

# **2011 MANPOWER SURVEY REPORT**

## **INSURANCE INDUSTRY**

保險業

二零一一年人力調查報告

**INSURANCE TRAINING BOARD**

**VOCATIONAL TRAINING COUNCIL**

職業訓練局

保險業訓練委員會

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# The 2011 Manpower Survey Report of the Insurance Industry

## Executive Summary

### Background

1. The Insurance Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 15<sup>th</sup> biennial manpower survey of the insurance industry from 3<sup>rd</sup> January 2011 to 3<sup>rd</sup> March 2011. Follow-up fieldwork with non-respondents was completed at the end of June 2011. After data processing by the C&SD, full sets of tabulations were available at the end of August 2011.

### Purpose of the Survey

2. The survey was conducted with the following objectives:
- (a) to assess the manpower and training needs of insurance employees and insurance intermediaries<sup>1</sup>;
  - (b) to forecast the likely growth of the insurance industry in terms of manpower and training;
  - (c) to recommend measures to meet the training needs and manpower demand of insurance employees<sup>2</sup>, insurance agents and technical representatives<sup>3</sup>.

<sup>1</sup> An insurance intermediary can be either an insurance agent or an insurance broker. Under the Insurance Companies Ordinance (Cap. 41) (“ICO”), an insurance agent is defined as a person who holds himself out to advise on or arrange contracts of insurance in or from Hong Kong as an agent or subagent of one or more insurers (i.e. insurance companies). An insurance broker is defined under the ICO as a person who carries on the business of negotiating or arranging contracts of insurance in or from Hong Kong as the agent of the policy holder or potential policy holder or advising on matters related to insurance.

<sup>2</sup> Insurance employees are from the surveyed companies composing of life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance companies agencies, consisting also of bancassurers (i.e. banking selling insurance) registered with the Insurance Agents Registration Board (IARB) and insurance brokers.

<sup>3</sup> A technical representative of an insurance agent is a person (not being an insurance subagent) who provides advice to a policy holder or potential policy holder on insurance matters for such insurance agent, or arranges contracts of insurance in or from Hong Kong on behalf of that insurance agent.

3. The previous manpower survey was conducted in March 2009. As requested by the Advisory Committee on Human Resources Development in the Financial Services Sector (FinMan Committee) of the Financial Services and the Treasury Bureau, the Insurance Training Board agreed to synchronize its 2011 Manpower Survey with the surveys of the banking and finance industry and the accountancy sector. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

### Scope of the Survey

4. Similar to the last survey, this survey covered life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance company agencies and bancassurers (i.e. banks selling insurance) registered with the Insurance Agents Registration Board (IARB) and insurance brokers. Stratified random sampling was then used to select a sample, which consisted of 745 companies.

5. The 745 surveyed establishments (out of a total of 2 546 establishments) comprised 160 insurers (43 life insurers, 99 general insurers and 18 composite insurers), 206 insurance brokers, 339 insurance company agencies and 40 bancassurers. Among the sampled insurance company agencies, 164 engaged in insurance business, 175 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with employees providing insurance services or handling insurance related matters and registered with the IARB). Of the 2 546 establishments, there were 50 establishments revealed as non-insurance related establishments because their employees' job duties were not directly related to insurance (either less than 50% or the respondents from alternative distributors claimed as non-insurance related establishments) and thus the total number of establishments in insurance industry would be 2 496. The Insurance Training Board estimated that this manpower survey covered the majority of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies, educational institutions and companies which might have ancillary services related to insurance but were excluded in this survey.

### Response Rate

6. From a sample of 745 companies, 588 responded, 61 refused to reply while 96 had either closed, moved or temporarily ceased operation. The effective response rate was 90.6%.

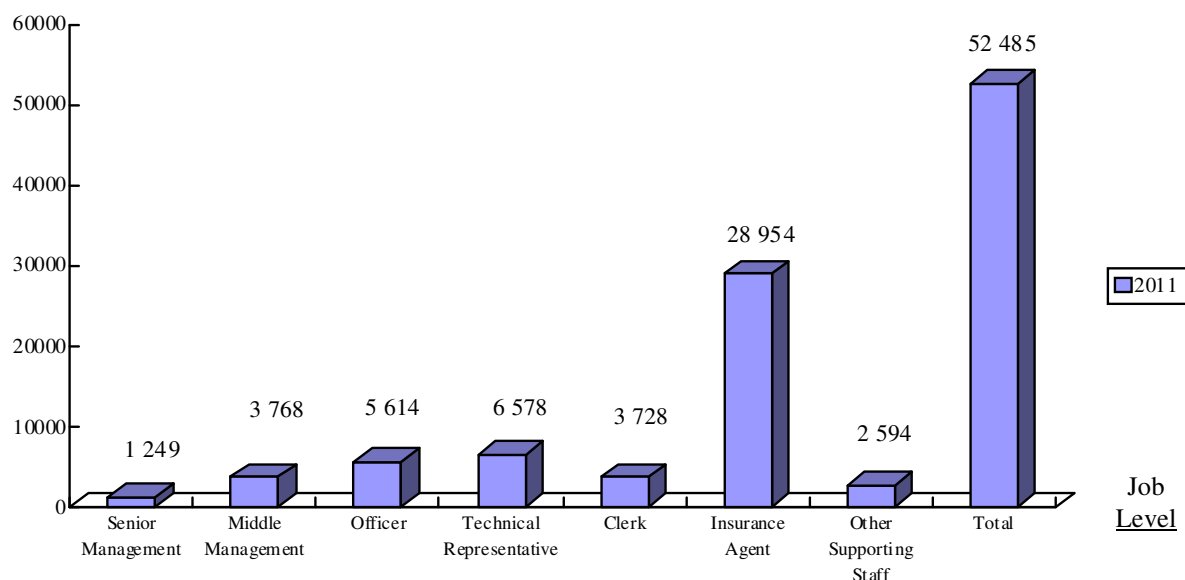
### Survey Findings

#### Existing Workforce

7. The survey revealed that as at 3 January 2011, the insurance industry had a workforce of 52 485 people. Among them, 20 937 (39.9%) were insurance employees, 28 954 (55.2%) were insurance agents, and 2 594 (4.9%) were supporting staff members or non-insurance employees who would be excluded from subsequent analyses. The distribution of the number of employees in the insurance industry by job level is shown in Diagram 1 below.

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

Number of Persons



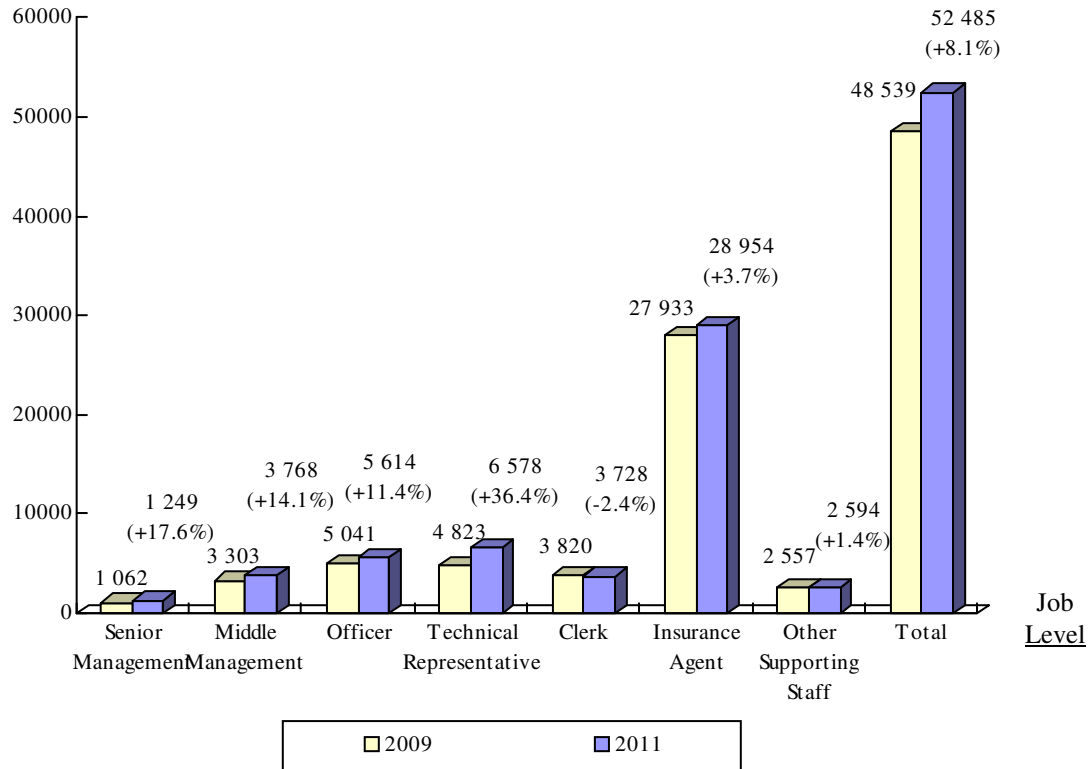
Remarks: Readers should note that the manpower figure of insurance agents might be different from the actual number as the findings were solely based on the insufficient information provided by the respondents at the time of the survey.

#### Manpower Changes in Workforce between 2009 and 2011 Surveys

8. The workforce of the insurance industry has increased from 48 539 persons in 2009 to 52 485 in 2011, or an increase of 8.1% between these two Surveys. The number of technical representatives has increased significantly by 1 755, or 36.4%, from 4 823 in 2009 to 6 578 in 2011, whilst the manpower in the middle management level has increased by 465, or 14.1%, from 3 303 in 2009 to 3 768 in 2011. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between 2009 and 2011 Surveys are given in Diagrams 2 and 3 respectively.

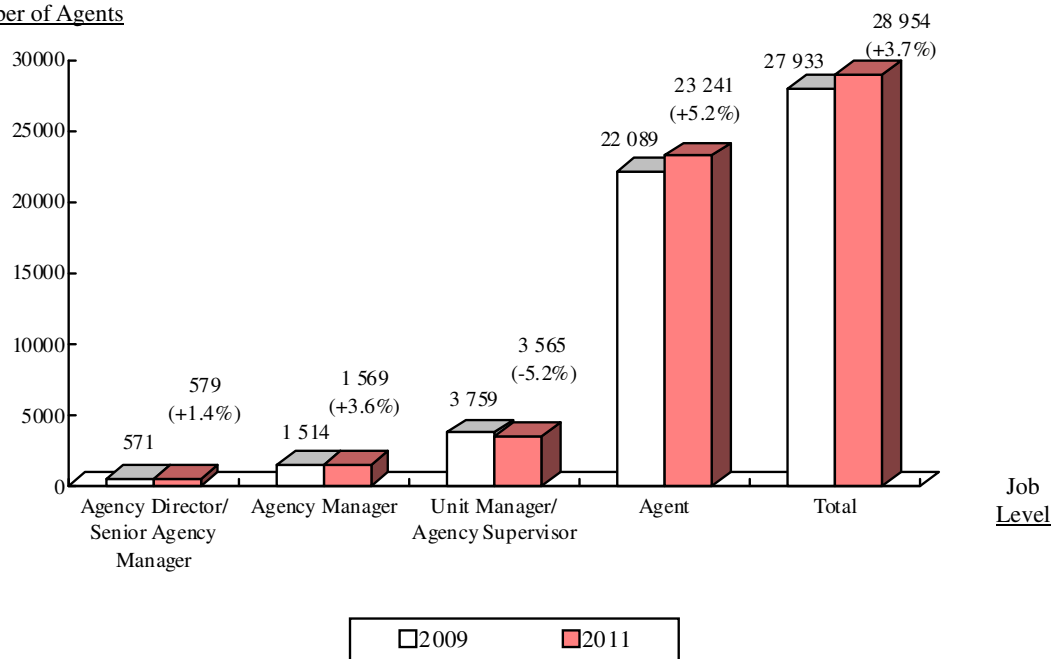
**Diagram 2: Manpower Changes of the Insurance Industry between 2009 and 2011 Surveys**

Number of Persons



**Diagram 3: Manpower Changes of Insurance Agents between 2009 and 2011 Surveys**

Number of Agents



Note: Figures in brackets denote the percentage changes of the manpower relative to 2009 at the same job level.

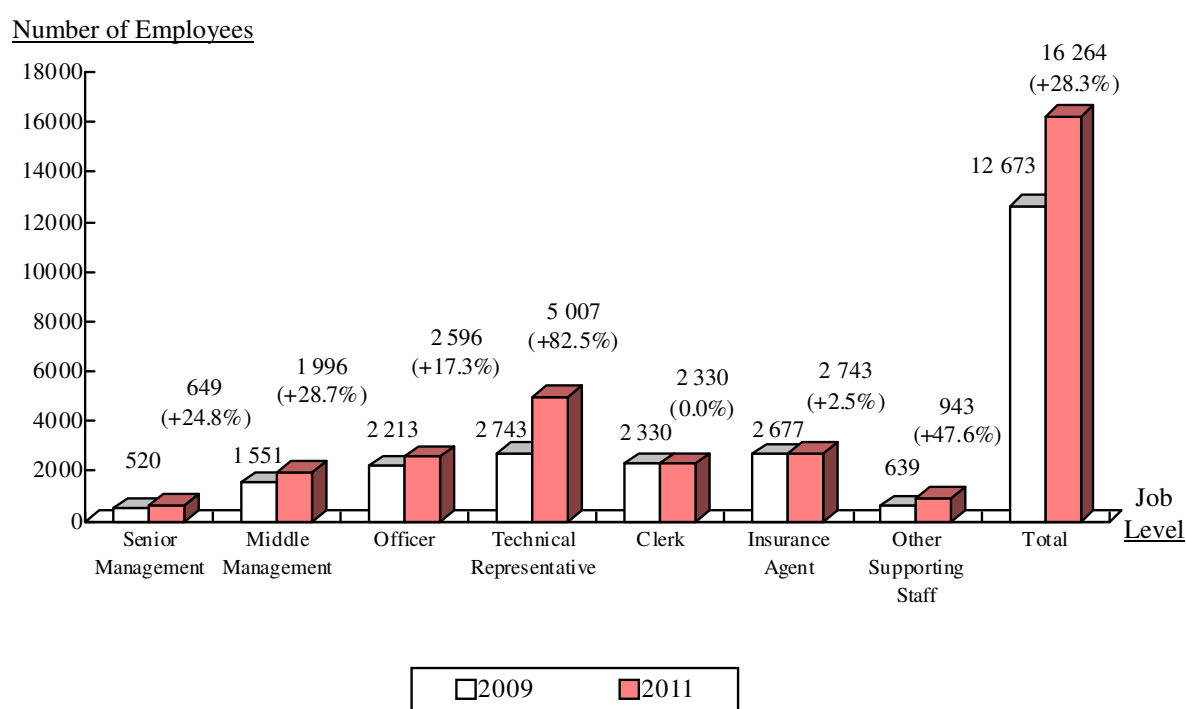
9. As shown in Diagram 3, there were increments across all levels of insurance agents except unit managers/agency supervisors. The highest percentage change in the total manpower of general and life insurance agents between 2009 and 2011 Surveys was the increase of agents from 22 089 in 2009 to 23 241 in 2011, i.e. 1 152 people or 5.2%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

## The General Insurance Sector

### Manpower Changes between 2009 and 2011 Surveys

10. The manpower changes in the general insurance sector by job level between 2009 and 2011 Surveys are summarized in Diagram 4 below. The most significant change is the number of technical representatives who has increased by 2 264 or 82.5%, from 2 743 in 2009 to 5 007 in 2011. The middle management has increased by 445 or 28.7% from 1 551 in 2009 to 1 996 in 2011. It should be noted that the number of employees has increased at all levels except that the clerical level has remained unchanged. The growing business volume in the general insurance sector might result in the increase of manpower.

**Diagram 4: Manpower Changes of Employees between 2009 and 2011 Surveys in the General Insurance Sector**



Remarks: (i) Figures in brackets denote the changes of 2011 manpower relative to 2009 at the same job level.

(ii) Caution should be taken when analysing the manpower change of technical representatives. In the 2011 Survey, the definition of technical representatives was revised for the branch “Company Agency – Alternative Distribution” that an employee of this branch would be regarded as a technical representative as long as he or she would provide advice to policy holder or potential policy holder on insurance matters. In the 2009 Survey, an employee would be regarded as a technical representative if he or she had 50% or above of the job duties related to insurance.

### Number of Vacancies in the General Insurance Sector

11. A total of 451 vacancies in the general insurance sector were reported in the 2011 Survey which were more than the number of vacancies reported in 2009 (i.e. 226 vacancies). The major increase was in the number of vacant posts for technical representatives (248 or 55.0% of a total of 451 vacancies).

### Projection of General Insurance Manpower

12. Employers forecast an increase of 712 persons by January 2013, or 4.5% increase in comparison with the manpower demand of 15 770 persons in January 2011. In the 2009 Survey, employers' forecast was a decline of 0.8%. The forecast manpower demand for the next 24 months by job level is summarized in the following table. The business prosperity might lead to the increase in the number of employees to be engaged in the general insurance sector.

Job Level	Manpower Demand in 2011	Forecast Manpower Demand by Jan 2013	Growth / Decline (%)
Senior Management	652	647	-5 (-0.8%)
Middle Management	2 026	2 034	8 (0.4%)
Officer	2 662	2 684	22 (0.8%)
Technical Representative	5 255	5 872	617 (11.7%)
Clerk	2 432	2 498	66 (2.7%)
Insurance Agent	2 743	2 747	4 (0.1%)
<b>Total</b>	<b>15 770</b>	<b>16 482</b>	<b>712 (4.5%)</b>

### Minimum Education/Professional Qualification Requirement of the General Insurance Workforce

13. The percentages of employees of the general insurance workforce who possessed a particular education/professional qualification at each job level reported by respondents are given in Table 1 below. General insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education and/or professional qualification. For officer level, 38.2% of employers preferred their staff to have sub-degree education.



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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Officer</u>	<u>Technical Representative</u>	<u>Clerical</u>	<u>Insurance Agent</u>
Professional Qualification	38.1%	31.9%	14.3%	3.7%	0.0%	0.0%
University Degree or Above	59.5%	55.3%	18.3%	2.8%	2.2%	0.0%
Higher Dip./ Asso. Degree or Equivalent	14.0%	16.6%	19.4%	4.1%	3.7%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	2.2%	2.1%	18.8%	3.1%	14.9%	1.2%
Matriculation	1.8%	2.7%	8.7%	10.5%	15.3%	13.7%
Secondary 5 or Equivalent	1.4%	3.3%	10.1%	72.4%	47.5%	80.8%

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

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

14. Most employers required their staff at senior management level to have five to more than ten years of working experience. The requirements for officers and technical representatives were mostly from one to five years. For agents, the requirement normally ranged from less than one year to two years, with the majority in the range of one to two years. For unspecified / refusal cases, there were 13.4% of the employers who had not specified or had refused to disclose such information.

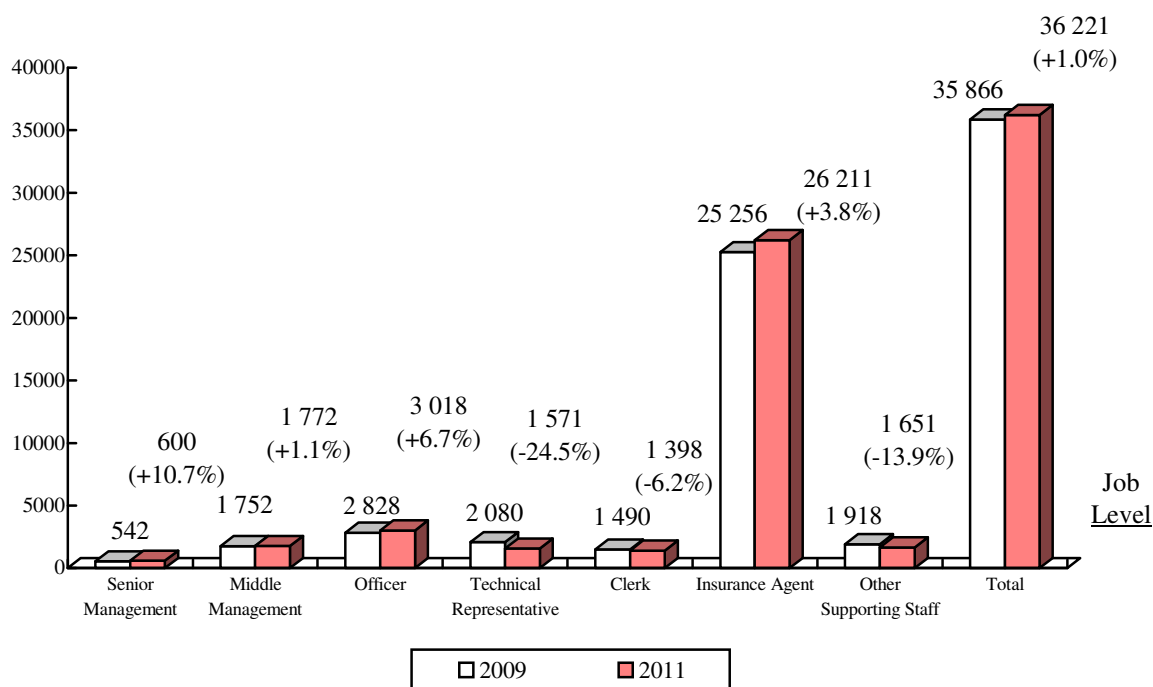
## The Life Insurance Sector

### Manpower Changes between 2009 and 2011 Surveys

15. The manpower changes of the life insurance workforce by job level between 2009 and 2011 Surveys are summarized in Diagram 5 below. When compared with the findings in the 2009 Survey, the senior management staff had the greatest percentage of increment of 10.7% or 58 persons. On the contrary, the number of technical representatives had the greatest drop in terms of percentage which was 24.5% or 509 persons.

**Diagram 5: Manpower Changes of Employees between 2009 and 2011 Surveys in the Life Insurance Sector**

#### Number of Persons



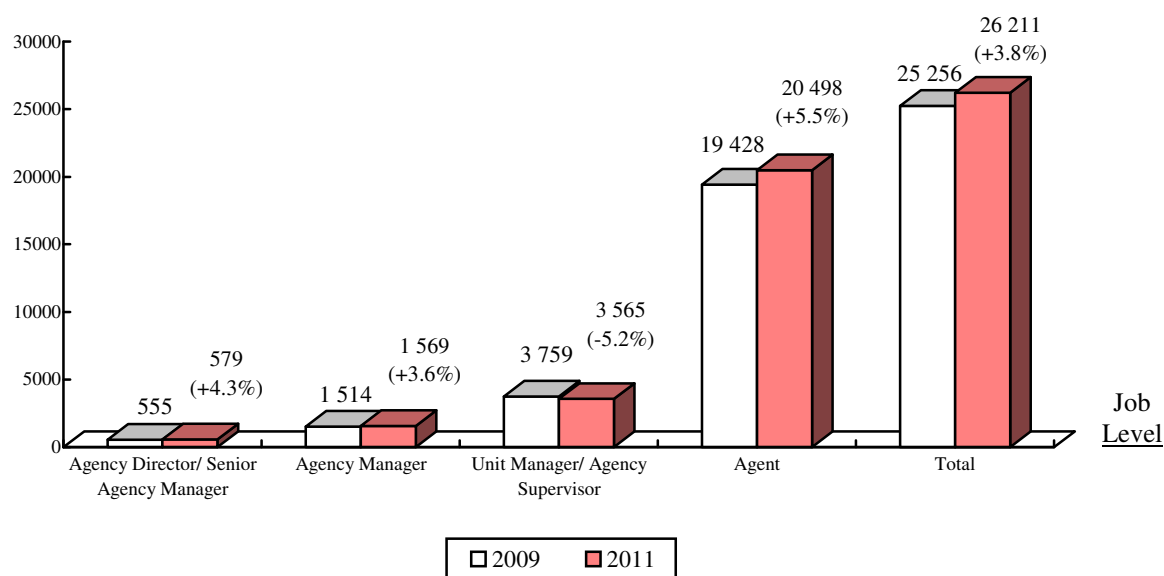
Remarks: (i) Figures in brackets denote the percentage changes of manpower relative to 2009 at the same job level.

(ii) Caution should be taken when analysing the manpower change of technical representatives. In the 2011 Survey, the definition of technical representatives was revised for the branch "Company Agency – Alternative Distribution" that an employee of this branch would be regarded as a technical representative as long as he or she would provide advice to policy holder or potential policy holder on insurance matters. In the 2009 Survey, an employee would be regarded as a technical representative if he or she had 50% or above of the job duties related to insurance.

16. With reference to Diagram 6 below, the total number of agents has increased by 1 070, or 5.5% from 19 428 persons in 2009 to 20 498 persons in 2011. On the other hand, the number of employees of senior management level has increased by 58 people, or 10.7%. The number of officers has increased by 190 people, or 6.7%. The number of agency directors/senior agency managers has also increased by 24 people, or 4.3%.

### **Diagram 6: Manpower Changes of Life Insurance Agents between 2009 and 2011 Surveys**

Number of Persons



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2009 at the same job level.

### Vacancies and Employers' Forecast of the Life Insurance Workforce

17. The Survey revealed that there were 479 vacancies comprising 12 from middle management, 63 officers, 20 clerks, 294 life insurance agents, 83 technical representatives and 7 non-insurance employees. There has been a decrease of 374 vacancies when compared with 853 vacancies in the 2009 Survey. The greatest decrease in the number of vacancies was life insurance agents which showed a drop of 456 (from 750 in 2009 to 294 in 2011) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agent between 2009 and 2011 Surveys is given in Table 2 below. Though the overall number of vacancies was lower than the figure in the 2009 Survey, agents had the largest number of vacancies, i.e., 139, which showed the importance of the sales force.

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

	<u>Number of Vacancies</u>	
	<u>2009</u>	<u>2011</u>
Agency Director/Senior Agency Manager	3	5
Agency Manager	7	12
Unit Manager/Agency Supervisor	113	138
Agent	627	139
<b>Total</b>	<b>750</b>	<b>294</b>
	=====	=====

### Projection of the Life Insurance Workforce

18. Employers forecast a growth of 113 persons by January 2013, or 0.3% increase in comparison with the manpower demand of 35 042 persons in January 2011. Employers' forecast manpower demand for the next 24 months by job level is summarized as follows.

	Manpower Demand in 2011	Forecast Manpower Demand by Jan 2013	Growth / Decline (%)
Senior Management	600	599	-1 (-0.2%)
Middle Management	1 784	1 787	3 (0.2%)
Officer	3 081	3 103	22 (0.7%)
Technical Representative	1 654	1 873	219 (13.2%)
Clerk	1 418	1 423	5 (0.4%)
Insurance Agent	26 505	26 370	-135 (-0.5%)
<b>Total</b>	<b>35 042</b>	<b>35 155</b>	<b>113 (0.3%)</b>

### Minimum Education/Professional Qualification Requirement of the Life Insurance Workforce

19. Survey showed that life insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education level and/or professional qualification. For officer level, 35.6% of employers preferred their staff to have an education level of university degree or above. Table 3 below shows the percentages of the minimum education/ qualification requirement of the life insurance workforce at various job levels preferred by respondents.

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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Officer</u>	<u>Technical Representative</u>	<u>Clerical</u>	<u>Insurance Agent</u>
Professional Qualification	35.7%	24.3%	7.5%	31.9%	0.0%	12.0%
University Degree or Above	85.3%	77.0%	35.6%	35.5%	3.2%	5.7%
Higher Dip./Asso. Degree or Equivalent	2.0%	6.4%	17.4%	1.9%	0.2%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	1.7%	1.0%	13.6%	6.2%	9.5%	<0.1%
Matriculation	0.0%	1.2%	5.1%	2.2%	9.4%	1.7%
Secondary 5 or Equivalent	0.0%	1.5%	14.1%	47.7%	55.4%	36.3%

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

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

20. The survey findings showed that most employers required their staff at senior management level to possess five years to more than ten years of working experience. The requirement for officers was mainly from one to five years of working experience. For technical representatives, the requirement was mostly from two to five years. For agents, the requirement was from one to two years. Again, there were a large number of unspecified/refusal cases, with the greatest number of cases coming from the category of agents (15 315). Readers of this report should exercise due care when they examine the findings.

