



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

2017



2017 MANPOWER SURVEY REPORT

INSURANCE INDUSTRY

二零一七年人力調查報告

保險業

VOCATIONAL TRAINING COUNCIL

INSURANCE TRAINING BOARD

職業訓練局

保險業訓練委員會

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The 2017 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 18th manpower survey of the insurance industry from 9 January 2017 to 8 March 2017. However, the fieldwork of the survey of the insurance industry was extended to 9 May 2017 so as to include respondents with a large number of insurance personnel. After the data had been processed by the C&SD, a full set of tabulations was available in early August 2017.

Purpose of the Survey

2. The survey was conducted with the following objectives:

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

3. The previous manpower survey was conducted in 2015. In order to have an overview of the manpower statistics and training needs in the entire financial services sector, the Insurance Training Board (INTB) agreed to synchronize its 2017 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 pool of sampled establishments, which consisted of 786 companies.

5. The 786 surveyed establishments (out of a total of 3 355 establishments) comprised 162 insurers (49 life insurers, 94 general insurers and 19 composite insurers), 252 insurance brokers, 336 company agencies and 36 bancassurers. Among the sampled company agencies, 194 engaged in insurance business and 142 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with personnel providing insurance services or handling insurance related matters and registered with the IARB). Of the 3 355 establishments, there were establishments revealed as non-insurance related establishments because the job duties of their personnel were not directly related to insurance (either less than 50% or the respondents from the sector of alternative distributors claimed themselves as non-insurance related establishments) and thus the total number of establishments in the insurance industry would be 3 035. The Insurance Training Board believed that this manpower survey had already 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

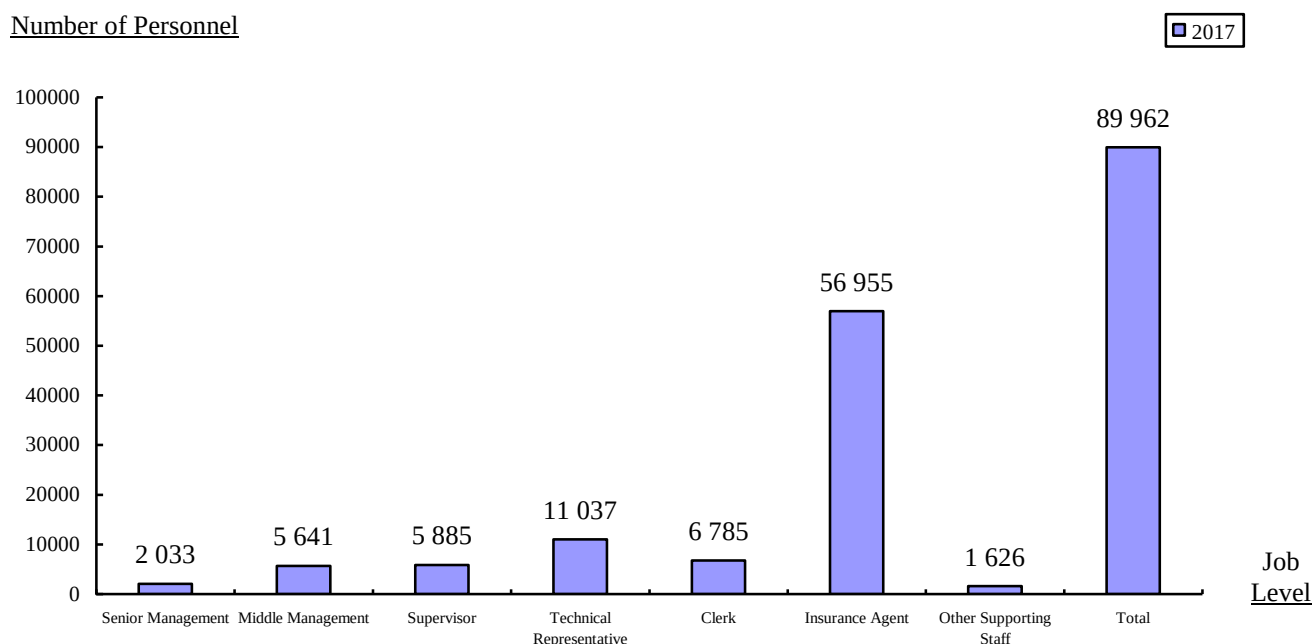
6. From a sample of 786 companies, 647 responded, 36 refused to reply while 103 had either closed, moved or temporarily ceased operation. The effective response rate was 94.7%.

Survey Findings

Existing Workforce

7. The survey revealed that as at 2 January 2017, the insurance industry had a workforce of 89 962 people. Among them, 31 381 (34.9%) were insurance employees, 56 955 (63.3%) were insurance agents, and 1 626 (1.8%) were supporting staff members or non-insurance employees who would be excluded from subsequent analyses. The distribution of the number of personnel in the insurance industry is shown in Diagram 1 below.

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

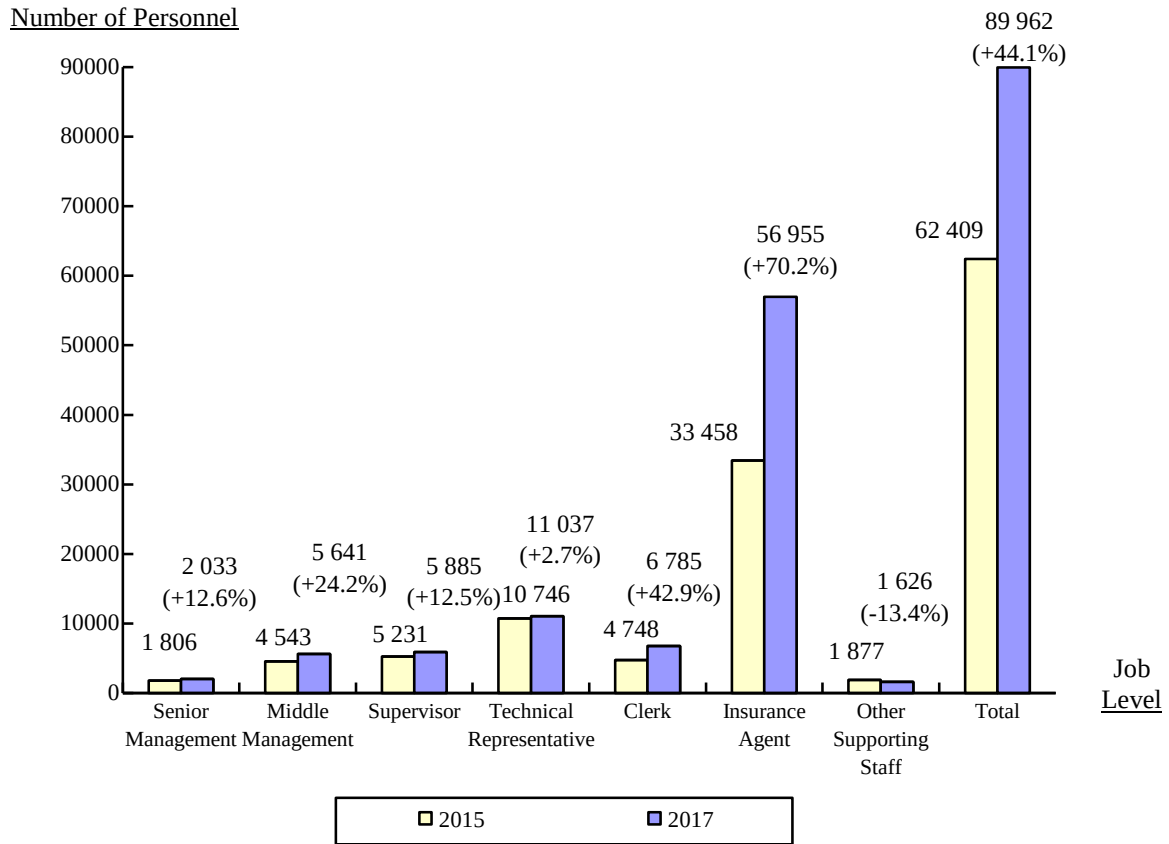


Remarks: Readers should note that for technical representatives, only those with more than 50% of their daily job duties that are directly related to insurance will be included in the survey. Therefore, the total number of technical representatives reported by sampled companies might be different from the figure as recorded by the Insurance Agents Registration Board (IARB). Concerning insurance agents, there exists a certain number of inactive agents. This fills the gap as reported by respondents and the figure as recorded by the IARB.

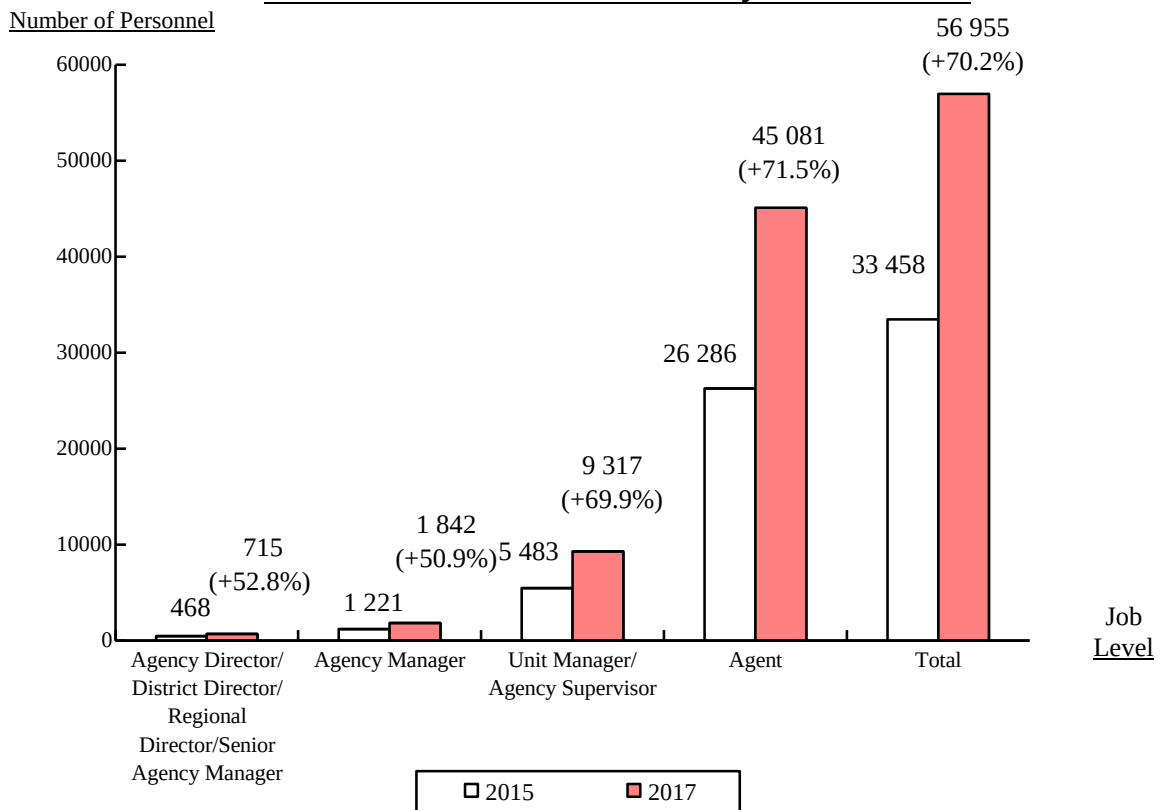
Manpower Changes in Workforce between 2015 and 2017 Surveys

8. The workforce of the insurance industry has increased from 62 409 persons in 2015 to 89 962 in 2017, or an increase of 44.1% between the two surveys. The number of insurance agents has increased significantly by 23 497, or 70.2%, from 33 458 in 2015 to 56 955 in 2017, whilst the manpower in the clerical level has increased by 2 037, or 42.9%, from 4 748 in 2015 to 6 785 in 2017. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between 2015 and 2017 Surveys are given in Diagrams 2 and 3 respectively. The manpower changes, particularly insurance agents and clerks are due to various reasons, including but not limited to the business expansion and the change in organisational structure of some of the surveyed companies as well as the increasing workloads due to the tightened regulatory and compliance requirements.

**Diagram 2: Manpower Changes of the Insurance Industry
between 2015 and 2017 Surveys**



**Diagram 3: Manpower Changes of Insurance Agents
between 2015 and 2017 Surveys**



Note: Figures in brackets denote the percentage changes of the manpower relative to 2015 at the same job level.

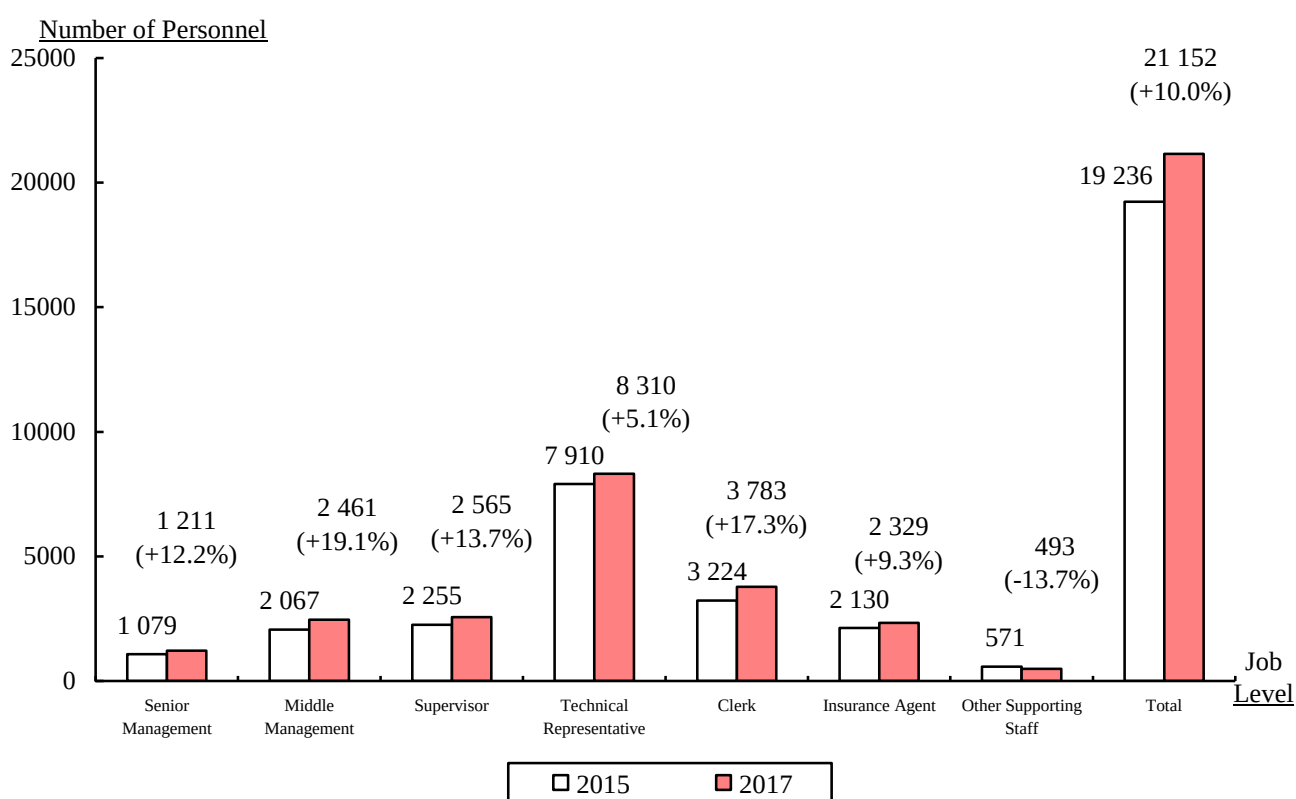
9. As shown in Diagram 3, there were increments across all levels of insurance agents. The highest percentage change in the total manpower of general and life insurance agents between 2015 and 2017 Surveys was the increase of Agent from 26 286 in 2015 to 45 081 in 2017, i.e. 18 795 people or 71.5%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

The General Insurance Sector

Manpower Changes between the 2015 and 2017 Surveys

10. The manpower changes in the general insurance sector by job level between the 2015 and 2017 Surveys are summarized in Diagram 4 below. The most significant change is the number of middle management which has increased by 394 or 19.1%, from 2 067 in 2015 to 2 461 in 2017. The clerical level has increased by 559 or 17.3% from 3 224 in 2015 to 3 783 in 2017. The manpower changes, particularly middle management and clerks are due to various reasons, including but not limited to the business expansion and the change in organisational structure of some of the surveyed companies as well as the increasing workloads due to the tightened regulatory and compliance requirements.

Diagram 4: Manpower Changes of Personnel between 2015 and 2017 Surveys in the General Insurance Sector



Note: Figures in brackets denote the changes of 2017 manpower relative to 2015 at the same job level.

Number of Vacancies in the General Insurance Sector

11. A total of 392 vacancies in the general insurance sector were reported in the 2017 Survey which were less than the number of vacancies reported in 2015 (i.e. 444 vacancies). Technical representatives had the biggest share of vacant posts in the general insurance sector (214 or 54.6% of a total of 392 vacancies).

Projection of Manpower in the General Insurance Sector

12. Employers forecasted an increase of 235 persons by January 2019, or 1.1% increase in comparison with the manpower demand of 21 048 persons in January 2017. In the 2015 Survey, employers' forecast was an increase of 0.7%.. In the 2015 Survey, employers' forecast was an increase of 0.2%. The forecasted manpower demand for the next 24 months by job level is summarized in the following table:

Job Level	Manpower Demand in 2017	Forecasted Manpower Demand by Jan 2019	Growth / Decline (%)
Senior Management	1 212	1 210	-2 (-0.2%)
Middle Management	2 496	2 546	50 (2.0%)
Supervisor	2 603	2 649	46 (1.8%)
Technical Representative	8 524	8 649	125 (1.5%)
Clerk	3 861	3 877	16 (0.4%)
Insurance Agent	2 352	2 352	- (0.0%)
Total	21 048	21 283	235 (1.1%)

Minimum Education/Professional Qualification Requirements of the General Insurance Workforce

13. The percentages of personnel of the general insurance workforce who possessed a particular education/professional qualification at each job level reported by respondents are given in Table 1 below. General insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education and/or professional qualifications. For the supervisory level, 50.0% of employers preferred their staff to have a minimum of sub-degree education.

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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	14.8%	23.0%	7.3%	1.7%	0.8%	0.1%
Postgraduate: Higher Degrees (e.g. Master Degree) or equivalent	5.4%	8.2%	10.8%	0.0%	1.0%	0.0%
First Degree or equivalent	57.2%	71.1%	34.5%	12.0%	9.5%	0.1%
Sub-degree: AD/HD/PD/ High Cert or equivalent	11.3%	11.3%	17.9%	14.5%	25.1%	0.5%
Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or equivalent	0.0%	3.5%	32.1%	61.6%	55.9%	22.5%
Junior Secondary; Secondary 1-3 or equivalent	0.0%	0.0%	0.0%	0.1%	1.6%	0.0%

Remarks: As a percentage of the total general insurance workforce at the same job level (excluding 493 other supporting staff).

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

14. The survey findings showed that 37.9% of the employers required their staff at senior management level to have more than ten years of working experience. The requirements for supervisors, technical representatives and agents were mostly from over two to five years. For unspecified / refusal cases, 20.7% employers did not specify or refused to disclose such information.

Average Age Range of the General Insurance Workforce

15. The survey revealed that the majority of the insurance personnel at the job levels of “Senior Management”, “Middle Management”, “Supervisor” “Technical Representative” and “Clerical” ranged from 35 to 50 years. However, as a certain number of respondents did not provide the required data, readers of this report should be mindful of this when they interpret the findings

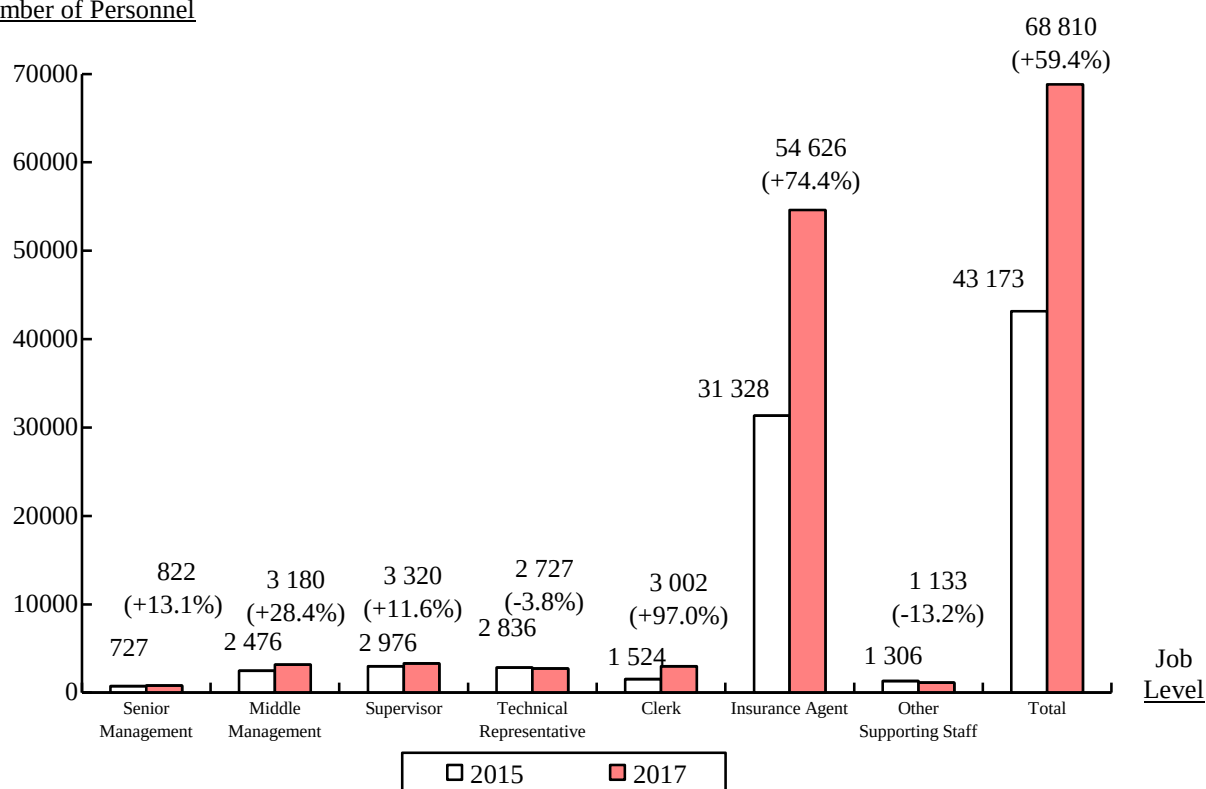
The Life Insurance Sector

Manpower Changes between the 2015 and 2017 Surveys

16. The manpower changes of the life insurance workforce by job level between the 2015 and 2017 Surveys are summarized in Diagram 5 below. When compared with the findings in the 2015 Survey, clerks had the greatest percentage of increment of 97.0% or 1 478 persons. On the contrary, technical representative recorded a drop of 109 persons (-3.8%) when compared with the figure in 2015. The manpower changes, particularly insurance agents and clerks are due to various reasons, including but not limited to the business expansion and the change in organisational structure of some of the surveyed companies as well as the increasing workloads due to the tightened regulatory and compliance requirements.

Diagram 5: Manpower Changes of the Life Insurance Workforce between 2015 and 2017 Surveys

Number of Personnel

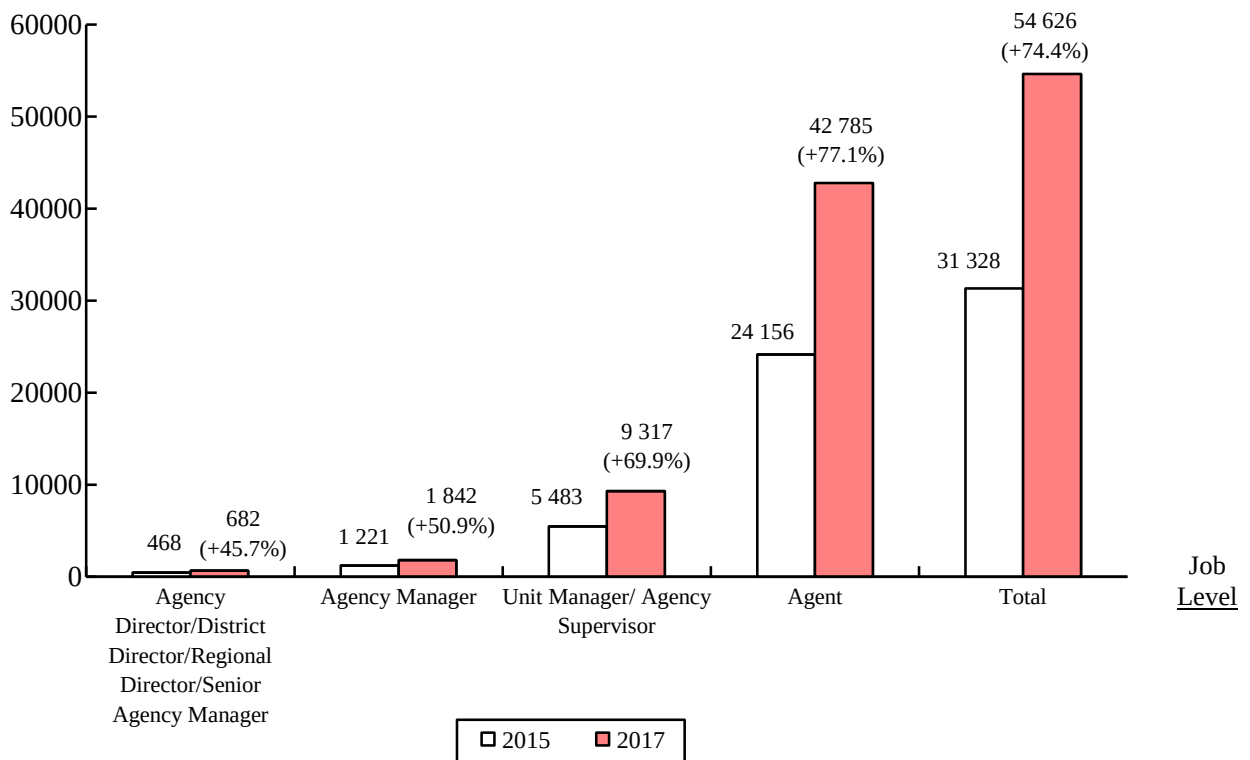


Remarks: Figures in brackets denote the percentage change of manpower relative to 2015 at the same job level.

17. With reference to Diagram 6 below, the total number of insurance agents has increased by 23 298, or 74.4% from 31 328 persons in 2015 to 54 626 persons in 2017. In particular, the numbers of unit managers/ agency supervisors and agents have increased by 3 834 (69.9%) and 18 629 persons (77.1%) respectively. The numbers of agency directors/district directors/regional directors/senior agency managers and agency managers also recorded an increase by 214 (45.7%) and 621 persons (50.9%) respectively.

Diagram 6: Manpower Changes of Life Insurance Agents between the 2015 and 2017 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2015 at the same job level.

Vacancies and Employers' Forecast of the Life Insurance Workforce

18. The survey revealed that there were 2 331 vacancies comprising 8 from senior management, 110 from middle management, 173 supervisors, 168 clerks, 1 619 life insurance agents, 97 technical representatives and 156 non-insurance employees. For the sector of life insurance agents, there has been an increase of 208 vacancies when compared with 1 411 vacancies in the 2015 Survey. The greatest increase in the number of vacancies was agents which showed an increment of 128 (from 1 174 in 2015 to 1 302 in 2017) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agents between the 2015 and 2017 Surveys is given in Table 2 below. The overall number of vacancies was higher than the figure in the 2015 Survey and agents constituted the greatest number of vacancies, i.e., 1 302 which might be due to business expansion in the life insurance sector.

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

	<u>Number of Vacancies</u>	
	<u>2015</u>	<u>2017</u>
Agency Director/District Director/Regional Director/Senior Agency Manager	2	5
Agency Manager	35	63
Unit Manager/Agency Supervisor	200	249
Agent	1 174	1 302
Total	1 411 =====	1 619 =====

Projection of Manpower in the Life Insurance Sector

19. Employers forecasted an increase of 2 038 persons by January 2019, or 2.9% increase when compared with the manpower demand of 69 852 persons in January 2017. Employers' forecast of the manpower demand for the next 24 months by job level is summarized as follows.

	Manpower Demand in 2017	Forecast Manpower Demand by Jan 2019	Growth / Decline (%)
Senior Management	830	843	13 (1.6%)
Middle Management	3 290	3 308	18 (0.5%)
Supervisor	3 493	3 502	9 (0.3%)
Technical Representative	2 824	2 926	102 (3.6%)
Clerk	3 170	3 162	-8 (-0.3%)
Insurance Agent	56 245	58 149	1 904 (3.4%)
Total	69 852	71 890	2 038 (2.9%)

Minimum Education/Professional Qualification Requirements of the Life Insurance Workforce

20. The Survey revealed that life insurance employers generally preferred their staff members at the senior management level and middle management level to possess university degree or above education level and/or professional qualifications. For supervisory level, 48.7% of the employers preferred their staff to have an education level of university degree or above. Table 3 below shows the percentages of the minimum education/ qualification requirements of the life insurance workforce at various job levels preferred by respondents.

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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	20.4%	8.3%	8.3%	7.6%	0.0%	0.2%
Postgraduate: Higher Degrees (e.g. Master Degree) or Equivalent	1.2%	0.5%	0.0%	0.0%	0.0%	0.0%
First Degree or Equivalent	62.5%	64.1%	48.7%	16.1%	20.9%	0.2%
Sub-degree: AD/HD/PD/ High Cert or Equivalent	2.9%	7.9%	6.5%	17.2%	31.9%	0.6%
Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or Equivalent	0.0%	0.8%	10.6%	37.6%	37.7%	35.3%
Junior Secondary; Secondary 1-3 or Equivalent	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%

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

21. The survey findings revealed that 43.1% of the respondents required their staff at senior management level to possess more than ten years of working experience. The requirement for supervisors was mainly over two to five years of working experience. For technical representatives, the requirement was mostly from one to two years. For agents and clerks, the requirement was less than one year. Again, there were a large number of unspecified/refusal cases, with the largest number of cases coming from the category of agents (28 533). Readers of this report should exercise due care when they examine the findings.

Average Age Range of the Life Insurance Workforce

22. The survey revealed that the majority of the insurance personnel at all job levels ranged from 35 to 50 years old. However, as a certain number of respondents did not provide the required data, readers of this report should be mindful of this when they interpret the findings.

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

Staff Turnover in the Insurance Industry in the Past Twelve Months

24. Table 4 below shows the staff turnover statistics for the insurance industry in the past twelve months. The highest turnover rate (i.e. 15.7%) was in the clerical level, followed by the technical representative/ insurance agent (11.4%). The overall turnover rate was 11.0%.

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

	Managerial	Supervisory	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	513	632	1 112	18 094	20 351
Number who Left	423	508	1 103	7 980 [#]	10 014
Net Effect Increase (Decrease)	90	124	9	10 114	10 337
Number of People in the Job Level (including vacancies)	7 828	6 096	7 031	69 945	90 900
Staff Turnover Rate*	5.4%	8.3%	15.7%	11.4%	11.0%

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

@ “Number Recruited” for insurance agents = No. of insurance agents newly registered from 1.1.2016 to 31.12.2016.

“Number who Left” for insurance agents = No. of insurance agents newly registered from 1.1.2016 to 31.12.2016 minus the change in the number of insurance agents between 1.1.2016 and 31.12.2016.

Internal Promotion

25. The Survey revealed that 654 insurance personnel had been promoted in the past twelve months. However, the findings were solely based on the information provided by respondents at the time of the survey. Readers of this report should exercise due care when they examine the findings. The number of internal promotions in the insurance industry by job level is summarized in Table 5 below.

Table 5: Number of Internal Promotions in the
Insurance Industry in the Past Twelve Months
(1.1.2016 to 31.12.2016)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Middle Manager to Senior Manager	80
From Supervisor to Middle Manager	177
From Clerk to Supervisor	228
From Others to Clerk	157
From Agent/Technical Representative to Unit Manager/Agency Supervisor	8
From Unit Manager/Agency Supervisor to Agency Manager	4
From Agency Manager to Agency Director/ Senior Agency Manager	0
Total	654 =====

Reasons of Recruitment Difficulties

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

Reasons

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

Projected Additional Manpower Requirements

27. A summary of the projected additional manpower requirements in the insurance industry by January 2019 is given in Table 6 below:

Table 6: Summary of Additional Manpower Requirements
in the Insurance Industry by January 2019

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2019</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2019</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2019</u>
Senior Management	16	33	49
Middle Management	120	173	293
Supervisor	120	229	349
Technical Representative	456	238	694
Clerk	147	202	349
Insurance Agent	56	4 294	4 350
Total	915 =====	5 169 =====	6 084 =====

Education/Professional Qualification Requirements of the Additional Manpower by January 2019

28. A summary of the additional number of insurance practitioners with the required education/professional qualifications by January 2019 is given in Table 7 below. The demand for employees with senior secondary education was the highest (2 125), followed by the education level of first degree or equivalent (537).

Table 7: Education/Professional Qualification Requirements of the Additional
Manpower of the Insurance Industry by January 2019

<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	48	67	115
Postgraduate: Higher Degrees (e.g. Master Degree) or equivalent	25	1	26
First Degree or equivalent	205	332	537
Sub-degree: AD/HD/PD/ High Cert or equivalent	140	161	301
Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or equivalent	418	1 707	2 125
Junior Secondary; Secondary 1-3 or equivalent	3	-	3
Total	839 =====	2 268 =====	3 107 =====

Manpower Supply of Insurance Personnel

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

Matching of Manpower Demand and Supply

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

Estimated Training Plans of Insurance Personnel in the Next Twelve Months

31. In the 2017 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 Tables 8-12 below.

Table 8: Types/Topics of Training for Managerial Staff

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

Table 9: Types/Topics of Training for Supervisors

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

Table 10: Types/Topics of Training for Clerical Staff

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

Table 11: Types/Topics of Training for Technical Representatives

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Basic Job-related	Law Relating to Insurance
3	Generic Skills	Marketing/Selling Skills
4	Basic Job-related	Financial Planning
5	Basic Job-related	Life Insurance

Table 12: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	Financial Planning
2	Management/ Executive	Agency Building and Development
3	Management/ Executive	Principles & Practice of Management
3	Management/ Executive	Strategic Management
3	Management/ Executive	Marketing Management
3	Management/ Executive	Risk Management
3	Management/ Executive	Leadership
3	Management/ Executive	Team Building
3	Basic Job-related	Life Insurance
3	Basic Job-related	MPF
3	Basic Job-related	Retirement Planning
3	Generic Skills	Marketing/Selling Skills

32. Generally speaking, management/executive training types/topics like Problem Solving and Decision Making and Principles & Practice of Management etc. are important to managerial staff. General Insurance and Law Relating to Insurance are important to supervisors and technical representatives, while training related to languages is important to clerical staff. For insurance agents, Financial Planning and Agency Building and Development are important types/topics of training.

Part-time Insurance Personnel Employed in the Industry

33. The Survey indicated that 364 part-time insurance personnel were employed in the insurance industry to help 88 336 (a total workforce of 89 962 minus 1 626 non-insurance employees) full-time insurance personnel perform insurance related functions.

Recommendations

Business Outlook

34. Hong Kong is the regional headquarters for many insurance companies. Despite the fact that the global financial market has gone through great volatility in the last decade, the insurance industry has had a satisfactory growth in the same period. This reflects that there exists a robust demand for insurance products and services in the local market. On the other hand, in order to promote the professionalism of the industry and increase the public awareness of the industry, particularly secondary school students and parents, the insurance industry should come up with some measures like publicity using the mass media and the adoption of advertising endorsers.

35. The following manpower trends were observed:

- a. In the general insurance sector, the overall manpower situation is an upward trend as reported by respondents. Owing to business expansion, some of the general insurers had recruited more staff, particularly for middle management and clerical staff.
- b. In the life insurance sector, the manpower has increased significantly when compared with the figure in 2015. In particular, clerks and insurance agents had the greatest percentage of increment.
- c. The majority of insurance personnel at all job levels ranged from 35 to 50 years old. It is important to attract more new bloods to join the industry.
- 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. Besides providing services to customers from 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.
- f. Due to the tightened regulatory requirements, insurance practitioners would pay more attention to issues related to compliance. In addition to law related to insurance, practitioners also had to pay attention to data privacy and the use of IT and big data to generate business. On the other hand, specialised general insurance areas like marine insurance and employee benefits did need people to fill the existing vacancies.

36. The projected additional manpower requirements by January 2019 of the insurance industry will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2019</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2019</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2019</u>
Senior Management	48	67	115
Middle Management	25	1	26
Supervisor	205	332	537
Technical Representative	140	161	301
Clerk	418	1 707	2 125
Insurance Agent	3	-	3
Total	839 =====	2 268 =====	3 107 =====

Most Wanted Attributes

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

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

39. As mentioned previously, the majority of insurance personnel at all the job levels ranged from 35 to 50 years old, it is important to attract more new blood to join the industry and retain the well-trained workforce to continue serving in the industry. In fact, the Work & Learn Programme under the Pilot Programme to Enhance Talent Training for Insurance Sector of the Government and the Young Insurance Executive Development Programme of Hong Kong Federation of Insurers target at the public, students and existing in-service practitioners, with a view to attracting new blood and enhancing the professional competency and knowledge of the sector. Through class-room training and hands-on work experience, the schemes aim to increase participants' awareness of the wide range of career opportunities and the career paths in the insurance industry. In this connection, the industry should work closely with course providers so that quality pre-employment and in-service training programmes can be developed. In the long run, an insurance degree programme could help train up talents for the industry.

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

Manpower Training

41. With reference to paragraph 31 regarding the important types/topics of training for the development of insurance manpower in the next twelve months, management/executive training types/topics like Marketing Management, Strategic Management and Principles & Practice of Management etc. are important to managerial staff. Law Relating to Insurance, General Insurance and Life Insurance are important to supervisors and technical representatives, while training related to languages is important to clerical staff. For insurance agents, General Insurance and Life Insurance are important types/topics of training.

42. The 2017 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next twelve months. Concerning in-house training and external training, most of the insurance companies indicated that the training expenses in 2016 and the training budget for 2017 would remain unchanged. A small number of establishments also reflected that they would increase the training budget for in-house and external training in 2017. Results showed that companies were willing to devote resources to provide employees with training.

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

Training Programmes

44. With reference to paragraph 31, the types/topics of training mostly chosen by respondents for various job levels are summarized below:

- General Insurance
- Law Relating to Insurance
- Life Insurance
- Effective Communication Skills
- Marketing/Selling Skills
- Time Management
- Spoken English
- Problem Solving and Decision Making

45. Employees are required to possess well-versed knowledge about insurance products in order to be a professional insurance practitioner and the relevant product training would normally be provided by insurance companies. It is of utmost importance for insurance practitioners to thoroughly understand the need of the customer in order to propose a suitable insurance product for him / her.

46. With increasing customer sophistication, insurance practitioners are required to have more legal knowledge so as to handle enquiries of customers relating to law. It is important for them to have a good understanding of the legal principles fundamental to the operation of general and life insurance. Insurance practitioners are encouraged to know more about the law relating to insurance so that insurance advice can be given professionally and in turn increase their success rates of business development.

47. Effective communication and interpersonal skills are important to close a deal. Knowledge about the use of effective body language, the power of language, good questioning techniques, creativity and persuasive skills etc. are important attributes for insurance practitioners to possess. This is particularly true for those who need to get involved in dealing with clients.

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

2017年保險業人力調查報告

報告摘要

背景

1. 保險業訓練委員會在政府統計處（下稱「統計處」）協助下，於 2017 年 1 月 9 日至 3 月 8 日期間進行第 18 次人力調查。為了收集聘用大量保險從業員機構所填覆的資料，調查工作延至 2017 年 5 月 9 日才結束。統計處處理調查所得資料後，整套統計圖表於 2017 年 8 月初編製完成。

調查目的

2. 是次調查目的如下：

- (a) 評估保險專業僱員和保險中介人的人力情況及訓練需求；
- (b) 預測保險業可能出現的人力增長及訓練需求；
- (c) 因應保險專業僱員、保險代理人及業務代表的訓練及人力需求提供建議。

3. 上次調查於 2015 年進行。為進一步了解整個金融服務界別的人力統計資料和訓練需求概況，本會同意配合銀行及金融業、會計業的人力調查，同步進行 2017 年保險業人力調查。預計這三個行業的調查結果可提供全面的人力統計數字，有助制定本港金融服務界別的整體人力培訓及發展策略。

調查範圍

4. 是次調查涵蓋範圍與上次相若，包括：人壽保險、一般保險及綜合保險公司；保險中介人公司（包括已於保險代理登記委員會[IARB]註冊登記的代理人公司和銀行附屬保險公司（即銷售保險的銀行））；以及保險經紀人公司。經分層隨機抽樣法選出其中 786 間公司接受調查。

5. 從 3 355 間機構選出的 786 間受訪機構，當中 162 間為保險公司（包括 49 間人壽保險承保公司、94 間一般保險承保公司及 19 間綜合保險公司）；252 間保險經紀人公司、336 間代理人公司及 36 間銀行附屬保險公司。接受抽樣調查的代理人公司中，從事保險業務的有 194 間，另有 142 間參與保險分銷（例如：旅行社、僱傭代理、汽車代理商等；這些機構僱有員工提供保險服務或處理保險業務相關事宜，並已於 IARB 註冊登記）。此外，3 355 間機構中，有部分因其從業員的職責與保險業務並無直接關係，歸入非保險業務類別（包括保險業務所佔比率少於 50%；或提供保險分銷服務的機構回覆稱業務與保險無關）。因此，保險業內機構總數應為 3 035 間。本會相信，

是次人力調查已涵蓋大部分保險從業員。其餘從業員大多受僱於政府部門、教育機構或一些附設保險輔助業務的機構，並不屬是次調查範圍之內。

調查回應率

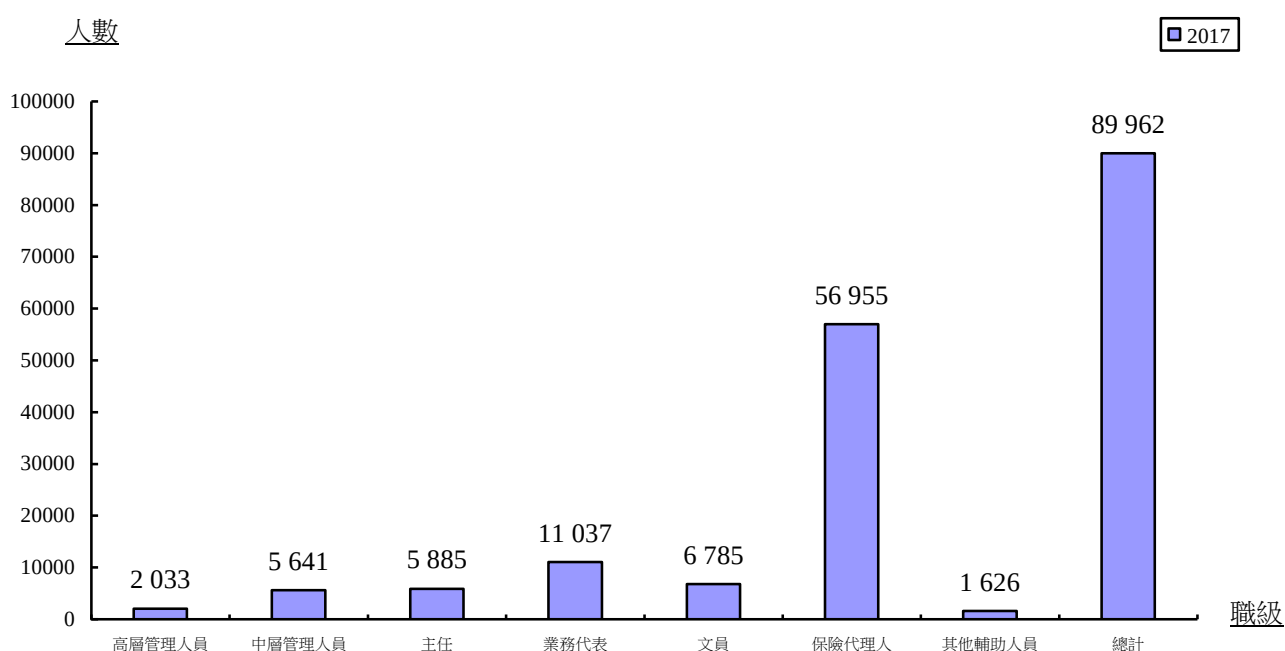
6. 786 間抽樣機構中，647 間填覆調查表，36 間不予回覆，其餘 103 間已結業、搬遷或暫時停業。有效回應率為 94.7%。

調查結果

業內人力現況

7. 調查顯示，截至 2017 年 1 月 2 日止，保險從業員有 89 962 人，其中 31 381 人(34.9%)屬保險專業僱員、56 955 人(63.3%)屬保險代理人、1 626 人(1.8%)屬輔助人員或非保險專業僱員（此類僱員不在下文分析之內）。保險業各職級的人力分布情況見圖 1。

圖 1： 保險業各職級人力分布情況



註：只有其日常職責過半與保險業務直接相關的業務代表才會納入此調查內；因此，抽樣機構報稱的業務代表總人數可能與保險代理登記委員會[IARB]的紀錄有所出入。另外，有部分保險代理人並不活躍從事業務，受訪機構匯報的代理數目與 IARB 紀錄之間的差距，相信正是不活躍代理之數。

2015年與2017年調查期間人力變化

8. 保險從業員由 2015 年 62 409 人增至 2017 年 89 962 人，在兩次調查之間增加 44.1%。其中，保險代理人人數增長顯著，由 33 458 人，增至 56 955 人，共增加 23 497 人，即 70.2%；而文員級僱員亦增加 2 037 人，由 4 748 人增至 6 785 人，即 42.9%。2015 年與 2017 年兩次調查各職級保險專業僱員及保險代理人的人力變化分別載於圖 2 及圖 3。人力變化的原因（特別是保險代理人及文員的情況）各有不同，包括部分調查機構擴充業務或改變組織架構、當局收緊監管及合規要求令工作量增加等。

