professional Learning

6.21 Offering a robust portfolio of CPD courses and executive certificates, often in partnership with professional bodies, serves the critical need for ongoing upskilling. This positions your institute as a vital partner throughout an insurance professional’s entire career.

## Appendix 1

### Membership of the Insurance Training Board

#### **Chairman**

Mr Allan YU Kin-nam, BBS <sup>1</sup>

Mr Eric HUI Kam-kwai <sup>2</sup>

#### **Members**

Ms Vivian CHAN Nga-chi <sup>1</sup>

Mr CHENG Lai-ki <sup>3</sup>

Mr Kelvin CHEUNG Kin-keung

Dr CHEUNG Wai-leung

Mr CHING Yung-fai <sup>2</sup>

Mr Tony CHOY Kwong-hung <sup>1</sup>

Mr Alex FUNG Chun-hei <sup>2</sup>

Mr Alpha HO Ki-fung <sup>1</sup>

Ms Susan HUEN Siu-shan <sup>2</sup>

Mr Sidney KU Shun-kit <sup>1</sup>

Mr Simon KWAN Sai-ming

Mr Bowie LAM Keung <sup>1</sup>

Ms Susanna LAM Shuk-wah <sup>1</sup>

Ms LIU Ching-yi

Mr Solomon NGAN Yat-fan <sup>2</sup>

Mr SHI Qianli <sup>2</sup>

Mr Benny TSOI Ngai-hong <sup>2</sup>

Dr Bowen WONG Kwan-shing <sup>1</sup>

Mr Jacob WONG Nga-kok

Mr Alex YIP Kam-keung <sup>1</sup>

Ms Bear YIP Lai-fong <sup>2</sup>

Commissioner for Labour (or his / her representative)

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

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

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

#### **Secretary**

Ms Pamela LAU Yin-mei

Note: <sup>1</sup> up to 31 March 2025

<sup>2</sup> since 1 April 2025

<sup>3</sup> from 1 April 2025 to 31 December 2025

## Appendix 2

### 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, if appropriate, 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.

## Appendix 3

### Membership of Working Party on Manpower Survey

#### Convenor

Mr Allan YU Kin-nam, BBS <sup>1</sup>

Mr Eric HUI Kam-kwai <sup>2</sup>

#### Members

Mr Kelvin CHEUNG Kin-keung

Dr CHEUNG Wai-leung

Mr Alex FUNG Chun-hei <sup>2</sup>

Ms Susan HUEN Siu-shan <sup>2</sup>

Mr Simon KWAN Sai-ming

Mr Bowie LAM Keung <sup>1</sup>

Ms Susanna LAM Shuk-wah <sup>1</sup>

Mr SHI Qianli <sup>2</sup>

Mr Jacob WONG Nga-kok

Mr Alex YIP Kam-keung <sup>1</sup>

Executive Director of Vocational Training Council (or his representative)

#### Secretary

Ms Pamela LAU Yin-mei

Note: <sup>1</sup> up to 31 March 2025

<sup>2</sup> since 1 April 2025

## Appendix 4

### Definition of Terms

Practitioners	“Practitioners” refers to persons who are under the payroll of the sampled establishment / establishment for the specified job, disregarding whether the practitioners are deployed to work in other places (including the Chinese Mainland).
Vacancies	“Vacancies” refers to those unfilled, immediately available job openings for which the establishment is actively trying to recruit practitioner at the time of survey.
Vacancy Rate	“Vacancy rate” refers to the vacancies as a percentage of the total number of practitioners and vacancies.
Average Monthly Income	“Average monthly income” refers to the average monthly remuneration package during the past 12 months before enumeration, including basic salary, regular overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus. It is an average figure among practitioners engaging in the same principal job.
Talent Admission Scheme(s)	“Talent admission scheme(s)” refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents.
Postgraduate Degree	“Postgraduate degree” refers to a higher degree(s) (e.g. master degree) offered by local or non-local education institutions, or equivalent.
First Degree	“First degree” refers to the first degree(s) offered by local or non-local education institutions, or equivalent.

Sub-degree	“Sub-degree” refers to the Associate Degree, Higher Diploma, Professional Diploma, Higher Certificate, Endorsement Certificate, Associateship or equivalent programmes offered by local or non-local institutions.
Diploma / Certificate	“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.
Secondary 4 to 7	“Secondary 4 to 7” refers to 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.
Secondary 3 or below	“Secondary 3 or below” refers to secondary 3 or below, or equivalent.
Stationed in the Greater Bay Area	practitioners / insurance agents / technical representatives who stay in the Guangdong-Hong Kong-Macao Greater Bay Area for 50% or above of the working time are classified under “stationed in the Greater Bay Area”.

# Appendix 5 Survey Documents

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(2025)

Your Reference 來函檔號



14 March 2025

Dear Sir/Madam,

**2025 Manpower Survey of the  
Insurance (IN) Industry**

The Insurance Training Board (the Training Board) of the Vocational Training Council (VTC), is responsible for matters pertaining to manpower training in the industry. To collect the latest manpower information for formulating recommendations on future manpower training, the Training Board will conduct the above survey from **March to May 2025**. I am writing to enlist your kind assistance 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 **Mercado Solutions Associates Ltd. (MSA)** to conduct the above survey. During the survey period, the enumerator of **MSA** will contact your company for the survey and answer the questions you may have. If necessary, visit will be made to your company to assist in completing and collecting the questionnaire. Alternatively, you may return the copy of the completed questionnaire to **MSA** via fax (2538 8123) or email (ms@mercadosolutions.com).

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

The salient findings and the survey report will be uploaded to the Manpower Survey Information System of the VTC after completion of the survey. The link is as follows:

<https://manpower-survey.vtc.edu.hk/>



If you have any queries, please feel free 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. LI** of MSA on 2598 0909.
- ✧ In case you want to approach the VTC directly, please contact Mr. Boris TAM of the VTC Manpower Survey (Statistical Team) on 3907 6865.

Yours faithfully,

(Allan YU Kin-nam)  
Chairman  
Insurance Training Board

## 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(2025)

Your Reference 來函檔號

執事先生／女士：



### 2025年保險業人力調查

職業訓練局(VTC)屬下保險業訓練委員會(訓練委員會)，負責就業內人力訓練事宜提供意見。本會將於 **2025年3月至5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。現謹代表訓練委員會致函，懇請 貴公司善意協助提供相關資料，以便進行上述人力調查。

茲夾附下述文件，供 貴公司參閱及填寫：

- (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已委託米嘉道資訊策略有限公司(米嘉道)協助進行上述人力調查。調查期間，米嘉道的統計員將聯絡 貴公司進行訪問及解答相關問題。如有需要，統計員會造訪 貴公司協助填寫並收回已填妥的問卷。 貴公司亦可將完成的問卷，以傳真2538 8123或電郵 (ms@mercadosolutions.com)交回米嘉道。

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，不會提及個別公司情況。

調查完成後，調查的結果及報告將會上載至人力調查資訊系統。 網址如下：

<https://manpower-survey.vtc.edu.hk/tc>



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，請與米嘉道 李小姐聯絡（電話：2598 0909）。
- ✧ 如希望直接與 VTC 聯絡，請致電 VTC 人力調查（統計組）譚祉樂先生（電話：3907 6865）。

保險業訓練委員會主席  
余健南

二零二五年三月十四日  
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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日** 的人力情況填寫此問卷。多謝合作。

**Company Information**

## 公司資料

(For official use)

Industry Code \_\_\_\_\_

## NATURE OF BUSINESS:

## 業務性質

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies - Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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.

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns ‘B’ to ‘E’ 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‘E’。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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’。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>LIFE INSURANCE 人壽保險</b>					
151	Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁				
154	Head – Enterprise Risk Management / Chief Risk Officer 主管 - 企業風險管理/首席風險官				
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 主管 - 財務/投資/司庫				
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 總資訊主任/總科技主任				
199	Other Senior Management Staff 其他高層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
		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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>LIFE INSURANCE 人壽保險</b>					
252	Marketing Manager 市務經理				
255	Accounting Manager / Investment Manager 會計經理 / 投資經理				
256	Actuarial Manager 精算經理				
257	Reinsurance Manager 再保險經理				
258	Underwriting Manager 核保經理				
259	Claims Manager 賠償經理				
260	Compliance Manager 合規經理				
261	Manager - Enterprise Risk Management 經理 - 企業風險管理				
262	Legal Manager 法務經理				
263	Manager - Internal Audit 經理 - 內部稽核				
264	Policy Services Manager 保單服務經理				
265	Group Benefits Business Manager 團體福利業務經理				
267	Agency Administration Manager 業務代理行政經理				
269	Human Resources Manager / Training Manager 人力資源 / 培訓經理				
270	Information Technology Manager 資訊科技經理				
271	Medical Officer / Registered Nurse 醫務主任 / 註冊護士				
299	Other Middle Management Staff 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SUPERVISORY 主任</b>					
<b>LIFE INSURANCE 人壽保險</b>					
351	Underwriting Supervisor 核保主任				
353	Marketing Supervisor 市務主任				
354	Accounting Supervisor / Investment Supervisor 會計主任/投資主任				
355	Actuarial Supervisor 精算主任				
356	Policy Services Supervisor 保單服務主任				
357	Claims Supervisor 賠償主任				
359	Group Benefits Business Supervisor 團體福利業務主任				
361	Direct Marketing Supervisor 直銷市務主任				
362	Agency Supervisor 營業代理主任				
363	Customer Services Supervisor 客戶服務主任				
365	Human Resources Supervisor / Training Supervisor 人力資源/培訓主任				
366	Information Technology Supervisor 資訊科技人員				
399	Other Supervisory Staff 其他主任級人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號		
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	6	✓
<b>CLERK 文員</b>					
<b>LIFE INSURANCE 人壽保險</b>					
452	Accounting Clerk 會計文員				
453	Clerical Staff 文書人員				
454	Customer Services Representative 客戶服務代表				
499	Other Clerical Staff 其他文員				
<b>INSURANCE AGENT 保險代理人</b>					
<b>LIFE INSURANCE 人壽保險</b>					
651	Agency Director / District Director / Regional Director / Senior Agency Manager 營業總監/區域總監/高級營業經理				
652	Agency Manager 營業經理				
653	Unit Manager / Agency Supervisor 單位經理/營業主任				
654	Agent 營業員				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>LIFE INSURANCE 人壽保險</b>					
099	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					
<i>For Official Use</i>					

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**. (Please tick in the box as appropriate)

相對於現在，請指出 貴公司預計在未來十二個月於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<table border="1" style="border-collapse: collapse; width: 100px; height: 30px; margin-bottom: 10px;"> <tr> <td style="text-align: center; width: 20px;">+</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table> <table border="1" style="border-collapse: collapse; width: 100px; height: 30px;"> <tr> <td style="text-align: center; width: 20px;">-</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table>	+	%	-	%	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<table border="1" style="border-collapse: collapse; width: 100px; height: 30px; margin-bottom: 10px;"> <tr> <td style="text-align: center; width: 20px;">+</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table> <table border="1" style="border-collapse: collapse; width: 100px; height: 30px;"> <tr> <td style="text-align: center; width: 20px;">-</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table>	+	%	-	%
+	%										
-	%										
+	%										
-	%										

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起較佳或較差的原因：

\_\_\_\_\_

2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)  
除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

	Insurance Agent 保險代理人	Full-time employees <b>other than</b> Insurance Agent 保險代理人 <b>以外</b> 的全職僱員
30 or below 30 歲或以下	%	%
31 – 45 31 至 45 歲	%	%
46 – 60 46 至 60 歲	%	%
61 or above 61 歲或以上	%	%

## Part-time Employees

### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.  
請列出 貴公司在統計日期的兼職僱員人數。

(a) Managerial  
經理級

(b) Supervisory  
主任級

(c) Clerical  
文員級

(d) Insurance Agent  
保險代理人

## New Recruitment

### 新聘僱員

5. 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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents  
指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

## Employees Left

### 僱員離職

6. 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

(b) Supervisory  
主任級

(c) Clerical  
文員級

(d) Insurance Agent  
保險代理人

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Insurance Agent</u> 保險代理人
<b>(a) Level of Education</b> (Please tick “√” <b>1 box</b> for each job level) <b>教育程度</b> (每職級請剔“√” 選一項)				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience</b> (Please tick “√” <b>1 box</b> for each job level) <b>相關年資</b> (每職級請剔“√” 選一項)				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Recruitment Difficulties

### 招聘困難

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Insurance Agent</u> 保險代理人
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明) :	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / insurance agents of your company stationed or travelling to the 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 the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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<br>會                 | No<br>不會                 |
|---|--------------------------|--------------------------|
| (i) recruit additional employees / insurance agents as result of development in non-sales operations in the Greater Bay Area?<br>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 the Greater Bay Area in terms of control, communication skills and Mainland regulations?<br>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

10. 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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance Agent 保險代理人	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### 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 壓力管理
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) _____

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick “✓” one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日**的人力情況填寫此問卷。多謝合作。

**Company Information**

**公司資料**

(For official use)  
Industry Code \_\_\_\_\_

**NATURE OF BUSINESS:**

**業務性質**

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies – Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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。

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns 'B' to 'E' 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 'E'。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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'。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
101	Managing Director / General Manager / Chief Executive 首席董事/總經理/行政總裁				
102	Deputy Managing Director / Deputy General Manager 副首席董事/副總經理				
103	Assistant General Manager / Senior Manager 助理總經理/高級經理				
104	Head – Enterprise Risk Management / Chief Risk Officer 主管 - 企業風險管理/首席風險官				
109	Head – Finance / Investment / Treasurer 主管 - 財務/投資/司庫				
113	Chief Information Officer / Chief Technology Officer 總資訊主任/總科技主任				
149	Other Senior Management Staff 其他高層管理人員				
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
202	Marketing Manager / Account Manager / Servicing Manager 市務經理/客戶經理/服務經理				
205	Accounting Manager 會計經理				
206	Actuarial Manager 精算經理				
207	Reinsurance Manager 再保險經理				
208	Underwriting Manager 核保經理				
209	Claims Manager 賠償經理				
210	Compliance Manager 合規經理				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
		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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)</b>					
<b>GENERAL INSURANCE (CONTINUED) 一般保險 (續)</b>					
211	Manager - Enterprise Risk Management 經理 - 企業風險管理				
212	Legal Manager 法務經理				
213	Manager - Internal Audit 經理 - 內部稽核				
218	Assistant Manager 助理經理				
219	Human Resources / Training Manager 人力資源 / 培訓經理				
220	Information Technology Manager 資訊科技經理				
249	Other Middle Management Staff 其他中層管理人員				
<b>SUPERVISORY 主任</b>					
<b>GENERAL INSURANCE 一般保險</b>					
301	Account Supervisor / Underwriting Supervisor 客戶主任 / 核保主任				
303	Marketing Supervisor 市務主任				
304	Accounting Supervisor 會計主任				
305	Actuarial Supervisor 精算主任				
306	Policy Services Supervisor 保單服務主任				
307	Claims Supervisor 賠償主任				
313	Customer Services Supervisor 客戶服務主任				
314	Assistant Executive / Supervisor 助理主任				
316	Information Technology Supervisor 資訊科技人員				
349	Other Supervisory Staff 其他主任級人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>CLERK 文員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
401	Underwriting Clerk / Claims Clerk 核保文員/賠償文員				
402	Accounting Clerk 會計文員				
403	Clerical Staff 文書人員				
404	Customer Services Representative 客戶服務代表				
449	Other Clerical Staff 其他文員				
<b>INSURANCE AGENT 保險代理人</b>					
<b>GENERAL INSURANCE 一般保險</b>					
601	Director / Manager 董事/經理				
604	Agent 營業員				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>GENERAL INSURANCE 一般保險</b>					
049	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					
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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**. (Please tick in the box as appropriate)

相對於現在，請指出 貴公司預計在未來十二個月於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<table border="1" style="width: 100px; height: 30px; margin-bottom: 10px;"> <tr> <td style="text-align: center;">+</td> <td style="text-align: center;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px;"> <tr> <td style="text-align: center;">-</td> <td style="text-align: center;">%</td> </tr> </table>	+	%	-	%	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<table border="1" style="width: 100px; height: 30px; margin-bottom: 10px;"> <tr> <td style="text-align: center;">+</td> <td style="text-align: center;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px;"> <tr> <td style="text-align: center;">-</td> <td style="text-align: center;">%</td> </tr> </table>	+	%	-	%
+	%										
-	%										
+	%										
-	%										

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起較佳或較差的原因：

\_\_\_\_\_

\_\_\_\_\_

2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)

除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

	Insurance Agent 保險代理人	Full-time employees <b>other than</b> Insurance Agent 保險代理人 <b>以外</b> 的全職僱員
30 or below 30 歲或以下	%	%
31 – 45 31 至 45 歲	%	%
46 – 60 46 至 60 歲	%	%
61 or above 61 歲或以上	%	%

## Part-time Employees

### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.  
請列出 貴公司在統計日期的兼職僱員人數。

(a) Managerial  
經理級

(b) Supervisory  
主任級

(c) Clerical  
文員級

(d) Insurance Agent  
保險代理人

## New Recruitment

### 新聘僱員

5. 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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents  
指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

## Employees Left

### 僱員離職

6. 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

(b) Supervisory  
主任級

(c) Clerical  
文員級

(d) Insurance Agent  
保險代理人

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Insurance Agent</u> 保險代理人
<b>(a) Level of Education (Please tick "✓" <u>1 box</u> for each job level)</b> <b>教育程度 (每職級請剔“✓” 選一項)</b>				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience (Please tick "✓" <u>1 box</u> for each job level)</b> <b>相關年資 (每職級請剔“✓” 選一項)</b>				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## **Recruitment Difficulties**

### **招聘困難**

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Insurance Agent</u> 保險代理人
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明)：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / insurance agents of your company stationed or travelling to the 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 the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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

- (i) recruit additional employees / insurance agents as result of development in non-sales operations in the 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？

- (ii) train existing employees / insurance agents to deal with non-sales operations in the 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？

Yes  
會

No  
不會

## Training Needs

### 培訓需要

10. 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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance Agent 保險代理人	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### 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 壓力管理
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) \_\_\_\_\_

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick “✓” one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日** 的人力情況填寫此問卷。多謝合作。

**Company Information**

**公司資料**

(For official use)  
Industry Code \_\_\_\_\_

**NATURE OF BUSINESS:**

**業務性質**

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies - Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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。