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

## Staff Turnover in the Insurance Industry in the Past 12 Months

22. Table 4 below shows the staff turnover statistics for the insurance industry in the past 12 months. The highest turnover rate (i.e. 21.7%) was in the clerical level, followed by the officer level (12.1%). The overall turnover rate was 10.5%.

Table 4: Staff Turnover of the Insurance Industry in the Past 12 Months

	Managerial	Officer	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	426	581	714	4 650 <sup>@</sup>	6 371
Number Left	437	694	834	3 347 <sup>#</sup>	5 312
<b>Net Effect Increase (Decrease)</b>	<b>(11)</b>	<b>(113)</b>	<b>(120)</b>	<b>1 303</b>	<b>1 059</b>
Number of People in the Job Level (including vacancies)	5 062	5 743	3 850	36 157	50 812
<b>Staff Turnover Rate*</b>	<b>8.6%</b>	<b>12.1%</b>	<b>21.7%</b>	<b>9.3%</b>	<b>10.5%</b>

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

<sup>@</sup> “Number Recruited” for insurance agents = No. of insurance agents newly registered from 1.1.2010 to 31.12.2010.

<sup>#</sup> “Number Left” for insurance agents = No. of insurance agents newly registered from 1.1.2010 to 31.12.2010 minus the change in the number of insurance agents between 1.1.2010 and 31.12.2010.

### Internal Promotion

23. The Survey showed that 446 insurance personnel were promoted in the past 12 months. However, respondents refused to disclose the number of internal promotions for insurance agents and as such no meaningful conclusion could be drawn. Readers of this report should exercise due care when they examine the findings. The number of internal promotions in the insurance industry by job level is summarized in Table 5 below.

Table 5: Number of Internal Promotions in the  
Insurance Industry in the Past 12 Months  
(1.1.2010 to 31.12.2010)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Officer to Manager	215
From Clerk to Officer	226
From Others to Clerk	5
From Agent/TR to Unit Manager/ Agency Supervisor	Respondents refused to disclose
From Unit Manager/Agency Supervisor to Agency Manager	Respondents refused to disclose
From Agency Manager to Agency Director/ Senior Agency Manager	Respondents refused to disclose
<b>Total (without the figure of insurance agents)</b>	<b>446 =====</b>

### Reasons of Recruitment Difficulties

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

#### Reasons

1. Lack of candidates with relevant experience and training
2. Working conditions/remuneration package could not meet recruits' expectations
3. General labour shortage in Hong Kong

## Projected Additional Manpower Requirements

25. A summary of the projected additional manpower requirements in the insurance industry by January 2013 is given in Table 6 below:

Table 6: Summary of Additional Manpower Requirements  
in the Insurance Industry by January 2013

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2013</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2013</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2013</u>
Senior Management	15	15	30
Middle Management	90	61	151
Officer	156	164	320
Technical Representative	999	344	1 343
Clerk	229	61	290
Insurance Agent	75	840	915
<b>Total</b>	<b>1 564</b> =====	<b>1 485</b> =====	<b>3 049</b> =====

## Education/Professional Qualification Requirement of the Additional Manpower by January 2013

26. A summary of the additional number of insurance practitioners with the required education/professional qualification by January 2013 is given in Table 7 below. The demand for employees with secondary 5 or equivalent was the highest (1 439), followed by education level of university degree or above (410).

Table 7: Education/Professional Qualification Requirements of the Additional  
Manpower of the Insurance Industry by January 2013

<u>Education Qualification</u>	<u>No. of Personnel Required in the General Insurance Sector</u>	<u>No. of Personnel Required in the Life Insurance Sector</u>	<u>Total</u>
Professional Qualification	94	243	<b>337</b>
University Degree or Above	120	290	<b>410</b>
Higher Dip./Asso Degree or Equivalent	97	39	<b>136</b>
Diploma/Higher Cert./ Cert. or Equivalent	98	50	<b>148</b>
Matriculation	166	37	<b>203</b>
Secondary 5 or Equivalent	912	527	<b>1 439</b>
<b>Total</b>	<b>1 487</b> =====	<b>1 186</b> =====	<b>2 673</b> =====

### Manpower Supply of Insurance Personnel

27. The highest demand for insurance personnel was those who had an education background of secondary 5 or equivalent. This category of demand should be able to be met as the market has an abundant supply of secondary school graduates every year. In terms of the supply of manpower with other qualifications, such as university degree, professional qualification, higher diploma, etc., there are some insurance related courses offered by various course providers as per the information provided by the University Grants Committee of Hong Kong (UGC), the Hong Kong Institute of Vocational Education (IVE) and course providers running insurance related courses being accredited by the Hong Kong Council for Accreditation of Academic & Vocational Qualifications.

### Matching of Manpower Demand and Supply

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

### Number of Hong Kong Insurance Personnel who Have to work in the Mainland and Effects of Mainland Insurance Operations on Hong Kong Insurance Personnel

29. There were an insignificant number of insurance employees (i.e. 542 people) who had to work in the Mainland. However, the figure had a 46.5% increment when the respondents were asked to estimate the figure for January 2013 that 794 insurance personnel would have to work in the Mainland. Out of the estimated figure of 794 people, 13 of them would be on Stationed Basis and 781 people would be on Travelling Basis. It is expected that more insurance personnel would be required to work in the Mainland on Travelling Basis in the future.

### Estimated Training Plans of Insurance Personnel in the Next 12 Months

30. In the 2011 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills” and the top five types/topics of training for various job levels in the order of frequency being selected by employers are summarized in Table 8-12 below.



Table 8: Types/Topics of Training for Managerial Staff

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Management/ Executive	Risk Management
3	Management/ Executive	Crisis Management
4	Management/ Executive	Marketing Management
5	Management/ Executive	Leadership

Table 9: Types/Topics of Training for Officers

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

Table 10: Types/Topics of Training for Clerical Staff

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Generic Skills	English Writing
3	Generic Skills	Spoken English
4	Basic Job-related	Law Relating to Insurance
5	Generic Skills	Interpersonal Skills

Table 11: Types/Topics of Training for Technical Representatives

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Basic Job-related	Law Relating to Insurance
3	Basic Job-related	Investment-linked Insurance
4	Basic Job-related	Life Insurance
5	Generic Skills	Interpersonal Skills

Table 12: Types/Topics of Training for Insurance Agents

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Generic Skills	Interpersonal Skills
3	Basic Job-related	Life Insurance
4	Generic Skills	Effective Communication Skills
5	Generic Skills	Marketing/Selling Skills

31. Generally speaking, management/executive training types/topics like Risk Management, Crisis Management and Marketing Management, etc. are important to managerial staff. Basic job-related training types/topics like General Insurance and Life Insurance are important to virtually all job levels.

#### Part-time Insurance Personnel Employed in the Industry

32. The Survey indicated that only 132 part-time insurance personnel were employed in the insurance industry to help 49 891 (a total workforce of 52 485 minus 2 594 non-insurance employees) full-time insurance personnel perform insurance related functions.

#### Recommendations

##### Business Outlook

33. The business environment was still volatile after the financial tsunami and the financial market was full of uncertainties. Moreover, because of inflation, operating costs were expected to rise. Though the domestic environment is expected to remain steady in 2011, the business outlook is difficult to predict because of the predominant external uncertainties which include the future prospect of the US economy and the development of European sovereign debt issue. This might lead to the conservative projection of 2013 manpower demand by employers. Notwithstanding these uncertainties, the economic growth of China represented a very crucial factor to sustain Hong Kong's leading role as an international financial centre. With longer life expectancy and awareness in health, a growth in life, medical, retirement and investment related insurance businesses would be expected.

34. The following manpower trends were observed:
- a. In the general insurance sector, the manpower has continued to grow due to business prosperity. The biggest growth would probably be in technical representatives.
  - b. In the life insurance sector, the number of vacancies was decreasing which might be due to market volatility and uncertainty in the external environment. Technical representatives would be in great demand which might reflect the importance of the sales force to generate revenue for life insurance companies, particularly for insurance brokers.
  - c. The trend of shifting towards investment related insurance business could be spotted which led to an expansion of the sector of independent financial advisors. It is foreseeable that manpower demand for independent financial advisors will be getting high and more people will join this sector.
  - d. Owing to the keen competition for experienced insurance practitioners by various insurance companies, employers are expected to continue encountering difficulty in recruiting employees.
  - e. In the light of the establishment of an independent Insurance Authority in 2013 specifically on the reinforcement of the regulation of insurers and insurance intermediaries, it is expected that insurance companies would place more emphasis on the compliance to fulfill regulatory requirements set by the government.
  - f. In view of the close business relationship between Hong Kong and the Mainland, more insurance practitioners would be entering into the insurance market of the Mainland. The knowledge about Mainland insurance products and related regulations would be in great demand.

35. The projected additional manpower requirements by January 2013 of the insurance industry will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2013</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2013</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2013</u>
Senior Management	15	15	30
Middle Management	90	61	151
Officer	156	164	320
Technical Representative	999	344	1 343
Clerk	229	61	290
Insurance Agent	75	840	915
<b>Total</b>	<b>1 564</b> =====	<b>1 485</b> =====	<b>3 049</b> =====

#### Most Wanted Attributes

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

37. Insurance practitioners are advised to achieve higher academic qualification and upgrade their professional knowledge by actively participating in CPD programmes and other professional qualifications, such as FLIMI, ANZIIF, CFP, etc., in order to achieve career advancement. The professionalism of the insurance industry would be further enhanced by insurance practitioners with higher education background and qualifications.

#### Strategies to Attract and Retain Talents

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

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

## Manpower Training

40. With reference to paragraph 30 regarding the important types/topics of training for the development of insurance manpower in the next 12 months, it should be noted that basic job-related training types/topics like General Insurance and Life Insurance are important to virtually all job levels.

41. The 2011 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next 12 months. Concerning in-house training and external training, most of the insurance companies remain unchanged for the training expenses in 2010 and the training budget for 2011. A certain number of establishments also indicated that they would increase the training budget for external training in 2011. Results showed that companies were willing to devote resources to provide employees with training.

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

## Training Programmes

43. With reference to paragraph 3.18 of Section III, the types/topics of training mostly chosen by respondents for various job levels are summarized below:

- Crisis Management
- English Writing
- General Insurance
- Interpersonal Skills
- Investment-linked Insurance
- Law Relating to Insurance
- Leadership
- Life Insurance
- Marketing Management
- Risk Management
- Spoken English
- Time Management

44. With regard to the unstable market condition of the global economy, companies are looking for crisis management training to equip management staff with the necessary skills and tactics to tackle unexpected incidents. Effective crisis management training would enhance the implementation and communication process of the crisis management system and staff members are thus able to respond promptly to the changing circumstances at the outbreak of the incident.

45. Risk management training is also considered important for insurance companies with the aims of equipping staff with a comprehensive understanding of risk management systems, processes and regulatory frameworks. It also helps acquire necessary techniques to eliminate or reduce the impact of potential hazards to the company.

46. In response to the increasing public concerns about the proper selling of investment-linked insurance products, insurance employers put emphasis on the provision of training related to compliance so as to reinforce best practices on selling structured investment products and strike a balance between the interest of the company and customers.

47. Besides, knowledge of regulatory requirements is important to the sales force like technical representatives and insurance agents. There is a great demand for training in respect of “Law Relating to Insurance” to provide insurance employees with core knowledge about relevant regulations.

48. Employees are required to possess well-versed knowledge about insurance products in order to be a professional insurance practitioner and the relevant product training would normally be provided by insurance companies. Because of the sophistication and different varieties of investment-linked insurance products, the demand for investment-linked insurance training would be great for insurance practitioners to keep abreast of the most up-to-date information.

49. Similar to previous survey findings, the majority of establishments considered that the most effective way of encouraging employers to provide employees with training was the provision of subsidy to employers. Employers and insurance personnel would be benefited from training programmes which are eligible for applying for government subsidies, for instance, the Continuing Education Fund and Skills Upgrading Scheme Plus courses.

## SECTION I

### SURVEY PURPOSE AND SCOPE

#### The Training Board

1.1 The Insurance Training Board of the Vocational Training Council is appointed by the HKSAR Government to be responsible for, among other duties, assessing the manpower situation and training needs in the industry and recommending to the Vocational Training Council measures to meet the demand for trained personnel in the industry. The Training Board comprises members nominated by trade associations, insurance institutions, educational/training institutions and government departments. The memberships of the Training Board and the Working Party on 2011 Manpower Survey are listed in Appendices 1 and 1a. The terms of reference of the Training Board are given in Appendix 2.

#### Purpose of the Survey

1.2 The Insurance Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 15<sup>th</sup> biennial manpower survey of the insurance industry from 3<sup>rd</sup> January 2011 to 3<sup>rd</sup> March 2011. Follow-up fieldwork with non-respondents was completed at the end of June 2011. After data processing by the C&SD, a full set of tabulations were available at the end of August 2011.

1.3 The survey was conducted with the following objectives:

- (a) to assess the manpower and training needs of insurance employees and insurance intermediaries<sup>1</sup>;
- (b) to forecast the likely growth of the insurance industry in terms of manpower and training; and
- (c) to recommend measures to meet the training needs and manpower demand of insurance employees<sup>2</sup>, insurance agents and technical representatives<sup>3</sup>.

1 An insurance intermediary can be either an insurance agent or an insurance broker. Under the Insurance Companies Ordinance (Cap. 41) (“ICO”), an insurance agent is defined as a person who holds himself out to advise on or arrange contracts of insurance in or from Hong Kong as an agent or subagent of one or more insurers (i.e. insurance companies). An insurance broker is defined under the ICO as a person who carries on the business of negotiating or arranging contracts of insurance in or from Hong Kong as the agent of the policy holder or potential policy holder or advising on matters related to insurance.

2 Insurance employees are from the surveyed companies composing of life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance company agencies and bancassurers (i.e. banks selling insurance) registered with the Insurance Agents Registration Board (IARB) and insurance brokers.

3 A technical representative of an insurance agent is a person (not being an insurance subagent) who provides advice to a policy holder or potential policy holder on insurance matters for such insurance agent, or arranges contracts of insurance in or from Hong Kong on behalf of that insurance agent.

1.4 The previous manpower survey was conducted by the Insurance Training Board in March 2009. As requested by the Advisory Committee on Human Resources Development in the Financial Services Sector (FinMan Committee) of the Financial Services and the Treasury Bureau, the Insurance Training Board agreed to synchronize its 2011 Manpower Survey with the surveys of the banking and finance industry and the accountancy sector. The fieldwork of these three surveys had been extended to accommodate late respondents. Survey findings of these three surveys are expected to provide comprehensive manpower statistics which would help the community formulate manpower training and development strategies for the entire financial services sector.

### Scope of the Survey

1.5 Similar to the last survey, this survey covered life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance company agencies and bancassurers (i.e. banks selling insurance) registered with the Insurance Agents Registration Board (IARB) and insurance brokers. Stratified random sampling was then used to select a sample, which consisted of 745 companies.

1.6 The 745 surveyed establishments (out of a total of 2 546 establishments) comprised 160 insurers (43 life insurers, 99 general insurers and 18 composite insurers), 206 insurance brokers, 339 insurance company agencies and 40 bancassurers. Among the sampled insurance company agencies, 164 engaged in insurance business, 175 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with employees providing insurance services or handling insurance related matters and registered with the IARB). Of the 2 546 establishments, there were 50 establishments revealed as non-insurance related establishments because their employees' job duties were not directly related to insurance (either less than 50% or the respondents from alternative distributors claimed as non-insurance related establishments) and thus the total number of establishments in insurance industry would be 2 496. The Insurance Training Board estimated that this manpower survey covered the majority of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies, educational institutions and companies which might have ancillary services related to insurance but were excluded in this survey.

### Survey Document

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



1.8 A set of survey documents, including a letter from the Chairman of the Insurance Training Board (**Appendix 3**) and the questionnaire (**Appendix 4**), explanatory notes (**Appendix 5**) and job descriptions (**Appendix 6**) were sent to the sampled companies according to their branches of business for job matching one week before the fieldwork. The reference date of the manpower data was fixed as at 3<sup>rd</sup> January 2011.

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

### Procedures of the Survey

1.10 During the fieldwork, interviewing officers of the C&SD visited these establishments to collect the completed questionnaires and, where necessary, to assist in filling the data. The fieldwork of the survey was so much longer than expected that the cut-off date for the survey was extended to the end of June 2011 with a view to improving the response rate and thus to enhancing the reliability of the survey findings. All completed questionnaires were checked, coded and, if necessary, verified with the respondents before data processing and tabulation. Data obtained from the sampled respondents were statistically grossed up to obtain a full picture of the manpower situation in the insurance industry.

### Response Rate

1.11 From a sample of 745 companies, 588 responded, 61 refused to reply while 96 had either closed, moved or temporarily ceased operation. The effective response rate was 90.6%.

### Focus Group

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

### Presentation of Findings

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

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

#### Classification of Job Levels and Principal Jobs

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

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

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

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

## SECTION II

### SUMMARY OF SURVEY FINDINGS

#### A. THE INSURANCE INDUSTRY

##### Introduction

2.1 The survey is mainly concerned with the manpower and training needs of insurance employees and intermediaries in the general and life insurance sectors. Sampled establishments were requested to provide relevant information about their employees or intermediaries according to their major activities in the general insurance business or life insurance business. In this section, data collected from the 745 selected establishments (samples) out of a total of 2 496 establishments were processed by the C&SD and statistically projected to reflect the overall picture of the manpower situation of the whole insurance industry.

2.2 In this section, survey data are categorized into two main sectors, namely, general insurance and life insurance, while data related to manpower statistics including the number of establishments, employees, vacancies and manpower changes (i.e. paragraphs 2.9 – 2.13) are first presented in an overall industry summary and followed by a breakdown of the general insurance sector and life insurance sector (i.e. paragraphs 2.14 - 2.44). Paragraphs 2.45 – 2.70 would present findings of the whole insurance industry instead of presenting by sector because the findings are related to companies which may refer to composite industry groups without dividing into the general or life insurance sector.

2.3 The main survey findings are presented by sector and by job level of senior management, middle management, officer, technical representative and clerical insurance employees. Insurance agents are presented by level of agency director/senior agency manager, agency manager, unit manager/agency supervisor, and agent. The companies are classified by branches of life insurers, general insurers, composite insurers, brokers, company agencies (insurance) / (alternative distribution) and bancassurers.

##### Changes in the 2011 Survey

2.4 In the 2011 Survey, a new question with respect to the estimated number of staff to be recruited in the next 24 months by education level was added. In order to solicit more comprehensive manpower data and furnish the readers of the manpower survey report with a projection of longer term on the manpower requirements in the insurance industry, employers were also requested to forecast the number of employees / technical representatives (TRs), the number of employees / TRs who have to work in the Mainland of China, the number of employees to be trained to deal with Mainland operations and the number of additional employees / TRs to be recruited as a result of Mainland operations in the next 24 months instead of the next 12 months as in the 2009 Survey.

2.5 With the intention of understanding how companies allocate resources to in-house training and external training, employers were requested to give information on the changes in training expenses on these two areas whereas employers were only required to give one single figure on training without the need to give two figures on in-house training and external training in the 2009 Survey. Furthermore, in order not to restrict the number of suggested types / topics of training that are considered the most important for the development of manpower for the insurance industry, employers were requested to specify “several” training types / topics in the 2011 Survey. In the 2009 Survey, employers were requested to suggest “five” such training types / topics and prioritize them.

2.6 In the 2011 Survey, respondents were not asked to give the average monthly income range as the majority of respondents did not disclose their income range in previous surveys and no meaningful conclusion could be drawn with insufficient data.

2.7 Owing to the changes of the design of the survey questionnaire, the data collected in 2009 Survey and 2011 Survey may not be directly comparable. Readers of the manpower survey report are advised to take note of this when they compare the manpower statistics in the two manpower survey reports.

### Analyses of Manpower Statistics

2.8 The manpower of the insurance industry is analysed by revealing the number of establishments, the number of employees and the number of vacancies in 2011 as presented in the following paragraphs 2.9 – 2.13.

### Number of Establishments in 2011

2.9 There were 2 496 establishments in the insurance industry at the time of the survey. The distribution of establishments in each branch is summarized in Table 1 below:

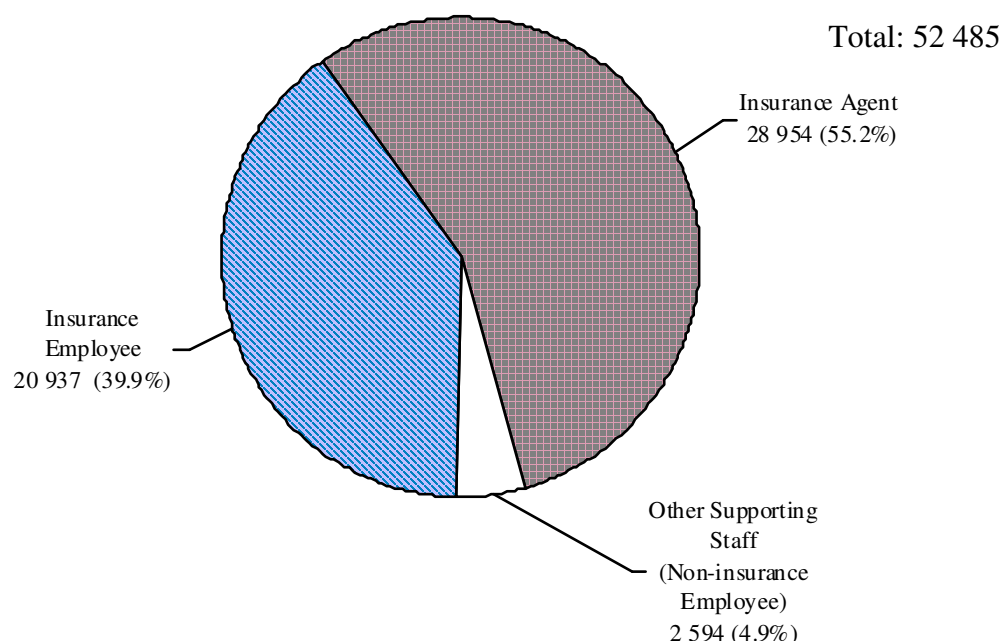
Table 1 : Distribution of Establishments by Branch  
(as at January 2011)

Life Insurer	General Insurer	Composite Insurer	Broker	Company Agency (Insurance)	Company Agency (Alternative distribution)	Bancassurer	<b>Total</b>
31	77	14	400	1 028	914	32	<b>2 496</b>

### Number of Employees in the Industry

2.10 The survey revealed that as at 3 January 2011, the insurance industry had a workforce of 52 485 people. Among them, 20 937 (39.9%) were insurance employees, 28 954 (55.2%) were insurance agents, and 2 594 (4.9%) were supporting staff members or non-insurance employees who would be excluded from subsequent analyses. The distribution of the number of employees in the insurance industry is shown in Diagram 1 and Diagram 2 below.

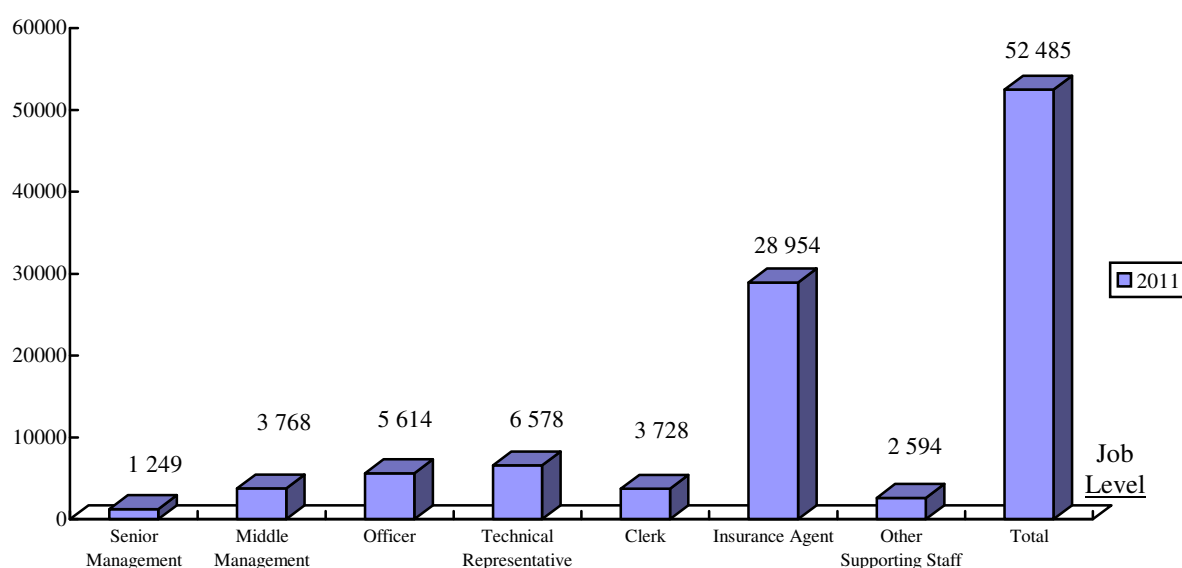
**Diagram 1 : Distribution of the Number of Employees in the Insurance Industry**



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

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

Number of Persons



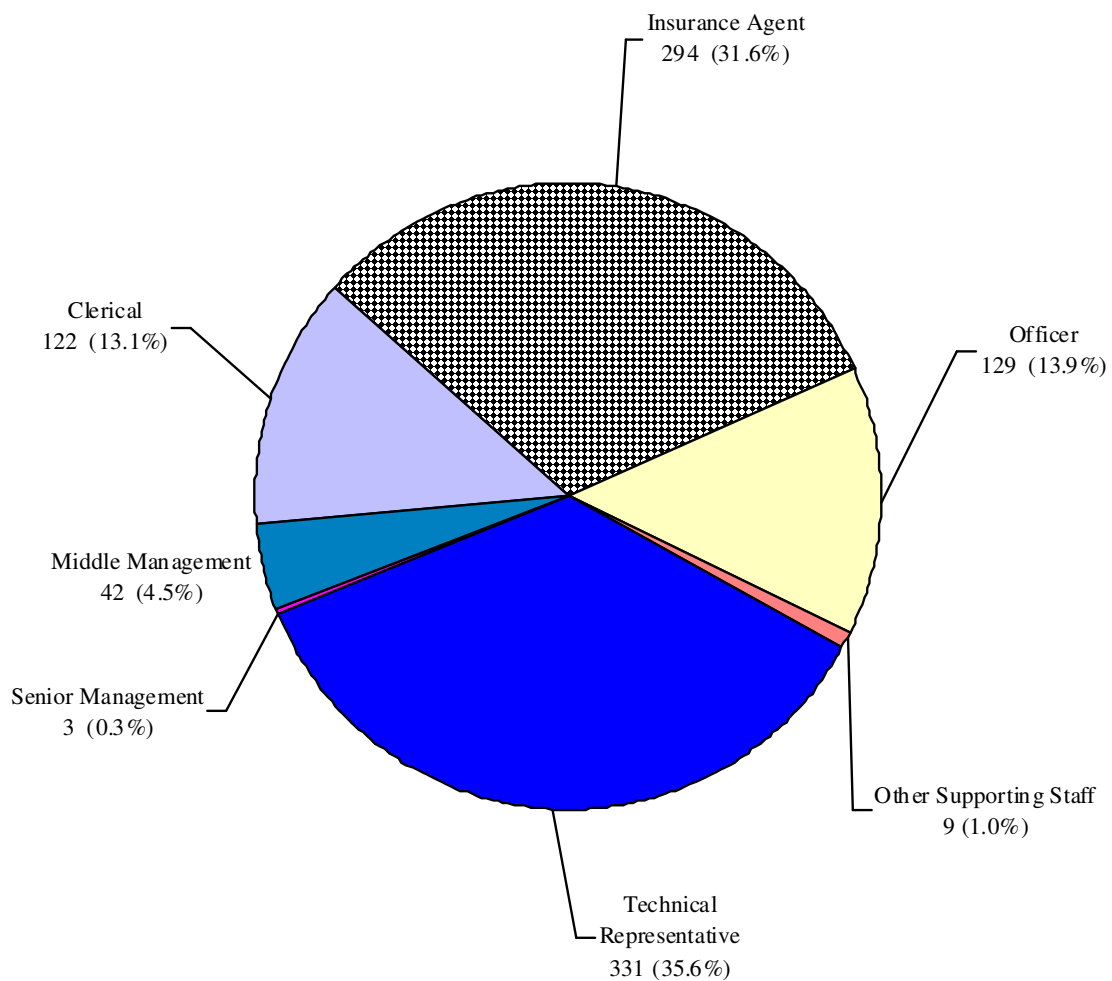
Remarks: Readers should note that the manpower figure of insurance agents might be different from the actual number as the findings were solely based on the insufficient information provided by the respondents at the time of the survey.