圖 2： 保險業人力變化（2015 年與 2017 年調查）

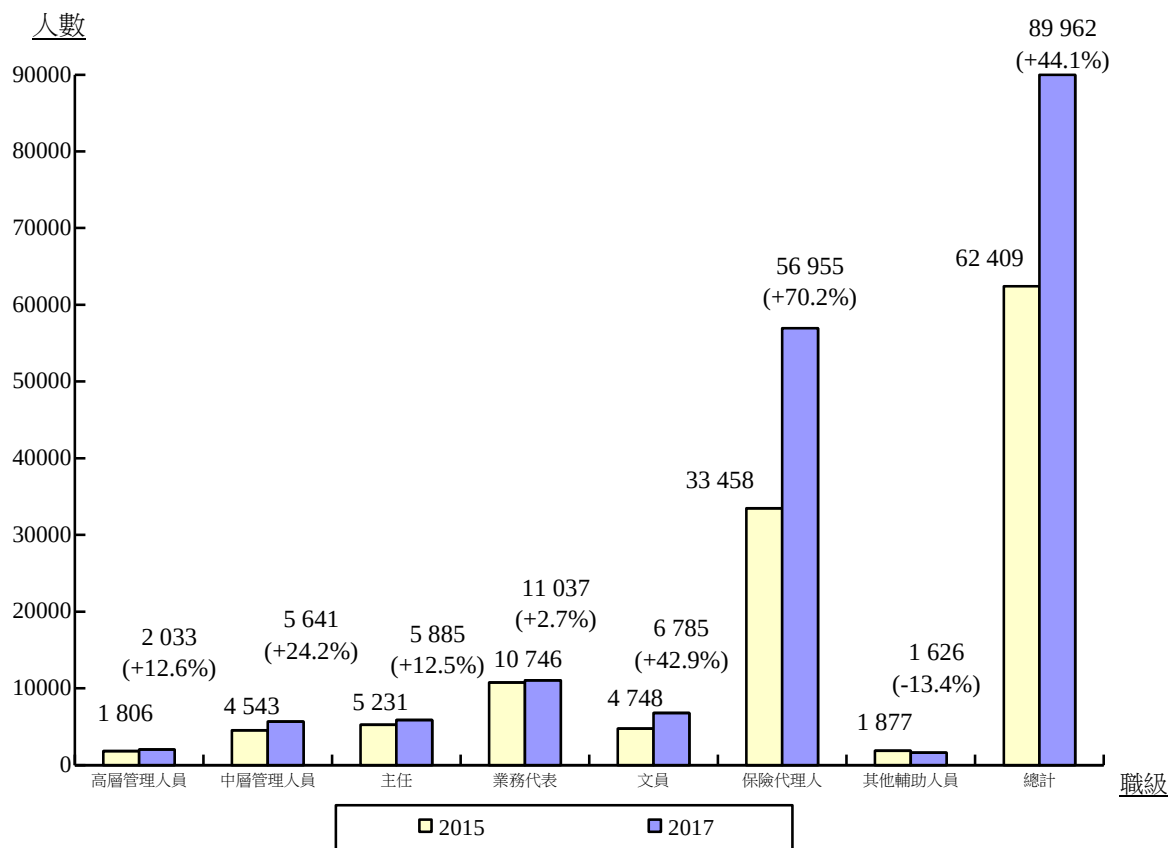
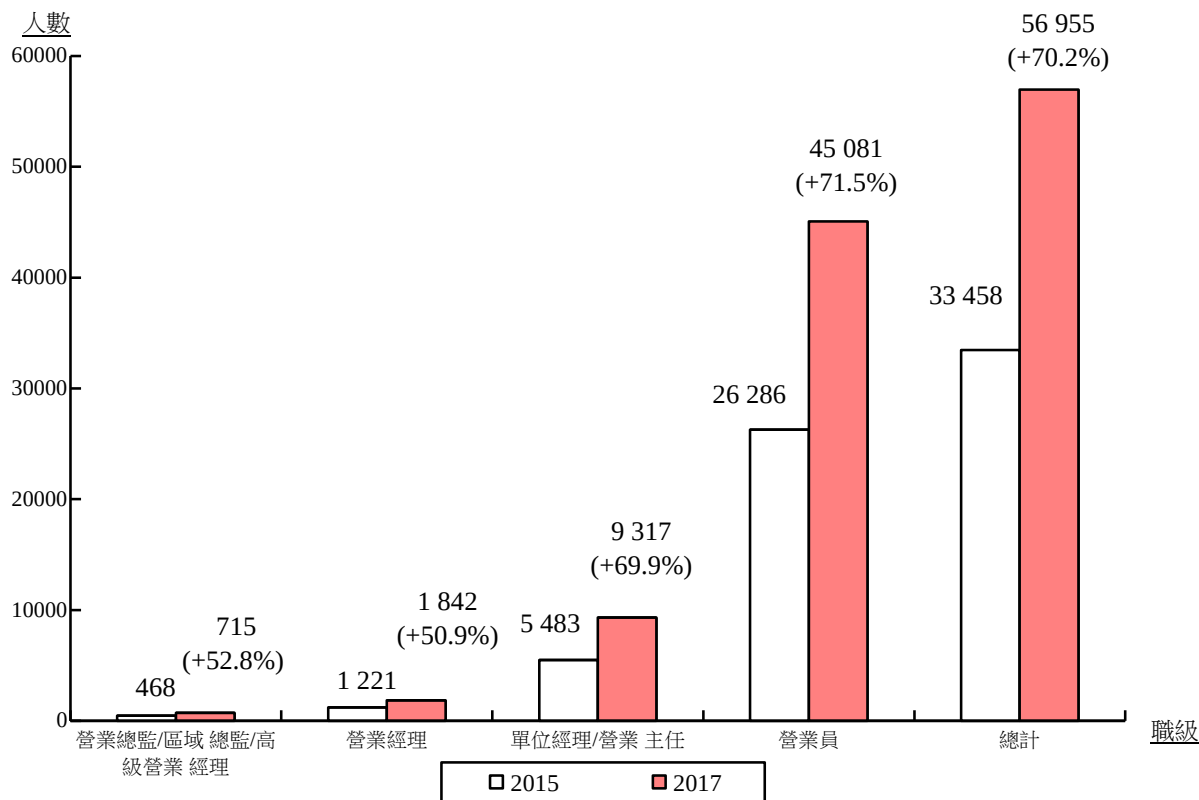


圖 3： 保險代理人人力變化（2015 年與 2017 年調查）



註： 括號內數字表示同一職級與 2015 年比較的人力變化百分率。

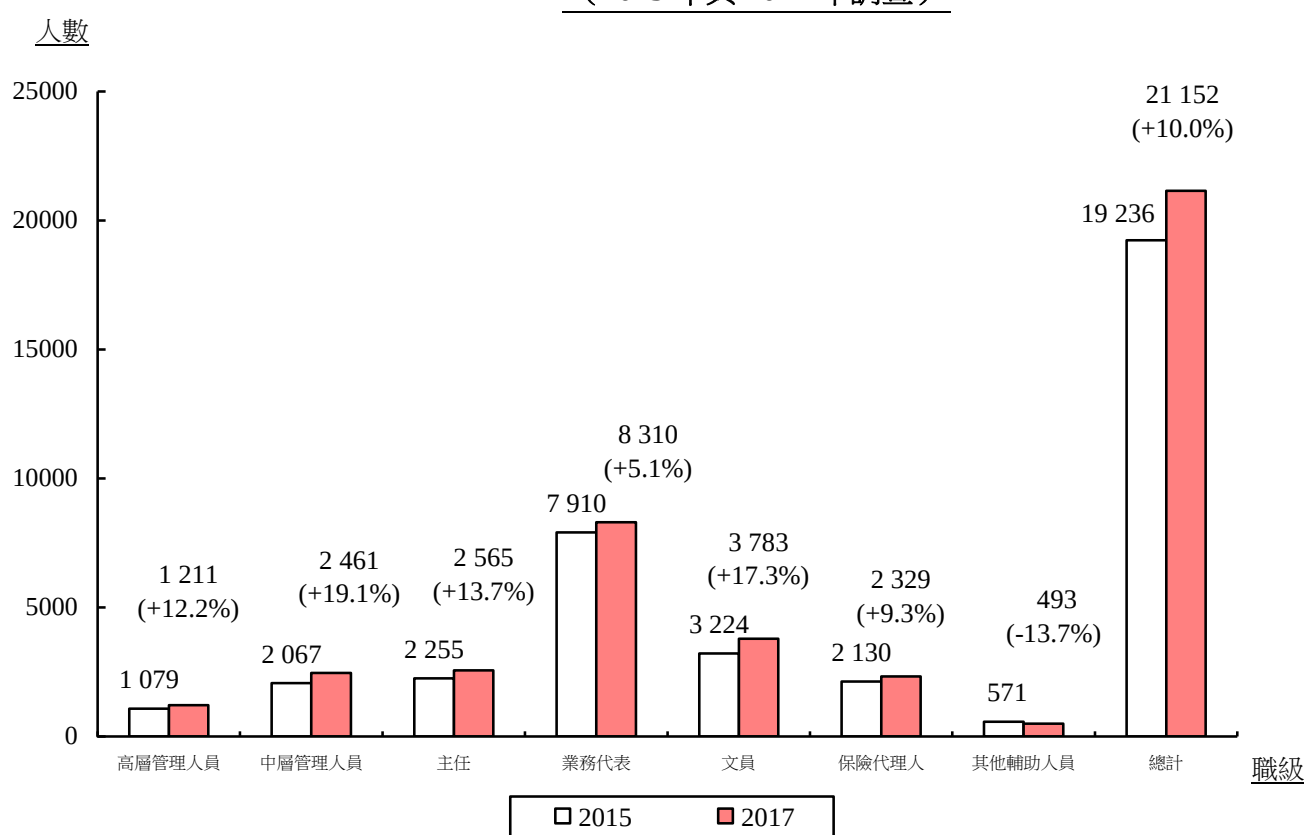
9. 圖 3 顯示，所有職級的保險代理人均有增加。比較 2015 年與 2017 年兩次調查，一般保險與人壽保險代理人的總人力中，變化最大的為營業員，由 26 286 人增至 45 081 人，共增加 18 795 人，增幅達 71.5%。一般保險業及人壽保險業的人力數據詳細分析見下文各段。

一般保險業類別

2015 年與 2017 年調查期間人力變化

10. 2015 年與 2017 年調查期間，一般保險業各職級的人力變化摘要見圖 4。中層管理人員變化最為顯著，由 2 067 人增至 2 461 人，增加 394 人，即 19.1%。文員級僱員亦由 3 224 人增至 3 783 人，增加 559 人，即 17.3%。人力變化（特別是中層管理人員及文員）的原因各有不同，包括部分調查機構擴充業務或改變組織架構、當局收緊監管及合規要求令工作量增加等。

圖 4： 一般保險業人力變化
(2015 年與 2017 年調查)



註： 括號內數字表示同一職級與 2015 年比較的人力變化百分率。

一般保險業空缺數目

11. 根據接受調查機構所填報的資料，一般保險業在 2017 年人力調查期間有空缺 392 個，少於 2015 年錄得的 444 個，其中業務代表空缺最多，有 214 個，佔空缺總額 54.6%。

一般保險業人力推算

12. 按僱主預測，至 2019 年 1 月業界需增聘 235 名從業員，較 2017 年 1 月時所需求的 21 048 人增加 1.1%。2015 年調查時僱主所預測的人力需求增長為 0.7%/0.2%。下表摘錄僱主預測未來 24 個月一般保險業對各職級的人力需求。

職級	2017年 人力需求	預計2019年1月 人力需求	增加／減少(%)
高層管理人員	1 212	1 210	-2 (-0.2%)
中層管理人員	2 496	2 546	50 (2.0%)
主任	2 603	2 649	46 (1.8%)
業務代表	8 524	8 649	125 (1.5%)
文員	3 861	3 877	16 (0.4%)
保險代理人	2 352	2 352	- (0.0%)
總計	21 048	21 283	235 (1.1%)

一般保險從業員

基本教育程度／專業資格要求

13. 回覆機構對各職級一般保險從業員宜有教育程度／專業資格的意見載於表 1（以百分率顯示）。僱主普遍認為，一般保險業高層與中層管理人員應具備大學或以上教育程度或專業資格，又或兩者兼備。另有 50.0%僱主認為，主任級員工至少須具副學位學歷。

表 1： 一般保險從業員基本教育程度／專業資格要求

<u>學歷／資格</u>	<u>高層 管理人員</u>	<u>中層 管理人員</u>	<u>主任</u>	<u>業務代表</u>	<u>文員</u>	<u>保險 代理人</u>
專業資格	14.8%	23.0%	7.3%	1.7%	0.8%	0.1%
研究院：高等學位（如 碩士學位）或同等 學歷	5.4%	8.2%	10.8%	0.0%	1.0%	0.0%
學士學位或同等 學歷	57.2%	71.1%	34.5%	12.0%	9.5%	0.1%
副學位：副學士／高級 文憑／專業文憑／高 級證書或同等學歷	11.3%	11.3%	17.9%	14.5%	25.1%	0.5%
高中：中四至中六／文 憑／香港中學文憑／ 中專教育文憑／基礎 文憑／毅進文憑或 同等學歷	0.0%	3.5%	32.1%	61.6%	55.9%	22.5%
初中：中一至中三或 同等學歷	0.0%	0.0%	0.0%	0.1%	1.6%	0.0%

註：佔同一職級一般保險從業員總數百分率（不包括 493 名其他輔助人員）。

一般保險從業員基本年資要求

14. 調查結果顯示，37.9%僱主要求高層管理人員具備十年以上工作經驗；至於主任、業務代表及營業員，大多數僱主要求他們具備兩年以上至五年工作經驗。20.7%僱主並未註明又或拒絕透露有關資料。

一般保險從業員平均年齡

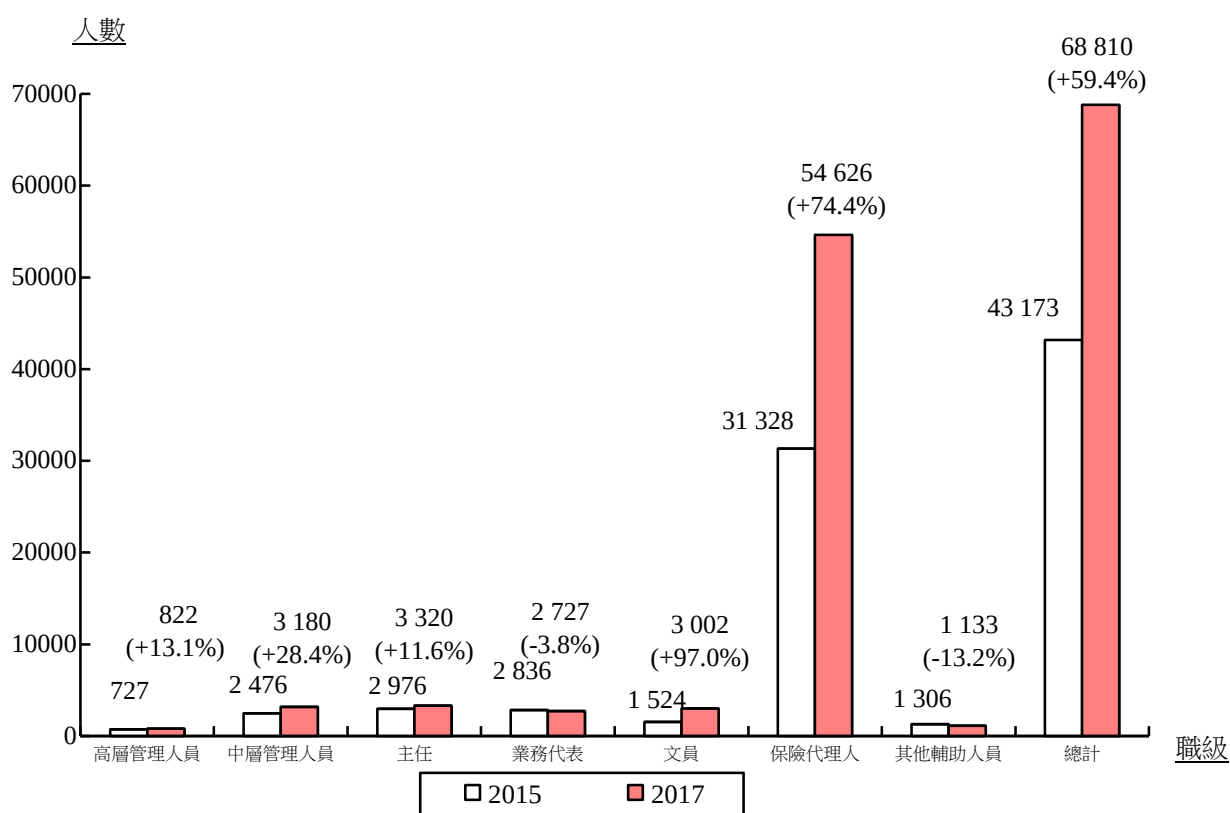
15. 調查顯示，在「高層管理人員」、「中層管理人員」、「主任」、「業務代表」、「文員」這五個職級中，年齡介乎 35 至 50 歲之間的從業員佔大多數。不過，有相當數目的受訪機構並無提供相關資料，解讀有關數據時須多加留意。

人壽保險業類別

2015 年與 2017 年調查期間人力變化

16. 各職級人壽保險從業員在 2015 年與 2017 年調查之間的人力變化摘要見圖 5。與 2015 年調查結果比較，文員在是次調查中錄得最大增幅，達 97.0%，共增加 1 478 人。相反，業務代表較上次調查減少 109 人(-3.8%)。人力變化的原因（特別是保險代理人及文員的情況）各有不同，包括部分調查機構擴充業務或改變組織架構、當局收緊監管及合規要求令工作量增加等。

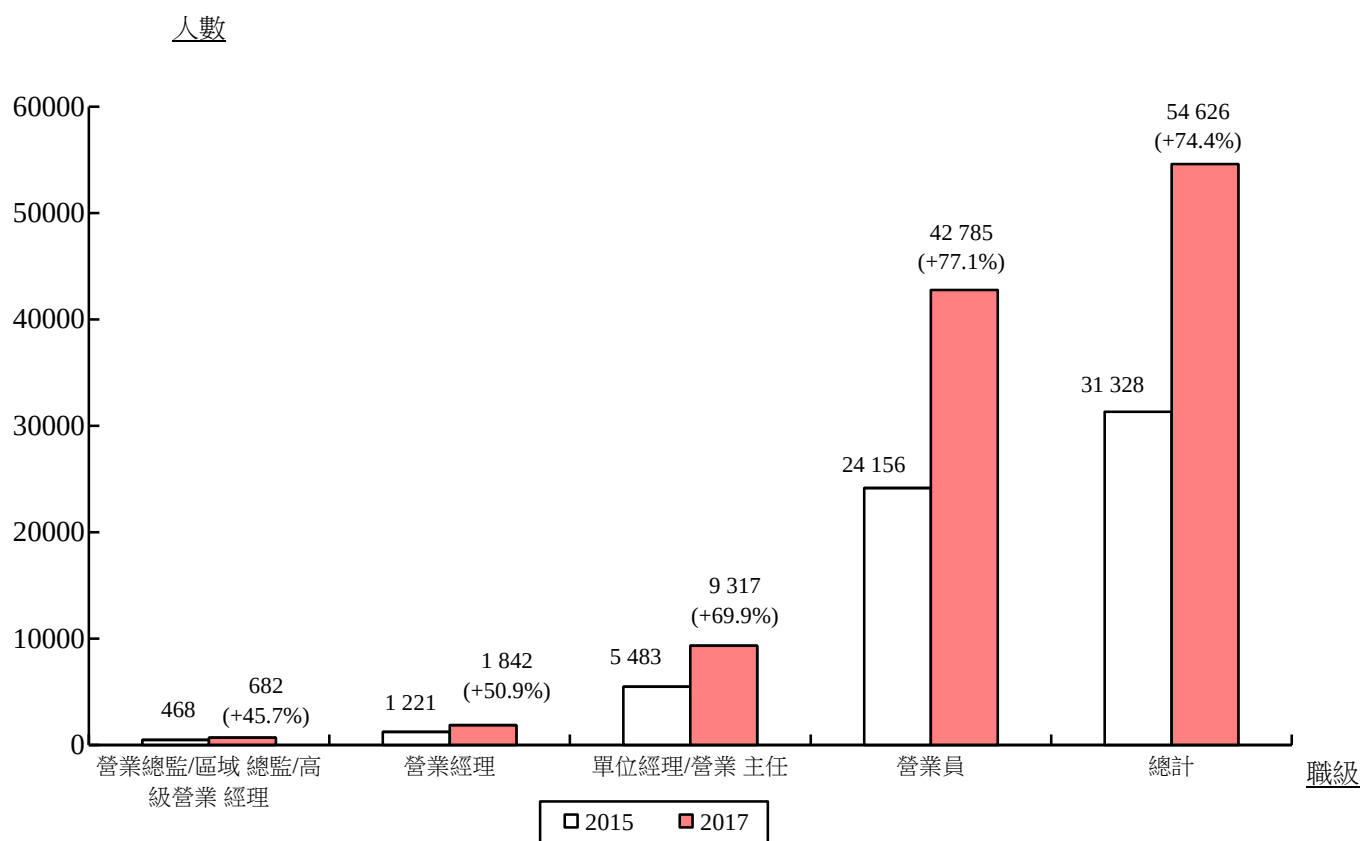
圖 5： 人壽保險業人力變化
(2015 年與 2017 年調查)



註：括號內數字表示同一職級與 2015 年比較的人力變化百分率。

17. 圖 6 顯示，保險代理人由 2015 年 31 328 人，增至 2017 年 54 626 人，增加 23 298 人，即 74.4%。其中單位經理／營業主任、營業員分別增加 3 834 人(69.9%)及 18 629 人(77.1%)；而營業總監／區域總監／高級營業經理、營業經理亦分別增加 214 人(45.7%)及 621 人(50.9%)。

圖 6： 人壽保險代理人人力變化
(2015 年與 2017 年調查)



註：括號內數字表示同一職級與 2015 年比較的人力變化百分率。

人壽保險業空缺及僱主的人力預測

18. 據調查所得，2017 年人壽保險業空缺共有 2 331 個，高層管理人員佔 8 個、中層管理人員佔 110 個、主任佔 173 個、文員佔 168 個、人壽保險代理人佔 1 619 個、業務代表佔 97 個、非保險專業僱員佔 156 個。2015 年調查時，人壽保險代理人空缺有 1 411 個，是次調查增加 208 個；其中營業員一職空缺佔最多，共增加 128 個，由 2015 年 1 174 個，增至 1 302 個。2015 年與 2017 年人壽保險代理人空缺分布情況比較見表 2。是次調查顯示的整體空缺較 2015 年為多，很可能因為人壽保險業務擴張，所以營業員出現最多空缺（1 302 個）。

表 2： 人壽保險代理人空缺分布情況比較

	空缺數目	
	2015	2017
營業總監／區域總監／高級營業經理	2	5
營業經理	35	63
單位經理／營業主任	200	249
營業員	1 174	1 302
總計	1 411 ====	1 619 =====

人壽保險業人力推算

19. 僱主預測業界所需人力將上調，至 2019 年 1 月，僱員將較 2017 年 1 月時所需求的 69 852 人增加 2 038 人，增幅為 2.9%。下表摘錄僱主預測未來 24 個月人壽保險業對各職級的人力需求。

	2017 年 人力需求	預計 2019 年 1 月 人力需求	增加／減少(%)
高層管理人員	830	843	13 (1.6%)
中層管理人員	3 290	3 308	18 (0.5%)
主任	3 493	3 502	9 (0.3%)
業務代表	2 824	2 926	102 (3.6%)
文員	3 170	3 162	-8 (-0.3%)
保險代理人	56 245	58 149	1 904 (3.4%)
總計	69 852	71 890	2 038 (2.9%)

人壽保險從業員
基本教育程度／專業資格要求

20. 調查顯示，人壽保險業僱主一般要求高層和中層管理人員具備大學或以上教育程度及／或專業資格；至於主任級僱員，48.7%僱主也要求他們具備大學或以上學歷。表3列載受訪機構對各職級人壽保險從業員基本教育程度／專業資格的要求。

表3： 人壽保險從業員
基本教育程度／專業資格要求

學歷／資格	高層 管理人員	中層 管理人員	主任	業務代表	文員	保險 代理人
專業資格	20.4%	8.3%	8.3%	7.6%	0.0%	0.2%
研究院：高等學位 （如碩士學位）或同等學歷	1.2%	0.5%	0.0%	0.0%	0.0%	0.0%
學士學位或同等學歷	62.5%	64.1%	48.7%	16.1%	20.9%	0.2%
副學位：副學士／高級文憑／專業文憑／高級證書或同等學歷	2.9%	7.9%	6.5%	17.2%	31.9%	0.6%
高中：中四至中六／文憑／香港中學文憑／中專教育文憑／基礎文憑／毅進文憑或同等學歷	0.0%	0.8%	10.6%	37.6%	37.7%	35.3%
初中：中一至中三或同等學歷	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%

註：佔同一職級人壽保險從業員總數的百分率

人壽保險從業員
基本年資要求

21. 調查結果顯示，43.1%僱主要求高層管理人員具備十年以上工作年資；另大多要求主任具備兩年至五年工作經驗。至於業務代表，大部分僱主要求一年至兩年工作經驗，而營業員及文員的年資則可少於一年。是次調查中，很多機構對這個問題「未有註明」或「拒絕透露」，尤其有關營業員年資方面佔最多（28 533宗），參閱這項數據時需要留意。

人壽保險從業員平均年齡

22. 調查顯示，業內所有職級從業員的年齡大多介乎 35 至 50 歲之間。不過，由於有相當數目的受訪者並無提供相關資料，解讀有關調查數據時宜加注意。

23. 下文將一般保險業與人壽保險業一併論述，以闡明保險業整體概況。

保險業過去 12 個月人力流動情況

24. 保險從業員過去 12 個月的流動情況見表 4。文員級流動率為 15.7%，比率最高，其次是業務代表／保險代理人，有 11.4%。過去 12 個月保險從業員的整體流動率為 11.0%。

表 4：保險從業員過去 12 個月流動率

	經理級	主任級	文員級	業務代表／ 保險代理人	總計
新聘人數	513	632	1 112	18 094	20 351
離職人數	423	508	1 103	7 980 [#]	10 014
淨增加（減少）	90	124	9	10 114	10 337
該職級從業員人數 （包括空缺數目）	7 828	6 096	7 031	69 945	90 900
從業員流動率*	5.4%	8.3%	15.7%	11.4%	11.0%

$$\text{* 指定期間從業員流動率} = \frac{\text{指定期間離職人數}}{\text{指定期間從業員平均人數}}$$

@ “保險代理人「新聘人數」= 2016 年 1 月 1 日至 12 月 31 日期間新登記的保險代理人數目。

保險代理人「離職人數」= 2016 年 1 月 1 日至 12 月 31 日期間新登記的保險代理人數目減去同期保險代理人增／減數目。

內部晉升

25. 調查結果顯示，過去 12 個月內獲晉升的保險從業員有 654 人。由於數字只反映受訪機構當時提供的資料，參閱這項調查結果時須特別注意。過去 12 個月保險業各職級的內部晉升人數見表 5。

表 5： 過去12個月保險業內部晉升人數
(2016年1月1日至12月31日)

<u>職級</u>	<u>內部晉升人數</u>
由中層經理晉升至高級經理	80
由主任晉升至中層經理	177
由文員晉升至主任	228
由其他職級晉升至文員	157
由營業員／業務代表晉升至單位經理／ 營業主任	8
由單位經理／營業主任晉升至營業經理	4
由營業經理晉升至營業總監／高級營業 經理	0
總計	654 =====

招聘困難原因

26. 受訪保險公司報稱，招聘員工時遇到困難的三大原因如下：

原因

1. 缺乏具相關經驗及訓練的申請人
2. 服務條件／薪酬未能符合求職者要求
3. 職位申請人缺乏良好語言能力
 - (i)英語
 - (ii)普通話

推算額外人力需求

27. 2019 年 1 月業內所需增聘人手的摘要推算數字載於表 6。

表 6：2019 年 1 月保險業額外人力需求摘要數字

職級	2019年1月 一般保險業 額外人力需求	2019年1月 人壽保險業 額外人力需求	2019年1月 保險業 額外人力需求總數
高層管理人員	16	33	49
中層管理人員	120	173	293
主任	120	229	349
業務代表	456	238	694
文員	147	202	349
保險代理人	56	4 294	4 350
總計	915 =====	5 169 =====	6 084 =====

2019年1月額外人力 教育程度／專業資格要求

28. 至 2019 年 1 月所需增聘人手的教育程度／專業資格要求見表 7。其中需求最大的是高中學歷(需增聘 2 125 人)，其次是學士學位或同等學歷(需增聘 537 人)。

表 7：保險從業員教育程度／專業資格要求
(推算至 2019 年 1 月額外人力)

學歷／資格	一般保險業 人力需求	人壽保險業 人力需求	總計
專業資格	48	67	115
研究院：高等學位(如碩士學位)或同等學歷	25	1	26
學士學位或同等學歷	205	332	537
副學位：副學士／高級文憑／專業文憑／高級證書或同等學歷	140	161	301
高中：中四至中六／文憑／香港中學文憑／中專教育文憑／基礎文憑／毅進文憑或同等學歷	418	1 707	2 125
初中：中一至中三或同等學歷	3	-	3
總計	839 =====	2 268 =====	3 107 =====

保險業人力供應

29. 業界對具備中學或同等學歷的保險從業員需求最大，而每年市場提供的中學畢業生為數不少，應可滿足這方面的需求。至於其他資歷，例如大學學位、專業資格、高級文憑等，根據大學教育資助委員會[UGC]、職業訓練局[VTC]以及辦學機構所提供的資料，不同院校均有開辦保險業相關課程，為業界提供人力。

人力供求配對情況

30. 保險業沒有特定入職要求（尤其是保險代理人及業務代表等職位），故人力供求錯配情況並不明顯。不同學科的畢業生均可入行，接受職內訓練。為吸引並鼓勵畢業生入行，本會將繼續向公眾推廣保險業的專業地位，以進一步提升業界的聲譽和形象。

保險從業員培訓計劃（未來 12 個月）

31. 是次調查請僱主提出一些他們認為有助從業員發展的重要訓練類別／課題，當中分四個範疇：管理／行政、專業知識、基本業務知識、通用技能。本會根據僱主的選擇依序列出各職級最熱門的五項訓練／課題，見表 8 至 12。

表 8： 經理級員工訓練類別／課題

	範疇	訓練類別／課題
1	基本業務知識	一般保險
2	基本業務知識	與保險有關之法律
3	管理／行政	解決困難及決策
4	基本業務知識	人壽保險
5	管理／行政	管理理論與實務

表 9： 主任級員工訓練類別／課題

	範疇	訓練類別／課題
1	基本業務知識	一般保險
2	基本業務知識	與保險有關之法律
3	管理／行政	時間管理
4	管理／行政	解決困難及決策
5	管理／行政	團隊之建立

表 10： 文員級員工訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 通用技能	資訊科技系統
3 通用技能	有效溝通技巧
4 通用技能	基本電腦應用
5 通用技能	英語會話

表 11： 業務代表訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 通用技能	市場推廣／銷售技巧
4 基本業務知識	財務策劃
5 基本業務知識	人壽保險

表 12： 保險代理人訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	財務策劃
2 管理／行政	代理人之建立及發展
3 管理／行政	管理理論與實務
3 管理／行政	策略管理
3 管理／行政	市場管理
3 管理／行政	風險管理
3 管理／行政	領導才能
3 管理／行政	團隊之建立
3 基本業務知識	人壽保險
3 基本業務知識	強制性金積金
3 基本業務知識	退休策劃
3 通用技能	市場推廣／銷售技巧

32. 總括而言，各項訓練類別／課題之中，對經理級員工重要的管理／行政範疇包括：「解決困難及決策」和「管理理論與實務」等；對主任級員工和業務代表相當重要的是「一般保險」及「與保險有關之法律」；而對文員級員工，語文訓練十分重要。至於保險代理人，「財務策劃」及「代理人之建立及發展」均屬重要。

兼職保險從業員

33. 調查顯示，保險業聘有兼職從業員 364 人，協助 88 336 名全職從業員（從總數 89 962 名僱員減去 1 626 名非保險專業僱員得出）執行保險相關職務。

建議

業務前景

34. 香港是眾多保險公司的地區總部，儘管環球金融市場過去十年經歷大幅波動，保險業於期內仍錄得強勁增長，反映本地市場對保險產品及服務的需求殷切。另一方面，為了推廣業界專業形象，並提升公眾特別是中學生及家長對業界的認識，保險業應推行措施，如利用大眾媒體進行宣傳推廣、委任廣告代言人等。

35. 本會觀察到保險業有以下人力趨勢：

- a. 根據受訪機構提供的資料，一般保險業的整體人手有所增加；因應業務擴張，部分一般保險業公司增聘人手，特別是中層管理人員及文員級僱員。
- b. 人壽保險業的人手較 2015 年時大幅增加，其中以文員及保險代理人的增幅最大。
- c. 所有職級的保險從業員中，年齡介乎 35 至 50 歲之間的佔大多數，吸納更多新血入行因此十分重要。
- d. 各類保險公司爭相吸納經驗豐富的從業員加盟，僱主仍要繼續面對招聘人手的難題。
- e. 除了向內地客戶提供服務，也有愈來愈多保險從業員進駐內地保險市場，因此有需要加強對國內保險產品及相關法例的知識。
- f. 因應當局進一步收緊規管，保險從業員須多加留意合規事宜。除了留意與保險有關的法律外，也要保障資料私隱，並運用資訊科技和大數據拓展業務。另一方面，較專門的一般保險範疇，如海事保險和僱傭福利等，仍需人手填補空缺。

36. 推算 2019 年 1 月保險業需增聘人手如下：

職級	2019年1月 一般保險業 額外人力需求	2019年1月 人壽保險業 額外人力需求	2019年1月 保險業 額外人力需求總數
高層管理人員	48	67	115
中層管理人員	25	1	26
主任	205	332	537
業務代表	140	161	301
文員	418	1 707	2 125
保險代理人	3	-	3
總計	839 =====	2 268 =====	3 107 =====

保險從業員的素質

37. 充分認識保險產品、透徹了解保險原理和概念、擁有良好銷售及人際溝通技巧，是保險從業員應具備的一般特質。此外，他們亦應擅長建立良好的人際關係，這方面對保險代理人尤其重要。為鞏固與客戶之間的關係，保險公司日益重視裝備員工所需的相關技能，例如細心聆聽的能力，使他們能掌握客戶的真正需要，並建立互信關係。此外，為了向客戶提供優質專業服務，保險公司亦積極吸納具豐富經驗的從業員。

38. 調查結果顯示，保險業僱主期望高層與中層管理人員具備大學學位或以上教育程度及專業資格。因此，本會建議保險從業員考取更高學歷，並積極參加持續專業進修[CPD]計劃，成為以下學會的會員或取得其他專業資歷，如美國壽險管理學會會士[FLMI]、澳大利亞及新西蘭保險與金融學會[ANZIIF]、認可財務策劃師[CFP]、英國特許保險學院[CII]及香港保險學會[IHK]保險學文憑等，以加強自身的專業知識，有利事業發展。保險從業員的學歷及資歷提高，有助提升整個行業的專業水平。

39. 如前所述，所有職級的保險從業員大多介乎 35 至 50 歲之間，故吸引新人入行十分重要；挽留幹練的資深員工繼續服務本業也同樣重要。政府已推出「提升保險業人才培訓先導計劃」，其下的進修實習計劃，以及香港保險業聯會的「保險才雋計劃」，均旨在吸納新血入行，提升業界的專業才幹及知識。透過課堂培訓及實務工作經驗，讓參加者認識保險業內多元化的就業機會及事業前景。因此，本業應與培訓機構緊密合作，發展高質素的職前及在職培訓課程。長遠而言，推出保險業學位課程有助培育業界人才。

40. 保險同業及其他行業均求才若渴，競爭激烈，也許是保險業僱主面對招聘困難的原因。為了挽留表現出色的優秀員工，保持業務競爭力，建議保險公司考慮設立有效的人才管理制度，為員工提供清晰的事業發展途徑和晉升機會。

人力培訓

41. 參考第 31 段所述未來 12 個月有助保險業發展人力的重要訓練類別／課題，經理級員工的培訓重在管理／行政範疇，如市場管理、策略管理、管理理論與實務等；主任級及業務代表的培訓重在與保險業相關之法律、一般保險及人壽保險；文員以語文訓練為重；至於保險代理人，一般保險及人壽保險均相當重要。

42. 是次調查結果顯示，未來 12 個月大部分公司打算請外間課程機構提供訓練。至於培訓的預算開支，大部分保險公司表示，2017 年的內部和外間培訓預算將與 2016 年的開支相同，維持不變，少數機構表示會增加這兩方面的培訓預算。調查結果顯示公司均願意投放資源培訓員工。

43. 本會認為，培訓機構應注意各階層員工的不同培訓需要。軟性技巧之外，員工對產品知識方面的訓練需求甚殷，特別是有關一般保險及人壽保險產品的專門知識和技能培訓。

培訓課程

44. 參考第 31 段，最多受訪機構選擇的各職級訓練類別／課題摘要如下：

- 一般保險
- 與保險有關之法律
- 人壽保險
- 有效溝通技巧
- 市場推廣／銷售技巧
- 時間管理
- 英語會話
- 解決困難及決策

45. 保險產品知識的培訓一般由保險公司提供，專業的保險從業員必須熟識保險產品，同時透徹了解顧客的需要，才能向他們提出最合適的建議。

46. 客戶服務需求愈趨複雜，保險從業員必須對法律有更深認識，方能解答客戶的法律問題。他們須充分了解對一般保險及人壽保險的運作至關重要的法律理論。如能加強保險方面的法律知識，向客戶提供專業建議，對業務的成功發展亦有所裨益。

47. 有效溝通及人際技巧對成功洽談業務十分重要。保險從業員必須擁有的重要特質包括：善用身體語言、掌握語言能力、有良好的提問技巧、具創意及說服力等，對於經常接觸客戶的從業員尤其重要。

48. 從僱主建議保險業人力發展的重要訓練類別／課題可見，業界應為員工提供各種培訓課程，提升他們的專業知識和技能，並擴闊視野，使他們對保險業不同範疇有更深更廣的認識。

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 of 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 2017 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 18th manpower survey of the insurance industry from 9 January 2017 to 8 March 2017. However, the fieldwork of the survey of the insurance industry was extended to 9 May 2017 so as to include respondents with a large number of insurance personnel. After the data had been processed by the C&SD, a full set of tabulations was available in early August 2017.

1.3 The survey was conducted with the following objectives:

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

1.4 The previous manpower survey was conducted by the Insurance Training Board in 2015. In order to have an overview of the manpower supply and demand in the entire financial services sector, the Insurance Training Board agreed to synchronize its 2017 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

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 sampled establishments, which consisted of 786 companies.

1.6 The 786 surveyed establishments (out of a total of 3 355 establishments) comprised 162 insurers (49 life insurers, 94 general insurers and 19 composite insurers), 252 insurance brokers, 336 company agencies and 36 bancassurers. Among the sampled company agencies, 194 engaged in insurance business and 142 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with personnel providing insurance services or handling insurance related matters and registered with the IARB). Of the 3 355 establishments, there were establishments revealed as non-insurance related establishments because the job duties of their personnel were not directly related to insurance (either less than 50% or the respondents from the sector of alternative distributors claimed themselves as non-insurance related establishments) and thus the total number of establishments in the insurance industry would be 3 035. The Insurance Training Board believed that this manpower survey had already 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 questionnaire were similar to those in the last survey for comparison purposes. Additional questions were incorporated in the questionnaire to collect data on the training needs of insurance employees, technical representatives and insurance agents. In addition, training expenses and training budget comparisons with the preceding year were included in the questionnaire to indicate changes in company investment in training and development activities.

1.8 A set of survey documents, including a letter from the Chairman of the Insurance Training Board (**Appendix 3**), questionnaire (**Appendix 4**), explanatory notes (**Appendix 5**) and job descriptions (**Appendix 6**) were sent to sampled companies according to their branches of business for job matching one week before the fieldwork. The reference date of the manpower data was fixed on 2 January 2017.

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

Procedures of the Survey

1.10 During the survey period, interviewing officers of the C&SD contacted each sampled establishment to collect the questionnaire and, where necessary, to assist the completion of the questionnaire. All completed questionnaires were checked, coded and, if necessary, verified with the respondents before data processing and tabulation. Data obtained from sampled establishments 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 786 companies, 647 responded, 36 refused to reply while 103 had either closed, moved or temporarily ceased operation. The effective response rate was 94.7%.

Presentation of Findings

1.12 The background, methodology and coverage of the survey are shown in this section and a summary of survey findings is presented in Section II. The views of the Insurance Training Board concerning 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>.

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

Classification of Job Levels and Principal Jobs

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

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

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

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

SECTION II

SUMMARY OF SURVEY FINDINGS

A. THE INSURANCE INDUSTRY

Introduction

2.1 The survey is mainly concerned with the manpower and training needs of insurance employees and intermediaries in the general and life insurance sectors. Sampled establishments were requested to provide relevant information about their employees or intermediaries according to their major activities in the general insurance business or life insurance business. In this section, survey findings collected from 786 selected establishments (samples) out of a total of 3 035 establishments were processed by the C&SD and statistically grossed up to reflect the overall picture of the manpower situation of the whole insurance industry.

2.2 In this section, survey findings are categorized into two main sectors, namely, general insurance and life insurance, while data related to manpower statistics including the number of establishments, employees, vacancies and manpower changes (i.e. paragraphs 2.9 – 2.13) are first presented in the form of a summary of the overall industry and followed by a breakdown into the general insurance sector and life insurance sector (i.e. paragraphs 2.14 - 2.48). Paragraphs 2.49 – 2.69 are to present findings of the whole insurance industry instead of presenting by sectors because the findings are related to companies which may refer to the overall insurance industry without dividing into the general insurance sector or the life insurance sector.

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

Changes in the 2017 Survey

2.4 In the 2017 Survey, respondents were requested to provide “Full Time Equivalent (FTE) Employees” who were working full-time under the payroll of another company but were physically deployed to work for the company as FTE employees should be considered as the insurance workforce.

2.5 In the 2017 Survey, the categorization of various education levels was updated so as to reflect the current situation in Hong Kong.

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

2.7 Owing to the changes of the design of the survey questionnaire, the data collected in the 2015 Survey and 2017 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 situation of the insurance industry is analysed by revealing the number of establishments, the number of personnel and the number of vacancies in 2017 as presented in the following paragraphs 2.9 – 2.13.

Number of Establishments in 2017

2.9 There were 3 035 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 2017)

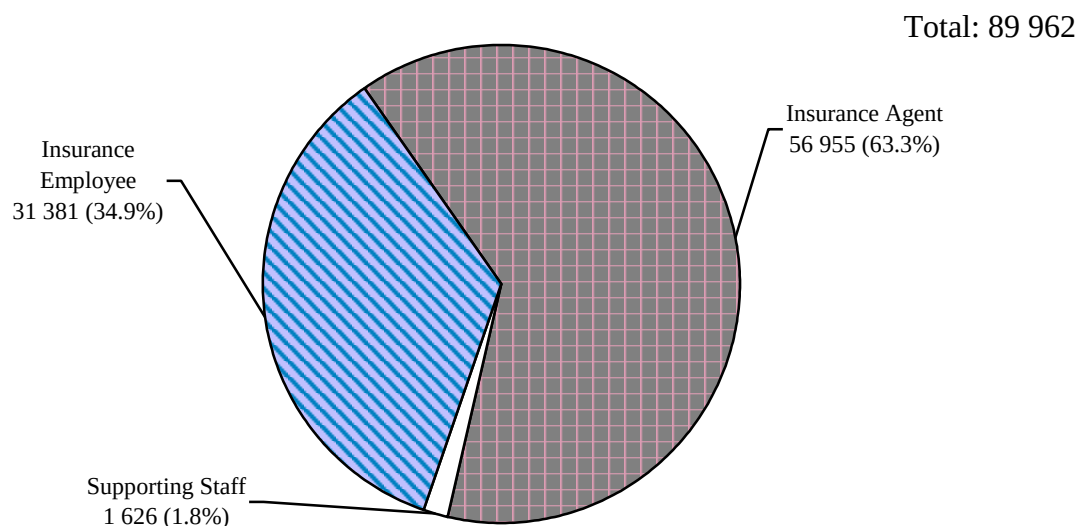
Life Insurer	General Insurer	Composite Insurer	Broker	Company Agency (Insurance)	Company Agency (Alternative Distribution)	Bancassurer	Total
37*	80*	16*	684	1 205	980	33	3 035

*12 life insurers, 14 general insurers and 2 composite insurers claimed that they were closed, merged with other establishment, a registered office/ not yet started operation / no technical manpower / ceased operation temporarily/ not engaged in specific trade. These insurers were not included in Table 1.

Number of Personnel in the Industry

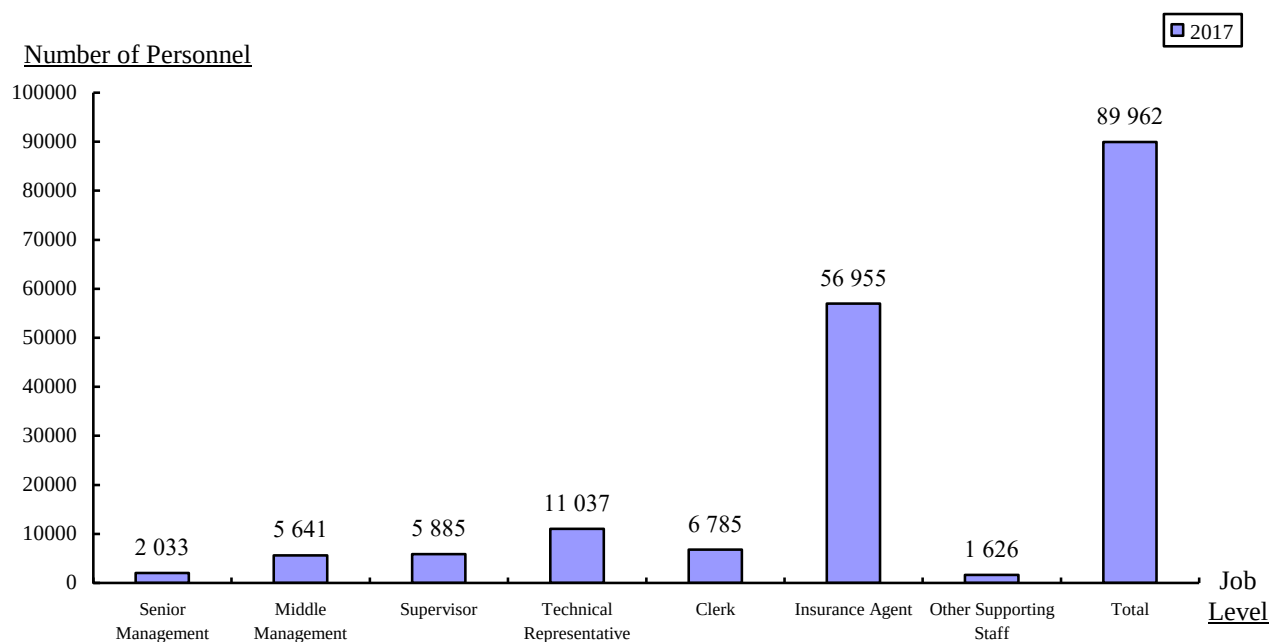
2.10 The survey revealed that as at 2 January 2017, the insurance industry had a workforce of 89 962 people. Among them, 31 381 (34.9%) were insurance employees, 56 955 (63.3%) were insurance agents, and 1 626 (1.8%) were supporting staff members or non-insurance employees who would be excluded from subsequent analyses. The distribution of the number of personnel in the insurance industry is shown in Diagram 1 and Diagram 2 below.