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns ‘B’ to ‘E’ 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‘E’。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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’。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
101	Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁				
102	Deputy Managing Director / Deputy General Manager 副常務董事/副總經理				
103	Assistant General Manager / Senior Manager 助理總經理/高級經理				
104	Head – Enterprise Risk Management / Chief Risk Officer 主管 - 企業風險管理/首席風險官				
109	Head - Finance / Investment / Treasurer 主管 - 財務/投資/司庫				
113	Chief Information Officer / Chief Technology Officer 總資訊主任/總科技主任				
149	Other Senior Management Staff 其他高層管理人員				
<b>LIFE INSURANCE 人壽保險</b>					
151	Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁				
154	Head – Enterprise Risk Management / Chief Risk Officer 主管 - 企業風險管理/首席風險官				
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 主管 - 財務/投資/司庫				
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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT (CONTINUED) 高層管理人員 (續)</b>					
<b>LIFE INSURANCE (CONTINUED) 人壽保險 (續)</b>					
162	Head - Human Resources / Training 主管 - 人力資源 / 培訓				
163	Chief Information Officer / Chief Technology Officer 總資訊主任 / 總科技主任				
199	Other Senior Management Staff 其他高層管理人員				
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
202	Marketing Manager / Account Manager / Servicing Manager 市場經理 / 客戶經理 / 服務經理				
205	Accounting Manager 會計經理				
206	Actuarial Manager 精算經理				
207	Reinsurance Manager 再保險經理				
208	Underwriting Manager 核保經理				
209	Claims Manager 賠償經理				
210	Compliance Manager 合規經理				
211	Manager - Enterprise Risk Management 經理 - 企業風險管理				
212	Legal Manager 法務經理				
213	Manager - Internal Audit 經理 - 內部稽核				
218	Assistant Manager 助理經理				
219	Human Resources / Training Manager 人力資源 / 培訓經理				
220	Information Technology Manager 資訊科技經理				
249	Other Middle Management Staff 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 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	6	✓
<b>MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)</b>				
<b>LIFE INSURANCE 人壽保險</b>				
252 Marketing Manager 市務經理				
255 Accounting Manager / Investment Manager 會計經理/投資經理				
256 Actuarial Manager 精算經理				
257 Reinsurance Manager 再保險經理				
258 Underwriting Manager 核保經理				
259 Claims Manager 賠償經理				
260 Compliance Manager 合規經理				
261 Manager - Enterprise Risk Management 經理 - 企業風險管理				
262 Legal Manager 法務經理				
263 Manager - Internal Audit 經理 - 內部稽核				
264 Policy Services Manager 保單服務經理				
265 Group Benefits Business Manager 團體福利業務經理				
267 Agency Administration Manager 業務代理行政經理				
269 Human Resources Manager / Training Manager 人力資源/培訓經理				
270 Information Technology Manager 資訊科技經理				
271 Medical Officer / Registered Nurse 醫務主任/註冊護士				
299 Other Middle Management Staff 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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'。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 以上	
Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	6	✓
<b>SUPERVISORY 主任</b>				
<b>GENERAL INSURANCE 一般保險</b>				
301 Account Supervisor / Underwriting Supervisor 客戶主任/核保主任				
303 Marketing Supervisor 市務主任				
304 Accounting Supervisor 會計主任				
305 Actuarial Supervisor 精算主任				
306 Policy Services Supervisor 保單服務主任				
307 Claims Supervisor 賠償主任				
313 Customer Services Supervisor 客戶服務主任				
314 Assistant Executive / Supervisor 助理主任				
316 Information Technology Supervisor 資訊科技人員				
349 Other Supervisory Staff 其他主任級人員				
<b>LIFE INSURANCE 人壽保險</b>				
351 Underwriting Supervisor 核保主任				
353 Marketing Supervisor 市務主任				
354 Accounting Supervisor / Investment Supervisor 會計主任/投資主任				
355 Actuarial Supervisor 精算主任				
356 Policy Services Supervisor 保單服務主任				
357 Claims Supervisor 賠償主任				
359 Group Benefits Business Supervisor 團體福利業務主任				
361 Direct Marketing Supervisor 直銷市務主任				
362 Agency Supervisor 營業代理主任				
363 Customer Services Supervisor 客戶服務主任				
365 Human Resources Supervisor / Training Supervisor 人力資源/培訓主任				
366 Information Technology Supervisor 資訊科技人員				
399 Other Supervisory Staff 其他主任級人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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'。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 以上		
例子	Job Title A (3 employees and 2 vacancies) 職位甲(3名僱員及2個空缺)	3	2	6	✓
<b>CLERK 文員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
401	Underwriting Clerk / Claims Clerk 核保文員/賠償文員				
402	Accounting Clerk 會計文員				
403	Clerical Staff 文書人員				
404	Customer Services Representative 客戶服務代表				
449	Other Clerical Staff 其他文員				
<b>LIFE INSURANCE 人壽保險</b>					
452	Accounting Clerk 會計文員				
453	Clerical Staff 文書人員				
454	Customer Services Representative 客戶服務代表				
499	Other Clerical Staff 其他文員				
<b>INSURANCE AGENT 保險代理人</b>					
<b>GENERAL INSURANCE 一般保險</b>					
601	Director / Manager 董事/經理				
604	Agent 營業員				
<b>LIFE INSURANCE 人壽保險</b>					
651	Agency Director / District Director / Regional Director / Senior Agency Manager 營業總監/區域總監/高級營業經理				
652	Agency Manager 營業經理				
653	Unit Manager / Agency Supervisor 單位經理/營業主任				
654	Agent 營業員				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>GENERAL INSURANCE 一般保險</b>					
049	Other Supporting Staff 其他輔助員工				
<b>LIFE INSURANCE 人壽保險</b>					
099	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					

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\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**. (Please tick in the box as appropriate)

相對於現在，請指出 貴公司預計在**未來十二個月**於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<table border="1" style="margin-bottom: 10px;"> <tr> <td style="text-align: center; width: 20px;">+</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table> <table border="1"> <tr> <td style="text-align: center; width: 20px;">-</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table>	+	%	-	%	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<table border="1" style="margin-bottom: 10px;"> <tr> <td style="text-align: center; width: 20px;">+</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table> <table border="1"> <tr> <td style="text-align: center; width: 20px;">-</td> <td style="text-align: center; width: 20px;">%</td> </tr> </table>	+	%	-	%
+	%										
-	%										
+	%										
-	%										

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起**較佳或較差**的原因：

\_\_\_\_\_

2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)
- 除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

	Insurance Agent 保險代理人	Full-time employees <b>other than</b> Insurance Agent 保險代理人 <b>以外</b> 的全職僱員
30 or below 30 歲或以下	%	%
31 – 45 31 至 45 歲	%	%
46 – 60 46 至 60 歲	%	%
61 or above 61 歲或以上	%	%

### Part-time Employees

#### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.  
請列出 貴公司在統計日期的兼職僱員人數。

(a) Managerial  
經理級

(b) Supervisory  
主任級

(c) Clerical  
文員級

(d) Insurance Agent  
保險代理人

### New Recruitment

#### 新聘僱員

5. 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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents  
指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

### Employees Left

#### 僱員離職

6. 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

(b) Supervisory  
主任級

(c) Clerical  
文員級

(d) Insurance Agent  
保險代理人

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Insurance Agent</u> 保險代理人
<b>(a) Level of Education</b> (Please tick “√” <b>1 box</b> for each job level) <b>教育程度</b> (每職級請剔“√” 選一項)				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience</b> (Please tick “√” <b>1 box</b> for each job level) <b>相關年資</b> (每職級請剔“√” 選一項)				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Recruitment Difficulties

### 招聘困難

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Insurance Agent</u> 保險代理人
(a) No recruitment was taken place 沒有招聘	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Recruitment took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明)：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / insurance agents of your company stationed or travelling to the 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 the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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<br>會                 | No<br>不會                 |
|---|--------------------------|--------------------------|
| (i) recruit additional employees / insurance agents as result of development in non-sales operations in the Greater Bay Area?<br>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 the Greater Bay Area in terms of control, communication skills and Mainland regulations?<br>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

10. 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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance Agent 保險代理人	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### 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 壓力管理
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) _____

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick “✓” one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日**的人力情況填寫此問卷。多謝合作。

**Company Information**  
**公司資料**

(For official use)  
Industry Code \_\_\_\_\_

NATURE OF BUSINESS:  
業務性質

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies - Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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。

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns 'B' to 'E' 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 'E'。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) 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 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
101	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁				
103	Assistant General Manager / Account Director / Chief Operating Officer 助理總經理／客戶總監／營運總監				
111	Assistant Director / Divisional Director 助理總監／業務部門總監				
149	Other Senior Management Staff 其他高層管理人員				
<b>LIFE INSURANCE 人壽保險</b>					
151	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁				
153	Assistant General Manager / Account Director / Chief Operating Officer 助理總經理／客戶總監／營運總監				
199	Other Senior Management Staff 其他高層管理人員				
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
201	Senior Account Manager 高級客戶經理				
203	Marketing Manager / Account Manager / Sales Manager / Business Development Manager 市場經理／營業經理／客戶經理／ 業務發展經理				
205	Accounting Manager 會計經理				
209	Claims Manager 賠償經理				
210	Compliance Manager 合規經理				
249	Other Middle Management Staff 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT (CONTINUED) 中層管理人員 (續)</b>					
<b>LIFE INSURANCE 人壽保險</b>					
251	Senior Account Manager 高級客戶經理				
253	Marketing Manager / Account Manager / Sales Manager / Business Development Manager 市場經理/營業經理/客戶經理/ 業務發展經理				
259	Claims Manager 賠償經理				
260	Compliance Manager 合規經理				
266	Accounting Manager 會計經理				
299	Other Middle Management Staff 其他中層管理人員				
<b>SUPERVISORY 主任</b>					
<b>GENERAL INSURANCE 一般保險</b>					
304	Accounting Supervisor 會計主任				
308	Claims Supervisor 賠償主任				
313	Customer Services Supervisor 客戶服務主任				
349	Other Supervisory Staff 其他主任級人員				
<b>LIFE INSURANCE 人壽保險</b>					
358	Claims Supervisor 賠償主任				
360	Accounting Supervisor 會計主任				
363	Customer Services Supervisor 客戶服務主任				
399	Other Supervisory Staff 其他主任級人員				
<b>CLERK 文員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
402	Accounting Clerk 會計文員				
403	Clerical Staff 文書人員				
449	Other Clerical Staff 其他文員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
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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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
		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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>CLERK (CONTINUED) 文員 (續)</b>					
<b>GENERAL INSURANCE 人壽保險</b>					
452	Accounting Clerk 會計文員				
453	Clerical Staff 文書人員				
499	Other Clerical Staff 其他文員				
<b>TECHNICAL REPRESENTATIVE 業務代表</b>					
<b>GENERAL INSURANCE 一般保險</b>					
501	Technical Representative 業務代表				
<b>LIFE INSURANCE 人壽保險</b>					
551	Technical Representative 業務代表				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>GENERAL INSURANCE 一般保險</b>					
049	Other Supporting Staff 其他輔助員工				
<b>LIFE INSURANCE 人壽保險</b>					
099	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					
<i>For Official Use</i>					

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**. (Please tick in the box as appropriate)  
相對於現在，請指出 貴公司預計在**未來十二個月**於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">+</td> <td style="width: 60px;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">-</td> <td style="width: 60px;">%</td> </tr> </table>	+	%	-	%	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">+</td> <td style="width: 60px;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">-</td> <td style="width: 60px;">%</td> </tr> </table>	+	%	-	%
+	%										
-	%										
+	%										
-	%										

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起**較佳或較差**的原因：

---



---

2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)  
除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

30 or below 30 歲或以下	31 – 45 31 至 45 歲	46 – 60 46 至 60 歲	61 or above 61 歲或以上
%	%	%	%

## Part-time Employees

### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.

請列出 貴公司在統計日期的兼職僱員人數。

(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

5. Please state the number of full-time employees/ technical representative **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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents

指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

## Employees Left

### 僱員離職

6. Please state the number of full-time employees/ technical representative **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

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 業務代表
<b>(a) Level of Education</b> (Please tick "✓" <b>1 box</b> for each job level) <b>教育程度</b> (每職級請剔"✓" 選一項)				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience</b> (Please tick "✓" <b>1 box</b> for each job level) <b>相關年資</b> (每職級請剔"✓" 選一項)				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Recruitment Difficulties

### 招聘困難

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 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 took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明) :	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / technical representative of your company stationed or travelling to the 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 representative 有員工 / 業務代表	
	Stationed* in the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 representative who stay in the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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

- (i) recruit additional employees / technical representative as result of development in non-sales operations in the 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 representative to deal with non-sales operations in the Greater Bay Area in terms of control, communication skills and Mainland regulations?  
為現有僱員 / 業務代表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？

Yes  
會

No  
不會

## Training Needs

### 培訓需要

10. Please indicate the training areas required by employees/ technical representative 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)

Job level 職級	Training areas 訓練範疇				
	1	2	3	4	5
Managerial 經理級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Technical Representative 業務代表	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<u>Management/Executive</u> 管理/行政之發展		<u>Professional Qualification</u> 專業知識		<u>Job-related Knowledge</u> 業務知識		<u>Generic / Technological Skills</u> 通用/科技技能	
Code 編號	Training areas 訓練範疇	Code 編號	Training areas 訓練範疇	Code 編號	Training areas 訓練範疇	Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務	B01	Associate of the Chartered Insurance Institute (ACII)	C01	Actuarial Science 精算學	D01	English Writing 英文書寫
A02	Problem Solving and Decision Making 解決困難及決策	B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	C02	General Insurance 一般保險	D02	Spoken English 英語會話
A03	Strategic Management 策略管理	B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	C03	Life Insurance 人壽保險	D03	Chinese Writing 中文書寫
A04	Marketing Management 市場管理	B04	Certified Financial Planner (CFP)	C04	MPF 強制性公積金	D04	Cantonese 廣東話
A05	Quality Management 優質服務管理	B05	Chartered Financial Consultant (ChFC)	C05	Investment Planning 投資策劃	D05	Putonghua 普通話
A06	Risk Management 風險管理	B06	Chartered Insurance Agency Manager (CIAM)	C06	Financial Planning 財務策劃	D06	Use of Computer 基本電腦應用
A07	Stress Management 壓力管理	B07	Chartered Life Underwriter (CLU)	C07	Law Relating to Insurance 與保險有關之法律	D07	IT Enabling Systems 資訊科技系統
A08	Crisis Management 危機管理	B08	Certified Manager of Financial Advisors (CMFA)	C08	Investment-linked Insurance 投資相連保險	D08	Effective Communication Skills 有效溝通技巧
A09	Human Resources Management 人力資源管理	B09	Chartered Property and Casualty Underwriter (CPCU)	C09	Asset Management 資產管理	D09	Marketing/Selling Skills 市場推廣/銷售技巧
A10	Leadership 領導才能	B10	Essentials of Management Development Program (EMD)	C10	Estate Planning 遺產策劃	D10	Presentation Skills 表達技巧
A11	Team Building 團隊之建立	B11	Fellow of the Chartered Insurance Institute (FCII)	C11	Retirement Planning 退休策劃	D11	Basic Accounting 基本會計
A12	Motivation 激勵	B12	Fellow of the Faculty of Actuaries in Scotland (FFA)	C12	Reinsurance 再保險	D12	Interpersonal Skills 人際關係技巧
A13	Coaching & Counseling 訓練及輔導下屬	B13	Fellow of the Institute of Actuaries (FIA)	C13	Health-related Training 與健康有關之訓練	D13	Negotiation Skills 談判技巧
A14	Dealing with Conflict 處理衝突	B14	Fellow of the Institute of Actuaries of Australia (FIAA)	C14	Catastrophe Risk Analysis 巨災風險分析	D14	Telemarketing Skills 電話銷售技巧
A15	Implementing Change 推行變革	B15	Fellow, Chartered Financial Practitioner (FChFP)	C15	Regulatory and Financial Market Knowledge 規管和金融市場知識	D15	Customer Psychology 顧客心理
A16	Time Management 時間管理	B16	Associate, Chartered Financial Practitioner (AChFP)	C16	Deal Structure 交易結構	D16	Mediation Skills 調解技巧
A17	Agency Building and Development 代理人之建立及發展	B17	Fellow of the Society of Actuaries (FSA)	C17	Marine Insurance 海事保險	D17	Information Systems Application Skills 資訊系統應用技巧
		B18	Fellow, Life Management Institute (FLMI)			D18	Artificial Intelligence 人工智能
		B19	Graduate Diploma of Insurance (GDI)			D19	Blockchain 區塊鏈
		B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)			D20	Cloud Computing 雲端運算
		B21	Insurance Financial Planning Course (IFPC)			D21	Data Analytics 數據分析
		B22	Insurance Institute of Hong Kong (IIHK) Diploma				
		B23	Leadership Fellow (LF)				
		B24	Chartered Life Practitioner (ChLP)				
		B25	Professional Diploma in Insurance Programme (PDI)			E99	(i) _____
		B26	Registered Financial Consultant (RFC)				
		B27	Registered Financial Planner (RFP)			E98	(ii) _____
		B28	SFC related courses				
						E97	(iii) _____

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick “✓” one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日**的人力情況填寫此問卷。多謝合作。

**Company Information**  
**公司資料**

(For official use)  
Industry Code \_\_\_\_\_

NATURE OF BUSINESS:  
業務性質

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies - Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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。

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns 'B' to 'E' 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 'E'。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income <sup>#</sup> Range  平均每月收入 <sup>#</sup> 幅度	(E) 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 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
101	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁				
103	Assistant General Manager / Account Director 助理總經理／客戶總監				
149	Other Senior Management Staff 其他高層管理人員				
<b>LIFE INSURANCE 人壽保險</b>					
151	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁				
153	Assistant General Manager / Account Director 助理總經理／客戶總監				
199	Other Senior Management Staff 其他高層管理人員				
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
201	Senior Sales Manager 高級營業經理				
204	Marketing Manager / Sales Manager 市務經理／營業經理				
205	Accounting Manager 會計經理				
210	Compliance Manager 合規經理				
249	Other Middle Management Staff 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
		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'。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)</b>					
<b>LIFE INSURANCE 人壽保險</b>					
251	Senior Sales Manager 高級營業經理				
254	Marketing Manager / Sales Manager 市場經理/營業經理				
260	Compliance Manager 合規經理				
266	Accounting Manager 會計經理				
299	Other Middle Management Staff 其他中層管理人員				
<b>SUPERVISORY 主任</b>					
<b>GENERAL INSURANCE 一般保險</b>					
302	Account Supervisor 客戶主任				
304	Accounting Supervisor 會計主任				
313	Customer Services Supervisor 客戶服務主任				
349	Other Supervisory Staff 其他主任級人員				
<b>LIFE INSURANCE 人壽保險</b>					
352	Account Supervisor 客戶主任				
360	Accounting Supervisor 會計主任				
363	Customer Services Supervisor 客戶服務主任				
399	Other Supervisory Staff 其他主任級人員				
<b>CLERK 文員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
402	Accounting Clerk 會計文員				
403	Clerical Staff 文書人員				
449	Other Clerical Staff 其他文員				
<b>LIFE INSURANCE 人壽保險</b>					
452	Accounting Clerk 會計文員				
453	Clerical Staff 文書人員				
499	Other Clerical Staff 其他文員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 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	6	✓
<b>TECHNICAL REPRESENTATIVE 業務代表</b>					
<b>GENERAL INSURANCE 一般保險</b>					
501	Technical Representative 業務代表				
<b>LIFE INSURANCE 人壽保險</b>					
551	Technical Representative 業務代表				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>GENERAL INSURANCE 一般保險</b>					
049	Other Supporting Staff 其他輔助員工				
<b>LIFE INSURANCE 人壽保險</b>					
099	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					
<i>For Official Use</i>					

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**.  
(Please tick in the box as appropriate)  
相對於現在，請指出 貴公司預計在**未來十二個月**於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<div style="border: 1px solid black; width: 60px; height: 25px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">+ %</div> <div style="border: 1px solid black; width: 60px; height: 25px; margin: 10px auto; display: flex; align-items: center; justify-content: center;">- %</div>	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<div style="border: 1px solid black; width: 60px; height: 25px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">+ %</div> <div style="border: 1px solid black; width: 60px; height: 25px; margin: 10px auto; display: flex; align-items: center; justify-content: center;">- %</div>
--	--	--	--

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起**較佳或較差**的原因：

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2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)  
除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

30 or below 30 歲或以下	31 – 45 31 至 45 歲	46 – 60 46 至 60 歲	61 or above 61 歲或以上
%	%	%	%

## Part-time Employees

### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.