## Number of Vacancies in the Industry

2.11 The distribution of the total number of vacancies is shown in Diagram 3 and 930 vacancies were reported in the insurance industry.

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

Total: 930



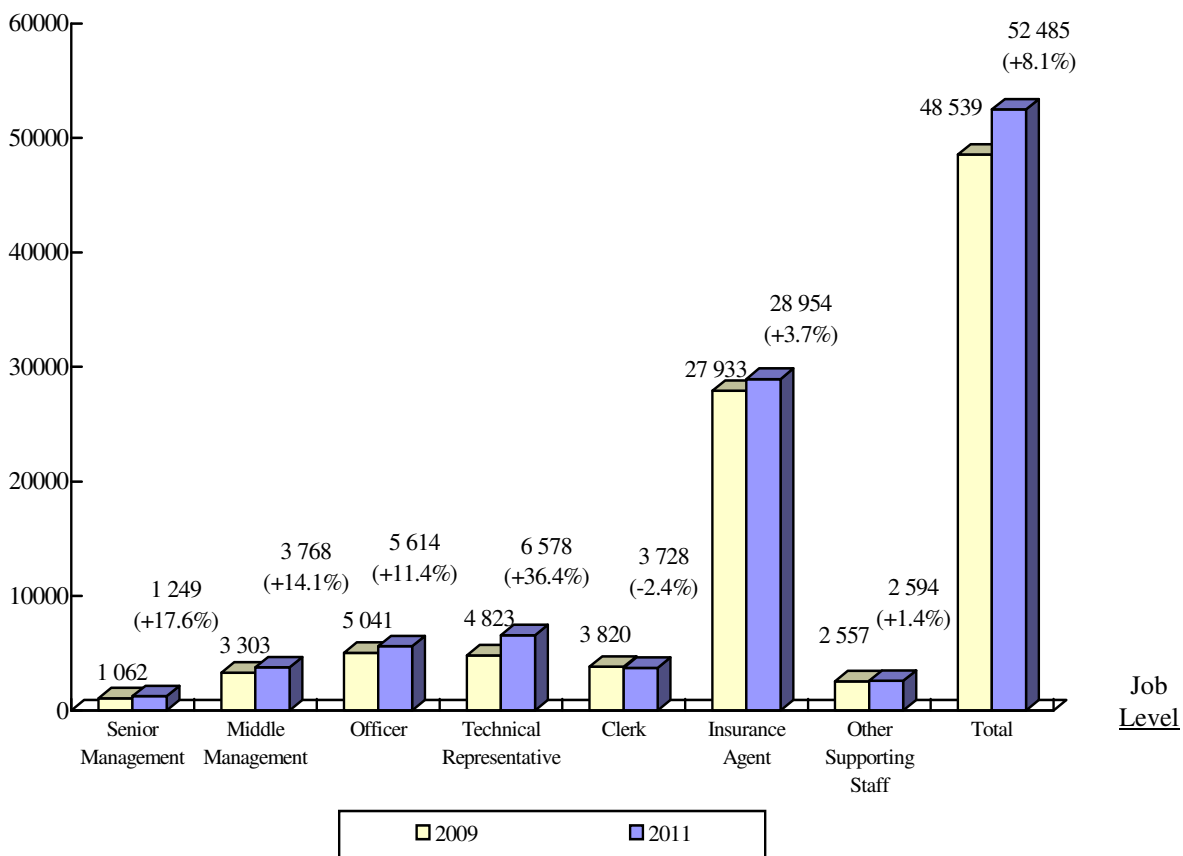
Remarks: Total percentage may not equal 100% due to rounding.

### Manpower Changes between 2009 and 2011 Surveys

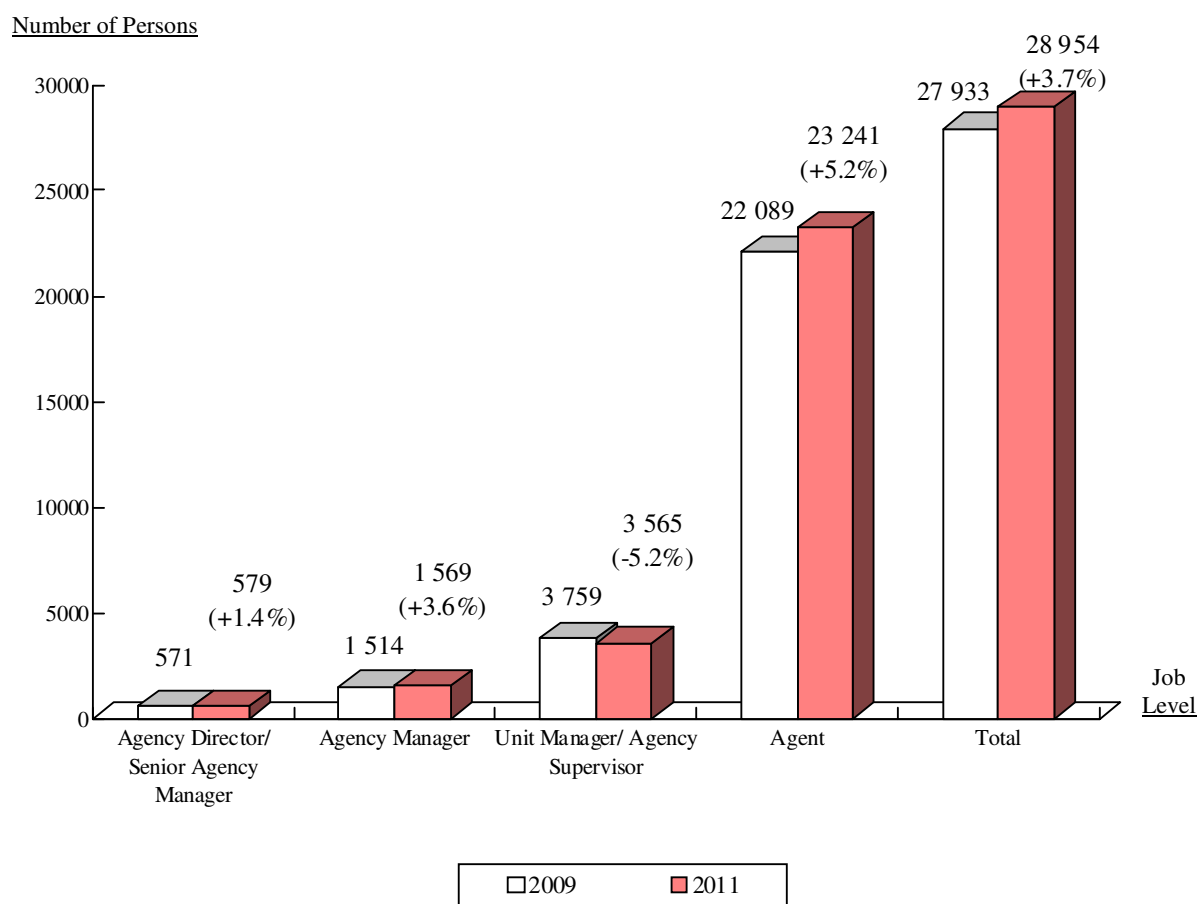
2.12 The workforce of the insurance industry has increased from 48 539 persons in 2009 to 52 485 in 2011, or an increase of 8.1% between these two Surveys. The number of technical representatives has increased significantly by 1 755, or 36.4%, from 4 823 in 2009 to 6 578 in 2011, whilst the manpower in the middle management level has increased by 465, or 14.1%, from 3 303 in 2009 to 3 768 in 2011. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between 2009 and 2011 Surveys are given in Diagrams 4 and 5 respectively.

**Diagram 4: Manpower Changes of the Insurance Industry between 2009 and 2011 Surveys**

Number of Persons



**Diagram 5: Manpower Changes of Insurance Agents between 2009 and 2011 Surveys**



Note : Figures in brackets denote the percentage changes of the manpower relative to 2009 at the same job level.

2.13 As shown in Diagram 5, there were increments across all levels of insurance agents except unit managers/agency supervisors. The highest percentage change in the total manpower of general and life insurance agents between 2009 and 2011 Surveys was the increase of agents from 22 089 in 2009 to 23 241 in 2011, i.e. 1 152 people or 5.2%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.



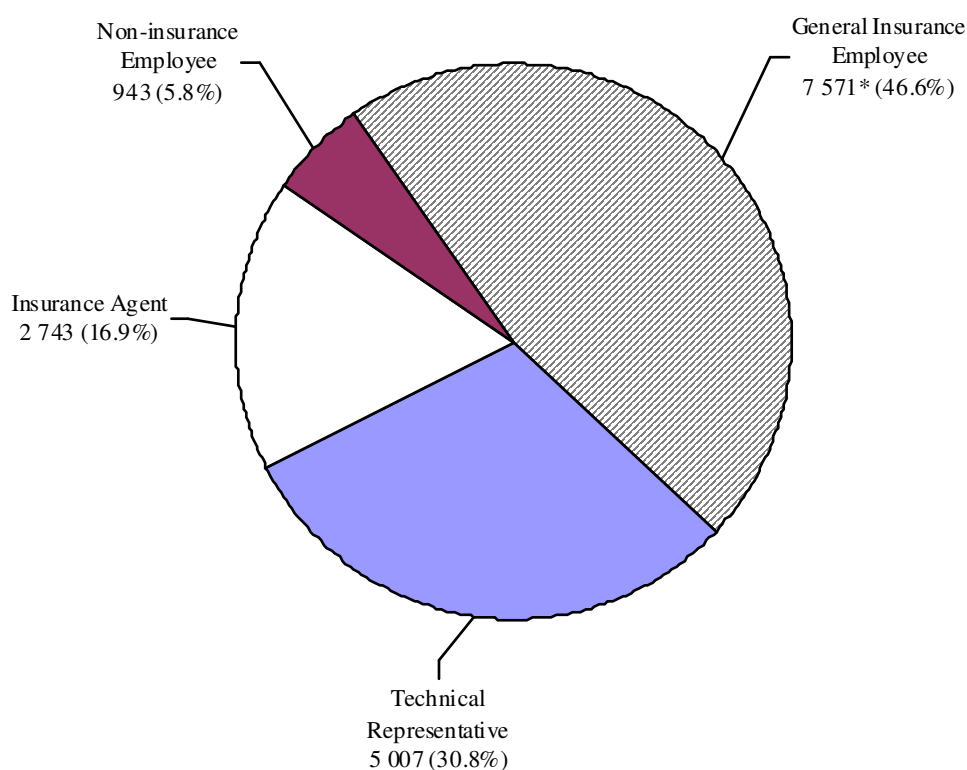
## B. THE GENERAL INSURANCE SECTOR

### Number of Employees in the General Insurance Sector

2.14 The workforce of the general insurance sector amounted to 16 264 comprising 7 571\* general insurance employees, 2 743 insurance agents, 5 007 technical representatives and 943 non-insurance employees, representing 31.0% of the total insurance workforce of 52 485 employees. The distribution of the number of employees is shown in Diagram 6 below.

**Diagram 6 : Distribution of the Number of Employees  
in the General Insurance Sector**

Total: 16 264



\* 7 571 general insurance employees comprised 649 senior management employees, 1 996 middle management employees, 2 596 officers and 2 330 clerks (Please refer to Table 2 below).

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

2.15 The distribution of the number of employees of the general insurance sector by job level is shown in Table 2. A detailed summary of the number of employees of the general insurance sector by branch and by principal job is given in Appendix 7. The comparison between 2009 and 2011 Surveys is presented in Diagram 8.

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

	Senior Management	Middle Management	Officer	Technical Representative	Clerk	Insurance Agent#	Other Supporting Staff	Total
General Insurer	231	790	1 116	-	875	2 306	265	<b>5 583</b>
Composite Insurer	111	363	572	-	358	437	259	<b>2 100</b>
Broker	213	526	448	1 439	475	-	154	<b>3 255</b>
Company Agency - Insurance	78	218	224	1 491	548	-	230	<b>2 789</b>
Company Agency - Alternative Distribution	-	16	32	1 921	63	-	-	<b>2 032</b>
Bancassurer	16	83	204	156	11	-	35	<b>505</b>
<b>Total</b>	<b>649</b>	<b>1 996</b>	<b>2 596</b>	<b>5 007</b>	<b>2 330</b>	<b>2 743</b>	<b>943</b>	<b>16 264</b>

# Insurance agents include marketing and sales staff.

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

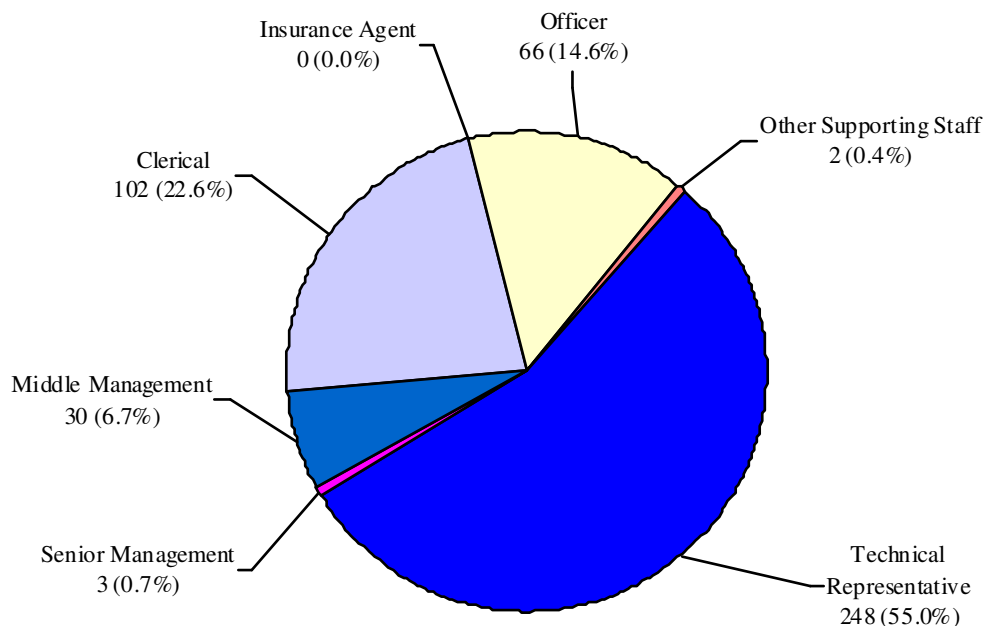
<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total General Insurance Workforce</u>
Technical Representative	5 007	30.8
Agent	2 743	16.9
Clerical Staff	1 228	7.6
Underwriting Clerk/Claims Clerk	696	4.3
Account Officer/Underwriting Officer	566	3.5
	<u>10 240</u>	<u>63.1</u>

#### Number of Vacancies in the General Insurance Sector

2.17 It was reported that there were 451 vacancies in the general insurance sector. The distribution of vacancies is summarized in Diagram 7 below. A significant number of vacancies of technical representatives were reported which might be due to business growth of the general insurance sector.

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

Total: 451



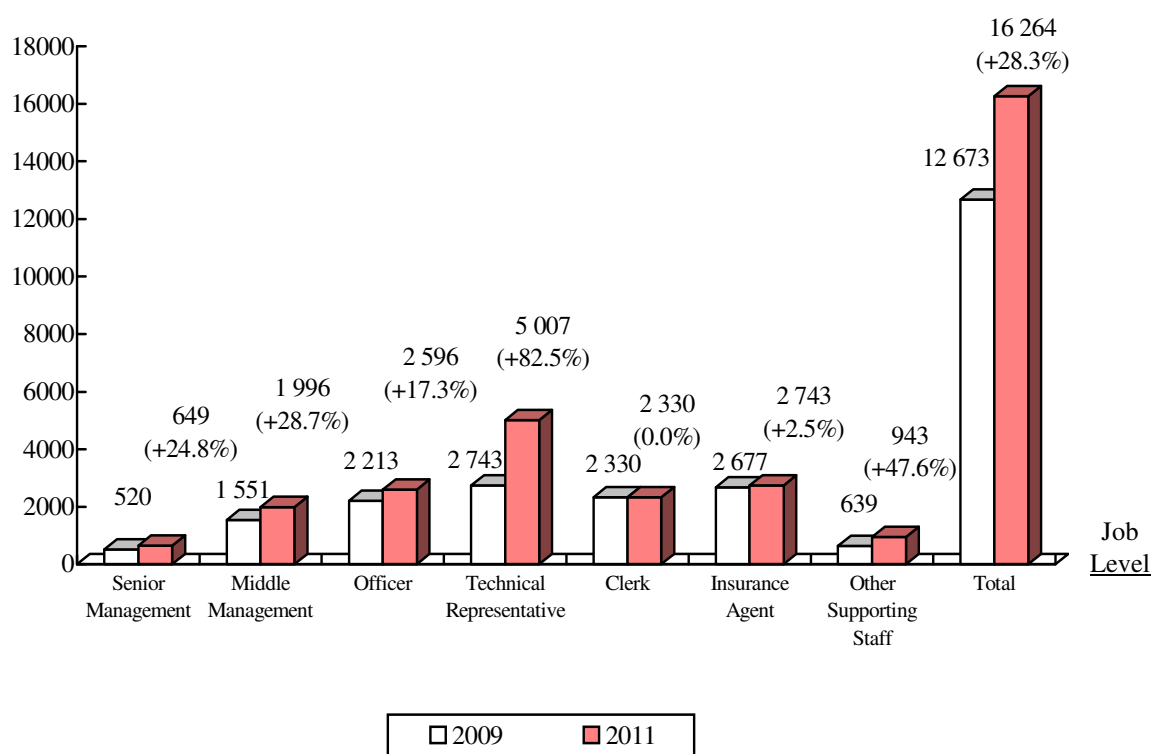
Remarks: Total percentage may not equal 100% due to rounding.

### Manpower Changes in the General Insurance Workforce between 2009 and 2011 Surveys

2.18 With reference to the statistics in Table 2 and the corresponding figures in the 2011 survey, the manpower changes in the general insurance sector by job level between 2009 and 2011 Surveys are summarized in Diagram 8 below. The most significant change is the number of technical representatives who has increased by 2 264 or 82.5%, from 2 743 in 2009 to 5 007 in 2011. The middle management has increased by 445 or 28.7% from 1 551 in 2009 to 1 996 in 2011.

**Diagram 8: Manpower Changes of Employees between 2009 and 2011 Surveys in the General Insurance Sector**

Number of Employees



Note: Figures in brackets denote the changes of 2011 manpower relative to 2009 at the same job level.

2.19 It should be noted that the number of employees has increased at all levels except that the clerical level has remained unchanged. The growing business volume in the general insurance sector might result in the increase of manpower. The manpower changes in the general insurance establishments between 2009 and 2011 Surveys are shown in Table 3 below:

Table 3: Manpower Changes in General Insurance Establishments between 2009 and 2011 Surveys

Job Level	Number of Staff Reported in the 2009 Survey					Number of Staff Reported in the 2011 Survey					Change (+/-) %
	Insurer	Broker	Company Agency	Bancassurer	Total	Insurer	Broker	Company Agency	Bancassurer	Total	
Senior Management	285	182	39	14	520	342	213	78	16	649	+129 (+24.8%)
Middle Management	781	504	201	65	1 551	1 153	526	234	83	1 996	+445 (+28.7%)
Officer	1 296	412	256	249	2 213	1 688	448	256	204	2 596	+383 (+17.3%)
Technical Representative*	-	928	1 705	110	2 743	-	1 439	3 412	156	5 007	+2 264 (+82.5%)
Clerk	1 300	532	478	20	2 330	1 233	475	611	11	2 330	- (0.0%)
Insurance Agent	2 677	-	-	-	2 677	2 743	-	-	-	2 743	+66 (+2.5%)
Other Supporting Staff	369	112	153	5	639	524	154	230	35	943	+304 (+47.6%)
<b>Total</b>	<b>6 708</b>	<b>2 670</b>	<b>2 832</b>	<b>463</b>	<b>12 673</b>	<b>7 683</b>	<b>3 255</b>	<b>4 821</b>	<b>505</b>	<b>16 264</b>	<b>+3 591 (+28.3%)</b>

\* Caution should be taken when analysing the manpower change of technical representatives. In the 2011 Survey, the definition of technical representatives was revised for the branch "Company Agency – Alternative Distribution" that an employee of this branch would be regarded as a technical representative as long as he or she would provide advice to policy holder or potential policy holder on insurance matters. In the 2009 Survey, an employee would be regarded as a technical representative if he or she had 50% or above of the job duties related to insurance.

## Forecast of General Insurance Manpower for the Next 24 months

2.20 General insurance employers were asked to forecast their manpower for the next 24 months. The forecast of general insurance manpower (excluding other supporting staff who were non-insurance employees) as at January 2013 would be 16 482, an increase of 712 persons or 4.5% when compared with the manpower demand of 15 770 persons in January 2011. Table 4 shows the distribution of general insurance manpower forecast by branch and by job level.

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

Branch	Manpower Demand = Existing Manpower + Vacancies																				
	Senior Management			Middle Management			Officer			Technical Representative			Clerk			Insurance Agent			Total		
	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)
General Insurer	234	233	-1 -0.4%	808	809	1 0.1%	1 155	1 164	9 0.8%	-	-	- 0.0%	898	917	19 2.1%	2 306	2 309	3 0.1%	5 401	5 432	31 0.6%
Composite Insurer	111	111	- 0.0%	366	370	4 1.1%	585	594	9 1.5%	-	-	- 0.0%	370	370	- 0.0%	437	438	1 0.2%	1 869	1 883	14 0.7%
Broker	213	209	-4 -1.9%	533	537	4 0.8%	454	458	4 0.9%	1 627	2 029	402 24.7%	498	528	30 6.0%	-	-	- 0.0%	3 325	3 761	436 13.1%
Company Agency – Insurance	78	78	- 0.0%	218	217	-1 -0.5%	232	232	- 0.0%	1 524	1 588	64 4.2%	589	606	17 2.9%	-	-	- 0.0%	2 641	2 721	80 3.0%
Company Agency - Alternative Distribution	-	-	- 0.0%	16	16	- 0.0%	32	32	- 0.0%	1 948	2 099	151 7.8%	66	66	- 0.0%	-	-	- 0.0%	2 062	2 213	151 7.3%
Bancassurer	16	16	- 0.0%	85	85	- 0.0%	204	204	- 0.0%	156	156	- 0.0%	11	11	- 0.0%	-	-	- 0.0%	472	472	- 0.0%
<b>All Branches</b>	<b>652</b>	<b>647</b>	<b>-5 -0.8%</b>	<b>2 026</b>	<b>2 034</b>	<b>8 0.4%</b>	<b>2 662</b>	<b>2 684</b>	<b>22 0.8%</b>	<b>5 255</b>	<b>5 872</b>	<b>617 11.7%</b>	<b>2 432</b>	<b>2 498</b>	<b>66 2.7%</b>	<b>2 743</b>	<b>2 747</b>	<b>4 0.1%</b>	<b>15 770</b>	<b>16 482</b>	<b>712 4.5%</b>

Remarks: i) The 2011 manpower demand is the summation of existing manpower and vacancies.  
ii) Other supporting staff (943) are excluded from the above table.

### Projection of Manpower of the General Insurance Sector

2.21 With reference to paragraph 2.20, employers forecast an increase of 712 persons by January 2013, or 4.5% increase in comparison with the manpower demand of 15 770 persons in January 2011. In the 2009 Survey, employers' forecast was a decline of 0.8%. Employers' forecast of the manpower requirements for the next 24 months by job level is summarized as follows:

Job Level	Manpower Demand in 2011	Forecast Manpower Demand by Jan 2013	Growth / Decline (%)
Senior Management	652	647	-5 (-0.8%)
Middle Management	2 026	2 034	8 (0.4%)
Officer	2 662	2 684	22 (0.8%)
Technical Representative	5 255	5 872	617 (11.7%)
Clerk	2 432	2 498	66 (2.7%)
Insurance Agent	2 743	2 747	4 (0.1%)
<b>Total</b>	<b>15 770</b>	<b>16 482</b>	<b>712 (4.5%)</b>

As shown in the above table, business prosperity might lead to the increase in the number of employees to be engaged in the general insurance sector.

2.22 As indicated by employers' forecast, the top four job levels in the general insurance sector that would have the highest increment in terms of the number of employees by January 2013 are shown as follows:

<u>Job Level</u>	<u>Increase in Number</u>
Technical Representative	617
Clerk	66
Officer	22
Middle Management	8

## Minimum Education/Professional Qualification Requirement of the General Insurance Workforce

2.23 General insurance employers were asked to indicate the minimum requirement of education and qualifications for their staff members. A summary of the findings of the minimum requirement is shown in Table 5. For example, 386 senior management staff were required to possess the minimum education level of university degree or above out of a total of 649 employees. Findings of the requirement of professional qualifications are shown in Table 6.

Table 5: Minimum Education Requirement of the General Insurance Workforce

### Minimum Education Requirement

<u>Job Level</u>	<u>University Degree or Above</u>	<u>Higher Dip. / Asso. Degree or Equivalent</u>	<u>Diploma / High Cert. / Cert. or Equivalent</u>	<u>Matriculation</u>	<u>Secondary 5 or Equivalent</u>	<u>Unspecified</u>	<u>Total</u>
Senior Management	386	91	14	12	9	137	<b>649</b>
Middle Management	1 103	332	42	54	65	400	<b>1 996</b>
Officer	476	503	487	227	261	642	<b>2 596</b>
Technical Representative	141	206	156	527	3 624	353	<b>5 007</b>
Clerical	52	87	347	356	1 107	381	<b>2 330</b>
Insurance Agent	-	-	33	377	2 217	116	<b>2 743</b>
<b>Total</b>	<b>2 158</b>	<b>1 219</b>	<b>1 079</b>	<b>1 553</b>	<b>7 283</b>	<b>2 029</b>	<b>15 321</b>
<b>(%)*</b>	<b>14.1 %</b>	<b>8.0 %</b>	<b>7.0 %</b>	<b>10.1 %</b>	<b>47.5 %</b>	<b>13.2 %</b>	<b>100 %</b>

\* As a percentage of the total number of employees (excluding 943 other supporting staff). Total percentage may not equal 100% due to rounding.



Table 6: Professional Qualification Requirement  
of the General Insurance Workforce

<u>Job Level</u>	<u>No. of Employees Required to Possess Professional Qualification*</u>	<u>Total Number of Employees</u>	<u>Percentage**</u>
Senior Management	247	649	38.1%
Middle Management	636	1 996	31.9%
Officer	371	2 596	14.3%
Technical Representative	186	5 007	3.7%
Clerical	-	2 330	0.0%
Insurance Agent	-	2 743	0.0%
<b>Total</b>	<b>1 440</b>	<b>15 321</b>	<b>9.4%</b>

\* Other than the Insurance Intermediaries Qualifying Examination ("IIQE"), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Asso. of the Chartered Insurance Institute (ACII), Professional Diploma in Insurance Program (PDI), etc. Table 6 shows that senior management staff had the highest percentage to possess professional qualifications. Out of a total of 649 senior management staff, 247 or 38.1% of them were required to have professional qualifications.