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



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

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

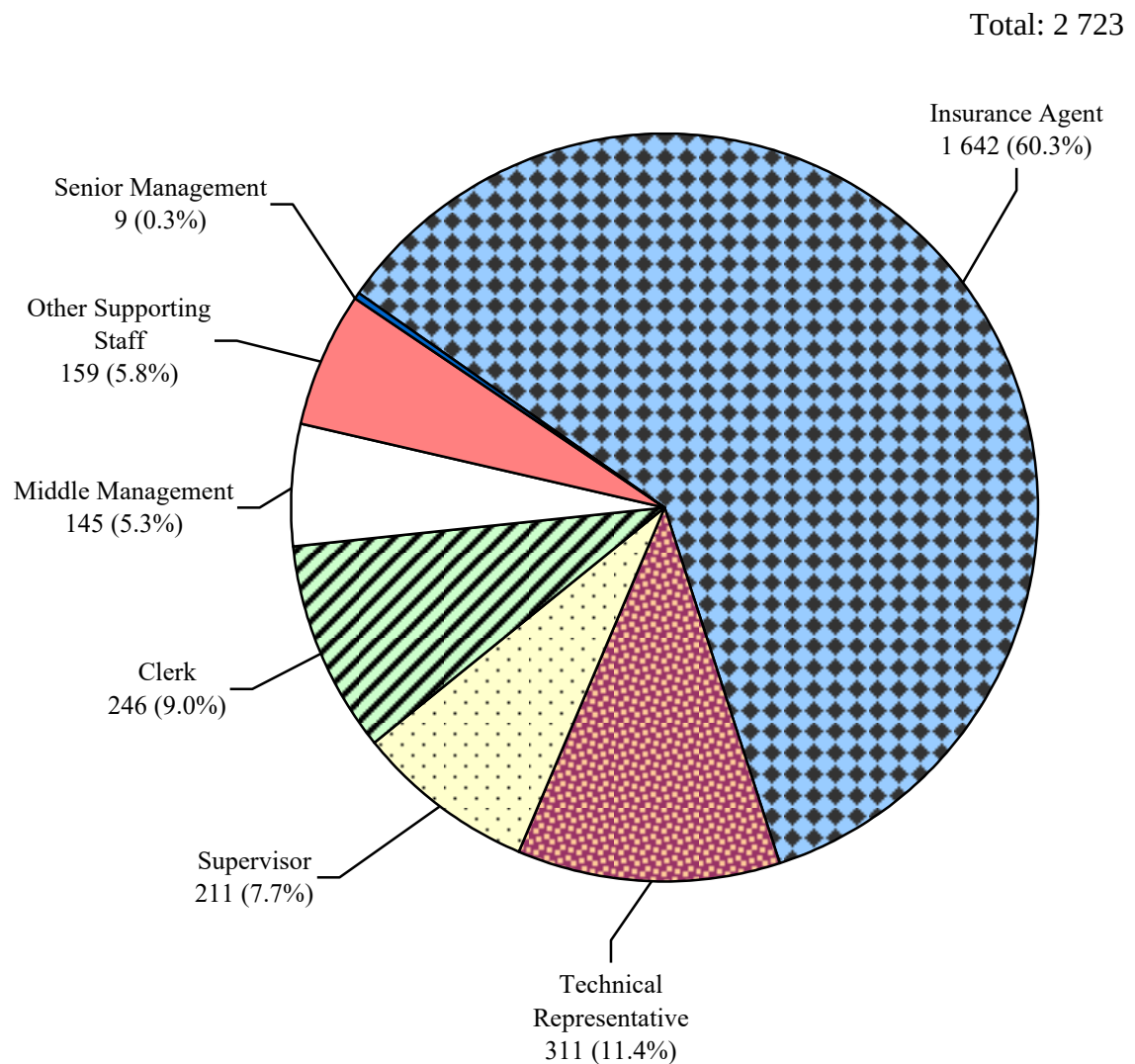


Remarks: Readers should note that for technical representatives, only those with more than 50% of their daily job duties that are directly related to insurance will be included in the survey. Therefore, the total number of technical representatives reported by sampled companies might be different from the figure as recorded by the Insurance Agents Registration Board (IARB). Concerning insurance agents, there exists a certain number of inactive agents. This fills the gap as reported by respondents and the figure as recorded by the IARB.

Number of Vacancies in the Industry

2.11 The distribution of the total number of vacancies is shown in Diagram 3 and 2 723 vacancies were reported in the insurance industry.

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



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

Manpower Changes between 2015 and 2017 Surveys

2.12 The workforce of the insurance industry has increased from 62 409 persons in 2015 to 89 962 in 2017, or an increase of 44.1% between the two surveys. The number of insurance agents has increased significantly by 23 497, or 70.2%, from 33 458 in 2015 to 56 955 in 2017, whilst the manpower in the clerical level has increased by 2 037, or 42.9%, from 4 748 in 2015 to 6 785 in 2017. The manpower changes of the insurance industry between 2015 and 2017, particularly insurance agents and clerks are due to various reasons, including but not limited to the business expansion and the change in organisational structure of some of the surveyed companies as well as the increasing workloads due to the tightened regulatory and compliance requirements. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between 2015 and 2017 Surveys are given in Diagrams 4 and 5 respectively.

Diagram 4: Manpower Changes of the Insurance Industry between 2015 and 2017 Surveys

Number of Personnel

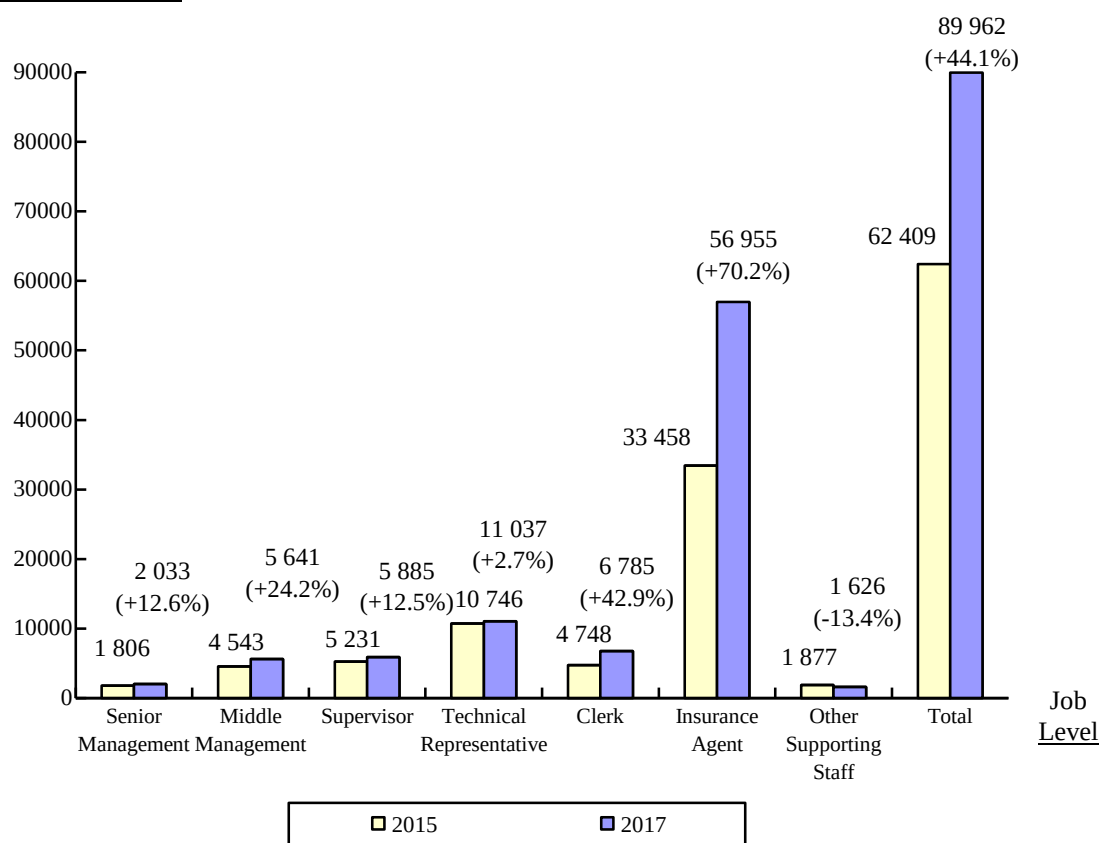
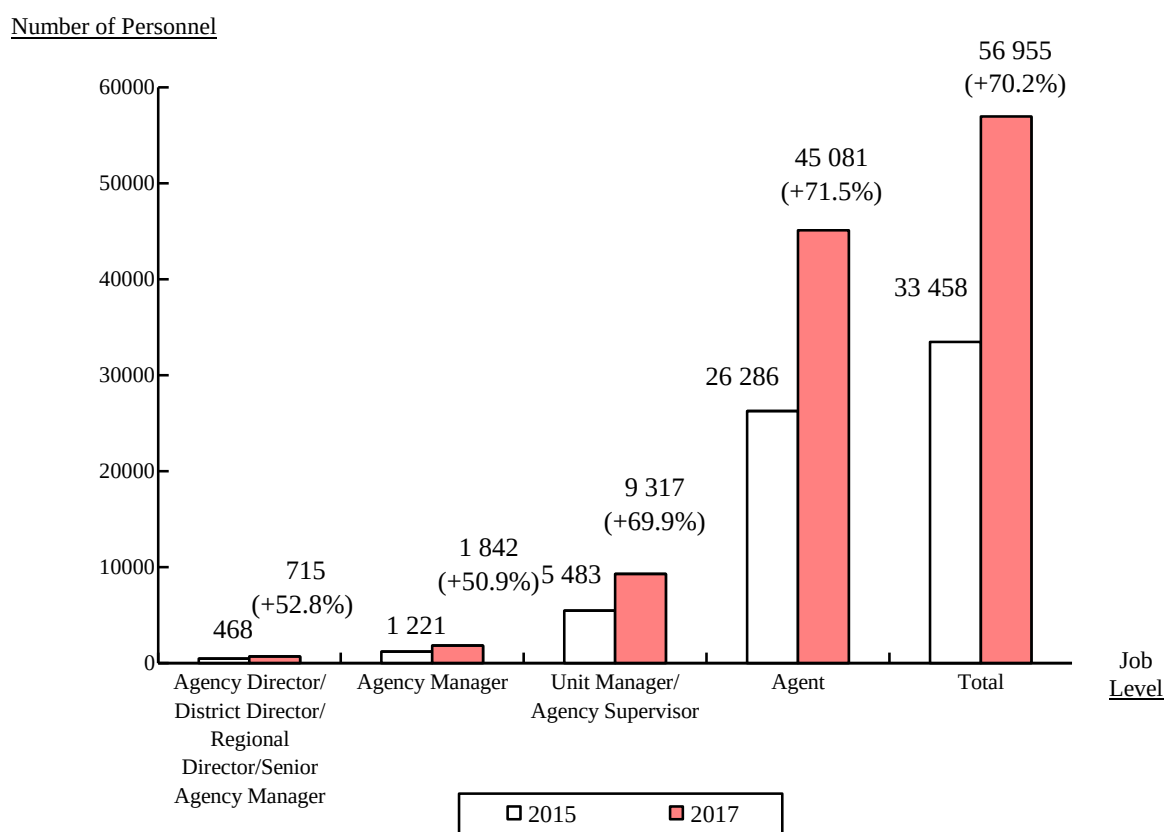


Diagram 5: Manpower Changes of Insurance Agents between 2015 and 2017 Surveys



Note : Figures in brackets denote the percentage changes of the manpower relative to 2015 at the same job level.

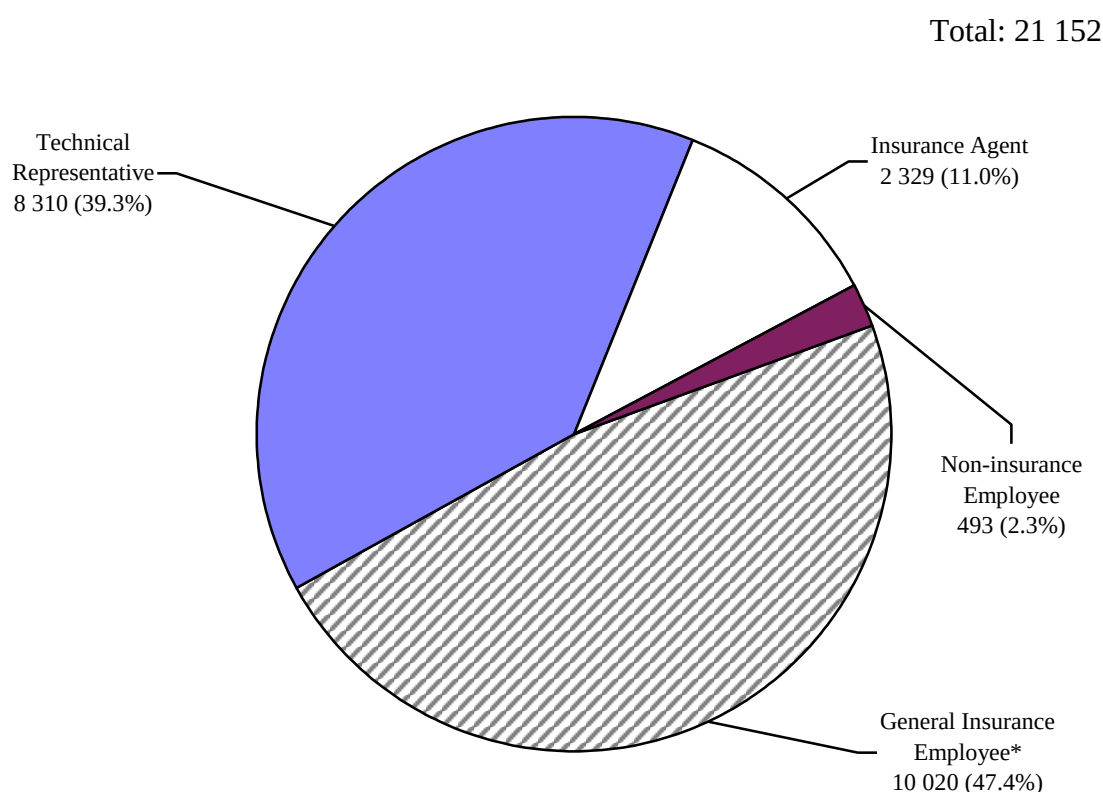
2.13 As shown in Diagram 5, there were increments across all levels of insurance agents. The highest percentage change in the total manpower of general and life insurance agents between 2015 and 2017 Surveys was the increase of Agent from 26 286 in 2015 to 45 081 in 2017, i.e. 18 795 people or 71.5%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

B. THE GENERAL INSURANCE SECTOR

Number of Personnel in the General Insurance Sector

2.14 The workforce of the general insurance sector amounted to 21 152 comprising 10 020* general insurance employees, 2 329 insurance agents, 8 310 technical representatives and 493 non-insurance employees, representing 23.5% of the total insurance workforce of 89 962 employees. The distribution of the number of personnel is shown in Diagram 6 below.

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



*10 020 general insurance employees comprised 1 211 senior management employees, 2 461 middle management employees, 2 565 supervisors and 3 783 clerks (Please refer to Table 2 below).

Remarks: Total percentage may not equal 100% due to rounding. Readers should note that for technical representatives, only those with more than 50% of their daily job duties that are directly related to insurance will be included in the survey. Therefore, the total number of technical representatives reported by sampled companies might be different from the figure as recorded by the Insurance Agents Registration Board (IARB). Concerning insurance agents, there exists a certain number of inactive agents. This fills the gap as reported by respondents and the figure as recorded by the IARB.

2.15 The distribution of the number of personnel of the general insurance sector by job level is shown in Table 2. A detailed summary of the number of personnel of the general insurance sector by branch and by principal job is given in Appendix 7. The comparison between 2015 and 2017 Surveys is presented in Diagram 8.

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

Branch	Senior Management	Middle Management	Supervisor	Technical Representative	Clerk	Insurance Agent#	Other Supporting Staff	Total
General Insurer	342	1 343	1 591	-	1 898	536	299	6 009
Composite Insurer	59	182	197	-	218	1 793	23	2 472
Broker	390	495	434	2 200	722	-	119	4 360
Company Agency - Insurance	412	213	122	1 580	686	-	50	3 063
Company Agency - Alternative Distribution	-	41	32	2 908	138	-	-	3 119
Bancassurer	8	187	189	1 622	121	-	2	2 129
Total	1 211	2 461	2 565	8 310	3 783	2 329	493	21 152

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:

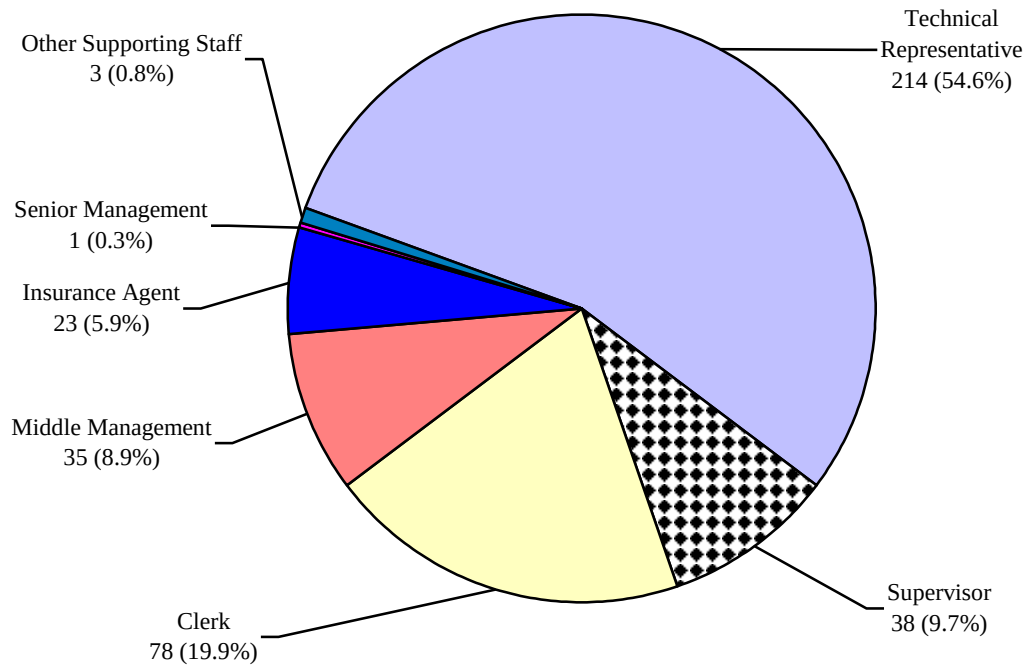
<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total General Insurance Workforce</u>
Technical Representative	8 310	39.3%
Agent	2 296	10.9%
Clerical Staff	1 581	7.5%
Underwriting Clerk/Claims Clerk	1 230	5.8%
Managing Director/ General Manager/ Chief Executive	771	3.6%
	14 188	67.1%

Number of Vacancies in the General Insurance Sector

2.17 It was reported that there were 392 vacancies in the general insurance sector. The distribution of vacancies is summarized in Diagram 7 below. The biggest share of vacancy was technical representatives, followed by the clerical job level.

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

Total: 392

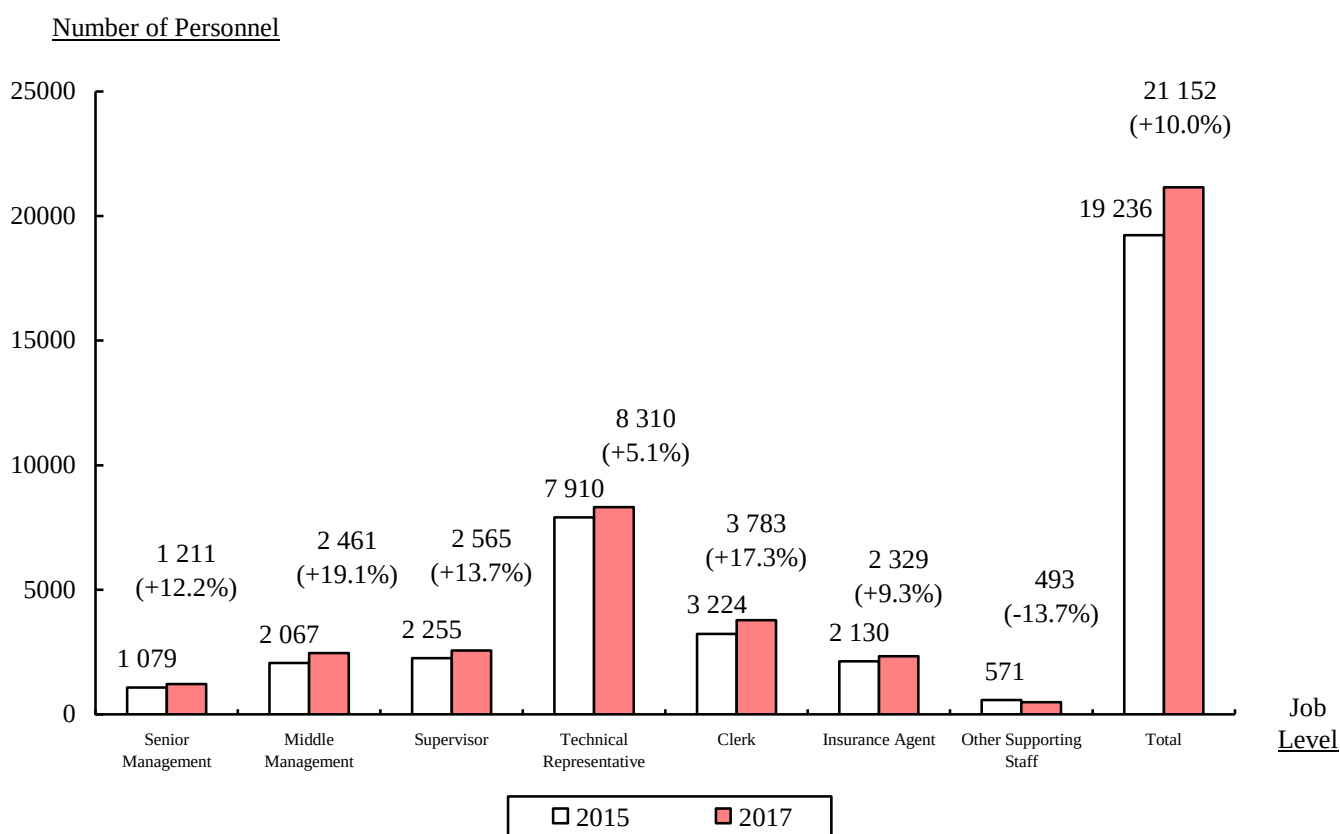


Remarks: Total percentage may not equal 100% due to rounding.

Manpower Changes in the General Insurance Workforce between 2015 and 2017 Surveys

2.18 With reference to the statistics in Table 2 and the corresponding figures in the 2017 Survey, the manpower changes in the general insurance sector by job level between 2015 and 2017 Surveys are summarized in Diagram 8 below. The most significant change is the number of middle management which has increased by 394 or 19.1%, from 2 067 in 2015 to 2 461 in 2017. The clerical level has increased by 559 or 17.3% from 3 224 in 2015 to 3 783 in 2017. The manpower changes, particularly middle management and clerks are due to various reasons, including but not limited to the business expansion and the change in organisational structure of some of the surveyed companies as well as the increasing workloads due to the tightened regulatory and compliance requirements.

Diagram 8: Manpower Changes of Personnel between 2015 and 2017 Surveys in the General Insurance Sector



Note: Figures in brackets denote the changes of 2017 manpower relative to 2015 at the same job level.

2.19 It should be noted that the number of personnel has increased at all levels except that there was a decline reported in the other supporting staff. The manpower changes in the general insurance establishments between 2015 and 2017 Surveys are shown in Table 3 below:

Table 3: Manpower Changes in General Insurance Establishments between 2015 and 2017 Surveys

Job Level	Number of Personnel Reported in the 2015 Survey					Number of Personnel Reported in the 2017 Survey					Change (+/-) %
	Insurer	Broker	Company Agency	Bancassurer	Total	Insurer	Broker	Company Agency	Bancassurer	Total	
Senior Management	343	380	347	9	1 079	401	390	412	8	1 211	+ 132 (+12.2%)
Middle Management	1 067	536	369	95	2 067	1 525	495	254	187	2 461	+ 394 (+19.1%)
Supervisor	1 592	334	158	171	2 255	1 788	434	154	189	2 565	+310 (+13.7%)
Technical Representative	-	2 027	4 313	1 570	7 910	-	2 200	4 488	1 622	8 310	+400 (+5.1%)
Clerk	1 796	751	607	70	3 224	2 116	722	824	121	3 783	+559 (+17.3%)
Insurance Agent	2 130	-	-	-	2 130	2 329	-	-	-	2 329	+ 199 (+9.3%)
Other Supporting Staff	345	153	71	2	571	322	119	50	2	493	- 78 (-13.7%)
Total	7 273	4 181	5 865	1 917	19 236	8 481	4 360	6 182	2 129	21 152	+1 916 (+10.0%)

Employers' 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 in January 2019 would be 21 283, an increase of 235 persons or 1.1% when compared with the manpower demand of 21 048 persons in January 2017. Table 4 shows the distribution of general insurance manpower forecast by branch and by job level.

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

Branch	Manpower Demand = Existing Manpower + Vacancies																				
	Senior Management			Middle Management			Supervisor			Technical Representative			Clerk			Insurance Agent			Total		
	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)
General Insurer	343	343	- 0.0%	1 366	1 406	40 2.9%	1 609	1 634	25 1.6%	-	-	- 0.0%	1 955	1 958	3 0.2%	541	541	- 0.0%	5 814	5 882	68 1.2%
Composite Insurer	59	59	- 0.0%	184	184	- 0.0%	198	198	- 0.0%	-	-	- 0.0%	218	218	- 0.0%	1 811	1 811	- 0.0%	2 470	2 470	- 0.0%
Broker	390	390	- 0.0%	496	498	2 0.4%	450	459	9 2.0%	2 328	2 391	63 2.7%	728	743	15 2.1%	-	-	- 0.0%	4 392	4 481	89 2.0%
Company Agency – Insurance	412	410	-2 -0.5%	213	221	8 3.8%	123	135	12 9.8%	1 592	1 590	-2 -0.1%	701	699	-2 -0.3%	-	-	- 0.0%	3 041	3 055	14 0.5%
Company Agency - Alternative Distribution	-	-	- 0.0%	41	41	- 0.0%	32	32	- 0.0%	2 982	3 046	64 2.1%	138	138	- 0.0%	-	-	- 0.0%	3 193	3 257	64 2.0%
Bancassurer	8	8	- 0.0%	196	196	- 0.0%	191	191	- 0.0%	1 622	1 622	- 0.0%	121	121	- 0.0%	-	-	- 0.0%	2 138	2 138	- 0.0%
All Branches	1 212	1 210	-2 -0.2%	2 496	2 546	50 2.0%	2 603	2 649	46 1.8%	8 524	8 649	125 1.5%	3 861	3 877	16 0.4%	2 352	2 352	- 0.0%	21 048	21 283	235 1.1%

Remarks: i) The 2017 manpower demand is the summation of existing manpower and vacancies.

ii) Other supporting staff with a manpower demand of 496 persons are excluded from the above table.

Projection of Manpower of the General Insurance Sector

2.21 With reference to paragraph 2.20, employers forecasted an increase of 235 persons by January 2019, or 1.1% increase in comparison with the manpower demand of 21 048 persons in January 2017. In the 2015 Survey, employers' forecast was an increase of 0.7%. Employers' forecast of the manpower requirements for the next 24 months by job level is summarized as follows:

Job Level	Manpower Demand in 2017	Forecasted Manpower Demand by Jan 2019	Growth / Decline (%)
Senior Management	1 212	1 210	-2 (-0.2 %)
Middle Management	2 496	2 546	50 (2.0 %)
Supervisor	2 603	2 649	46 (1.8 %)
Technical Representative	8 524	8 649	125 (1.5 %)
Clerk	3 861	3 877	16 (0.4 %)
Insurance Agent	2 352	2 352	- (0.0 %)
Total	21 048	21 283	235 (1.1%)

As shown in the above table, respondents tended to project a conservative growth in the number of personnel 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 personnel by January 2019 are shown as follows:

<u>Job Level</u>	<u>Increase in Number</u>
Technical Representative	125
Middle Management	50
Supervisor	46
Clerk	16

Minimum Education/Professional Qualification Requirements 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. From Table 5, for example, 758 senior management staff were required to possess the minimum education level of university degree or above out of a total of 1 211 personnel. Findings of the requirement of professional qualifications are shown in Table 6.

Table 5: Minimum Education Requirement of the General Insurance Workforce

<u>Job Level</u>	Postgraduate: Higher Degrees (e.g. Master Degree) <u>or equivalent</u>	First Degree <u>or equivalent</u>	Sub-degree: AD/HD/PD/ High Cert <u>or equivalent</u>	Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. <u>or equivalent</u>	Junior Secondary; Secondary 1-3 <u>or equivalent</u>	<u>Unspecified</u>	<u>Total</u>
Senior Management	65	693	137	0	0	316	1 211
Middle Management	203	1 750	279	86	0	143	2 461
Supervisor	276	884	460	824	0	121	2 565
Technical Representative	0	997	1 202	5 116	10	985	8 310
Clerk	39	358	951	2 115	61	259	3 783
Insurance Agent	0	2	11	523	0	1 793	2 329
Total	583	4 684	3 040	8 664	71	3 617	20 659
(%)*	2.8%	22.7%	14.7%	41.9%	0.3%	17.5%	100.0%

* As a percentage of the total number of personnel (excluding 493 other supporting staff). Total percentage may not equal 100% due to rounding.

Table 6: Professional Qualification Requirement
of the General Insurance Workforce

<u>Job Level</u>	<u>No. of Personnel Required to Possess Professional Qualification*</u>	<u>Total Number of Personnel</u>	<u>Percentage**</u>
Senior Management	179	1 211	14.8%
Middle Management	566	2 461	23.0%
Supervisor	187	2 565	7.3%
Technical Representative	144	8 310	1.7%
Clerk	29	3 783	0.8%
Insurance Agent	3	2 329	0.1%
Total	1 108	20 659	5.4%

* Other than the Insurance Intermediaries Qualifying Examination ("IIQE"), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Professional Diploma in Insurance Program (PDI), etc. Table 6 shows that senior management and middle management staff are the top two job levels requiring staff members to possess professional qualifications. For example, out of a total of 2 461 middle management staff, 566 or 23.0% of them were required to have professional qualifications.

** As a percentage of the total number of personnel at a job level (excluding 493 other supporting staff).

2.24 With reference to paragraph 2.23, the percentages of personnel of the general insurance workforce who had possessed a particular education/professional qualification at each job level as reported by respondents are given in Table 7 below. General insurance employers generally preferred their staff members at senior management level and middle management level to possess university degree or above education and/or professional qualification. For supervisory level, 50.0% of employers preferred their staff to have a minimum of sub-degree or senior secondary education.

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

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	14.8%	23.0%	7.3%	1.7%	0.8%	0.1%
Postgraduate: Higher Degrees (e.g. Master Degree) or equivalent	5.4%	8.2%	10.8%	0.0%	1.0%	0.0%
First Degree or equivalent	57.2%	71.1%	34.5%	12.0%	9.5%	0.1%
Sub-degree: AD/HD/PD/ High Cert or equivalent	11.3%	11.3%	17.9%	14.5%	25.1%	0.5%
Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or equivalent	0.0%	3.5%	32.1%	61.6%	55.9%	22.5%
Junior Secondary; Secondary 1-3 or equivalent	0.0%	0.0%	0.0%	0.1%	1.6%	0.0%

Remarks: As a percentage of the total general insurance workforce at the same job level (excluding 493 other supporting staff).

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

		Number of Personnel					
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	61 (5.0%)	10 (0.8%)	164 (13.5%)	393 (32.5%)	459 (37.9%)	124 (10.2%)	1 211 (100.0%)
Middle Management	2 (0.1%)	- (0.0%)	462 (18.8%)	1 425 (57.9%)	383 (15.6%)	189 (7.7%)	2 461 (100.0%)
Supervisor	15 (0.6%)	303 (11.8%)	1 188 (46.3%)	863 (33.6%)	19 (0.7%)	177 (6.9%)	2 565 (100.0%)
Technical Representative	1 814 (21.8%)	2 054 (24.7%)	2 437 (29.3%)	149 (1.8%)	158 (1.9%)	1 698 (20.4%)	8 310 (100.0%)
Clerk	702 (18.6%)	1 881 (49.7%)	886 (23.4%)	25 (0.7%)	- (0.0%)	289 (7.6%)	3 783 (100.0%)
Sub-total (%)*	2 594 (14.2%)	4 248 (23.2%)	5 137 (28.0%)	2 855 (15.6%)	1 019 (5.6%)	2 477 (13.5%)	18 330 (100.0%)
(ii) Insurance Agent							
Agent	- (0.0%)	48 (2.1%)	488 (21.0%)	- (0.0%)	- (0.0%)	1 793 (77.0%)	2 329 (100.0%)
Sub-total (%)*	- (0.0%)	48 (2.1%)	488 (21.0%)	- (0.0%)	- (0.0%)	1 793 (77.0%)	2 329 (100.0%)
Total (%)*	2 594 (12.6%)	4 296 (20.8%)	5 625 (27.2%)	2 855 (13.8%)	1 019 (4.9%)	4 270 (20.7%)	20 659 (100.0%)

* As a percentage of the number of employees at the job level, excluding 493 other supporting staff. Total percentage may not equal 100% due to rounding.

2.26 With reference to paragraph 2.25, 37.9% of the employers required their staff at senior management level to have more than ten years of working experience. The requirements for supervisors, technical representatives and agents were mostly from over two to five years. For unspecified / refusal cases, 20.7% employers did not specify or refused to disclose such information.

Average Monthly Income Range of the General Insurance Workforce

2.27 Table 9 shows the distribution of employees by average monthly income range at different job levels in the general insurance sector. It should be noted that it is not the intention of this survey to collect information on the income of insurance personnel and the following income data only serves to cross-check the reliability of manpower data at various job levels. In addition, as a certain number of respondents did not provide the required data, readers of this report should be mindful of this when they interpret the findings in Table 9.

Table 9: Number of Employees by Average Monthly Income Range by Job Level

		Number of Employees									
		\$8,000	\$10,001	\$20,001	\$30,001	\$40,001	\$60,001	\$80,001		Not Applicable/ Unspecified	
Job Level	Below \$8,000 (%)*	to \$10,000 (%)*	to \$20,000 (%)*	to \$30,000 (%)*	to \$40,000 (%)*	to \$60,000 (%)*	to \$80,000 (%)*	to \$100,000 (%)*	Above \$100,000 (%)*	Refusal (%)*	Total (%)**
Senior Management	- (0.0%)	- (0.0%)	- (0.0%)	112 (9.2%)	113 (9.3%)	142 (11.7%)	65 (5.4%)	64 (5.3%)	270 (22.3%)	445 (36.7%)	1 211 (100.0%)
Middle Management	- (0.0%)	- (0.0%)	3 (0.1%)	317 (12.9%)	458 (18.6%)	609 (24.7%)	352 (14.3%)	25 (1.0%)	16 (0.7%)	681 (27.7%)	2 461 (100.0%)
Supervisor	- (0.0%)	- (0.0%)	292 (11.4%)	1 142 (44.5%)	236 (9.2%)	23 (0.9%)	31 (1.2%)	- (0.0%)	- (0.0%)	841 (32.8%)	2 565 (100.0%)
Technical Representative	138 (1.7%)	172 (2.1%)	3 030 (36.5%)	1 071 (12.9%)	1 089 (13.1%)	99 (1.2%)	10 (0.1%)	- (0.0%)	10 (0.1%)	2 691 (32.4%)	8 310 (100.0%)
Clerical	20 (0.5%)	172 (4.5%)	2 251 (59.5%)	201 (5.3%)	2 (0.1%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	1 137 (30.1%)	3 783 (100.0%)
Insurance Agent	- (0.0%)	- (0.0%)	6 (0.3%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	2 323 (99.7%)	2 329 (100.0%)
Total (%)**	158 (0.8%)	344 (1.7%)	5 582 (27.0%)	2 843 (13.8%)	1 898 (9.2%)	873 (4.2%)	458 (2.2%)	89 (0.4%)	296 (1.4%)	8 118 (39.3%)	20 659 (100.0%)

(%)* As a percentage of the total number of employees at the same job level in the industry.

(%)** As a percentage of the total number of employees (excluding 493 other supporting staff) in the industry. Total percentage may not equal 100% due to rounding.

Average Age Range of the General Insurance Workforce

2.28 Table 10 shows the distribution of general insurance personnel by average age range at different job levels. The majority of the insurance personnel at the job levels of “Senior Management”, “Middle Management”, “Supervisor” “Technical Representative” and “Clerical” ranged from 35 to 50 years. However, as a certain number of respondents did not provide the required data, readers of this report should be mindful of this when they interpret the findings in Table 10.

Table 10: Number of Employees by Average
Age Range by Job Level

<u>Job Level</u>	<u>Number of Employees</u>				Total (%)**
	<u>Below 35 (%)*</u>	<u>35 - 50 (%)*</u>	<u>Over 50 (%)*</u>	<u>Not Applicable/ Unspecified Refusal (%)*</u>	
Senior Management	20 (1.7%)	568 (46.9%)	353 (29.1%)	270 (22.3%)	1 211 (100.0%)
Middle Management	64 (2.6%)	1 496 (60.8%)	161 (6.5%)	740 (30.1%)	2 461 (100.0%)
Supervisor	361 (14.1%)	1 310 (51.1%)	45 (1.8%)	849 (33.1%)	2 565 (100.0%)
Technical Representative	1 106 (13.3%)	3 736 (45.0%)	955 (11.5%)	2 513 (30.2%)	8 310 (100.0%)
Clerical	881 (23.3%)	1 733 (45.8%)	42 (1.1%)	1 127 (29.8%)	3 783 (100.0%)
Insurance Agent	8 (0.3%)	6 (0.3%)	- (0.0%)	2 315 (99.4%)	2 329 (100.0%)
Total (%)**	2 440 (11.8%)	8 849 (42.8%)	1 556 (7.5%)	7 814 (37.8%)	20 659 (100.0%)

(%)* As a percentage of the total number of employees at the same job level in the industry.

(%)** As a percentage of the total number of employees (excluding 493 other supporting staff) in the industry. Total percentage may not equal 100% due to rounding.

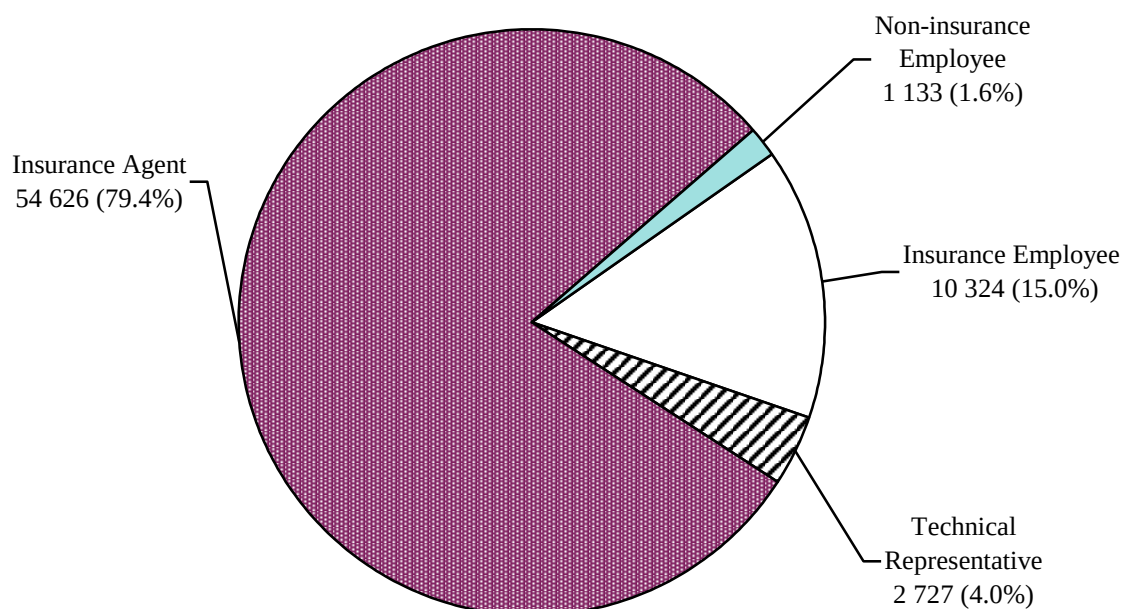
C. THE LIFE INSURANCE SECTOR

Number of Personnel in the Life Insurance Sector

2.29 The life insurance sector engaged a total of 68 810 persons or 76.5% of the industry's number of employees (89 962) during the survey period. The distribution of personnel in the life insurance sector is shown in Diagram 9 below.

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

Total : 68 810



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

(ii) Readers should note that for technical representatives, only those with more than 50% of their daily job duties that are directly related to insurance will be included in the survey. Therefore, the total number of technical representatives reported by sampled companies might be different from the figure as recorded by the Insurance Agents Registration Board (IARB). Concerning insurance agents, there exists a certain number of inactive agents. This fills the gap as reported by respondents and the figure as recorded by the IARB.

2.30 The distribution of personnel in the life insurance sector by job level is shown in Table 11, Table 12 and Diagram 10 below. A summary of the personnel in the life insurance sector excluding other supporting staff by branch and by principal job is given in Appendix 8. The comparison between the figures in 2015 and 2017 is presented in Diagram 13.

Table 11 : Distribution of Personnel by Job Level in the Life Insurance Sector

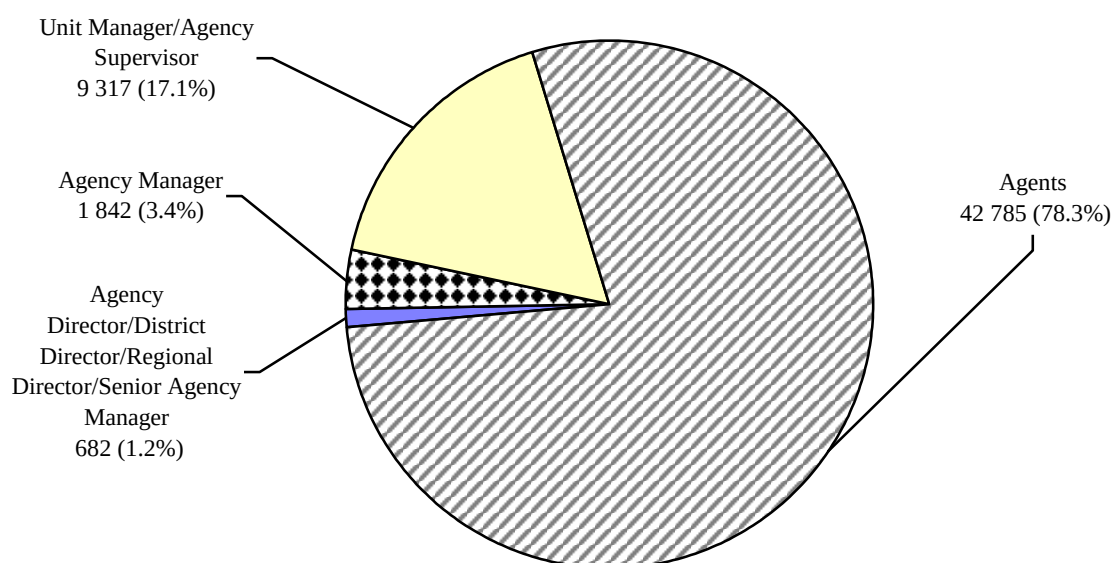
	Senior Management	Middle Management	Supervisor	Technical Representative	Clerk	Insurance Agent	Other Supporting Staff	Total
Life Insurer	353	1 630	1 715	-	1 656	37 058	708	43 120
Composite Insurer	183	924	1 178	-	692	17 568	278	20 823
Broker	213	267	115	1 446	332	-	50	2 423
Company Agency - Insurance	27	72	69	185	4	-	3	360
Company Agency - Alternative Distribution	-	-	-	63	-	-	-	63
Bancassurer	46	287	243	1 033	318	-	94	2 021
Total	822	3 180	3 320	2 727	3 002	54 626	1 133	68 810

Table 12 : Distribution of Life Insurance Agents

	Agency Director/District Director/Regional Director/Senior Agency Manager	Agency Manager	Unit Manager/ Agency Supervisor	Agent	Total
Life Insurer	401	1 221	7 408	28 028	37 058
Composite Insurer	281	621	1 909	14 757	17 568
Broker	-	-	-	-	0
Company Agency - Insurance	-	-	-	-	0
Company Agency - Alternative Distribution	-	-	-	-	0
Bancassurer	-	-	-	-	0
Total	682	1 842	9 317	42 785	54 626

Diagram 10 : Distribution of Life Insurance Agents

Total: 54 626



Remarks: Total percentage may not equal 100% due to rounding. Readers should note that for technical representatives, only those with more than 50% of their daily job duties that are directly related to insurance will be included in the survey. Therefore, the total number of technical representatives reported by sampled companies might be different from the figure as recorded by the Insurance Agents Registration Board (IARB). Concerning insurance agents, there exists a certain number of inactive agents. This fills the gap as reported by respondents and the figure as recorded by the IARB.

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

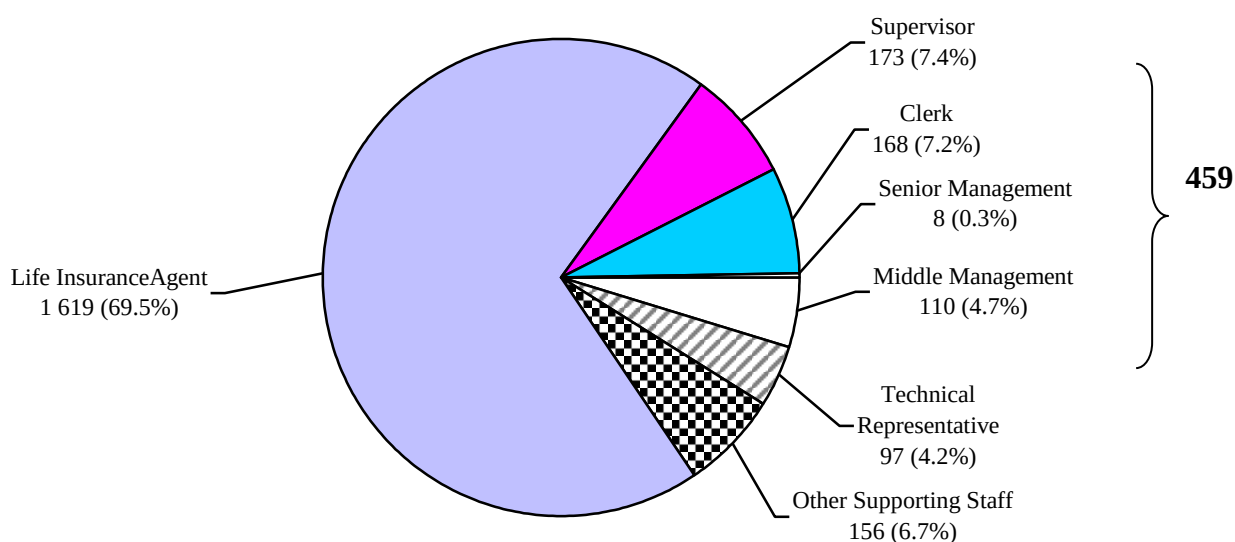
<u>Job Title</u>	<u>No. of Persons</u>	<u>Percentage of Total Life Insurance Workforce</u>
Life Insurance Agent	42 785	62.2%
Unit Manager/ Agency Supervisor	9 317	13.5%
Technical Representative	2 727	4.0%
Agency Manager	1 842	2.7%
Clerical Staff	1 293	1.9%
	57 964	84.2%

Number of Vacancies in the Life Insurance Sector

2.32 A total of 2 331 vacancies were reported, including 459 life insurance employees, 1 619 life insurance agents, 97 technical representatives and 156 non-insurance employees. The distribution of vacancies of life insurance employees, life insurance agents, technical representatives and other supporting staff by job level are shown in Diagrams 11 and 12 respectively.