請列出 貴公司在統計日期的兼職僱員人數。

(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

5. Please state the number of full-time employees/ technical representative **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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents

指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

## Employees Left

### 僱員離職

6. Please state the number of full-time employees/ technical representative **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

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 業務代表
<b>(a) Level of Education</b> (Please tick “√” <b>1 box</b> for each job level) <b>教育程度</b> (每職級請剔“√” 選一項)				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience</b> (Please tick “√” <b>1 box</b> for each job level) <b>相關年資</b> (每職級請剔“√” 選一項)				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Recruitment Difficulties

### 招聘困難

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 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 took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明) :	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / technical representative of your company stationed or travelling to the 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 representative 有員工 / 業務代表	
	Stationed* in the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 representative who stay in the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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

- (i) recruit additional employees / technical representative as result of development in non-sales operations in the 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 representative to deal with non-sales operations in the Greater Bay Area in terms of control, communication skills and Mainland regulations?  
為現有僱員 / 業務代表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？

Yes  
會

No  
不會

## Training Needs

### 培訓需要

10. Please indicate the training areas required by employees/ technical representative 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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Technical Representative 業務代表	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### 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 壓力管理
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) _____

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick "✓" one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日**的人力情況填寫此問卷。多謝合作。

**Company Information**  
**公司資料**

(For official use)  
Industry Code \_\_\_\_\_

NATURE OF BUSINESS:  
業務性質

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies - Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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。

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns 'B' to 'E' 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 'E'。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) 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 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
101	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁				
103	Assistant General Manager / Account Director 助理總經理／客戶總監				
149	Other Senior Management Staff 其他高層管理人員				
<b>LIFE INSURANCE 人壽保險</b>					
151	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁				
153	Assistant General Manager / Account Director 助理總經理／客戶總監				
199	Other Senior Management Staff 其他高層管理人員				
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
201	Senior Sales Manager 高級營業經理				
204	Marketing Manager / Sales Manager 市務經理／營業經理				
205	Accounting Manager 會計經理				
210	Compliance Manager 合規經理				
249	Other Middle Management Staff (General Insurance) 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
		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'。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)</b>					
<b>LIFE INSURANCE 人壽保險</b>					
251	Senior Sales Manager 高級營業經理				
254	Marketing Manager / Sales Manager 市場經理/營業經理				
260	Compliance Manager 合規經理				
266	Accounting Manager 會計經理				
299	Other Middle Management Staff 其他中層管理人員				
<b>SUPERVISORY 主任</b>					
<b>GENERAL INSURANCE 一般保險</b>					
302	Account Supervisor 客戶主任				
304	Accounting Supervisor 會計主任				
313	Customer Services Supervisor 客戶服務主任				
349	Other Supervisory Staff 其他主任級人員				
<b>LIFE INSURANCE 人壽保險</b>					
352	Account Supervisor 客戶主任				
360	Accounting Supervisor 會計主任				
363	Customer Services Supervisor 客戶服務主任				
399	Other Supervisory Staff 其他主任級人員				
<b>CLERK 文員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
402	Accounting Clerk 會計文員				
403	Clerical Staff 文書人員				
449	Other Clerical Staff 其他文員				
<b>LIFE INSURANCE 人壽保險</b>					
452	Accounting Clerk 會計文員				
453	Clerical Staff 文書人員				
499	Other Clerical Staff 其他文員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 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	6	✓
<b>TECHNICAL REPRESENTATIVE 業務代表</b>					
<b>GENERAL INSURANCE 一般保險</b>					
501	Technical Representative 業務代表				
<b>LIFE INSURANCE 人壽保險</b>					
551	Technical Representative 業務代表				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>GENERAL INSURANCE 一般保險</b>					
049	Other Supporting Staff 其他輔助員工				
<b>LIFE INSURANCE 人壽保險</b>					
099	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					
<i>For Official Use</i>					

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

(B) Are there any employees whose job duties are not directly related to insurance industry (i.e. not included under the principal jobs of Part I) but they have assisted in handling insurance matters for customers. If yes, please fill in the number in the box provided.

貴公司是否有任何僱員的工作職責與保險業沒有直接關係（即不包括於第一部分列出的職務），但他們需要協助客戶處理保險事宜。如有，請在提供的空格中填寫數目。

B01

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**. (Please tick in the box as appropriate)  
相對於現在，請指出 貴公司預計在**未來十二個月**於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<table border="1" style="width: 100px; height: 30px; margin-bottom: 10px;"> <tr> <td style="text-align: center;">+</td> <td style="text-align: center;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px;"> <tr> <td style="text-align: center;">-</td> <td style="text-align: center;">%</td> </tr> </table>	+	%	-	%	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<table border="1" style="width: 100px; height: 30px; margin-bottom: 10px;"> <tr> <td style="text-align: center;">+</td> <td style="text-align: center;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px;"> <tr> <td style="text-align: center;">-</td> <td style="text-align: center;">%</td> </tr> </table>	+	%	-	%
+	%										
-	%										
+	%										
-	%										

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起**較佳或較差**的原因：

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2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)  
除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

30 or below 30 歲或以下	31 – 45 31 至 45 歲	46 – 60 46 至 60 歲	61 or above 61 歲或以上
%	%	%	%

## Part-time Employees

### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.

請列出 貴公司在統計日期的兼職僱員人數。

(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

5. Please state the number of full-time employees/ technical representative **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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents

指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

## Employees Left

### 僱員離職

6. Please state the number of full-time employees/ technical representative **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

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 業務代表
<b>(a) Level of Education</b> (Please tick “√” <b>1 box</b> for each job level) <b>教育程度</b> (每職級請剔“√” 選一項)				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience</b> (Please tick “√” <b>1 box</b> for each job level) <b>相關年資</b> (每職級請剔“√” 選一項)				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Recruitment Difficulties

### 招聘困難

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 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 took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明)：	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / technical representative of your company stationed or travelling to the 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 representative 有員工 / 業務代表	
	Stationed* in the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 representative who stay in the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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

- (i) recruit additional employees / technical representative as result of development in non-sales operations in the 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 representative to deal with non-sales operations in the Greater Bay Area in terms of control, communication skills and Mainland regulations?  
為現有僱員 / 業務代表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？

Yes  
會

No  
不會

## Training Needs

### 培訓需要

10. Please indicate the training areas required by employees/ technical representative 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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Technical Representative 業務代表	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### 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 壓力管理
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) _____

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick “✓” one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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 2025 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業2025年人力調查**

The 2025 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 company as at **3<sup>rd</sup> March 2025** by answering the questionnaire. Thank you.

保險業2025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 貴公司根據 **2025年3月3日**的人力情況填寫此問卷。多謝合作。

**Company Information**  
**公司資料**

(For official use)  
Industry Code \_\_\_\_\_

NATURE OF BUSINESS:  
業務性質

- |  |   |
|--|---|
| <input type="checkbox"/> Life Insurers<br>人壽保險                     | <input type="checkbox"/> General Insurers<br>一般保險                                   |
| <input type="checkbox"/> Composite Insurers<br>綜合保險                | <input type="checkbox"/> Brokers<br>經紀  |
| <input type="checkbox"/> Company Agencies - Insurance<br>公司代理 - 保險 | <input type="checkbox"/> Company Agencies - Alternative distribution<br>公司代理 - 替代分配 |
| <input type="checkbox"/> Bancassurer<br>銀行保險                       | <input type="checkbox"/> Others, please specify<br>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。

**Part I – Manpower Information**

**第一部份 – 人力情況**

Please complete columns 'B' to 'E' 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 'E'。

**(A) 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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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'。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>SENIOR MANAGEMENT 高層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
101	Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁				
103	Assistant General Manager / Account Director 助理總經理/客戶總監				
149	Other Senior Management Staff 其他高層管理人員				
<b>LIFE INSURANCE 人壽保險</b>					
151	Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁				
153	Assistant General Manager / Account Director 助理總經理/客戶總監				
199	Other Senior Management Staff 其他高層管理人員				
<b>MIDDLE MANAGEMENT 中層管理人員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
201	Senior Sales Manager / Senior Insurance Manager 高級營業經理/高級保險經理				
204	Marketing Manager / Sales Manager / Insurance Manager 市務經理/營業經理/保險經理				
205	Accounting Manager 會計經理				
210	Compliance Manager 合規經理				
212	Legal Manager 法務經理				
213	Manager - Internal Audit 經理 - 內部稽核				
249	Other Middle Management Staff 其他中層管理人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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'。			Code 編號 1 \$15,000 or below 或以下 2 \$15,001 - \$25,000 3 \$25,001 - \$35,000 4 \$35,001 - \$50,000 5 \$50,001 - \$80,000 6 \$80,001 - \$100,000 7 Above \$100,000 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	6	✓
<b>MIDDLE MANAGEMENT (CONTINUED) 中層管理人員 (續)</b>					
<b>LIFE INSURANCE 人壽保險</b>					
251	Senior Sales Manager / Senior Insurance Manager 高級營業經理/高級保險經理				
254	Marketing Manager / Sales Manager / Insurance Manager 市務經理/營業經理/保險經理				
260	Compliance Manager 合規經理				
262	Legal Manager 法務經理				
263	Manager - Internal Audit 經理 - 內部稽核				
266	Accounting Manager 會計經理				
299	Other Middle Management Staff 其他中層管理人員				
<b>SUPERVISORY 主任</b>					
<b>GENERAL INSURANCE 一般保險</b>					
302	Account Supervisor / Marketing Supervisor / Insurance Supervisor 客戶主任/市務主任/保險主任				
304	Accounting Supervisor 會計主任				
313	Customer Services Supervisor 客戶服務主任				
349	Other Supervisory Staff 其他主任級人員				
<b>LIFE INSURANCE 人壽保險</b>					
352	Account Supervisor / Marketing Supervisor / Insurance Supervisor 客戶主任/市務主任/保險主任				
360	Accounting Supervisor 會計主任				
363	Customer Services Supervisor 客戶服務主任				
399	Other Supervisory Staff 其他主任級人員				

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

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 Survey Reference Date  在統計日期的 僱員人數	(C) No. of Vacancies as at Survey Reference Date  在統計日期的 空缺額	(D) Average Monthly Income# Range  平均每月收入# 幅度	(E) Requirement of Professional Qualification* for the Principal Job (Please "✓")  此主要職務要求 專業資格* (請"✓")
	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' 。		Code 編號		
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	6	✓
<b>CLERK 文員</b>					
<b>GENERAL INSURANCE 一般保險</b>					
402	Accounting Clerk 會計文員				
403	Clerical Staff 文書人員				
449	Other Clerical Staff 其他文員				
<b>LIFE INSURANCE 人壽保險</b>					
452	Accounting Clerk 會計文員				
453	Clerical Staff 文書人員				
499	Other Clerical Staff 其他文員				
<b>TECHNICAL REPRESENTATIVE 業務代表</b>					
<b>GENERAL INSURANCE 一般保險</b>					
501	Technical Representative 業務代表				
<b>LIFE INSURANCE 人壽保險</b>					
551	Technical Representative 業務代表				
<b>OTHER SUPPORTING STAFF 其他輔助員工</b>					
<b>GENERAL INSURANCE 一般保險</b>					
049	Other Supporting Staff 其他輔助員工				
<b>LIFE INSURANCE 人壽保險</b>					
099	Other Supporting Staff 其他輔助員工				
<b>OTHER STAFF RELATED TO INSURANCE INDUSTRY 其他相關保險業的員工</b>					
<i>For Official Use</i>					

\* 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。

# Includes basic salary, overtime pay, cost of living allowance, meal allowance, housing allowance, travel allowance, commission and bonus.  
每月收入包括底薪、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。

**Part II**  
**第二部份**

**Expected Change in Future**  
**未來變化**

1. When comparing with the current situation, please indicate your views on the expected change of the following **in the next 12 months**.  
(Please tick in the box as appropriate)  
相對於現在，請指出 貴公司預計在**未來十二個月**於下列之預期變化。(請在適當的格內填上“✓”號。)

<p>(i) Business volume 業務額</p> <p><input type="checkbox"/> (a) Better 較佳</p> <p><input type="checkbox"/> (b) Stable 穩定</p> <p><input type="checkbox"/> (c) Worsen 較差</p> <p><input type="checkbox"/> (d) Uncertain 不肯定</p>	<table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">+</td> <td style="width: 60px;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">-</td> <td style="width: 60px;">%</td> </tr> </table>	+	%	-	%	<p>(ii) Number of full-time employees 全職員工數目</p> <p><input type="checkbox"/> (a) Increase 增加</p> <p><input type="checkbox"/> (b) Same 不變</p> <p><input type="checkbox"/> (c) Decrease 減少</p>	<table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">+</td> <td style="width: 60px;">%</td> </tr> </table> <table border="1" style="width: 100px; height: 30px; text-align: center;"> <tr> <td style="width: 20px;">-</td> <td style="width: 60px;">%</td> </tr> </table>	+	%	-	%
+	%										
-	%										
+	%										
-	%										

Please indicate the reasons leading to **“better” or “worsen”**:  
請說明引起**較佳或較差**的原因：

---



---

2. Other than the principal jobs in Part I, please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry. If existing jobs are foreseen to undergo drastic changes in job duties/job specifications, please also provide the information in the table below. (Please tick in the box as appropriate)  
除第一部分所列出的職位外，請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。如現有職位將有職務或工作規範上的重大轉變，亦請填寫下表。(請在適當的格內填上“✓”號)

Job title 職位名稱	New Job 新職位	Existing Job 現有職位	Job Descriptions / Changes in Job Duties/Specifications 職位描述 / 職務或工作規範的轉變
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

**Current Employees**  
**現職僱員**

3. Please indicate the age range distribution of **full-time employees related to Insurance Industry**.  
請指出 貴公司 **與保險業相關全職僱員**的年齡分布。

30 or below 30 歲或以下	31 – 45 31 至 45 歲	46 – 60 46 至 60 歲	61 or above 61 歲或以上
%	%	%	%

## Part-time Employees

### 兼職僱員

4. Please state the number of **part-time employees** in your company **as at Survey Reference Date**.

請列出 貴公司在統計日期的兼職僱員人數。

(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

5. Please state the number of full-time employees/ technical representative **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 <b>from</b> 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				
(c) Number of new recruits of non-local talents and professionals through talent admission scheme(s)* in Hong Kong 透過香港吸引人才計劃*的新招聘非本地專才人數				

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents

指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港/回港就業安排、輸入中國籍香港永久性居民第二代計劃。

## Employees Left

### 僱員離職

6. Please state the number of full-time employees/ technical representative **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

**Preferred Level of Education and Years of Experience of Employees**

**僱員宜有的教育程度及相關年資**

7. Please choose preferred Level of Education and Years of Experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

Job level 職級	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 業務代表
<b>(a) Level of Education</b> (Please tick “√” <b>1 box</b> for each job level) <b>教育程度</b> (每職級請剔“√” 選一項)				
(i) Postgraduate Degree 研究生學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) First Degree 學士學位	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Sub-degree (e.g. Higher Diploma) 副學位 (例如高級文憑)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Diploma/Certificate 文憑/證書	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Secondary 4 to 7 中四至中七	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi) Secondary 3 or below 中三或以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>(b) Years of Experience</b> (Please tick “√” <b>1 box</b> for each job level) <b>相關年資</b> (每職級請剔“√” 選一項)				
(i) 10 years or more 十年或以上	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) 5 years to less than 10 years 五年至十年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 2 years to less than 5 years 兩年至五年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv) 1 year to less than 2 years 一年至兩年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v) Less than 1 year 一年以下	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>No such level of staff</i> <i>沒有相關職級員工</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Recruitment Difficulties

### 招聘困難

8. 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。

<u>Reasons</u> 原因	<u>Managerial</u> 經理級	<u>Supervisory</u> 主任級	<u>Clerical</u> 文員級	<u>Technical Representative</u> 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 took place and <b>did not encounter</b> difficulties 有招聘，但 <u>沒有遇到</u> 招聘困難	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) 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 缺乏申請人	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) 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"/>
(iv) 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"/>
(v) 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"/>
(vi) Others (please specify): 其他 (請說明) :	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Non-Sales Operations in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)****粵港澳大灣區（大灣區）非銷售業務**

9. (a) Does your company have any **non-sales operations** in the Greater Bay Area as at **Survey Reference Date**?  
在統計日期，貴公司在大灣區有沒有非銷售業務？

Yes 有                       No 沒有 → Please go to question 10 請跳至第 10 題

- (b) Are there any employees / technical representative of your company stationed or travelling to the 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 representative 有員工 / 業務代表	
	Stationed* in the Greater Bay Area 長駐在大灣區	Travelling to the Greater Bay Area 往大灣區出差
(i) Managerial 經理級	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Supervisory 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 representative who stay in the Greater Bay Area for 50% or above of the working time are classified under “Stationed in the 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

- (i) recruit additional employees / technical representative as result of development in non-sales operations in the 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 representative to deal with non-sales operations in the Greater Bay Area in terms of control, communication skills and Mainland regulations?  
為現有僱員 / 業務代表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？

Yes  
會

No  
不會

## Training Needs

### 培訓需要

10. Please indicate the training areas required by employees/ technical representative 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)

Job level 職級	Training areas 訓練範疇				
	1	2	3	4	5
Managerial 經理級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Supervisory 主任級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clerical 文員級	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Technical Representative 業務代表	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<u>Management/Executive</u> 管理/行政之發展		<u>Professional Qualification</u> 專業知識		<u>Job-related Knowledge</u> 業務知識		<u>Generic / Technological Skills</u> 通用 / 科技技能	
Code 編號	Training areas 訓練範疇	Code 編號	Training areas 訓練範疇	Code 編號	Training areas 訓練範疇	Code 編號	Training areas 訓練範疇
A01	Principles & Practice of Management 管理理論與實務	B01	Associate of the Chartered Insurance Institute (ACII)	C01	Actuarial Science 精算學	D01	English Writing 英文書寫
A02	Problem Solving and Decision Making 解決困難及決策	B02	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	C02	General Insurance 一般保險	D02	Spoken English 英語會話
A03	Strategic Management 策略管理	B03	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	C03	Life Insurance 人壽保險	D03	Chinese Writing 中文書寫
A04	Marketing Management 市場管理	B04	Certified Financial Planner (CFP)	C04	MPF 強制性公積金	D04	Cantonese 廣東話
A05	Quality Management 優質服務管理	B05	Chartered Financial Consultant (ChFC)	C05	Investment Planning 投資策劃	D05	Putonghua 普通話
A06	Risk Management 風險管理	B06	Chartered Insurance Agency Manager (CIAM)	C06	Financial Planning 財務策劃	D06	Use of Computer 基本電腦應用
A07	Stress Management 壓力管理	B07	Chartered Life Underwriter (CLU)	C07	Law Relating to Insurance 與保險有關之法律	D07	IT Enabling Systems 資訊科技系統
A08	Crisis Management 危機管理	B08	Certified Manager of Financial Advisors (CMFA)	C08	Investment-linked Insurance 投資相連保險	D08	Effective Communication Skills 有效溝通技巧
A09	Human Resources Management 人力資源管理	B09	Chartered Property and Casualty Underwriter (CPCU)	C09	Asset Management 資產管理	D09	Marketing/Selling Skills 市場推廣/銷售技巧
A10	Leadership 領導才能	B10	Essentials of Management Development Program (EMD)	C10	Estate Planning 遺產策劃	D10	Presentation Skills 表達技巧
A11	Team Building 團隊之建立	B11	Fellow of the Chartered Insurance Institute (FCII)	C11	Retirement Planning 退休策劃	D11	Basic Accounting 基本會計
A12	Motivation 激勵	B12	Fellow of the Faculty of Actuaries in Scotland (FFA)	C12	Reinsurance 再保險	D12	Interpersonal Skills 人際關係技巧
A13	Coaching & Counseling 訓練及輔導下屬	B13	Fellow of the Institute of Actuaries (FIA)	C13	Health-related Training 與健康有關之訓練	D13	Negotiation Skills 談判技巧
A14	Dealing with Conflict 處理衝突	B14	Fellow of the Institute of Actuaries of Australia (FIAA)	C14	Catastrophe Risk Analysis 巨災風險分析	D14	Telemarketing Skills 電話銷售技巧
A15	Implementing Change 推行變革	B15	Fellow, Chartered Financial Practitioner (FChFP)	C15	Regulatory and Financial Market Knowledge 規管和金融市場知識	D15	Customer Psychology 顧客心理
A16	Time Management 時間管理	B16	Associate, Chartered Financial Practitioner (AChFP)	C16	Deal Structure 交易結構	D16	Mediation Skills 調解技巧
A17	Agency Building and Development 代理人之建立及發展	B17	Fellow of the Society of Actuaries (FSA)	C17	Marine Insurance 海事保險	D17	Information Systems Application Skills 資訊系統應用技巧
		B18	Fellow, Life Management Institute (FLMI)			D18	Artificial Intelligence 人工智能
		B19	Graduate Diploma of Insurance (GDI)			D19	Blockchain 區塊鏈
		B20	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)			D20	Cloud Computing 雲端運算
		B21	Insurance Financial Planning Course (IFPC)			D21	Data Analytics 數據分析
		B22	Insurance Institute of Hong Kong (IIHK) Diploma				
		B23	Leadership Fellow (LF)				
		B24	Chartered Life Practitioner (ChLP)				
		B25	Professional Diploma in Insurance Programme (PDI)			E99	(i) _____
		B26	Registered Financial Consultant (RFC)				
		B27	Registered Financial Planner (RFP)			E98	(ii) _____
		B28	SFC related courses				
						E97	(iii) _____

11. Which of the following measures does your company prefer to attract new entrants to the industry?

(You may tick "✓" one or more options.)