\*\* As a percentage of the total number of employees at a job level.

2.24 With reference to paragraph 2.23, the percentages of employees of the general insurance workforce who possessed a particular education/professional qualification at each job level reported by respondents are given in Table 7 below. General insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education and/or professional qualification. For officer level, 38.2% of employers preferred their staff to have sub-degree education.

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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Officer</u>	<u>Technical Representative</u>	<u>Clerical</u>	<u>Insurance Agent</u>
Professional Qualification	38.1%	31.9%	14.3%	3.7%	0.0%	0.0%
University Degree or Above	59.5%	55.3%	18.3%	2.8%	2.2%	0.0%
Higher Dip./ Asso. Degree or Equivalent	14.0%	16.6%	19.4%	4.1%	3.7%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	2.2%	2.1%	18.8%	3.1%	14.9%	1.2%
Matriculation	1.8%	2.7%	8.7%	10.5%	15.3%	13.7%
Secondary 5 or Equivalent	1.4%	3.3%	10.1%	72.4%	47.5%	80.8%

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

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

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

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

	Number of Employees						
Job Level	Less than 1 Year	1 Year to 2 Years	Over 2 Years to 5 Years	Over 5 Years to 10 Years	Over 10 Years	Unspecified/ Refused	Total (%)*
(i) Insurance Employee							
Senior Management	- (0.0%)	1 (0.2%)	100 (15.4%)	219 (33.7%)	190 (29.3%)	139 (21.4%)	649 (100%)
Middle Management	- (0.0%)	71 (3.6%)	302 (15.1%)	1 063 (53.3%)	157 (7.9%)	403 (20.2%)	1 996 (100%)
Officer	8 (0.3%)	248 (9.6%)	1 464 (56.4%)	204 (7.9%)	23 (0.9%)	649 (25.0%)	2 596 (100%)
Technical Representative	1 161 (23.2%)	2 383 (47.6%)	935 (18.7%)	136 (2.7%)	31 (0.6%)	361 (7.2%)	5 007 (100%)
Clerical	286 (12.3%)	1 500 (64.4%)	139 (6.0%)	18 (0.8%)	- (0.0%)	387 (16.6%)	2 330 (100%)
Sub-total	1 455	4 203	2 940	1 640	401	1 939	12 578
(%)*	(11.6%)	(33.4%)	(23.4%)	(13.0%)	(3.2%)	(15.4%)	(100%)
(ii) Insurance Agent							
Agent	444 (16.2%)	2 150 (78.4%)	33 (1.2%)	- (0.0%)	- (0.0%)	116 (4.2%)	2 743 (100%)
Sub-total	444	2 150	33	-	-	116	2 743
(%)*	(16.2%)	(78.4%)	(1.2%)	(0.0%)	(0.0%)	4.2%	100%
Total	1 899	6 353	2 973	1 640	401	2 055	15 321
(%)*	(12.4%)	(41.5%)	(19.4%)	(10.7%)	(2.6%)	(13.4%)	(100.0%)

\* As a percentage of the number of employees at the job level, excluding 943 other supporting staff. Total percentage may not equal 100% due to rounding.

2.26 With reference to paragraph 2.25, the survey findings showed that most employers required their staff at senior management level to have more than five years of working experience. The requirements for officers and technical representatives were mostly from one to five years. For agents, the requirement normally ranged from less than one year to two years, with the majority in the range of one to two years. For unspecified / refusal cases, there were 13.4% of the employers who had not specified or had refused to disclose such information.

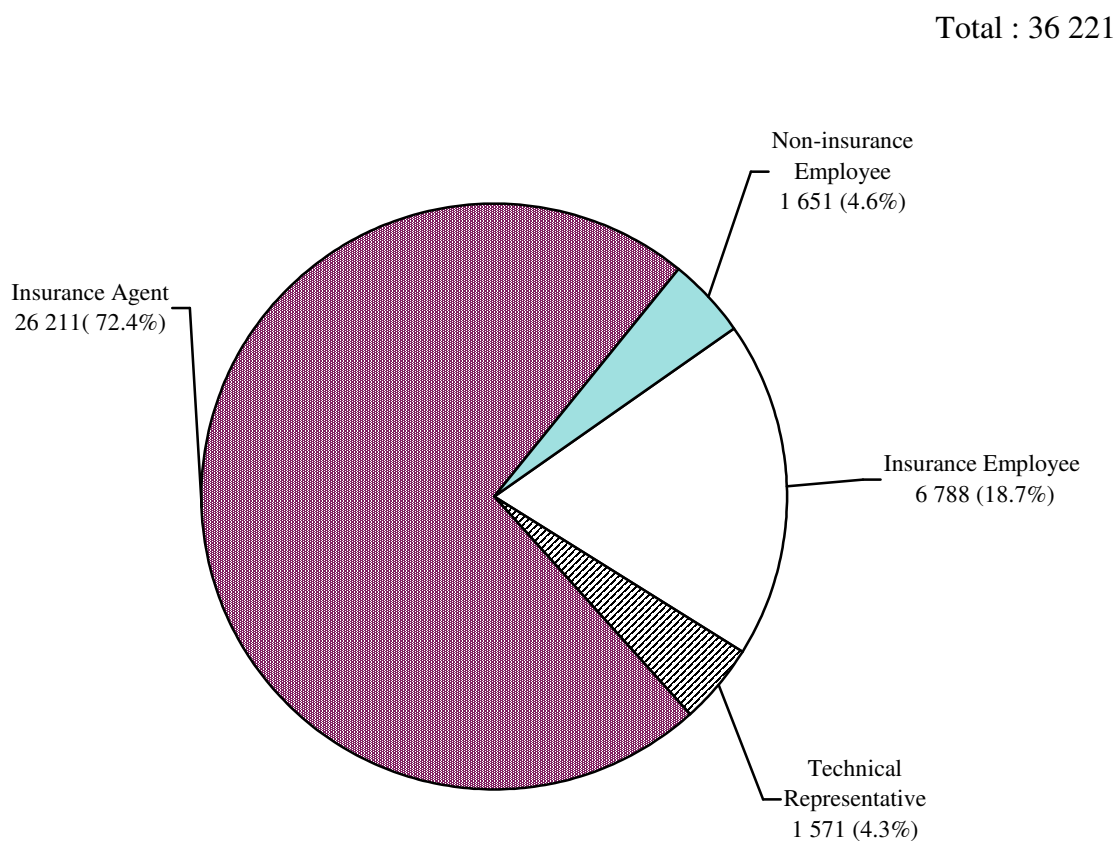
## C. THE LIFE INSURANCE SECTOR

### Number of Employees in the Life Insurance Sector

2.27 The life insurance sector engaged a total of 36 221 persons or 69.0% of the industry's number of employees (52 485) during the survey period. The distribution of the employees in the life insurance sector is shown in Diagram 9 below.

**Diagram 9 : Distribution of Employees  
in the Life Insurance Sector**

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

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

2.28 The distribution of employees in the life insurance sector by job level is shown in Table 9, Table 10 and Diagram 10 below. A summary of the employees in the life insurance sector excluding other supporting staff by branch and by principal job is given in Appendix 8. The comparison between the figures in 2009 and 2011 is presented in Diagram 13.

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

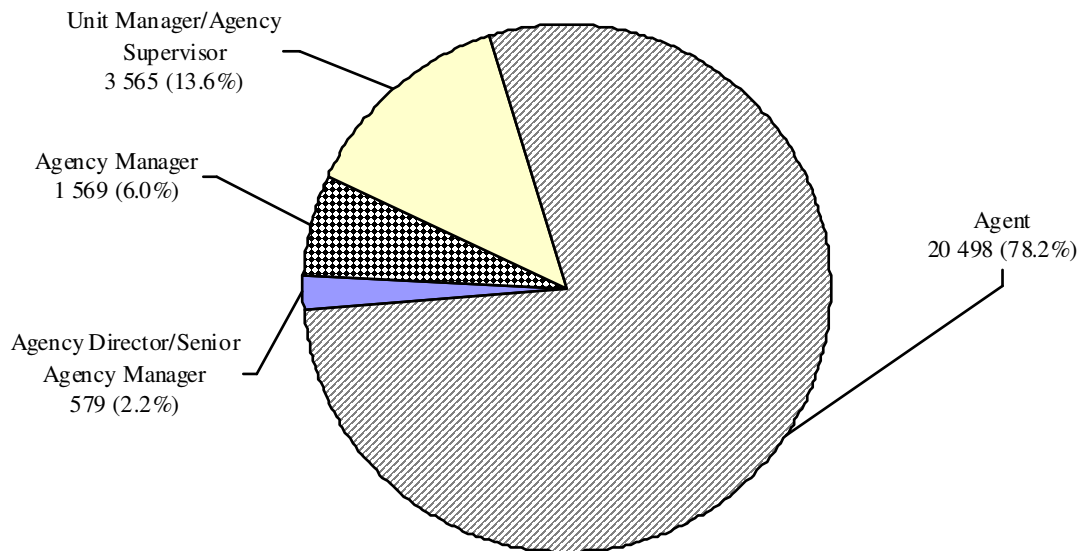
	Senior Management	Middle Management	Officer	Technical Representative	Clerk	Insurance Agent	Other Supporting Staff	Total
Life Insurer	245	734	1 307	-	549	12 235	586	<b>15 656</b>
Composite Insurer	225	699	1 479	-	472	13 976	972	<b>17 823</b>
Broker	120	321	187	1 453	272	-	92	<b>2 445</b>
Company Agency - Insurance	8	-	-	19	9	-	-	<b>36</b>
Company Agency - Alternative Distribution	-	-	18	3	3	-	-	<b>24</b>
Bancassurer	2	18	27	96	93	-	1	<b>237</b>
<b>Total</b>	<b>600</b>	<b>1 772</b>	<b>3 018</b>	<b>1 571</b>	<b>1 398</b>	<b>26 211</b>	<b>1 651</b>	<b>36 221</b>

Table 10 : Distribution of Life Insurance Agents

	Agency Director/ Senior Agency Manager	Agency Manager	Unit Manager/ Agency Supervisor	Agent	Total
Life Insurer	373	952	1 495	9 415	<b>12 235</b>
Composite Insurer	206	617	2 070	11 083	<b>13 976</b>
Broker	-	-	-	-	<b>0</b>
Company Agency - Insurance	-	-	-	-	<b>0</b>
Company Agency - Alternative Distribution	-	-	-	-	<b>0</b>
Bancassurer	-	-	-	-	<b>0</b>
<b>Total</b>	<b>579</b>	<b>1 569</b>	<b>3 565</b>	<b>20 498</b>	<b>26 211</b>

**Diagram 10 : Distribution of Life Insurance Agents**

Total : 26 211



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

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

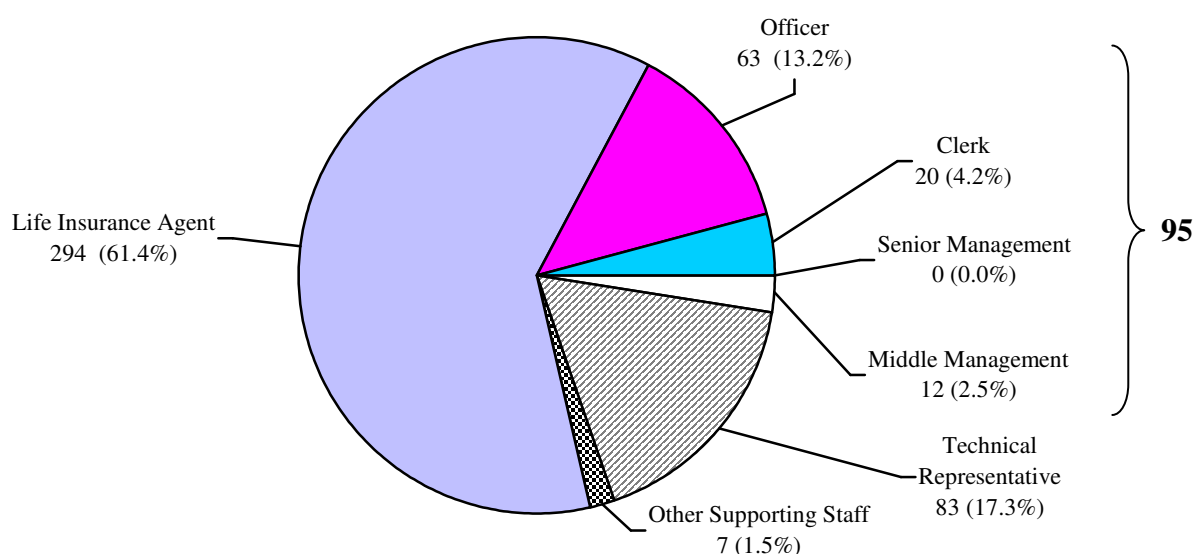
<u>Job Title</u>	<u>No. of Persons</u>	<u>Percentage of Total Life Insurance Workforce</u>
Life Insurance Agent	20 498	56.6
Unit Manager/ Agency Supervisor	3 565	9.8
Technical Representative	1 571	4.3
Agency Manager	1 569	4.3
Clerical Staff	1 282	3.5
	<u>28 485</u>	<u>78.5</u>

## Number of Vacancies in the Life Insurance Sector

2.30 A total of 479 vacancies were reported, including 95 life insurance employees, 294 life insurance agents, 83 technical representatives and 7 non-insurance employees. The distributions of vacancies of life insurance employees, life insurance agents and technical representatives by job level are shown in Diagrams 11 and 12 respectively. No vacancies were reported for senior management staff which might reveal the fact that companies preferred to have internal promotion for management positions.

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

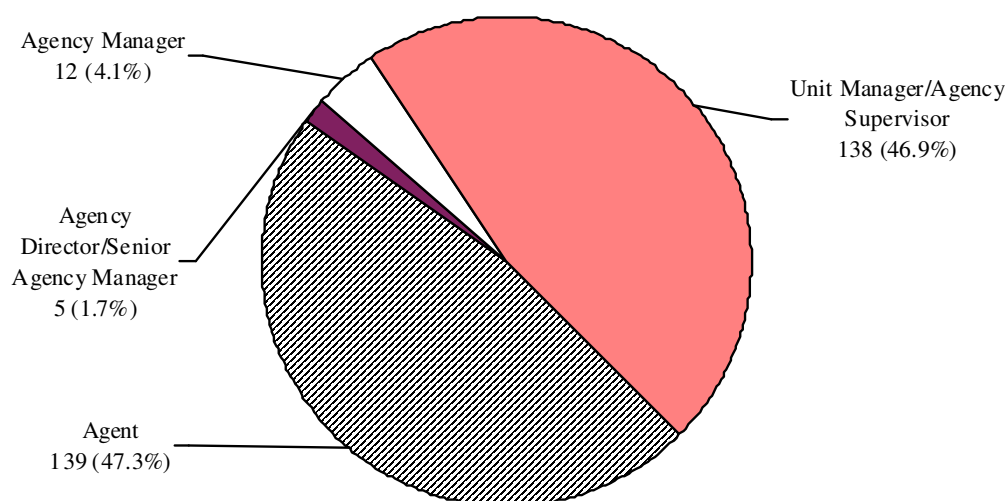
Total: 479



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

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

Total : 294



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



## Vacancies and Employers' Forecast of the Life Insurance Workforce

2.31 With reference to paragraph 2.30, the survey revealed that there were 479 vacancies comprising 12 from middle management, 63 officers, 20 clerks, 294 life insurance agents, 83 technical representatives and 7 non-insurance employees. There has been a decrease of 374 vacancies when compared with 853 vacancies in the 2009 Survey. The greatest decrease in the number of vacancies was life insurance agents which showed a drop of 456 (from 750 in 2009 to 294 in 2011) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agent between 2009 and 2011 Surveys is given in Table 11 below:

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

	<u>Number of Vacancies</u>	
	<u>2009</u>	<u>2011</u>
Agency Director/Senior Agency Manager	3	5
Agency Manager	7	12
Unit Manager/Agency Supervisor	113	138
Agent	627	139
<b>Total</b>	<b>750</b> =====	<b>294</b> =====

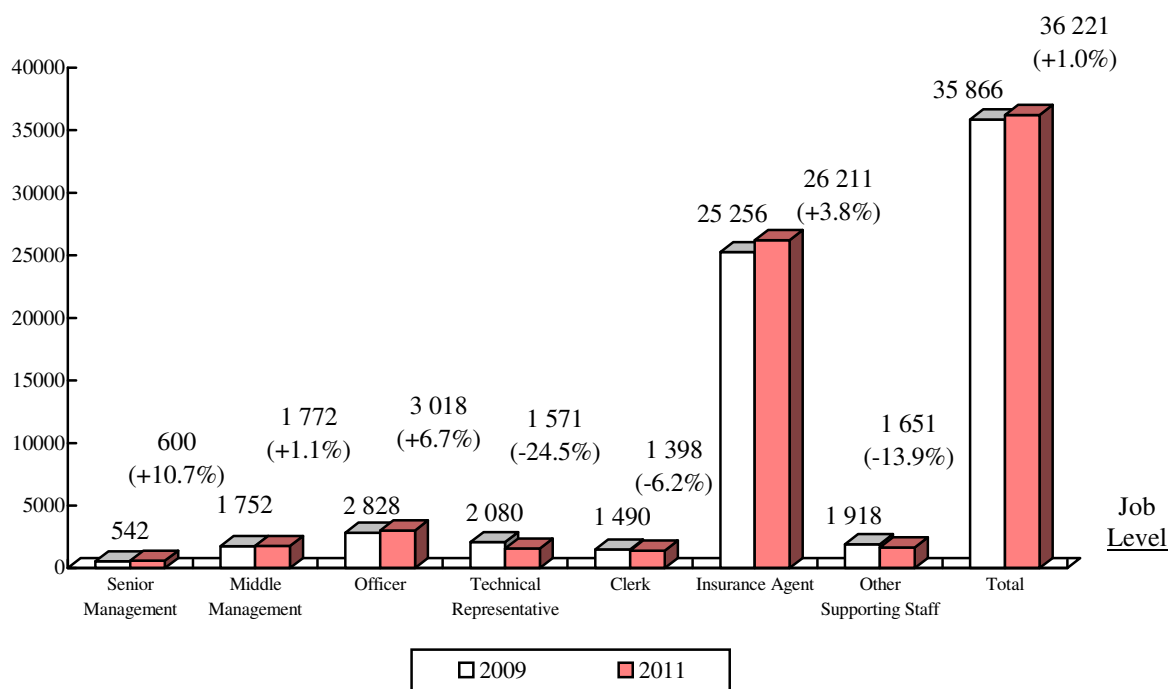
2.32 Though the overall number of vacancies was lower than the figure in the 2009 Survey, agents had the largest number of vacancies, i.e., 139, which showed the importance of the sales force.

## Manpower Changes of the Life Insurance Workforce between 2009 and 2011 Surveys

2.33 The manpower changes of the life insurance workforce by job level between 2009 and 2011 Surveys are summarized in Diagram 13 below. When compared with the findings in the 2009 Survey, the senior management staff had the greatest percentage of increment of 10.7% or 58 persons. On the contrary, the number of technical representatives had the greatest drop in terms of percentage which was 24.5% or 509 persons.

**Diagram 13: Manpower Changes of the Life Insurance Workforce  
between 2009 and 2011 Surveys**

Number of Persons



Remarks: Figures in brackets denote the percentage change of manpower relative to 2009 at the same job level.

2.34 When compared with the 2009 Survey, the number of senior management staff has increased moderately which might be due to staff promotion from middle management to senior management. On the other hand, a drop in the number of technical representatives was reported. The decline of other supporting staff might be probably due to the computerization and outsourcing of administrative services to service providers. The changes in the distribution of employees in life insurance establishments are presented in Table 12 below:

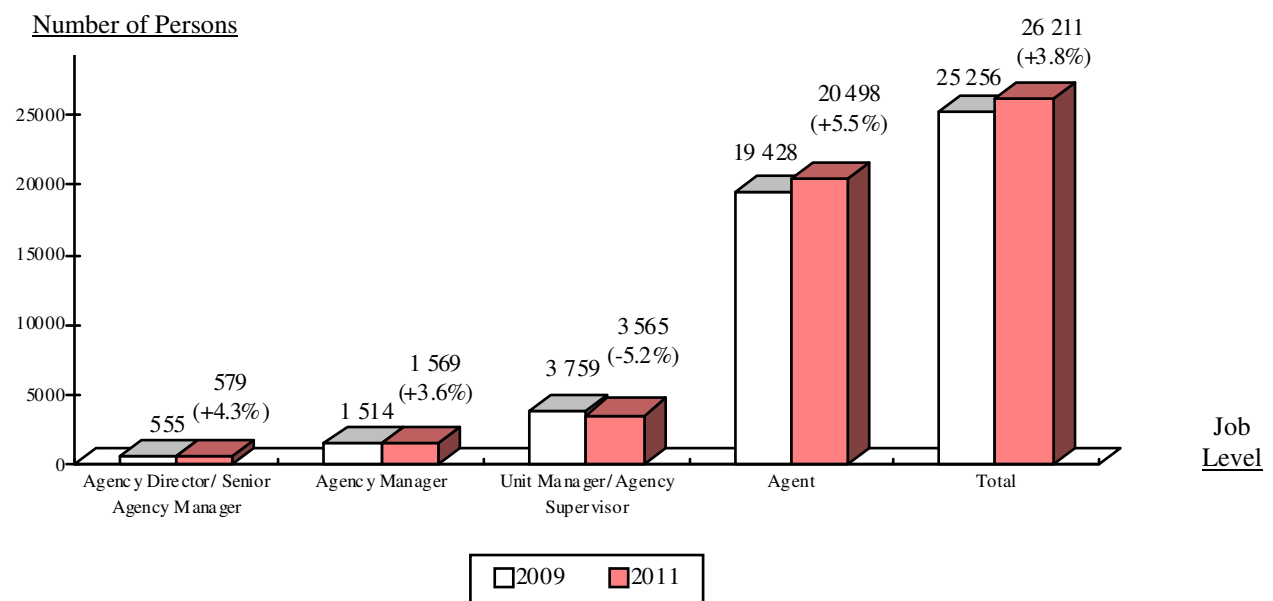
Table 12: Manpower Changes in Life Insurance Establishments between 2009 and 2011 Surveys

Job Level	Number of Staff Reported in 2009					Number of Staff Reported in 2011					Change (+/-) %
	Insurer	Broker	Company Agency	Bancassurer	Total	Insurer	Broker	Company Agency	Bancassurer	Total	
Senior Management	415	105	21	1	542	470	120	8	2	600	+58 (+10.7%)
Middle Management	1 339	366	33	14	1 752	1 433	321	-	18	1 772	+20 (+1.1%)
Officer	2 508	202	95	23	2 828	2 786	187	18	27	3 018	+190 (+6.7%)
Technical Representative*	-	1 465	569	46	2 080	-	1 453	22	96	1 571	-509 (-24.5%)
Clerk	1 110	318	30	32	1 490	1 021	272	12	93	1 398	-92 (-6.2%)
Insurance Agent	25 256	-	-	-	25 256	26 211	-	-	-	26 211	+955 (+3.8%)
Other Supporting Staff	1 765	104	48	1	1 918	1 558	92	-	1	1 651	-267 (-13.9%)
<b>Total</b>	<b>32 393</b>	<b>2 560</b>	<b>796</b>	<b>117</b>	<b>35 866</b>	<b>33 479</b>	<b>2 445</b>	<b>60</b>	<b>237</b>	<b>36 221</b>	<b>+355</b> <b>(+1.0%)</b>

\* Caution should be taken when analysing the manpower change of technical representatives. In the 2011 Survey, the definition of technical representatives was revised for the branch "Company Agency – Alternative Distribution" that an employee of this branch would be regarded as a technical representative as long as he or she would provide advice to policy holder or potential policy holder on insurance matters. In the 2009 Survey, an employee would be regarded as a technical representative if he or she had 50% or above of the job duties related to insurance.

2.35 Table 12 and Diagram 14 show that the total number of agents has increased by 1 070, or 5.5% from 19 428 persons in 2009 to 20 498 persons in 2011. On the other hand, the number of employees of senior management level has increased by 58 people, or 10.7%. The number of officers has increased by 190 people, or 6.7%. The number of agency directors/senior agency managers has also increased by 24 people, or 4.3%.

**Diagram 14: Manpower Changes of Life Insurance Agents between 2009 and 2011 Surveys**



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2009 at the same job level.

### Forecast of Life Insurance Manpower for the Next 24 months

2.36 Employers of the life insurance sector were asked to forecast their manpower for the next 24 months. The forecast of life insurance manpower (excluding other supporting staff who were non-insurance staff) by January 2013 would be 35 155, representing an increase of 113 persons (0.3%) in comparison with the manpower demand of 35 042 persons in January 2011. The distribution of manpower forecast by job level is shown in Table 13 below:

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

Branch	Manpower Demand = Existing Manpower + Vacancies																				
	Senior Management			Middle Management			Officer			Technical Representative			Clerk			Insurance Agent			Total		
	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)	2011	2013	Increase (Decrease)
Life Insurer	245	245	- 0.0%	741	741	- 0.0%	1 352	1 367	15 1.1%	-	-	- -	557	557	- 0.0%	12 367	12 307	-60 -0.5%	15 262	15 217	-45 -0.3%
Composite Insurer	225	225	- 0.0%	704	705	1 0.1%	1 489	1 490	1 0.1%	-	-	- -	472	472	- 0.0%	14 138	14 063	-75 -0.5%	17 028	16 955	-73 -0.4%
Broker	120	119	-1 -0.8%	321	323	2 0.6%	195	201	6 3.1%	1 536	1 755	219 14.3%	284	289	5 1.8%	-	-	- -	2 456	2 687	231 9.4%
Company Agency – Insurance	8	8	- 0.0%	-	-	- -	-	-	- -	19	19	- 0.0%	9	9	- 0.0%	-	-	- -	36	36	- 0.0%
Company Agency - Alternative Distribution	-	-	- -	-	-	- -	18	18	- 0.0%	3	3	- 0.0%	3	3	- 0.0%	-	-	- -	24	24	- 0.0%
Bancassurer	2	2	- 0.0%	18	18	- 0.0%	27	27	- 0.0%	96	96	- 0.0%	93	93	- 0.0%	-	-	- -	236	236	- 0.0%
<b>All Branches</b>	<b>600</b>	<b>599</b>	<b>-1</b> <b>-0.2%</b>	<b>1 784</b>	<b>1 787</b>	<b>3</b> <b>0.2%</b>	<b>3 081</b>	<b>3 103</b>	<b>22</b> <b>0.7%</b>	<b>1 654</b>	<b>1 873</b>	<b>219</b> <b>13.2%</b>	<b>1 418</b>	<b>1 423</b>	<b>5</b> <b>0.4%</b>	<b>26 505</b>	<b>26 370</b>	<b>-135</b> <b>-0.5%</b>	<b>35 042</b>	<b>35 155</b>	<b>113</b> <b>0.3%</b>

Remarks: i) The 2011 manpower demand is the summation of existing manpower and vacancies.

ii) Other supporting staff (1 651) are excluded from the above table.

### Projection of Life Insurance Manpower

2.37 According to paragraph 2.36, employers forecast a growth of 113 persons by January 2013, or 0.3% increase in comparison with the manpower demand of 35 042 persons in January 2011. Employers' forecast of manpower demand for the next 24 months by job level is summarized in Table 14.