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

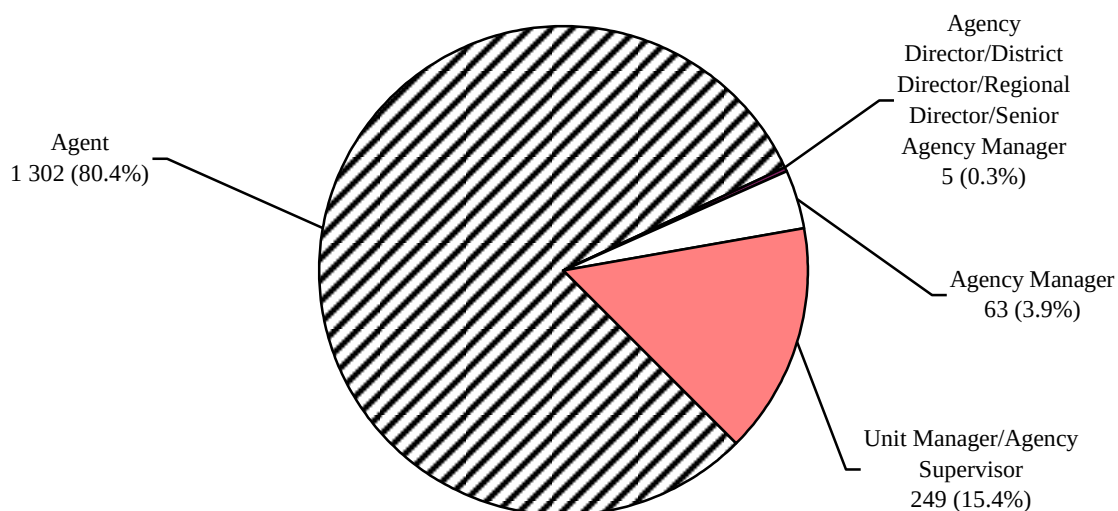
Total: 2 331



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

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

Total: 1 619



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

Vacancies and Employers' Forecast of the Life Insurance Workforce

2.33 With reference to paragraph 2.32, the survey revealed that there were 2 331 vacancies comprising 8 from senior management, 110 from middle management, 173 supervisors, 168 clerks, 1 619 life insurance agents, 97 technical representatives and 156 non-insurance employees. For the sector of life insurance agents, there has been an increase of 208 vacancies when compared with 1 411 vacancies in the 2015 Survey. The greatest increase in the number of vacancies was agents which showed an increment of 128 (from 1 174 in 2015 to 1 302 in 2017) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agents between 2015 and 2017 Surveys is given in Table 13 below:

Table 13: Comparison of the Distribution of Vacancies
in the Sector of Life Insurance Agents

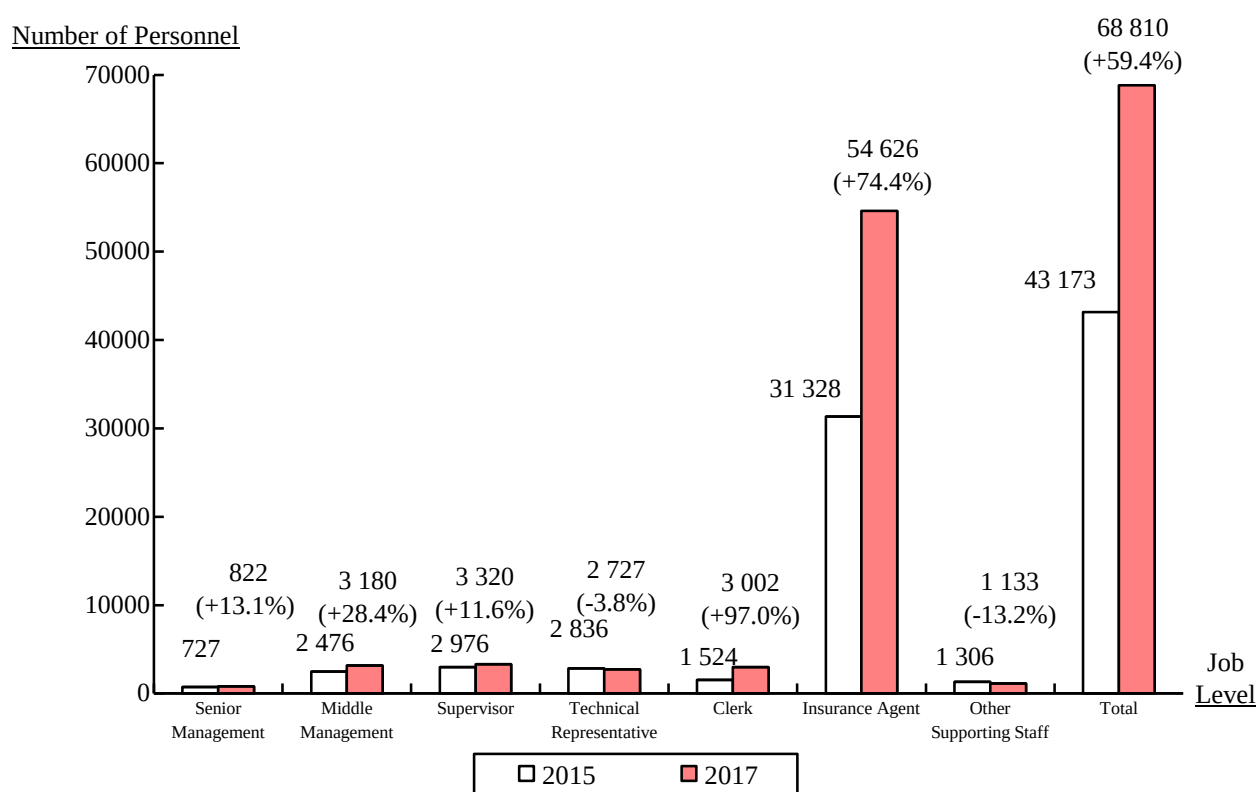
	<u>Number of Vacancies</u>	
	<u>2015</u>	<u>2017</u>
Agency Director/District Director/Regional Director/Senior Agency Manager	2	5
Agency Manager	35	63
Unit Manager/Agency Supervisor	200	249
Agent	1 174	1 302
Total	1 411 =====	1 619 =====

2.34 The overall number of vacancies was higher than the figure in the 2015 Survey and agents constituted the greatest number of vacancies, i.e., 1 302 which might be due to business expansion in the life insurance sector.

Manpower Changes of the Life Insurance Workforce between 2015 and 2017 Surveys

2.35 The manpower changes of the life insurance workforce by job level between 2015 and 2017 Surveys are summarized in Diagram 13 below. When compared with the findings in the 2015 Survey, clerks had the greatest percentage of increment of 97.0% or 1 478 persons. On the contrary, technical representative recorded a drop of 109 persons (-3.8%) when compared with the figure in 2015. The manpower changes, particularly insurance agents and clerks are due to various reasons, including but not limited to the business expansion and the change in organisational structure of some of the surveyed companies as well as the increasing workloads due to the tightened regulatory and compliance requirements.

Diagram 13: Manpower Changes of the Life Insurance Workforce between 2015 and 2017 Surveys



Remarks: Figures in brackets denote the percentage change of manpower relative to 2015 at the same job level.

2.36 For the rest of the job levels, the percentage increase range from 74.4% to 11.6%. The changes in the distribution of personnel in life insurance establishments are presented in Table 14 below:

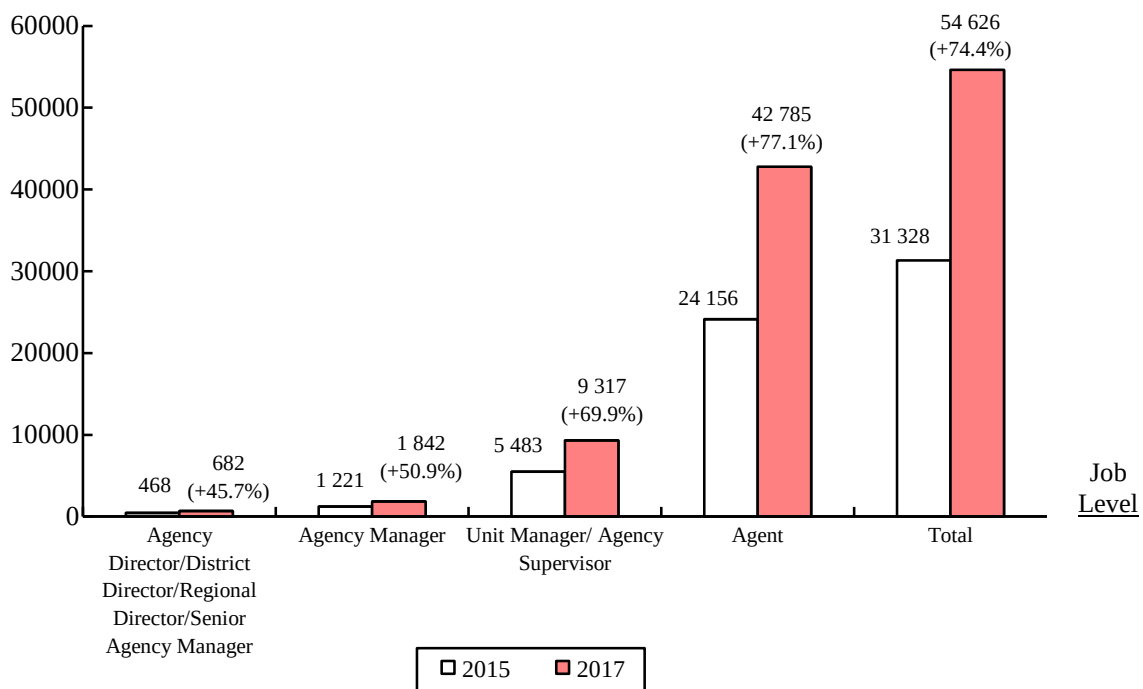
Table 14: Manpower Changes in Life Insurance
Establishments between 2015 and 2017 Surveys

<u>Job Level</u>	<u>Number of Staff Reported in 2015</u>					<u>Number of Staff Reported in 2017</u>					<u>Change (+/-) %</u>
	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	<u>Bancassurer</u>	<u>Total</u>	<u>Insurer</u>	<u>Broker</u>	<u>Company Agency</u>	<u>Bancassurer</u>	<u>Total</u>	
Senior Management	539	157	25	6	727	536	213	27	46	822	+95 (+13.1%)
Middle Management	2 142	285	30	19	2 476	2 554	267	72	287	3 180	+704 (+28.4%)
Supervisor	2 748	127	69	32	2 976	2 893	115	69	243	3 320	+344 (+11.6%)
Technical Representative	-	1 441	289	1 106	2 836	-	1 446	248	1 033	2 727	-109 (-3.8%)
Clerk	1 090	395	1	38	1 524	2 348	332	4	318	3 002	+1 478 (+97.0%)
Insurance Agent	31 328	-	-	-	31 328	54 626	-	-	-	54 626	+23 298 (+74.4%)
Other Supporting Staff	1 275	30	1	-	1 306	986	50	3	94	1 133	-173 (-13.2%)
Total	39 122	2 435	415	1 201	43 173	63 943	2 423	423	2 021	68 810	+25 637 (+59.4%)

2.37 Table 14 and Diagram 14 show that the total number of insurance agents has increased by 23 298, or 74.4% from 31 328 persons in 2015 to 54 626 persons in 2017. In particular, the numbers of unit managers/ agency supervisors and agents have increased by 3 834 (69.9%) and 18 629 persons (77.1%) respectively. The numbers of agency directors/district directors/regional directors/senior agency managers and agency managers also recorded an increase by 214 (45.7%) and 621 persons (50.9%) respectively.

Diagram 14: Manpower Changes of Life Insurance Agents between 2015 and 2017 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2015 at the same job level.

Forecast of Life Insurance Manpower for the Next 24 months

2.38 Employers of the life insurance sector were asked to forecast their manpower for the next 24 months. The forecast of life insurance manpower (excluding other supporting staff who were non-insurance staff) as in January 2019 would be 71 890, representing an increase of 2 038 persons (2.9%) when compared with the manpower demand of 69 852 persons in January 2017. The distribution of manpower forecast by job level is shown in Table 15 below:

Table 15: Forecast of Life Insurance Manpower by Branch by Job Level

Branch	Manpower Demand = Existing Manpower + Vacancies																				
	Senior Management			Middle Management			Supervisor			Technical Representative			Clerk			Insurance Agent			Total		
	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)	2017	2019	Increase (Decrease)
Life Insurer	359	359	- 0.0%	1 706	1 725	19 1.1%	1 818	1 829	11 0.6%	-	-	- 0.0%	1 744	1 744	- 0.0%	38 395	40 299	1 904 5.0%	44 022	45 956	1 934 4.4%
Composite Insurer	185	185	- 0.0%	956	956	- 0.0%	1 246	1 246	- 0.0%	-	-	- 0.0%	765	765	- 0.0%	17 850	17 850	- 0.0%	21 002	21 002	- 0.0%
Broker	213	226	13 6.1%	268	268	- 0.0%	115	115	- 0.0%	1 533	1 635	102 6.7%	337	331	-6 -1.8%	-	-	- 0.0%	2 466	2 575	109 4.4%
Company Agency – Insurance	27	27	- 0.0%	72	72	- 0.0%	69	69	- 0.0%	185	185	- 0.0%	4	4	- 0.0%	-	-	- 0.0%	357	357	- 0.0%
Company Agency - Alternative Distribution	-	-	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	63	63	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	63	63	- 0.0%
Bancassurer	46	46	- 0.0%	288	287	-1 -0.3%	245	243	-2 -0.8%	1 043	1 043	- 0.0%	320	318	-2 -0.8%	-	-	- 0.0%	1 942	1 937	-5 -0.3%
All Branches	830	843	13 1.6%	3 290	3 308	20 0.6%	3 493	3 502	13 0.4%	2 824	2 926	102 3.6%	3 170	3 162	8 0.3%	56 245	58 149	1 904 3.4%	69 852	71 890	2 038 2.9%

Remarks: i) The 2017 manpower demand is the summation of existing manpower and vacancies.

ii) Other supporting staff of with a manpower demand of 1 289 persons are excluded from the above table.

Projection of Life Insurance Manpower

2.39 According to paragraph 2.38, employers forecasted an increase of 2 038 persons by January 2019, or 2.9% increase when compared with the manpower demand of 69 852 persons in January 2017. Employers' forecast of manpower demand for the next 24 months by job level is summarized in Table 16.

Table 16: Forecast of Manpower Requirements by Job Level

	Manpower Demand in 2017	Forecast Manpower Demand by Jan 2019	Growth / Decline (%)
Senior Management	830	843	13 (1.6%)
Middle Management	3 290	3 308	18 (0.5%)
Supervisor	3 493	3 502	9 (0.3%)
Technical Representative	2 824	2 926	102 (3.6%)
Clerk	3 170	3 162	-8 (-0.3%)
Insurance Agent	56 245	58 149	1 904 (3.4%)
Total	69 852	71 890	2 038 (2.9%)

2.40 As per paragraph 2.38, employers forecasted an increase of 2 038 life insurance personnel by January 2019. When compared with the 2015 Survey, the forecast was a decline of 106 persons or -0.2% by 2017.

2.41 Based on employers' forecast, the job level of insurance agents had the largest growth in terms of the number of personnel which might reflect the important of salespersons to generate revenue for life insurance companies, particularly life insurers. The two job levels that would have the largest growth/decline by January 2019 in terms of the number of personnel are shown below:

<u>Job Level</u>	<u>Growth/Decline in Number</u>
Insurance Agent	1 904
Technical Representative	102

2.42 Readers should note that employers' forecast is based on personal guess and industry experience of respondents to project the manpower change in 24 months' time.

Minimum Education/Professional Qualification Requirements of the Life Insurance Workforce

2.43 Life insurance employers were asked to indicate the minimum education requirement and professional qualifications for their staff members. A summary of the findings of the minimum education requirement is shown in Table 17. Out of a total of 822 senior management staff members, 524 of them were required to have a minimum education level of university degree or above. Findings of the requirement of professional qualifications are shown in Table 18.

Table 17: Minimum Education Requirement
of the Life Insurance Workforce

<u>Job Level</u>	Postgraduate: Higher Degrees (e.g. Master Degree) or equivalent	First Degree or equivalent	Sub-degree: AD/HD/PD/ High Cert or equivalent	Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or equivalent	Junior Secondary; Secondary 1-3 or equivalent	Unspecified	Total
Senior Management	10	514	24	-	-	274	822
Middle Management	16	2 038	250	26	-	850	3 180
Supervisor	-	1 617	215	353	-	1 135	3 320
Technical Representative	-	440	470	1 026	-	791	2 727
Clerk	-	626	959	1 132	3	282	3 002
Insurance Agent	-	108	347	19 302	-	34 869	54 626
Total	26	5 343	2 265	21 839	3	38 201	67 677
(%)*	<0.1%	7.9%	3.3%	32.3%	<0.1%	56.4%	100%

* As a percentage of the total number of employees (excluding 1 133 other supporting staff). Total percentage may not equal 100% due to rounding.

Table 18: Professional Qualification Requirement
of the Life Insurance Workforce

Job Level	Professional Qualification*	Total	Percentage**
Senior Management	168	822	20.4%
Middle Management	265	3 180	8.3%
Supervisory	275	3 320	8.3%
Technical Representative	206	2 727	7.6%
Clerk	-	3 002	0.0%
Insurance Agent	94	54 626	0.2%
Total	1 008	67 677	1.5%

* Other than the Insurance Intermediaries Qualifying Examination (IIQE), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Fellow, Life Management Institute (FLMI), Professional Diploma in Insurance Program (PDI), etc. Table 16 shows that senior management staff had the highest percentage requirement to possess professional qualifications. Out of a total of 822 senior management staff, 168 or 20.4% of them were required to have professional qualifications.

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

2.44 With reference to paragraph 2.43, the Survey revealed that life insurance employers generally preferred their staff members at the senior management level and middle management level to possess university degree or above education level and/or professional qualifications. For supervisory level, 48.7% of the employers preferred their staff to have an education level of university degree or above. Table 19 below shows the percentages of the minimum education/professional qualification requirements of the life insurance workforce at various job levels reported by respondents.

Table 19: Minimum Education/Professional Qualification Requirements of the Life Insurance Workforce

<u>Education/ Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	20.4%	8.3%	8.3%	7.6%	0.0%	0.2%
Postgraduate: Higher Degrees (e.g. Master Degree) or Equivalent	1.2%	0.5%	0.0%	0.0%	0.0%	0.0%
First Degree or Equivalent	62.5%	64.1%	48.7%	16.1%	20.9%	0.2%
Sub-degree: AD/HD/PD/ High Cert or Equivalent	2.9%	7.9%	6.5%	17.2%	31.9%	0.6%
Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or Equivalent	0.0%	0.8%	10.6%	37.6%	37.7%	35.3%
Junior Secondary; Secondary 1-3 or Equivalent	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%

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

2.45 Table 20 below shows the minimum requirement of year(s) of experience of the life insurance workforce.

Table 20: Minimum Requirement on Year(s) of Experience in the Life Insurance Sector

Job Level	Number of Personnel						Total (%)**
	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	
(i) Insurance Employee							
Senior Management	1 0.1%	18 2.2%	54 6.6%	137 16.7%	354 43.1%	258 31.4%	822 100%
Middle Management	- 0.0%	19 0.6%	227 7.1%	1 763 55.4%	321 10.1%	850 26.7%	3 180 100%
Supervisor	2 0.1%	85 2.6%	1 265 38.1%	833 25.1%	- 0.0%	1 135 34.2%	3 320 100%
Technical Representative	261 9.6%	844 30.9%	551 20.2%	79 2.9%	7 0.3%	985 36.1%	2 727 100%
Clerk	1 133 37.7%	820 27.3%	729 24.3%	37 1.2%	- 0.0%	283 9.4%	3 002 100%
Sub-total (%)*	1 397 10.7%	1 786 13.7%	2 826 21.7%	2 849 21.8%	682 5.2%	3 511 26.9%	13 051 100%
(ii) Insurance Agent							
Agency Director/District Director/Regional Director/Senior Agency Manager	- 0.0%	- 0.0%	34 5.0%	12 1.8%	126 18.5%	510 74.8%	682 100%
Agency Manager	- 0.0%	- 0.0%	603 32.7%	94 5.1%	- 0.0%	1 145 62.2%	1 842 100%
Unit Manager/Agency Supervisor	- 0.0%	1 689 18.1%	604 6.5%	- 0.0%	- 0.0%	7 024 75.4%	9 317 100%
Agent	14 128 33.0%	118 0.3%	6 <0.1%	- 0.0%	- 0.0%	28 533 66.7%	42 785 100%
Sub-total (%)*	14 128 25.9%	1 807 3.3%	1 247 2.3%	106 0.2%	126 0.2%	37 212 68.1%	54 626 100%
Total (%)*	15 525 22.9%	3 593 5.3%	4 073 6.0%	2 955 4.4%	808 1.2%	40 723 60.2%	67 677 100%

* Caution should be taken when analysing Table 20 in view of the relatively high percentage of unspecified/refused responses.

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

2.46 The survey findings revealed that 43.1% of the respondents required their staff at senior management level to possess more than ten years of working experience. The requirement for supervisors was mainly over two to five years of working experience. For technical representatives, the requirement was mostly from one to two years. For agents and clerks, the requirement was less than one year. Again, there were a large number of unspecified/refusal cases, with the largest number of cases coming from the category of agents (28 533). Readers of this report should exercise due care when they examine the findings.

Average Monthly Income Range of the Life Insurance Workforce

2.47 Table 21 shows the distribution of employees by average monthly income range at different job levels in life insurance sector. It should be noted that it is not the intention of this survey to collect information on the income of insurance personnel and the following income data only serves to cross-check the reliability of manpower data at various job levels. In addition, as a certain number of respondents did not provide the required data, readers of this report should be mindful of this when they interpret the findings in Table 21.

Table 21: Number of Employees by Average
Monthly Income Range by Job Level

Job Level	<u>Number of Employees</u>										Total (%)**
	Below \$8,000 (%)*	\$8,000 to \$10,000 (%)*	\$10,001 to \$20,000 (%)*	\$20,001 to \$30,000 (%)*	\$30,001 to \$40,000 (%)*	\$40,001 to \$60,000 (%)*	\$60,001 to \$80,000 (%)*	\$80,001 to \$100,000 (%)*	Above \$100,000 (%)*	Not Applicable/ Unspecified Refusal (%)*	
Senior Management	-	-	-	32	39	70	26	48	183	424	822
	0.0%	0.0%	0.0%	3.9%	4.7%	8.5%	3.2%	5.8%	22.3%	51.6%	100%
Middle Management	-	-	17	44	260	381	793	80	10	1 595	3 180
	0.0%	0.0%	0.5%	1.4%	8.2%	12.0%	24.9%	2.5%	0.3%	50.2%	100%
Supervisor	-	-	69	205	695	308	-	-	-	2 043	3 320
	0.0%	0.0%	2.1%	6.2%	20.9%	9.3%	0.0%	0.0%	0.0%	61.5%	100%
Technical Representative	15	36	458	587	233	30	-	-	-	1 368	2 727
	0.6%	1.3%	16.8%	21.5%	8.5%	1.1%	0.0%	0.0%	0.0%	50.2%	100%
Clerical	-	6	1 103	833	-	-	-	-	-	1 060	3 002
	0.0%	0.2%	36.7%	27.7%	0.0%	0.0%	0.0%	0.0%	0.0%	41.3%	100%
Insurance Agent	333	-	-	219	42	95	26	-	4	53 907	54 626
	0.6%	0.0%	0.0%	0.4%	0.1%	0.2%	<0.1%	0.0%	<0.1%	98.7%	100%
Total	348	42	1 647	1 920	1 269	884	845	128	197	60 397	67 677
(%)**	0.5%	0.1%	2.4%	2.8%	1.9%	1.3%	1.2%	0.2%	0.3%	89.2%	100%

(%)* As a percentage of the total number of employees at the same job level in the industry.

(%)** As a percentage of the total number of employees (excluding 1 133 other supporting staff) in the industry. Total percentage may not equal 100% due to rounding.

Average Age Range of the Life Insurance Workforce

2.48 Table 22 shows the distribution of life insurance personnel by average age range at different job levels. The majority of the insurance personnel at all job levels ranged from 35 to 50 years old. However, as a certain number of respondents did not provide the required data, readers of this report should be mindful of this when they interpret the findings in Table 22.

Table 22: Number of Employees by Average Age Range by Job Level

<u>Job Level</u>	<u>Number of Employees</u>				Total (%)**
	<u>Below 35 (%)*</u>	<u>35 - 50 (%)*</u>	<u>Over 50 (%)*</u>	<u>Not Applicable/ Unspecified Refusal (%)*</u>	
Senior Management	19	236	118	449	822
	2.3%	28.7%	14.4%	54.6%	100%
Middle Management	81	1 412	25	1 662	3 180
	2.5%	44.4%	0.8%	52.3%	100%
Supervisor	377	818	11	2 114	3 320
	11.4%	24.6%	0.3%	63.7%	100%
Technical Representative	500	857	92	1 278	2 727
	18.3%	31.4%	3.4%	46.9%	100%
Clerical	862	1 040	12	1 088	3 002
	28.7%	34.6%	0.4%	36.2%	100%
Insurance Agent	118	4 897	23	49 588	54 626
	0.2%	9.0%	<0.1%	90.8%	100%
Total	1 957	9 260	281	56 179	67 677
(%)**	2.9%	13.7%	0.4%	83.0%	100%

(%)* As a percentage of the total number of employees at the same job level in the industry.

(%)** As a percentage of the total number of employees (excluding 1 133 other supporting staff) in the industry. Total percentage may not equal 100% due to rounding.

D. OVERALL VIEW OF THE INSURANCE INDUSTRY

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

Staff Turnover in the Insurance Industry in the Past Twelve Months

2.50 In the twelve months prior to the fieldwork of the survey, 10 014 insurance personnel left their employment. Table 23 shows the number of insurance personnel who left in the past twelve months by reason and by job level. During the same period, 3 007 insurance personnel (excluding insurance agents) were recruited. Table 24 shows the number of insurance personnel recruited in the past twelve months by source and by geographic origin.

Table 23 : Number of Insurance Personnel Who Left Their Employment
in the Past Twelve Months by Reason and by Job Level

Reason		Managerial	Supervisory	Clerical	Technical Representative	Insurance Agent	Total
(I) Leaving of the company was initiated by the insurance personnel							
(a)	Taking up another insurance job/job related to the insurance industry or starting own insurance related business	171	101	300	205	0	777
(b)	Taking up banking/finance job/job related to the banking/finance industry or starting own finance related business	14	10	34	46	0	104
(c)	Taking up a job outside the insurance/ banking/finance industry or starting own business outside the insurance/ banking/finance industry	2	4	47	7	11	71
(d)	Emigration	2	0	5	1	0	8
(e)	Repatriation	2	1	0	1	0	4
(f)	Relocation of workplace						
	(i) to Mainland China/ Macau/ Taiwan	1	0	0	1	0	2
	(ii) to other countries	2	0	3	0	0	5
(g)	Retirement	6	7	3	6	0	22
(h)	Further studies	9	6	32	2	0	49
(i)	Other reasons	96	193	211	29	202	731
(j)	Reasons unknown	83	130	313	324	6 532	7 382
Sub-total		388	452	948	622	6 745	9 155
(II) Leaving of the company was initiated by the company							
(a)	Retrenchment/Termination of agency agreement	7	3	44	0	330	384
(b)	Restructure/ Closure of Company	4	5	10	2	14	35
(c)	Expiry of employment contract	2	20	25	11	n/a	58
(d)	Poor performance	11	18	63	12	221	325
(e)	Other reasons	1	1	2	0	23	27
(f)	Reasons unknown	10	9	11	0	0	30
Sub-total		35	56	155	25	588	859
Total		423	508	1 103	647	7 333	10 014

**Table 24 : The Number of Recruits in the Insurance Industry
in the Past Twelve Months by Source and by Geographic Origin**

(I) The number of recruits in the past twelve months by source:						
Source		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	From another insurance company/ insurance intermediary/insurance related company	218	169	486	392	1 265
(b)	From a bank/finance company	17	28	20	32	97
(c)	From a company outside the insurance/banking/ finance industry	18	37	184	101	340
(d)	From a college/school direct					
	(i) Graduate of university degree or above	0	24	94	15	133
	(ii) Sub-degree holder (HD/AD/D/HC/C or equivalent)	0	0	5	7	12
	(iii) Graduate of HKDSE/ Matriculant/secondary school leaver or equivalent/student below secondary 5	0	1	7	23	31
(e)	Other sources	4	0	15	37	56
(f)	Source unclassified	256	373	301	143	1 073
Total		513	632	1 112	750	3 007
(II) The number of recruits in the past twelve months by geographic origin:						
Geographic Origin		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	Hong Kong	440	513	1 088	735	2 776
(b)	Mainland China	1	12	6	8	27
(c)	Macau	0	2	4	0	6
(d)	Taiwan	2	2	0	0	4
(e)	Others	12	11	13	7	43
(f)	Source unclassified	58	92	1	0	151
Total		513	632	1 112	750	3 007

2.51 With reference to paragraph 2.50, Table 25 below shows the staff turnover statistics for the insurance industry in the past twelve months. The highest turnover rate (i.e. 15.7%) was in the clerical level, followed by the technical representative/ insurance agent (11.4%). The overall turnover rate was 11.0%.

Table 25 : Staff Turnover of the Insurance Industry in the Past Twelve Months

	Managerial	Supervisory	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	513	632	1 112	18 094	20 351
Number who Left	423	508	1 103	7 980 [#]	10 014
Net Effect Increase (Decrease)	90	124	9	10 114	10 337
Number of People in the Job Level (including vacancies)	7 828	6 096	7 031	69 945	90 900
Staff Turnover Rate*	5.4%	8.3%	15.7%	11.4%	11.0%

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

@ “Number Recruited” for insurance agents = No. of insurance agents newly registered from 1.1.2016 to 31.12.2016.

“Number who Left” for insurance agents = No. of insurance agents newly registered from 1.1.2016 to 31.12.2016 minus the change in the number of insurance agents between 1.1.2016 and 31.12.2016.

Number of Employees who Left the Insurance Industry

2.52 As shown in Table 26, 9 539 (out of 10 014 employees as shown in Table 23) insurance practitioners were reported to have had either taken up another insurance job, left the insurance field, emigrated, relocated workplace, retired, repatriated, gone for further studies or undergone retrenchment during the past twelve months. 649 persons leaving the insurance industry represented 0.7% of the manpower demand of 90 900 people in 2017. However, the rate of the number of employees leaving the insurance industry could be higher if those 8 113 insurance practitioners who had left for “Other Reasons” (731) and “Reasons Unknown” (7 382) were taken into account. Establishments have to recruit staff as replacement for the employees who left the insurance industry.

Table 26 : Number of Insurance Personnel Who Left
the Insurance Sector in the Past Twelve Months

<u>Reason</u>	<u>Number Left</u>	
Taking up another insurance job in Hong Kong	777	
Taking up banking/finance or related job in Hong Kong	104	} 649 (number of employees who left the insurance industry)
Taking up a non-insurance job in Hong Kong	71	
Emigration	8	
Repatriation	4	
Relocation of workplace	7	
Retirement	22	
Further Studies	49	
Retrenchment	384	
Other reasons*	731	(excluding those initiated by the company)
Reasons unknown	7 382	
Total	9 539	
=====		
Manpower in 2017 (including vacancies):	General insurance	= 21 048 (see Table 4, para. 2.20)
	Life insurance	= 69 852 (see Table 15, para. 2.38)
		90 900
=====		

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

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

2.53 The Survey revealed that 654 insurance personnel had been promoted in the past twelve months. However, the findings were solely based on the information provided by respondents at the time of the survey. Readers of this report should exercise due care when they examine the findings. The number of internal promotions in the insurance industry by job level is summarized in Table 27 below.

Table 27: Number of Internal Promotions in the
Insurance Industry in the Past Twelve Months
(1.1.2016 to 31.12.2016)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Middle Manager to Senior Manager	80
From Supervisor to Middle Manager	177
From Clerk to Supervisor	228
From Others to Clerk	157
From Agent/Technical Representative to Unit Manager/Agency Supervisor	8
From Unit Manager/Agency Supervisor to Agency Manager	4
From Agency Manager to Agency Director/ Senior Agency Manager	0
Total	654 =====

Staff to be Recruited by Education Level

2.54 Table 28 shows the estimated number of personnel to be recruited in the next 24 months by education level.

Table 28 : Number of Staff to be Recruited in the Next 24 Months
by Type of Education Level

	<u>Number of Personnel</u>				Total (%)*
	<u>Graduate of University Degree or Above</u>	<u>Sub-degree Holder (HD/AD/D/HC/C or Equivalent)</u>	<u>Graduate of HKDSE/ Matriculant/Secondary School Leaver or Equivalent/Student Below Secondary 5</u>	<u>Unspecified</u>	
Managerial	131 (92.9%)	9 (6.4%)	1 (0.7%)	- (0.0%)	141 (100%)
Supervisory	83 (68.0%)	19 (15.6%)	20 (16.4%)	- (0.0%)	122 (100%)
Clerical	36 (28.3%)	34 (26.8%)	57 (44.9%)	- (0.0%)	127 (100%)
Technical Representative	79 (14.8%)	39 (7.3%)	413 (77.6%)	1 (0.2%)	532 (100%)
Total (%)*	329 (35.7%)	101 (11.0%)	491 (53.3%)	1 (0.1%)	922 (100%)

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

Recruitment Difficulties

2.55 Table 29 below shows the number of insurance establishments which encountered recruitment difficulties in the past twelve months by branch and by job level. 62 insurance establishments reported difficulties in the recruitment of technical representatives and 46 establishments reported difficulties in the recruitment of clerks.

Table 29: Number of Insurance Establishments which Encountered
Recruitment Difficulties in the Past Twelve Months

Branch	Recruitment Difficulties	Managerial		Supervisory		Clerical		Technical Representative	
		No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*
Life Insurance	Yes	9	32.1%	8	28.6%	3	10.7%	0	0.0%
	No	1	3.6%	2	7.1%	10	35.7%	0	0.0%
	Had not recruited or tried to recruit	18	64.3%	18	64.3%	15	53.6%	28	100.0%
	Total	28	100.0%	28	100.0%	28	100.0%	28	100.0%
General Insurance	Yes	7	10.3%	10	14.7%	10	14.7%	0	0.0%
	No	13	19.1%	12	17.6%	23	33.8%	0	0.0%
	Had not recruited or tried to recruit	48	70.6%	46	67.6%	35	51.5%	68	100.0%
	Total	68	100.0%	68	100.0%	68	100.0%	68	100.0%
Composite (i.e. Life and General) Insurance	Yes	5	45.5%	5	45.5%	4	36.4%	0	0.0%
	No	1	9.1%	1	9.1%	2	18.2%	0	0.0%
	Had not recruited or tried to recruit	5	45.5%	5	45.5%	5	45.5%	11	100.0%
	Total	11	100.0%	11	100.0%	11	100.0%	11	100.0%
Insurance Broker	Yes	5	0.8%	4	0.6%	17	2.6%	53	8.0%
	No	27	4.1%	22	3.3%	69	10.4%	87	13.1%
	Had not recruited or tried to recruit	634	95.2%	640	96.1%	580	87.1%	526	79.0%
	Total	666	100.0%	666	100.0%	666	100.0%	666	100.0%

Branch	Recruitment Difficulties	Managerial		Supervisory		Clerical		Technical Representative	
		No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*	No. of Establishments	Percentage*
Company Agency – Insurance	Yes	12	1.0%	5	0.4%	12	1.0%	4	0.3%
	No	0	0.0%	0	0.0%	15	1.3%	57	4.8%
	Had not recruited or tried to recruit	1 170	99.0%	1 177	99.6%	1 155	97.7%	1 121	94.8%
	Total	1 182	100.0%	1 182	100.0%	1 182	100.0%	1 182	100.0%
Company Agency – Alternative Distribution	Yes	0	0.0%	0	0.0%	0	0.0%	5	0.5%
	No	4	0.4%	4	0.4%	4	0.4%	33	3.5%
	Had not recruited or tried to recruit	928	99.6%	928	99.6%	928	99.6%	894	95.9%
	Total	932	100.0%	932	100.0%	932	100.0%	932	100.0%
Bancassurer	Yes	1	4.2%	1	4.2%	0	0.0%	0	0.0%
	No	3	12.5%	11	45.8%	11	45.8%	5	20.8%
	Had not recruited or tried to recruit	20	83.3%	12	50.0%	13	54.2%	19	79.2%
	Total	24	100.0%	24	100.0%	24	100.0%	24	100.0%
All Branches	Yes	39	1.3%	33	1.1%	46	1.6%	62	2.1%
	No	49	1.7%	52	1.8%	134	4.6%	182	6.3%
	Had not recruited or tried to recruit	2823	97.0%	2 826	97.1%	2 731	93.8%	2 667	91.6%
	Total	2 911	100.0%	2 911	100.0%	2 911	100.0%	2 911	100.0%

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

2.56 Table 30 shows the reasons of recruitment difficulties in the insurance industry in the past twelve months as indicated by respondents.

Table 30 : Reasons of Recruitment Difficulties in the Insurance Industry
in the Past Twelve Months (1.1.2016 to 31.12.2016)

Reason		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	Insufficient graduates in relevant disciplines from tertiary institutions	1	5	4	6	16
(b)	Lack of candidates with relevant experience and training	36	31	38	50	155
(c)	Working conditions/ remuneration package could not meet recruits' expectations	15	18	23	37	93
(d)	Lack of candidates with good language capabilities					
	(i) English	2	4	6	7	19
	(ii) Putonghua	2	3	10	8	23
(e)	Other reasons	-	1	1	12	14
Total		56	62	82	120	320

Reasons of Recruitment Difficulties

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

<u>Reasons</u>	<u>Number of Establishments</u>	<u>%</u>
1. Lack of candidates with relevant experience and training	155	48.4%
2. Working conditions/remuneration package could not meet recruits' expectations	93	29.1%
3. Lack of candidates with good language capabilities		
(i) English	19	5.9%
(ii) Putonghua	23	7.2%

2.58 As per Table 30, 93 establishments or 29.1% of 320 establishments reported that they had recruitment difficulties due to working conditions/remuneration package could not meet recruits' expectations. As per the findings of the 2017 Survey, employers might further improve the working conditions and remuneration packages for insurance personnel so as to retain staff members or attract new entrants to the insurance profession.

Manpower Supply and Demand in the Insurance Industry

Demand for Personnel

Projected Additional Manpower Requirements of the General Insurance Sector by January 2019

2.59 The projected additional manpower requirements for the general insurance sector by January 2019 are shown in Table 31 below (with reference to paragraphs 2.17, 2.20 and 2.52 with a rate of employees leaving the insurance industry at 0.7% as per Table 26). As shown in Table 31, the total projected additional manpower requirements in the general insurance sector by January 2019 would be 915, with the highest projected additional manpower requirement in technical representatives (456), followed by clerks (147), middle management staff (120) and supervisors (120).

Table 31 : Projected Additional Manpower Requirements
of the General Insurance Sector by January 2019

Job Level	(a) Manpower Projection by Jan 2019	(b) Manpower Demand in 2017	(c) = (a) – (b) Projected Additional People Required by Jan 2019	(d) Projected No. of Personnel in 2018# (excluding vacancies)	(e) = [No. of employees in 2017 + (d)]*0.7% Replacement for employees leaving the insurance industry (at 0.7%)	(f) Inputs to Fill Vacancies in 2017	(g) = (c) + (e) + (f) Projected Additional Manpower Requirements by Jan 2019
Senior Management	1 210	1 212	- 2	1 210	17	1	16
Middle Management	2 546	2 496	50	2 486	35	35	120
Supervisor	2 649	2 603	46	2 588	36	38	120
Technical Representative	8 649	8 524	125	8 371	117	214	456
Clerk	3 877	3 861	16	3 791	53	78	147
Insurance Agent	2 352	2 352	0	2 329	33	23	56
Total	21 283	21 048	235	20 775	291	389	915

The projected number of personnel in 2018 is projected according to the growth rate derived from the employers' forecasted number of employees in 2019 with the assumption that the annual growth rate is constant from 2017 to 2019.

Projected Additional Manpower Requirements of the Life Insurance Sector by January 2019

2.60 The projected additional manpower requirements for the life insurance sector by January 2019 are shown in Table 32 below (with reference to paragraphs 2.32, 2.38 and 2.52 with a rate of employees leaving the insurance industry at 0.7% as per Table 26). As shown in Table 32,

the total projected additional manpower requirements in the life insurance sector by January 2019 would be 5 169, with the highest projected additional manpower requirement in insurance agents (4 294), followed by technical representatives (238) and supervisors (229).

Table 32 : Projected Additional Manpower Requirements
of the Life Insurance Sector by January 2019

Job Level	(a) Manpower Projection by Jan 2019	(b) Manpower Demand in 2017	(c) = (a) – (b) Projected Additional People Required by Jan 2019	(d) Projected No. of Personnel in 2018# (excluding vacancies)	(e) = [No. of employees in 2017 + (d)*0.7% Replacement for employees leaving the insurance industry (at 0.7%)	(f) Inputs to Fill Vacancies in 2017	(g) = (c) +(e) + (f) Projected Additional Manpower Requirements by Jan 2019
Senior Management	843	830	13	828	12	8	33
Middle Management	3 308	3 290	18	3 189	45	110	173
Supervisor	3 502	3 493	9	3 324	47	173	229
Technical Representative	2 926	2 824	102	2 776	39	97	238
Clerk	3 162	3 170	- 8	2 998	42	168	202
Insurance Agent	58 149	56 245	1 904	55 543	771	1 619	4 294
Total	71 890	69 852	2 038	68 658	956	2 175	5 169

The projected number of personnel in 2018 is projected according to the growth rate derived from the employers' forecasted number of employees in 2019 with the assumption that the annual growth rate is constant from 2017 to 2019.

2.61 A summary of the projected total additional manpower requirements in the insurance industry by January 2019 is given in Table 33 below:

Table 33 : Summary of Additional Manpower Requirements
of the Insurance Industry by January 2019

Job Level	Additional Manpower Requirements in the General Insurance Sector by Jan 2019	Additional Manpower Requirements in the Life Insurance Sector by Jan 2019	Total Additional Manpower Requirements in the Insurance Industry by Jan 2019
Senior Management	16	33	49
Middle Management	120	173	293
Supervisor	120	229	349
Technical Representative	456	238	694
Clerk	147	202	349
Insurance Agent	56	4 294	4 350
Total	915 =====	5 169 =====	6 084 =====

Education/Professional Qualification Requirement of the Additional Manpower by January 2019

2.62 With reference to Table 7 in paragraph 2.24, Table 19 in paragraph 2.44 and Table 33 in paragraph 2.61, a summary of the additional number of insurance practitioners with the required education/professional qualification by January 2019 is given in Table 34 below. The demand for employees with senior secondary education was the highest (2 125), followed by the education level of first degree or equivalent (537).

Table 34 : Education/Professional Qualification Requirements of the Additional Manpower of the Insurance Industry by January 2019

<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	48	67	115
Postgraduate: Higher Degrees (e.g. Master Degree) or equivalent	25	1	26
First Degree or equivalent	205	332	537
Sub-degree: AD/HD/PD/ High Cert or equivalent	140	161	301
Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/ FD/ Yi Ji Dip. or equivalent	418	1 707	2 125
Junior Secondary; Secondary 1-3 or equivalent	3	-	3
Total	839 =====	2 268 =====	3 107 =====

Manpower Supply of Insurance Personnel

2.63 Table 34 shows that the highest demand for insurance personnel was those who had an education background of secondary education or equivalent. This category of demand should be able to be met as the market has an abundant supply of secondary school graduates every year. In terms of the supply of manpower with other qualifications, such as university degree, professional qualifications, higher diploma, etc., there are some insurance related courses offered by various course providers. According to the information provided by the University Grants Committee of Hong Kong (UGC), the Vocational Training Council (VTC) and course providers running insurance related courses, the estimated number of graduates with degree and sub-degree qualifications related to insurance (e.g. financial planning, financial investment, finance, etc) would be 4 647 from 2017/18 to 2018/19. However, the figure does not cover the total manpower supply in the industry as overseas graduates are not included and only 41.4% of the course providers were willing to disclose the number of graduates. The details are summarized in Table 35.

Table 35: Supply of Graduates of Insurance Related Education/Training Programmes

	<u>Estimated Number of Graduates in 2017/2018*</u>	<u>Estimated Number of Graduates in 2018/2019*</u>
Degree	1 996 [^]	1 895 [^]
Sub-degree	473 [#]	283 [#]

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

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

[^] According to the information provided by the University Grants Committee of Hong Kong (UGC), the estimated number of graduates with degree qualifications in business related discipline would be 4 857 and 4 846 in 2017/2018 and 2018/2019 respectively.

Matching of Manpower Demand and Supply

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

Estimated Training Plans of Insurance Personnel in the Next Twelve Months

2.65 In the 2017 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills”. The top five types/topics of training for various job levels in the order of frequency being selected by employers are summarized in Table 36-40 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 36: Types/Topics of Training for Managerial Staff

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

Table 37: Types/Topics of Training for Supervisors

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

Table 38: Types/Topics of Training for Clerical Staff

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

Table 39: Types/Topics of Training for Technical Representatives

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Basic Job-related	Law Relating to Insurance
3	Generic Skills	Marketing/Selling Skills
4	Basic Job-related	Financial Planning
5	Basic Job-related	Life Insurance

Table 40: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	Financial Planning
2	Management/ Executive	Agency Building and Development
3	Management/ Executive	Principles & Practice of Management
3	Management/ Executive	Strategic Management
3	Management/ Executive	Marketing Management
3	Management/ Executive	Risk Management
3	Management/ Executive	Leadership
3	Management/ Executive	Team Building
3	Basic Job-related	Life Insurance
3	Basic Job-related	MPF
3	Basic Job-related	Retirement Planning
3	Generic Skills	Marketing/Selling Skills

2.66 Generally speaking, management/executive training types/topics like Problem Solving and Decision Making and Principles & Practice of Management etc. are important to managerial staff. General Insurance and Law Relating to Insurance are important to supervisors and technical representatives, while training related to languages is important to clerical staff. For insurance agents, Financial Planning and Agency Building and Development are important types/topics of training.

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

2.67 The 2017 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next twelve months. It should be noted that for establishments which did not sponsor employees to attend external training programmes might or might not provide in-house training to their employees as this survey did not ask for this piece of information. The findings are shown in Table 41.

Table 41 : Percentage of Training to be Provided by External
Course Providers in the Next Twelve Months

Percentage of External Training	Managerial	Supervisor	Clerical	Technical Representative	Insurance Agent
0%	355	106	437	658	4
1% - 24%	49	34	46	82	7
25% - 49%	44	30	30	17	0
50% - 74%	130	56	82	48	0
75% - 99%	43	7	12	38	1
100%	443	127	254	1 645	5

Training Expenses in 2015-2017

2.68 Table 42 and Table 43 show the information on training expenses and training budget in 2015-2017 for insurance employees and insurance agents respectively. Concerning in-house training for insurance employees, the training expenses in 2016 as compared with those in 2015 and the training budget for 2017 as compared with the training expenses in 2016 remained unchanged for the majority of establishments, i.e. 95.4% and 94.0% respectively. Similar findings were also found in the category of external training that 2 816 or 92.8% establishments and 2 796 or 92.1% establishments would have no change for training expenses and training budget respectively. There were 107 or 3.5% establishments indicated that they would increase the training budget for external training in 2017. For insurance agents, the majority of establishments also indicated that the training expenses in 2016 as compared with those in 2015 and the training budget for 2017 as compared with the training expenses in 2016 remained unchanged.