貴公司認為以下哪項項目有效鼓勵新人入行？（可剔“✓”選多於一項。）

- Educational Grants and Scholarships  
教育助學金和獎學金
  - Financial Support for Professional Development  
專業發展資助
  - Grants and Incentives for Digital Transformation Training  
數碼轉型培訓的資助與獎勵
  - Immigration Policies to Encourage International Talent  
鼓勵國際人才的移民政策
  - Public Awareness Campaigns  
公眾意識活動
  - Others, please specify :  
其他, 請說明
- 

### **Impact of advancement of technologies**

#### **技術提升的影響**

12. 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。

**The 2025 Manpower Survey of the Insurance Industry**  
**保險業 2 0 2 5 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 company. For detailed job descriptions for principal jobs, please refer to Appendix B.  
請瀏覽‘A’欄，選取適用於貴公司的主要職務。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 company. 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公司所採用。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 that an employee's duties in your company are split between two or more job titles, please use the job title that best describes his/her principal responsibility.  
如貴公司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 with respect of the appropriate job categories.  
如貴公司另有保險業務未載於工作說明（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 (Excl. trainees) - Column 'B'  
在統計日期的僱員人數（受訓者除外）——‘B’欄

For each principal job, please fill in the total number of full-time employees (excluding trainees) as at the 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 each week) under the payroll of the company. These include proprietors and partners working full-time for the company. These definitions also apply to ‘full-time employee(s)’ appearing in other parts of the questionnaire.

請填寫貴公司於統計日期僱用的每個主要職務的全職僱員總數（受訓者除外）。

「全職僱員」指在貴公司內全職工作（即每月最少四週、每週不少於十八小時）的受薪人員，其中包括在公司內全職工作的東主及合夥人。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 the Survey Reference Date. ‘Vacancies’ refer to those unfilled, immediately available job openings for which the company is actively trying to recruit personnel as at the survey reference date.

請填上在統計日期每一主要職務的全職空缺額。「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。

## **Part I (continued)**

### **第一部份 (續)**

4. **Average Monthly Remuneration Package of Employees (Excl. trainees) - Column 'D'**  
僱員之每月平均薪酬 (受訓者除外) —— 'D' 欄

Please enter the code of the average monthly remuneration package during the past 12 months for each principal job of a 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 'D' 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 貴公司有多於一名僱員擔任同一主要職務，則請取平均收入。

5. **Requirement of Professional Qualification for the Principal Job - Column 'E'**  
此主要職務要求專業資格 —— 'E' 欄

Please "✓" if the principal job requires possession of any Professional Qualification.

請在 'E' 欄"✓" 如該主要職務需要擁有專業資格。

## **Part II**

### **第二部份**

6. **Question 1 - Expected Change in Future**  
問題 1 — 未來變化

When comparing with the current situation, please indicate your views on the expected change in the next 12 months. 相對於現在，請指出 貴公司預計在未來十二個月之預期變化。

(i) Business volume and provide the reasons leading to the better or worsen.  
業務額及指出引起較佳或較差的原因。

(ii) Number of Full-time employees  
全職員工數目

7. **Question 2 – New Job Position**  
問題 2 — 新職位

◆ Please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry.  
請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。

◆ Please indicate the existing jobs that are foreseen to undergo drastic changes in job duties/job specifications.  
請指出預計將有職務或工作規範上重大轉變的現有職位。

8. **Question 3 - Age Distribution of Employees**  
問題 3 — 僱員年齡分布

Please indicate the age range distribution of full-time employees related to Insurance Industry.  
請指出 貴公司 與保險業相關全職僱員的年齡分布。

9. **Question 4 - Part-time Employees**  
問題 4 — 兼職僱員

Please state the number of part-time employees in your company as at Survey Reference Date. "Part-time employees" refers to employees who are employed under a "contract of employment" and their working hours per week is less than 30.

請列出 貴公司在統計日期的兼職僱員人數。"兼職員工" 是指根據僱傭合約受僱及每週工作時間少於 30 小時的員工。

## **Part II (continued)**

### **第二部份 (續)**

#### **10. Question 5 - New Recruitment**

##### 問題 5 — 新聘僱員

- ◆ Please fill in the total number of full-time employees / insurance agents who were newly recruited in the past 12 months.  
請填寫 貴公司在過去十二個月內新招聘的全職僱員／保險代理人總人數。
- ◆ Please fill in the number of new recruits from an insurance company/ insurance intermediary/ insurance related company.  
請填寫 貴公司的新招聘中，來自保險公司／保險中介人／與保險業有關的公司的僱員人數。
- ◆ Please fill in the number of new recruits from another bank/financial company.  
請填寫 貴公司的新招聘中，來自另一間銀行／金融機構的僱員人數。
- ◆ Please fill in the number of new recruits from graduates of insurance discipline.  
請填寫 貴公司的新招聘中，來自應屆保險學科之畢業生的僱員人數。
- ◆ Please fill in the number of new recruits of non-local talents and professionals through talent admission scheme(s)\* in Hong Kong.  
請填寫 貴公司的新招聘中，透過香港吸引人才計劃\*的新招聘非本地專才人數。

\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents  
指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港／回港就業安排、輸入中國籍香港永久性居民第二代計劃。

#### **11. Question 6 – Employees who had left the company**

##### 問題 6 — 已離職僱員

Please fill in the number of full-time employees / insurance agents who had left in the past 12 months.  
請填寫 貴公司過去十二個月內，全職僱員／保險代理人的離職人數。

#### **12. Question 7 – Preferred Level of Education and Years of Experience of Full-Time Employees**

##### 問題 7 — 全職僱員宜有的教育程度及相關年資

Please indicate the preferred level of education and years of experience of full-time employees.  
請選擇全職僱員宜有的教育程度及相關年資。

##### Definition of Preferred Level of Education:

宜有教育程度的定義：

- ◆ “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 of Applied Education (DAE), 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、應用教育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。

13. Question 8 – Recruitment Difficulties

問題 8 — 招聘困難

Please indicate the difficulties encountered in the 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在招聘全職僱員時遇到的困難。

14. Question 9 - Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

問題 9 — 粵港澳大灣區（大灣區）非銷售業務

Please indicate that if:

請指出：

- (a) your company has non-sales operations in Greater Bay Area;  
貴公司在 大灣區 有沒有非銷售業務；
- (b) there are any employees / insurance agents of your company stationed or travelling to Greater Bay Area for work of non-sales operations;  
貴公司會否有員工／保險代理人在 大灣區 長駐或出差進行非銷售業務的工作；
- (c) your company recruits additional employees / insurance agents and trains existing employees / insurance agents as a result of development in non-sales operations in Greater Bay Area.  
貴公司會否因在 大灣區 非銷售業務的發展而增聘僱員／保險代理人及訓練現職僱員／保險代理人。

15. Question 10, 11 – Training Needs

問題 10、11 — 培訓需要

Q10) Please indicate the training areas required to deal with the emerging trend and development of the insurance industry by choosing the corresponding codes.  
問題 10) 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。

Q11) Please indicate the measures that your company prefers to attract new entrants to the industry.  
問題 11) 請選擇貴公司認為有效鼓勵新人入行的政策。

16. Question 12 – Impact of advancement of technologies

問題 12 — 技術提升的影響

Please indicate any job positions that will become obsolete because of the advancement of technologies.  
請指出 貴公司預期那些職位，會因為技術提升而被淘汰。

**The 2025 Manpower Survey of the Insurance Industry**  
**保險業 2 0 2 5 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 company. For detailed job descriptions for principal jobs, please refer to Appendix B.  
請瀏覽‘A’欄，選取適用於貴公司的主要職務。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 company. 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公司所採用。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 that an employee's duties in your company are split between two or more job titles, please use the job title that best describes his/her principal responsibility.  
如貴公司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 with respect of the appropriate job categories.  
如貴公司另有保險業務未載於工作說明（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 (Excl. trainees) - Column 'B'  
在統計日期的僱員人數（受訓者除外）——‘B’欄

For each principal job, please fill in the total number of full-time employees (excluding trainees) as at the 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 each week) under the payroll of the company. These include proprietors and partners working full-time for the company. These definitions also apply to ‘full-time employee(s)’ appearing in other parts of the questionnaire.

請填寫貴公司於統計日期僱用的每個主要職務的全職僱員總數（受訓者除外）。

「全職僱員」指在貴公司內全職工作（即每月最少四週、每週不少於十八小時）的受薪人員，其中包括在公司內全職工作的東主及合夥人。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 the Survey Reference Date. ‘Vacancies’ refer to those unfilled, immediately available job openings for which the company is actively trying to recruit personnel as at the survey reference date.

請填上在統計日期每一主要職務的全職空缺額。「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。

**AL**

(Company Agencies –  
Alternative Distribution)

## **Part I (continued)**

### **第一部份 (續)**

4. Average Monthly Remuneration Package of Employees (Excl. trainees) - Column 'D'  
僱員之每月平均薪酬 (受訓者除外) —— 'D' 欄

Please enter the code of the average monthly remuneration package during the past 12 months for each principal job of a 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 'D' 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 貴公司有多於一名僱員擔任同一主要職務，則請取平均收入。

5. Requirement of Professional Qualification for the Principal Job - Column 'E'  
此主要職務要求專業資格 —— 'E' 欄

Please "✓" if the principal job requires possession of any Professional Qualification.  
請在 'E' 欄"✓" 如該主要職務需要擁有專業資格。

6. [For Company Agencies – Alternative distribution company ONLY]  
Number of employees whose job duties are not directly related to insurance industry but also assisted in handling insurance matters - B01

[只適用於公司代理 – 替代分配的公司]

Please fill in the number of employees whose job duties are not directly related to insurance industry, (e.g., travel agents, car salesperson) but they assisted in handling insurance matters for customers in the box 'B01' 如有任何僱員的工作職責與保險業沒有直接關係 (例如：旅行代理、汽車銷售員)，但他們需要協助客戶處理保險事宜，請在 'B01' 方格內填寫。

## **Part II**

### **第二部份**

7. Question 1 - Expected Change in Future  
問題 1 — 未來變化

When comparing with the current situation, please indicate your views on the expected change in the next 12 months.  
相對於現在，請指出 貴公司預計在未來十二個月之預期變化。

- (i) Business volume and provide the reasons leading to the better or worsen.  
業務額及指出引起較佳或較差的原因。
- (ii) Number of Full-time employees  
全職員工數目

8. Question 2 – New Job Position  
問題 2 — 新職位

- ◆ Please indicate the new job position(s) that will be introduced in the future (if any) in order to meet the emerging trends of the industry.  
請指出 貴公司未來將會引入的新職位(如有)，以配合行業的新興趨勢。
- ◆ Please indicate the existing jobs that are foreseen to undergo drastic changes in job duties/job specifications.  
請指出預計將有職務或工作規範上重大轉變的現有職位。

9. Question 3 - Age Distribution of Employees  
問題 3 — 僱員年齡分布

Please indicate the age range distribution of full-time employees related to Insurance Industry.  
請指出 貴公司 與保險業相關全職僱員的年齡分布。

## **Part II (continued)**

### **第二部份 (續)**

#### **10. Question 4 - Part-time Employees**

##### 問題 4 — 兼職僱員

Please state the number of part-time employees in your company as at Survey Reference Date. “Part-time employees” refers to employees who are employed under a “contract of employment” and their working hours per week is less than 30.

請列出 貴公司在統計日期的兼職僱員人數。“兼職員工”是指根據僱傭合約受僱及每週工作時間少於 30 小時的員工。

#### **11. Question 5 - New Recruitment**

##### 問題 5 — 新聘僱員

- ◆ Please fill in the total number of full-time employees / technical representative who were newly recruited in the past 12 months.  
請填寫 貴公司在過去十二個月內新招聘的全職僱員／業務代表總人數。
- ◆ Please fill in the number of new recruits from an insurance company/ insurance intermediary/ insurance related company.  
請填寫 貴公司的新招聘中，來自保險公司／保險中介人／與保險業有關的公司的僱員人數。
- ◆ Please fill in the number of new recruits from another bank/financial company.  
請填寫 貴公司的新招聘中，來自另一間銀行／金融機構的僱員人數。
- ◆ Please fill in the number of new recruits from graduates of insurance discipline.  
請填寫 貴公司的新招聘中，來自應屆保險學科之畢業生的僱員人數。
- ◆ Please fill in the number of new recruits of non-local talents and professionals through talent admission scheme(s)\* in Hong Kong.  
請填寫 貴公司的新招聘中，透過香港吸引人才計劃\*的新招聘非本地專才人數。

*\* Refers to the Top Talent Pass Scheme, General Employment Policy, Admission Scheme for Mainland Talents and Professionals, Quality Migrant Admission Scheme, Technology Talent Admission Scheme, Immigration Arrangements for Non-local Graduates and the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents*

*指高端人才通行證計劃、「一般就業政策」及輸入內地人才計劃、優秀人才入境計劃、科技人才入境計劃、非本地畢業生留港／回港就業安排、輸入中國籍香港永久性居民第二代計劃。*

#### **12. Question 6 – Employees who had left the company**

##### 問題 6 — 已離職僱員

Please fill in the number of full-time employees / technical representative who had left in the past 12 months.

請填寫 貴公司過去十二個月內，全職僱員／業務代表的離職人數。

#### **13. Question 7 – Preferred Level of Education and Years of Experience of Full-Time Employees**

##### 問題 7 — 全職僱員宜有的教育程度及相關年資

Please indicate the preferred level of education and years of experience of full-time employees.

請選擇全職僱員宜有的教育程度及相關年資。

Definition of Preferred Level of Education:

宜有教育程度的定義：

- ◆ “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 of Applied Education (DAE), 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、應用教育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。

14. Question 8 – Recruitment Difficulties

問題 8 — 招聘困難

Please indicate the difficulties encountered in the 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在招聘全職僱員時遇到的困難。

15. Question 9 - Non-Sales Operations in Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area)

問題 9 — 粵港澳大灣區（大灣區）非銷售業務

Please indicate that if:

請指出：

- (a) your company has non-sales operations in Greater Bay Area;  
貴公司在大湾区有沒有非銷售業務；
- (b) there are any employees / technical representative of your company stationed or travelling to Greater Bay Area for work of non-sales operations;  
貴公司會否有員工／業務代表在大湾区長駐或出差進行非銷售業務的工作；
- (c) your company recruits additional employees / technical representative and trains existing employees / technical representative as a result of development in non-sales operations in Greater Bay Area.  
貴公司會否因在大湾区非銷售業務的發展而增聘僱員／業務代表及訓練現職僱員／業務代表。

16. Question 10, 11 – Training Needs

問題 10、11 — 培訓需要

Q10) Please indicate the training areas required to deal with the emerging trend and development of the Insurance industry by choosing the corresponding codes.

問題 10) 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。

Q11) Please indicate the measures that your company prefers to attract new entrants to the industry.

問題 11) 請選擇貴公司認為有效鼓勵新人入行的政策。

17. Question 12 – Impact of advancement of technologies

問題 12 — 技術提升的影響

Please indicate any job positions that will become obsolete because of the advancement of technologies.

請指出 貴公司預期那些職位，會因為技術提升而被淘汰。

**2025 Manpower Survey of the Insurance Industry**  
**保險業 2025 年人力調查**

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL</b>		<b>高層管理人員級</b>
151	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／行政 總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  主管 – 企業風險管理／ 首席風險官	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 No. 編號	Job Title 職稱	Job Description 工作說明
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。
157	Head - Marketing  主管 - 市務	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. 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)</b>		
158	Head – Group Benefits Business  主管 – 團體福利業務	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. 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。
159	Head - Finance/Investment/ Treasurer  主管 – 財務／投資／司庫	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。
160	Head – Agency Operation  主管 – 營業代理運作	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. 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)</b>		
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  總資訊主任／總科技主任	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。
<b>MIDDLE MANAGEMENT LEVEL 中層管理人員級</b>		
252	Marketing Manager  市務經理	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 No. 編號	Job Title 職稱	Job Description 工作說明
255	Accounting Manager / Investment Manager  會計經理／投資經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 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. 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。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。
256	Actuarial Manager  精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
257	Reinsurance Manager  再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
258	Underwriting Manager  核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums and extent of cover. Works closely with reinsurers and determines acceptance of insurance. Approves the issue of policies and endorsements. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。與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  賠償經理	Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. 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  合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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 No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
261	Manager - Enterprise Risk Management  經理 – 企業風險管理	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  法務經理	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  經理 – 內部稽核	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 No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
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。
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  人力資源／培訓經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
270	Information Technology Manager  資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
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。
<b>SUPERVISORY LEVEL 主任級</b>		
351	Underwriting Supervisor  核保主任	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorised limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保／保單服務經理執行公司的核保政策，並在授權範圍內，評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
353	Marketing Supervisor  市務主任	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL (Continued) 主任級 (續)</b>		
354	Accounting Supervisor / Investment Supervisor  會計主任／投資主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager/ Investment Manager in analysing statistics and preparing management reports and statutory returns. Assists the Accounting Manager/ Investment Manager in planning and organising budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 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／投資經理分析統計資料、編製管理報告及法定報表。協助會計經理／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。
355	Actuarial Supervisor  精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans and pension schemes. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃及退休金計劃。
356	Policy Services Supervisor  保單服務主任	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  賠償主任	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SUPERVISORY LEVEL (Continued) 主任級 (續)		
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。
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  客戶服務主任	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL (Continued) 主任級 (續)</b>		
365	Human Resources Supervisor / Training Supervisor  人力資源／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  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
<b>CLERICAL LEVEL 文員級</b>		
452	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
454	Customer Services Representative  客戶服務代表	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。

OTHERS 其他		
	<b>Other Principal Jobs</b> 其他主要職務	<b>Jobs not classified above but are considered as principal jobs in your company.</b> 未被涵括在以上分類的其他主要職務。
199	- Senior Management Level 高層管理人員級	
299	- Middle Management Level 中層管理人員級	
399	- Supervisory Level 主管級	
499	- Clerical Level 文員級	
099	<b>Other Supporting Staff</b>  其他輔助員工	<b>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.</b> 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
651	Agency Director/ District Director/ Regional Director/ Senior Agency Manager  營業總監／區域總監／高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理 50 位以上營業員。為營業經理及主任提供管理發展培訓。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，執行公關及市場工作。
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  營業員	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