Table 14: Forecast of Manpower Requirements by Job Level

	Manpower Demand in 2011	Forecast Manpower Demand by Jan 2013	Growth / Decline (%)
Senior Management	600	599	-1 (-0.2%)
Middle Management	1 784	1 787	3 (0.2%)
Officer	3 081	3 103	22 (0.7%)
Technical Representative	1 654	1 873	219 (13.2%)
Clerk	1 418	1 423	5 (0.4%)
Insurance Agent	26 505	26 370	-135 (-0.5%)
<b>Total</b>	<b>35 042</b>	<b>35 155</b>	<b>113 (0.3%)</b>

2.38 As per paragraph 2.36, employers forecast a growth of 113 life insurance personnel by January 2013 (compared with the 2009 Survey, the forecast figure was 2 020 persons by 2010).

2.39 Based on employers' forecast, the technical representative level had the largest growth which might reflect the importance of salespersons to generate revenue for life insurance companies, particularly the insurance brokers. The two job levels that would have the highest growth by January 2013 in terms of the number of employees are shown below:

<u>Job Level</u>	<u>Growth in Number</u>
Technical Representative	219
Officer	22

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

Minimum Education/Professional Qualification  
Requirement of the Life Insurance Workforce

2.41 Life insurance employers were asked to indicate the minimum requirement of education and professional qualifications for their staff members. A summary of the findings of minimum education requirement is shown in Table 15. Out of a total of 600 senior management staff members, 512 of them were required to have a minimum education level of university degree or above. Findings of the minimum requirement of professional qualifications are shown in Table 16.

Table 15: Minimum Education Requirement  
of the Life Insurance Workforce

<u>Job Level</u>	University Degree or Above	Higher Dip. / Asso. Degree or Equivalent	Diploma / High Cert. / Cert. or Equivalent	Matriculation	Secondary 5 or Equivalent	Unspecified	<b>Total</b>
Senior Management	512	12	10	-	-	66	<b>600</b>
Middle Management	1 365	113	18	22	27	227	<b>1 772</b>
Officer	1 075	526	411	154	427	425	<b>3 018</b>
Technical Representative	557	30	97	35	749	103	<b>1 571</b>
Clerical	45	3	133	132	775	310	<b>1 398</b>
Insurance Agent	1 493	-	4	447	9 524	14 743	<b>26 211</b>
<b>Total</b>	<b>5 047</b>	<b>684</b>	<b>673</b>	<b>790</b>	<b>11 502</b>	<b>15 874</b>	<b>34 570</b>
<b>(%)*</b>	<b>14.6%</b>	<b>2.0%</b>	<b>1.9%</b>	<b>2.3%</b>	<b>33.3%</b>	<b>45.9%</b>	<b>100%</b>

\* As a percentage of the total number of employees (excluding 1 651 other supporting staff). Total percentage may not equal 100% due to rounding.

Table 16: Professional Qualification Requirement  
of the Life Insurance Workforce

Job Level	Professional Qualification*	Total	Percentage**
Senior Management	214	600	35.7%
Middle Management	430	1 772	24.3%
Officer	226	3 018	7.5%
Technical Representative	501	1 571	31.9%
Clerical	-	1 398	0.0%
Insurance Agent	3 155	26 211	12.0%
<b>Total</b>	<b>4 526</b>	<b>34 570</b>	<b>13.1%</b>

\* Other than the Insurance Intermediaries Qualifying Examination (IIQE), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Fellow, Life Management Institute (FLMI), Professional Diploma in Insurance Program (PDI), etc. Table 16 shows that senior management staff had the highest percentage to possess professional qualifications. Out of a total of 600 senior management staff, 214 or 35.7% of them were required to have professional qualification.

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



2.42 With reference to paragraph 2.41, the Survey revealed that life insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education level and/or professional qualification. For officer level, 35.6% of employers preferred their staff to have an education level of university degree or above. Table 17 below shows the percentages of the minimum education/professional qualification requirement of the life insurance workforce at various job levels reported by respondents.

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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Officer</u>	<u>Technical Representative</u>	<u>Clerical</u>	<u>Insurance Agent</u>
Professional Qualification	35.7%	24.3%	7.5%	31.9%	0.0%	12.0%
University Degree or Above	85.3%	77.0%	35.6%	35.5%	3.2%	5.7%
Higher Dip./Asso. Degree or Equivalent	2.0%	6.4%	17.4%	1.9%	0.2%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	1.7%	1.0%	13.6%	6.2%	9.5%	<0.1%
Matriculation	0.0%	1.2%	5.1%	2.2%	9.4%	1.7%
Secondary 5 or Equivalent	0.0%	1.5%	14.1%	47.7%	55.4%	36.3%

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

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

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

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

<u>Job Level</u>	<u>Number of Employees</u>						<u>Total (%)**</u>
	<u>Less than 1 Year</u>	<u>1 Year to 2 Years</u>	<u>Over 2 Years to 5 Years</u>	<u>Over 5 Years to 10 Years</u>	<u>Over 10 Years</u>	<u>Unspecified/* Refused</u>	
<b>(i) Insurance Employee</b>							
Senior Management	- 0.0%	20 3.3%	46 7.7%	189 31.5%	131 21.8%	214 35.7%	<b>600</b> <b>100%</b>
Middle Management	- 0.0%	74 4.2%	285 16.1%	555 31.3%	197 11.1%	661 37.3%	<b>1 772</b> <b>100%</b>
Officer	2 0.1%	620 20.5%	1 077 35.7%	191 6.3%	2 0.1%	1 126 37.3%	<b>3 018</b> <b>100%</b>
Technical Representative	263 16.7%	345 22.0%	622 39.6%	238 15.1%	- 0.0%	103 6.6%	<b>1 571</b> <b>100%</b>
Clerical	26 1.9%	661 47.3%	85 6.1%	- 0.0%	- 0.0%	626 44.8%	<b>1 398</b> <b>100%</b>
<b>Sub-total</b>	<b>291</b>	<b>1 720</b>	<b>2 115</b>	<b>1 173</b>	<b>330</b>	<b>2 730</b>	<b>8 359</b>
<b>(%)*</b>	<b>3.5%</b>	<b>20.6%</b>	<b>25.3%</b>	<b>14.0%</b>	<b>3.9%</b>	<b>32.7%</b>	<b>100%</b>
<b>(ii) Insurance Agent</b>							
Agency Director/Senior Agency Manager	- 0.0%	60 10.4%	- 0.0%	16 2.8%	- 0.0%	503 86.9%	<b>579</b> <b>100%</b>
Agency Manager	- 0.0%	87 5.5%	101 6.4%	39 2.5%	- 0.0%	1 342 85.5%	<b>1 569</b> <b>100%</b>
Unit Manager/Agency Supervisor	- 0.0%	697 19.6%	432 12.1%	10 0.3%	- 0.0%	2 426 68.1%	<b>3 565</b> <b>100%</b>
Agent	- 0.0%	5 183 25.3%	- 0.0%	- 0.0%	- 0.0%	15 315 74.7%	<b>20 498</b> <b>100%</b>
<b>Sub-total</b>	<b>-</b>	<b>6 027</b>	<b>533</b>	<b>65</b>	<b>-</b>	<b>19 586</b>	<b>26 211</b>
<b>(%)*</b>	<b>0.0%</b>	<b>23.0%</b>	<b>2.0%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>74.7%</b>	<b>100%</b>
<b>Total</b>	<b>291</b>	<b>7 747</b>	<b>2 648</b>	<b>1 238</b>	<b>330</b>	<b>22 316</b>	<b>34 570</b>
<b>(%)*</b>	<b>0.8%</b>	<b>22.4%</b>	<b>7.7%</b>	<b>3.6%</b>	<b>1.0%</b>	<b>64.6%</b>	<b>100%</b>

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

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

2.44 The survey findings revealed that most employers required their staff at senior management level to possess more than five years of working experience. The requirement for officers was mainly from one to five years of working experience. For technical representatives, the requirement was mostly from more than two years to five years. For agents, the requirement was from one to two years. Again, there were a large number of unspecified/refusal cases, with the greatest number of cases coming from the category of agents (15 315). Readers of this report should exercise due care when they examine the findings.

## D. OVERALL VIEW OF THE INSURANCE INDUSTRY

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

### Staff Turnover in the Insurance Industry in the Past 12 Months

2.46 In the 12 months prior to the fieldwork of the Survey, 2 790 insurance personnel left their employment. Table 19 shows the number of insurance personnel who left in the past 12 months by reason and by job level. During the same period, 2 504 insurance personnel were recruited. Table 20 shows the number of insurance personnel recruited in the past 12 months by source and by geographic origin.

Table 19 : The Number of Insurance Personnel Who Left Their Employment  
in the Past 12 Months by Reason and by Job Level

Reason		Managerial	Officer	Clerical	Technical Representative	Total
(I) Leaving of the company was initiated by the employee						
(a)	Taking up another insurance job/job related to the insurance industry or starting own insurance related business	126	203	195	395	919
(b)	Taking up banking/finance job/job related to the banking/finance industry or starting own finance related business	25	44	31	110	210
(c)	Taking up a job outside the insurance/ banking/finance industry or starting own business outside the insurance/ banking/finance industry	11	52	72	87	222
(d)	Emigration	8	13	4	24	49
(e)	Repatriation	3	0	3	0	6
(f)	Relocation of workplace					
	(i) to the Mainland of China/ Macau/ Taiwan	4	0	1	2	7
	(ii) to other countries	2	1	0	1	4
(g)	Retirement	11	3	9	2	25
(h)	Further studies	1	15	24	4	44
(i)	Other reasons	192	248	250	85	775
(j)	Reasons unknown	14	44	71	45	174
<b>Sub-total</b>		<b>397</b>	<b>623</b>	<b>660</b>	<b>755</b>	<b>2 435</b>
(II) Leaving of the company was initiated by the company						
(a)	Retrenchment	14	18	49	2	83
(b)	Company re-structured/closed	2	21	16	38	77
(c)	Expiry of employment contract	1	12	59	8	80
(d)	Poor performance	22	20	50	18	110
(e)	Other reasons	0	0	0	4	4
(f)	Reasons unknown	1	0	0	0	1
<b>Sub-total</b>		<b>40</b>	<b>71</b>	<b>174</b>	<b>70</b>	<b>355</b>
<b>Total</b>		<b>437</b>	<b>694</b>	<b>834</b>	<b>825</b>	<b>2 790</b>

**Table 20 : The Number of Recruits in the Insurance Industry  
in the Past 12 Months by Source and by Geographic Origin**

(I) The number of recruits in the past 12 months by source:						
Source		Managerial	Officer	Clerical	Technical Representative	Total
(a)	From another insurance company/ insurance intermediary/insurance related company	246	275	266	537	1 324
(b)	From a bank/finance company	44	66	50	76	236
(c)	From a company outside the insurance/banking/ finance industry	85	110	216	57	468
(d)	From a college/school direct					
	(i) Graduate of university degree or above	1	31	41	31	104
	(ii) Sub-degree holder (HD/AD/D/HC/C or equivalent)	0	9	36	9	54
	(iii) Matriculant/secondary school leaver or equivalent/student below secondary 5	0	0	20	73	93
(e)	Other sources	7	7	29	0	43
(f)	Source unclassified	43	83	56	0	182
<b>Total</b>		<b>426</b>	<b>581</b>	<b>714</b>	<b>783</b>	<b>2 504</b>
(II) The number of recruits in the past 12 months by geographic origin:						
Geographic Origin		Managerial	Officer	Clerical	Technical Representative	Total
(a)	Hong Kong	399	578	708	779	2 464
(b)	Mainland	5	3	3	1	12
(c)	Macau	0	0	3	0	3
(d)	Taiwan	4	0	0	0	4
(e)	Others	17	0	0	3	20
(f)	Source unclassified	1	0	0	0	1
<b>Total</b>		<b>426</b>	<b>581</b>	<b>714</b>	<b>783</b>	<b>2 504</b>

2.47 With reference to paragraph 2.46, Table 21 below shows the staff turnover statistics for the insurance industry in the past 12 months. The highest turnover rate (i.e. 21.7%) was in the clerical level, followed by the officer level (12.1%). The overall turnover rate was 10.5%.

Table 21 : Staff Turnover of the Insurance Industry in the Past 12 Months

	Managerial	Officer	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	426	581	714	4 650 <sup>@</sup>	<b>6 371</b>
Number Left	437	694	834	3 347 <sup>#</sup>	<b>5 312</b>
<b>Net Effect Increase (Decrease)</b>	<b>(11)</b>	<b>(113)</b>	<b>(120)</b>	<b>1 303</b>	<b>1 059</b>
Number of People in the Job Level (including vacancies)	5 062	5 743	3 850	36 157	<b>50 812</b>
<b>Staff Turnover Rate*</b>	<b>8.6%</b>	<b>12.1%</b>	<b>21.7%</b>	<b>9.3%</b>	<b>10.5%</b>

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

@ “Number Recruited” for insurance agents = No. of insurance agents newly registered from 1.1.2010 to 31.12.2010.

# “Number Left” for insurance agents = No. of insurance agents newly registered from 1.1.2010 to 31.12.2010 minus the change in the number of insurance agents between 1.1.2010 and 31.12.2010.

### Wastage

2.48 With reference to paragraph 2.46, 2 518 (out of 2 790 employees as shown in Table 19) insurance practitioners were reported to have had either left the insurance field, emigrated, relocated workplace, retired, repatriated, gone for further studies and retrenchment (i.e. 83 people) during the past 12 months. Details are shown in Table 22 below. The wastage of 650 persons represented 1.3% of the manpower demand of 50 812 people in 2011. However, the wastage rate could be higher if the 949 insurance practitioners who had left for “Other Reasons” (775) and “Reasons Unknown” (174) were taken into account. Establishments have to recruit staff as replacement for the wastage.

Table 22 : Number of Insurance Personnel Who Left  
the Insurance Sector in the Past 12 Months

<u>Reason</u>		<u>Number Left</u>	
Taking up another insurance job in Hong Kong		919	
Taking up banking/finance or related job in Hong Kong		210	} 650 (wastage)
Taking up a non-insurance job in Hong Kong		222	
Emigration		49	
Repatriation		6	
Relocation of workplace		11	
Retirement		25	
Further Studies		44	
Retrenchment		83	} (excluding those initiated by the company)
Other reasons*		775	
Reasons unknown		174	
<b>Total</b>		<b>2 518</b>	
		=====	
Manpower in 2011 (including vacancies):	General insurance	=	15 770 (see Table 4, para. 2.20)
	Life insurance	=	35 042 (see Table 13, para. 2.36)
			<b>50 812</b>
			=====

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

Number of Internal Promotions  
in the Insurance Industry in the Past 12 Months

2.49 The Survey revealed that 446 insurance personnel were promoted in the past 12 months. However, respondents refused to disclose the number of internal promotions for insurance agents and as such no meaningful conclusion could be drawn. Readers of this report should exercise due care when they examine the findings. The number of internal promotions in the insurance industry by job level is summarized in Table 23 below.

Table 23: Number of Internal Promotions in the  
Insurance Industry in the Past 12 Months  
(1.1.2010 to 31.12.2010)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Officer to Manager	215
From Clerk to Officer	226
From Others to Clerk	5
From Agent/TR to Unit Manager/ Agency Supervisor	Respondents refused to disclose
From Unit Manager/Agency Supervisor to Agency Manager	Respondents refused to disclose
From Agency Manager to Agency Director/ Senior Agency Manager	Respondents refused to disclose
<b>Total (without the figure of insurance agents)</b>	<b>446 =====</b>



## Staff to be Recruited by Education Level

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

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

	<u>Number of Employees</u>				<b>Total (%)*</b>
	<u>Graduate of University Degree or Above</u>	<u>Sub-degree Holder (HD/AD/D/HC/C or Equivalent)</u>	<u>Matriculant/Secondary School Leaver or Equivalent/Student Below Secondary 5</u>	<u>Unspecified</u>	
Managerial	88 (94.6%)	5 (5.4%)	- -	- -	<b>93 (100%)</b>
Officer	81 (42.6%)	85 (44.7%)	24 (12.6%)	- -	<b>190 (100%)</b>
Clerical	45 (16.9%)	43 (16.1%)	169 (63.3%)	10 (3.7%)	<b>267 (100%)</b>
Technical Representative	152 (11.8%)	56 (4.3%)	1 071 (83.0%)	11 (0.9%)	<b>1 290 (100%)</b>
<b>Total (%)*</b>	<b>366 (19.9%)</b>	<b>189 (10.3%)</b>	<b>1 264 (68.7%)</b>	<b>21 (1.1%)</b>	<b>1 840 (100%)</b>

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

## Recruitment Difficulties

2.51 Table 25 below shows the number of insurance establishments which had encountered recruitment difficulties in the past 12 months by branch and by job level. 120 insurance establishments reported difficulties in the recruitment of technical representatives and 68 establishments reported difficulties in the recruitment of clerks.

Table 25: Number of Insurance Establishments which Had Encountered Recruitment Difficulties in the Past 12 Months

Branch	Recruitment Difficulties	Managerial		Officer		Clerical		Technical Representative	
		No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*
Life Insurance	Yes	2	9.5%	7	33.3%	5	23.8%	2	9.5%
	No	7	33.3%	8	38.1%	6	28.6%	0	0.0%
	Had not recruited or tried to recruit	12	57.1%	6	28.6%	10	47.6%	19	90.5%
	<b>Total</b>	<b>21</b>	<b>100%</b>	<b>21</b>	<b>100%</b>	<b>21</b>	<b>100%</b>	<b>21</b>	<b>100%</b>
General Insurance	Yes	13	18.8%	15	21.7%	13	18.8%	0	0.0%
	No	11	15.9%	12	17.4%	25	36.2%	0	0.0%
	Had not recruited or tried to recruit	45	65.2%	42	60.9%	31	44.9%	69	100%
	<b>Total</b>	<b>69</b>	<b>100%</b>	<b>69</b>	<b>100%</b>	<b>69</b>	<b>100%</b>	<b>69</b>	<b>100%</b>
Composite (i.e. Life and General) Insurance	Yes	4	40.0%	4	40.0%	4	40.0%	0	0.0%
	No	4	40.0%	4	40.0%	2	20.0%	0	0.0%
	Had not recruited or tried to recruit	2	20.0%	2	20.0%	4	40.0%	10	100%
	<b>Total</b>	<b>10</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>10</b>	<b>100%</b>
Insurance Broker	Yes	15	4.0%	18	4.8%	24	6.4%	73	19.5%
	No	17	4.5%	15	4.0%	59	15.8%	62	16.6%
	Had not recruited or tried to recruit	342	91.4%	341	91.2%	291	77.8%	239	63.9%
	<b>Total</b>	<b>374</b>	<b>100%</b>	<b>374</b>	<b>100%</b>	<b>374</b>	<b>100%</b>	<b>374</b>	<b>100%</b>

Branch	Recruitment Difficulties	Managerial		Officer		Clerical		Technical Representative	
		No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*
Company Agency – Insurance	Yes	2	0.2%	8	0.8%	21	2.1%	37	3.7%
	No	1	0.1%	6	0.6%	22	2.2%	30	3.0%
	Had not recruited or tried to recruit	1 005	99.7%	994	98.6%	965	95.7%	941	93.4%
	<b>Total</b>	<b>1 008</b>	<b>100%</b>	<b>1 008</b>	<b>100%</b>	<b>1 008</b>	<b>100%</b>	<b>1 008</b>	<b>100%</b>
Company Agency – Alternative Distribution	Yes	0	0.0%	0	0.0%	0	0.0%	7	0.9%
	No	0	0.0%	0	0.0%	0	0.0%	33	4.4%
	Had not recruited or tried to recruit	751	100%	751	100%	751	100%	711	94.7%
	<b>Total</b>	<b>751</b>	<b>100%</b>	<b>751</b>	<b>100%</b>	<b>751</b>	<b>100%</b>	<b>751</b>	<b>100%</b>
Bancassurer	Yes	0	0.0%	1	6.3%	1	6.3%	1	6.3%
	No	2	12.5%	1	6.3%	4	25.0%	1	6.3%
	Had not recruited or tried to recruit	14	87.5%	14	87.5%	11	68.8%	14	87.5%
	<b>Total</b>	<b>16</b>	<b>100%</b>	<b>16</b>	<b>100%</b>	<b>16</b>	<b>100%</b>	<b>16</b>	<b>100%</b>
<b>All Branches</b>	Yes	36	1.6%	53	2.4%	68	3.0%	120	5.3%
	No	42	1.9%	46	2.0%	118	5.2%	126	5.6%
	Had not recruited or tried to recruit	2 171	96.5%	2 150	95.6%	2 063	91.7%	2 003	89.1%
	<b>Total</b>	<b>2 249</b>	<b>100%</b>	<b>2 249</b>	<b>100%</b>	<b>2 249</b>	<b>100%</b>	<b>2 249</b>	<b>100%</b>

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

2.52 Table 26 shows the reasons of recruitment difficulties in the insurance industry in the past 12 months.

Table 26 : Reasons of Recruitment Difficulties in the Insurance Industry  
in the Past 12 Months (1.1.2010 to 31.12.2010)

Reason		Managerial	Officer	Clerical	Technical Representative	Total
(a)	General labour shortage in Hong Kong	6	10	3	13	32
(b)	Insufficient graduates in relevant disciplines from tertiary institutions	1	6	4	-	11
(c)	Lack of candidates with relevant experience and training	23	41	36	62	162
(d)	Working conditions/ remuneration package could not meet recruits' expectations	16	17	11	48	92
(e)	Lack of candidates with good language capabilities					
	(i) English	1	10	6	7	24
	(ii) Putonghua	0	5	4	4	13
(f)	Other reasons	2	8	24	19	53
<b>Total</b>		<b>49</b>	<b>97</b>	<b>88</b>	<b>153</b>	<b>387</b>

### Reasons of Recruitment Difficulties

2.53 With reference to paragraphs 2.51 and 2.52, establishments which had encountered recruitment difficulties reported that the three main reasons of recruitment difficulties were:

<u>Reasons</u>	<u>Number of Establishments</u>	<u>%</u>
1. Lack of candidates with relevant experience and training	162	41.9%
2. Working conditions/remuneration package could not meet recruits' expectations	92	23.8%
3. General labour shortage in Hong Kong	32	8.3%

2.54 As per Table 26, only 11 or 2.8 % of 387 establishments reported that they had recruitment difficulties due to insufficient graduates in relevant disciplines from tertiary institutions. As per the findings of the 2011 Survey, employers might further improve the working conditions and remuneration packages for the insurance employees as well as providing quality training both in professional skills and language skills so as to retain staff members or attract new entrants to the insurance profession.

## Manpower Supply and Demand in the Insurance Industry

### Demand for Personnel

#### Projected Additional Manpower Requirements in the General Insurance Sector by January 2013

2.55 The projected additional manpower requirements for the general insurance sector by January 2013 are shown in Table 27 below (with reference to paragraphs 2.17, 2.20 and 2.48 with a wastage rate of 1.3% as per Table 22). As shown in Table 27, the total projected additional manpower requirements in the general insurance sector by January 2013 would be 1 564, with the highest projected additional manpower requirement in technical representatives (999), followed by clerks (229) and officers (156).

Table 27 : Projected Additional Manpower Requirements  
in the General Insurance Sector by January 2013

Job Level	(a) Manpower Projection by Jan 2013	(b) Manpower Demand in 2011	(c) = (a) – (b) Projected Additional People Required by Jan 2013	(d) Projected No. of Employees in 2012#	(e) = [No. of employees in 2011 + (d)]*1.3% Replacement for Wastage (at 1.3%)	(f) Inputs to Fill Vacancies in 2011	(g) = (c) + (e) + (f) Projected Additional Manpower Requirements by Jan 2013
Senior Management	647	652	-5	647	17	3	15
Middle Management	2 034	2 026	8	2 000	52	30	90
Officer	2 684	2 662	22	2 607	68	66	156
Technical Representative	5 872	5 255	617	5 293	134	248	999
Clerk	2 498	2 432	66	2 361	61	102	229
Insurance Agent	2 747	2 743	4	2 745	71	0	75
<b>Total</b>	<b>16 482</b>	<b>15 770</b>	<b>712</b>	<b>15 653</b>	<b>403</b>	<b>449</b>	<b>1 564</b>

# The projected number of employees in 2012 is projected according to the growth rate derived from the employers' forecasted number of employees in 2013 with the assumption that the annual growth rate is constant from 2011 to 2013.

#### Projected Additional Manpower Requirements in the Life Insurance Sector by January 2013

2.56 The projected additional manpower requirements for the life insurance sector by January 2013 are shown in Table 28 below (with reference to paragraphs 2.30, 2.36 and 2.48 with a wastage rate of 1.3% as per Table 22). As shown in Table 28, the total projected additional manpower requirements in the life insurance sector by January 2013 would be 1 485, with the highest projected additional manpower requirement in insurance agents (840), followed by technical representatives (344) and officers (164).

**Table 28 : Projected Additional Manpower Requirements  
in the Life Insurance Sector by January 2013**

Job Level	(a) Manpower Projection by Jan 2013	(b) Manpower Demand in 2011	(c) = (a) – (b) Projected Additional People Required by Jan 2013	(d) Projected No. of Employees in 2012#	(e) = [No. of employees in 2011 + (d)]*1.3% Replacement for Wastage (at 1.3%)	(f) Inputs to Fill Vacancies in 2011	(g) = (c) +(e) + (f) Projected Additional Manpower Requirements by Jan 2013
Senior Management	599	600	-1	599	16	0	15
Middle Management	1 787	1 784	3	1 773	46	12	61
Officer	3 103	3 081	22	3 029	79	63	164
Technical Representative	1 873	1 654	219	1 672	42	83	344
Clerk	1 423	1 418	5	1 400	36	20	61
Insurance Agent	26 370	26 505	-135	26 144	681	294	840
<b>Total</b>	<b>35 155</b>	<b>35 042</b>	<b>113</b>	<b>34 617</b>	<b>900</b>	<b>472</b>	<b>1 485</b>

# The projected number of employees in 2012 is projected according to the growth rate derived from the employers' forecasted number of employees in 2013 with the assumption that the annual growth rate is constant from 2011 to 2013.

2.57 A summary of the projected total additional manpower requirements in the insurance industry by January 2013 is given in Table 29 below:

**Table 29 : Summary of Additional Manpower Requirements  
in the Insurance Industry by January 2013**

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2013</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2013</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2013</u>
Senior Management	15	15	30
Middle Management	90	61	151
Officer	156	164	320
Technical Representative	999	344	1 343
Clerk	229	61	290
Insurance Agent	75	840	915
<b>Total</b>	<b>1 564</b> =====	<b>1 485</b> =====	<b>3 049</b> =====

## Education/Professional Qualification Requirement of the Additional Manpower by January 2013

2.58 With reference to Table 7 in paragraph 2.24, Table 17 in paragraph 2.42 and Table 29 in paragraph 2.57, a summary of the additional number of insurance practitioners with the required education/professional qualification by January 2013 is given in Table 30 below. The demand for employees with secondary 5 or equivalent was the highest (1 439), followed by education level of university degree or above (410).

**Table 30 : Education/Professional Qualification Requirements of the Additional  
Manpower of the Insurance Industry by January 2013**

<u>Education Qualification</u>	<u>No. of Personnel Required in the General Insurance Sector</u>	<u>No. of Personnel Required in the Life Insurance Sector</u>	<u><b>Total</b></u>
Professional Qualification	94	243	<b>337</b>
University Degree or Above	120	290	<b>410</b>
Higher Dip./Asso Degree or Equivalent	97	39	<b>136</b>
Diploma/Higher Cert./ Cert. or Equivalent	98	50	<b>148</b>
Matriculation	166	37	<b>203</b>
Secondary 5 or Equivalent	912	527	<b>1 439</b>
<b>Total</b>	<b>1 487</b> =====	<b>1 186</b> =====	<b>2 673</b> =====

## Manpower Supply of Insurance Personnel

2.59 Table 30 shows that the highest demand for insurance personnel was those who had an education background of secondary 5 or equivalent. This category of demand should be able to be met as the market has an abundant supply of secondary school graduates every year. In terms of the supply of manpower with other qualifications, such as university degree, professional qualification, higher diploma, etc., there are some insurance related courses offered by various course providers. According to the information provided by the University Grants Committee of Hong Kong (UGC), the Hong Kong Institute of Vocational Education (IVE) and course providers running insurance related courses being accredited by the Hong Kong Council for Accreditation of Academic & Vocational Qualifications, the estimated number of graduates with degree and sub-degree/associate degree qualifications related to the insurance discipline (e.g. financial planning, financial investment, finance, etc) would be 2 877 from 2011/12 to 2012/13. However, such data did not cover the total manpower supply in the industry as overseas graduates were not included and only 16.2% of the course providers disclosed the data of the number of graduates. The details are summarized in Table 31.