Table 42 : Percentage of Change in Training Expenses and Training Budget in 2015-2017 (Excluding Insurance Agents)

Percentage Change	Range	The training expenses in 2016 as compared with those in 2015	The training budget for 2017 as compared with the training expenses in 2016	The training expenses in 2016 as compared with those in 2015	The training budget for 2017 as compared with the training expenses in 2016
		In-house Training		External Training	
No Change	No Change	2 894	2 853	2 816	2 796
Increase by	over 50%	3	1	22	14
	21% to 50%	0	5	10	19
	11% to 20%	3	8	20	18
	5% to 10%	5	20	23	34
	less than 5%	6	17	6	22
	Sub-total	17	51	81	107
Decrease by	over 50%	0	0	6	0
	21% to 50%	2	2	13	3
	11% to 20%	1	0	0	0
	5% to 10%	0	0	0	0
	less than 5%	2	0	0	0
	Sub-total	5	2	19	3
Unspecified	Unspecified	119	129	119	129
Total		3 035	3 035	3 035	3 035

Table 43 : Percentage of Change on the Training Expenses and Training Budget in 2015-2017 (Insurance Agents Only)

Percentage Change	Range	The training expenses in 2016 as compared with those in 2015	The training budget for 2017 as compared with the training expenses in 2016	The training expenses in 2016 as compared with those in 2015	The training budget for 2017 as compared with the training expenses in 2016
		In-house Training		External Training	
No Change	No Change	10	10	12	12
Increase by	over 50%	2	2	2	0
	21% to 50%	2	0	2	0
	11% to 20%	3	3	1	5
	5% to 10%	0	1	0	0
	less than 5%	0	0	0	0
	Sub-total	7	6	5	5
Decrease by	over 50%	0	0	0	0
	21% to 50%	0	0	0	0
	11% to 20%	0	1	0	0
	5% to 10%	0	0	0	0
	less than 5%	0	0	0	0
	Sub-total	0	1	0	0
Unspecified	Unspecified	5	5	5	5
Total		22	22	22	22

** Caution should be taken when analysing Table 43 in view of the high percentage of unspecified responses.

Part-time Insurance Personnel Employed in the Industry

2.69 The Survey indicated that 364 part-time insurance personnel were employed in the insurance industry to help 88 336 (a total workforce of 89 962 minus 1 626 non-insurance employees) full-time insurance personnel perform insurance related functions.

SECTION III

RECOMMENDATIONS

Business Outlook of the Insurance Industry

3.1 According to the statistics released by the government, the total gross premiums of the Hong Kong insurance industry in the first quarter of 2017 has increased by 20.7% over the corresponding period in 2016. The percentage of the increment was 16.7% two years ago. This might be attributable to a stable economic environment.

3.2 Hong Kong is the regional headquarters for many insurance companies. Despite the fact that the global financial market has gone through great volatility in the last decade, the insurance industry has had a satisfactory growth in the same period. This reflects that there exists a robust demand for insurance products and services in the local market. As reported in Section II, the growth in the number of insurance agents is large. When compared with the figures in the first quarter of 2016, revenue premiums of Individual Life and Annuity (Non-Linked) business and Individual Life and Annuity (Linked) business have increased by 25.1% and slightly decreased by 3.5% respectively. Contributions of retirement scheme business have grown by 32.2%. On the other hand, gross and net premiums of the general insurance business have recorded a growth of 6.6% and 7.0% respectively when compared with the figures in the first quarter in 2016. As one of the most developed insurance markets, Hong Kong has attracted customers from the Mainland to buy insurance products. The edges of local insurance products include but not limited to the availability in foreign currency settlement, relatively more competitive premiums, and the goodwill. According to some insurance practitioners, the trend will continue so as to reflect the need for asset diversification by customers from the Mainland.

3.3 2017 is an important year of the insurance industry of Hong Kong. Subsequent to the enactment of the Insurance Companies (Amendment) Ordinance 2015 by the Legislative Council in July 2015, the Insurance Authority (IA) replaced the Office of the Commissioner of Insurance (OCI) to regulate insurance companies with effect from June 26, 2017. It is expected that the IA will modernise the regulatory infrastructure of the insurance industry in order to facilitate the continuous development of the industry. The IA is also tasked with the objective of providing better protection for policy holders. For insurance practitioners, however, the challenges ahead are that there will be more regulatory burden, increased filing and security enhancements, and more attention should be given to issues related to compliance.

3.4 Even though the insurance industry of Hong Kong is a highly concentrated one, the application of insurance technology (InsurTech) has much room for improvement. In this connection, the government set up the Steering Group on Financial Technologies (FinTech) in 2015 in order to propose recommendations to further Hong Kong's development as a Fintech hub by leveraging its role as an international financial centre, the highly developed information and communication technology infrastructure, and ample finance and entrepreneurship talent. Hong Kong can also draw experiences from the Mainland as well as established players such as New York and London. Through the collaboration of the government, the industry, and the startup community / telematics-related companies, a number of insurance companies have introduced wearable devices and mobile apps so as to keep track of the fitness activities of policyholders of life and health insurance products. Obviously, in pursuit of applying InsurTech, one cannot forget about issues like data privacy

and cybersecurity, etc. On the other hand, in order to promote the professionalism of the industry and increase the public awareness of the industry, particularly secondary school students and parents, the insurance industry should come up with some measures like publicity using the mass media and the adoption of advertising endorsers. To enhance talent promotion and training for the development of the insurance industry, on the other hand, the government has launched a three-year “Pilot Programme to Enhance Talent Training for the Insurance Sector” (the Pilot Programme) from 2016 to 2019. Four initiatives under the Pilot Programme will be implemented, i.e., public education programme, training allowance for work-and-learn programme, internship programme, and financial incentive scheme for professional training. These initiatives are expected to attract new blood and enhance the professional competency of the industry.

3.5 The following manpower trends were observed:

- a. In the general insurance sector, the overall manpower situation is an upward trend as reported by respondents. Owing to business expansion, some of the general insurers had recruited more staff, particularly for middle management and clerical staff.
- b. In the life insurance sector, the manpower has increased significantly when compared with the figure in 2015. In particular, clerks and insurance agents had the greatest percentage of increment.
- c. The majority of insurance personnel at all job levels ranged from 35 to 50 years old. It is important to attract more new bloods to join the industry.
- 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. Besides providing services to customers from 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.
- f. Due to the tightened regulatory requirements, insurance practitioners would pay more attention to issues related to compliance. In addition to law related to insurance, practitioners also had to pay attention to data privacy and the use of IT and big data to generate business. On the other hand, specialised general insurance areas like marine insurance and employee benefits did need people to fill the existing vacancies.

Utilization of the 2017 Manpower Survey Report

3.6 The 2017 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 2017, 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 regular 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 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 Because of the interest rate hike and the balance sheet normalisation by the Federal Reserve, investors do expect quantitative easing in reverse. Though estimates vary, most economists agree that balance sheet reduction will lead to generally higher rates. Together with the uncertainty of the future economic growth of the Mainland, all the issues could pose challenges for institutions in managing their funding and liquidity risks which may lead to the conservative forecast by respondents concerning the manpower demand in 24 months' time.

3.9 As revealed by the 2017 Survey (paragraph 2.61), the projected additional manpower requirements of the insurance industry in 2019 will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2019</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2019</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2019</u>
Senior Management	16	33	49
Middle Management	120	173	293
Supervisor	120	229	349
Technical Representative	456	238	694
Clerk	147	202	349
Insurance Agent	56	4 294	4 350
Total	915 =====	5 169 =====	6 084 =====

3.10 In the general insurance sector, the projected manpower demand in 2019 is 915 persons, with the highest additional manpower requirement coming from technical representatives (456), followed by clerks (147), middle management staff (120) and supervisors (120). In the life insurance sector, the projected manpower demand is 5 169 persons, with the highest additional manpower requirement coming from insurance agents (4 294), followed by technical representatives (238) and supervisors (229).

3.11 Cautions should be exercised when interpreting the additional manpower requirements in 2019 as the projection was based on the information provided by survey respondents at the time of the survey and subsequent market changes might not be reflected in the findings.

Most Wanted Attributes and How They can be Acquired

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

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

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

3.15 As mentioned previously, the majority of insurance personnel at all the job levels ranged from 35 to 50 years old, it is important to attract more new blood to join the industry and retain the well-trained workforce to continue serving in the industry. In fact, the Work & Learn Programme under the Pilot Programme to Enhance Talent Training for Insurance Sector of the Government and the Young Insurance Executive Development Programme of Hong Kong Federation of Insurers target at the public, students and existing in-service practitioners, with a view to attracting new blood and enhancing the professional competency and knowledge of the sector. Through class-room training and hands-on work experience, the schemes aim to increase participants' awareness of the wide range of career opportunities and the career paths in the insurance industry. In this connection, the industry should work closely with course providers so that quality pre-employment and in-service training programmes can be developed. In the long run, an insurance degree programme could help train up talents for the industry.

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

Manpower Training

3.17 In the 2017 Survey, employers were requested to suggest several types/topics of training which were considered important for the development of manpower of the industry. The types/topics of training are categorized into four areas, namely, “Management/Executive”, “Professional Knowledge”, “Basic Job-related” and “Generic Skills”. The top five types/topics of training mostly chosen by respondents for various job levels are tabulated below.

Table 1: Types/Topics of Training for Managerial Staff

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

Table 2: Types/Topics of Training for Supervisors

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

Table 3: Types/Topics of Training for Clerical Staff

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

Table 4: Types/Topics of Training for Technical Representatives

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
2	Basic Job-related	Law Relating to Insurance
3	Generic Skills	Marketing/Selling Skills
4	Basic Job-related	Financial Planning
5	Basic Job-related	Life Insurance

Table 5: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	Financial Planning
2	Management/ Executive	Agency Building and Development
3	Management/ Executive	Principles & Practice of Management
3	Management/ Executive	Strategic Management
3	Management/ Executive	Marketing Management
3	Management/ Executive	Risk Management
3	Management/ Executive	Leadership
3	Management/ Executive	Team Building
3	Basic Job-related	Life Insurance
3	Basic Job-related	MPF
3	Basic Job-related	Retirement Planning
3	Generic Skills	Marketing/Selling Skills

3.18 Generally speaking, management/executive training types/topics like Marketing Management, Strategic Management and Principles & Practice of Management etc. are important to managerial staff. Law Relating to Insurance, General Insurance and Life Insurance are important to supervisors and technical representatives, while training related to languages is important to clerical staff. For insurance agents, General Insurance and Life Insurance are important types/topics of training.

3.19 The 2017 Survey revealed that most companies would rely on external course providers to provide training programmes for their personnel in the next twelve months. Concerning in-house training and external training, most of the insurance companies indicated that the training expenses in 2016 and the training budget for 2017 would remain unchanged. A small number of establishments also reflected that they would increase the training budget for in-house and external training in 2017. Results showed that companies were willing to devote resources to provide employees with training.

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

Training Programmes

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

- General Insurance
- Law Relating to Insurance
- Life Insurance
- Effective Communication Skills
- Marketing/Selling Skills
- Time Management
- Spoken English
- Problem Solving and Decision Making

3.22 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. It is of utmost importance for insurance practitioners to thoroughly understand the need of the customer in order to propose a suitable insurance product for him / her.

3.23 With increasing customer sophistication, insurance practitioners are required to have more legal knowledge so as to handle enquiries of customers relating to law. It is important for them to have a good understanding of the legal principles fundamental to the operation of general and life insurance. Insurance practitioners are encouraged to know more about the law relating to insurance so that insurance advice can be given professionally and in turn increase their success rates of business development.

3.24 Effective communication and interpersonal skills are important to close a deal. Knowledge about the use of effective body language, the power of language, good questioning techniques, creativity and persuasive skills etc. are important attributes for insurance practitioners to possess. This is particularly true for those who need to get involved in dealing with clients.

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

第一章

調查目的和範圍

訓練委員會

1.1 保險業訓練委員會〔下稱「本會」〕隸屬職業訓練局〔VTC〕，由香港特別行政區政府任命，職責之一是評估業界人力情況及培訓需求，並為培養業界所需的幹練人手向VTC提交建議。本會的成員由行業團體、保險業機構、教育培訓院校、政府部門提名出任。本會委員名單以及2017年人力調查工作小組名單見附錄1及附錄1a，本會職權範圍載於附錄2。

調查目的

1.2 本會在政府統計處〔統計處〕協助下，於2017年1月9日至3月8日期間進行第18次人力調查。然而，為了收集聘用大量保險從業員機構所填覆的資料，調查工作延至2017年5月9日始結束。調查所得資料經統計處整理並編製圖表，全套圖表於2017年8月初再交本會跟進。

1.3 是次調查目的如下：

- (a) 評估保險專業僱員和保險中介人的人力情況及訓練需求；
- (b) 預測保險業可能出現的人力增長及訓練需求；
- (c) 因應保險專業僱員、保險代理人及業務代表的訓練及人力需求提供建議。

1.4 上次調查於 2015 年進行。為了解整個金融服務界別的人力供求概況，本會同意配合銀行及金融業、會計業的人力調查，同步進行 2017 年保險業人力調查。預計這三個行業的調查結果可提供全面的人力統計資料，有助制定本港金融服務界別的整體人力培訓及發展策略。

調查範圍

1.5 是次調查涵蓋範圍與上次相若，包括：人壽保險、一般保險及綜合保險公司；保險中介人公司（包括已於保險代理登記委員會〔IARB〕註冊登記的代理人公司和銀行附屬保險公司（即銷售保險的銀行））；以及保險經紀人公司。經分層隨機抽樣法選出其中786間公司接受調查。

1.6 786間受訪機構當中（從3 355間機構選出），162間為保險公司（包括49間人壽保險承保公司、94間一般保險承保公司及19間綜合保險公司）；252間保險經紀人公司、336間代理人公司及36間銀行附屬保險公司。接受抽樣調查的代理人公司中，從

事保險業務的有194間，另有142間參與保險分銷（例如：旅行社、僱傭代理、汽車代理商等；這些機構僱有員工提供保險服務或處理保險業務相關事宜，並已於IARB註冊登記）。此外，3 355間機構中，有部分因其從業員的職責與保險業務並無直接關係，歸入非保險業務類別（包括保險業務所佔比率少於50%；或提供保險分銷服務的機構回覆稱業務與保險無關）。因此，保險業內機構總數應為3 035間。本會相信，是次人力調查已涵蓋大部分保險從業員。其餘從業員大多受僱於政府部門、教育機構或一些附設保險輔助業務的機構，並不屬是次調查範圍之內。

人力調查文件

1.7 本會設計了調查表，分發予一般保險承保公司、人壽保險承保公司、綜合保險公司、保險經紀人公司、代理人公司及銀行附屬保險公司。調查表所涵蓋的主要職務與上次調查類似，以便比較。另設有附加問題，了解保險專業僱員、業務代表及保險代理人的培訓需要；亦要求受訪機構填寫與前一年比較的培訓開支及經費預算，以了解機構投放於員工培訓發展的資源是否有變。

1.8 展開調查工作前一星期，本會按業務類別向抽樣機構寄出整套調查文件，包括本會主席的函件（附錄3）、調查表（附錄4）、問卷附註（附錄5），以及各主要職務的工作說明（附錄6），方便機構配對職務。本會以2017年1月2日為人力數據的參考日。

1.9 本會向僱主保證，調查所蒐集的資料絕對保密，僅以統計數字摘要發表，並不會提及個別機構。

調查程序

1.10 調查期間，統計處的調查人員登門造訪，向選定機構收集調查表，並在有需要時協助機構填報資料。所有收回的調查表均經過複核和編碼，必要時與填覆機構核實，然後作資料整理，再編製圖表。調查所得的資料用統計方法倍大，以助了解保險業的整體人力情況。

調查回應率

1.11 786間抽樣機構中，647間填覆調查表，36間不予回覆，其餘103間已結業、搬遷或暫時停業。有效回應率為94.7%。

報告內容

1.12 報告第一章介紹人力調查背景、方法和範圍；第二章概述調查結果；第三章載有本會的結論和建議、保險業的業務展望；另附報告摘要，簡述調查的主要結果。報告亦列載業內各類公司的詳細統計圖表，包括：一般保險承保公司、一般保險經紀人公司、一般保險代理人公司、一般保險中介人公司、人壽保險承保公司、人壽保險經紀

人公司、人壽保險代理人公司、人壽保險中介人公司及銀行附屬保險公司。報告可於 <http://intb.vtc.edu.hk> 網址下載。

1.13 是次調查中，本會將保險從業員劃分為：保險專業僱員、保險中介人及非保險專業僱員（即其他輔助人員）。此外，又分開載列一般保險業和人壽保險業的人力數據，並輔以圖表說明，以便參閱。非保險專業僱員只計入人力總數內，他們並不包括在隨後各項分析之中。為反映保險業的整體人力情況，調查所得數字經統計方法倍大，故合計總數可能會有輕微偏差。

業內職級及主要職務

1.14 調查表根據保險公司最常見的組織架構，將保險專業僱員再細分為以下五個職級：

- (1) 高層管理人員
- (2) 中層管理人員
- (3) 主任
- (4) 業務代表
- (5) 文員

1.15 調查表亦將保險代理人劃分為以下四個級別：

- (1) 董事／經理／營業總監／區域總監／高級營業經理
- (2) 營業經理
- (3) 單位經理／營業主任
- (4) 營業員

第二章

調查結果摘要

甲.保險業情況

引言

2.1 調查主要探討「一般保險業」和「人壽保險業」內專業僱員及中介人的人力與培訓需要。受訪機構須根據其主要從事的保險業務，提供屬下保險專業僱員或中介人的相關資料。本會從3 035間機構中選出786間（抽樣公司）收集數據，並經政府統計處處理及倍大，以反映保險業的整體人力情況。詳情載於下文各段。

2.2 本章載列的調查數據分為兩個主要類別：「一般保險業」與「人壽保險業」。報告先摘錄行業整體的人力統計相關資料，包括公司數目、從業員人數、空缺額及人力轉變情況（見第2.9至2.13段）；然後分別臚列一般保險業和人壽保險業的詳細資料（見第2.14至2.48段）。第2.49至2.69段的調查結果為保險業公司的整體數據，反映整個行業情況，並無區分一般或人壽保險業。

2.3 本章載列兩個類別各職級的主要調查結果，並將保險從業員分為高層管理人員、中層管理人員、主任、業務代表、保險代理人及文員幾個級別；一般保險代理人再分為董事／經理及營業員級別；人壽保險代理人再分為營業總監／區域總監／高級營業經理、營業經理、單位經理／營業主任及營業員等級別。另外，受訪保險公司亦按其業務性質劃分為人壽保險承保公司、一般保險承保公司、綜合保險公司、保險經紀人公司、代理人公司（保險）／（其他分銷）及銀行附屬保險公司。

2017年調查的變更

2.4 2017年調查要求受訪機構將「相當於全職（FTE）僱員」（即其工資雖由其他公司支付，但實際被派駐於該公司全職工作的僱員）視作保險業人力。

2.5 2017年調查更新了不同教育程度的分類，以反映香港現況。

2.6 是次調查修訂了部分職稱及工作說明；有關保險業的經修訂職稱及工作說明，請參閱本報告附錄6。

2.7 由於調查問卷的設計有所改變，2015年及2017年調查所得數據或未能直接比較。讀者在比對兩份調查報告中的人力統計數字時，應加注意。

人力統計數字分析

2.8 是次調查根據2017年保險公司、從業員和空缺數目，分析保險業的人力情況。詳細數據見第2.9至2.13段。

2017年公司數目

2.9 調查期間，共有3 035間保險公司。表1按門類顯示公司的分布情況：

表1： 各門類公司分布情況
(截至2017年1月)

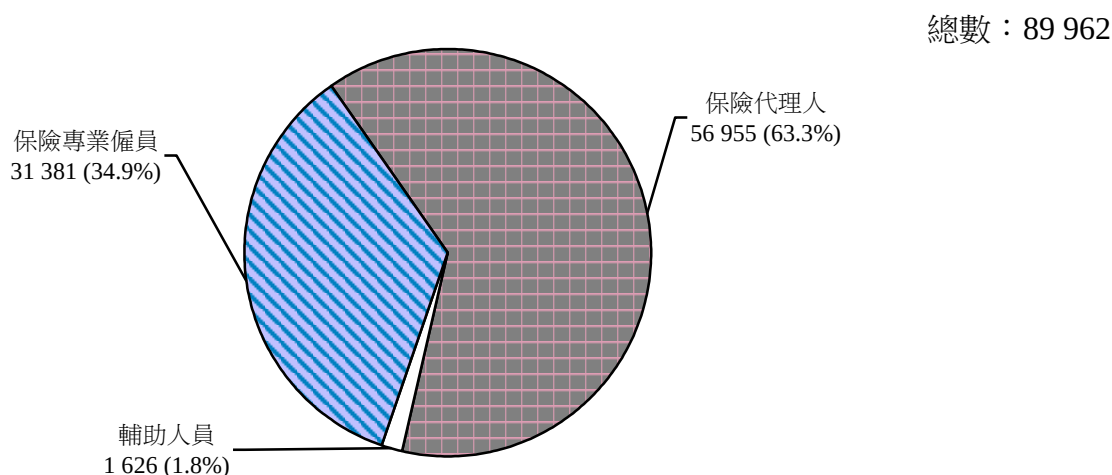
人壽保險承保公司	一般保險承保公司	綜合保險公司	保險經紀人公司	代理人公司（保險）	代理人公司（其他分銷）	銀行附屬保險公司	總計
37*	80*	16*	684	1 205	980	33	3 035

*12間人壽保險承保公司、14間一般保險承保公司及2間綜合保險公司報稱結業、與其他公司合併、屬註冊辦事處／尚未開業／無僱用技術人員／暫時停業／非從事特定行業。表1的數字並未包括這些保險公司在內。

業內人力總數

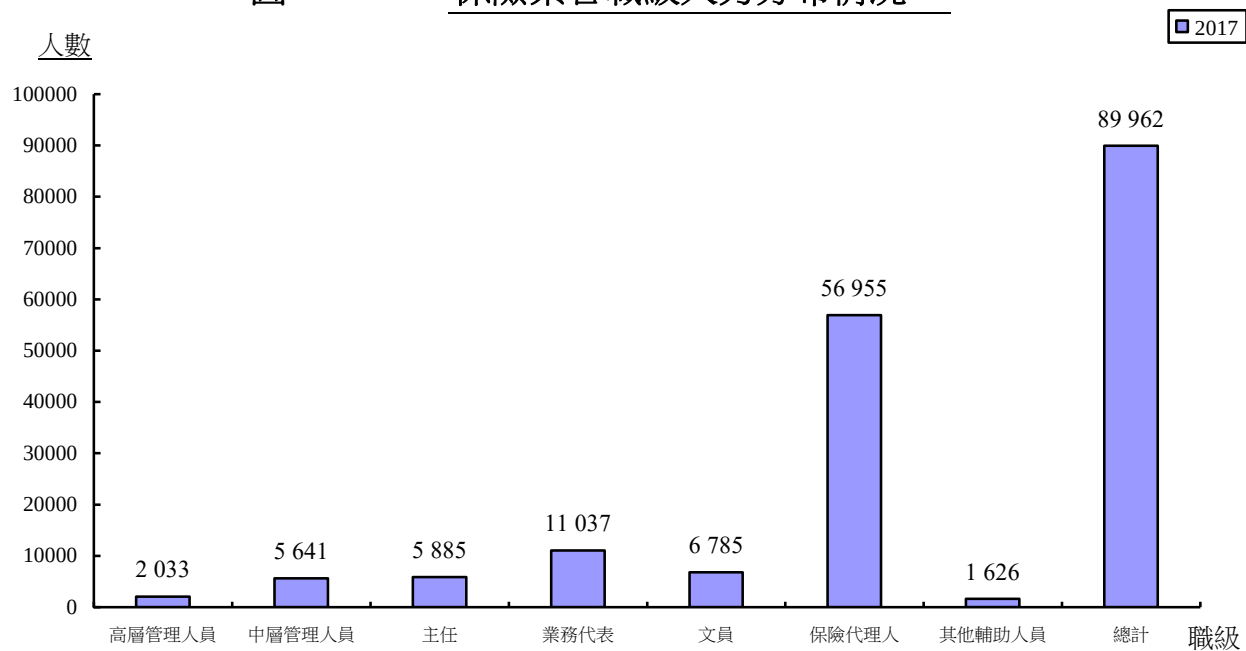
2.10 調查顯示，截至2017年1月2日，保險從業員共有89 962人，其中31 381人（34.9%）屬保險專業僱員、56 955人（63.3%）為保險代理人、1 626人（1.8%）是輔助人員或非保險專業僱員（此類僱員不包括在下文的分析中）。保險業的人力分布情況見圖1和圖2。

圖1： 保險業人力分布情況



註：因四捨五入關係，百分率總和不一定等於100%。

圖2： 保險業各職級人力分布情況

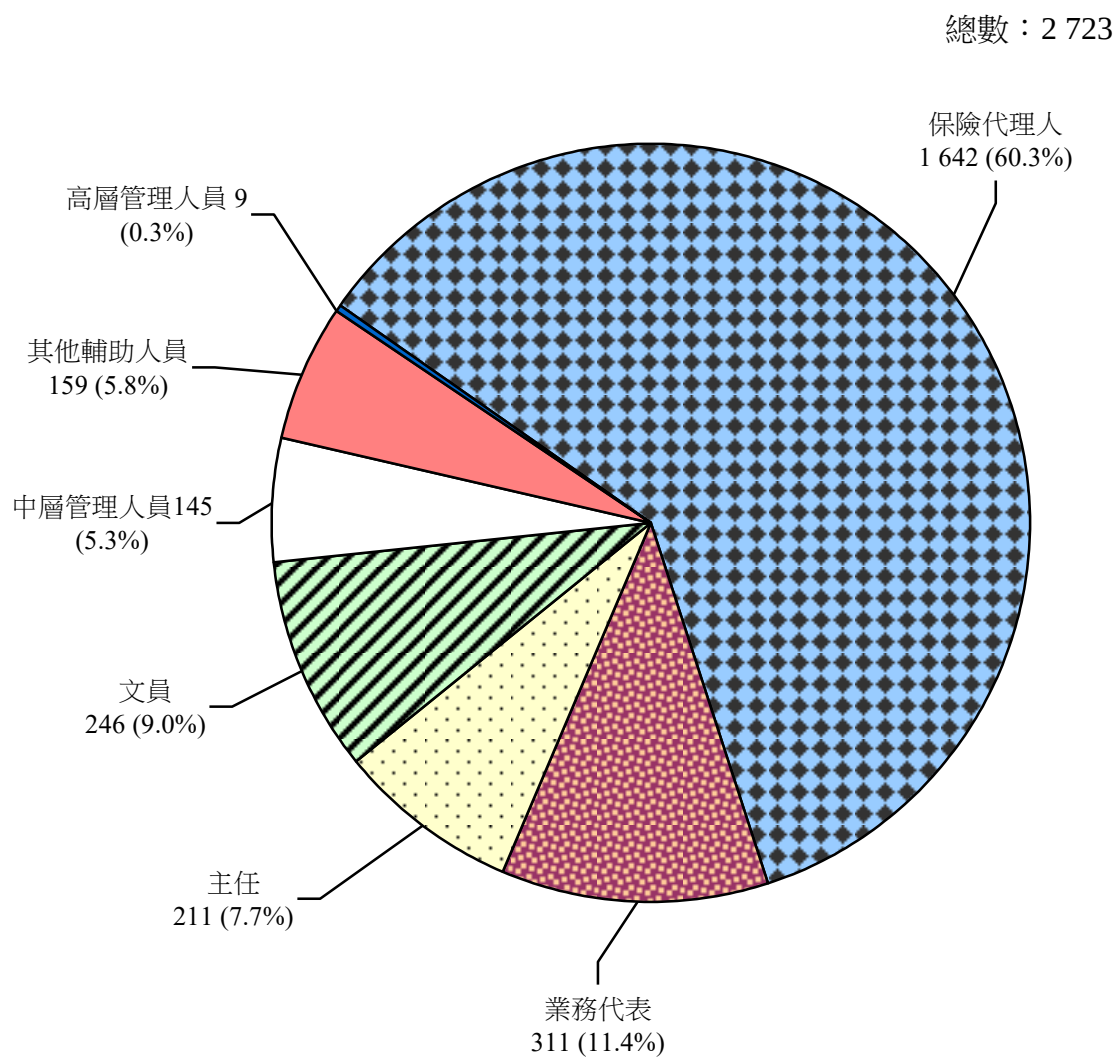


註：只有其日常職責過半與保險業務直接相關的業務代表才會納入此調查內；因此，抽樣機構報稱的業務代表總人數可能與保險代理登記委員會[IARB]的紀錄有所出入。另外，有部分保險代理人並不活躍從事業務，受訪機構匯報的代理數目與IARB紀錄之間的差距，相信正是不活躍代理之數。

業內空缺數目

2.11 保險業共錄得2 723個空缺，有關分布情況見圖3。

圖3：保險業各職級空缺數目



註：因四捨五入關係，百分率總和不一定等於100%。

2015年與2017年調查期間人力變化

2.12 保險從業員由2015年62 409人增至2017年89 962人，增幅為44.1%。保險代理人數目由2015年的33 458人大幅增加23 497人（70.2%），增至2017年的56 955人；而文員則增加2 037人，由2015年4 748人增加至2017年6 785人，增幅為42.9%。2015年與2017年間保險業的人力變化原因各有不同，特別是保險代理人及文員的情況；影響人力的原因包括部分受訪機構擴充業務或改變組織架構、當局收緊監管及合規要求令工作量增加等。各職級保險專業僱員及保險代理人在2015年和2017年兩次調查的人力變化分別載於圖4及圖5。

圖4： 保險業人力變化（2015年與2017年調查）

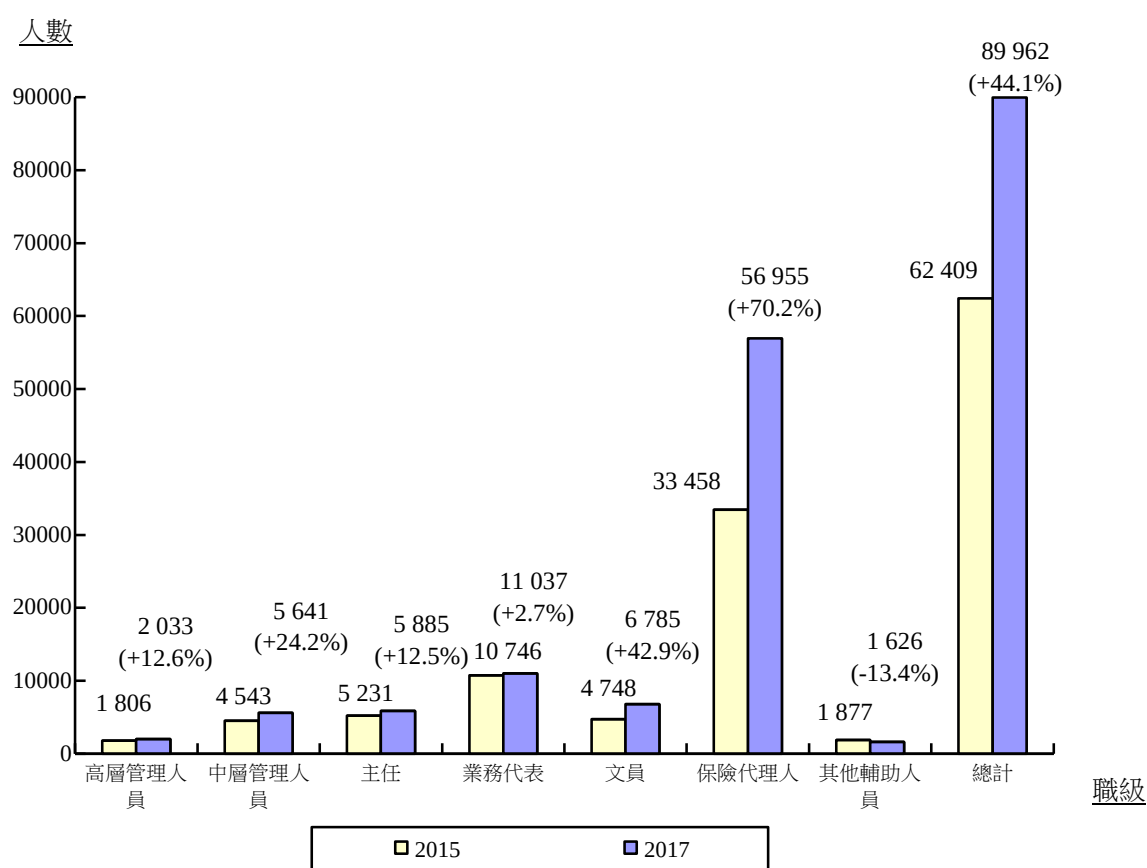
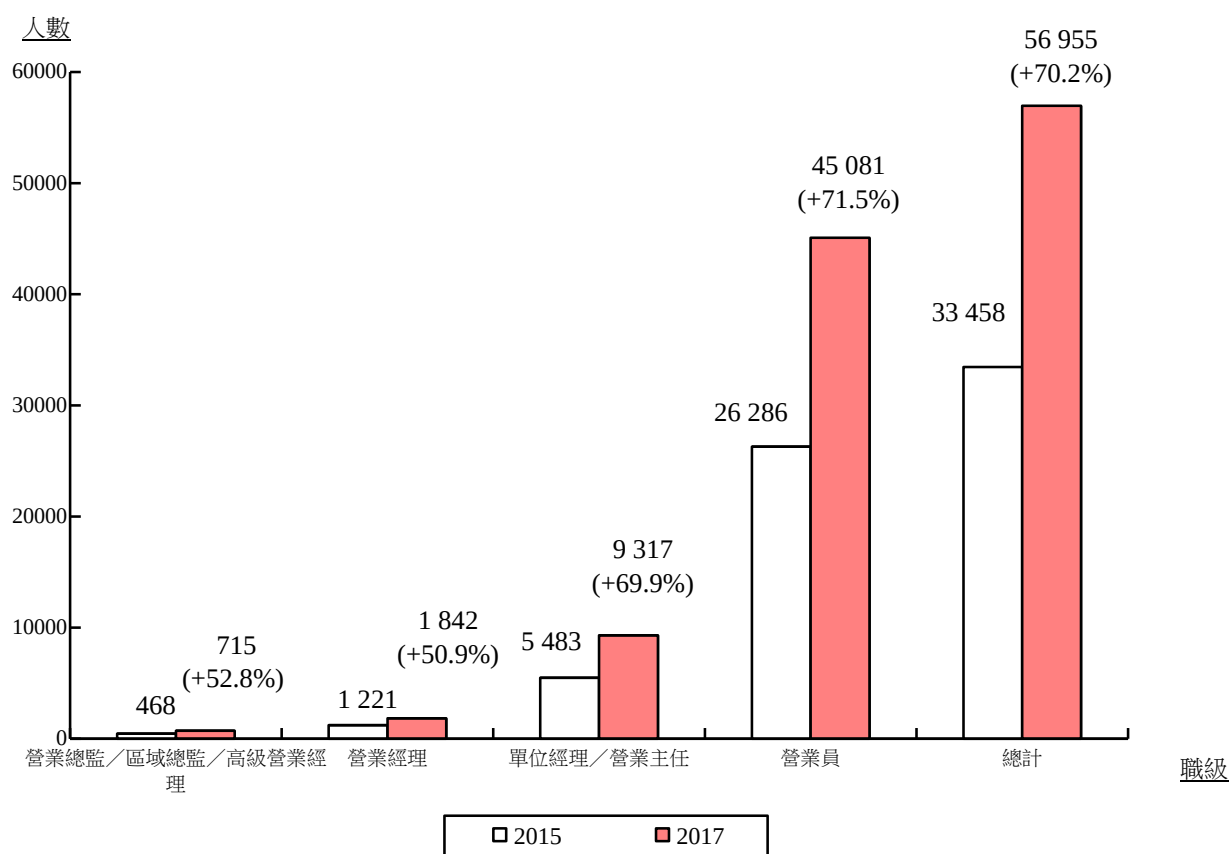


圖5： 保險代理人人力變化（2015年與2017年調查）



註： 括號內的數字表示與2015年比較同一職級之人力變化百分率。

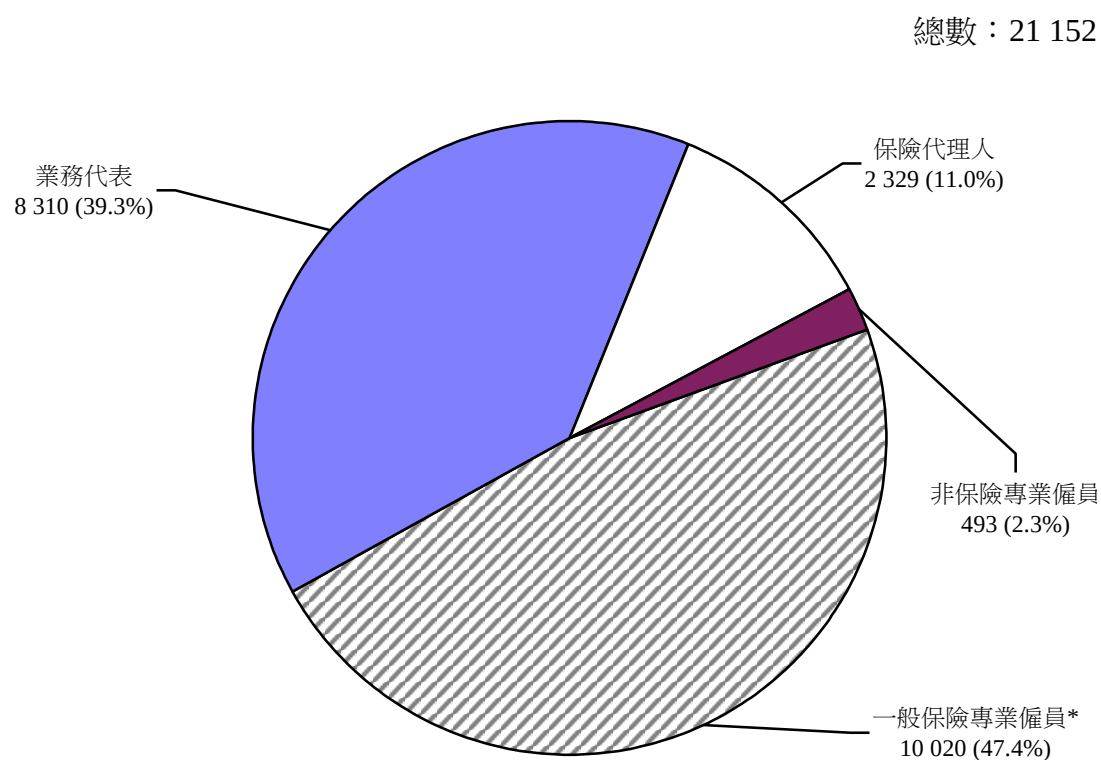
2.13 如圖5所示，保險代理人所有職級的人數均有增加。比較2015年與2017年兩次調查，一般保險與人壽保險代理人的總人力中，營業員的數目變化最大，從2015年的26 286人增加至2017年的45 081人，共增加18 795人，增幅達71.5%。一般保險業和人壽保險業的人力數據詳細分析見下文各段。

乙. 一般保險業類別

一般保險從業員人數

2.14 一般保險業共有從業員21 152人，其中包括一般保險專業僱員10 020名*、保險代理人2 329名、業務代表8 310名、非保險專業僱員493名，共佔保險從業員總數（89 962人）的23.5%。一般保險業的人力分布情況見圖6。

圖6： 一般保險業人力分布情況



*10 020名一般保險專業僱員中，包括1 211名高層管理人員、2 461名中層管理人員、2 565名主任及3 783名文員（請參閱表2）。

註：因四捨五入關係，百分率總和不一定等於100%。另請讀者留意，只有其日常職責過半與保險業務直接相關的業務代表才會納入此調查內；因此，抽樣機構報稱的業務代表總人數可能與保險代理登記委員會[IARB]的紀錄有所出入。另外，有部分保險代理人並不活躍從事業務，受訪機構匯報的代理數目與IARB紀錄之間的差距，相信正是不活躍代理之數。

2.15 一般保險業各職級從業員的分布情況見表2。附錄7則按門類及主要職務載列從業員的詳細人力數字。2015年與2017年調查的比較見圖8。

表2： 一般保險業各職級從業員分布情況

門類	高層管理人員	中層管理人員	主任	業務代表	文員	保險代理人#	其他輔助人員	總計
一般保險承保公司	342	1 343	1 591	-	1 898	536	299	6 009
綜合保險公司	59	182	197	-	218	1 793	23	2 472
保險經紀人公司	390	495	434	2 200	722	-	119	4 360
代理人公司—保險	412	213	122	1 580	686	-	50	3 063
代理人公司—其他分銷	-	41	32	2 908	138	-	-	3 119
銀行附屬保險公司	8	187	189	1 622	121	-	2	2 129
總計	1 211	2 461	2 565	8 310	3 783	2 329	493	21 152

保險代理人包括市場推廣及銷售人員。

2.16 一般保險業類別中，從業員最多的五個主要職務為：

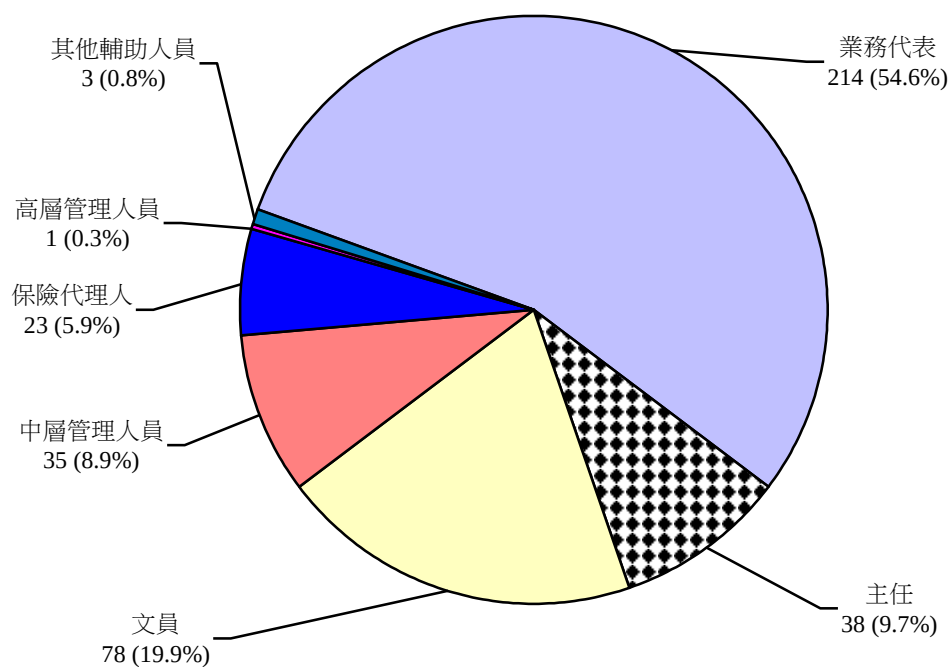
職稱	從業員人數	佔一般保險業 總人力百分率
業務代表	8 310	39.3%
營業員	2 296	10.9%
文書人員	1 581	7.5%
核保文員／賠償文員	1 230	5.8%
常務董事／總經理／行政總裁	771	3.6%
	14 188	67.1%

一般保險業空缺

2.17 調查顯示一般保險業共有392個空缺，分布情況摘要見圖7。空缺最多的職級是業務代表，其次是文員。

圖7： 一般保險業各職級空缺數目

總數：392



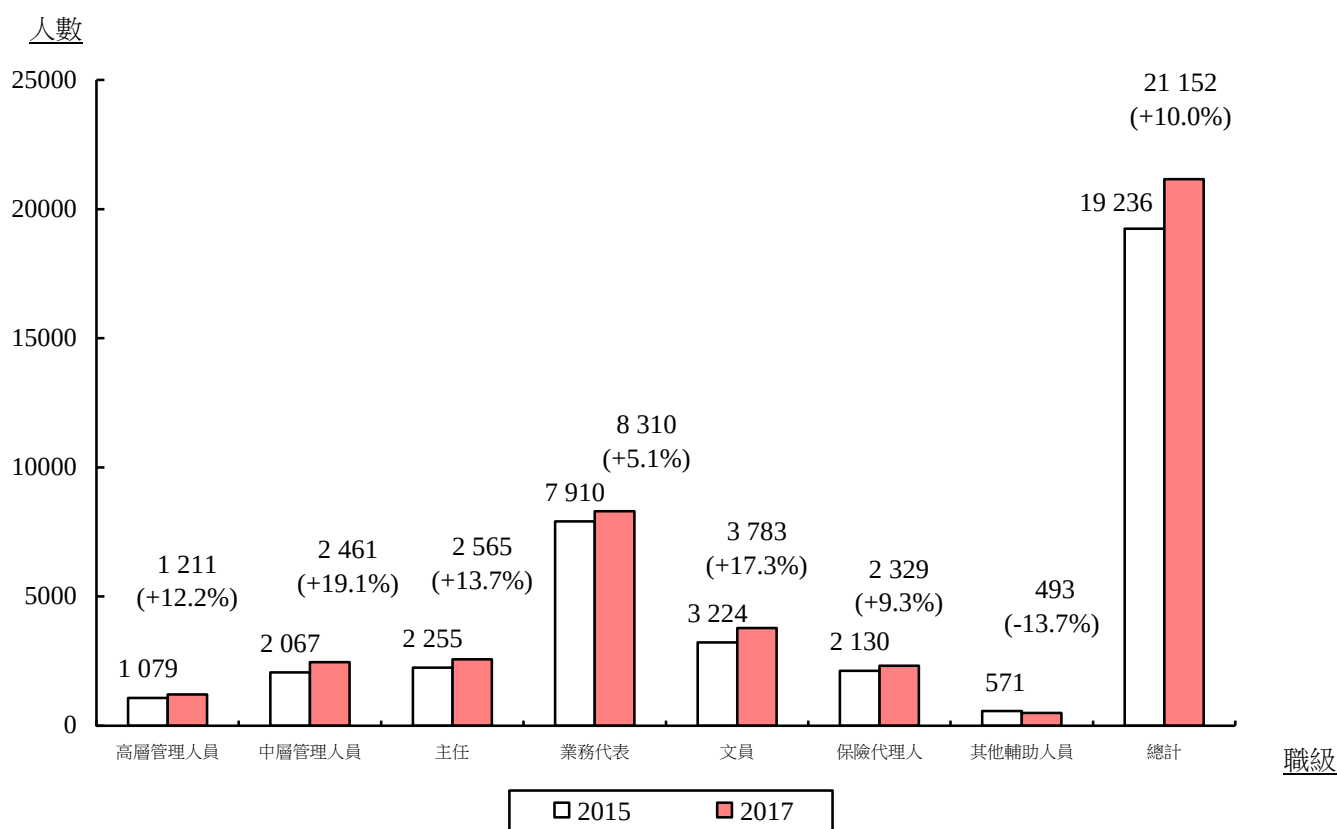
註：因四捨五入關係，百分率總和不一定等於100%。

一般保險業人力變化（2015年與2017年調查）

2.18 根據表2的統計數據和2017年調查其他相關數字，一般保險業各職級於2015年和2017年調查的人力變化摘要見圖8。中層管理人員的人力變化最為顯著，由2015年的2 067人增加至2017年的2 461人，增加了394人，增幅達19.1%。文員亦從2015年的3 224人增加至2017年的3 783人，增加了559人，增幅達17.3%。2015年與2017年間保險業的人力變化原因各有不同，特別是中層管理人員及文員的情況；影響人力的原因包括部分受訪機構擴充業務或改變組織架構、當局收緊監管及合規要求令工作量增加等。