**2025 Manpower Survey of the Insurance Industry**  
**保險業 2025 年人力調查**

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>		
101	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  助理總經理／高級經理	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
104	Head – Enterprise Risk Management / Chief Risk Officer  主管 – 企業風險管理／首席風險官	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的風險，並監督補救措施的落實。
109	Head - Finance/Investment/ Treasurer  主管 – 財務／投資／司庫	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  總資訊主任／總科技主任	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL</b> 中層管理人員級		
202	Marketing Manager / Account Manager / Servicing Manager  市務經理／客戶經理／服務經理	Provides services to 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  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
206	Actuarial Manager  精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
207	Reinsurance Manager  再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
208	Underwriting Manager  核保經理	<p>Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums 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.</p> <p>負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。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。</p>
209	Claims Manager  賠償經理	<p>Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics.</p> <p>負責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。</p>
210	Compliance Manager  合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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>

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
211	Manager - Enterprise Risk Management  經理 – 企業風險管理	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  法務經理	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  經理—內部稽核	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
219	Human Resources/ Training Manager  人力資源／培訓經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，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  資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
<b>SUPERVISORY LEVEL 主任級</b>		
301	Account Supervisor/ Underwriting Supervisor  客戶主任／核保主任	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  市務主任	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。
304	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SUPERVISORY LEVEL (Continued) 主任級 (續)		
305	Actuarial Supervisor  精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃。
306	Policy Services Supervisor  保單服務主任	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  賠償主任	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  客戶服務主任	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  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
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  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
404	Customer Services Representative  客戶服務代表	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。

OTHERS 其他		
<p>149</p> <p>249</p> <p>349</p> <p>449</p>	<p>Other Principal Jobs 其他主要職務</p> <p>- Senior Management Level 高層管理人員級</p> <p>- Middle Management Level 中層管理人員級</p> <p>- Supervisory Level 主管級</p> <p>- Clerical Level 文員級</p>	<p>Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。</p>
049	<p>Other Supporting Staff</p> <p>其他輔助員工</p>	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
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  營業員	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

**2025 Manpower Survey of the Insurance Industry**  
**保險業 2025 年人力調查**

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL 高層管理人員級</b>		
101	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  助理總經理／高級經理	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
104	Head – Enterprise Risk Management / Chief Risk Officer  主管 – 企業風險管理／首席風險官	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的風險，並監督補救措施的落實。
109	Head - Finance/Investment/ Treasurer  主管 – 財務／投資／司庫	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  總資訊主任／總科技主任	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL</b> 中層管理人員級		
202	Marketing Manager / Account Manager / Servicing Manager  市務經理／客戶經理／服務經理	Provides services to 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  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
206	Actuarial Manager  精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
207	Reinsurance Manager  再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
208	Underwriting Manager  核保經理	<p>Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums 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.</p> <p>負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。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。</p>
209	Claims Manager  賠償經理	<p>Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics.</p> <p>負責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。</p>
210	Compliance Manager  合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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>

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
211	Manager - Enterprise Risk Management  經理 – 企業風險管理	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  法務經理	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  經理—內部稽核	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
219	Human Resources/ Training Manager  人力資源／培訓經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，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  資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
<b>SUPERVISORY LEVEL 主任級</b>		
301	Account Supervisor/ Underwriting Supervisor  客戶主任／核保主任	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  市務主任	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。
304	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL (Continued) 主任級 (續)</b>		
305	Actuarial Supervisor  精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃。
306	Policy Services Supervisor  保單服務主任	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  賠償主任	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  客戶服務主任	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  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
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  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
404	Customer Services Representative  客戶服務代表	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。

OTHERS 其他		
<p>149</p> <p>249</p> <p>349</p> <p>449</p>	<p>Other Principal Jobs 其他主要職務</p> <p>- Senior Management Level 高層管理人員級</p> <p>- Middle Management Level 中層管理人員級</p> <p>- Supervisory Level 主管級</p> <p>- Clerical Level 文員級</p>	<p>Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。</p>
049	<p>Other Supporting Staff</p> <p>其他輔助員工</p>	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
601	Director/ Manager  董事／經理	<p>Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities.</p> <p>策劃及發展營業業務。直接及間接管理 50 位以上營業員。為營業經理及主任提供管理發展培訓。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。</p>
604	Agent  營業員	<p>Identifies prospective clients to acquire new business and serves existing policyholders.</p> <p>確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。</p>

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL</b> 高層管理人員級		
151	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／行政 總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  主管 – 企業風險管理／ 首席風險官	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 No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)</b>		
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。
157	Head - Marketing  主管 - 市務	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. 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。
158	Head - Group Benefits Business  主管 - 團體福利業務	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. 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)</b>		
159	Head - Finance/Investment/ Treasurer  主管 – 財務／投資／ 司庫	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。
160	Head – Agency Operation  主管 – 營業代理運作	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. 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。
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  總資訊主任／總科技主任	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL</b> 中層管理人員級		
252	Marketing Manager  市務經理	<p>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.</p> <p>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。</p>
255	Accounting Manager / Investment Manager  會計經理／投資經理	<p>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. 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.</p> <p>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。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。</p>
256	Actuarial Manager  精算經理	<p>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.</p> <p>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。</p>

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
257	Reinsurance Manager  再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。
258	Underwriting Manager  核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums and extent of cover. Works closely with reinsurers and determines acceptance of insurance. Approves the issue of policies and endorsements. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。與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  賠償經理	Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. 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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
260	Compliance Manager  合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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>
261	Manager - Enterprise Risk Management  經理 – 企業風險管理	<p>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.</p> <p>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。</p>
262	Legal Manager  法務經理	<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>

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
263	Manager - Internal Audit  經理 – 內部稽核	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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
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  人力資源／培訓經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities.  執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，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  資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines.  分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SUPERVISORY LEVEL 主任級		
351	Underwriting Supervisor  核保主任	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorised limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保／保單服務經理執行公司的核保政策，並在授權範圍內，評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
353	Marketing Supervisor  市務主任	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 / Investment Supervisor  會計主任／投資主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager/ Investment Manager in analysing statistics and preparing management reports and statutory returns. Assists the Accounting Manager/ Investment Manager in planning and organising budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 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／投資經理分析統計資料、編製管理報告及法定報表。協助會計經理／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。
355	Actuarial Supervisor  精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans and pension schemes. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃及退休金計劃。

Code No. 編號	Job Title 職稱	Job Description 工作說明
SUPERVISORY LEVEL (Continued)		主任級 (續)
356	Policy Services Supervisor  保單服務主任	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  賠償主任	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。
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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL (Continued) 主任級 (續)</b>		
363	Customer Services Supervisor  客戶服務主任	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／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  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
<b>CLERICAL LEVEL 文員級</b>		
452	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
454	Customer Services Representative  客戶服務代表	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。

OTHERS 其他		
	<b>Other Principal Jobs</b> 其他主要職務	<b>Jobs not classified above but are considered as principal jobs in your company.</b> 未被涵括在以上分類的其他主要職務。
199	- Senior Management Level 高層管理人員級	
299	- Middle Management Level 中層管理人員級	
399	- Supervisory Level 主管級	
499	- Clerical Level 文員級	
099	<b>Other Supporting Staff</b>  其他輔助員工	<b>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.</b> 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
651	Agency Director/ District Director/ Regional Director/ Senior Agency Manager  營業總監／區域總監／高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理 50 位以上營業員。為營業經理及主任提供管理發展培訓。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，執行公關及市場工作。
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  營業員	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

**2025 Manpower Survey of the Insurance Industry**  
**保險業 2025 年人力調查**

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL</b>		<b>高層管理人員級</b>
101	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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/ Chief Operating Officer  助理總經理／客戶總監／ 營運總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL</b> 中層管理人員級		
201	Senior Account Manager  高級客戶經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。
203	Marketing Manager/Account Manager/ Sales Manager/Business Development Manager  市務經理／營業經理／ 客戶經理／業務發展經理	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  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
209	Claims Manager  賠償經理	Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 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、再保險公司及律師等緊密聯絡。監督及培訓屬下職員。保留及分析統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
210	Compliance Manager  合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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>
<b>SUPERVISORY LEVEL 主任級</b>		
304	Accounting Supervisor  會計主任	<p>Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns.</p> <p>監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。</p>
308	Claims Supervisor  賠償主任	<p>Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement.</p> <p>在授權範圍內審核保單，以及批准根據保單提出的索償要求。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。</p>

Code No. 編號	Job Title 職稱	Job Description 工作說明
SUPERVISORY LEVEL (Continued) 主任級 (續)		
313	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
TECHNICAL REPRESENTATIVE 業務代表		
501	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
402	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>OTHERS 其他</b>		
<p>149</p> <p>249</p> <p>349</p> <p>449</p>	<p><b>Other Principal Jobs</b> 其他主要職務</p> <p>- Senior Management Level 高層管理人員級</p> <p>- Middle Management Level 中層管理人員級</p> <p>- Supervisory Level 主管級</p> <p>- Clerical Level 文員級</p>	<p>Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。</p>
049	<p><b>Other Supporting Staff</b></p> <p>其他輔助員工</p>	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

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



Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)</b>		
266	Accounting Manager  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
<b>SUPERVISORY LEVEL      主任級</b>		
358	Claims Supervisor  賠償主任	Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的索償要求。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。
360	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
363	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。

Code No. 編號	Job Title 職稱	Job Description 工作說明
TECHNICAL REPRESENTATIVE 業務代表		
551	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
452	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>OTHERS 其他</b>		
<p>199</p> <p>299</p> <p>399</p> <p>499</p>	<p><b>Other Principal Jobs</b> 其他主要職務</p> <p>- Senior Management Level 高層管理人員級</p> <p>- Middle Management Level 中層管理人員級</p> <p>- Supervisory Level 主管級</p> <p>- Clerical Level 文員級</p>	<p>Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。</p>
<p>099</p>	<p><b>Other Supporting Staff</b></p> <p>其他輔助員工</p>	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

**2025 Manpower Survey of the Insurance Industry**  
**保險業 2025 年人力調查**

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL</b>		<b>高層管理人員級</b>
101	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
<b>MIDDLE MANAGEMENT LEVEL</b>		<b>中層管理人員級</b>
201	Senior Sales Manager  高級營業經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)</b>		
204	Marketing Manager/ Sales Manager  市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
205	Accounting Manager  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
210	Compliance Manager  合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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 No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL      主任級</b>		
302	Account Supervisor  客戶主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
304	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
313	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
<b>TECHNICAL REPRESENTATIVE      業務代表</b>		
501	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>CLERICAL LEVEL 文員級</b>		
402	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
<b>OTHERS 其他</b>		
149  249  349  449	Other Principal Jobs 其他主要職務  - Senior Management Level 高層管理人員級  - Middle Management Level 中層管理人員級  - Supervisory Level 主管級  - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
049	Other Supporting Staff  其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)</b>		
254	Marketing Manager/ Sales Manager  市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
260	Compliance Manager  合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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。
266	Accounting Manager  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL      主任級</b>		
352	Account Supervisor  客戶主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
360	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
363	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
<b>TECHNICAL REPRESENTATIVE      業務代表</b>		
551	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>CLERICAL LEVEL 文員級</b>		
452	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
<b>OTHERS 其他</b>		
199  299  399  499	Other Principal Jobs 其他主要職務  - Senior Management Level 高層管理人員級  - Middle Management Level 中層管理人員級  - Supervisory Level 主管級  - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
099	Other Supporting Staff  其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL</b>		<b>高層管理人員級</b>
101	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
<b>MIDDLE MANAGEMENT LEVEL</b>		<b>中層管理人員級</b>
201	Senior Sales Manager  高級營業經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
204	Marketing Manager/ Sales Manager  市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
205	Accounting Manager  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
210	Compliance Manager  合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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 No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL      主任級</b>		
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304	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
313	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
<b>TECHNICAL REPRESENTATIVE      業務代表</b>		
501	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>CLERICAL LEVEL 文員級</b>		
402	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
<b>OTHERS 其他</b>		
149  249  349  449	Other Principal Jobs 其他主要職務  - Senior Management Level 高層管理人員級  - Middle Management Level 中層管理人員級  - Supervisory Level 主管級  - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
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Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SENIOR MANAGEMENT LEVEL</b>		高層管理人員級
151	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, 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  助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
<b>MIDDLE MANAGEMENT LEVEL</b>		中層管理人員級
251	Senior Sales Manager  高級營業經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)</b>		
254	Marketing Manager/ Sales Manager  市務經理／營業經理	<p>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.</p> <p>參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。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。</p>
260	Compliance Manager  合規經理	<p>Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual.</p> <p>提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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>
266	Accounting Manager  會計經理	<p>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.</p> <p>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。</p>

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL      主任級</b>		
352	Account Supervisor  客戶主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
360	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
363	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
<b>TECHNICAL REPRESENTATIVE      業務代表</b>		
551	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>CLERICAL LEVEL 文員級</b>		
452	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
<b>OTHERS 其他</b>		
199  299  399  499	Other Principal Jobs 其他主要職務  - Senior Management Level 高層管理人員級  - Middle Management Level 中層管理人員級  - Supervisory Level 主管級  - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
099	Other Supporting Staff  其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

**2025 Manpower Survey of the Insurance Industry****保險業 2025 年人力調查**

## Job Description of Principal Jobs in

Bancassurance Sector (General Insurance)

## 銀行附屬保險(一般保險)主要職務的工作說明

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

**BA**

(Bancassurer)

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)</b>		
204	Marketing Manager/ Sales Manager/ Insurance Manager  市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
205	Accounting Manager  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
210	Compliance Manager  合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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 No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)		
212	Legal Manager  法務經理	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  經理 - 內部稽核	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。

SUPERVISORY LEVEL 主任級		
302	Account Supervisor/ Marketing Supervisor / Insurance Supervisor  客戶主任／市務主任／ 保險主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
304	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
313	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
TECHNICAL REPRESENTATIVE 業務代表		
501	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>CLERICAL LEVEL 文員級</b>		
402	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
403	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
<b>OTHERS 其他</b>		
149 249 349 449	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級 - Middle Management Level 中層管理人員級 - Supervisory Level 主管級 - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
049	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)		
254	Marketing Manager/ Sales Manager/ Insurance Manager  市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
260	Compliance Manager  合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。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 No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued)      中層管理人員級 (續)		
262	Legal Manager  法務經理	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  經理 - 內部稽核	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。
266	Accounting Manager  會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>SUPERVISORY LEVEL      主任級</b>		
352	Account Supervisor/ Marketing Supervisor / Insurance Supervisor  客戶主任／市務主任／ 保險主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
360	Accounting Supervisor  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
363	Customer Services Supervisor  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
<b>TECHNICAL REPRESENTATIVE      業務代表</b>		
551	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

Code No. 編號	Job Title 職稱	Job Description 工作說明
<b>CLERICAL LEVEL 文員級</b>		
452	Accounting Clerk  會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
453	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
<b>OTHERS 其他</b>		
199  299  399  499	Other Principal Jobs 其他主要職務  - Senior Management Level 高層管理人員級  - Middle Management Level 中層管理人員級  - Supervisory Level 主管級  - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
099	Other Supporting Staff  其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

## Appendix 6

### 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 session by MSA 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 Board 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)

## Appendix 7

## Response Profile

	(a) No. of valid cases*	(b) No. of cases successfully enumerated	(b) / (a) Effective response rate
Life Insurers	24	23	95.8%
General Insurers	50	40	80.0%
Composite Insurers	14	11	78.6%
Brokers	176	154	87.5%
Company Agencies – Insurance	172	157	91.3%
Company Agencies – Alternative Distribution	99	92	92.9%
Bancassurers	23	13	56.5%
<b>Total :</b>	<b>558</b>	<b>490</b>	<b>87.8%</b>

Note: \* Excluding sampled establishments which had been ceased operation, had not employed any Insurance relevant technical practitioners, nil reply to the survey, etc., at the time of survey.

## Appendix 8

### 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.

## **Appendix 9 Statistical Tables**

Table 9.1: Manpower Statistics by principal job

表9.1: 按主要職務劃分的人力統計

General insurance 一般保險

Job Level and Principal Job 職級及主要職務		Number of Employees as at Survey Reference Date 在統計日期的 僱員人數	Number of Vacancies as at Survey Reference Date 在統計日期的 空缺額	% of Requirement of Professional Qualification 要求專業資格 的百分比
<b>Senior Management Level</b> 高層管理人員級				
101	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁	592	0	87.8%
102	Deputy Managing Director / Deputy General Manager 副常務董事／副總經理	62	0	36.1%
103	Assistant General Manager / Senior Manager / Account Director / Chief Operating Officer 助理總經理／高級經理／客戶總監／營運總監	387	2	61.6%
104	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理／首席風險官	27	0	66.7%
109	Head - Finance / Investment / Treasurer 主管 – 財務／投資／司庫	50	0	74.0%
111	Assistant Director / Divisional Director 助理總監／業務部門總監	78	1	100.0%
113	Chief Information Officer / Chief Technology Officer 總資訊主任／總科技主任	26	0	34.6%
149	Other Senior Management Staff 其他高層管理人員	287	1	58.8%
	<b>Sub-total 小計</b>	<b>1,509</b>	<b>4</b>	
<b>Middle Management Level</b> 中層管理人員級				
201	Senior Account Manager / Senior Sales Manager / Senior Insurance Manager 高級客戶經理／高級營業經理／高級保險經理	240	2	98.2%
202	Marketing Manager / Account Manager / Servicing Manager (Insurer) 市務經理／客戶經理／服務經理 (保險公司)	351	8	85.5%
203	Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) 市務經理／營業經理／客戶經理／業務發展經理 (經紀人公司)	248	2	96.4%
204	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer) 市務經理／營業經理／保險經理 (代理人公司／銀行保險公司)	296	9	78.8%
205	Accounting Manager 會計經理	247	3	70.5%
206	Actuarial Manager 精算經理	78	3	76.9%
207	Reinsurance Manager 再保險經理	49	1	49.0%
208	Underwriting Manager 核保經理	326	8	59.9%
209	Claims Manager 賠償經理	232	9	46.3%
210	Compliance Manager 合規經理	70	2	58.8%
211	Manager - Enterprise Risk Management 經理 – 企業風險管理	22	4	40.9%
212	Legal Manager 法務經理	17	0	70.6%
213	Manager - Internal Audit 經理 – 內部稽核	16	0	18.8%
218	Assistant Manager 助理經理	278	2	10.1%
219	Human Resources / Training Manager 人力資源／培訓經理	74	0	4.1%
220	Information Technology Manager 資訊科技經理	147	6	25.9%
249	Other Middle Management Staff 其他中層管理人員	383	12	60.9%
	<b>Sub-total 小計</b>	<b>3,074</b>	<b>71</b>	
<b>Managerial Level 經理級</b>				
	<b>Sub-total 小計</b>	<b>4,583</b>	<b>75</b>	