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

	<u>Estimated Number of Graduates in 2011/2012</u>	<u>Estimated Number of Graduates in 2012/2013</u>
Degree	1 121 <sup>^</sup>	1 083 <sup>^</sup>
Sub-degree <sup>#</sup>	326	347
<b>Total</b>	<b>1 447*</b>	<b>1 430*</b>

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

<sup>\*</sup> The estimated number of graduates with degree and sub-degree qualifications related to insurance (e.g. financial planning, financial investment, finance, etc).

<sup>^</sup> According to the information provided by University Grants Committee of Hong Kong (UGC), the estimated number of graduates with degree qualifications in business related discipline would be 4 401 and 4 231 in 2011/2012 and 2012/2013 respectively.

### Matching of Manpower Demand and Supply

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

### Number of Hong Kong Insurance Personnel who Have to Work in the Mainland

2.61 The Survey revealed that there were 542 insurance personnel who had to work in the Mainland during the survey period. Of these, 13 (2.4%) were on Stationed Basis (i.e. having to stay in the Mainland for 50% or above of the working time) and 529 (97.6%) were on Travelling Basis.

2.62 Employers were also requested to estimate the number of employees to be stationed or travelled to the Mainland because of operational needs by January 2013. The forecast is shown below:

<u>Working Mode</u>	<u>Projected Number of Employees by January 2013</u>
Stationed Basis	13
Travelling Basis	781
<b>Total</b>	<b>794</b>

## Effects of Mainland Insurance Operations and Hurdles in the Mobility of Talents Across the Border

2.63 With reference to paragraph 2.61, there were an insignificant number of insurance employees (i.e. 542 people) who had to work in the Mainland. However, the figure had a 46.5% increment when the respondents were asked to estimate the figure for January 2013 that 794 insurance personnel would have to work in the Mainland. Out of the estimated figure of 794 people, 13 of them would be on Stationed Basis and 781 people would be on Travelling Basis. It is expected that more insurance personnel would be required to work in the Mainland on Travelling Basis in the future.

2.64 The 2011 Survey revealed that 16 additional insurance employees/technical representatives were to be recruited as a result of Mainland operations. Employers also reported that 114 existing insurance employees had to be trained in order to deal with the operations in the Mainland. Because of the CEPA agreement which supports Hong Kong insurance companies to enter the insurance market in the Mainland, more Hong Kong insurance personnel are expected to provide insurance services in the Mainland. Therefore, there is a greater demand for additional manpower in which 231 insurance personnel was projected to be recruited in January 2013 and 337 existing insurance employees/technical representatives would be trained as a result of Mainland operations.

### Estimated Training Plans of Insurance Personnel in the Next 12 Months

2.65 In the 2011 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills” and the top five types/topics of training for various job levels in the order of frequency being selected by employers are summarized in Table 32-36 below. For the top five types/topics of training mostly chosen by respondents by branch and by job level, they are shown in Appendix 9 of this report.

Table 32: Types/Topics of Training for Managerial Staff

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Management/ Executive	Risk Management
3	Management/ Executive	Crisis Management
4	Management/ Executive	Marketing Management
5	Management/ Executive	Leadership

Table 33: Types/Topics of Training for Officers

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

Table 34: Types/Topics of Training for Clerical Staff

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Generic Skills	English Writing
3	Generic Skills	Spoken English
4	Basic Job-related	Law Relating to Insurance
5	Generic Skills	Interpersonal Skills

Table 35: Types/Topics of Training for Technical Representatives

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Basic Job-related	Law Relating to Insurance
3	Basic Job-related	Investment-linked Insurance
4	Basic Job-related	Life Insurance
5	Generic Skills	Interpersonal Skills

Table 36: Topics of Training for Insurance Agents

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Generic Skills	Interpersonal Skills
3	Basic Job-related	Life Insurance
4	Generic Skills	Effective Communication Skills
5	Generic Skills	Marketing/Selling Skills

2.66 Generally speaking, management/executive training types/topics like Risk Management, Crisis Management and Marketing Management, etc. are important to managerial staff. Basic job-related training types/topics like General Insurance and Life Insurance are important to virtually all job levels.

Estimated Percentage of Training to be Provided by  
External Course Providers in the Next 12 Months

2.67 The 2011 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next 12 months. It should be noted that for establishments which did not sponsor employees to attend external training programmes might not provide in-house training to their employees as this Survey did not ask for this piece of information. Detailed information is shown in Table 37.

Table 37 : Percentage of Training to be Provided by External  
Course Providers in the Next 12 Months

<b>Percentage of External Training</b>	<b>Managerial</b>	<b>Officer</b>	<b>Clerical</b>	<b>TR</b>	<b>Insurance Agent</b>
0%	94	81	250	105	2
1% - 24%	24	50	61	64	3
25% - 49%	28	29	34	64	5
50% - 74%	31	18	26	71	-
75% - 99%	33	35	29	31	2
100%	319	169	330	1 645	8

## Training Expenses in 2009-2011

2.68 Table 38 and Table 39 show the information on training expenses and training budget in 2009-2011 for insurance employees and insurance agents respectively. Concerning in-house training, the training expenses in 2010 as compared with those in 2009 and the training budget for 2011 as compared with the training expenses in 2010 remained unchanged for the majority of establishments, i.e. 88.7% and 88.1% respectively. Similar findings were also found in the category of external training that 1 723 or 73.7% establishments and 1 685 or 72.1% establishments would have no change for training expenses and training budget respectively. There were 477 or 20.4% establishments indicated that they would increase the training budget for external training in 2011.

Table 38 : Percentage of Change on Training Expenses and Training Budget in 2009-2011 (Excluding Insurance Agents)

Percentage Change	Range	The training expenses in 2010 as compared with those in 2009	The training budget for 2011 as compared with the training expenses in 2010	The training expenses in 2010 as compared with those in 2009	The training budget for 2011 as compared with the training expenses in 2010
		In-house Training		External Training	
No Change	No Change	2 072	2 059	1 723	1 685
Increase by	over 50%	3	7	28	14
	21% to 50%	4	4	45	22
	11% to 20%	16	55	124	152
	5% to 10%	55	42	125	182
	less than 5%	44	38	95	107
	<b>Sub-total</b>	<b>122</b>	<b>146</b>	<b>417</b>	<b>477</b>
Decrease by	over 50%	0	1	0	1
	21% to 50%	0	0	10	0
	11% to 20%	3	0	1	0
	5% to 10%	9	2	12	1
	less than 5%	1	0	0	0
	<b>Sub-total</b>	<b>13</b>	<b>3</b>	<b>23</b>	<b>2</b>
Unspecified	Unspecified	130	129	174	173
<b>Total</b>		<b>2 337</b>	<b>2 337</b>	<b>2 337</b>	<b>2 337</b>

Table 39 :      Percentage of Change on the Training Expenses and Training Budget in 2009-2011 (Insurance Agents Only)

Percentage Change	Range	The training expenses in 2010 as compared with those in 2009	The training budget for 2011 as compared with the training expenses in 2010	The training expenses in 2010 as compared with those in 2009	The training budget for 2011 as compared with the training expenses in 2010
		In-house Training		External Training	
No Change	No Change	15	16	8	9
Increase by	over 50%	-	-	-	-
	21% to 50%	-	-	-	-
	11% to 20%	-	-	1	1
	5% to 10%	3	3	3	3
	less than 5%	2	1	2	1
	<b>Sub-total</b>	<b>5</b>	<b>4</b>	<b>6</b>	<b>5</b>
Decrease by	over 50%	-	-	-	-
	21% to 50%	-	-	-	-
	11% to 20%	-	-	-	-
	5% to 10%	-	-	-	-
	less than 5%	-	-	-	-
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Unspecified	Unspecified	14	14	20	20
<b>Total</b>		<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>

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

### The way to encourage employers to provide training to their employees

2.69 1 297 or 47.7% establishments considered that the most effective way to encourage employers to provide training to their employees was the provision of subsidy to employers. Detailed information is shown in Table 40.

Table 40 : Incentives to Encourage Employers to Provide Training to their Employees

Incentives to Encourage Employers to Provide Training to their Employees	No. of Companies (for Insurance Employees)	No. of Companies (for Insurance Agents)	Total
Reimbursement of course fees to employers	991	12	<b>1 003</b>
Provision of subsidy to employers	1 282	15	<b>1 297</b>
Government loan/grant to employers	367	7	<b>374</b>
Others	43	0	<b>43</b>
<b>Total</b>	<b>2 683</b>	<b>34</b>	<b>2 717</b>

### Part-time Insurance Personnel Employed in the Industry

2.70 The Survey indicated that only 132 part-time insurance personnel were employed in the insurance industry to help 49 891 (a total workforce of 52 485 minus 2 594 non-insurance employees) full-time insurance personnel perform insurance related functions.

## SECTION III

### RECOMMENDATIONS

#### Business Outlook of the Insurance Industry

3.1 After the financial tsunami in 2008, Hong Kong has experienced an economic recovery. According to the Department of Census & Statistic Department, the Gross Domestic Product (GDP) has increased by 5.1% over a year earlier. Despite the fact that economy was subject to an increased level of uncertainty, the insurance market in Hong Kong continues to grow in 2011. The total gross premiums of the Hong Kong insurance industry in the first half of 2011 amounted to \$114.7 billion, representing an increase of 14.0% over the corresponding period in 2010.

3.2 When compared with the corresponding period in 2010, the gross and net premiums of general insurance business have increased 12.7% to \$18.7 billion and 10.1% to \$12.9 billion respectively in the first half of 2011. For direct business, the growth of premium was mainly driven by “Accident & Health” business (comprising medical business) the gross and net premiums of which were \$5.0 billion and \$4.2 billion respectively. General liability business (comprising employees’ compensation business) and motor vehicle business also contributed to the overall business growth.

3.3 In the first half of 2011, the total revenue premium of long term in-force business was \$96.0 billion, representing an increase of 14.3% over the same period of 2010. Revenue premiums of individual life and annuity (non-linked) business and individual life and annuity (linked) business have increased by 22.3% to \$63.1 billion and by 23.6% to \$25.2 billion respectively.

3.4 Hong Kong insurance companies will continue to be benefited from the Closer Economic Partnership Arrangement (CEPA) with the Mainland. There is a potential for Hong Kong insurance companies and market practitioners to enter the Mainland market in the light of the under-developed market and lessened entry criteria on operating insurance business in the Mainland under CEPA.

3.5 The following manpower trends were observed:

- a. In the general insurance sector, the manpower has continued to grow due to business prosperity. The biggest growth would probably be in technical representatives.
- b. In the life insurance sector, the number of vacancies was decreasing which might be due to market volatility and uncertainty in the external environment. Technical representatives would be in great demand which might reflect the importance of the sales force to generate revenue for life insurance companies, particularly for insurance brokers.



- c. The trend of shifting towards investment related insurance business could be spotted which led to an expansion of the sector of independent financial advisors. It is foreseeable that manpower demand for independent financial advisors will be getting high and more people will join this sector.
- d. Owing to the keen competition for experienced insurance practitioners by various insurance companies, employers are expected to continue encountering difficulty in recruiting employees.
- e. In the light of the establishment of an independent Insurance Authority in 2013 specifically on the reinforcement of the regulation of insurers and insurance intermediaries, it is expected that insurance companies would place more emphasis on the compliance to fulfill regulatory requirements set by the government.
- f. In view of the close business relationship between Hong Kong and the Mainland, more insurance practitioners would be entering into the insurance market of the Mainland. The knowledge about Mainland insurance products and related regulations would be in great demand.

#### Utilization of the 2011 Manpower Survey Report

3.6 The 2011 Manpower Survey Report was compiled with the aim of furnishing users with information on the manpower situation and training needs in the insurance industry. Users are advised to take note that after the fieldwork of the survey, there might be changes in the business environment, especially in the second and third quarter of 2011, which might have significant effects on the manpower supply and demand situation in the insurance industry.

#### Future Surveys

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

#### Manpower Demand of the Insurance Sector

3.8 The business environment was still volatile after the financial tsunami and the financial market was full of uncertainties. Moreover, because of inflation, operating costs were expected to rise. Though the domestic environment is expected to remain steady in 2011, the business outlook is difficult to predict because of the predominant external uncertainties which include the future prospect of the US economy and the development of

European sovereign debt issue. This might lead to the conservative projection of 2013 manpower demand by employers. Notwithstanding these uncertainties, the economic growth of China represented a very crucial factor to sustain Hong Kong's leading role as an international financial centre. With longer life expectancy and awareness in health, a growth in life, medical, retirement and investment related insurance businesses would be expected.

3.9 As revealed by the 2011 Survey (paragraph 2.57), the projected additional manpower requirements in 2013 in the insurance industry will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2013</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2013</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2013</u>
Senior Management	15	15	30
Middle Management	90	61	151
Officer	156	164	320
Technical Representative	999	344	1 343
Clerk	229	61	290
Insurance Agent	75	840	915
<b>Total</b>	<b>1 564</b> =====	<b>1 485</b> =====	<b>3 049</b> =====

3.10 In the general insurance sector, the projected manpower demand in 2013 is 1 564 persons, with the highest additional manpower requirement in technical representatives (999) followed by clerks (229) and officers (156). In the life insurance sector, the projected manpower demand is 1 485 persons, with the highest additional manpower requirement in insurance agent (840) followed by technical representatives (344) and officers (164).

3.11 Cautions should be exercised when interpreting the additional manpower requirements in 2013 as the projection was based on the information provided by survey respondents at the time of the survey and subsequent market changes might not be reflected in the findings.

#### Most Wanted Attributes and How They can be Acquired

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

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

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

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

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

3.17 As per the findings of the 2011 Survey, competitive remuneration packages and good working conditions were crucial for attracting insurance employees to join the company. From the perspective of the employers, they are looking for candidates with relevant experience and training as well as good language abilities.

### Manpower Training

3.18 In the 2011 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills”. The top five types/topics of training mostly chosen by respondents for various job levels are tabulated overleaf.

Table 1: Types/Topics of Training for Managerial Staff

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Management/Executive	Risk Management
3	Management/Executive	Crisis Management
4	Management/Executive	Marketing Management
5	Management/Executive	Leadership

Table 2: Types/Topics of Training for Officers

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

Table 3: Types/Topics of Training for Clerical Staff

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Generic Skills	English Writing
3	Generic Skills	Spoken English
4	Basic Job-related	Law Relating to Insurance
5	Generic Skills	Interpersonal Skills

Table 4: Types/Topics of Training for Technical Representatives

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Basic Job-related	Law Relating to Insurance
3	Basic Job-related	Investment-linked Insurance
4	Basic Job-related	Life Insurance
5	Generic Skills	Interpersonal Skills

Table 5: Types/Topics of Training for Insurance Agents

	<b>Category</b>	<b>Types/Topics of Training</b>
1	Basic Job-related	General Insurance
2	Generic Skills	Interpersonal Skills
3	Basic Job-related	Life Insurance
4	Generic Skills	Effective Communication Skills
5	Generic Skills	Marketing/Selling Skills

3.19 Generally speaking, management/executive training types/topics like Risk Management, Crisis Management and Marketing Management, etc. are important to managerial staff. Basic job-related training types/topics like General Insurance and Life Insurance are important to virtually all job levels.

3.20 The 2011 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next 12 months. Concerning in-house training and external training, most of the insurance companies remain unchanged for the training expenses in 2010 and the training budget for 2011. A certain number of establishments also indicated that they would increase the training budget for external training in 2011. Results showed that companies were willing to devote resources to provide employees with training.

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

#### Training Programmes

3.22 With reference to paragraph 3.18, the types/topics of training mostly chosen by respondents for various job levels are summarized below:

- Crisis Management
- English Writing
- General Insurance
- Interpersonal Skills
- Investment-linked Insurance
- Law Relating to Insurance
- Leadership
- Life Insurance
- Marketing Management
- Risk Management
- Spoken English
- Time Management

3.23 With regard to the unstable market condition of the global economy, companies are looking for crisis management training to equip management staff with the necessary skills and tactics to tackle unexpected incidents. Effective crisis management training would enhance the implementation and communication process of the crisis management system and staff members are thus able to respond promptly to the changing circumstances at the outbreak of the incident.

3.24 Risk management training is also considered important for insurance companies with the aims of equipping staff with a comprehensive understanding of risk management systems, processes and regulatory frameworks. It also helps acquire necessary techniques to eliminate or reduce the impact of potential hazards to the company.

3.25 In response to the increasing public concerns about the proper selling of investment-linked insurance products, insurance employers put emphasis on the provision of training related to compliance so as to reinforce best practices on selling structured investment products and strike a balance between the interest of the company and customers.

3.26 Besides, knowledge of regulatory requirements is important to the sales force like technical representatives and insurance agents. There is a great demand for training in respect of “Law Relating to Insurance” to provide insurance employees with core knowledge about relevant regulations.

3.27 Employees are required to possess well-versed knowledge about insurance products in order to be a professional insurance practitioner and the relevant product training would normally be provided by insurance companies. Because of the sophistication and different varieties of investment-linked insurance products, the demand for investment-linked insurance training would be great for insurance practitioners to keep abreast of the most up-to-date information.

3.28 Similar to previous survey findings, the majority of establishments considered that the most effective way of encouraging employers to provide employees with training was the provision of subsidy to employers. Employers and insurance personnel would be benefited from training programmes which are eligible for applying for government subsidies, for instance, the Continuing Education Fund and Skills Upgrading Scheme Plus courses.

Insurance Training Board

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(as at 1.9.2011)

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Secretary

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

Working Party on 2011 Manpower Survey  
of the Insurance Industry  
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Dr NG Chak-man (Vocational Training Council)

Secretary

Mr William CHOW Wing-nin (Vocational Training Council)

Insurance Training Board

Focus Group on 2011 Manpower Survey  
of the Insurance Industry  
Membership List

---

Convener

Mr Andrew CHOW Yiu-ming (ad personam)

Members

Mr Dominic C. T. CHAN	(a representative from the company agency sector)
Ms Juliet CHEUNG	(a representative from the life insurance sector)
Ms Agnes CHOI	(a representative from the bancassurance sector)
Mr Stanley HO Lung-wai	(a representative from the insurance brokerage sector)
Mr Sidney KU Shun-kit	(a representative from the independent financial advisor sector)
Mr LEUNG On-fook, JP	(ad personam)
Mr Leo MA Chan-hang	(a representative from the general insurance sector)
Mr Alan TANG	(a representative from the company agency sector)
Mr Patrick WAN Chi-tak	(a representative from the bancassurance sector)
Mr Jeff WONG	(a representative from the life insurance sector)
Ms Winnie WONG	(a representative from the insurance brokerage sector)
Mr Allan YU	(a representative from the general insurance sector)

Ms Susanna CHAN Sau-ching

(representing the Executive Director of the  
Vocational Training Council)

Dr NG Chak-man

(Vocational Training Council)

Secretary

Mr William CHOW Wing-nin

(Vocational Training Council)

Insurance Training Board

Terms of Reference

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

Vocational Training Council 職業訓練局

Headquarters Division 2 總辦事處二科  
20F, Skyline Tower, 39 Wang Kwong Road, Kowloon Bay, Kowloon, Hong Kong  
香港九龍九龍灣宏光道39號宏天廣場20樓  
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

3748 9400 / 3748 9401

Our Reference 本局檔號

IN/1/2/2011

Your Reference 來函檔號



3 January 2011

Dear Sir/Madam,

The 2011 Manpower Survey of the Insurance Industry

I am writing to enlist your help in the 2011 Manpower Survey of the Insurance Industry to be conducted by the Insurance Training Board of the Vocational Training Council (VTC).

The Insurance Training Board, appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR), is responsible for matters pertaining to manpower training in the insurance industry. In order to ascertain information on the latest local manpower situation so that meaningful recommendations on manpower training in the coming years can be formulated, the Insurance Training Board will conduct the captioned survey from 3 January 2011 to 2 February 2011.

During the survey period, an officer from Census and Statistics Department (C&SD) will contact your office to assist you if necessary in the completion of the questionnaire which is enclosed, together with the Explanatory Note and Job Descriptions, for your processing.

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

The Manpower Survey Report compiled afterwards will be uploaded onto the VTC website at <http://intb.vtc.edu.hk>. Please provide us with your e-mail address in the enclosed questionnaire and we will notify you of the release of the Survey Report in due course.

Should you have any queries in connection with the survey, please contact the Manpower Statistics Section of the C&SD at telephone 2116 8534.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Leung On-fook', written over a faint, stylized graphic of a pen nib.

(LEUNG On-fook)  
Chairman

Insurance Training Board

Encl.

**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 2011 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2011 年人力調查****QUESTIONNAIRE****調查表**

(PLEASE READ THE ATTACHED EXPLANATORY NOTES BEFORE COMPLETING THIS QUESTIONNAIRE)

(請於填表前詳閱附註)

**For Official Use Only:**

此欄毋須填寫

No. of Employees/  
Insurance Agents/TRs  
Covered by the  
QuestionnaireRec.  
Type

1

1

Survey  
Code

2 5

2 3

Industry  
Code

4 5 6 7 8 9

Establishment  
No.

10 11 12 13 14 15

Enumerator's  
No.

16 17

Editor's  
No.

18 19

Check  
Digit

20 21 22

23 24 25 26 27

Name of Establishment:

機構名稱

Address:

地址

Total No. of Persons Engaged:

僱員總數

Name of Person to Contact:

聯絡人姓名

28

Position:

職位

47

Tel. No.:

電話

48

55

56

63

Fax. No.:

傳真

E-mail:

電郵

64

98

No. of technical representatives (TRs) registered with Insurance Agents Registration Board (IARB)/  
The Hong Kong Confederation of Insurance Brokers (HKCIB)/ Professional Insurance Brokers  
Association (PIBA) in your company:

在貴公司於保險代理登記委員會/ 香港保險顧問聯會/

香港專業保險經紀協會註冊的持牌保險業務代表人數:

99 100 101 102

**VOCATIONAL TRAINING COUNCIL**  
**職業訓練局**  
**THE 2011 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業 2011 年人力調查**  
**QUESTIONNAIRE (PART IA)**  
**調查表(第一甲部分)**

(A) Principal Jobs 主要職務			(B) No. of Employees/ TRs as at 3.1.2011 在 3.1.2011 之 僱員／業務代表人 數	(C) No. of Vacancies as at 3.1.2011 在 3.1.2011 之 空缺數目	(D) Forecast No. of Employees/ TRs in 24 Months' Time 預測 24 個月後的 僱員／業務代表 人數	(E) Minimum Education Requirement for the Principal Job 此主要職務的基 本教育程度要求 (see Column H ) ( 見 H 欄 )	(F) Requirement of Professional Qualification for the Principal Job ("✓" for Yes / "X" for No) 此主要職務 要求 專業資格 (是"✓" / 否"X")	(G) Minimum Requirement of Year(s) of Experience in the Industry 在此行業 的基本 年資要求 (see Column H ) ( 見 H 欄 )	(H) Please use the following Codes for Columns (E) and (G). 請按下列編號，填入(E)及(G)欄內。		
Title 職稱	Rec. Type 紀錄類 型	Code 編號	8-10	11-14	15-17	18-21	22	23	24	For Column (E) 供(E)欄用	
										Code 編號	Education 教育程度
										1	University Degree or Above 大學學位或以上
	2									2	Higher Diploma/ Associate Degree or equivalent 高級文憑／副學士或同等學歷
	2									3	Diploma/Higher Certificate/ Certificate or equivalent 文憑／高級證書／證書或同等學歷
	2									4	Matriculation 預科
	2									5	Secondary 5 or equivalent 中五或同等學歷
	2									6	Below Secondary 5 中五以下
	2									For Column (G) 供(G)欄用	
	2									Code 編號	Year(s) of Experience in the Industry 在此行業的年資
	2									1	less than 1 year 少於 1 年
	2									2	1 – 2 years 1 至 2 年
	2									3	over 2 years – 5 years 多於 2 年至 5 年
	2									4	over 5 years – 10 years 多於 5 年至 10 年
	2									5	over 10 years 多於 10 年
1											
2											
3											
4											
5											
6											
7											
8											
9											
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11											
12											
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28											
29											
30											

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

**VOCATIONAL TRAINING COUNCIL**  
**職業訓練局**  
**THE 2011 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業 2011 年人力調查**  
**QUESTIONNAIRE (PART II)**  
**調查表 (第二部分)**

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Er. No. \_\_\_\_\_

Est. No. \_\_\_\_\_

1. The number of employees /TRs (excluding insurance agents) who left in the past 12 months (1.1.2010 to 31.12.2010) by reason:

按原因劃分，過去 12 個月內（1.1.2010 至 31.12.2010）離職的僱員／業務代表人數(保險代理人除外)：

- (i) Leaving of the company is initiated by the employee/TR (excluding insurance agents)

由僱員／業務代表(保險代理人除外)主動申請離職

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

Please specify \_\_\_\_\_  
請註明

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128 131 134 137



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

Reason 原因	Managerial 經理級	Officer 主任級	Clerical 文員級	TR 業務代表
(a) Retrenchment 裁員	<input type="text"/> <input type="text"/> <input type="text"/> 140	<input type="text"/> <input type="text"/> <input type="text"/> 143	<input type="text"/> <input type="text"/> <input type="text"/> 146	<input type="text"/> <input type="text"/> <input type="text"/> 149
(b) Company re-structured/closed 公司改組／結業	<input type="text"/> <input type="text"/> <input type="text"/> 152	<input type="text"/> <input type="text"/> <input type="text"/> 155	<input type="text"/> <input type="text"/> <input type="text"/> 158	<input type="text"/> <input type="text"/> <input type="text"/> 161
(c) Expiry of employment contract 僱傭合約期滿	<input type="text"/> <input type="text"/> <input type="text"/> 164	<input type="text"/> <input type="text"/> <input type="text"/> 167	<input type="text"/> <input type="text"/> <input type="text"/> 170	<input type="text"/> <input type="text"/> <input type="text"/> 173
(d) Poor performance 工作表現欠佳	<input type="text"/> <input type="text"/> <input type="text"/> 176	<input type="text"/> <input type="text"/> <input type="text"/> 179	<input type="text"/> <input type="text"/> <input type="text"/> 182	<input type="text"/> <input type="text"/> <input type="text"/> 185
(e) Other reasons 其他原因	<input type="text"/> <input type="text"/> <input type="text"/> 188	<input type="text"/> <input type="text"/> <input type="text"/> 191	<input type="text"/> <input type="text"/> <input type="text"/> 194	<input type="text"/> <input type="text"/> <input type="text"/> 197

Please specify  
請註明

For Official Use Only 此欄毋須填寫	<input type="text"/> <input type="text"/> <input type="text"/> 200	<input type="text"/> <input type="text"/> <input type="text"/> 203	<input type="text"/> <input type="text"/> <input type="text"/> 206	<input type="text"/> <input type="text"/> <input type="text"/> 209	<input type="text"/> <input type="text"/> <input type="text"/> 212
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2. The number of recruits in the past 12 months (1.1.2010 to 31.12.2010) by source :  
按來源劃分，過去 12 個月內（1.1.2010 至 31.12.2010）所招聘的人數：

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

Please specify  
請註明

For Official Use Only 此欄毋須填寫	<input type="text"/> <input type="text"/> <input type="text"/> 297	<input type="text"/> <input type="text"/> <input type="text"/> 300	<input type="text"/> <input type="text"/> <input type="text"/> 303	<input type="text"/> <input type="text"/> <input type="text"/> 306	<input type="text"/> <input type="text"/> <input type="text"/> 309
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3. The number of recruits in the past 12 months (1.1.2010 to 31.12.2010) by geographic origin :  
按地域來源劃分，過去 12 個月內（1.1.2010 至 31.12.2010）所招聘的僱員人數：

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

Please specify  
請註明

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4. The number of internal promotions in the past 12 months (1.1.2010 to 31.12.2010) :  
過去 12 個月內（1.1.2010 至 31.12.2010）由內部晉升的僱員人數：

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

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5. If your company employs part-time staff to perform job duties in addition to those full-time employees/TRs reported in Part I, please state the total number of these part-time staff.