2.19

圖8： 一般保險業人力變化（2015年與2017年調查）



註： 括號內數字表示與2015年比較同一職級的人力變化百分率。

2.19 值得注意的是，除其他輔助人員數目有所減少外，其餘各級的從業員人數均有增長。一般保險業公司於2015年和2017年調查的人力變化見表3：

表3： 一般保險業公司人力變化
(2015年與2017年調查)

職級	2015年調查錄得的從業員人數					2017年調查錄得的從業員人數					變化 (+/-) %
	一般保險 承保公司	保險經紀 人公司	代理人 公司	銀行附屬 保險公司	總計	一般保險承 保公司	保險經紀 人公司	代理人 公司	銀行附屬 保險公司	總計	
高層管理人員	343	380	347	9	1 079	401	390	412	8	1 211	+ 132 (+12.2%)
中層管理人員	1 067	536	369	95	2 067	1 525	495	254	187	2 461	+ 394 (+19.1%)
主任	1 592	334	158	171	2 255	1 788	434	154	189	2 565	+310 (+13.7%)
業務代表	-	2 027	4 313	1 570	7 910	-	2 200	4 488	1 622	8 310	+400 (+5.1%)
文員	1 796	751	607	70	3 224	2 116	722	824	121	3 783	+559 (+17.3%)
保險代理人	2 130	-	-	-	2 130	2 329	-	-	-	2 329	+ 199 (+9.3%)
其他輔助人員	345	153	71	2	571	322	119	50	2	493	- 78 (-13.7%)
總計	7 273	4 181	5 865	1 917	19 236	8 481	4 360	6 182	2 129	21 152	+1 916 (+10.0%)

僱主預測未來24個月一般保險業人力

2.20 調查請一般保險業僱主預測未來24個月的人力情況。預計至2019年1月，一般保險業將有21 283名從業員（屬非保險專業僱員的其他輔助人員不計在內），較2017年1月時需要的21 048名增加235名（1.1%）。表4按門類及職級列出一般保險業的人力預測。

表4： 僱主對一般保險業的人力預測（按門類及職級劃分）

門類	人力需求 = 現有人力 + 空缺																				
	高層管理人員			中層管理人員			主任			業務代表			文員			保險代理人			總計		
	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)
一般保險承保公司	343	343	- 0.0%	1 366	1 406	40 2.9%	1 609	1 634	25 1.6%	-	-	- 0.0%	1 955	1 958	3 0.2%	541	541	- 0.0%	5 814	5 882	68 1.2%
綜合保險公司	59	59	- 0.0%	184	184	- 0.0%	198	198	- 0.0%	-	-	- 0.0%	218	218	- 0.0%	1 811	1 811	- 0.0%	2 470	2 470	- 0.0%
保險經紀人公司	390	390	- 0.0%	496	498	2 0.4%	450	459	9 2.0%	2 328	2 391	63 2.7%	728	743	15 2.1%	-	-	- 0.0%	4 392	4 481	89 2.0%
代理人公司—保險	412	410	-2 -0.5%	213	221	8 3.8%	123	135	12 9.8%	1 592	1 590	-2 -0.1%	701	699	-2 -0.3%	-	-	- 0.0%	3 041	3 055	14 0.5%
代理人公司—其他分銷	-	-	- 0.0%	41	41	- 0.0%	32	32	- 0.0%	2 982	3 046	64 2.1%	138	138	- 0.0%	-	-	- 0.0%	3 193	3 257	64 2.0%
銀行附屬保險公司	8	8	- 0.0%	196	196	- 0.0%	191	191	- 0.0%	1 622	1 622	- 0.0%	121	121	- 0.0%	-	-	- 0.0%	2 138	2 138	- 0.0%
所有門類	1 212	1 210	-2 -0.2%	2 496	2 546	50 2.0%	2 603	2 649	46 1.8%	8 524	8 649	125 1.5%	3 861	3 877	16 0.4%	2 352	2 352	- 0.0%	21 048	21 283	235 1.1%

註：
i) 2017年的人力需求數字等於現有人力與空缺總和。
ii) 其他輔助人員的人力需求（496人）不包括在上表內。

一般保險業人力推算

2.21 根據第2.20段，僱主預測至2019年1月，業內人手將由2017年1月需求的21 048人增加235人（1.1%）。在2015年的調查，僱主預測人力增長0.7%。下表摘錄僱主預測未來24個月一般保險業對各職級的人力需求：

職級	2017年 人力需求	預計2019年1月 人力需求	增加／減少 (%)
高層管理人員	1 212	1 210	-2 (-0.2 %)
中層管理人員	2 496	2 546	50 (2.0 %)
主任	2 603	2 649	46 (1.8 %)
業務代表	8 524	8 649	125 (1.5 %)
文員	3 861	3 877	16 (0.4 %)
保險代理人	2 352	2 352	- (0.0 %)
總計	21 048	21 283	235 (1.1%)

如上表所示，受訪的一般保險業僱主對於業內人手增長推算較為保守。

2.22 根據僱主預測，2019年1月一般保險從業員人數升幅最大的四個職級分別為：

<u>職級</u>	<u>增加人數</u>
業務代表	125
中層管理人員	50
主任	46
文員	16

一般保險從業員基本教育程度／專業資格要求

2.23 調查請一般保險業僱主填報對屬下員工的基本教育程度及專業資格要求。調查結果摘錄於表5。從表5可見，在1 211名現職 高層管理人員中，758名須至少具備大學學位或以上學歷。至於專業資格要求，調查結果載於表6。

表5： 一般保險從業員
基本教育程度要求

職級	研究院：高等學位 (如碩士學位) 或同等學歷	學士學位 或同等學歷	副學位：副學 士／高級文憑 ／專業文憑／ 高級證書 或同等學歷	高中：中四至中 六／文憑／香港 中學文憑／中專 教育文憑／基礎 文憑／毅進文憑 或同等學歷	初中：中一至中 三 或同等學歷	未有註明	總計
高層管理人員	65	693	137	0	0	316	1 211
中層管理人員	203	1 750	279	86	0	143	2 461
主任	276	884	460	824	0	121	2 565
業務代表	0	997	1 202	5 116	10	985	8 310
文員	39	358	951	2 115	61	259	3 783
保險代理人	0	2	11	523	0	1 793	2 329
總計	583	4 684	3 040	8 664	71	3 617	20 659
(%)*	2.8%	22.7%	14.7%	41.9%	0.3%	17.5%	100.0%

*佔從業員總數百分率（不包括493名其他輔助人員）。因四捨五入關係，百分率總和不一定等於100%。

表6： 一般保險從業員專業資格要求

職級	須具備專業資格 從業員人數*	從業員總數	百分率**
高層管理人員	179	1 211	14.8%
中層管理人員	566	2 461	23.0%
主任	187	2 565	7.3%
業務代表	144	8 310	1.7%
文員	29	3 783	0.8%
保險代理人	3	2 329	0.1%
總計	1 108	20 659	5.4%

*除「保險中介人資格考試」[IIQE]外，其他保險資格如認可財務策劃師[CFP]、保險業專業文憑[Professional Diploma in Insurance Program (PDI)]等均視為專業資格。表6顯示，高層及中層管理人員是最需具備專業資格的兩個職級；以2 461名中層管理人員為例，僱主要求566人（即23.0%）具備專業資格。

**佔該職級一般保險從業員總數百分率（不包括493名其他輔助人員）。

2.24 參照第2.23段，表7列載了各職級一般保險從業員宜具備的教育程度／專業資格及所佔百分率。僱主普遍認為，一般保險業高層與中層管理人員應具備大學學位或以上教育程度或專業資格，又或兩者兼備。另有50.0%僱主認為，主任級員工至少須擁有副學位或高中學歷。

表7： 一般保險從業員
基本教育程度／專業資格要求

<u>學歷／資格</u>	<u>高層 管理人員</u>	<u>中層 管理人員</u>	<u>主任</u>	<u>業務代表</u>	<u>文員</u>	<u>保險 代理人</u>
專業資格	14.8%	23.0%	7.3%	1.7%	0.8%	0.1%
研究院：高等學位（如碩士學位）或同等學歷	5.4%	8.2%	10.8%	0.0%	1.0%	0.0%
學士學位或同等學歷	57.2%	71.1%	34.5%	12.0%	9.5%	0.1%
副學位：副學士／高級文憑／專業文憑／高級證書或同等學歷	11.3%	11.3%	17.9%	14.5%	25.1%	0.5%
高中：中四至中六／文憑／香港中學文憑／中專教育文憑／基礎文憑／毅進文憑 或同等學歷	0.0%	3.5%	32.1%	61.6%	55.9%	22.5%
初中：中一至中三或同等學歷	0.0%	0.0%	0.0%	0.1%	1.6%	0.0%

註：佔該職級一般保險從業員總數百分率（不包括493名其他輔助人員）。

一般保險從業員基本年資要求

2.25 表8列載一般保險從業員的基本年資要求。

表8：一般保險從業員基本年資要求

	從業員人數					未有註明／ 拒絕透露	總計 (%)*
職級	1年以下	1至2年	2年至5年	5年至10年	10年以上		
(i) 保險專業僱員							
高層管理人員	61 (5.0%)	10 (0.8%)	164 (13.5%)	393 (32.5%)	459 (37.9%)	124 (10.2%)	1 211 (100.0%)
中層管理人員	2 (0.1%)	- (0.0%)	462 (18.8%)	1 425 (57.9%)	383 (15.6%)	189 (7.7%)	2 461 (100.0%)
主任	15 (0.6%)	303 (11.8%)	1 188 (46.3%)	863 (33.6%)	19 (0.7%)	177 (6.9%)	2 565 (100.0%)
業務代表	1 814 (21.8%)	2 054 (24.7%)	2 437 (29.3%)	149 (1.8%)	158 (1.9%)	1 698 (20.4%)	8 310 (100.0%)
文員	702 (18.6%)	1 881 (49.7%)	886 (23.4%)	25 (0.7%)	- (0.0%)	289 (7.6%)	3 783 (100.0%)
小計 (%)*	2 594 (14.2%)	4 248 (23.2%)	5 137 (28.0%)	2 855 (15.6%)	1 019 (5.6%)	2 477 (13.5%)	18 330 (100.0%)
(ii) 保險代理人							
營業員	- (0.0%)	48 (2.1%)	488 (21.0%)	- (0.0%)	- (0.0%)	1 793 (77.0%)	2 329 (100.0%)
小計 (%)*	- (0.0%)	48 (2.1%)	488 (21.0%)	- (0.0%)	- (0.0%)	1 793 (77.0%)	2 329 (100.0%)
總計 (%)*	2 594 (12.6%)	4 296 (20.8%)	5 625 (27.2%)	2 855 (13.8%)	1 019 (4.9%)	4 270 (20.7%)	20 659 (100.0%)

*佔同一職級從業員總數的百分率，不包括493名其他輔助人員。因四捨五入關係，百分率總和不一定等於100%。

2.26 由2.25段所見，37.9%僱主要求高層管理人員須具備十年以上工作經驗；至於主任、業務代表及營業員，大多數僱主要求他們具備兩年至五年工作經驗。20.7%僱主並未註明又或拒絕透露有關資料。

一般保險從業員平均每月收入

2.27 表9按平均每月收入幅度，顯示一般保險業各職級從業員的分布情況。讀者須注意，蒐集保險從業員收入資料並非是次調查目的，有關數據只用作覆核各職級人力資料的可靠程度。此外，部分受訪機構並無提供所需資料，參閱表9的調查結果時宜加留意。

表9： 各職級從業員人數
(按平均每月收入幅度劃分)

職級	從業員人數										總計 (%)*
	\$8,000以下 (%)*	\$8,000至 \$10,000 (%)*	\$10,001至 \$20,000 (%)*	\$20,001至 \$30,000 (%)*	\$30,001至 \$40,000 (%)*	\$40,001至 \$60,000 (%)*	\$60,001至 \$80,000 (%)*	\$80,001至 \$100,000 (%)*	\$100,000以上 (%)*	不適用／ 未有註明／ 拒絕透露 (%)*	
高層管理人員	- (0.0%)	- (0.0%)	- (0.0%)	112 (9.2%)	113 (9.3%)	142 (11.7%)	65 (5.4%)	64 (5.3%)	270 (22.3%)	445 (36.7%)	1 211 (100.0%)
中層管理人員	- (0.0%)	- (0.0%)	3 (0.1%)	317 (12.9%)	458 (18.6%)	609 (24.7%)	352 (14.3%)	25 (1.0%)	16 (0.7%)	681 (27.7%)	2 461 (100.0%)
主任	- (0.0%)	- (0.0%)	292 (11.4%)	1 142 (44.5%)	236 (9.2%)	23 (0.9%)	31 (1.2%)	- (0.0%)	- (0.0%)	841 (32.8%)	2 565 (100.0%)
業務代表	138 (1.7%)	172 (2.1%)	3 030 (36.5%)	1 071 (12.9%)	1 089 (13.1%)	99 (1.2%)	10 (0.1%)	- (0.0%)	10 (0.1%)	2 691 (32.4%)	8 310 (100.0%)
文員	20 (0.5%)	172 (4.5%)	2 251 (59.5%)	201 (5.3%)	2 (0.1%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	1 137 (30.1%)	3 783 (100.0%)
保險代理人	- (0.0%)	- (0.0%)	6 (0.3%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	- (0.0%)	2 323 (99.7%)	2 329 (100.0%)
總計 (%)*	158 (0.8%)	344 (1.7%)	5 582 (27.0%)	2 843 (13.8%)	1 898 (9.2%)	873 (4.2%)	458 (2.2%)	89 (0.4%)	296 (1.4%)	8 118 (39.3%)	20 659 (100.0%)

(%)* 佔業內同一職級從業員總數百分率。

(%)** 佔業內從業員總數百分率（不包括493名其他輔助人員）。因四捨五入關係，百分率總和不一定等於100%。

一般保險從業員平均年齡

2.28 一般保險業各職級從業員平均年齡的分布情況見表10。在「高層管理人員」、「中層管理人員」、「主任」、「業務代表」、「文員」這五個職級中，年齡介乎35至50歲之間的從業員佔大多數。不過，有相當數目的受訪機構並無提供相關資料，解讀有關數據時需要留意。

表10： 各職級從業員人數
(按平均年齡劃分)

職級	從業員人數				總計 (%)**
	35歲以下 (%)*	35至50歲 (%)*	50歲以上 (%)*	不適用／ 未有註明／ 拒絕透露 (%)*	
高層管理人員	20 (1.7%)	568 (46.9%)	353 (29.1%)	270 (22.3%)	1 211 (100.0%)
中層管理人員	64 (2.6%)	1 496 (60.8%)	161 (6.5%)	740 (30.1%)	2 461 (100.0%)
主任	361 (14.1%)	1 310 (51.1%)	45 (1.8%)	849 (33.1%)	2 565 (100.0%)
業務代表	1 106 (13.3%)	3 736 (45.0%)	955 (11.5%)	2 513 (30.2%)	8 310 (100.0%)
文員	881 (23.3%)	1 733 (45.8%)	42 (1.1%)	1 127 (29.8%)	3 783 (100.0%)
保險代理人	8 (0.3%)	6 (0.3%)	- (0.0%)	2 315 (99.4%)	2 329 (100.0%)
總計 (%)**	2 440 (11.8%)	8 849 (42.8%)	1 556 (7.5%)	7 814 (37.8%)	20 659 (100.0%)

(%)* 佔業內同一職級從業員總數百分率。

(%)** 佔業內從業員總數百分率（不包括493名其他輔助人員）。因四捨五入關係，百分率總和不一定等於100%。

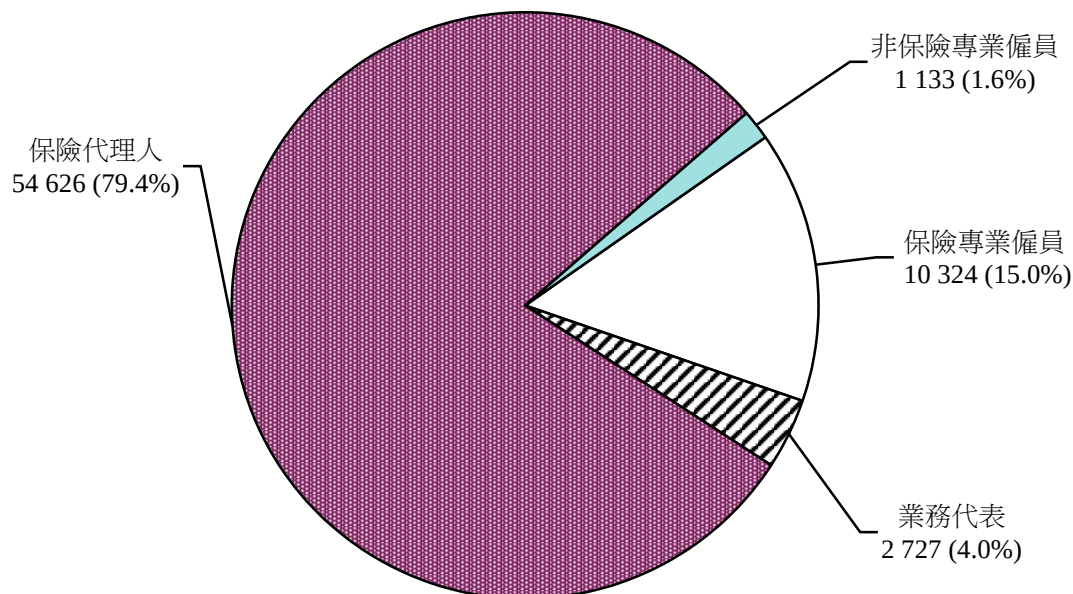
丙.人壽保險業類別

人壽保險從業員總數

2.29 調查期間，人壽保險從業員共有68 810人，佔保險業總人力（89 962人）的76.5%。有關分布情況見圖9。

圖9：人壽保險業人力分布情況

總數：68 810



註： (i) 因四捨五入關係，百分率總和不一定等於100%。

(ii) 只有其日常職責過半與保險業務直接相關的業務代表才會納入此調查內；因此，抽樣機構報稱的業務代表總人數可能與保險代理登記委員會[IARB]的紀錄有所出入。另外，有部分保險代理人並不活躍從事業務，受訪機構匯報的代理數目與IARB紀錄之間的差距，相信正是不活躍代理之數。

2.30 人壽保險各職級從業員的分布情況見表11、表12及圖10。附錄8按門類及主要職務摘錄人壽保險從業員的人力數字（不包括其他輔助人員）。2015年與2017年人力數字的比較見圖13。

表11： 人壽保險業各職級從業員分布情況

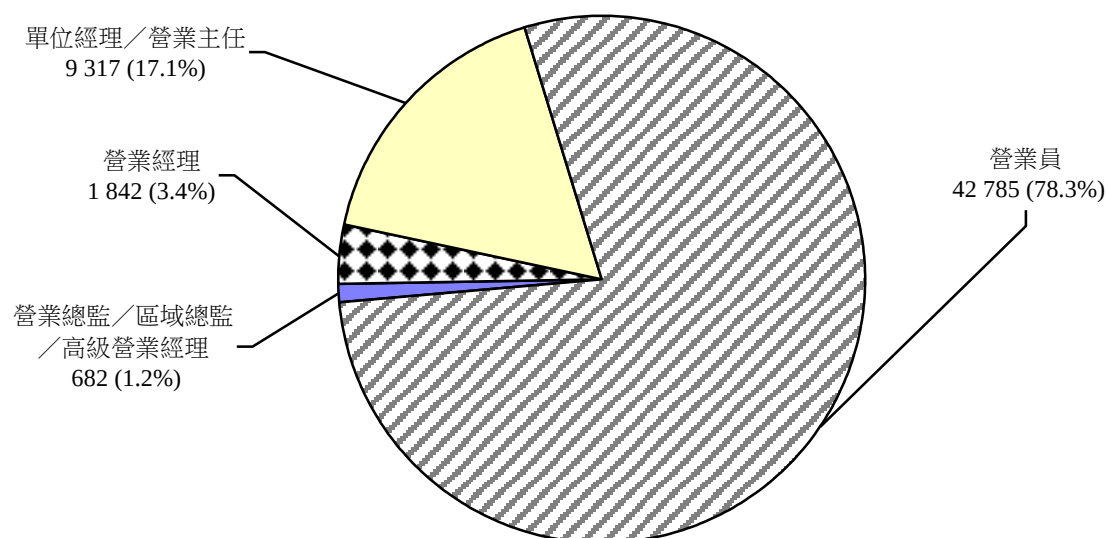
	高層 管理人員	中層 管理人員	主任	業務代表	文員	保險代理人	其他 輔助人員	總計
人壽保險承保公司	353	1 630	1 715	-	1 656	37 058	708	43 120
綜合保險公司	183	924	1 178	-	692	17 568	278	20 823
保險經紀人公司	213	267	115	1 446	332	-	50	2 423
代理人公司—保險	27	72	69	185	4	-	3	360
代理人公司—其他分銷	-	-	-	63	-	-	-	63
銀行附屬保險公司	46	287	243	1 033	318	-	94	2 021
總計	822	3 180	3 320	2 727	3 002	54 626	1 133	68 810

表12： 人壽保險代理人分布情況

	營業總監／區域總監／ 高級營業經理	營業經理	單位經理／ 營業主任	營業員	總計
人壽保險承保公司	401	1 221	7 408	28 028	37 058
綜合保險公司	281	621	1 909	14 757	17 568
保險經紀人公司	-	-	-	-	0
代理人公司—保險	-	-	-	-	0
代理人公司—其他分銷	-	-	-	-	0
銀行附屬保險公司	-	-	-	-	0
總計	682	1 842	9 317	42 785	54 626

圖10： 人壽保險代理人分布情況

總數：54 626



註：因四捨五入關係，百分率總和不一定等於100%。另請讀者留意，只有其日常職責過半與保險業務直接相關的業務代表才會納入此調查內；因此，抽樣機構報稱的業務代表總人數可能與保險代理登記委員會[IARB]的紀錄有所出入。另外，有部分保險代理人並不活躍從事業務，受訪機構匯報的代理數目與IARB紀錄之間的差距，相信正是不活躍代理之數。

2.31 人壽保險業的人力中，營業員佔大多數。業內人數最多的五個主要職務如下：

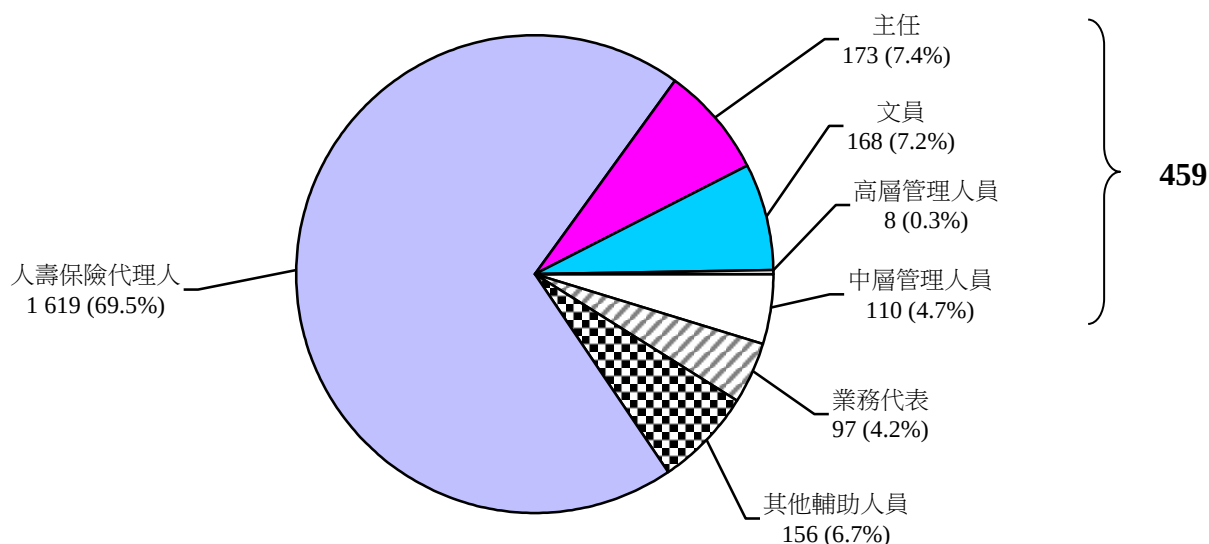
職級	人數	佔人壽保險業總人力百分比
人壽保險營業員	42 785	62.2%
單位經理／營業主任	9 317	13.5%
業務代表	2 727	4.0%
營業經理	1 842	2.7%
文員	1 293	1.9%
	57 964	84.2%

人壽保險業空缺

2.32 僱主填報的空缺共2 331個，其中人壽保險專業僱員佔459個，代理人佔1 619個，業務代表佔97個，非保險專業僱員佔156個。各職級人壽保險專業僱員、代理人、業務代表及其他輔助人員的空缺分布情況見圖11及圖12。

圖11： 人壽保險業各職級空缺數目

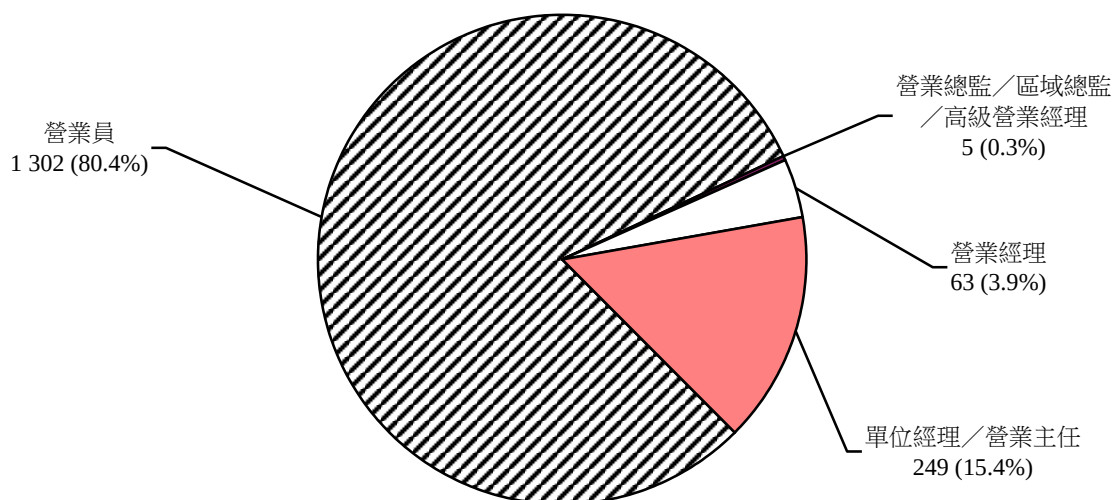
總數：2 331



註：因四捨五入關係，百分率總和不一定等於100%。

圖12： 人壽保險代理人各類職務空缺數目

總數：1 619



註：因四捨五入關係，百分率總和不一定等於100%。

人壽保險業空缺與僱主對人力的預測

2.33 由2.32段所見，人壽保險業空缺共有2 331個：高層管理人員佔8人、中層管理人員佔110個、主任佔173個、文員佔 168個、代理人佔1 619個、業務代表佔97個、非保險專業僱員佔156個。2015年調查時，代理人空缺有1 411個，是次調查增加了208個；其中營業員一職空缺佔最多，由1 174個增至1 302個，增加了128個。2015年與2017年人壽保險代理人空缺分布情況比較見表13：

表13： 人壽保險代理人空缺分布情況比較

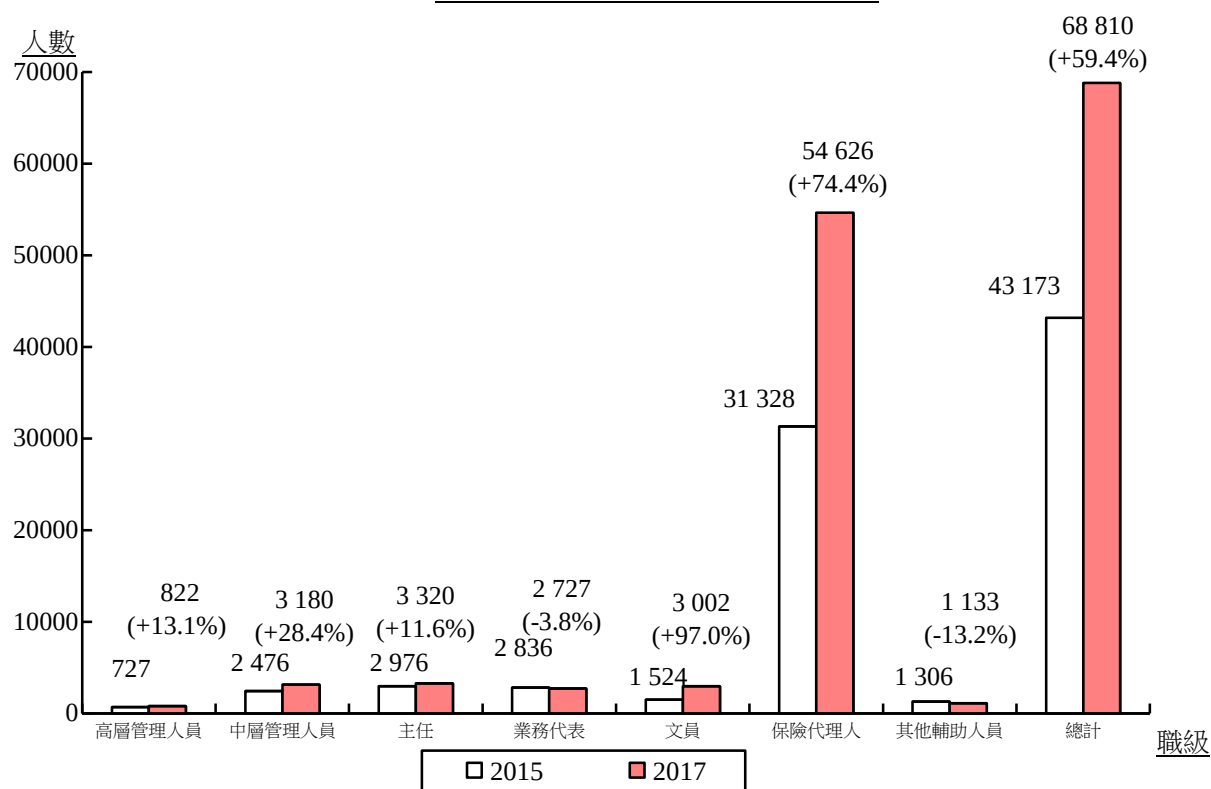
	<u>空缺數目</u>	
	<u>2015年</u>	<u>2017年</u>
營業總監／區域總監／高級營業經理	2	5
營業經理	35	63
單位經理／營業主任	200	249
營業員	1 174	1 302
總計	1 411 =====	1 619 =====

2.34 對比2015年的調查結果，是次調查的整體空缺數目較多；當中營業員職位 最多空缺，共1 302個，這可能是人壽保險業務擴充所致。

人壽保險業人力變化（2015年與2017年調查）

2.35 各職級人壽保險從業員在2015年與2017年調查之間的人力變化摘要見圖13。與2015年調查結果比較，文員在是次調查中錄得最大增幅，達97.0%，共增加1 478人。相反，業務代表人數較上次調查減少了109人（-3.8%）。2015年與2017年間保險業的人力變化原因各有不同，特別是保險代理人及文員的情況；影響人力的原因包括部分受訪機構擴充業務或改變組織架構、當局收緊監管及合規要求令工作量增加等。

圖13： 人壽保險業人力變化
（2015年與2017年調查）



註： 括號內的數字表示同一職級與2015年比較之人力變化百分率。

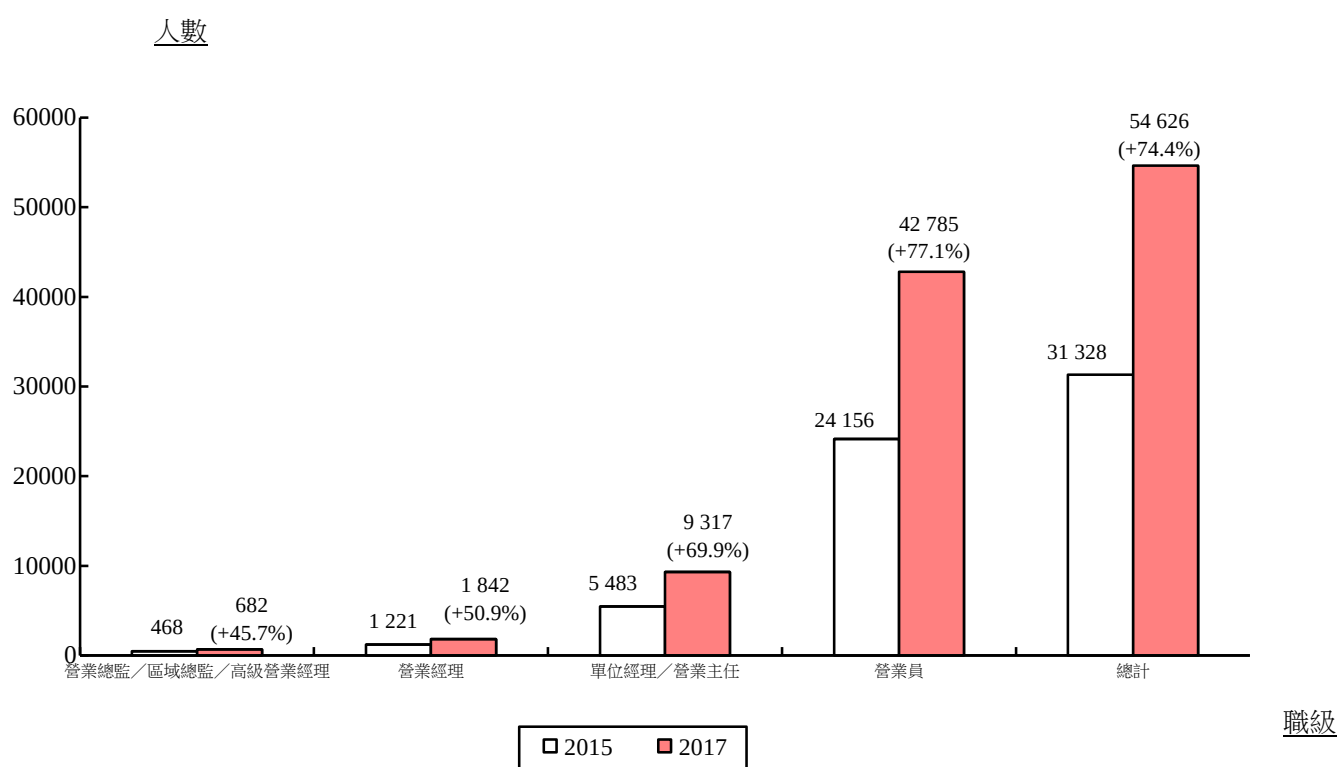
2.36 至於其他職級，增長幅度由74.4%至11.6%不等。人壽保險從業員分布情況變化見表14：

表14： 人壽保險業人力變化
(2015年與2017年調查)

職級	2015年錄得從業員人數					2017年錄得從業員人數					變化 (+/-) %
	人壽保險 承保公司	保險經紀 人公司	代理人 公司	銀行附屬 保險公司	總計	人壽保險 承保公司	保險經紀人 公司	代理人 公司	銀行附屬 保險公司	總計	
高層管理人員	539	157	25	6	727	536	213	27	46	822	+95 (+13.1%)
中層管理人員	2 142	285	30	19	2 476	2 554	267	72	287	3 180	+704 (+28.4%)
主任	2 748	127	69	32	2 976	2 893	115	69	243	3 320	+344 (+11.6%)
業務代表	-	1 441	289	1 106	2 836	-	1 446	248	1 033	2 727	-109 (-3.8%)
文員	1 090	395	1	38	1 524	2 348	332	4	318	3 002	+1 478 (+97.0%)
保險代理人	31 328	-	-	-	31 328	54 626	-	-	-	54 626	+23 298 (+74.4%)
其他輔助人員	1 275	30	1	-	1 306	986	50	3	94	1 133	-173 (-13.2%)
總計	39 122	2 435	415	1 201	43 173	63 943	2 423	423	2 021	68 810	+25 637 (+59.4%)

2.37 根據表14及圖14，人壽保險代理人由2015年的31 328人增至2017年的54 626人，增加了23 298人，即74.4%。其中單位經理／營業主任人數增加3 834人（69.9%），營業員人數增加18 629人（77.1%）；而營業總監／區域總監／高級營業經理人數也增加214人（45.7%），營業經理人數增加621人（50.9%）。

圖14： 人壽保險代理人人力變化
(2015年與2017年調查)



註： 括號內的數字表示同一職級與2015年比較之人力變化百分率。

未來24個月人壽保險業人力預測

2.38 調查請人壽保險業僱主預測未來24個月的人力情況。預計至2019年1月，人壽保險業將有71 890名從業員（屬非保險專業僱員的其他輔助人員不計在內），較2017年1月時需要的69 852名增加2 038名（2.9%）。表15按門類及職級列出人壽保險業的人力預測。

表15： 人壽保險業人力預測（按門類及職級劃分）

門類	人力需求 = 現有人力 + 空缺																				
	高層管理人員			中層管理人員			主任			業務代表			文員			保險代理人			總計		
	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)	2017年	2019年	增加 (減少)
人壽保險承保公司	359	359	- 0.0%	1 706	1 725	19 1.1%	1 818	1 829	11 0.6%	-	-	- 0.0%	1 744	1 744	- 0.0%	38 395	40 299	1 904 5.0%	44 022	45 956	1 934 4.4%
綜合保險公司	185	185	- 0.0%	956	956	- 0.0%	1 246	1 246	- 0.0%	-	-	- 0.0%	765	765	- 0.0%	17 850	17 850	- 0.0%	21 002	21 002	- 0.0%
保險經紀人公司	213	226	13 6.1%	268	268	- 0.0%	115	115	- 0.0%	1 533	1 635	102 6.7%	337	331	-6 -1.8%	-	-	- 0.0%	2 466	2 575	109 4.4%
代理人公司－保險	27	27	- 0.0%	72	72	- 0.0%	69	69	- 0.0%	185	185	- 0.0%	4	4	- 0.0%	-	-	- 0.0%	357	357	- 0.0%
代理人公司－其他分銷	-	-	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	63	63	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	63	63	- 0.0%
銀行附屬保險公司	46	46	- 0.0%	288	287	-1 -0.3%	245	243	-2 -0.8%	1 043	1 043	- 0.0%	320	318	-2 -0.8%	-	-	- 0.0%	1 942	1 937	-5 -0.3%
所有門類	830	843	13 1.6%	3 290	3 308	20 0.6%	3 493	3 502	13 0.4%	2 824	2 926	102 3.6%	3 170	3 162	8 0.3%	56 245	58 149	1 904 3.4%	69 852	71 890	2 038 2.9%

- 註：
- i) 2017年的人力需求數字等於現有人力與空缺的總和。
 - ii) 其他輔助人員的人力需求（1 289人）不包括在上表內。

人壽保險業人力推算

2.39 根據第2.38段，僱主預測至2019年1月，人壽保險業人手將由2017年1月需求的69 852人增加2 038人（2.9%）。表16摘錄僱主預測未來24個月人壽保險業對各職級的人力需求：

表16： 各職級人力需求預測

	2017年 人力需求	預計2019年1月 人力需求	增加／減少 (%)
高層管理人員	830	843	13 (1.6%)
中層管理人員	3 290	3 308	18 (0.5%)
主任	3 493	3 502	9 (0.3%)
業務代表	2 824	2 926	102 (3.6%)
文員	3 170	3 162	-8 (-0.3%)
保險代理人	56 245	58 149	1 904 (3.4%)
總計	69 852	71 890	2 038 (2.9%)

2.40 根據第2.38段的資料，僱主預測至2019年1月，人壽保險從業員將增加2 038人。在2015年的調查，僱主預測2017年的從業員會減少106人（-0.2%）。

2.41 僱主預測保險代理人職級的人數增加最多，這可能反映銷售人員是人壽保險公司賺取收入的重要來源，尤其是人壽保險承保公司。預計2019年1月人壽保險從業員人數增／減幅最大的兩個職級為：

職級	人數增／減幅
保險代理人	1 904
業務代表	102

2.42 參閱報告時，請留意僱主是根據個人推測及受訪公司的行業經驗而推算出未來24個月的人力變化。

人壽保險從業員基本教育程度／專業資格要求

2.43 調查請人壽保險業僱主填報對屬下員工的基本教育程度及專業資格要求。調查結果摘錄於表17。在822名現職高層管理人員中，524名須至少具備大學學位或以上學歷。至於專業資格要求，調查結果載於表18。

表17： 人壽保險從業員
基本教育程度要求

職級	研究院：高等學位（如碩士學位） 或同等學歷	學士學位 或同等學歷	副學位：副學士／高級文憑／專業文憑／高級證書 或同等學歷	高中：中四至中六／文憑／香港中學文憑／中專教育文憑／基礎文憑／毅進文憑 或同等學歷	初中：中一至中三 或同等學歷	未有註明	總計
高層管理人員	10	514	24	-	-	274	822
中層管理人員	16	2 038	250	26	-	850	3 180
主任	-	1 617	215	353	-	1 135	3 320
業務代表	-	440	470	1 026	-	791	2 727
文員	-	626	959	1 132	3	282	3 002
保險代理人	-	108	347	19 302	-	34 869	54 626
總計	26	5 343	2 265	21 839	3	38 201	67 677
(%)*	<0.1%	7.9%	3.3%	32.3%	<0.1%	56.4%	100%

*佔從業員總數百分率（不包括1 133名其他輔助人員）。因四捨五入關係，百分率總和不一定等於100%。

表18： 人壽保險從業員
專業資格要求

職級	須具備專業資格 從業員人數*	從業員總數	百分率**
高層管理人員	168	822	20.4%
中層管理人員	265	3 180	8.3%
主任	275	3 320	8.3%
業務代表	206	2 727	7.6%
文員	-	3 002	0.0%
保險代理人	94	54 626	0.2%
總計	1 008	67 677	1.5%

*除「保險中介人資格考試」[IIQE]外，其他保險資格如認可財務策劃師[CFP]、美國壽險管理學會會士[FLMI]、保險業專業文憑[Professional Diploma in Insurance Program (PDI)]等均視為專業資格。表16顯示，高層管理人員是最需具備專業資格的職級；822名高層管理人員當中，僱主要求168人（即20.4%）具備專業資格。

**佔同一職級從業員總數百分率。

2.44 根據第2.43段所載調查結果顯示，人壽保險業僱主一般要求高層和中層管理人員具備大學學位或以上教育程度或專業資格，或兩者兼備；48.7%僱主更要求主任級員工具備大學學位或以上學歷。表19載列受訪機構對各職級人壽保險從業員的基本教育程度／專業資格要求。

表19： 人壽保險從業員
基本教育程度／專業資格要求

<u>學歷／資格</u>	<u>高層 管理人員</u>	<u>中層 管理人員</u>	<u>主任</u>	<u>業務代表</u>	<u>文員</u>	<u>保險代理人</u>
專業資格	20.4%	8.3%	8.3%	7.6%	0.0%	0.2%
研究院：高等學位（如碩士學位）或同等學歷	1.2%	0.5%	0.0%	0.0%	0.0%	0.0%
學士學位或同等學歷	62.5%	64.1%	48.7%	16.1%	20.9%	0.2%
副學位：副學士／高級文憑／專業文憑／高級證書或同等學歷	2.9%	7.9%	6.5%	17.2%	31.9%	0.6%
高中：中四至中六／文憑／香港中學文憑／中專教育文憑／基礎文憑／毅進文憑或同等學歷	0.0%	0.8%	10.6%	37.6%	37.7%	35.3%
初中：中一至中三或同等學歷	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%

註：佔同一職級人壽保險從業員總數百分率。

人壽保險從業員基本年資要求

2.45 表20載列人壽保險從業員的基本年資要求。

表20：人壽保險從業員基本年資要求

職級	從業員人數					未有註明／ 拒絕透露	總計 (%)**
	1 年以下	1 年至 2 年	2 年至 5 年	5 年至 10 年	10 年以上		
(i) 保險專業僱員							
高層管理人員	1	18	54	137	354	258	822
	0.1%	2.2%	6.6%	16.7%	43.1%	31.4%	100%
中層管理人員	-	19	227	1 763	321	850	3 180
	0.0%	0.6%	7.1%	55.4%	10.1%	26.7%	100%
主任	2	85	1 265	833	-	1 135	3 320
	0.1%	2.6%	38.1%	25.1%	0.0%	34.2%	100%
業務代表	261	844	551	79	7	985	2 727
	9.6%	30.9%	20.2%	2.9%	0.3%	36.1%	100%
文員	1 133	820	729	37	-	283	3 002
	37.7%	27.3%	24.3%	1.2%	0.0%	9.4%	100%
小計	1 397	1 786	2 826	2 849	682	3 511	13 051
(%)*	10.7%	13.7%	21.7%	21.8%	5.2%	26.9%	100%
(ii) 保險代理人							
營業總監／區域總監／高級營業經理	-	-	34	12	126	510	682
	0.0%	0.0%	5.0%	1.8%	18.5%	74.8%	100%
營業經理	-	-	603	94	-	1 145	1 842
	0.0%	0.0%	32.7%	5.1%	0.0%	62.2%	100%
單位經理／營業主任	-	1 689	604	-	-	7 024	9 317
	0.0%	18.1%	6.5%	0.0%	0.0%	75.4%	100%
營業員	14 128	118	6	-	-	28 533	42 785
	33.0%	0.3%	<0.1%	0.0%	0.0%	66.7%	100%
小計	14 128	1 807	1 247	106	126	37 212	54 626
(%)*	25.9%	3.3%	2.3%	0.2%	0.2%	68.1%	100%
總計	15 525	3 593	4 073	2 955	808	40 723	67 677
(%)*	22.9%	5.3%	6.0%	4.4%	1.2%	60.2%	100%

* 鑑於未有註明／拒絕透露的個案比例較高，分析表20的數據時，宜加留意。

** 因四捨五入關係，百分率總和不一定等於100%。

2.46 調查結果顯示，43.1%受訪機構要求屬下高層管理人員具備十年以上工作經驗；主任須具備兩年至五年經驗；業務代表須具備一年至兩年經驗；營業員和文員則只須具備一年以下經驗。此外，很多機構對有關問題「未有註明」或「拒絕透露」，當中以營業員佔最多（28 533宗），參閱這項數據時宜加注意。

人壽保險從業員平均每月收入

2.47 表21按平均每月收入幅度，顯示各職級人壽保險從業員的分布情況。讀者須注意，蒐集保險從業員收入資料並非是次調查的目的，有關數據只用作覆核各職級人力資料的可靠程度。此外，部分受訪機構並無提供所需資料，參閱表21的調查結果時宜加留意。

表21： 各職級從業員人數
(按平均每月收入幅度劃分)