General insurance 一般保險

Job Level and Principal Job 職級及主要職務		Number of Employees as at Survey Reference Date 在統計日期的 僱員人數	Number of Vacancies as at Survey Reference Date 在統計日期的 空缺額	% of Requirement of Professional Qualification 要求專業資格的 百分比
<b>Supervisory Level</b> 主任級				
301	Account Supervisor / Underwriting Supervisor (Insurer) 客戶主任／核保主任 (保險公司)	517	20	46.0%
302	Account Supervisor / Marketing Supervisor / Insurance Supervisor (Agency / Bancassurer) 客戶主任／市務主任／保險主任 (代理人公司／銀行保險公司)	152	1	94.0%
303	Marketing Supervisor (Insurer) 市務主任 (保險公司)	82	1	32.9%
304	Accounting Supervisor 會計主任	280	4	42.3%
305	Actuarial Supervisor 精算主任	47	0	74.5%
306	Policy Services Supervisor 保單服務主任	144	3	23.1%
307	Claims Supervisor (Insurer) 賠償主任 (保險公司)	241	2	45.6%
308	Claims Supervisor (Broker) 賠償主任 (經紀人公司)	61	2	67.2%
313	Customer Services Supervisor 客戶服務主任	350	10	82.7%
314	Assistant Executive / Supervisor 助理主任	94	2	23.4%
316	Information Technology Supervisor 資訊科技人員	170	4	14.4%
349	Other Supervisory Staff 其他主任級人員	465	4	30.6%
	<b>Sub-total 小計</b>	<b>2603</b>	<b>53</b>	
<b>Clerical Level</b> 文員級				
401	Underwriting Clerk / Claims Clerk 核保文員／賠償文員	666	8	36.7%
402	Accounting Clerk 會計文員	491	3	19.7%
403	Clerical Staff 文書人員	1297	13	30.9%
404	Customer Services Representative 客戶服務代表	302	9	59.9%
449	Other Clerical Staff 其他文員	583	19	22.7%
	<b>Sub-total 小計</b>	<b>3,339</b>	<b>52</b>	
<b>Insurance Agent</b> 保險代理人				
601	Director / Manager 董事／經理	27	0	100.0%
604	Agent 營業員	1739	21	100.0%
	<b>Sub-total 小計</b>	<b>1,766</b>	<b>21</b>	
<b>Technical Representative</b> 業務代表				
501	Technical Representative 業務代表	7,664	96	94.8%
	<b>Sub-total 小計</b>	<b>7,664</b>	<b>96</b>	
<b>Other Supporting Staff</b> 其他輔助員工				
049	Other Supporting Staff 其他輔助員工	423	9	
	<b>Sub-total 小計</b>	<b>423</b>	<b>9</b>	
<b>Total 總數</b>		<b>20,378</b>	<b>306</b>	
B01	Other employees whose job duties are not directly related to insurance industry, but assisted in handling insurance matters for customers 工作職責與保險業沒有直接關係，但需要協助客戶處理保險事宜的其他僱員	641		

Table 9.2: Manpower Statistics by principal job

表9.2: 按主要職務劃分的人力統計

Life insurance 人壽保險

Job Level and Principal Job 職級及主要職務		Number of Employees as at Survey Reference Date 在統計日期的 僱員人數	Number of Vacancies as at Survey Reference Date 在統計日期的 空缺額	% of Requirement of Professional Qualification 要求專業資格的 百分比
<b>Senior Management Level</b> 高層管理人員級				
151	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁	165	0	81.4%
153	Assistant General Manager / Account Director / Chief Operating Officer 助理總經理／客戶總監／營運總監	57	0	100.0%
154	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理／首席風險官	31	2	71.0%
155	Chief Actuary 總精算師	57	0	88.9%
156	Head – Operations 主管 – 營運	46	3	10.9%
157	Head – Marketing 主管 – 市務	65	1	4.3%
158	Head – Group Benefits Business 主管 – 團體福利業務	40	0	17.1%
159	Head - Finance / Investment / Treasurer 主管 – 財務／投資／司庫	82	0	91.1%
160	Head – Agency Operation 主管 – 營業代理運作	44	1	65.9%
162	Head - Human Resources / Training 主管 – 人力資源／培訓	43	0	3.6%
163	Chief Information Officer / Chief Technology Officer 總資訊主任／總科技主任	22	0	13.6%
199	Other Senior Management Staff 其他高層管理人員	237	1	32.6%
	<b>Sub-total 小計</b>	<b>889</b>	<b>8</b>	

Life insurance 人壽保險

Job Level and Principal Job 職級及主要職務		Number of Employees as at Survey Reference Date 在統計日期的 僱員人數	Number of Vacancies as at Survey Reference Date 在統計日期的 空缺額	% of Requirement of Professional Qualification 要求專業資格的 百分比
<b>Middle Management Level</b> 中層管理人員級				
251	Senior Account Manager / Senior Sales Manager / Senior Insurance Manager 高級客戶經理／高級營業經理／高級保險經理	183	2	98.4%
252	Marketing Manager (Insurer) 市務經理 (保險公司)	278	7	1.6%
253	Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) 市務經理／營業經理／客戶經理／業務發展經理 (經紀人公司)	119	0	97.5%
254	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer) 市務經理／營業經理／保險經理 (代理人公司／銀行保險公司)	160	0	72.2%
255	Accounting Manager / Investment Manager (Insurer) 會計經理／投資經理 (保險公司)	377	10	75.9%
256	Actuarial Manager 精算經理	374	1	79.7%
257	Reinsurance Manager 再保險經理	2	0	0.0%
258	Underwriting Manager 核保經理	136	3	47.0%
259	Claims Manager 賠償經理	88	0	50.6%
260	Compliance Manager 合規經理	230	9	48.4%
261	Manager - Enterprise Risk Management 經理 – 企業風險管理	77	5	35.1%
262	Legal Manager 法務經理	67	3	85.2%
263	Manager - Internal Audit 經理 – 內部稽核	28	1	78.6%
264	Policy Services Manager 保單服務經理	151	1	44.7%
265	Group Benefits Business Manager 團體福利業務經理	148	5	48.1%
266	Accounting Manager (Broker / Agency / Bancassurer) 會計經理 (經紀人公司／代理人公司／銀行保險公司)	49	0	95.8%
267	Agency Administration Manager 業務代理行政經理	292	12	35.6%
269	Human Resources / Training Manager 人力資源／培訓經理	169	2	5.8%
270	Information Technology Manager 資訊科技經理	594	16	10.3%
271	Medical Officer / Registered Nurse 醫務主任／註冊護士	9	0	100.0%
299	Other Middle Management Staff 其他中層管理人員	1048	27	30.5%
	<b>Sub-total 小計</b>	<b>4,579</b>	<b>104</b>	
<b>Managerial Level 經理級</b>				
	<b>Sub-total 小計</b>	<b>5,468</b>	<b>112</b>	

Life insurance 人壽保險

Job Level and Principal Job 職級及主要職務	Number of Employees as at Survey Reference Date 在統計日期的僱員人數	Number of Vacancies as at Survey Reference Date 在統計日期的空缺額	% of Requirement of Professional Qualification 要求專業資格的百分比
<b>Supervisory Level</b> 主任級			
351 Underwriting Supervisor 核保主任	168	9	50.0%
352 Account Supervisor / Marketing Supervisor / Insurance Supervisor (Agency / Bancassurer) 客戶主任／市務主任／保險主任 (代理人公司／銀行保險公司)	123	0	54.5%
353 Marketing Supervisor (Insurer) 市務主任 (保險公司)	140	25	0.0%
354 Accounting Supervisor / Investment Supervisor (Insurer) 會計主任／投資主任 (保險公司)	339	11	73.4%
355 Actuarial Supervisor 精算主任	358	3	72.0%
356 Policy Services Supervisor 保單服務主任	170	4	27.9%
357 Claims Supervisor (Insurer) 賠償主任 (保險公司)	114	4	67.0%
358 Claims Supervisor (Broker) 賠償主任 (經紀人公司)	35	0	82.9%
359 Group Benefits Business Supervisor 團體福利業務主任	175	3	47.1%
360 Accounting Supervisor (Broker / Agency / Bancassurer) 會計主任 (經紀人公司／代理人公司／銀行保險公司)	117	0	26.7%
361 Direct Marketing Supervisor 直銷市務主任	44	1	0.0%
362 Agency Supervisor 營業代理主任	257	14	40.1%
363 Customer Services Supervisor 客戶服務主任	502	4	67.9%
365 Human Resources / Training Supervisor 人力資源／培訓主任	90	1	7.4%
366 Information Technology Supervisor 資訊科技人員	711	29	1.0%
399 Other Supervisory Staff 其他主任級人員	865	36	18.8%
<b>Sub-total 小計</b>	<b>4208</b>	<b>144</b>	
<b>Clerical Level</b> 文員級			
452 Accounting Clerk 會計文員	308	4	14.8%
453 Clerical Staff 文書人員	1266	28	11.1%
454 Customer Services Representative 客戶服務代表	839	23	23.4%
499 Other Clerical Staff 其他文員	891	42	26.6%
<b>Sub-total 小計</b>	<b>3,304</b>	<b>97</b>	
<b>Insurance Agent</b> 保險代理人			
651 Agency Director / District Director / Regional Director / Senior Agency Manager 營業總監／區域總監／高級營業經理	1361	22	100.0%
652 Agency Manager 營業經理	3913	76	100.0%
653 Unit Manager / Agency Supervisor 單位經理／營業主任	8507	374	100.0%
654 Agent 營業員	49649	1881	100.0%
<b>Sub-total 小計</b>	<b>63,430</b>	<b>2,353</b>	
<b>Technical Representative</b> 業務代表			
551 Technical Representative 業務代表	2,523	32	96.5%
<b>Sub-total 小計</b>	<b>2,523</b>	<b>32</b>	
<b>Other Supporting Staff</b> 其他輔助員工			
099 Other Supporting Staff 其他輔助員工	585	0	
<b>Sub-total 小計</b>	<b>585</b>	<b>0</b>	
<b>Total 總數</b>	<b>79,518</b>	<b>2,738</b>	

Table 9.3: Number of Employees as at Survey Reference Date by branch by principal job

表9.3: 按門類及主要職務劃分在統計日期的僱員人數

Job Level and Principal Job 職級及主要職務		Overall 總計	Branch 門類						
			Life Insurers 人壽保險公司	General Insurers 一般保險公司	Composite Insurers 綜合保險公司	Brokers 保險經紀人公司	Company Agencies - Insurance 代理人公司 - 保險	Company Agencies - Alternative Distribution 代理人公司 - 其他分銷	Bancassurer 銀行附屬保險公司
<b>Senior Management Level</b> 高層管理人員級									
	<b>General insurance 一般保險</b>	<b>1509</b>	<b>0</b>	<b>447</b>	<b>221</b>	<b>566</b>	<b>253</b>	<b>2</b>	<b>20</b>
101	Managing Director / General Manager / Chief Executive 常務董事 / 總經理 / 行政總裁	592		89	20	241	237	2	3
102	Deputy Managing Director / Deputy General Manager 副常務董事 / 副總經理	62		41	21				
103	Assistant General Manager / Senior Manager / Account Director / Chief Operating Officer 助理總經理 / 高級經理 / 客戶總監 / 營運總監	387		118	69	181	10	0	9
104	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理 / 首席風險官	27		17	10				
109	Head - Finance / Investment / Treasurer 主管 – 財務 / 投資 / 司庫	50		33	17				
111	Assistant Director / Divisional Director 助理總監 / 業務部門總監	78				78			
113	Chief Information Officer / Chief Technology Officer 總資訊主任 / 總科技主任	26		16	10				
149	Other Senior Management Staff 其他高層管理人員	287		133	74	66	6	0	8
	<b>Life insurance 人壽保險</b>	<b>889</b>	<b>491</b>	<b>0</b>	<b>202</b>	<b>158</b>	<b>5</b>	<b>0</b>	<b>33</b>
151	Managing Director / General Manager / Chief Executive 常務董事 / 總經理 / 行政總裁	165	34		10	114	3	0	4
153	Assistant General Manager / Account Director / Chief Operating Officer 助理總經理 / 客戶總監 / 營運總監	57				35	0	0	22
154	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理 / 首席風險官	31	29		2				
155	Chief Actuary 總精算師	57	32		25				
156	Head – Operations 主管 – 營運	46	41		5				
157	Head – Marketing 主管 – 市務	65	44		21				
158	Head – Group Benefits Business 主管 – 團體福利業務	40	33		7				
159	Head - Finance / Investment / Treasurer 主管 – 財務 / 投資 / 司庫	82	50		32				
160	Head – Agency Operation 主管 – 營業代理運作	44	42		2				
162	Head - Human Resources / Training 主管 – 人力資源 / 培訓	43	22		21				
163	Chief Information Officer / Chief Technology Officer 總資訊主任 / 總科技主任	22	20		2				
199	Other Senior Management Staff 其他高層管理人員	237	144		75	9	2	0	7
<b>Sub-total 小計</b>		<b>2,398</b>	<b>491</b>	<b>447</b>	<b>423</b>	<b>724</b>	<b>258</b>	<b>2</b>	<b>53</b>

Job Level and Principal Job 職級及主要職務		Overall 總計	Branch 門類						
			Life Insurers 人壽保險公司	General Insurers 一般保險公司	Composite Insurers 綜合保險公司	Brokers 保險經紀人公司	Company Agencies - Insurance 代理人公司 - 保險	Company Agencies - Alternative Distribution 代理人公司 - 其他分銷	Bancassurer 銀行附屬保險公司
<b>Middle Management Level</b> 中層管理人員級									
	<b>General insurance 一般保險</b>	<b>3074</b>	<b>0</b>	<b>1266</b>	<b>788</b>	<b>519</b>	<b>220</b>	<b>69</b>	<b>212</b>
201	Senior Account Manager / Senior Sales Manager / Senior Insurance Manager 高級客戶經理/高級營業經理/高級保險經理	240				140	66	1	33
202	Marketing Manager / Account Manager / Servicing Manager (Insurer) 市務經理/客戶經理/服務經理(保險公司)	351		293	58				
203	Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) 市務經理/營業經理/客戶經理/業務發展經理(經紀人公司)	248				248			
204	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer) 市務經理/營業經理/保險經理(代理人公司/銀行保險公司)	296					116	64	116
205	Accounting Manager 會計經理	247		122	54	53	11	2	5
206	Actuarial Manager 精算經理	78		40	38				
207	Reinsurance Manager 再保險經理	49		35	14				
208	Underwriting Manager 核保經理	326		218	108				
209	Claims Manager 賠償經理	232		167	44	21			
210	Compliance Manager 合規經理	70		20	12	20	8	2	8
211	Manager - Enterprise Risk Management 經理 - 企業風險管理	22		12	10				
212	Legal Manager 法務經理	17		7	5				5
213	Manager - Internal Audit 經理 - 內部稽核	16		7	4				5
218	Assistant Manager 助理經理	278		128	150				
219	Human Resources / Training Manager 人力資源/培訓經理	74		48	26				
220	Information Technology Manager 資訊科技經理	147		61	86				
249	Other Middle Management Staff 其他中層管理人員	383		108	179	37	19	0	40

Job Level and Principal Job 職級及主要職務		Overall 總計	Branch 門類						
			Life Insurers 人壽保險公司	General Insurers 一般保險公司	Composite Insurers 綜合保險公司	Brokers 保險經紀人公司	Company Agencies - Insurance 代理人公司 - 保險	Company Agencies - Alternative Distribution 代理人公司 - 其他分銷	Bancassurer 銀行附屬保險公司
	<b>Life insurance 人壽保險</b>	<b>4579</b>	<b>2612</b>	<b>0</b>	<b>1298</b>	<b>341</b>	<b>4</b>	<b>0</b>	<b>324</b>
251	Senior Account Manager / Senior Sales Manager / Senior Insurance Manager 高級客戶經理/高級營業經理/高級保險經理	183				104	0	0	79
252	Marketing Manager (Insurer) 市務經理 (保險公司)	278	193		85				
253	Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) 市務經理/營業經理/客戶經理/業務發展經理 (經紀人公司)	119				119			
254	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer) 市務經理/營業經理/保險經理 (代理人公司/銀行保險公司)	160					2	0	158
255	Accounting Manager / Investment Manager (Insurer) 會計經理/投資經理 (保險公司)	377	290		87				
256	Actuarial Manager 精算經理	374	231		143				
257	Reinsurance Manager 再保險經理	2	1		1				
258	Underwriting Manager 核保經理	136	90		46				
259	Claims Manager 賠償經理	88	37		21	30			
260	Compliance Manager 合規經理	230	106		40	63	2	0	19
261	Manager - Enterprise Risk Management 經理 - 企業風險管理	77	57		20				
262	Legal Manager 法務經理	67	56		10				1
263	Manager - Internal Audit 經理 - 內部稽核	28	24		4				
264	Policy Services Manager 保單服務經理	151	81		70				
265	Group Benefits Business Manager 團體福利業務經理	148	98		50				
266	Accounting Manager (Broker / Agency / Bancassurer) 會計經理 (經紀人公司/代理人公司/銀行保險公司)	49				24	0	0	25
267	Agency Administration Manager 業務代理行政經理	292	212		80				
269	Human Resources / Training Manager 人力資源/培訓經理	169	83		86				
270	Information Technology Manager 資訊科技經理	594	383		211				
271	Medical Officer / Registered Nurse 醫務主任/註冊護士	9	1		8				
299	Other Middle Management Staff 其他中層管理人員	1048	669		336	1	0	0	42
<b>Sub-total 小計</b>		<b>7,653</b>	<b>2,612</b>	<b>1,266</b>	<b>2,086</b>	<b>860</b>	<b>224</b>	<b>69</b>	<b>536</b>
<b>Managerial Level 經理級</b>									
<b>General insurance 一般保險 Sub-total 小計</b>		<b>4,583</b>		<b>1713</b>	<b>1009</b>	<b>1085</b>	<b>473</b>	<b>71</b>	<b>232</b>
<b>Life insurance 人壽保險 Sub-total 小計</b>		<b>5,468</b>	<b>3103</b>		<b>1500</b>	<b>499</b>	<b>9</b>	<b>0</b>	<b>357</b>

Job Level and Principal Job 職級及主要職務	Overall 總計	Branch 門類						
		Life Insurers 人壽保險公司	General Insurers 一般保險公司	Composite Insurers 綜合保險公司	Brokers 保險經紀人公司	Company Agencies - Insurance 代理人公司 - 保險	Company Agencies - Alternative Distribution 代理人公司 - 其他分銷	Bancassurer 銀行附屬保險公司
<b>Supervisory Level 主任級</b>								
<b>General insurance 一般保險</b>	<b>2603</b>	<b>0</b>	<b>1386</b>	<b>477</b>	<b>407</b>	<b>162</b>	<b>27</b>	<b>144</b>
301 Account Supervisor / Underwriting Supervisor (Insurer) 客戶主任/核保主任 (保險公司)	517		390	127				
302 Account Supervisor / Marketing Supervisor / Insurance Supervisor (Agency / Bancassurer) 客戶主任/市務主任/保險主任 (代理人公司 /銀行保險公司)	152					73	19	60
303 Marketing Supervisor (Insurer) 市務主任 (保險公司)	82		72	10				
304 Accounting Supervisor 會計主任	280		99	47	108	24	0	2
305 Actuarial Supervisor 精算主任	47		27	20				
306 Policy Services Supervisor 保單服務主任	144		130	14				
307 Claims Supervisor (Insurer) 賠償主任 (保險公司)	241		169	72				
308 Claims Supervisor (Broker) 賠償主任 (經紀人公司)	61				61			
313 Customer Services Supervisor 客戶服務主任	350		107	16	198	13	8	8
314 Assistant Executive / Supervisor 助理主任	94		76	18				
316 Information Technology Supervisor 資訊科技人員	170		132	38				
349 Other Supervisory Staff 其他主任級人員	465		184	115	40	52	0	74