除了在第一部分填報的全職僱員／業務代表外，如貴機構亦有聘用兼職員工協助工作，請提供此等兼職員工的總數：

	Present No. of Full-time Employees/TRs (Reported in Part I) 現有全職的僱員／ 業務代表人數 (在第一部分填報之數據)	No. of Part-time Employees/TRs 兼職僱員／ 業務代表人數
(a) Managerial 經理級	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 402	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 406
(b) Officer 主任級	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 410	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 414
(c) Clerical 文員級	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 418	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 422
(d) TR 業務代表	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 426	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 430

6. Please estimate the number of staff to be recruited in the next 24 months by type of education level.

請估計以學歷分類，在未來 24 個月招聘的僱員人數。

Education Level 教育程度	Managerial 經理級	Officer 主任級	Clerical 文員級	TR 業務代表
(a) Graduate of University Degree or Above 大學學位或以上畢業生	<input type="text"/> <input type="text"/> <input type="text"/> 434	<input type="text"/> <input type="text"/> <input type="text"/> 437	<input type="text"/> <input type="text"/> <input type="text"/> 440	<input type="text"/> <input type="text"/> <input type="text"/> 443
(b) Sub-degree Holder (HD/AD/D/HC/C or Equivalent) 副學位畢業生(高級文憑／副學士／ 文憑／高級證書／證書或同等學歷)	<input type="text"/> <input type="text"/> <input type="text"/> 446	<input type="text"/> <input type="text"/> <input type="text"/> 449	<input type="text"/> <input type="text"/> <input type="text"/> 452	<input type="text"/> <input type="text"/> <input type="text"/> 455
(c) Matriculant/Secondary School Leaver or Equivalent/Student Below Secondary 5 預科生／中五畢業生或同等學歷／ 中五以下程度學生	<input type="text"/> <input type="text"/> <input type="text"/> 458	<input type="text"/> <input type="text"/> <input type="text"/> 461	<input type="text"/> <input type="text"/> <input type="text"/> 464	<input type="text"/> <input type="text"/> <input type="text"/> 467

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- End of Questionnaire (Part II) -

- 調查表（第二部分）完 -

**VOCATIONAL TRAINING COUNCIL**  
**職業訓練局**  
**THE 2011 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業 2011 年人力調查**  
**QUESTIONNAIRE (PART III)**  
**調查表 (第三部分)**

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Er. No. \_\_\_\_\_

Est. No. \_\_\_\_\_

1. Has your company experienced any recruitment difficulty in the past 12 months?  
(1.1.2010 to 31.12.2010)? (Please tick as appropriate)  
過去 12 個月內 (1.1.2010 至 31.12.2010) 貴機構在招聘僱員時有否遇到困難?  
(請✓在適當格內)

	Managerial 經理級	Officer 主任級	Clerical 文員級	TR 業務代表
(a) Yes 有	<input type="checkbox"/> 484	<input type="checkbox"/> 485	<input type="checkbox"/> 486	<input type="checkbox"/> 487
(b) No 沒有	<input type="checkbox"/> 488	<input type="checkbox"/> 489	<input type="checkbox"/> 490	<input type="checkbox"/> 491
(c) Has not recruited or tried to recruit in the past 12 months 過去 12 個月未曾招聘或未有嘗試招聘	<input type="checkbox"/> 492	<input type="checkbox"/> 493	<input type="checkbox"/> 494	<input type="checkbox"/> 495

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2. If your company has experienced recruitment difficulty in the past 12 months (1.1.2010 - 31.12.2010), what do you think are the reasons? You may provide more than 1 reason for each job level.  
(Please tick as appropriate)  
如貴機構過去 12 個月內（1.1.2010 至 31.12.2010）在招聘員工方面有困難，你認為是什麼原因？  
每職級可提供多於一項原因。（請✓在適當格內）

Reason 原因	Managerial 經理級	Officer 主任級	Clerical 文員級	TR 業務代表
(a) General labour shortage in Hong Kong 香港勞工短缺情況普遍	<input type="checkbox"/> 497	<input type="checkbox"/> 498	<input type="checkbox"/> 499	<input type="checkbox"/> 500
(b) Insufficient graduates in relevant disciplines(e.g. Insurance, Business Banking and Finance, etc.) from Administration, 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"/> 501	<input type="checkbox"/> 502	<input type="checkbox"/> 503	<input type="checkbox"/> 504
(c) 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"/> 505	<input type="checkbox"/> 506	<input type="checkbox"/> 507	<input type="checkbox"/> 508
(d) Working conditions/remuneration package could not meet recruits' expectations 服務條件／薪酬未能符合求職者的要求	<input type="checkbox"/> 509	<input type="checkbox"/> 510	<input type="checkbox"/> 511	<input type="checkbox"/> 512
(e) Lack of candidates with good language capabilities 職位申請人缺乏良好語言能力				
(i) English 英語	<input type="checkbox"/> 513	<input type="checkbox"/> 514	<input type="checkbox"/> 515	<input type="checkbox"/> 516
(ii) Putonghua 普通話	<input type="checkbox"/> 517	<input type="checkbox"/> 518	<input type="checkbox"/> 519	<input type="checkbox"/> 520
(f) Other reasons 其他原因	<input type="checkbox"/> 521	<input type="checkbox"/> 522	<input type="checkbox"/> 523	<input type="checkbox"/> 524

Please specify \_\_\_\_\_  
請註明 \_\_\_\_\_

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3. The number of employees/TRs of your company who have to work in the Mainland of China (including those still on Hong Kong Company's payroll only):

貴機構須在中國內地工作的僱員／業務代表人數（只包括繼續由香港公司發薪的僱員）：

	As at 3 January 2011 在 2011 年 1 月 3 日	Projection for January 2013 預測在 2013 年 1 月
(a) <u>Managerial</u> <u>經理級</u>		
- Stationed Basis* 長駐	<input type="text"/> <input type="text"/> <input type="text"/> 530	<input type="text"/> <input type="text"/> <input type="text"/> 533
- Travelling Basis 非長駐	<input type="text"/> <input type="text"/> <input type="text"/> 536	<input type="text"/> <input type="text"/> <input type="text"/> 539
(b) <u>Officer</u> <u>主任級</u>		
- Stationed Basis* 長駐	<input type="text"/> <input type="text"/> <input type="text"/> 542	<input type="text"/> <input type="text"/> <input type="text"/> 545
- Travelling Basis 非長駐	<input type="text"/> <input type="text"/> <input type="text"/> 548	<input type="text"/> <input type="text"/> <input type="text"/> 551
(c) <u>Clerical</u> <u>文員級</u>		
- Stationed Basis* 長駐	<input type="text"/> <input type="text"/> <input type="text"/> 554	<input type="text"/> <input type="text"/> <input type="text"/> 557
- Travelling Basis 非長駐	<input type="text"/> <input type="text"/> <input type="text"/> 560	<input type="text"/> <input type="text"/> <input type="text"/> 563
(d) <u>TR</u> <u>業務代表</u>		
- Stationed Basis* 長駐	<input type="text"/> <input type="text"/> <input type="text"/> 566	<input type="text"/> <input type="text"/> <input type="text"/> 569
- Travelling Basis 非長駐	<input type="text"/> <input type="text"/> <input type="text"/> 572	<input type="text"/> <input type="text"/> <input type="text"/> 575

\*Note: Stationed Basis means 50% or above of the working time that an employee/ TR has to stay in the Mainland of China.

\*註：長駐指一位僱員／業務代表有百分之五十或以上的工作時間需要在中國內地。

4. The effects on your Hong Kong employees/TRs as a result of Mainland operations:

內地業務對貴機構本地僱員／業務代表的影響：

	As at 3 January 2011 在 2011 年 1 月 3 日	Projection for January 2013 預測在 2013 年 1 月
(a) How many additional Hong Kong employees/TRs do you need to recruit? 因在內地發展業務而須增聘的本地僱員／業務代表數目有多少？	<input type="text"/> <input type="text"/> <input type="text"/> 578	<input type="text"/> <input type="text"/> <input type="text"/> 581
(b) The number of existing Hong Kong employees/TRs to be trained to deal with Mainland operations in terms of control, communication skills and Mainland regulations. 為處理內地業務而須接受管理、溝通技巧、內地法規等方面訓練的現職本地僱員／業務代表數目。	<input type="text"/> <input type="text"/> <input type="text"/> 584	<input type="text"/> <input type="text"/> <input type="text"/> 587
(c) Any other effects? 其他影響？		
Please specify _____ 請註明 _____		

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5. Please estimate the percentage of training to be provided by external course providers to your employees/ TRs in the next 12 months. (Please tick as appropriate)

請估計在未來 12 個月，貴機構的僱員/業務代表訓練將由外間培訓機構提供的百分比。

(請✓在適當格內)

	Managerial 經理級	Officer 主任級	Clerical 文員級	TR 業務代表
0%	<input type="checkbox"/> 596	<input type="checkbox"/> 597	<input type="checkbox"/> 598	<input type="checkbox"/> 599
1% - 24%	<input type="checkbox"/> 600	<input type="checkbox"/> 601	<input type="checkbox"/> 602	<input type="checkbox"/> 603
25% - 49%	<input type="checkbox"/> 604	<input type="checkbox"/> 605	<input type="checkbox"/> 606	<input type="checkbox"/> 607
50% - 74%	<input type="checkbox"/> 608	<input type="checkbox"/> 609	<input type="checkbox"/> 610	<input type="checkbox"/> 611
75% - 99%	<input type="checkbox"/> 612	<input type="checkbox"/> 613	<input type="checkbox"/> 614	<input type="checkbox"/> 615
100%	<input type="checkbox"/> 616	<input type="checkbox"/> 617	<input type="checkbox"/> 618	<input type="checkbox"/> 619

6. Please give information on the training expenses of your company from 2009 to 2011.

請提供貴機構由 2009 至 2011 年的訓練支出情況。

	(a) The training expenses in 2010 as compared with those in 2009 2010 年較 2009 年 的訓練支出		(b) The training budget for 2011 as compared with the training expenses in 2010 2011 年的訓練開支預算 較 2010 年的訓練開支	
	In-house Training 內部訓練	External Training 外間訓練	In-house Training 內部訓練	External Training 外間訓練
(i) No Change 沒有改變	<input type="checkbox"/> 620	<input type="checkbox"/> 621	<input type="checkbox"/> 622	<input type="checkbox"/> 623
(ii) Increase by 增加				
> 50%	<input type="checkbox"/> 624	<input type="checkbox"/> 625	<input type="checkbox"/> 626	<input type="checkbox"/> 627
21% - 50%	<input type="checkbox"/> 628	<input type="checkbox"/> 629	<input type="checkbox"/> 630	<input type="checkbox"/> 631
11% - 20%	<input type="checkbox"/> 632	<input type="checkbox"/> 633	<input type="checkbox"/> 634	<input type="checkbox"/> 635
5% - 10%	<input type="checkbox"/> 636	<input type="checkbox"/> 637	<input type="checkbox"/> 638	<input type="checkbox"/> 639
< 5%	<input type="checkbox"/> 640	<input type="checkbox"/> 641	<input type="checkbox"/> 642	<input type="checkbox"/> 643
(iii) Decrease by 減少				
> 50%	<input type="checkbox"/> 644	<input type="checkbox"/> 645	<input type="checkbox"/> 646	<input type="checkbox"/> 647
21% - 50%	<input type="checkbox"/> 648	<input type="checkbox"/> 649	<input type="checkbox"/> 650	<input type="checkbox"/> 651
11% - 20%	<input type="checkbox"/> 652	<input type="checkbox"/> 653	<input type="checkbox"/> 654	<input type="checkbox"/> 655
5% - 10%	<input type="checkbox"/> 656	<input type="checkbox"/> 657	<input type="checkbox"/> 658	<input type="checkbox"/> 659
< 5%	<input type="checkbox"/> 660	<input type="checkbox"/> 661	<input type="checkbox"/> 662	<input type="checkbox"/> 663

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7. Please suggest several types/topics of training that are considered the most important for the development of insurance manpower. Examples of training topics are given as follows for reference.

請就貴機構認為對保險業人力發展至為重要的數項訓練類別/課題作出建議。

一些訓練課題例子載列於本問題之後以供參考。

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

如建議的訓練類別/課題不包括在所提供的例子清單內，請詳細註明。

Managerial  
經理級

Code  
編號

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Officer  
主任級

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Clerical  
文員級

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TR  
業務代表

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## Examples of Training Topics

### 訓練課題的例子

#### Management/Executive

#### 管理／行政之發展

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

#### Professional Knowledge

#### 專業知識

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

## Professional Knowledge

### 專業知識

Code 編號	Skills/Knowledge 技能／知識
210	Fellow of the Institute of Actuaries (FIA)
211	Fellow of the Institute of Actuaries of Australia (FIAA)
212	Fellow, Chartered Financial Practitioner (FChFP)
213	Fellow of the Society of Actuaries (FSA)
214	Graduate Diploma of Insurance (GDI)
215	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
216	Insurance Institute of Hong Kong (IIHK) Diploma
217	Fellow, Life Management Institute (FLMI)
218	Life Underwriter Training Council Fellow (LUTCF)
219	Professional Diploma in Insurance Programme (PDI)
220	Registered Financial Planner (RFP)
221	SFC related courses

## Basic Job-related

### 基本業務知識

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

## Generic Skills

### 通用技能

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

8. What incentives do you think may encourage employers to provide training to their employees?  
(you may provide more than one answer)

你認為有什麼方法可有效鼓勵僱主提供訓練予其僱員？(可提供多於一項答案)

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Reimbursement of course fees to employers

向僱主退還僱員學費

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745

Provision of subsidy to employers

提供僱員訓練津貼予僱主

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746

Government loan/grant to employers

政府給予僱主貸款/補助金

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Others (Please specify) e.g. Best Employer Award

其他（請註明）例如：最佳僱主獎

(i)

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(ii)

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(iii)

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- End of Questionnaire (Part III) -

- 調查表（第三部分）完 -

VOCATIONAL TRAINING COUNCIL  
職業訓練局  
THE 2011 MANPOWER SURVEY OF THE INSURANCE INDUSTRY  
保險業 2011 年人力調查  
QUESTIONNAIRE (PART IB – INSURANCE AGENTS)  
調查表(第一乙部分 - 保險代理人)

[illegible]

**VOCATIONAL TRAINING COUNCIL**  
**職業訓練局**  
**THE 2011 MANPOWER SURVEY OF THE INSURANCE INDUSTRY**  
**保險業 2011 年人力調查**  
**QUESTIONNAIRE (PART IV – INSURANCE AGENTS)**  
**調查表 (第四部分 – 保險代理人)**

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Er. No. \_\_\_\_\_

Est. No. \_\_\_\_\_

1. For insurance agents, please provide the following figures of the company in the past 12 months (1.1.2010 to 31.12.2010):

請提供公司內保險代理人過去 12 個月內 (1.1.2010 至 31.12.2010) 的下列數字：

- |  |  |
|--|--|
| a. No. of insurance agents registered as at 1.1.2010<br>在 1.1.2010 註冊保險代理人數目   | <div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center;">749</div> |
| b. No. of insurance agents registered as at 31.12.2010<br>在 31.12.2010 註冊保險代理人數目   | <div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center;">754</div> |
| c. No. of insurance agents newly registered during the past 12 months. (1.1.2010 to 31.12.2010)<br>在過去 12 個月內(1.1.2010 至 31.12.2010)新註冊保險代理人數目 | <div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center;">759</div> |

2. The number of internal promotions in the past 12 months (1.1.2010 to 31.12.2010) for insurance agents:  
過去 12 個月內 (1.1.2010 至 31.12.2010) 由內部晉升的保險代理人人數：

From 由	To 至	No. of Internal Promotions 由內部晉升的僱員人數
(a) Agents/TR 營業員／業務代表	Unit Manager/ Agency Supervisor 單位經理／營業主任	<div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center;">764</div>
(b) Unit Manager/ Agency Supervisor 單位經理／營業主任	Agency Manager 營業經理	<div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center;">767</div>
(c) Agency Manager 營業經理	Agency Director/ Senior Agency Manager 營業總監／高級營業經理	<div style="border: 1px solid black; width: 60px; height: 20px; margin: 0 auto;"></div> <div style="text-align: center;">770</div>

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3. Please estimate the percentage of training to be provided by external course providers to your insurance agents in the next 12 months. (Please tick as appropriate)

請估計在未來 12 個月，貴機構的保險代理人訓練將由外間培訓機構提供的百分比。

(請✓在適當格內)

	Insurance Agents 保險代理人
0%	<input type="checkbox"/> 777
1% - 24%	<input type="checkbox"/> 778
25% - 49%	<input type="checkbox"/> 779
50% - 74%	<input type="checkbox"/> 780
75% - 99%	<input type="checkbox"/> 781
100%	<input type="checkbox"/> 782

4. For insurance agents, please give information on the training expenses of your company from 2009 to 2011.

請提供貴機構由 2009 至 2011 年的保險代理人訓練支出情況。

	(a) The training expenses in 2010 as compared with those in 2009 2010 年較 2009 年 的訓練支出		(b) The training budget for 2011 as compared with the training expenses in 2010 2011 年的訓練開支預算 較 2010 年的訓練開支	
	In-house Training 內部訓練	External Training 外間訓練	In-house Training 內部訓練	External Training 外間訓練
(i) No Change 沒有改變	<input type="checkbox"/> 783	<input type="checkbox"/> 784	<input type="checkbox"/> 785	<input type="checkbox"/> 786
(ii) Increase by 增加				
> 50%	<input type="checkbox"/> 787	<input type="checkbox"/> 788	<input type="checkbox"/> 789	<input type="checkbox"/> 790
21% - 50%	<input type="checkbox"/> 791	<input type="checkbox"/> 792	<input type="checkbox"/> 793	<input type="checkbox"/> 794
11% - 20%	<input type="checkbox"/> 795	<input type="checkbox"/> 796	<input type="checkbox"/> 797	<input type="checkbox"/> 798
5% - 10%	<input type="checkbox"/> 799	<input type="checkbox"/> 800	<input type="checkbox"/> 801	<input type="checkbox"/> 802
< 5%	<input type="checkbox"/> 803	<input type="checkbox"/> 804	<input type="checkbox"/> 805	<input type="checkbox"/> 806
(iii) Decrease by 減少				
> 50%	<input type="checkbox"/> 807	<input type="checkbox"/> 808	<input type="checkbox"/> 809	<input type="checkbox"/> 810
21% - 50%	<input type="checkbox"/> 811	<input type="checkbox"/> 812	<input type="checkbox"/> 813	<input type="checkbox"/> 814
11% - 20%	<input type="checkbox"/> 815	<input type="checkbox"/> 816	<input type="checkbox"/> 817	<input type="checkbox"/> 818
5% - 10%	<input type="checkbox"/> 819	<input type="checkbox"/> 820	<input type="checkbox"/> 821	<input type="checkbox"/> 822
< 5%	<input type="checkbox"/> 823	<input type="checkbox"/> 824	<input type="checkbox"/> 825	<input type="checkbox"/> 826

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5. Please suggest several types/topics of training that are considered the most important for the development of insurance agents. Examples of training topics are given as follows for reference.  
請就貴機構認為對保險代理人發展至為重要的數項訓練類別／課題作出建議。  
一些訓練課題例子載列於本問題之後以供參考。

Insurance Agents 保險代理人	Code 編號	Please specify if the suggested type/topic of training is not included in the list of examples provided. 如建議的訓練類別/課題不包括在所提供的例子清單內，請詳細註明。
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	<div style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; text-align: center; line-height: 20px;"> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> </div>	
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	<div style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; text-align: center; line-height: 20px;"> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> </div>	
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	<div style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; text-align: center; line-height: 20px;"> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> <div style="border: 1px solid black; display: inline-block; width: 10px; height: 10px; text-align: center; line-height: 10px;"></div> </div>	
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## Examples of Training Topics

### 訓練課題的例子

#### Management/Executive

#### 管理／行政之發展

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

#### Professional Knowledge

#### 專業知識

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

## Professional Knowledge

### 專業知識

Code 編號	Skills/Knowledge 技能／知識
210	Fellow of the Institute of Actuaries (FIA)
211	Fellow of the Institute of Actuaries of Australia (FIAA)
212	Fellow, Chartered Financial Practitioner (FChFP)
213	Fellow of the Society of Actuaries (FSA)
214	Graduate Diploma of Insurance (GDI)
215	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
216	Insurance Institute of Hong Kong (IIHK) Diploma
217	Fellow, Life Management Institute (FLMI)
218	Life Underwriter Training Council Fellow (LUTCF)
219	Professional Diploma in Insurance Programme (PDI)
220	Registered Financial Planner (RFP)
221	SFC related courses

## Basic Job-related

### 基本業務知識

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

## Generic Skills

### 通用技能

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

6. What incentives do you think may encourage employers to provide training to their insurance agents?  
(you may provide more than one answer)

你認為有什麼方法可有效鼓勵僱主提供訓練予保險代理人？(可提供多於一項答案)

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Reimbursement of course fees to employers  
向僱主退還僱員學費

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850

Provision of subsidy to employers  
提供僱員訓練津貼予僱主

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851

Government loan/grant to employers  
政府給予僱主貸款/補助金

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Others (Please specify) e.g. Best Employer Award  
其他（請註明）例如：最佳僱主獎

- (i) \_\_\_\_\_
- (ii) \_\_\_\_\_
- (iii) \_\_\_\_\_

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

Explanatory Notes  
調查表附註

1. This Questionnaire covers four Parts about your business sector. Part I is about principal jobs, Part II and III are about employees and technical representatives while Part IV is about insurance agents. For the ease of completion, we suggest Part IA, Part II and III to be completed by Human Resources Division and Part IB and Part IV by Agency Administration Division in your business sector.  
此調查表函蓋四部份。第一部份是查詢貴機構之主要職務，第二及第三部份是有關僱員及業務代表，而第四部份是有關保險代理人。為方便貴機構填寫此調查表，我們提議由貴機構人力資源部門填寫調查表一甲、二及三之部份，而一乙部及四部份則由代理人行政部填寫。
2. Please complete all columns ('A' to 'G') of the questionnaire which are applicable to your business sector and insert a zero (0) in any column which is not.  
請填寫表內 (A) 至 (G) 欄。如不適用，請填 (0) 符號。
3. Column 'A' - Titles of Principal Jobs in the Insurance Industry  
(A) 欄 — 保險業主要職務名稱
  - (a) Please choose the job descriptions which best fit the business classification of your organisation in Appendix 6, e.g. General Insurer Sector, General Insurance Agent, Life Insurer Sector, Life Insurance Agent, Insurance Broker (General Insurance), Insurance Broker (Life Insurance), Company Agencies (General Insurance), Company Agencies (Life Insurance), Bancassurance Sector (General Insurance), Bancassurance Sector (Life Insurance), etc.  
請在附錄 6 選擇最適合貴公司行業分類的工作說明，例如：一般保險承保公司，一般保險代理人，人壽保險承保公司，人壽保險代理人，保險經紀業（一般保險），保險經紀業（人壽保險），代理人公司（一般保險），代理人公司（人壽保險），銀行附屬保險（一般保險），銀行附屬保險（人壽保險）等。
  - (b) Please refer to the job code list in Appendix 6. Some of the job titles may not be the same as those used in your firm. Please classify an employee/insurance agent/technical representative according to his/her major duties and supply the required information if the jobs have similar or related functions.  
請參考附錄 6 內的職稱編號。表內部分職稱可能有別於貴公司所採用的，請根據僱員的主要職責分類。若員工/保險代理人/業務代表職責與表內某職務的職責相近，可視作相同職務，請提供所需資料。

- (c) If necessary, please add 'Other Principal Jobs' Section and record those jobs not included in Appendix 6 but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels on a blank sheet.

若有需要，請加入「其他主要職務」部分，以填寫貴機構的其他並未包括在附錄 6 內的主要職務，並請另紙簡述這些職務的工作範圍及指出其所屬技能等級。

- (d) If necessary, please add 'Other Supporting Staff' Section which includes 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. Please provide information as required by Columns B, C and D of the questionnaire.

若有需要，請加入「其他輔助人員」部分，以填寫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。請祇填寫調查表 B、C、D 各欄所需的資料。

4. Column 'B' - Number of Employees/Insurance Agents/Technical Representatives (TRs) as at 3.1.2011

(B) 欄 — 在 2011 年 1 月 3 日之僱員/保險代理人/業務代表人數

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

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

5. Column 'C' - Number of Vacancies as at 3.1.2011

(C) 欄 — 在 2011 年 1 月 3 日之空缺額

'Number of Vacancies as at 3.1.2011' refers to those unfilled, immediately available job openings for which the establishment is actively trying to recruit as at 3.1.2011.