職級	從業員人數										總計 (%)**
	\$8,000以下 (%)*	\$8,000 至 \$10,000 (%)*	\$10,001 至 \$20,000 (%)*	\$20,001 至 \$30,000 (%)*	\$30,001 至 \$40,000 (%)*	\$40,001 至 \$60,000 (%)*	\$60,001 至 \$80,000 (%)*	\$80,001 至 \$100,000 (%)*	\$100,000 以上 (%)*	不適用／ 未有註明／ 拒絕透露 (%)*	
高層管理人員	- 0.0%	- 0.0%	- 0.0%	32 3.9%	39 4.7%	70 8.5%	26 3.2%	48 5.8%	183 22.3%	424 51.6%	822 100%
中層管理人員	- 0.0%	- 0.0%	17 0.5%	44 1.4%	260 8.2%	381 12.0%	793 24.9%	80 2.5%	10 0.3%	1 595 50.2%	3 180 100%
主任	- 0.0%	- 0.0%	69 2.1%	205 6.2%	695 20.9%	308 9.3%	- 0.0%	- 0.0%	- 0.0%	2 043 61.5%	3 320 100%
業務代表	15 0.6%	36 1.3%	458 16.8%	587 21.5%	233 8.5%	30 1.1%	- 0.0%	- 0.0%	- 0.0%	1 368 50.2%	2 727 100%
文員	- 0.0%	6 0.2%	1 103 36.7%	833 27.7%	- 0.0%	- 0.0%	- 0.0%	- 0.0%	- 0.0%	1 060 41.3%	3 002 100%
保險代理人	333 0.6%	- 0.0%	- 0.0%	219 0.4%	42 0.1%	95 0.2%	26 <0.1%	- 0.0%	4 <0.1%	53 907 98.7%	54 626 100%
總計 (%)**	348 0.5%	42 0.1%	1 647 2.4%	1 920 2.8%	1 269 1.9%	884 1.3%	845 1.2%	128 0.2%	197 0.3%	60 397 89.2%	67 677 100%

(%)* 佔業內同一職級從業員總數的百分率。

(%)** 佔業內從業員總數百分率(不包括1 133名其他輔助人員)。因四捨五入關係，百分率總和不一定等於100%。

人壽保險從業員平均年齡

2.48 表22按平均年齡顯示各職級人壽保險從業員的分布情況。不同職級的人壽保險從業員大多介乎35至50歲。然而，部分受訪機構並無提供所需資料，參閱表22的調查結果時宜加留意。

表22： 各職級從業員人數
(按平均年齡劃分)

職級	從業員人數				總計 (%)**
	35歲以下 (%)*	35至50歲 (%)*	50歲以上 (%)*	不適用／ 未有註明／ 拒絕透露 (%)*	
高層管理人員	19	236	118	449	822
	2.3%	28.7%	14.4%	54.6%	100%
中層管理人員	81	1 412	25	1 662	3 180
	2.5%	44.4%	0.8%	52.3%	100%
主任	377	818	11	2 114	3 320
	11.4%	24.6%	0.3%	63.7%	100%
業務代表	500	857	92	1 278	2 727
	18.3%	31.4%	3.4%	46.9%	100%
文員	862	1 040	12	1 088	3 002
	28.7%	34.6%	0.4%	36.2%	100%
保險代理人	118	4 897	23	49 588	54 626
	0.2%	9.0%	<0.1%	90.8%	100%
總計	1 957	9 260	281	56 179	67 677
(%)**	2.9%	13.7%	0.4%	83.0%	100%

(%)* 佔業內同一職級從業員總數的百分率。

(%)** 佔業內從業員總數百分率(不包括1 133名其他輔助人員)。因四捨五入關係，百分率總和不一定等於100%。

丁.保險業整體情況

2.49 下文闡述保險業的整體情況，並無區分一般保險業與人壽保險業。

過去12個月保險從業員流動情況

2.50 實地調查前的12個月內，有10 014名從業員離職。表23按原因與職級載列離職的從業員人數。同期，業界共招聘了3 007名人員（不包括保險代理人）。表24按來源及地域載列聘請的從業員人數。

表23：過去12個月離職保險從業員人數
(按原因及職級劃分)

原因	經理級	主任級	文員級	業務代表	保險代理人	總計
(I) 保險從業員主動申請離職						
(a) 擔任另一份保險業工作，或與保險業相關的工作，或創辦與保險有關的業務	171	101	300	205	0	777
(b) 擔任銀行／金融工作，或與銀行／金融業相關的工作，或創辦與金融有關的業務	14	10	34	46	0	104
(c) 擔任保險／銀行／金融業以外的的工作，或創辦保險／銀行／金融業以外的業務	2	4	47	7	11	71
(d) 移民	2	0	5	1	0	8
(e) 回國	2	1	0	1	0	4
(f) 遷改工作地點						
(i) 往中國內地／澳門／台灣	1	0	0	1	0	2
(ii) 往其他國家	2	0	3	0	0	5
(g) 退休	6	7	3	6	0	22
(h) 繼續進修	9	6	32	2	0	49
(i) 其他原因	96	193	211	29	202	731
(j) 原因不詳	83	130	313	324	6 532	7 382
小計	388	452	948	622	6 745	9 155
(II) 由公司安排離職						
(a) 裁員／終止代理合約	7	3	44	0	330	384
(b) 公司改組／結業	4	5	10	2	14	35
(c) 僱傭合約期滿	2	20	25	11	n/a	58
(d) 工作表現欠佳	11	18	63	12	221	325
(e) 其他原因	1	1	2	0	23	27
(f) 原因不詳	10	9	11	0	0	30
小計	35	56	155	25	588	859
總計	423	508	1 103	647	7 333	10 014

表24：過去12個月所招聘保險從業員人數
(按來源及地域劃分)

(I) 過去12個月所招聘從業員人數(按來源劃分)：						
來源		經理級	主任級	文員級	業務代表	總計
(a)	來自另一間保險公司／保險中介人公司／保險相關公司	218	169	486	392	1 265
(b)	來自銀行／金融機構	17	28	20	32	97
(c)	來自保險／銀行／金融業以外的機構	18	37	184	101	340
(d)	剛從院校／學校畢業					
	(i) 大學學位或以上畢業生	0	24	94	15	133
	(ii) 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)	0	0	5	7	12
	(iii) 香港中學文憑畢業生／預科生／中五畢業生或同等學歷人士／中五以下程度學生	0	1	7	23	31
(e)	其他來源	4	0	15	37	56
(f)	未有說明來源	256	373	301	143	1 073
總計		513	632	1 112	750	3 007
(II) 過去12個月所招聘從業員人數(按地域劃分)：						
地域		經理級	主任級	文員級	業務代表	總計
(a)	香港	440	513	1 088	735	2 776
(b)	中國內地	1	12	6	8	27
(c)	澳門	0	2	4	0	6
(d)	台灣	2	2	0	0	4
(e)	其他地方	12	11	13	7	43
(f)	未有說明來源	58	92	1	0	151
總計		513	632	1 112	750	3 007

2.51 根據第2.50段的資料，表25統計出過去12個月保險從業員的流動情況。其中，文員級的流動率最高(15.7%)，其次是業務代表／保險代理人(11.4%)。整體流動率為11.0%。

表25：保險從業員過去12個月流動率

	經理級	主任級	文員級	業務代表／保險代理人	總計
新聘人數	513	632	1 112	18 094	20 351
離職人數	423	508	1 103	7 980 [#]	10 014
淨增加（減少）	90	124	9	10 114	10 337
該職級從業員人數（包括空缺數目）	7 828	6 096	7 031	69 945	90 900
從業員流動率*	5.4%	8.3%	15.7%	11.4%	11.0%

$$\text{從業員流動率}^* = \frac{\text{指定期間離職人數}}{\text{指定期間從業員平均人數}}$$

@ 保險代理人「新聘人數」= 2016年1月1日至12月31日期間新登記的保險代理人數目。

保險代理人「離職人數」= 2016年1月1日至12月31日期間新登記的保險代理人數目減去同期保險代理人增／減數目。

離職從業員人數

2.52 如表26所示，過去12個月共錄得9 539人（參照表23，離職的保險從業員總數為10 014人）轉任另一份保險業工作、離開保險業、移民、遷改工作地點、退休、回國、繼續進修或被裁。業內共流失649人，佔2017年所需90 900名從業員的0.7%。然而，若把「其他原因」（731人）及「原因不詳」（7 382人）共8 113名離職從業員也計算在內，流失率將更高。機構須招聘員工，填補因流失所出現的空缺。

表26： 過去12個月離職從業員人數

<u>原因</u>	<u>離職人數</u>	
在香港擔任另一份保險工作	777	
在香港擔任銀行／金融或相關工作	104	} 649(流失從業員人 數)
在香港擔任與保險無關的工作	71	
移民	8	
回國	4	
遷改工作地點	7	
退休	22	
繼續進修	49	
裁員	384	
其他原因*	731	(由公司安排的
原因不詳	7 382	離職者未計在內)
總計	9 539	

=====

2017年人力（包括空缺）： 一般保險業 = 21 048（見第2.20段表4）
人壽保險業 = 69 852（見第2.38段表15）

90 900

=====

* 其他原因包括健康理由、照顧家庭、私人理由等。

過去12個月保險業內部晉升人數

2.53 調查結果顯示過去12個月內獲晉升的保險從業員有654人。由於數字只反映受訪機構當時提供的資料，讀者參閱這項調查結果時，須特別注意。表27按保險業各職級摘錄內部晉升的人數。

表27： 過去12個月保險業內部晉升人數
(2016年1月1日至12月31日)

<u>職級</u>	<u>獲內部晉升的人數</u>
由中層經理晉升至高級經理	80
由主任晉升至中層經理	177
由文員晉升至主任	228
由其他職級晉升至文員	157
由營業員／業務代表晉升至單位經理／ 營業主任	8
由單位經理／營業主任晉升至營業經理	4
由營業經理晉升至營業總監／高級營業 經理	0
總計	654 =====

預計招聘從業員人數（按教育程度分類）

2.54 表28顯示未來24個月僱主擬招聘的從業員人數（按教育程度劃分）。

表28： 未來24個月擬招聘從業員人數
（按教育程度劃分）

	大學學位或以上	從業員人數			總計 (%)*
		副學位（高級文憑／副學士／文憑／高級證書／證書或同等學歷）	香港中學文憑／預科／中五畢業或同等學歷／中五以下程度	未有註明	
經理級	131 (92.9%)	9 (6.4%)	1 (0.7%)	- (0.0%)	141 (100%)
主任級	83 (68.0%)	19 (15.6%)	20 (16.4%)	- (0.0%)	122 (100%)
文員級	36 (28.3%)	34 (26.8%)	57 (44.9%)	- (0.0%)	127 (100%)
業務代表	79 (14.8%)	39 (7.3%)	413 (77.6%)	1 (0.2%)	532 (100%)
總計 (%)*	329 (35.7%)	101 (11.0%)	491 (53.3%)	1 (0.1%)	922 (100%)

* 佔同一職級擬招聘從業員總數的百分率。因四捨五入關係，百分率總和不一定等於100%。

招聘困難

2.55 表29按門類及職級顯示過去12個月遇到招聘困難的保險公司數目。62間保險公司報稱難以招聘業務代表，46間表示在招聘文員時遇到困難。

表29： 過去12個月遇到招聘困難保險公司數目

門類	招聘困難	經理級		主任級		文員級		業務代表	
		保險公司數目	百分率*	保險公司數目	百分率*	保險公司數目	百分率*	保險公司數目	百分率*
人壽保險承保公司	有	9	32.1%	8	28.6%	3	10.7%	0	0.0%
	沒有	1	3.6%	2	7.1%	10	35.7%	0	0.0%
	未曾招聘或未有嘗試招聘	18	64.3%	18	64.3%	15	53.6%	28	100.0%
	總計	28	100.0%	28	100.0%	28	100.0%	28	100.0%
一般保險承保公司	有	7	10.3%	10	14.7%	10	14.7%	0	0.0%
	沒有	13	19.1%	12	17.6%	23	33.8%	0	0.0%
	未曾招聘或未有嘗試招聘	48	70.6%	46	67.6%	35	51.5%	68	100.0%
	總計	68	100.0%	68	100.0%	68	100.0%	68	100.0%
綜合保險公司(即人壽保險和一般保險)	有	5	45.5%	5	45.5%	4	36.4%	0	0.0%
	沒有	1	9.1%	1	9.1%	2	18.2%	0	0.0%
	未曾招聘或未有嘗試招聘	5	45.5%	5	45.5%	5	45.5%	11	100.0%
	總計	11	100.0%	11	100.0%	11	100.0%	11	100.0%
保險經紀人公司	有	5	0.8%	4	0.6%	17	2.6%	53	8.0%
	沒有	27	4.1%	22	3.3%	69	10.4%	87	13.1%
	未曾招聘或未有嘗試招聘	634	95.2%	640	96.1%	580	87.1%	526	79.0%
	總計	666	100.0%	666	100.0%	666	100.0%	666	100.0%

門類	招聘困難	經理級		主任級		文員級		業務代表	
		保險公司數目	百分率*	保險公司數目	百分率*	保險公司數目	百分率*	保險公司數目	百分率*
代理人公司－保險	有	12	1.0%	5	0.4%	12	1.0%	4	0.3%
	沒有	0	0.0%	0	0.0%	15	1.3%	57	4.8%
	未曾招聘或未有嘗試招聘	1 170	99.0%	1 177	99.6%	1 155	97.7%	1 121	94.8%
	總計	1 182	100.0%	1 182	100.0%	1 182	100.0%	1 182	100.0%
代理人公司－其他分銷	有	0	0.0%	0	0.0%	0	0.0%	5	0.5%
	沒有	4	0.4%	4	0.4%	4	0.4%	33	3.5%
	未曾招聘或未有嘗試招聘	928	99.6%	928	99.6%	928	99.6%	894	95.9%
	總計	932	100.0%	932	100.0%	932	100.0%	932	100.0%
銀行附屬保險公司	有	1	4.2%	1	4.2%	0	0.0%	0	0.0%
	沒有	3	12.5%	11	45.8%	11	45.8%	5	20.8%
	未曾招聘或未有嘗試招聘	20	83.3%	12	50.0%	13	54.2%	19	79.2%
	總計	24	100.0%	24	100.0%	24	100.0%	24	100.0%
所有門類	有	39	1.3%	33	1.1%	46	1.6%	62	2.1%
	沒有	49	1.7%	52	1.8%	134	4.6%	182	6.3%
	未曾招聘或未有嘗試招聘	2823	97.0%	2 826	97.1%	2 731	93.8%	2 667	91.6%
	總計	2 911	100.0%	2 911	100.0%	2 911	100.0%	2 911	100.0%

* 因四捨五入關係，百分率總和不一定等於100%。

2.56 表30列出受訪機構表示過去12個月保險業遇到招聘困難的原因。

表30：過去12個月保險業遇到招聘困難原因
(2016年1月1日至12月31日)

原因		經理級	主任級	文員級	業務代表	總計
(a)	專上院校有關學系畢業生數目不足	1	5	4	6	16
(b)	缺乏具相關經驗及訓練的職位申請人	36	31	38	50	155
(c)	服務條件／薪酬未能符合求職者的要求	15	18	23	37	93
(d)	職位申請人缺乏良好語文能力					
	(i) 英語	2	4	6	7	19
	(ii) 普通話	2	3	10	8	23
(e)	其他原因	-	1	1	12	14
總計		56	62	82	120	320

招聘困難原因

2.57 根據第2.55及2.56段，保險公司報稱在招聘時遇到的三項主要困難為：

原因	公司數目	%
1. 缺乏具相關經驗及訓練的職位申請人	155	48.4%
2. 服務條件／薪酬未能符合求職者的要求	93	29.1%
3. 職位申請人缺乏良好語文能力		
(i) 英語	19	5.9%
(ii) 普通話	23	7.2%

2.58 如表30所示，320間保險公司當中，93間（29.1%）表示因「服務條件／薪酬未能符合求職者的要求」而導致招聘困難。參考是次調查結果，僱主應進一步改善保險從業員的工作條件與薪酬福利，以挽留員工和吸引新血入行。

保險業人力供求情況

人力需求

2019年1月一般保險業額外人力需求推算

2.59 一般保險業於2019年1月的額外人力需求推算見表31（綜合第2.17、2.20、2.52各段的資料，以及表26的0.7%流失率）。如表31所示，預期至2019年1月時，一般保險業額外需求合共915名從業員，需求最大的職級為業務代表（456人），其次是文員（147人），中層管理人員（120人）及主任（120人）。

表31：2019年1月一般保險業額外人力需求推算

職級	(a) 2019年1月 推算人力	(b) 2017年 所需人力	(c) = (a) - (b) 2019年1月 額外人力 需求推算	(d) 2018年 推算從業員 人數# (不計空缺)	(e) = [2017年 從業員人數 + (d)] * 0.7% 填補保險業 流失率 (0.7%)	(f) 2017年填補 空缺人力	(g) = (c) + (e) + (f) 2019年1月額外 人力總需求推算
高層管理人員	1 210	1 212	- 2	1 210	17	1	16
中層管理人員	2 546	2 496	50	2 486	35	35	120
主任	2 649	2 603	46	2 588	36	38	120
業務代表	8 649	8 524	125	8 371	117	214	456
文員	3 877	3 861	16	3 791	53	78	147
保險代理人	2 352	2 352	0	2 329	33	23	56
總計	21 283	21 048	235	20 775	291	389	915

本會根據僱主預測2019年人力增長率，並假設2017至2019年期間每年增長率維持不變，推算出2018年從業員人數。

2019年1月人壽保險業額外人力需求推算

2.60 人壽保險業於2019年1月的額外人力需求推算見表32（綜合第2.32、2.38、2.52各段的資料，以及表26的0.7%流失率）。如表32所示，預期至2019年1月時，人壽保險業額外需求合共5 169名從業員，需求最大的職級為保險代理人(4 294人)，其次是業務代表(238人)及主任(229人)。

表32： 2019年1月人壽保險業額外人力需求推算

職級	(a) 2019年1月推算人力	(b) 2017年 所需人力	(c) = (a) - (b) 2019年1月 額外人力 需求推算	(d) 2018年 推算從業員 人數# (不計空缺)	(e) = [2017年 從業員人數 + (d)] *0.7% 填補保險業 流失率 (0.7%)	(f) 2017年填補 空缺人力	(g) = (c) + (e) + (f) 2019年1月額外 人力總需求推算
高層管理人員	843	830	13	828	12	8	33
中層管理人員	3 308	3 290	18	3 189	45	110	173
主任	3 502	3 493	9	3 324	47	173	229
業務代表	2 926	2 824	102	2 776	39	97	238
文員	3 162	3 170	- 8	2 998	42	168	202
保險代理人	58 149	56 245	1 904	55 543	771	1 619	4 294
總計	71 890	69 852	2 038	68 658	956	2 175	5 169

本會根據僱主預測2019年人力增長率，並假設2017至2019年期間每年增長率維持不變，推算出2018年從業員人數。

2.61 推算2019年1月保險業額外所需人力總數摘要見表33：

表33： 2017年1月保險業額外人力需求摘要數字

職級	2019年1月 一般保險業 所需額外人力	2019年1月 人壽保險業 所需額外人力	2019年1月保險業 所需額外人力總數
高層管理人員	16	33	49
中層管理人員	120	173	293
主任	120	229	349
業務代表	456	238	694
文員	147	202	349
保險代理人	56	4 294	4 350
總計	915 ====	5 169 ====	6 084 ====

2019年1月額外人力的教育程度／專業資格要求

2.62 根據第2.24段表7、第2.44段表19與第2.61段表33的資料，表34摘錄2019年1月保險業對額外人力的教育程度／專業資格要求。業界對高中學歷程度的人力需求最為殷切（需增聘2 125人），其次是具備學士學位或同等學歷的人員（需增聘537人）。

表34：保險業額外人力的教育程度／專業資格要求
（推算至2019年1月）

<u>學歷／資格</u>	<u>一般保險業 人力需求</u>	<u>人壽保險業 人力需求</u>	<u>總計</u>
專業資格	48	67	115
研究院：高等學位（如碩士學位）或同等學歷	25	1	26
學士學位或同等學歷	205	332	537
副學位：副學士／高級文憑／專業文憑／高級證書或同等學歷	140	161	301
高中：中四至中六／文憑／香港中學文憑／中專教育文憑／基礎文憑／毅進文憑或同等學歷	418	1 707	2 125
初中：中一至中三或同等學歷	3	-	3
總計	839 =====	2 268 =====	3 107 =====

保險業人力供應

2.63 表34顯示業界對具備中學教育程度或同等學歷的保險從業員需求最大，而市場每年都有充足的中學畢業生應付有關需求。至於其他資歷，例如大學學位、專業資格、高級文憑等，不同院校機構均有開辦保險業相關的課程，為業界提供人才。根據大學教育資助委員會[UGC]、職業訓練局[VTC]及辦學機構提供的資料，2017/18至2018/19年度相關的學位或副學位課程畢業生將有4 647人，修讀財務策劃、金融投資、金融學等課程。不過，由於海外畢業生並未計算在內，加上僅41.4%課程機構願意透露畢業生人數資料，故所得數字未能涵蓋供應業內的整體人力。摘要數字見表35。

表35： 畢業生人力供應（保險業相關課程）

	預計2017/18年度 畢業生人數*	預計2018/19年度 畢業生人數*
學位	1 996 [^]	1 895 [^]
副學位	473 [#]	283 [#]

[#] 不少副學位畢業生選擇繼續進修，並非所有人均會立刻就業。

* 具備保險業相關學位／副學位學歷（如財務策劃、金融投資、金融學等）的預計畢業生人數。

[^] 根據UGC提供的資料，具備商科相關大學學位的畢業生，在2017/18年度預計有4 857人，在2018/19年度有4 846人。

人力供求配對情況

2.64 由於保險業沒有特定入職要求（尤其是保險代理人及業務代表職位），故人力供求錯配情況並不明顯。不同學科的畢業生均可入行，接受職內訓練。為吸引並鼓勵畢業生入行，本會將繼續向公眾推廣保險業的專業地位，以進一步提升本業的聲譽和形象。

未來12個月保險從業員的培訓計劃

2.65 是次調查請僱主提出一些他們認為有助從業員發展的重要訓練類別／課題，當中分四個範疇：管理／行政、專業知識、基本業務知識、通用技能。表36至40按僱主的選擇，依序撮錄各職級最熱門的五項訓練類別／課題。附錄9則按機構門類及從業員職級，列出五大最熱門訓練類別／課題。

表36： 經理級員工訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 管理／行政	解決困難及決策
4 基本業務知識	人壽保險
5 管理／行政	管理理論與實務

表37： 主任級員工訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 管理／行政	時間管理
4 管理／行政	解決困難及決策
5 管理／行政	團隊之建立

表38： 文員級員工訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 通用技能	資訊科技系統
3 通用技能	有效溝通技巧
4 通用技能	基本電腦應用
5 通用技能	英語會話

表39： 業務代表訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 通用技能	市場推廣／銷售技巧
4 基本業務知識	財務策劃
5 基本業務知識	人壽保險

表40：保險代理人訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	財務策劃
2 管理／行政	代理人之建立及發展
3 管理／行政	管理理論與實務
3 管理／行政	策略管理
3 管理／行政	市場管理
3 管理／行政	風險管理
3 管理／行政	領導才能
3 管理／行政	團隊之建立
3 基本業務知識	人壽保險
3 基本業務知識	強制性公積金
3 基本業務知識	退休策劃
3 通用技能	市場推廣／銷售技巧

2.66 總括而言，各項訓練類別／課題之中，對經理級員工重要的屬管理／行政範疇，如「解決困難及決策」和「管理理論與實務」等；對主任和業務代表重要的是「一般保險」和「與保險有關之法律」；而對文員級員工，語文訓練十分重要。至於保險代理人，「財務策劃」和「代理人之建立及發展」均屬重要的訓練類別／課題。

預計未來12個月外間培訓機構提供訓練比率

2.67 是次調查顯示，未來12個月大部分公司均打算透過外間培訓機構為僱員提供訓練。至於報稱並不打算資助員工接受外間訓練的機構，因問卷並無問及內部訓練的安排，未能知悉他們會否向僱員提供內部訓練，讀者宜加注意。調查結果見表41。

表41：未來12個月外間培訓機構提供訓練比率

外間培訓百分率	經理級	主任級	文員級	業務代表	保險代理人
0%	355	106	437	658	4
1%至24%	49	34	46	82	7
25%至49%	44	30	30	17	0
50%至74%	130	56	82	48	0
75%至99%	43	7	12	38	1
100%	443	127	254	1 645	5

2015年至2017年訓練開支

2.68 受訪機構於2015至2017年為保險專業僱員和保險代理人提供的訓練開支及預算見表42與表43。保險專業僱員的內部訓練方面，大部分機構的開支和預算會維持不變；95.4%的機構於2016年訓練支出與2015年相若，94.0%的機構2017年訓練預算大致維持於2016年的開支水平；外間訓練情況亦類似，92.8%的機構（2 816間）2016年訓練支出與2015年相若，92.1%的機構（2 796間）2017年訓練預算與2016年的開支大致相同。此外，3.5%受訪機構（107間）表示會增加2017年外間訓練的開支預算。至於保險代理人的訓練方面，大部分機構亦表示，2016年的訓練支出與2015年相若，而2017年的訓練預算大致維持於2016年的開支水平。

表42： 2015年至2017年訓練開支與訓練預算的增減百分率
（不包保險代理人）

增減百分率	幅度	2016 年訓練支出 (與 2015 年比較)	2017 年訓練預算 (與 2016 年訓練開 支比較)	2016 年訓練支出 (與 2015 年比較)	2017 年訓練預算 (與 2016 年訓練開 支比較)
		內部訓練		外間訓練	
沒有改變	沒有改變	2 894	2 853	2 816	2 796
增加	超過 50%	3	1	22	14
	21%至 50%	0	5	10	19
	11%至 20%	3	8	20	18
	5%至 10%	5	20	23	34
	少於 5%	6	17	6	22
	小計	17	51	81	107
減少	超過 50%	0	0	6	0
	21%至 50%	2	2	13	3
	11%至 20%	1	0	0	0
	5%至 10%	0	0	0	0
	少於 5%	2	0	0	0
	小計	5	2	19	3
未有註明	未有註明	119	129	119	129
總計		3 035	3 035	3 035	3 035

表43： 2015年至2017年訓練開支與訓練預算的增減百分率
(保險代理人)

增減百分率	幅度	2016 年訓練支出 (與 2015 年比較)	2017 年訓練預算 (與 2016 年訓練開 支比較)	2016 年訓練支出 (與 2015 年比較)	2017 年訓練預算 (與 2016 年訓練開 支比較)
		內部訓練		外間訓練	
沒有改變	沒有改變	10	10	12	12
增加	超過 50%	2	2	2	0
	21%至 50%	2	0	2	0
	11%至 20%	3	3	1	5
	5%至 10%	0	1	0	0
	少於 5%	0	0	0	0
	小計	7	6	5	5
減少	超過 50%	0	0	0	0
	21%至 50%	0	0	0	0
	11%至 20%	0	1	0	0
	5%至 10%	0	0	0	0
	少於 5%	0	0	0	0
	小計	0	1	0	0
未有註明	未有註明	5	5	5	5
總計		22	22	22	22

** 鑑於調查有高比率的「未有註明」回覆，分析上表的數據時宜注意。

兼職保險從業員

2.69 調查顯示，保險業聘有兼職從業員364人，協助88 336名全職從業員(從總數89 962名僱員減去1 626名非保險專業僱員得出)執行保險相關職務。

第三章

建議

業務展望

3.1 政府統計數字顯示，香港保險業在2017年首季的毛保費總額按年上升20.7%，而兩年前調查錄得的增幅為16.7%；經濟環境穩定可能是帶動保費增長的原因。

3.2 香港是眾多保險公司的地區總部，儘管環球金融市場過去十年經歷大幅波動，保險業於期內仍錄得強勁增長，反映本地市場對保險產品及服務的需求殷切。如第二章所述，保險代理人的人數躍升。與2016年首季數字比較，個人人壽及年金（非投資相連）業務增加25.1%，而個人人壽及年金（投資相連）則輕微減少3.5%。退休計劃業務供款更急增32.2%；另一方面，一般保險業務的毛保費及淨保費亦較2016年首季分別增加6.6%及7.0%。香港是發展最完善的保險市場之一，吸引了中國顧客來港購買保險產品。本地保險產品的優勢眾多，如：可以外幣結算、保費相對具競爭力、商譽可靠等。一些保險從業員認為，由於中國顧客對多元化資產的需求增加，這股趨勢將會持續。

3.3 對香港保險業而言，2017年是重要的一年。立法會於2015年7月制定《保險公司（修訂）條例》後，由2017年6月26日起，保險業監管局取代保險業監理處，擔當監管保險公司的角色。預期該局會更新保險業的規管架構，配合業界持續發展。保險業監管局亦會致力加強對保單持有人的保障。由於規管事項、保存紀錄及保安改善措施要求漸多，保險從業員將面對更多挑戰，並須多加留意合規事宜。

3.4 即使香港保險業的業務高度集中，保險科技應用仍有大量進步空間。為此，政府於2015年成立金融科技督導小組，就推動香港成為金融科技中心提出建議，發揮國際金融中心的角色，利用發展完善的資訊及通訊科技基建，並善用金融及創業人才。香港可借鑒中國的經驗，亦可參考紐約及倫敦等成功先行者。在政府、業界及初創社群／車載資訊系統公司的合作下，多間保險公司已推出穿戴式裝置及流動應用程式，記錄人壽保險產品保單持有人的健體活動。使用保險科技，個人資料私隱及網絡安全等是必須注意的事宜。此外，為了推廣業界專業形象，並提升公眾特別是中學生及家長對業界的認識，保險業應推行措施，如利用大眾媒體進行宣傳推廣、委任廣告代言人。此外，政府於2016年至2019年推出「提升保險業人才培訓先導計劃」，為期三年，目的是促進人才晉升及培訓，推動保險業發展，當中有四項工作，包括：公眾教育計劃、進修實習計劃、實習計劃、專業培訓資助計劃，預期能吸納新血入行，同時提升從業員的專業才幹。

3.5 本會觀察到保險業有以下人力趨勢：

- a. 根據受訪機構提供的資料，一般保險業的整體人手有所增加；因應業務擴張，部分一般保險業公司增聘人手，特別是中層管理人員及文員級僱員。
- b. 人壽保險業的人手較2015年時大幅增加，其中以文員及保險代理人的增幅最大。

- c. 所有職級的保險從業員中，年齡介乎 35 至 50 歲之間的佔大多數，吸納更多新血入行因此十分重要。
- d. 各類保險公司爭相吸納經驗豐富的從業員加盟，僱主仍要繼續面對招聘人手的難題。
- e. 除了向內地客戶提供服務，也有愈來愈多保險從業員進駐內地保險市場，因此有需要加強對國內保險產品及相關法例的知識。
- f. 因應當局進一步收緊規管，保險從業員須多加留意合規事宜。除了留意與保險有關的法律外，也要保障資料私隱，並運用資訊科技和大數據拓展業務。另一方面，較專門的一般保險範疇，如海事保險和僱傭福利等，仍需人手填補空缺。

使用本調查報告

3.6 本會編製2017年人力調查報告，目的是提供有關保險業人力情況及培訓需要的資料。然而，調查工作結束後，尤其在2017年第二及第三季，業內的營商環境可能有變，或會對保險業的人力供求情況造成重大影響，參考本報告時須多加留意。

日後人力調查工作

3.7 本會認為，現時定期進行一次人力調查，能有效建立一系列歷史數據，供比較及推算人力需求之用。由於香港經濟頗為波動，必須透過人力調查密切監察人力供求情況，從而協助保險培訓機構制訂策略，滿足保險業的訓練需要。

保險業人力需求

3.8 美國聯邦儲備局持續加息，並將資產負債表規模逐步回復正常，投資者預期當局會逆轉量化寬鬆措施。儘管預測各有不同，大多數經濟學者認為縮減資產負債表規模一般會令息口上升；再者，中國內地未來的經濟增長並不明朗，對於企業資金運轉與管理流動資金風險帶來挑戰。因此，保險業機構回覆對未來24個月的人力需求時，傾向作保守估計。

3.9 2017年調查顯示（見本報告第2.61段），保險業至2019年的推算額外所需人力表列如下：

職級	2019年1月 一般保險業 額外人力需求	2019年1月 人壽保險業 額外人力需求	2019年1月 保險業 額外人力需求總數
高層管理人員	16	33	49
中層管理人員	120	173	293
主任	120	229	349
業務代表	456	238	694
文員	147	202	349
保險代理人	56	4 294	4 350
總計	915 =====	5 169 =====	6 084 =====

3.10 推算至2019年，一般保險業額外需求915名從業員，業務代表所需人手最多（456人），其次是文員（147人）、中層管理人員（120人）及主任（120人）；人壽保險業額外需求5 169名從業員，保險代理人所需人手最多（4 294人），其次為業務代表（238人）和主任（229人）。

3.11 本會跟據調查期間各機構填報的資料而推算2019年額外人力需求。調查結果未必能反映其後市場的變化情況，參考有關人力需求時須加留意。

保險從業員 應具特質與增強實力途徑

3.12 充分認識保險產品、透徹了解保險原理和概念、擁有良好銷售及人際溝通技巧，是保險從業員應具備的一般特質。此外，他們亦應擅長建立良好的人際關係，這方面對保險代理人尤其重要。為鞏固與客戶之間的關係，保險公司日益重視裝備員工所需的相關技能，例如細心聆聽的能力，使他們能掌握客戶的真正需要，並建立互信關係。此外，為了向客戶提供優質專業服務，保險公司亦積極吸納具豐富經驗的從業員。

3.13 要具備上述特質，保險從業員可透過職業專才教育，加強本身的實力。除了進修課程，亦可參加內部培訓、院校機構所辦的技能提升課程、職內培訓、上級的工作輔導等。

3.14 調查結果顯示，保險業僱主期望高層與中層管理人員具備大學學位或以上教育程度及專業資格。因此，本會建議保險從業員考取更高學歷，並積極參加持續專業進修[CPD]計劃，成為以下學會的會員或取得其他專業資歷，如美國壽險管理學會會士[FLMI]、澳大利亞及新西蘭保險與金融學會[ANZIIF]、認可財務策劃師[CFP]、英國特許保險學院[CII]及香港保險學會[IIHK]保險學文憑等，以加強自身的專業知識，有利事業發展。保險從業員的學歷及資歷提高，有助提升整個行業的專業水平。

3.15 如前所述，所有職級的保險從業員大多介乎35至50歲之間，故吸引新人入行十分重要；挽留幹練的資深員工繼續服務本業也同樣重要。政府已推出「提升保險業

人才培訓先導計劃」，其下的進修實習計劃，以及香港保險業聯會的「保險才雋計劃」，均旨在吸納新血入行，提升業界的專業才幹及知識。透過課堂培訓及實務工作經驗，讓參加者認識保險業內多元化的就業機會及事業前景。因此，本業應與培訓機構緊密合作，發展高質素的職前及在職培訓課程。長遠而言，推出保險業學位課程有助培育業界人才。

3.16 保險同業及其他行業均求才若渴，競爭激烈，也許是保險業僱主面對招聘困難的原因。為了挽留表現出色的優秀員工，保持業務競爭力，建議保險公司考慮設立有效的人才管理制度，為員工提供清晰的事業發展途徑和晉升機會。

人力培訓

3.17 是次調查請僱主提出一些他們認為有助從業員發展的重要訓練類別／課題，分別屬四個範疇：管理／行政、專業知識、基本業務知識、通用技能。本會根據僱主的選擇依序列出各職級最熱門的五項訓練／課題，表列如下：

表 1：經理級訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 管理／行政	解決困難及決策
4 基本業務知識	人壽保險
5 管理／行政	管理理論與實務

表 2：主任級訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 管理／行政	時間管理
4 管理／行政	解決困難及決策
5 管理／行政	團隊之建立

表 3：文員級訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 通用技能	資訊科技系統
3 通用技能	有效溝通技巧
4 通用技能	基本電腦應用
5 通用技能	英語會話

表 4：業務代表訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	一般保險
2 基本業務知識	與保險有關之法律
3 通用技能	市場推廣／銷售技巧
4 基本業務知識	財務策劃
5 基本業務知識	人壽保險

表 5：保險代理人訓練類別／課題

範疇	訓練類別／課題
1 基本業務知識	財務策劃
2 管理／行政	代理人之建立及發展
3 管理／行政	管理理論與實務
3 管理／行政	策略管理
3 管理／行政	市場管理
3 管理／行政	風險管理
3 管理／行政	領導才能
3 管理／行政	團隊之建立
3 基本業務知識	人壽保險
3 基本業務知識	強制性公積金
3 基本業務知識	退休策劃
3 通用技能	市場推廣／銷售技巧

3.18 總括而言，各項訓練類別／課題之中，對經理級員工相當重要的管理／行政範疇包括「市場管理」、「策略管理」和「管理理論與實務」等；對主任級員工和業務代表相當重要的是「與保險有關之法律」、「一般保險」及「人壽保險」；而對文員級員工，語文訓練十分重要。至於保險代理人，「一般保險」及「人壽保險」方面的訓練較為重要。

3.19 是次調查結果顯示，未來12個月大部分公司均打算請外間課程機構提供訓練。對於內部及外間培訓，大部分保險公司表示，2017年的訓練預算與2016年的開支相同，維持不變；少數機構表示會增加這兩方面的培訓預算。調查結果顯示公司願意投放資源培訓員工。

3.20 本會認為，培訓機構應注意各階層員工的不同培訓需要。軟性技巧之外，員工對產品知識方面的訓練需求甚殷，特別是有關一般保險及人壽保險產品的專門知識和技能培訓。

培訓課程

3.21 按照第3.17段，最多受訪機構選擇的各職級訓練類別／課題摘要如下：

- 一般保險
- 與保險有關之法律
- 人壽保險
- 有效溝通技巧
- 市場推廣／銷售技巧
- 時間管理
- 英語會話
- 解決困難及決策

3.22 保險產品知識的培訓一般由保險公司提供，專業的保險從業員必須熟識保險產品，同時透徹了解顧客的需要，才能向他們提出最合適的建議。

3.23 客戶服務需求愈趨複雜，保險從業員必須對法律有更深認識，方能解答客戶的法律問題。他們必須充分了解對一般保險及人壽保險業務至關重要的法律理論。如能加強保險方面的法律知識，向客戶提供專業建議，對業務的成功發展亦有所裨益。

3.24 有效溝通及人際技巧對成功洽談業務十分重要。保險從業員必須擁有的重要特質包括：善用身體語言、掌握語言能力、有良好的提問技巧、具創意及說服力等，對於經常接觸客戶的從業員尤其重要。

3.25 從僱主建議保險業人力發展的重要訓練類別／課題可見，業界應為員工提供各種培訓課程，提升他們的專業知識和技能，並擴闊視野，使他們對保險業不同範疇有更深更廣的認識。

Insurance Training Board

Membership List
(as at 1.9.2017)

Chairman

Mrs Agnes KOON WOO Kam-oi, M.H.

Members

Ms Charity AU
Mr Patrick CHAN Chi-kong
Mr Herman CHEUNG Chi-fai
Mr Eric HUI
Mr Kevin KO Ka-lok
Mr Dominic LAM Wai-kuen, M.H.
Mr Clarence LAU Chun-pong
Ms Maggie LEE Mo-kit
Mr Thomas LEE Mun-nang
Dr Tony LEE
Prof LI Jing-yuan
Mr Andy MA Chun-kei
Ms Helen ROBERTS
Mr Allan YU Kin-nam
Chief Executive Officer of Insurance Authority (or his representative)
Commissioner for Labour (or his representative)
Managing Director of Mandatory Provident Fund Schemes Authority (or his representative)
Executive Director of Vocational Training Council (or her representative)

Secretary

Mr William CHOW Wing-nin

保險業訓練委員會
委員名單

(1.9.2017)

主席

管胡金愛女士, M.H.

委員

歐之珊女士

陳志江先生

張志輝先生

許金桂先生

高家樂先生

林偉權先生, M.H.

劉振邦先生

李慕潔女士

李滿能先生

李俊明博士

李靜遠教授

馬鎮基先生

Ms Helen ROBERTS

余健南先生

保險業監管局行政總監(或其代表)

勞工處處長(或其代表)

強制性公積金計劃管理局執行董事(或其代表)

職業訓練局執行幹事(或其代表)

秘書

周永年先生

Insurance Training Board

Working Party on 2017 Manpower Survey
of the Insurance Industry
Membership List

Convener

Mrs Agnes KOON WOO Kam-oi, M.H.

Members

Ms Charity AU
Mr Patrick CHAN Chi-kong
Mr Herman CHEUNG Chi-fai
Ms May KEUNG Chor-gee
Mr Clarence LAU Chun-pong
Prof LI Jing-yuan
Mr Andy MA Chun-Kei
Mr James WONG Yuk-loi
Mr Allan YU Kin-nam
Mr Hedley Chow Tsan-sang
Ms Esther WONG Kwong-oi

Secretary

Mr William CHOW Wing-nin

保險業訓練委員會

2017 年保險業人力調查工作小組
委員名單

主席

管胡金愛女士, M.H.

委員

歐之珊女士

陳志江先生

張志輝先生

姜楚芝女士

劉振邦先生

李靜遠教授

馬鎮基先生

黃鈺來先生

余健南先生

周贊生先生

黃光愛女士

秘書

周永年先生

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

保險業訓練委員會

職權範圍

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

Headquarters (Industry Partnership) 總辦事處(行業合作)

30F, Billion Plaza II, 10 Cheung Yue Street, Cheung Sha Wan, Kowloon, Hong Kong

香港九龍長沙灣長裕街10號億京廣場2期30樓

www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

Our Reference 本局檔號

IN/4/2(2017)

Your Reference 來函檔號



2 January 2017

Dear Sir/Madam,

The 2017 Manpower Survey of the Insurance Industry

I am writing to invite you to participate in the 2017 Manpower Survey of the Insurance Industry to be conducted by the Insurance Training Board of the Vocational Training Council (VTC).

The Insurance Training Board, appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR), is responsible for matters pertaining to manpower training of the insurance industry. In order to ascertain information on the latest insurance manpower situation so that meaningful recommendations on manpower training in the coming years can be formulated, the Insurance Training Board will conduct the captioned survey from 9 January 2017 to 8 February 2017.

I enclose one copy each of the Survey Questionnaire, Explanatory Notes and Job Descriptions of Principal Insurance Jobs for your reference and completion. You are requested to complete pages 1 to 13. If your company has in-house insurance agents, please also complete pages 14 to 21. Other pages are for your general information only. Staff of the Census and Statistics Department (C&SD) will make telephone contacts with or visit individual establishments to assist respondents in completing questionnaires or to collect completed ones.

I wish to assure you that the information collected will be handled in strict confidence and will be published only in the form of statistical summaries without reference to individual organisations. May I also draw your kind attention to the fact that the Government of the HKSAR may use the statistical data collected from this survey to assist in the formulation of insurance manpower development policies while the completed questionnaires will be destroyed according to the VTC's prevailing policy. In compliance with the Personal Data (Privacy) Ordinance, we wish to solicit your consent for us to share the statistical data with the Government of the HKSAR for the specific purpose of government's manpower planning and training, with the understanding that confidentiality will again be strictly observed.

Manpower survey reports of previous years can be found at <http://intb.vtc.edu.hk>. Upon completion of the 2017 Manpower Survey, the manpower survey report will also be uploaded to the website of the VTC. Kindly provide us with your email address in the enclosed questionnaire and you will be informed of the release of the survey report in due course.

Thank you for your kind participation and contribution to the manpower survey of the insurance industry. Should you have any questions in connection with the survey, please contact the Manpower Statistics Section of the C&SD at 2116 8505.

Yours faithfully

(Agnes Koon)

Chairman

Insurance Training Board

Encl.