Job Level and Principal Job 職級及主要職務		Overall 總計	Branch 門類						
			Life Insurers 人壽保險公司	General Insurers 一般保險公司	Composite Insurers 綜合保險公司	Brokers 保險經紀人公司	Company Agencies - Insurance 代理人公司 - 保險	Company Agencies - Alternative Distribution 代理人公司 - 其他分銷	Bancassurer 銀行附屬保險公司
	<b>Life insurance 人壽保險</b>	<b>4208</b>	<b>2745</b>	<b>0</b>	<b>949</b>	<b>291</b>	<b>10</b>	<b>0</b>	<b>213</b>
351	Underwriting Supervisor 核保主任	168	120		48				
352	Account Supervisor / Marketing Supervisor / Insurance Supervisor (Agency / Bancassurer) 客戶主任/市務主任/保險主任(代理人公司/銀行保險公司)	123					5	0	118
353	Marketing Supervisor (Insurer) 市務主任(保險公司)	140	120		20				
354	Accounting Supervisor / Investment Supervisor (Insurer) 會計主任/投資主任(保險公司)	339	239		100				
355	Actuarial Supervisor 精算主任	358	248		110				
356	Policy Services Supervisor 保單服務主任	170	144		26				
357	Claims Supervisor (Insurer) 賠償主任(保險公司)	114	84		30				
358	Claims Supervisor (Broker) 賠償主任(經紀人公司)	35				35			
359	Group Benefits Business Supervisor 團體福利業務主任	175	159		16				
360	Accounting Supervisor (Broker / Agency / Bancassurer) 會計主任(經紀人公司/代理人公司/銀行保險公司)	117				97	2	0	18
361	Direct Marketing Supervisor 直銷市務主任	44	31		13				
362	Agency Supervisor 營業代理主任	257	218		39				
363	Customer Services Supervisor 客戶服務主任	502	288		66	142	0	0	6
365	Human Resources / Training Supervisor 人力資源/培訓主任	90	53		37				
366	Information Technology Supervisor 資訊科技人員	711	464		247				
399	Other Supervisory Staff 其他主任級人員	865	577		197	17	3	0	71
<b>Sub-total 小計</b>		<b>6811</b>	<b>2745</b>	<b>1386</b>	<b>1426</b>	<b>698</b>	<b>172</b>	<b>27</b>	<b>357</b>
<b>Clerical Level 文員級</b>									
	<b>General insurance 一般保險</b>	<b>3339</b>	<b>0</b>	<b>994</b>	<b>668</b>	<b>802</b>	<b>647</b>	<b>133</b>	<b>95</b>
401	Underwriting Clerk / Claims Clerk 核保文員/賠償文員	666		448	218				
402	Accounting Clerk 會計文員	491		114	36	159	147	21	14
403	Clerical Staff 文書人員	1297		103	53	535	454	111	41
404	Customer Services Representative 客戶服務代表	302		149	153				
449	Other Clerical Staff 其他文員	583		180	208	108	46	1	40
	<b>Life insurance 人壽保險</b>	<b>3304</b>	<b>1463</b>	<b>0</b>	<b>1072</b>	<b>449</b>	<b>12</b>	<b>0</b>	<b>308</b>
452	Accounting Clerk 會計文員	308	84		85	120	5	0	14
453	Clerical Staff 文書人員	1266	467		206	294	5	0	294
454	Customer Services Representative 客戶服務代表	839	561		278				
499	Other Clerical Staff 其他文員	891	351		503	35	2	0	0
<b>Sub-total 小計</b>		<b>6,643</b>	<b>1,463</b>	<b>994</b>	<b>1,740</b>	<b>1,251</b>	<b>659</b>	<b>133</b>	<b>403</b>

Job Level and Principal Job 職級及主要職務	Overall 總計	Branch 門類						
		Life Insurers 人壽保險公司	General Insurers 一般保險公司	Composite Insurers 綜合保險公司	Brokers 保險經紀人公司	Company Agencies - Insurance 代理人公司 - 保險	Company Agencies - Alternative Distribution 代理人公司 - 其他分銷	Bancassurer 銀行附屬保險公司
<b>Insurance Agent</b> 保險代理人								
<b>General insurance 一般保險</b>	<b>1766</b>	<b>0</b>	<b>258</b>	<b>1508</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
601 Director / Manager 董事 / 經理	27		9	18				
604 Agent 營業員	1739		249	1490				
<b>Life insurance 人壽保險</b>	<b>63430</b>	<b>38916</b>	<b>0</b>	<b>24514</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
651 Agency Director / District Director / Regional Director / Senior Agency Manager 營業總監 / 區域總監 / 高級營業經理	1361	583		778				
652 Agency Manager 營業經理	3913	1086		2827				
653 Unit Manager / Agency Supervisor 單位經理 / 營業主任	8507	3599		4908				
654 Agent 營業員	49649	33648		16001				
<b>Sub-total 小計</b>	<b>65,196</b>	<b>38,916</b>	<b>258</b>	<b>26,022</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Technical Representative</b> 業務代表								
<b>General insurance 一般保險</b>	<b>7,664</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,454</b>	<b>1,553</b>	<b>2,208</b>	<b>1,449</b>
501 Technical Representative 業務代表	7,664				2,454	1,553	2,208	1,449
<b>Life insurance 人壽保險</b>	<b>2523</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,342</b>	<b>101</b>	<b>0</b>	<b>1,080</b>
551 Technical Representative 業務代表	2,523				1,342	101	0	1,080
<b>Sub-total 小計</b>	<b>10,187</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,796</b>	<b>1,654</b>	<b>2,208</b>	<b>2,529</b>
<b>Other Supporting Staff</b> 其他輔助員工								
<b>General insurance 一般保險</b>	<b>423</b>	<b>0</b>	<b>122</b>	<b>63</b>	<b>159</b>	<b>48</b>	<b>3</b>	<b>28</b>
049 Other Supporting Staff 其他輔助員工	423		122	63	159	48	3	28
<b>Life insurance 人壽保險</b>	<b>585</b>	<b>403</b>	<b>0</b>	<b>9</b>	<b>44</b>	<b>0</b>	<b>0</b>	<b>129</b>
099 Other Supporting Staff 其他輔助員工	585	403		9	44	0	0	129
<b>Sub-total 小計</b>	<b>1,008</b>	<b>403</b>	<b>122</b>	<b>72</b>	<b>203</b>	<b>48</b>	<b>3</b>	<b>157</b>
<b>Total 總數</b>	<b>99,896</b>	<b>46,630</b>	<b>4,473</b>	<b>31,769</b>	<b>7,532</b>	<b>3,015</b>	<b>2,442</b>	<b>4,035</b>
B01 Other employees whose job duties are not directly related to insurance industry, but assisted in handling insurance matters for customers 工作職責與保險業沒有直接關係，但需要協助客戶處理保險事宜的其他僱員	641						641	

Table 9.4: Percentage Distribution of Average Monthly Income of Employees by sector by principal job  
表9.4: 按界別及主要職務劃分僱員的每月平均薪酬分布

General insurance 一般保險

Principal Job 主要職務	\$15,000 or below 或以下	\$15,001 - \$25,000	\$25,001 - \$35,000	\$35,001 - \$50,000	\$50,001 - \$80,000	\$80,001 - \$100,000	Above \$100,000 以上	Total no. of employees 僱員人數	
<b>Senior Management Level</b> 高層管理人員級									
101	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁	0.0%	0.0%	0.4%	15.4%	46.3%	4.2%	33.6%	592
102	Deputy Managing Director / Deputy General Manager 副常務董事／副總經理	0.0%	0.0%	0.0%	0.0%	0.0%	5.3%	94.7%	62
103	Assistant General Manager / Senior Manager / Account Director / Chief Operating Officer 助理總經理／高級經理／客戶總監／營運總監	0.0%	0.0%	0.0%	0.5%	5.3%	16.3%	77.9%	387
104	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理／首席風險官	0.0%	0.0%	0.0%	6.7%	13.3%	13.3%	66.7%	27
109	Head - Finance / Investment / Treasurer 主管 – 財務／投資／司庫	0.0%	0.0%	0.0%	2.7%	13.5%	10.8%	73.0%	50
111	Assistant Director / Divisional Director 助理總監／業務部門總監	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	78
113	Chief Information Officer / Chief Technology Officer 總資訊主任／總科技主任	0.0%	0.0%	0.0%	13.6%	4.5%	13.6%	68.2%	26
149	Other Senior Management Staff 其他高層管理人員	0.0%	0.0%	0.0%	8.4%	11.8%	14.3%	65.5%	287
	<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>9.4%</b>	<b>28.3%</b>	<b>9.1%</b>	<b>52.9%</b>	<b>1509</b>
<b>Middle Management Level</b> 中層管理人員級									
201	Senior Account Manager / Senior Sales Manager / Senior Insurance Manager 高級客戶經理／高級營業經理／高級保險經理	0.0%	0.0%	39.0%	25.3%	26.0%	8.4%	1.3%	240
202	Marketing Manager / Account Manager / Servicing Manager (Insurer) 市務經理／客戶經理／服務經理 (保險公司)	0.0%	0.0%	0.0%	17.1%	79.4%	3.6%	0.0%	351
203	Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) 市務經理／營業經理／客戶經理／業務發展經理 (經紀人公司)	0.0%	0.0%	16.0%	66.3%	7.2%	10.5%	0.0%	248
204	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurer) 市務經理／營業經理／保險經理 (代理人公司／銀行保險公司)	0.0%	0.0%	37.0%	45.9%	15.5%	0.0%	1.7%	296
205	Accounting Manager 會計經理	0.0%	0.0%	6.6%	12.1%	67.6%	12.1%	1.6%	247
206	Actuarial Manager 精算經理	0.0%	0.0%	0.0%	3.5%	52.6%	33.3%	10.5%	78
207	Reinsurance Manager 再保險經理	0.0%	0.0%	0.0%	3.7%	81.5%	14.8%	0.0%	49
208	Underwriting Manager 核保經理	0.0%	0.0%	0.0%	29.1%	66.5%	1.2%	3.2%	326
209	Claims Manager 賠償經理	0.0%	0.0%	2.8%	16.8%	73.2%	6.1%	1.1%	232
210	Compliance Manager 合規經理	0.0%	0.0%	3.7%	25.9%	53.7%	7.4%	9.3%	70

General insurance 一般保險

Principal Job 主要職務		\$15,000 or below 或以下	\$15,001 - \$25,000	\$25,001 - \$35,000	\$35,001 - \$50,000	\$50,001 - \$80,000	\$80,001 - \$100,000	Above \$100,000 以上	Total no. of employees 僱員人數
211	Manager - Enterprise Risk Management 經理 - 企業風險管理	0.0%	0.0%	0.0%	0.0%	23.5%	58.8%	17.6%	22
212	Legal Manager 法務經理	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	66.7%	17
213	Manager - Internal Audit 經理 - 內部稽核	0.0%	0.0%	0.0%	0.0%	43.8%	12.5%	43.8%	16
218	Assistant Manager 助理經理	0.0%	0.0%	3.6%	88.0%	8.4%	0.0%	0.0%	278
219	Human Resources / Training Manager 人力資源 / 培訓經理	0.0%	0.0%	2.1%	22.9%	52.1%	22.9%	0.0%	74
220	Information Technology Manager 資訊科技經理	0.0%	0.0%	0.0%	4.0%	53.6%	40.8%	1.6%	147
249	Other Middle Management Staff 其他中層管理人員	0.0%	0.0%	2.9%	10.9%	50.6%	28.9%	6.7%	383
	<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.0%</b>	<b>8.6%</b>	<b>31.0%</b>	<b>46.1%</b>	<b>11.3%</b>	<b>3.0%</b>	<b>3074</b>
<b>Managerial Level 經理級</b>									
	<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.0%</b>	<b>6.0%</b>	<b>24.2%</b>	<b>40.5%</b>	<b>10.6%</b>	<b>18.8%</b>	<b>4583</b>
<b>Supervisory Level 主任級</b>									
301	Account Supervisor / Underwriting Supervisor (Insurer) 客戶主任 / 核保主任 (保險公司)	0.0%	3.0%	36.2%	50.4%	10.4%	0.0%	0.0%	517
302	Account Supervisor / Marketing Supervisor / Insurance Supervisor (Agency / Bancassurer) 客戶主任 / 市務主任 / 保險主任 (代理人公司 / 銀行保險公司)	0.0%	0.0%	64.4%	35.6%	0.0%	0.0%	0.0%	152
303	Marketing Supervisor (Insurer) 市務主任 (保險公司)	0.0%	0.0%	54.8%	45.2%	0.0%	0.0%	0.0%	82
304	Accounting Supervisor 會計主任	0.0%	2.2%	62.9%	25.3%	9.7%	0.0%	0.0%	280
305	Actuarial Supervisor 精算主任	0.0%	0.0%	24.1%	24.1%	24.1%	27.6%	0.0%	47
306	Policy Services Supervisor 保單服務主任	0.0%	0.0%	70.5%	28.4%	1.1%	0.0%	0.0%	144
307	Claims Supervisor (Insurer) 賠償主任 (保險公司)	0.0%	0.0%	52.7%	38.5%	8.8%	0.0%	0.0%	241
308	Claims Supervisor (Broker) 賠償主任 (經紀人公司)	0.0%	8.8%	71.9%	19.3%	0.0%	0.0%	0.0%	61
313	Customer Services Supervisor 客戶服務主任	0.0%	0.0%	58.9%	41.1%	0.0%	0.0%	0.0%	350
314	Assistant Executive / Supervisor 助理主任	0.0%	0.0%	96.6%	0.0%	3.4%	0.0%	0.0%	94
316	Information Technology Supervisor 資訊科技人員	0.0%	0.0%	18.5%	42.0%	39.5%	0.0%	0.0%	170
349	Other Supervisory Staff 其他主任級人員	0.0%	0.0%	71.7%	28.3%	0.0%	0.0%	0.0%	465
	<b>Sub-total 小計</b>	<b>0.0%</b>	<b>1.2%</b>	<b>54.2%</b>	<b>36.3%</b>	<b>7.8%</b>	<b>0.5%</b>	<b>0.0%</b>	<b>2603</b>
<b>Clerical Level 文員級</b>									
401	Underwriting Clerk / Claims Clerk 核保文員 / 賠償文員	0.0%	63.6%	36.4%	0.0%	0.0%	0.0%	0.0%	666
402	Accounting Clerk 會計文員	0.6%	77.6%	21.8%	0.0%	0.0%	0.0%	0.0%	491
403	Clerical Staff 文書人員	2.5%	65.4%	32.1%	0.0%	0.0%	0.0%	0.0%	1,297
404	Customer Services Representative 客戶服務代表	0.0%	8.5%	91.5%	0.0%	0.0%	0.0%	0.0%	302
449	Other Clerical Staff 其他文員	2.5%	41.3%	56.2%	0.0%	0.0%	0.0%	0.0%	583
	<b>Sub-total 小計</b>	<b>1.5%</b>	<b>57.0%</b>	<b>41.5%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>3,339</b>
<b>Insurance Agent 保險代理人</b>									
601	Director / Manager 董事 / 經理	0.0%	0.0%	0.0%	30.8%	0.0%	7.7%	61.5%	27
604	Agent 營業員	0.0%	88.2%	5.5%	0.5%	5.8%	0.0%	0.1%	1,739
	<b>Sub-total 小計</b>	<b>0.0%</b>	<b>86.9%</b>	<b>5.4%</b>	<b>0.9%</b>	<b>5.7%</b>	<b>0.1%</b>	<b>1.0%</b>	<b>1,766</b>

General insurance 一般保險

Principal Job 主要職務		\$15,000 or below 或以下	\$15,001 - \$25,000	\$25,001 - \$35,000	\$35,001 - \$50,000	\$50,001 - \$80,000	\$80,001 - \$100,000	Above \$100,000 以上	Total no. of employees 僱員人數
<b>Technical Representative 業務代表</b>									
501	Technical Representative 業務代表	1.8%	29.4%	49.5%	15.9%	3.2%	0.3%	0.0%	7,664
	<b>Sub-total 小計</b>	<b>1.8%</b>	<b>29.4%</b>	<b>49.5%</b>	<b>15.9%</b>	<b>3.2%</b>	<b>0.3%</b>	<b>0.0%</b>	<b>7,664</b>
<b>Overall 總計</b>		<b>0.9%</b>	<b>31.1%</b>	<b>33.8%</b>	<b>15.6%</b>	<b>11.8%</b>	<b>2.5%</b>	<b>4.3%</b>	<b>19,955</b>

Table 9.5: Percentage Distribution of Average Monthly Income of Employees by sector by principal job

表9.5: 按界別及主要職務劃分僱員的每月平均薪酬分布

Life insurance 人壽保險

Principal Job 主要職務	\$15,000 or below 或以下	\$15,001 - \$25,000	\$25,001 - \$35,000	\$35,001 - \$50,000	\$50,001 - \$80,000	\$80,001 - \$100,000	Above \$100,000 以上	Total no. of employees 僱員人數	
<b>Senior Management Level</b> 高層管理人員級									
151	Managing Director / General Manager / Chief Executive 常務董事／總經理／行政總裁	0.0%	0.0%	0.0%	7.3%	22.6%	28.5%	41.6%	165
153	Assistant General Manager / Account Director / Chief Operating Officer 助理總經理／客戶總監／營運總監	0.0%	0.0%	13.9%	0.0%	77.8%	0.0%	8.3%	57
154	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理／首席風險官	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%	85.7%	31
155	Chief Actuary 總精算師	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	57
156	Head – Operations 主管 – 營運	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%	95.5%	46
157	Head – Marketing 主管 – 市務	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	65
158	Head – Group Benefits Business 主管 – 團體福利業務	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	40
159	Head - Finance / Investment / Treasurer 主管 – 財務／投資／司庫	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	82
160	Head – Agency Operation 主管 – 營業代理運作	0.0%	0.0%	0.0%	4.2%	0.0%	0.0%	95.8%	44
162	Head - Human Resources / Training 主管 – 人力資源／培訓	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	80.0%	43
163	Chief Information Officer / Chief Technology Officer 總資訊主任／總科技主任	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	22
199	Other Senior Management Staff 其他高層管理人員	0.0%	0.0%	0.0%	0.6%	5.6%	0.0%	93.8%	237
	<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.9%</b>	<b>2.3%</b>	<b>12.9%</b>	<b>8.9%</b>	<b>75.0%</b>	<b>889</b>
<b>Middle Management Level</b> 中層管理人員級									
251	Senior Account Manager / Senior Sales Manager / Senior Insurance Manager 高級客戶經理／高級營業經理／高級保險經理	0.0%	3.2%	12.9%	29.0%	38.7%	16.1%	0.0%	183
252	Marketing Manager (Insurer) 市務經理 (保險公司)	0.0%	0.0%	0.5%	0.0%	35.9%	51.5%	12.1%	278
253	Marketing Manager / Account Manager / Sales Manager / Business Development Manager (Broker) 市務經理／營業經理／客戶經理／業務發展經理 (經紀人公司)	0.0%	0.0%	12.3%	61.4%	26.3%	0.0%	0.0%	119
254	Marketing Manager / Sales Manager / Insurance Manager (Agency / Bancassurance) 市務經理／營業經理／保險經理 (代理人公司／銀行保險公司)	0.0%	0.0%	0.0%	22.2%	77.8%	0.0%	0.0%	160
255	Accounting Manager / Investment Manager (Insurer) 會計經理／投資經理 (保險公司)	0.0%	0.0%	0.0%	0.0%	13.1%	66.8%	20.1%	377
256	Actuarial Manager 精算經理	0.0%	0.0%	0.0%	0.0%	4.1%	29.4%	66.5%	374
257	Reinsurance Manager 再保險經理	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	2
258	Underwriting Manager 核保經理	0.0%	0.0%	0.0%	0.0%	40.0%	26.3%	33.7%	136
259	Claims Manager 賠償經理	0.0%	0.0%	4.4%	41.2%	17.6%	33.8%	2.9%	88