「在 2011 年 1 月 3 日之空缺數目」指該職位在 2011 年 1 月 3 日仍懸空，須立刻填補而現正積極招聘人員填補。

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

(D) 欄 — 預測在 24 個月後之僱員/保險代理人/業務代表人數

Please fill in the forecast number of employees/insurance agents/technical representatives (TRs) you will be employing for each principal job in the next 24 months. The number given could be more/less than that in Column 'B' if an expansion/a contraction is expected. 請填上貴公司預測在 24 個月後的主要職務僱員/保險代理人/業務代表人數。如估計業務屆時可能擴張／收縮，此欄所填的數字應多於／少於 (B) 欄。

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

(E) 欄 — 此主要職務基本教育程度的要求

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

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

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

(F) 欄 — 此主要職務要求專業資格

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

請在(F)欄填上貴公司認為僱員/保險代理人/業務代表是否需要擁有專業資格。

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

(G) 欄 — 在此行業的基本年資要求

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

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

\*\*\*\*\*

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

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



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

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

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
226	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。
227	Manager - Accounting  經理 - 會計	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。
228	Assistant Manager  助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，訓練及督導屬下員工，執行其他指定職務。
OFFICER LEVEL 主任級		
320	Compliance Officer  合規主任	Raising the level of compliance awareness and fostering a compliance culture. Responsible for implementing compliance policy and procedures. Ensuring that the business complies with all relevant laws, codes, rules, regulations and standards. Maintaining 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。
321	Actuarial Officer  精算主任	Works under the guidance of the actuarial manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 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。

OFFICER LEVEL(Continued) 主任級 (續)		
322	Account Officer/ Underwriting Officer  客戶主任 / 核保主任	Assists the Account Manager/Claims Manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助客戶經理／索償經理處理核保及索償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。
323	Policy Services / Claims Officer  保單服務／索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
324	Marketing Officer  市務主任	Assists the Marketing/Servicing Manager in analysing market potential and conditions. Handles enquiries from existing and prospective clients. Prepares promotion materials. 協助市務／服務經理分析市場潛能及情況。處理客戶的查詢。預備宣傳資料。
325	Accounting Officer  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager-Accounting in analyzing 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「經理－會計」分析統計資料、編製管理報告及法定報表。
326	Assistant Executive/ Supervisor  助理主任	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。

OFFICER LEVEL(Continued) 主任級（續）		
327	Information Technology Staff  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
CLERICAL LEVEL 文員級		
421	Underwriting Clerk/ Claims Clerk  核保文員／索償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能須處理一類或多類保險。按照既定程序或上司的指示從事其他文書職務。
422	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。
423	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
129	Other Principal Jobs 其他主要職務  - Managerial Level 經理級	<p>In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (129/229) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III).</p> <p>請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級（129／229）。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。</p>
229	- Supervisory Level 主管級	
621	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「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
521	Agency Director/ Senior Agency Manager  營業總監／高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及間接管理 50 位以上營業員。為營業經理及主任提供管理發展訓練。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
524	Agent  營業員	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
111	Managing Director/ Chief Executive  常務董事／行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
112	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。
113	Head - Individual Long Term Business  主管 - 個人長期業務	Manages the operational activities of the individual life portfolio. Formulates strategies and develops new products for business expansion. Establishes objectives and performance targets. Coordinates with other departments to streamline existing procedures and provides quality services to clients. 管理個人保險業務的運作。制訂業務發展策略及開發新產品。訂立工作及績效指標。協調其他部門簡化現有程序，並為客戶提供優質服務。



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

SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級 (續)
117	Head - Human Resources/ Training  主管 - 人力資源／訓練	Develops, maintains and administers human resources management programmes in order to promote efficient operations. Implements and coordinates recruitment, placement, performance appraisal, salary administration, employee relations and other benefits. Advises top management on human resources issues and manages training and development programmes for staff. 制訂及推行人力資源管理計劃，以提高運作效率。執行及協調員工招聘、工作安排、表現評核、薪金政策、員工關係及其他福利。向高層提供有關人力資源事務的意見及管理員工訓練及發展計劃。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
210	Manager - Accounting  經理 - 會計	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。
211	Actuarial Manager  精算經理	Carries out actuarial studies related to the establishment's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。

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

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
214	Marketing / Agency Manager  市務 / 營業代理經理	Formulates and implements training programmes for sales agents. Implements and coordinates marketing activities and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and provides services to sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates sales operation and performances of agencies and agents. 制訂及執行訓練方案，培訓業務代理員。執行及協調市場推廣工作，並舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件，並為業務人員及營業員提供服務。根據既定指引，監管各營業處的行政工作。評估推廣方法、營業處的業績及營業員的工作表現。
215	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。
216	Accounting/ Investment Manager  財務／投資經理	Supervises the day-to-day administration of fund portfolios and implements the investment policy. Provides technical advice on budgeting, taxation, financial analysis, forecasting and long-term planning. 監督基金組合的日常管理工作及推行投資政策。就財政預算、稅務、財務分析、預測及長期策劃等提供專業意見及指引。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
217	Human Resources/ Training Manager  人力資源／訓練經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organizes training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定訓練需求，籌辦訓練及員工職業發展計劃。評估訓練工作的成效。
218	Information Technology Manager  資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
OFFICER LEVEL 主任級		
310	Compliance Officer  合規主任	Raising the level of compliance awareness and fostering a compliance culture. Responsible for implementing compliance policy and procedures. Ensuring that the business complies with all relevant laws, codes, rules, regulations and standards. Maintaining 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。
311	Actuarial Officer  精算主任	Works under the guidance of the actuarial manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans and pension schemes. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃及退休金計劃。

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

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

OFFICER LEVEL (Continued) 主任級 (續)		
319	Information Technology Staff  資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
CLERICAL LEVEL 文員級		
412	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。
413	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
119  219	Other Principal Jobs 其他主要職務  - Managerial Level 經理級  - Supervisory Level 主管級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (119/219) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III). 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (119/219)。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。



OTHERS (Continued) 其他（續）		
611	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「其他輔助員工」指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
511	Agency Director/ Senior Agency Manager  營業總監／高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理 50 位以上營業員。為營業經理及主任提供管理發展訓練。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
512	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。
513	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。
514	Agent  營業員	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
141	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
142	Assistant General Manager/ Account Director/ Chief Operating Officer  助理總經理／客戶總監／ 營運總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
143	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。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
241	Senior Account Manager  高級客戶經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyzes opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
242	Marketing Manager/ Sales Manager/Business Development Manager  市務經理／營業經理／ 業務發展經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。訓練及監督屬下職員的工作。
243	Account Manager/ Claims Manager  客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
244	Manager - Accounting  經理 - 會計	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。

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

TECHNICAL REPRESENTATIVE 業務代表		
342	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		
442	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。
443	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
149  249	Other Principal Jobs 其他主要職務  - Managerial Level 經理級  - Supervisory Level 主管級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (149/249) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III). 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級(149/249)。請同時填寫調查表(第一部分)內B至G各欄的資料。並請填寫調查表(第二及第三部分)。

OTHERS (Continued) 其他（續）		
641	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「其他輔助員工」指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

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



MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
232	Marketing Manager/ Sales Manager/Business Development Manager  市務經理／營業經理／ 業務發展經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。訓練及監督屬下職員的工作。
233	Account Manager/ Claims Manager  客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
234	Manager - Accounting  經理 - 會計	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。

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

TECHNICAL REPRESENTATIVE 業務代表		
332	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		
432	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。
433	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
139  239	Other Principal Jobs 其他主要職務  - Managerial Level 經理級  - Supervisory Level 主管級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (139/239) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III). 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級（139／239）。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。

OTHERS 其他(Continued) (續)		
631	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「其他輔助員工」指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

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

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
262	Marketing Manager/ Sales Manager  市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
263	Manager - Accounting  經理 - 會計	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。
OFFICER LEVEL 主任級		
360	Compliance Officer  合規主任	Raising the level of compliance awareness and fostering a compliance culture. Responsible for implementing compliance policy and procedures. Ensuring that the business complies with all relevant laws, codes, rules, regulations and standards. Maintaining 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。
361	Account Officer  客戶主任	Underwrites policies within authorized limits. Keeps and analyzes new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

OFFICER LEVEL (Continued)		主任級 (續)
362	Client Servicing Officer  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
363	Accounting Officer  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager-Accounting in analyzing 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「經理 – 會計」分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
364	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
462	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。
463	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
169	Other Principal Jobs 其他主要職務  - Managerial Level 經理級	<p>In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (169/269) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III).</p> <p>請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級（169／269）。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。</p>
269	- Supervisory Level 主管級	
661	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「其他輔助員工」指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>



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

Code No. 編號	Job Title 職稱	Job Description 工作說明
<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, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
152	Assistant General Manager/ Account Director  助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。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  高級營業經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyzes opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
252	Marketing Manager/ Sales Manager  市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
253	Manager - Accounting  經理 - 會計	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。
OFFICER LEVEL 主任級		
350	Compliance Officer  合規主任	Raising the level of compliance awareness and fostering a compliance culture. Responsible for implementing compliance policy and procedures. Ensuring that the business complies with all relevant laws, codes, rules, regulations and standards. Maintaining 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。
351	Account Officer  客戶主任	Underwrites policies within authorized limits. Keeps and analyzes new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

OFFICER LEVEL (Continued)		主任級 (續)
352	Client Servicing Officer  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
353	Accounting Officer  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager-Accounting in analyzing 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「經理 – 會計」分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
354	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
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。

OTHERS 其他		
159	Other Principal Jobs 其他主要職務  - Managerial Level 經理級	<p>In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (159/259) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III).</p> <p>請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級（159／259）。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。</p>
259	- Supervisory Level 主管級	
651	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「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 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
<b>SENIOR MANAGEMENT LEVEL</b>		<b>高層管理人員級</b>
181	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
182	Assistant General Manager/ Account Director  助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。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>
281	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 analyzes opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
282	Marketing Manager/ Sales Manager/ Insurance Manager  市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
283	Manager - Accounting  經理 - 會計	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。
OFFICER LEVEL 主任級		
380	Compliance Officer  合規主任	Raising the level of compliance awareness and fostering a compliance culture. Responsible for implementing compliance policy and procedures. Ensuring that the business complies with all relevant laws, codes, rules, regulations and standards. Maintaining 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。
381	Account Officer/ Marketing Officer/ Insurance Officer  客戶主任／市務主任／ 保險主任	Underwrites policies within authorized limits. Keeps and analyzes new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

OFFICER LEVEL (Continued)		主任級 (續)
382	Client Servicing Officer  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
383	Accounting Officer  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager-Accounting in analyzing 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「經理 – 會計」分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
384	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
481	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。
482	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
189	Other Principal Jobs 其他主要職務	<p>In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (189/289) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III).</p> <p>請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (189/289)。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。</p>
289	- Managerial Level 經理級	
681	- Supervisory Level 主管級	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「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 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>
171	Managing Director/ General Manager/ Chief Executive  常務董事／總經理／ 行政總裁	Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public. 全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。
172	Assistant General Manager/ Account Director  助理總經理／客戶總監	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。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>
271	Senior Sales Manager/ Senior Insurance Manager  高級營業經理／ 高級保險經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyzes opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
272	Marketing Manager/ Sales Manager/ Insurance Manager  市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
273	Manager - Accounting  經理 - 會計	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。
OFFICER LEVEL 主任級		
370	Compliance Officer  合規主任	Raising the level of compliance awareness and fostering a compliance culture. Responsible for implementing compliance policy and procedures. Ensuring that the business complies with all relevant laws, codes, rules, regulations and standards. Maintaining 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。
371	Account Officer/ Marketing Officer/ Insurance Officer  客戶主任／市務主任／ 保險主任	Underwrites policies within authorized limits. Keeps and analyzes new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。

OFFICER LEVEL (Continued)		主任級 (續)
372	Client Servicing Officer  客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
373	Accounting Officer  會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager-Accounting in analyzing 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「經理 – 會計」分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
374	Technical Representative  業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
471	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。
472	Clerical Staff  文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

OTHERS 其他		
179 279	Other Principal Jobs 其他主要職務  - Managerial Level 經理級 - Supervisory Level 主管級	<p>In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (179/279) on a blank sheet. Please provide information as required by Columns B to G of the Questionnaire (Part I). Please also complete Questionnaire (Part II and Part III).</p> <p>請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (179/279)。請同時填寫調查表(第一部分)內 B 至 G 各欄的資料。並請填寫調查表(第二及第三部分)。</p>
671	Other Supporting Staff 其他輔助員工	<p>In this column, please provide information as required by Columns B, C and D of the Questionnaire (Part I). Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>請在此欄填寫調查表(第一部分)內 B、C、D 各欄所需資料。「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>

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

Branch Job Title	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
<b>SENIOR MANAGEMENT LEVEL</b>							
Managing Director/ General Manager/ Chief Executive	73	14	93	57	-	3	<b>240</b>
Deputy Managing Director/ Deputy General Manager	30	30	-	-	-	-	<b>60</b>
Assistant General Manager/ Senior Manager/Account Director/Chief Operating Officer	102	64	75	9	-	7	<b>257</b>
Assistant Director/ Divisional Director	-	-	33	-	-	-	<b>33</b>
Others	26	3	12	12	-	6	<b>59</b>
<b>Sub-Total</b>	<b>231</b>	<b>111</b>	<b>213</b>	<b>78</b>	<b>0</b>	<b>16</b>	<b>649</b>
<b>MIDDLE MANAGEMENT LEVEL</b>							
Actuarial Manager	6	7	15	-	-	-	<b>28</b>
Reinsurance Manager	23	17	-	-	-	-	<b>40</b>
Underwriting Manager	143	103	-	3	-	-	<b>249</b>
Account Manager/Claims Manager	159	93	139	4	-	1	<b>396</b>
Marketing/Serviceing Manager	147	53	-	-	-	-	<b>200</b>
Human Resources/Training Manager	37	17	9	4	-	-	<b>67</b>
Information Technology Manager	40	20	8	1	-	-	<b>69</b>
Manager - Accounting	72	11	51	8	-	1	<b>143</b>
Assistant Manager	163	42	-	-	-	-	<b>205</b>
Senior Account Manager	-	-	109	-	-	-	<b>109</b>
Marketing Manager/Sales Manager/Business Development Manager	-	-	195	172	16	-	<b>383</b>
Marketing Manager/Sales Manager/Insurance Manager	-	-	-	-	-	65	<b>65</b>
Senior Sales Manager/Senior Insurance Manager	-	-	-	26	-	16	<b>42</b>
<b>Sub-Total</b>	<b>790</b>	<b>363</b>	<b>526</b>	<b>218</b>	<b>16</b>	<b>83</b>	<b>1 996</b>

Branch Job Title	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
<b>OFFICER LEVEL</b>							
Compliance Officer	11	2	7	1	-	1	22
Actuarial Officer	7	-	24	-	-	-	31
Account Officer/Underwriting Officer	353	198	1	14	-	-	566
Policy Services/Claims Officer	203	106	-	1	-	-	310
Marketing Officer	138	58	4	-	-	-	200
Accounting Officer	108	16	-	49	-	1	174
Assistant Executive/Supervisor	171	103	-	1	-	1	276
Information Technology Staff	107	35	28	20	-	1	191
Claims Officer	-	-	73	-	-	-	73
Client Servicing Officer	-	-	235	68	-	3	306
Account Officer/Marketing Officer/Insurance Officer	-	-	-	-	-	176	176
Account Officer	-	-	62	31	32	-	125
Others	18	54	14	39	-	21	146
<b>Sub-Total</b>	<b>1 116</b>	<b>572</b>	<b>448</b>	<b>224</b>	<b>32</b>	<b>204</b>	<b>2 596</b>
<b>TECHNICAL REPRESENTATIVE</b>							
Technical Representative	-	-	1 439	1 491	1 921	156	5 007
<b>Sub-Total</b>	<b>-</b>	<b>-</b>	<b>1 439</b>	<b>1 491</b>	<b>1 921</b>	<b>156</b>	<b>5 007</b>
<b>CLERICAL LEVEL</b>							
Underwriting Clerk/Claims Clerk	504	187	-	5	-	-	696
Accounting Clerk	109	75	96	116	8	2	406
Clerical Staff	262	96	379	427	55	9	1 228
<b>Sub-Total</b>	<b>875</b>	<b>358</b>	<b>475</b>	<b>548</b>	<b>63</b>	<b>11</b>	<b>2 330</b>
<b>INSURANCE AGENT</b>							
Agency Director/Senior Agency Manager	-	-	-	-	-	-	0
Agent	2 306	437	-	-	-	-	2 743
<b>Sub-Total</b>	<b>2 306</b>	<b>437</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2 743</b>
<b>Grand Total</b>	<b>5 318</b>	<b>1 841</b>	<b>3 101</b>	<b>2 559</b>	<b>2 032</b>	<b>470</b>	<b>15 321</b>

Note : Other supporting staff (943 persons) not included.

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

Branch Job Title	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
<b>SENIOR MANAGEMENT LEVEL</b>							
Managing Director/General Manager/Chief Executive	46	22	73	-	-	1	142
Deputy Managing Director/ Deputy General Manager	-	-	-	-	-	-	0
Chief Actuary	28	30	-	-	-	-	58
Head – Individual Long Term Business	20	22	-	-	-	-	42
Head - Marketing/ Agency Operation	53	39	-	-	-	-	92
Head - Group Benefits Business	12	16	-	-	-	-	28
Head - Finance/ Investment/Treasurer	27	51	-	-	-	-	78
Head - Human Resources/ Training	15	35	-	-	-	-	50
Assistant General Manager/ Account Director/Chief Operating Officer	-	-	37	-	-	-	37
Others	44	10	10	8	-	1	73
<b>Sub-Total</b>	<b>245</b>	<b>225</b>	<b>120</b>	<b>8</b>	<b>0</b>	<b>2</b>	<b>600</b>
<b>MIDDLE MANAGEMENT LEVEL</b>							
Actuarial Manager	79	96	-	-	-	-	175
Senior Account Manager	-	-	67	-	-	-	67
Underwriting Manager	79	74	-	-	-	-	153
Policy Services/Claims Manager/Account Manager	113	44	-	-	-	-	157
Marketing/Sales/Agency Manager/Business Development Manager	175	129	188	-	-	14	506
Senior Sales Manager/Senior Insurance Manager	-	-	-	-	-	2	2
Group Benefits Business Manager	36	68	-	-	-	-	104
Accounting/Investment Manager	39	64	-	-	-	-	103
Human Resources/ Training Manager	52	96	1	-	-	-	149
Information Technology Manager	115	109	-	-	-	-	224
Account Manager/Claims Manager	-	-	47	-	-	-	47
Manager - Accounting	46	19	18	-	-	2	85
<b>Sub-Total</b>	<b>734</b>	<b>699</b>	<b>321</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>1 772</b>

Branch Job Title	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
<b>OFFICER LEVEL</b>							
Actuarial Officer	115	108	-	-	-	-	223
Compliance Officer	25	6	8	-	-	-	39
Underwriting Officer	136	130	-	-	-	-	266
Policy Services/ Claims Officer	290	132	11	-	-	-	433
Client Servicing Officer	-	-	121	-	-	4	125
Marketing/Sales/Agency Officer	238	227	-	-	-	-	465
Group Benefits Business Officer	40	117	-	-	-	-	157
Accounting/Investment Officer	67	271	23	-	-	-	361
Account Officer/Marketing Officer/Insurance Officer	-	-	-	-	-	21	21
Human Resources/ Training Officer	65	78	9	-	-	-	152
Accounting Officer	78	51	-	-	-	2	131
Information Technology Staff	234	304	3	-	-	-	541
Others	19	55	12	-	18	-	104
<b>Sub-Total</b>	<b>1 307</b>	<b>1 479</b>	<b>187</b>	<b>0</b>	<b>18</b>	<b>27</b>	<b>3 018</b>
<b>TECHNICAL REPRESENTATIVE</b>							
Technical Representative	-	-	1 453	19	3	96	1 571
<b>Sub-Total</b>	<b>-</b>	<b>-</b>	<b>1 453</b>	<b>19</b>	<b>3</b>	<b>96</b>	<b>1 571</b>
<b>CLERICAL LEVEL</b>							
Accounting Clerk	51	30	35	-	-	-	116
Clerical Staff	498	442	237	9	3	93	1 282
<b>Sub-Total</b>	<b>549</b>	<b>472</b>	<b>272</b>	<b>9</b>	<b>3</b>	<b>93</b>	<b>1 398</b>
<b>INSURANCE AGENT</b>							
Agency Director/Senior Agency Manager	373	206	-	-	-	-	579
Agency Manager	952	617	-	-	-	-	1 569
Unit Manager/ Agency Supervisor	1 495	2 070	-	-	-	-	3 565
Agent	9 415	11 083	-	-	-	-	20 498
<b>Sub-Total</b>	<b>12 235</b>	<b>13 976</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26 211</b>
<b>Grand Total</b>	<b>15 070</b>	<b>16 851</b>	<b>2 353</b>	<b>36</b>	<b>24</b>	<b>236</b>	<b>34 570</b>

Note : Other supporting staff (1 651 persons) not included.



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

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

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Strategic Management
	2	Management/ Executive	Crisis Management
	3	Management/ Executive	Problem Solving and Decision Making
	4	Management/ Executive	Marketing Management
	4	Management/ Executive	Quality Management
Officers	1	Basic Job-related	Life Insurance
	2	Generic Skills	Presentation Skills
	2	Generic Skills	Interpersonal Skills
	4	Management/ Executive	Time Management
	5	Management/ Executive	Team Building
Clerical Staff	1	Generic Skills	English Writing
	2	Basic Job-related	Life Insurance
	3	Generic Skills	Presentation Skills
	3	Generic Skills	Putonghua
	5	Generic Skills	Spoken English
Technical Representatives	1	Basic Job-related	Life Insurance
	2	Generic Skills	English Writing
	2	Generic Skills	Effective Communication Skills
	2	Generic Skills	Interpersonal Skills
	2	Basic Job-related	MPF
Insurance Agents	1	Basic Job-related	Life Insurance
	2	Basic Job-related	General Insurance
	3	Generic Skills	Effective Communication Skills
	3	Generic Skills	Interpersonal Skills
	5	Professional Knowledge	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
	5	Professional Knowledge	Certified Financial Planner (CFP)
	5	Professional Knowledge	Fellow, Chartered Financial Practitioner (FChFP)
	5	Professional Knowledge	Fellow, Life Management Institute (FLMI)
	5	Basic Job-related	Actuarial Science
	5	Basic Job-related	MPF
	5	Basic Job-related	Investment Planning
	5	Basic Job-related	Financial Planning
	5	Basic Job-related	Law Relating to Insurance
	5	Generic Skills	English Writing

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2	Management/ Executive	Leadership
	3	Management/ Executive	Strategic Management
	3	Basic Job-related	General Insurance
	5	Management/ Executive	Problem Solving and Decision Making
Officers	1	Basic Job-related	General Insurance
	2	Basic Job-related	Reinsurance
	3	Management/ Executive	Coaching & Counseling
	3	Management/ Executive	Team Building
	5	Management/ Executive	Risk Management
Clerical Staff	1	Basic Job-related	General Insurance
	2	Generic Skills	English Writing
	3	Generic Skills	Spoken English
	4	Generic Skills	Effective Communication Skills
	5	Basic Job-related	Reinsurance
Technical Representatives	1	Generic Skills	Effective Communication Skills
	1	Generic Skills	Putonghua
	1	Generic Skills	Marketing/Selling Skills
	1	Generic Skills	Customer Psychology
	1	Professional Knowledge	Certified Financial Planner (CFP)
Insurance Agents	1	Basic Job-related	General Insurance
	2	Generic Skills	Interpersonal Skills
	3	Generic Skills	Marketing/Selling Skills
	4	Generic Skills	Putonghua
	4	Generic Skills	Effective Communication Skills

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2	Management/ Executive	Leadership
	3	Management/ Executive	Strategic Management
	3	Management/ Executive	Crisis Management
	3	Management/ Executive	Team Building
Officers	1	Professional Knowledge	Associate of the Chartered Insurance Institute (ACII)
	2	Management/ Executive	Risk Management
	2	Management/ Executive	Leadership
	2	Management/ Executive	Team Building
	2	Management/ Executive	Principles & Practice of Management
	2	Professional Knowledge	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
	2	Professional Knowledge	Registered Financial Planner (RFP)
	2	Generic Skills	Effective Communication Skills
Clerical Staff	1	Generic Skills	Interpersonal Skills
	1	Generic Skills	Effective Communication Skills
	1	Generic Skills	English Writing
	3	Professional Knowledge	Registered Financial Planner (RFP)
	3	Generic Skills	Use of Computer
	5	Generic Skills	Interpersonal Skills
Technical Representatives	5	Generic Skills	Spoken English
	1	Professional Knowledge	Chartered Property and Casualty Underwriter (CPCU)
	1	Professional Knowledge	Professional Diploma in Insurance Programme (PDI)
	1	Basic Job-related	General Insurance
	1	Professional Knowledge	Insurance Institute of Hong Kong (IIHK) Diploma
Insurance Agents	1	Generic Skills	Marketing/Selling Skills
	1	Basic Job-related	General Insurance
	1	Basic Job-related	Life Insurance
	1	Generic Skills	Effective Communication Skills
	1	Generic Skills	Marketing/Selling Skills
	1	Generic Skills	Interpersonal Skills

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related	General Insurance
	2	Management/ Executive	Risk Management
	3	Basic Job-related	Investment-linked Insurance
	4	Basic Job-related	Life Insurance
	5	Management/ Executive	Crisis Management
Officers	1	Professional Knowledge	Associate of the Chartered Insurance Institute (ACII)
	2	Professional Knowledge	Fellow of the Chartered Insurance Institute (FCII)
	3	Professional Knowledge	Fellow, Life Management Institute (FLMI)
	4	Management/ Executive	Implementing Change
	5	Generic Skills	Chinese Writing
Clerical Staff	1	Generic Skills	Putonghua
	2	Basic Job-related	Investment-linked Insurance
	3	Basic Job-related	Asset Management
	4	Basic Job-related	Life Insurance
	5	Management/ Executive	Motivation
Technical Representatives	1	Generic Skills	Putonghua
	2	Management/ Executive	Motivation
	3	Basic Job-related	Life Insurance
	4	Basic Job-related	Retirement Planning
	5	Management/ Executive	Problem Solving and Decision Making
Insurance Agents	Not applicable		

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related	General Insurance
	2	Management/ Executive	Risk Management
	3	Management/ Executive	Marketing Management
	4	Management/ Executive	Crisis Management
	5	Management/ Executive	Principles & Practice of Management
Officers	1	Management/ Executive	Dealing with Conflict
	2	Generic Skills	Putonghua
	3	Professional Knowledge	Certified Financial Planner (CFP)
	4	Basic Job-related	General Insurance
	4	Generic Skills	Use of Computer
Clerical Staff	1	Management/ Executive	Marketing Management
	2	Management/ Executive	Stress Management
	3	Basic Job-related	Investment-linked Insurance
	4	Generic Skills	Basic Accounting
	5	Management/ Executive	Quality Management
Technical Representatives	1	Generic Skills	Chinese Writing
	2	Generic Skills	Cantonese
	3	Basic Job-related	Investment Planning
	4	Professional Knowledge	Insurance Institute of Hong Kong (IIHK) Diploma
	5	Generic Skills	Customer Psychology
Insurance Agents	Not applicable		

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	1	Management/ Executive	Leadership
	1	Management/ Executive	Coaching & Counseling
	1	Management/ Executive	Time Management
	1	Basic Job-related	General Insurance
	1	Basic Job-related	Investment Planning
	1	Basic Job-related	Financial Planning
	1	Basic Job-related	Investment-linked Insurance
	1	Basic Job-related	Asset Management
	1	Generic Skills	Marketing/Selling Skills
Officers	1	Management/ Executive	Principles & Practice of Management
	2	Basic Job-related	Investment Planning
	2	Basic Job-related	Financial Planning
	2	Basic Job-related	Asset Management
	2	Basic Job-related	Law Relating to Insurance
	2	Generic Skills	English Writing
	2	Generic Skills	Chinese Writing
	2	Generic Skills	Effective Communication Skills
Clerical Staff	1	Management/ Executive	Risk Management
	2	Management/ Executive	Stress Management
	3	Generic Skills	Interpersonal Skills
	4	Basic Job-related	Investment-linked Insurance
	4	Management/ Executive	Crisis Management
	4	Generic Skills	Basic Accounting
Technical Representatives	1	Management/ Executive	Risk Management
	2	Basic Job-related	Investment-linked Insurance
	3	Management/ Executive	Leadership
	4	Generic Skills	Interpersonal Skills
	5	Generic Skills	IT Enabling Systems
Insurance Agents	Not applicable		

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2	Management/ Executive	Marketing Management
	3	Management/ Executive	Strategic Management
	3	Management/ Executive	Leadership
	3	Basic Job-related	General Insurance
	3	Basic Job-related	Law Relating to Insurance
Officers	1	Professional Knowledge	Insurance Institute of Hong Kong (IIHK) Diploma
	1	Management/ Executive	Principles & Practice of Management
	1	Professional Knowledge	SFC related courses
	4	Basic Job-related	MPF
	5	Management/ Executive	Risk Management
	5	Management/ Executive	Marketing Management
	5	Management/ Executive	Problem Solving and Decision Making
	5	Management/ Executive	Motivation
	5	Basic Job-related	Actuarial Science
	5	Basic Job-related	Life Insurance
	5	Generic Skills	IT Enabling Systems
	5	Management/ Executive	Human Resources Management
	5	Generic Skills	Basic Accounting
	5	Generic Skills	Interpersonal Skills
	5	Generic Skills	Customer Psychology
Clerical Staff	1	Management/ Executive	Leadership
	1	Basic Job-related	Financial Planning
	3	Basic Job-related	General Insurance
	3	Management/ Executive	Crisis Management
	3	Management/ Executive	Implementing Change
	3	Basic Job-related	Investment-linked Insurance
	3	Management/ Executive	Team Building
	3	Management/ Executive	Time Management
	3	Basic Job-related	Investment Planning
	3	Basic Job-related	Asset Management
	3	Generic Skills	English Writing
Technical Representatives	1	Management/ Executive	Marketing Management
	2	Generic Skills	IT Enabling Systems
	2	Generic Skills	Basic Accounting
	4	Management/ Executive	Problem Solving and Decision Making
	4	Management/ Executive	Human Resources Management
Insurance Agents	Not applicable		