## Life insurance 人壽保險

Principal Job 主要職務	\$15,000 or below 或以下	\$15,001 - \$25,000	\$25,001 - \$35,000	\$35,001 - \$50,000	\$50,001 - \$80,000	\$80,001 - \$100,000	Above \$100,000 以上	Total no. of employees 僱員人數
260 Compliance Manager 合規經理	0.0%	0.0%	6.9%	34.4%	20.6%	11.3%	26.9%	230
261 Manager - Enterprise Risk Management 經理 - 企業風險管理	0.0%	0.0%	0.0%	0.0%	25.0%	48.3%	26.7%	77
262 Legal Manager 法務經理	0.0%	0.0%	0.0%	2.1%	0.0%	10.4%	87.5%	67
263 Manager - Internal Audit 經理 - 內部稽核	0.0%	0.0%	0.0%	0.0%	8.0%	0.0%	92.0%	28
264 Policy Services Manager 保單服務經理	0.0%	0.0%	0.0%	0.0%	94.6%	2.7%	2.7%	151
265 Group Benefits Business Manager 團體福利業務經理	0.0%	0.0%	0.0%	0.0%	29.0%	71.0%	0.0%	148
266 Accounting Manager (Broker / Agency / Bancassurer) 會計經理 (經紀人公司/代理人公 司/銀行保險公司)	0.0%	0.0%	8.7%	91.3%	0.0%	0.0%	0.0%	49
267 Agency Administration Manager 業務代理行政經理	0.0%	0.0%	0.0%	0.0%	37.9%	48.0%	14.1%	292
269 Human Resources / Training Manager 人力資源/培訓經理	0.0%	0.0%	0.0%	0.0%	20.5%	53.8%	25.6%	169
270 Information Technology Manager 資訊科技經理	0.0%	0.0%	0.0%	0.0%	25.6%	59.7%	14.7%	594
271 Medical Officer / Registered Nurse 醫務主任/註冊護士	0.0%	0.0%	0.0%	0.0%	66.7%	0.0%	33.3%	9
299 Other Middle Management Staff 其他中層管理人員	0.0%	0.0%	0.9%	0.0%	33.9%	56.7%	8.5%	1048
<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.1%</b>	<b>1.8%</b>	<b>7.2%</b>	<b>29.0%</b>	<b>43.3%</b>	<b>18.6%</b>	<b>4579</b>
<b>Managerial Level 經理級</b>								
<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.1%</b>	<b>1.7%</b>	<b>6.5%</b>	<b>26.6%</b>	<b>38.1%</b>	<b>27.1%</b>	<b>5468</b>
<b>Supervisory Level 主任級</b>								
351 Underwriting Supervisor 核保主任	0.0%	0.0%	0.0%	30.4%	69.6%	0.0%	0.0%	168
352 Account Supervisor / Marketing Supervisor / Insurance Supervisor (Agency / Bancassurer) 客戶主任/市務主任/保險主任 (代理人公 司/銀行保險公司)	0.0%	0.0%	90.9%	0.0%	9.1%	0.0%	0.0%	123
353 Marketing Supervisor (Insurer) 市務主任 (保險公司)	0.0%	0.0%	5.4%	68.8%	25.8%	0.0%	0.0%	140
354 Accounting Supervisor / Investment Supervisor (Insurer) 會計主任/投資主任 (保險公司)	0.0%	0.0%	0.5%	39.6%	59.9%	0.0%	0.0%	339
355 Actuarial Supervisor 精算主任	0.0%	0.0%	0.0%	24.8%	75.2%	0.0%	0.0%	358
356 Policy Services Supervisor 保單服務主任	0.0%	0.0%	32.1%	51.9%	16.0%	0.0%	0.0%	170
357 Claims Supervisor (Insurer) 賠償主任 (保險公司)	0.0%	0.0%	12.9%	58.8%	28.2%	0.0%	0.0%	114
358 Claims Supervisor (Broker) 賠償主任 (經紀人公司)	0.0%	0.0%	28.6%	20.0%	51.4%	0.0%	0.0%	35
359 Group Benefits Business Supervisor 團體福利業務主任	0.0%	0.0%	40.5%	59.5%	0.0%	0.0%	0.0%	175
360 Accounting Supervisor (Broker / Agency / Bancassurer) 會計主任 (經紀人公司/代理人公司/銀行保 險公司)	0.0%	0.0%	69.2%	30.8%	0.0%	0.0%	0.0%	117
361 Direct Marketing Supervisor 直銷市務主任	0.0%	0.0%	9.5%	54.8%	35.7%	0.0%	0.0%	44
362 Agency Supervisor 營業代理主任	0.0%	0.0%	0.6%	0.6%	98.7%	0.0%	0.0%	257
363 Customer Services Supervisor 客戶服務主任	0.0%	1.0%	39.0%	53.1%	6.8%	0.0%	0.0%	502
365 Human Resources / Training Supervisor 人力資源/培訓主任	0.0%	0.0%	0.0%	48.1%	51.9%	0.0%	0.0%	90
366 Information Technology Supervisor 資訊科技人員	0.0%	0.0%	0.0%	16.1%	83.9%	0.0%	0.0%	711
399 Other Supervisory Staff 其他主任級人員	0.0%	0.4%	4.4%	48.9%	46.4%	0.0%	0.0%	865
<b>Sub-total 小計</b>	<b>0.0%</b>	<b>0.2%</b>	<b>13.5%</b>	<b>38.6%</b>	<b>47.8%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>4208</b>

Life insurance 人壽保險

Principal Job 主要職務		\$15,000 or below 或以下	\$15,001 - \$25,000	\$25,001 - \$35,000	\$35,001 - \$50,000	\$50,001 - \$80,000	\$80,001 - \$100,000	Above \$100,000 以上	Total no. of employees 僱員人數
<b>Clerical Level</b> 文員級									
452	Accounting Clerk 會計文員	0.0%	52.9%	35.0%	12.1%	0.0%	0.0%	0.0%	308
453	Clerical Staff 文書人員	1.7%	57.7%	39.9%	0.7%	0.0%	0.0%	0.0%	1,266
454	Customer Services Representative 客戶服務代表	0.0%	1.1%	98.9%	0.0%	0.0%	0.0%	0.0%	839
499	Other Clerical Staff 其他文員	0.1%	2.7%	97.2%	0.0%	0.0%	0.0%	0.0%	891
	<b>Sub-total 小計</b>	<b>0.4%</b>	<b>19.5%</b>	<b>78.6%</b>	<b>1.6%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>3,304</b>
<b>Insurance Agent</b> 保險代理人									
651	Agency Director / District Director / Regional Director / Senior Agency Manager 營業總監／區域總監／高級營業經理	0.0%	0.0%	0.0%	0.0%	0.0%	63.5%	36.5%	1,361
652	Agency Manager 營業經理	0.0%	0.0%	0.0%	63.3%	1.3%	0.0%	35.4%	3,913
653	Unit Manager / Agency Supervisor 單位經理／營業主任	0.0%	26.6%	0.0%	0.0%	73.1%	0.0%	0.3%	8,507
654	Agent 營業員	12.0%	14.9%	27.2%	46.0%	0.0%	0.0%	0.0%	49,649
	<b>Sub-total 小計</b>	<b>11.3%</b>	<b>15.0%</b>	<b>25.6%</b>	<b>43.9%</b>	<b>2.8%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>63,430</b>
<b>Technical Representative</b> 業務代表									
551	Technical Representative 業務代表	0.4%	20.0%	35.2%	11.8%	26.7%	5.4%	0.6%	2,523
	<b>Sub-total 小計</b>	<b>0.4%</b>	<b>20.0%</b>	<b>35.2%</b>	<b>11.8%</b>	<b>26.7%</b>	<b>5.4%</b>	<b>0.6%</b>	<b>2,523</b>
<b>Overall 總計</b>		<b>8.9%</b>	<b>13.4%</b>	<b>25.8%</b>	<b>37.8%</b>	<b>7.9%</b>	<b>3.6%</b>	<b>2.6%</b>	<b>78,933</b>

Table 9.6: Percentage Distribution and Ranking of Training Areas Required by Employees / Insurance Agents to Deal With the Emerging Trend and Development of the Insurance Industry by job level

表9.6: 按職級劃分僱員 / 保險代理人因應保險業新興趨勢及發展所需的培訓範疇的百分比及排名

Training Areas 培訓範疇	Percentage 百分比					Ranking 排名				
	Managerial Level 經理級	Supervisory Level 主任級	Clerical Level 文員級	Insurance Agent 保險代理人	Technical Representative 業務代表	Managerial Level 經理級	Supervisory Level 主任級	Clerical Level 文員級	Insurance Agent 保險代理人	Technical Representative 業務代表
<b>A</b>										
<b>Management / Executive 管理 / 行政之發展</b>										
A01 Principles & Practice of Management 管理理論與實務	32.9%	16.5%	0.0%	0.0%	0.4%	2	3	49	31	48
A02 Problem Solving and Decision Making 解決困難及決策	25.2%	19.1%	0.1%	0.0%	0.4%	3	2	45	31	48
A03 Strategic Management 策略管理	34.9%	11.8%	0.0%	0.0%	0.0%	1	9	49	31	60
A04 Marketing Management 市場管理	18.7%	13.9%	0.0%	0.0%	0.0%	6	5	49	31	60
A05 Quality Management 優質服務管理	15.0%	1.7%	0.0%	0.0%	0.3%	8	43	49	31	52
A06 Risk Management 風險管理	22.3%	5.6%	0.0%	3.1%	0.7%	5	22	49	22	42
A07 Stress Management 壓力管理	9.8%	3.9%	1.4%	0.0%	0.0%	13	29	27	31	60
A08 Crisis Management 危機管理	15.1%	1.3%	0.0%	3.1%	0.0%	7	46	49	22	60
A09 Human Resources Management 人力資源管理	13.8%	6.0%	0.0%	0.0%	0.0%	9	19	49	31	60
A10 Leadership 領導才能	23.1%	14.4%	0.0%	0.0%	0.0%	4	4	49	31	60
A11 Team Building 團隊之建立	8.6%	6.7%	0.0%	3.1%	0.0%	14	17	49	22	60
A12 Motivation 激勵	7.4%	4.7%	0.0%	0.0%	0.0%	15	25	49	31	60
A13 Coaching & Counseling 訓練及輔導下屬	7.3%	6.7%	0.0%	0.0%	0.0%	16	17	49	31	60
A14 Dealing with Conflict 處理衝突	6.5%	4.9%	0.0%	0.0%	0.0%	18	24	49	31	60
A15 Implementing Change 推行變革	11.9%	1.1%	0.0%	0.0%	0.0%	11	52	49	31	60
A16 Time Management 時間管理	5.8%	2.1%	1.5%	0.0%	0.3%	19	40	26	31	52
A17 Agency Building and Development 代理人之建立及發展	10.6%	0.6%	0.0%	0.0%	0.0%	12	53	49	31	60
<b>B</b>										
<b>Professional Qualification 專業知識</b>										
B01 Associate of the Chartered Insurance Institute (ACII)	2.9%	6.0%	0.9%	6.3%	5.0%	25	19	33	16	20
B02 Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	2.3%	3.2%	0.0%	0.0%	2.1%	30	33	49	31	28
B03 Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)	1.5%	3.2%	0.6%	0.0%	1.7%	39	33	37	31	32
B04 Certified Financial Planner (CFP)	5.7%	0.6%	0.6%	0.0%	0.9%	21	53	37	31	40
B05 Chartered Financial Consultant (ChFC)	0.1%	0.2%	0.3%	0.0%	1.1%	60	61	43	31	39
B06 Chartered Insurance Agency Manager (CIAM)	0.8%	0.0%	0.0%	3.1%	0.0%	49	72	49	22	60
B07 Chartered Life Underwriter (CLU)	0.1%	0.4%	0.1%	0.0%	0.0%	60	58	45	31	60
B08 Certified Manager of Financial Advisors (CMFA)	0.9%	0.2%	0.0%	0.0%	0.0%	47	61	49	31	57
B09 Chartered Property and Casualty Underwriter (CPCU)	0.0%	0.2%	0.5%	0.0%	0.1%	67	61	40	31	56
B10 Essentials of Management Development Program (EMD)	2.9%	0.2%	0.0%	0.0%	0.0%	25	61	49	31	60
B11 Fellow of the Chartered Insurance Institute (FCII)	0.1%	0.6%	0.0%	0.0%	0.0%	60	53	49	31	60
B12 Fellow of the Faculty of Actuaries in Scotland (FFA)	0.0%	0.2%	0.0%	0.0%	0.0%	67	61	49	31	60
B13 Fellow of the Institute of Actuaries (FIA)	0.0%	0.0%	0.0%	0.0%	0.0%	67	72	49	31	60
B14 Fellow of the Institute of Actuaries of Australia (FIAA)	0.0%	0.0%	0.0%	0.0%	0.6%	67	72	49	31	46
B15 Fellow, Chartered Financial Practitioner (FChFP)	0.0%	0.2%	0.0%	0.0%	0.0%	67	61	49	31	60
B16 Associate, Chartered Financial Practitioner (AChFP)	0.0%	0.0%	0.0%	0.0%	0.0%	67	72	49	31	57
B17 Fellow of the Society of Actuaries (FSA)	0.5%	0.6%	0.0%	0.0%	0.0%	52	53	49	31	57
B18 Fellow, Life Management Institute (FLMI)	0.4%	2.4%	0.4%	0.0%	0.7%	55	38	41	31	44
B19 Graduate Diploma of Insurance (GDI)	0.0%	0.2%	0.0%	0.0%	0.4%	67	61	49	31	48
B20 Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)	0.0%	0.2%	0.0%	0.0%	0.0%	67	61	49	31	60
B21 Insurance Financial Planning Course (IFPC)	0.0%	0.0%	0.0%	0.0%	0.2%	67	72	49	31	55
B22 Insurance Institute of Hong Kong (IIHK) Diploma	0.0%	0.0%	0.0%	0.0%	1.9%	67	72	49	31	31
B23 Leadership Fellow (LF)	0.1%	0.2%	0.0%	0.0%	0.0%	60	61	49	31	60
B24 Chartered Life Practitioner (ChLP)	0.0%	0.0%	0.0%	0.0%	0.0%	67	72	49	31	60
B25 Professional Diploma in Insurance Programme (PDI)	0.0%	1.5%	0.4%	0.0%	1.6%	67	44	41	31	34
B26 Registered Financial Consultant (RFC)	1.2%	0.0%	0.0%	0.0%	0.0%	43	72	49	31	60
B27 Registered Financial Planner (RFP)	0.0%	0.0%	0.0%	0.0%	0.0%	67	72	49	31	60
B28 SFC related courses	0.3%	0.4%	0.1%	0.0%	0.4%	57	58	45	31	47

Training Areas 培訓範疇	Percentage 百分比					Ranking 排名				
	Managerial Level 經理級	Supervisory Level 主任級	Clerical Level 文員級	Insurance Agent 保險代理人	Technical Representative 業務代表	Managerial Level 經理級	Supervisory Level 主任級	Clerical Level 文員級	Insurance Agent 保險代理人	Technical Representative 業務代表
<b>C</b>										
<b>Job-related Knowledge 業務知識</b>										
C01 Actuarial Science 精算學	0.3%	2.4%	0.3%	0.0%	0.7%	57	38	43	31	44
C02 General Insurance 一般保險	12.9%	32.4%	40.6%	43.8%	59.6%	10	1	1	1	1
C03 Life Insurance 人壽保險	2.8%	13.3%	15.9%	34.4%	16.7%	27	7	7	2	8
C04 MPF 強制性公積金	1.6%	2.1%	0.6%	3.1%	3.1%	38	40	37	22	26
C05 Investment Planning 投資策劃	1.3%	0.2%	2.5%	3.1%	5.7%	41	61	24	22	19
C06 Financial Planning 財務策劃	2.3%	0.4%	3.3%	6.3%	6.5%	30	58	20	16	16
C07 Law Relating to Insurance 與保險有關之法律	6.9%	11.2%	9.9%	25.0%	29.4%	17	10	13	5	2
C08 Investment-linked Insurance 投資相連保險	1.2%	1.3%	3.2%	6.3%	4.3%	43	46	21	16	23
C09 Asset Management 資產管理	2.0%	3.4%	1.4%	0.0%	4.3%	32	32	27	31	22
C10 Estate Planning 遺產策劃	0.0%	0.0%	0.0%	6.3%	2.0%	67	72	49	16	29
C11 Retirement Planning 退休策劃	1.9%	0.2%	0.1%	6.3%	4.6%	35	61	45	16	21
C12 Reinsurance 再保險	1.7%	5.8%	0.9%	6.3%	3.5%	37	21	33	16	24
C13 Health-related Training 與健康有關之訓練	1.2%	2.6%	1.3%	0.0%	1.2%	43	36	29	31	38
C14 Catastrophe Risk Analysis 巨災風險分析	0.7%	1.5%	1.0%	0.0%	2.5%	51	44	32	31	27
C15 Regulatory and Financial Market Knowledge 規管和金融市場知識	1.3%	10.3%	3.7%	3.1%	9.0%	41	11	19	22	14
C16 Deal Structure 交易結構	0.3%	1.3%	0.0%	0.0%	0.7%	57	46	49	31	42
C17 Marine Insurance 海事保險	2.5%	3.6%	1.1%	0.0%	1.7%	28	31	30	31	33
<b>D</b>										
<b>Generic / Technological Skills 通用/科技技能</b>										
D01 English Writing 英文書寫	0.9%	8.6%	37.3%	9.4%	12.1%	47	13	2	11	10
D02 Spoken English 英語會話	1.5%	1.3%	11.8%	9.4%	5.9%	39	46	9	11	18
D03 Chinese Writing 中文書寫	0.1%	1.3%	7.6%	0.0%	0.8%	60	46	15	31	41
D04 Cantonese 廣東話	0.1%	0.6%	2.9%	0.0%	1.4%	60	53	22	31	35
D05 Putonghua 普通話	2.4%	1.3%	10.1%	9.4%	11.1%	29	46	12	11	11
D06 Use of Computer 基本電腦應用	5.8%	1.9%	31.0%	3.1%	6.4%	19	42	3	22	17
D07 IT Enabling Systems 資訊科技系統	0.5%	5.2%	19.2%	9.4%	9.8%	52	23	5	11	12
D08 Effective Communication Skills 有效溝通技巧	3.1%	12.9%	12.8%	25.0%	21.5%	24	8	8	5	5
D09 Marketing / Selling Skills 市場推廣/銷售技巧	4.0%	4.3%	5.2%	21.9%	18.5%	23	28	17	7	6
D10 Presentation Skills 表達技巧	0.4%	4.7%	5.3%	12.5%	23.4%	55	25	16	8	4
D11 Basic Accounting 基本會計	0.0%	3.9%	17.9%	0.0%	0.2%	67	29	6	31	54
D12 Interpersonal Skills 人際關係技巧	1.9%	9.2%	8.3%	12.5%	18.2%	35	12	14	8	7
D13 Negotiation Skills 談判技巧	0.5%	8.4%	0.9%	28.1%	12.3%	52	14	33	4	9
D14 Telemarketing Skills 電話銷售技巧	0.0%	0.0%	1.1%	0.0%	1.3%	67	72	30	31	37
D15 Customer Psychology 顧客心理	1.2%	4.5%	4.2%	31.3%	27.9%	43	27	18	3	3
D16 Mediation Skills 調解技巧	0.8%	2.6%	1.7%	9.4%	3.4%	49	36	25	11	25
D17 Information Systems Application Skills 資訊系統應用技巧	2.0%	7.7%	19.6%	3.1%	9.2%	32	15	4	22	13
D18 Artificial Intelligence 人工智能	4.4%	13.5%	10.9%	12.5%	8.2%	22	6	10	8	15
D19 Blockchain 區塊鏈	0.0%	0.0%	0.9%	0.0%	0.4%	67	72	33	31	48
D20 Cloud Computing 雲端運算	0.1%	2.8%	2.9%	0.0%	1.4%	60	35	22	31	35
D21 Data Analytics 數據分析	2.0%	6.9%	10.6%	0.0%	2.0%	32	16	11	31	29
Others 其他	0.1%	0.0%	0.0%	0.0%	0.0%					
Training not required 不需要任何培訓	6.9%	2.8%	5.1%	12.5%	1.2%					
<b>Number of companies with the respective job level of employees 有相關職級僱員的公司數目</b>	767	478	800	36	2026					

**Note:**

(1) Percentages are calculated on the basis of total number of companies with the respective job level of employees

(2) Respondents are allowed to select up to five items 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) 受訪者可就每個職級別選最多五項