執事先生／女士：

保險業 2017 年人力調查

謹代表職業訓練局屬下保險業訓練委員會致函，誠邀 貴公司參與本會進行之保險業 2017 年人力調查。

保險業訓練委員會由香港特別行政區行政長官委任，負責就業內人力訓練事宜提供意見。本會將於 2017 年 1 月 9 日至 2 月 8 日期間進行調查，蒐集保險業內人力情況的最新資料，並按此為未來人力訓練制訂適當建議。

---- 現隨函附上調查表、附註及主要職務工作說明，以供參閱填覆。第 1 至 13 頁是供所有公司填寫，如 貴公司有保險代理人，亦請填寫資料於第 14 至 21 頁，其餘頁數則為附註。政府統計處職員會以電話聯絡或造訪個別機構單位，協助受訪者填報問卷，或收回填妥的問卷。

調查所得資料絕對保密，只以摘要統計數字發表，並不會提及個別機構。此外，香港特別行政區政府或會使用是次調查收集所得的統計數據，以制定保險業人力發展政策，而已完成的問卷將按職業訓練局現行政策銷毀。基於私隱條例規定，現請 貴機構同意本會與香港特別行政區政府分享所得統計數據，以供政府作人力規劃之用，本會與香港特別行政區政府將會嚴格遵守保密原則。

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

多謝 貴機構積極參與及對保險業人力調查作出貢獻。如對調查有任何問題，可致電 2116 8505 與政府統計處人力統計組聯絡。



保險業訓練委員會主席
管胡金愛

2017 年 1 月 2 日

Notes for Guidance 填表須知

1. Please complete pages 139 to 151. If your company has in-house insurance agents, please also complete pages 152 to 159.
請填寫第 139 至 151 頁。如 貴公司有內部保險代理人，亦請填寫第 152 至 159 頁。
2. The following pages are explanatory notes and job descriptions of principal jobs of the insurance industry to facilitate the completion of the questionnaire:
以下是調查表附註及保險業主要職務的工作說明以供協助填寫問卷之用：

Reference 參考資料**Page 頁數***Explanatory Notes 調查表附註**160 – 163**Job Descriptions of Principal Jobs of the Insurance Industry**保險業主要職務的工作說明*

(i)	<i>General Insurer Sector</i> <i>一般保險承保公司</i>	<i>165 – 173</i>
(ii)	<i>General Insurance Agent</i> <i>一般保險代理人</i>	<i>174</i>
(iii)	<i>Life Insurer Sector</i> <i>人壽保險承保公司</i>	<i>175 – 186</i>
(iv)	<i>Life Insurance Agent</i> <i>人壽保險代理人</i>	<i>187</i>
(v)	<i>Insurance Broker Sector (General Insurance)</i> <i>保險經紀業 (一般保險)</i>	<i>188 – 192</i>
(vi)	<i>Insurance Broker Sector (Life Insurance)</i> <i>保險經紀業 (人壽保險)</i>	<i>193 – 197</i>
(vii)	<i>Company Agencies (General Insurance)</i> <i>代理人公司 (一般保險)</i>	<i>198 – 201</i>
(viii)	<i>Company Agencies (Life Insurance)</i> <i>代理人公司 (人壽保險)</i>	<i>202 – 205</i>
(ix)	<i>Bancassurance Sector (General Insurance)</i> <i>銀行附屬保險 (一般保險)</i>	<i>206 – 210</i>
(x)	<i>Bancassurance Sector (Life Insurance)</i> <i>銀行附屬保險 (人壽保險)</i>	<i>211 – 215</i>

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 2017 MANPOWER SURVEY OF THE INSURANCE INDUSTRY****保險業 2017 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)

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此 欄 毋 須 填 寫

Rec.
Type1
1Survey
Code2 5
2 3Industry
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

No. of Employees/
Insurance Agents/ Technical
Representatives
Covered by the
Questionnaire

23 24 25 26 27

公 司 名 稱

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

Nature of Business 業 務 性 質:

☐ Life Insurers 人壽保險☐ General Insurers 一般保險☐ Composite Insurers 綜合保險☐ Brokers 經紀☐ Company Agencies - Insurance 公司代理 - 保險☐ Company Agencies - Alternative distribution 公司代理 - 替代分銷☐ Bancassurer 銀行保險

Please specify 請注明

Name of Person to Contact:

聯 絡 人 姓 名

28 47

Position:

職 位

Tel. No.:
電 話

48 55 56 63

Fax No.:
圖文傳真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 2017 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2017 年人力調查

QUESTIONNAIRE (PART IA)
調查表(第一甲部分)

(A) Principal Jobs 主要職務			(B) No. of Employees/ Technical Representatives as at 2.1.2017 在 2.1.2017 之 僱員／業務 代表人數	(C) No. of Full Time Equivalent Employees As at 2.1.2017 (在 2.1.2017 之 相當於全職僱員 人數)	(D) No. of Vacancies as at 2.1.2017 在 2.1.2017 之 空缺數目	(E) Forecast No. of Employees/ Technical Representatives in 24 Months' Time 預測 24 個月後的 僱員／業務 代表人數	(F) Minimum Education Requirement for the Principal Job 此主要職務 的基本教育 程度要求 (see Column K) (見 K 欄)	(G) Requirement of Professional Qualification for the Principal Job ("✓" for Yes/ "X" for No) 此主要職務 的要求 專業資格 (是"✓"/否"X")	(H) Minimum Requirement of Year(s) of Experience in the Industry 在此行業 的基本 年資要求 (see Column K) (見 K 欄)	(I) Average Monthly Income Range* 平均 每月收入 幅度* (see Column K) (見 K 欄)	(J) Average Age Range* 平均 年齡* (see Column K) (見 K 欄)	(K) Please use the following Codes for Columns (F), (H), (I) and (J). 請按下列編號，填入(F), (H), (I) 及(J)欄內。		
Title 職稱	Rec. Type	Code 編號										For Column (F)		
												供(F)欄用		
												Code 編號	Education Level 教育程度	
		8-10	11-14	15-18	19-21	22-25	26	27	28	29	30	1	Postgraduate: Higher (e.g. master degrees) or Equivalent 研究院: 高等學位 (如碩士學位)，或同等教育程度	
1		2											2	First degree or equivalent 學士學位，或同等教育程度
2		2											3	Sub-degree: AD/ HD/ PD/ High Cert. or equivalent 副學位: 副學士、高級/ 專業文憑、高級證書，或同等教育程度
3		2											4	Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE/FD / Yi Jin Dip., or equivalent 高中: 中四至中六，文憑、香港中學文憑考試、中專教育／基礎／毅進文憑，或憑，或同等教育程度
4		2											5	Junior Secondary: Secondary 1-3 or equivalent 初中: 中一、中二及中或同等教育程度
5		2												
6		2												
7		2												
8		2												
9		2												
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28		2												
29		2												
30		2												
31		2												

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

(*) Remarks: Optional

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2017 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2017 年人力調查
QUESTIONNAIRE (PART II)
調查表 (第二部分)

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Er. No. _____

Est. No. _____

1. The number of employees /Technical Representatives* (excluding insurance agents) who left in the past twelve months (1.1.2016 to 31.12.2016) by reason:

按原因劃分，過去 12 個月內（1.1.2016 至 31.12.2016）離職的僱員／業務代表人數（保險代理人除外）：

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

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

Please specify _____
請註明

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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

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

Please specify

請註明

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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 200	 203	 206	 209	 212
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2. The number of recruits in the past twelve months (1.1.2016 to 31.12.2016) by source :

按來源劃分，過去 12 個月內（1.1.2016 至 31.12.2016）所招聘的人數：

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

Please specify

請註明

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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 297	 300	 303	 306	 309
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3. The number of recruits in the past twelve months (1.1.2016 to 31.12.2016) by geographic origin :
按地域來源劃分，過去 12 個月內（1.1.2016 至 31.12.2016）所招聘的僱員人數：

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

Please specify
請註明

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)
註：不包括已填報在經理級、主任級及文員級內的僱員

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4. The number of internal promotions in the past twelve months (1.1.2016 to 31.12.2016) :
過去 12 個月內（1.1.2016 至 31.12.2016）由內部晉升的僱員人數：

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

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

	Present No. of Full-time Employees/Technical Representatives* (Reported in Part I) 現有全職的僱員／ 業務代表*人數 (在第一部分填報之數據)	No. of Part-time Employees/Technical Representatives* 兼職僱員／ 業務代表*人數
(a) Managerial 經理級	 405	 409
(b) Supervisory 主任級	 413	 417
(c) Clerical 文員級	 421	 425
(d) Technical Representative (*) 業務代表	 429	 433

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)
 註：不包括已填報在經理級、主任級及文員級內的僱員

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

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

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)
註：不包括已填報在經理級、主任級及文員級內的僱員

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- End of Questionnaire (Part II) -

- 調査表（第二部分）完 -

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2017 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2017 年人力調查
QUESTIONNAIRE (PART III)
調查表 (第三部分)

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Er. No. _____

Est. No. _____

1. Did your company experience any recruitment difficulty in the past twelve months (1.1.2016 to 31.12.2016)?
過去 12 個月內 (1.1.2016 至 31.12.2016) 貴公司在招聘僱員時有否遇到困難?

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

(If (b) or (c) is selected for all the four job levels, please go to Question Three)
(如四個職級均選擇(b)或(c)項，請轉到問題 3 繼續作答)

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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2. If your company experienced recruitment difficulty in the past twelve months (1.1.2016 to 31.12.2016), what do you think are the reasons? (You may provide more than one reason for each job level.)
如 貴公司過去 12 個月內（1.1.2016 至 31.12.2016）在招聘員工方面遇到困難，你認為是甚麼原因？
(每職級可提供多於一項原因。)

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

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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3. Please give information on the training expenses of your company from 2015 to 2017.
請提供 貴公司由 2015 年至 2017 年的訓練支出情況。

	(a) The training expenses in 2016 as compared with those in 2015 2016 年與 2015 年 的訓練開支的比較		(b) The training budget for 2017 as compared with the training expenses in 2016 2017 年的訓練開支預算 與 2016 年的訓練開支的比較	
	In-house Training 內部訓練	External Training 外間訓練	In-house Training 內部訓練	External Training 外間訓練
(i) No Change 沒有	 529	 530	 531	 532
(ii) Increased by 增加				
> 50%	 533	 534	 535	 536
>20% - 50%	 537	 538	 539	 540
>10% - 20%	 541	 542	 543	 544
5% - 10%	 545	 546	 547	 548
< 5%	 549	 550	 551	 552
(iii) Decreased by 減				
> 50%	 553	 554	 555	 556
>20% - 50%	 557	 558	 559	 560
>10% - 20%	 561	 562	 563	 564
5% - 10%	 565	 566	 567	 568
< 5%	 569	 570	 571	 572

4. Please estimate the percentage of training to be provided by external course providers to your employees/
Technical Representatives in the next twelve months.
請估計在未來 12 個月將由外間培訓機構提供訓練予 貴公司僱員／業務代表的百分比。

	Managerial 經理級	Supervisory 主任級	Clerical 文員級	Technical Representative* 業務代表*
0%	 573	 574	 575	 576
>0% - 24%	 577	 578	 579	 580
>24% - 49%	 581	 582	 583	 584
>49% - 74%	 585	 586	 587	 588
>74% - <100%	 589	 590	 591	 592
100%	 593	 594	 595	 596

(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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

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

如建議的訓練類別／課題不包括在所提供的例子清單內，請詳細註明。

Managerial
經理級

Code
編號

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Supervisory
主任級

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Clerical
文員級

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Technical Representative*
業務代表*

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(*) Remarks: Technical Representative (other than those reported as Managerial, Supervisory and Clerical Staff)

註：不包括已填報在經理級、主任級及文員級內的僱員

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Examples of Training Topics 訓練課題的例子

Management/Executive **管理／行政之發展**

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

Professional Qualification **專業知識**

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

Professional Qualification (Cont'd)
專業知識 (續)

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

Basic Job-related Knowledge
基本業務知識

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

Generic Skills**通用技能**

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

- End of Questionnaire (Part III) -

- 調查表（第三部分）完 -

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2017 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2017 年人力調查
QUESTIONNAIRE (PART IB – INSURANCE AGENTS)
調查表(第一乙部分 - 保險代理人)

(A) Principal Jobs 主要職務			(B) No. of Insurance Agents as at 2.1.2017 在 2.1.2017 之保險代理人數	(C) No. of Full Time Equivalent Insurance Agents As at 2.1.2017	(D) No. of Vacancies* as at 2.1.2017 在 2.1.2017 之空缺數目*	(E) Forecast No. of Insurance Agents in 24 Months' Time 預測 24 個月後的保險代理人數	(F) Minimum Education Requirement for the Principal Job 此主要職務的基本教育程度要求 (see Column K) (見 K 欄)	(G) 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")	(H) Minimum Requirement of Year(s) of Experience in the Industry 在此行業的基本年資要求 (see Column K) (見 K 欄)	(I) Average Monthly Income Range* 平均每月收入幅度* (see Column K) (見 K 欄)	(J) Average Age Range* 平均年齡* (see Column K) (見 K 欄)	(K) Please use the following Codes for Columns (F), (H), (I) and (J). 請按下列編號，填入(F), (H), (I)及(J)欄內。
Title 職稱	Rec. Type	Code 編號										
		8-10	11-14	15-18	19-21	22-25	26	27	28	29	30	1 Postgraduate: Higher degrees (e.g. master degrees) or equivalent 研究院: 高等學位 (如碩士學位), 或同等教育程度
General Insurance Agent 一般保險代理人												
Director/ Manager 董事/經理	2	6 1 1										2 First degree or equivalent 學士學位, 或同等教育程度
Agent 營業員	2	6 1 2										3 Sub-degree: AD/ HD/ PD/ High Cert. or equivalent 副學位: 副學士, 高級/ 專業文憑, 高級證書, 或同等教育程度
	2											4 Senior Secondary: Secondary 4-6, Dip., HKDSE, DVE /FD / Yi Ji Dip. or equivalent 高中: 中四至中六, 文憑, 香港中學文憑考試, 中專教育/基礎/毅進文憑, 或同等教育程度
	2											5 Junior Secondary: Secondary 1-3 or equivalent 初中: 中一, 中二 1 及中三, 或同等教育程度
	2											
	2											
	2											
	2											
	2											
	2											
Life Insurance Agent 人壽保險代理人												
Agency Director/ District Director/ Regional Director/ Senior Agency Manager 營業總監/區域總監/高級營業經理	2	6 2 1										For Column (H) 供(H)欄用
Agency Manager 營業經理	2	6 2 2										Code 編號
Unit Manager/ Agency Supervisor 單位經理/營業主任	2	6 2 3										A Less than 1 year 少於 1 年
Agent 營業員	2	6 2 4										B 1 – 2 years 1 至 2 年
	2											C Over 2 years – 5 years 多於 2 年至 5 年
	2											D Over 5 years – 10 years 多於 5 年至 10 年
	2											E Over 10 years 多於 10 年
	2											For Column (I) 供(I)欄用
	2											Code 編號
	2											Average Monthly Income 平均每月收入幅度
	2											1 Below \$8,000 以下
	2											2 \$8,000 - \$10,000
	2											3 \$10,001 - \$20,000
	2											4 \$20,001 - \$30,000
	2											5 \$30,001 - \$40,000
	2											6 \$40,001 - \$60,000
	2											7 \$60,001 - \$80,000
	2											8 \$80,001 - \$100,000
	2											9 Above \$100,000 以上
	2											For Column (J) 供(J)欄用
	2											Code 編號
	2											Average Age Range 平均年齡
	2											1 Below 35 35 歲以下
	2											2 35-50 35 歲至 50 歲
	2											3 Over 50 50 歲以上

(*) Remarks: Optional
註:可選擇填寫

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2017 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2017 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. Please provide the following figures in respect of insurance agents of the company in the past twelve months (1.1.2016 to 31.12.2016):

請提供過去 12 個月內 (1.1.2016 至 31.12.2016) 有關 貴公司的保險代理人的下列數字：

- | | | | | | | |
|--|--|--|--|--|--|--|
| (a) No. of insurance agents registered as at 1.1.2016
在 1.1.2016 註冊的保險代理人數目 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
677 | | | | | |
| | | | | | | |
| (b) No. of insurance agents registered as at 31.12.2016
在 31.12.2016 註冊的保險代理人數目 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
682 | | | | | |
| | | | | | | |
| (c) No. of insurance agents newly registered during the past twelve months (1.1.2016 to 31.12.2016)
過去 12 個月內(1.1.2016 至 31.12.2016)新註冊的保險代理人數目 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
687 | | | | | |
| | | | | | | |

2. The number of insurance agents who left in the past twelve months (1.1.2016 to 31.12.2016) by reason:
 按原因劃分，過去 12 個月內 (1.1.2016 至 31.12.2016) 離職的保險代理人人數：

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

- | Reason
<u>原因</u> | Insurance agents
<u>保險代理人</u> | | | |
|---|--|--|--|--|
| (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 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
692 | | | |
| | | | | |
| (b) Taking up a job in the banking/finance industry or starting own finance related business
擔任另一份銀行／金融工作或創辦與金融有關的業務 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
695 | | | |
| | | | | |
| (c) Taking up a job outside the insurance/banking/finance industry or starting own business outside the insurance/banking/finance industry
擔任保險／金融／銀行業以外的工作或創辦保險／金融／銀行業以外的業務 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
698 | | | |
| | | | | |
| (d) Emigration
移民 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
701 | | | |
| | | | | |
| (e) Repatriation
回國 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
704 | | | |
| | | | | |
| (f) Relocation of workplace
遷改工作地點 | | | | |
| (i) To Mainland China/Macau/Taiwan
往中國內地／澳門／台灣 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
707 | | | |
| | | | | |
| (ii) To other countries
往其他國家 | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>
710 | | | |
| | | | | |

- (g) Retirement
退休 713
- (h) Further studies
繼續進修 716
- (i) Other reasons
其他原因 719

Please specify
請註明

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

Reason
原因

Insurance agents
保險代理人

- (a) Termination of agency agreement
終止代理合約
- (b) Restructure/Closure of Company
公司改組／結業
- (c) Poor performance
工作表現欠佳
- (d) Other reasons
其他原因

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Please specify
請註明

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3. The number of internal promotions in the past twelve months (1.1.2016 to 31.12.2016) for insurance agents:
過去 12 個月內 (1.1.2016 至 31.12.2016) 由內部晉升的保險代理人人數：

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

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4. Please give information on the training expenses of your company for insurance agents from 2015 to 2017.
請提供 貴公司由 2015 年至 2017 年的保險代理人訓練支出情況。

	(a) The training expenses in 2016 as compared with those in 2015 2016 年與 2015 年 的訓練開支的比較		(b) The training budget for 2017 as compared with the training expenses in 2016 2017 年的訓練開支預算 與 2016 年的訓練開支的比較	
	In-house Training 內部訓練	External Training 外間訓練	In-house Training 內部訓練	External Training 外間訓練
(i) No Change 沒有改變	 754	 755	 756	 757
(ii) Increased by 增加				
> 50%	 758	 759	 760	 761
>20% - 50%	 762	 763	 764	 765
>10% - 20%	 766	 767	 768	 769
5% - 10%	 770	 771	 772	 773
< 5%	 774	 775	 776	 777
(iii) Decreased by 減少				
> 50%	 778	 779	 780	 781
>20% - 50%	 782	 783	 784	 785
>10% - 20%	 786	 787	 788	 789
5% - 10%	 790	 791	 792	 793
< 5%	 794	 795	 796	 797

5. Please estimate the percentage of training to be provided by external course providers to your insurance agents in the next twelve months.
請估計在未來 12 個月將由外間培訓機構提供訓練予 貴公司的保險代理人的百分比。

	Insurance Agents 保險代理人
0%	 798
>0% - 24%	 799
>24% - 49%	 800
>49% - 74%	 801
>74% - <100%	 802
100%	 803

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

	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。
Insurance Agents 保險代理人	810	
	813	
	816	
	819	
	822	

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825

Examples of Training Topics

訓練課題的例子

Management/Executive **管理／行政之發展**

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

Professional Qualification **專業知識**

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

Professional Qualification (Cont'd)
專業知識 (續)

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

Basic Job-related Knowledge
基本業務知識

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

Generic Skills**通用技能**

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

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

The 2017 Manpower Survey of the Insurance Industry **保險業 2017 年人力調查**

Explanatory Notes

附註

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

2. Please complete all columns ('A' to 'K') 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 (K) 欄。如不適用，請填 (0) 符號。

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

 - (b) Please refer to the job code list in Appendix 3. Some of the job titles may not be the same as those used in your company. Please classify an employee/insurance agent/technical representative according to his/her major duties and supply the required information if the jobs have similar or related functions.
 請參考附錄 3 內的職稱編號。表內部分職稱可能有別於 貴公司所採用的，請根據僱員的主要職責分類。若僱員/保險代理人/業務代表的職責與表內某職務的職責相近，可視作相同職務，請提供所需資料。

(c) If necessary, please add those jobs and their corresponding job codes that are not included in Appendix 3 but are considered as principal jobs in your company. Please briefly outline their job descriptions and indicate their skill levels on a blank sheet.
若有需要，請填寫 貴公司其他並未包括在附錄 3 內的主要職務及相關職務編號，並請另紙簡述這些職務的工作範圍及指出其所屬技能等級。

(d) If necessary, please add other supporting staff, and their corresponding job codes, whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. Please only provide information as required by Columns B, C, D and E of the questionnaire (Part I).
若有需要，請填寫一般並非專責保險事務的其他輔助人員及相關職務編號，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。請只填寫調查表（第一部分）之 B、C、D、E 各欄所需的資料。

4. Column 'B' - Number of Employees/Insurance Agents/Technical Representatives (TRs) as at 2.1.2017

(B) 欄 — 在 2017 年 1 月 2 日之僱員/保險代理人/業務代表人數

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

「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。被派駐於其他公司工作的僱員人數並不需要填報。

5. Column 'C' - Number of Full Time Equivalent Employees as at 2.1.2017

(C) 欄 — 在 2017 年 1 月 2 日之相當於全職僱員人數

'Full Time Equivalent Employees' refer to those working full-time under the payroll of another company but are physically deployed to work for the company.

「相當於全職」僱員指其工資雖由其他公司支付，但實際被派駐於 貴公司全職工作的僱員。

6. Column 'D' - Number of Vacancies as at 2.1.2017

(D) 欄 — 在 2017 年 1 月 2 日之空缺額

'Number of Vacancies as at 2.1.2017' refer to those unfilled, immediately available job openings as at 2.1.2017 for which the company is actively trying to recruit.

「在 2017 年 1 月 2 日之空缺數目」指該職位在 2017 年 1 月 2 日仍懸空，須立刻填補而現正積極招聘人員填補。

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

(E) 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/deploying for each principal job in the next 24 months. The number given could be more/less than that in Column 'B' / Column 'C' if an expansion/a contraction is expected.

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

8. Column 'F' - Minimum Education Requirement for the Principal Job

(F) 欄 — 此主要職務基本教育程度的要求

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

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

9. Column 'G' – Requirement of Professional Qualification for the Principal Job

(G) 欄 — 此主要職務要求專業資格

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

請在 (G) 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。

10. Column 'H' - Minimum Requirement of Year(s) of Experience in the Industry

(H) 欄 — 在此行業的基本年資要求

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

請按 (K) 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 (H) 欄內。

11. Column 'I' - Average Monthly Income Range

(I) 欄 — 平均每月收入幅度

Please fill in the average monthly income range of employee(s)/insurance agent(s)/technical representative(s) in each principal job in accordance with the codes in Column 'K' of the questionnaire. The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. If you have more than one employee/insurance agent/technical representative doing the same principal job, please enter in this column the average monthly income range for that principal job which is given by:

Total amount of monthly income of all employees/insurance agents/technical representatives performing that principal job
Total number of employees/insurance agents/technical representatives performing that principal job

請根據調查表 (K) 欄的編號填上各主要職務僱員/保險代理人/業務代表平均每月收入的幅度。每月收入包括基本薪金、超時津貼、其他津貼、佣金及花紅。假如有超過一名僱員/保險代理人/業務代表從事相同性質的工作，請於本欄填寫該職務的平均每月收入的幅度，計算方法如下：

從事該職務的所有僱員/保險代理人/業務代表收入總額
從事該職務的僱員/保險代理人/業務代表總人數

12. Column 'J' - Average Age Range

(J) 欄 — 平均年齡

Please enter in Column 'J' the appropriate code number as given in Column 'K' showing the average age range of employees/insurance agents/technical representatives.

請按 (K) 欄所示編號把各主要職務僱員/保險代理人/業務代表的平均年齡填入 (K) 欄內。

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

請填妥調查表第二、第三及第四部分（如適用）。

Note:

備註：

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

調查所得資料絕對保密，只以摘要統計數字發表，並不會提及個別機構。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL 高層管理人員級		
111	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。
112	Deputy Managing Director/ Deputy General Manager 副常務董事／副總經理	Provides leadership, direction, and guidance of company activities to ensure the short-term and long-term strategies being implemented. Assists the Chief Executive in future business development and maintenance of the company. 領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。
113	Assistant General Manager/ Senior Manager 助理總經理／高級經理	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。

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SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
114	Head – Enterprise Risk Management / Chief Risk Officer 主管 – 企業風險管理／首席風險官	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的的風險，並監督補救措施的落實。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
210	Actuarial Manager 精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
211	Reinsurance Manager 再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及賠償經理緊密合作。

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MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
212	Underwriting Manager 核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums extent of cover. May specialise in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。
213	Claims Manager 賠償經理	Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics. 負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及培訓屬下職員。保留及分析統計數字。

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MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
214	Marketing/ Account / Servicing Manager 市務／客戶／服務經理	Servicing existing client business, participates in formulating, and/or implementing marketing/ servicing policies. Be responsible for monitoring marketing programmes. Liaises with clients and public relations. Formulates new products and services for business expansion and meeting customers' needs. Trains and supervises subordinates. Utilises all direct and digital marketing channels including digital marketing campaigns, display advertising, mobile marketing and search engine marketing. 負責向現有客戶提供服務，參與制訂及執行市務／服務政策及/或負責執行推銷方案、客戶聯絡及公關工作。制訂新產品及服務，以發展業務和滿足客戶的需要。培訓及監督屬下職員的工作。運用各種直銷和數碼市場推廣渠道，包括數碼推廣活動，展示廣告，流動媒體市場推廣和搜尋引擎行銷。
215	Human Resources/ Training Manager 人力資源／培訓經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
216	Information Technology Manager 資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。

RESTRICTED

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
217	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
218	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，培訓及督導屬下員工，執行其他指定職務。
219	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
811	Manager - Enterprise Risk Management 經理 – 企業風險管理	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess the adequacy and appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 – 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。

RESTRICTED

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
813	Legal Manager 法務經理	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
814	Manager - Internal Audit 經理—內部稽核	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
SUPERVISORY LEVEL 主任級		
311	Actuarial Supervisor 精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃。
312	Account Supervisor/ Underwriting Supervisor 客戶主任／核保主任	Assists the relevant manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助相關經理處理核保及賠償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。
313	Policy Services Supervisor 保單服務主任	Assists the Policy Services Manager to provide a complete range of satisfactory services to policyholders. Supervises staff to handle enquiries from policyholders. 協助保單服務經理向客戶提供週全的服務。監督下屬處理客戶的查詢。

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SUPERVISORY LEVEL (Continued) 主任級 (續)		
314	Marketing Supervisor 市務主任	Assists the Marketing/ Servicing Manager in analysing market potential and conditions, and executing direct and digital marketing activities. Develops marketing materials to promote company image, insurance products and services. 協助市務／服務經理分析市場潛能及情況，與及執行直銷和數碼市場推廣活動。制定市場推廣資料，以提升公司形象、保險產品和服務。
315	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
316	Assistant Executive/ Supervisor 助理主任	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by the management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。
317	Information Technology Supervisor 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
318	Claims Supervisor 賠償主任	Supervises staff to assess applications for claim payments. Keeps and analyses claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 監督下屬審核有關賠償的申請。保存及分析賠償統計數字。按照公司所訂指引，處理賠償。

RESTRICTED

SUPERVISORY LEVEL (Continued) 主任級 (續)		
310	Customer Services Supervisor 客戶服務主任	Handles enquiries and complaints from existing and prospective clients. Supervises a team of customer services representatives. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢和投訴。監督屬下之客戶服務代表。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
CLERICAL LEVEL 文員級		
511	Underwriting Clerk/ Claims Clerk 核保文員／賠償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能需處理一類或多類保險。按照既定程序或上司的指示從事其他文書職務。
512	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
513	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
514	Customer Services Representative 客戶服務代表	Assists the Customer Services Supervisor to handle enquiries and complaints from existing and prospective clients. 協助客戶服務主任處理客戶的查詢和投訴。

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
611	Director/ Manager 董事／經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及間接管理 50 位以上營業員。為營業經理及主任提供管理發展培訓。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
612	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。

RESTRICTED

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

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

RESTRICTED

SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級（續）
124	Head - Marketing 主管 – 市務	Plans, coordinates and implements the company's business development strategies and marketing plans. Conducts market research. Identifies and analyses opportunities to increase business and market share. Oversees all direct marketing activities including campaign execution, media planning and selection and development of new channels. Coordinates with internal and external parties to ensure excellent execution of business initiatives, monitors progress and evaluates result. 策劃、協調及執行業務發展策略和市務計劃。進行市場研究。留意及分析各種機會，以拓展業務和提高市場佔有率。監督所有直銷活動，包括活動執行，媒體策劃和選擇，以及發展新的推廣渠道。與內部和外部人員協調，以確保業務活動妥善進行，監測進度和審視結果。
125	Head – Group Benefits Business 主管 - 團體福利業務	Manages the operational activities of the group benefits plans for corporate employees. Advises corporate clients the benefits, provident schemes and retirement plans best suited to their employees. Identifies new markets and development in statutory requirements for business expansion. Trains and supervises subordinates in marketing, administration and claims settlement on employee benefits plans. 管理為公司僱員而設的團體福利計劃。建議公司客戶採用最切合其僱員需要的福利、公積金及退休計劃。留意新市場，以及法例的改變，隨時把握機會，拓展業務。培訓及監督下屬推廣和管理員工福利計劃，以及處理有關賠償。
126	Head - Finance/Investment/ Treasurer 主管 - 財務／投資／司庫	Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organises budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements. 就保險基金的投資及資本支出的融資問題，向高層提供意見。管理資產。策劃及組織財政預算及管制系統。向管理層提交預算及財政報告。修訂報告系統，以符合法例規定。

RESTRICTED

SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級（續）
127	Head - Human Resources/ Training 主管 - 人力資源／培訓	Develops, maintains and administers human resources management programmes in order to promote efficient operations. Implements and coordinates recruitment, placement, performance appraisal, salary administration, employee relations and other benefits. Advises top management on human resources issues and manages training and development programmes for staff. 制訂及推行人力資源管理計劃，以提高運作效率。執行及協調員工招聘、工作安排、表現評核、薪金政策、員工關係及其他福利。向高層提供有關人力資源事務的意見及管理員工培訓及發展計劃。
128	Head – Agency Operation 主管 – 營業代理運作	Administers the agency system, including processing of recruitment of new agents, maintains the sales records and payment of sales compensation. Provides services and prepares sales promotional materials for the sales force. Trains and supervises the sales force/ agents. 管理有關代理人員的系統，包括招聘新的代理員，保存銷售記錄和支付銷售薪酬。為營業人員提供服務，以及製備宣傳套件。培訓及監督營業人員／代理員。
820	Head – Enterprise Risk Management/ Chief Risk Officer 主管 – 企業風險管理／首席風險官	Determines strategic direction for risk management programmes and establishes risk management framework. Proactively establishes and oversees the implementation of appropriate risk management programmes and risk management framework to ensure that the company is in compliance with appropriate risk management policies and standard and reports to the senior management on any emerging risk and oversees the implementation of remedial actions. 確定風險管理計劃的策略方向。積極建立和監督適當的風險管理方案和風險管理架構的實施，以確保公司符合相關的風險管理政策和標準，以及向管理層報告新出現的風險，並監督補救措施的落實。

RESTRICTED

MIDDLE MANAGEMENT LEVEL		中層管理人員級
220	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
221	Actuarial Manager 精算經理	Carries out actuarial studies related to the company's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
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. Works closely with reinsurers and determines acceptance of insurance. Approves the issue of policies and endorsements. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。與再保險公司緊密聯絡，並決定應否接受投保。批准發出保單及附加條款。協調及監督下屬的工作。

RESTRICTED

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
223	Policy Services Manager 保單服務經理	Directs a complete range of satisfactory services to policyholders. Supervises and trains subordinates to provide prompt and courteous responses to customers' enquiries and requests. 向客戶提供週全的服務。監督及培訓下屬，使他們能迅速、適當地回應客戶的查詢和要求。
224	Marketing Manager 市務經理	Implements and coordinates marketing activities to promote company image, services and products. Develops and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and evaluates the performance of marketing activities. Plans and implements all direct marketing activities including campaign execution, media planning and selection and development of new channels. 執行及協調市場推廣工作以推廣企業形象，服務和產品。舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件及評估市場推廣方法。計劃及執行所有直銷活動，包括活動執行，媒體策劃和選擇，以及發展新的推廣渠道。
225	Group Benefits Business Manager 團體福利業務經理	Develops and implements working procedures and guidelines for underwriting/claims and administering employee benefits plans. Provides prompt services and answers to clients and other departments on group insurance products and specific employee benefits. Oversees negotiation of settlement and recommends litigation when necessary. Keeps and analyses statistics. Coordinates with other departments for quality services and efficiency. 制訂與執行工作程序和指引，以便承保／賠償及管理員工福利計劃。就團體保險及特定的員工福利，向客戶及其他部門提供快捷的服務及回應。監察與索償者間的談判，並在有需要時建議訴訟行動。保存及分析統計數字。與其他部門協調，致力提高服務質素與工作效率。

RESTRICTED

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
226	Accounting/ Investment Manager 財務／投資經理	Supervises the day-to-day administration of fund portfolios and implements the investment policy. Provides technical advice on budgeting, taxation, financial analysis, forecasting and long-term planning. 監督基金組合的日常管理工作及推行投資政策。就財政預算、稅務、財務分析、預測及長期策劃等提供專業意見及指引。
227	Human Resources/ Training Manager 人力資源／培訓經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organises training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定培訓需求，籌辦培訓及員工職業發展計劃。評估培訓工作的成效。
228	Information Technology Manager 資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。

RESTRICTED

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
229	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
821	Claims Manager 賠償經理	Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Keeps and analyses claims statistics. 調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並在有需要時建議訴訟行動。保存及分析賠償統計數字。
824	Agency Administration Manager 業務代理行政經理	Formulates and implements recruitment and training programmes for sales agents. Provides services to the sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates the sales operation and performance of agencies and agents. 制訂及執行業務代理員的招聘和培訓方案。為業務人員及營業員提供服務。根據既定指引，監管各營業處的行政工作。評估營業處的業績及營業員的工作表現。

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MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
825	Manager - Enterprise Risk Management 經理 – 企業風險管理	Assists the Head – Enterprise Risk Management / Chief Risk Officer to identify, assess and manage business risks, assess adequacy and the appropriateness of controls with action plans developed where necessary and executed accordingly. 協助主管 – 企業風險管理/首席風險官進行確定，評估和管理業務風險，評估控制措施的充分性和適當性，並相應地制訂和執行有關的行動計劃。
826	Legal Manager 法務經理	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
827	Manager - Internal Audit 經理—內部稽核	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。
828	Medical Officer/ Registered Nurse 醫務主任／註冊護士	Provides medical advice. Underwrites and reviews claims. 提供醫務建議。核保及審核索償事宜。

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SUPERVISORY LEVEL 主任級		
321	Actuarial Supervisor 精算主任	Works under the guidance of the Actuarial Manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans and pension schemes. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃及退休金計劃。
322	Underwriting Supervisor 核保主任	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorised limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保／保單服務經理執行公司的核保政策，並在授權範圍內，評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
323	Policy Services Supervisor 保單服務主任	Assists the Policy Services Manager to provide a complete range of satisfactory services to policyholders. Supervises staff to handle enquiries from policyholders. 協助保單服務經理向客戶提供週全的服務。監督下屬處理客戶的查詢。
324	Marketing Supervisor 市務主任	Assists the Marketing Manager to prepare promotional materials. Liaises with the mass media and carries out publicity activities or exhibitions. Coordinates with marketing and sales staff to organise sales promotion/training programmes. 協助市務經理編製宣傳資料。聯絡傳媒，進行宣傳活動或舉辦展覽。與負責市場推廣的員工合作，籌辦業務推廣／培訓計劃。
325	Group Benefits Business Supervisor 團體福利業務主任	Assists the Manager in preparing group benefits proposals. Prepares work schedules and calculates premium for employee benefits plans. Checks, updates and verifies the accuracies of data or claims documents provided by clients. Keeps records and prepares certificates/ statements to employees. Handles settlement of claims. 協助經理擬定團體福利計劃。編製工作時間表，計算僱員福利計劃的保費。察查、更新及核實客戶所提供的資料或索償文件。保存紀錄，編製員工福利證明書／通知書。處理賠償事宜。

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SUPERVISORY LEVEL (Continued) 主任級 (續)		
326	Accounting/ Investment Supervisor 財務／投資主任	Assists the Accounting/Investment Manager in planning and organising budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 協助財務／投資經理策劃及建立預算／會計及財政管制系統。制訂預算及財政報告，呈交高層管理人員。
327	Human Resources/ Training Supervisor 人力資源／培訓主任	Assists the Human Resources/Training Manager in recruitment, selection, placement, transfer, training, employee career development and staff welfare programmes. 協助人力資源／培訓經理執行招聘、甄選、指派、遷調、培訓、職業發展及僱員福利計劃。
328	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
329	Information Technology Supervisor 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyses the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
320	Claims Supervisor 賠償主任	Supervises staff to assess applications for claim payments. Keeps and analyses claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 監督下屬審核有關賠償的申請。保存及分析保單紀錄和賠償統計數字。按照公司所訂指引，處理賠償。

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SUPERVISORY LEVEL (Continued) 主任級 (續)		
829	Direct Marketing Supervisor 直銷市務主任	Assists the Marketing Manager to implement direct marketing activities. Utilises all direct and digital marketing channels including digital marketing campaigns, display advertising, mobile marketing and search engine marketing. Promotes business products and services to an audience of both existing and potential customers. 協助市務經理執行所有直銷活動。運用各種直銷和數碼市場推廣渠道，包括數碼推廣活動，展示廣告，流動媒體市場推廣和搜尋引擎行銷。向現有和潛在客戶推廣企業產品和服務。
920	Agency Supervisor 營業代理主任	Assists the Agency Manager in monitoring the administration of agencies to comply with company's policies, procedures and standards. 協助營業代理經理監管營業處的運作，使其符合保險公司的政策、所訂程序及標準。
921	Customer Services Supervisor 客戶服務主任	Handles enquiries and complaints from existing and prospective clients. Supervises a team of customer services representatives. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢和投訴。向客戶解釋公司的服務，並提供意見。監督屬下之客戶服務代表。如有需要，將客戶轉介至有關部門或經理。
CLERICAL LEVEL 文員級		
521	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
522	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
523	Customer Services Representative 客戶服務代表	Assists the Customer Services Supervisor to handle enquiries and complaints from existing and prospective clients. 協助客戶服務主任處理客戶的查詢和投訴。

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

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

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
131	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 standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。
133	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
231	Senior Account Manager 高級客戶經理	Plans, coordinates and implements the company's business development strategy. Identifies and analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

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

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MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
235	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
SUPERVISORY LEVEL 主任級		
331	Claims Supervisor 賠償主任	Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的索償要求。保留及分析新業務及賠償統計數字。執行公司對風險評估及賠償所訂的準則。
332	Customer Services Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。

RESTRICTED

SUPERVISORY LEVEL (Continued) 主任級 (續)		
333	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
431	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
531	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
532	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

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

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

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

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

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MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
245	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
SUPERVISORY LEVEL 主任級		
341	Claims Supervisor 賠償主任	Underwrites policies and approves claims within authorised limits. Keeps and analyses new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的索償要求。保留及分析新業務及賠償統計數字。執行公司對風險評估及賠償所訂的準則。
342	Customer Services Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。

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SUPERVISORY LEVEL (Continued) 主任級 (續)		
343	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
441	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance broker, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance broker. 就保險事宜代表保險經紀向保單持有人或準保單持有人提供意見，或代表保險經紀在香港或從香港安排保險合約。
CLERICAL LEVEL 文員級		
541	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
542	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。

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

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

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

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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。培訓及監督屬下職員的工作。
253	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
254	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。

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SUPERVISORY LEVEL 主任級		
351	Account Supervisor 客戶主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
352	Customer Services Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
353	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
451	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

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CLERICAL LEVEL 文員級		
551	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
552	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
159 259 359 559	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級 - Middle Management Level 中層管理人員級 - Supervisory Level 主管級 - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
751	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

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

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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。培訓及監督屬下職員的工作。
263	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
264	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。

RESTRICTED

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

RESTRICTED

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

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

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

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
272	Marketing Manager/ Sales Manager/ Insurance Manager 市務經理／營業經理／ 保險經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。培訓及監督屬下職員的工作。
273	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。
274	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
275	Legal Manager 法務經理	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
276	Manager - Internal Audit 經理—內部稽核	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。

SUPERVISORY LEVEL 主任級		
371	Account Supervisor/ Marketing Supervisor / Insurance Supervisor 客戶主任／市務主任／ 保險主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
372	Customer Services Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
373	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
471	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

CLERICAL LEVEL 文員級		
571	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
572	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
179 279 379 579	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級 - Middle Management Level 中層管理人員級 - Supervisory Level 主管級 - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
771	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL		高層管理人員級
181	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 standardises operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
MIDDLE MANAGEMENT LEVEL		中層管理人員級
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 analyses opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
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。培訓及監督屬下職員的工作。
283	Accounting Manager 會計經理	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions. 管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
284	Compliance Manager 合規經理	Raises the level of compliance awareness and fosters a compliance culture. Responsible for implementing compliance policy and procedures. Ensures that the business complies with all relevant laws, codes, rules, regulations and standards. Maintains the Compliance Manual to ensure the contents are up-to-date and that all staff in their business areas are aware of the contents of the Compliance Manual. 提升公司對合規的關注水平並提倡合規文化，負責執行合規政策及程序，確保公司符合所有相關法例、法規、守則、附屬法例及標準，維持合規手冊內容的適時更新及所有員工皆了解合規手冊的內容。該公司提供法律服務和諮詢。顯示器的訴訟案件的進步和發展，並在訴訟程序提供諮詢意見。平衡公司和法律要求。
285	Legal Manager 法務經理	Provides legal services and advice to the company. Monitors the progress and development of litigation cases and provides advice on litigation procedures. Advises company management on new regulatory requirements. Balances the company's interest and legislative requirements. 為公司提供法律服務和諮詢。監察訴訟案件的進度和發展，並在訴訟程序提供諮詢意見。就新的監管規則要求向公司管理層提供意見。平衡公司和法律要求。
286	Manager - Internal Audit 經理—內部稽核	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement. 策劃、指引及督導機構內的稽核工作，包括財務及資訊科技方面。評估監管制度及有關程序是否足夠。向管理層提交稽核報告，並建議改善方法。

SUPERVISORY LEVEL 主任級		
381	Account Supervisor/ Marketing Supervisor / Insurance Supervisor 客戶主任／市務主任／ 保險主任	Underwrites policies within authorised limits. Keeps and analyses new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
382	Customer Services Supervisor 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
383	Accounting Supervisor 會計主任	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Accounting Manager in analysing statistics and preparing management reports and statutory returns. 監督會計人員的工作，確保會計資料及紀錄準確。協助會計經理分析統計資料、編製管理報告及法定報表。
TECHNICAL REPRESENTATIVE 業務代表		
481	Technical Representative 業務代表	Provides advice to a policy holder or potential policy holder on insurance matters for the insurance company agency, or arranges contracts of insurance in or from Hong Kong on behalf of the insurance company agency. 就保險事宜代表保險代理人公司向保單持有人或準保單持有人提供意見，或代表保險代理人公司在香港或從香港安排保險合約。

CLERICAL LEVEL 文員級		
581	Accounting Clerk 會計文員	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns. 開立付款憑單及過帳。協助擬備財務報表、統計報告及法定報表。
582	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
189 289 389 589	Other Principal Jobs 其他主要職務 - Senior Management Level 高層管理人員級 - Middle Management Level 中層管理人員級 - Supervisory Level 主管級 - Clerical Level 文員級	Jobs not classified above but are considered as principal jobs in your company. 未被涵括在以上分類的其他主要職務。
781	Other Supporting Staff 其他輔助員工	Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines. 其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。

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

Branch Job Title	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
SENIOR MANAGEMENT LEVEL							
Managing Director/ General Manager/ Chief Executive	87	12	282	388	-	2	771
Deputy Managing Director/ Deputy General Manager	60	30	-	-	-	-	90
Assistant General Manager/ Senior Manager	173	16	-	-	-	-	189
Assistant General Manager/ Account Director	-	-	-	14	-	-	14
Assistant General Manager/ Account Director/ Chief Operating Officer	-	-	55	-	-	-	55
Assistant Director/ Divisional Director	-	-	30	-	-	-	30
Head – Enterprise Risk Management/ Chief Risk Officer	11	1	-	-	-	-	12
Other Principal Jobs – Senior Management Level	11	-	23	10	-	6	50
Sub-Total	342	59	390	412	0	8	1 211
MIDDLE MANAGEMENT LEVEL							
Actuarial Manager	15	5	-	-	-	-	20
Reinsurance Manager	18	10	-	-	-	-	28
Underwriting Manager	258	53	-	1	-	-	312
Claims Manager	154	10	34	1	-	-	199
Marketing/ Account/ Servicing Manager	284	38	-	-	-	-	322
Human Resources/ Training Manager	40	8	2	-	-	-	50
Information Technology Manager	72	5	2	1	-	-	80
Accounting Manager	100	5	66	12	-	9	192
Assistant Manager	265	30	-	-	-	-	295
Compliance Manager	18	3	18	3	-	4	46
Manager – Enterprise Risk Management	5	-	-	-	-	-	5
Legal Manager	8	-	-	-	-	-	8
Manager – Internal Audit	4	-	-	-	-	-	4
Senior Account Manager	-	-	127	-	-	-	127

Branch Job Title	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
MIDDLE MANAGEMENT LEVEL (Continued)							
Marketing Manager/ Sales Manager/	-	-	-	120	41	-	161
Marketing Manager/Account Manager/Sales Manager/Business Development Manager	-	-	226	-	-	-	226
Marketing Manager/Sales Manager/Insurance Manager	-	-	-	-	-	120	120
Senior Sales Manager	-	-	-	38	-	-	38
Senior Sales Manager/ Senior Insurance Manager	-	-	-	-	-	32	32
Other Principal Jobs – Middle Management Level	102	15	20	37	-	22	196
Sub-Total	1 343	182	495	213	41	187	2 461
SUPERVISORY LEVEL							
Actuarial Supervisor	13	12	-	-	-	-	25
Account Supervisor/ Underwriting Supervisor	614	63	-	3	-	-	680
Policy Services Supervisor	223	39	-	2	-	-	264
Claims Supervisor	133	24	145	3	-	-	305
Marketing Supervisor	102	12	-	-	-	-	114
Accounting Supervisor	111	14	57	5	-	9	196
Assistant Executive/ Supervisor	151	-	5	-	-	-	156
Customer Services Supervisor	42	-	155	18	32	2	249
Information Technology Supervisor	118	27	32	3	-	-	180
Account Supervisor	-	-	-	56	-	-	56
Account Supervisor/ Marketing Supervisor/ Insurance Supervisor	-	-	-	-	-	118	118
Other Principal Jobs – Supervisory Level	84	6	40	32	-	60	222
Sub-Total	1 591	197	434	122	32	189	2 565
TECHNICAL REPRESENTATIVE							
Technical Representative	-	-	2 200	1 580	2 908	1 622	8 310
Sub-Total	-	-	2 200	1 580	2 908	1 622	8 310

Branch Job Title	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
CLERICAL LEVEL							
Underwriting Clerk/ Claims Clerk	1 065	126	19	20	-	-	1 230
Accounting Clerk	161	12	184	131	12	18	518
Clerical Staff	322	72	486	502	126	73	1 581
Customer Services Representative	149	-	-	-	-	-	149
Other Principal Jobs – Clerical Level	201	8	33	33	-	30	305
Sub-Total	1 898	218	722	686	138	121	3 783
INSURANCE AGENT							
Director/ Manager	-	33	-	-	-	-	33
Agent	536	1 760	-	-	-	-	2 296
Sub-Total	536	1 793	-	-	-	-	2 329
Grand Total	5 710	2 449	4 241	3 013	3 119	2 127	20 659

Note : Other supporting staff (493 persons) not included.

一般保險業僱員人數(按門類及主要職務劃分)

職稱 \ 門類	一般保險 承保公司	綜合保險 公司	保險經紀 人公司	代理人公 司 – 保險	代理人公 司 – 其他 分銷	銀行附屬保險	總計
高層管理人員級							
常務董事／總經理／ 行政總裁	87	12	282	388	-	2	771
副常務董事／副總經理	60	30	-	-	-	-	90
助理總經理／高級經理	173	16	-	-	-	-	189
助理總經理／客戶總監	-	-	-	14	-	-	14
助理總經理／客戶總監／營運 總監	-	-	55	-	-	-	55
助理總監／業務部門總監	-	-	30	-	-	-	30
主管 – 企業風險管理／ 首席風險官	11	1	-	-	-	-	12
其他主要職務 – 高層管理人員 級	11	-	23	10	-	6	50
小計	342	59	390	412	0	8	1 211
中層管理人員級							
精算經理	15	5	-	-	-	-	20
再保險經理	18	10	-	-	-	-	28
核保經理	258	53	-	1	-	-	312
賠償經理	154	10	34	1	-	-	199
市務／客戶／服務經理	284	38	-	-	-	-	322
人力資源／培訓經理	40	8	2	-	-	-	50
資訊科技經理	72	5	2	1	-	-	80
會計經理	100	5	66	12	-	9	192
助理經理	265	30	-	-	-	-	295
合規經理	18	3	18	3	-	4	46
經理 – 企業風險管理	5	-	-	-	-	-	5
法務經理	8	-	-	-	-	-	8
經理—內部稽核	4	-	-	-	-	-	4
高級客戶經理	-	-	127	-	-	-	127

職稱 \ 門類	一般保險 承保公司	綜合保險 公司	保險經紀 人公司	代理人公 司 – 保險	代理人公 司 – 其他 分銷	銀行附屬保險	總計
中層管理人員級 (續)							
市務經理／營業經理	-	-	-	120	41	-	161
市務經理／營業經理／ 客戶經理／業務發展經理	-	-	226	-	-	-	226
市務經理／營業經理／ 保險經理	-	-	-	-	-	120	120
高級營業經理	-	-	-	38	-	-	38
高級營業經理／ 高級保險經理	-	-	-	-	-	32	32
其他主要職務 – 中層管理人員級	102	15	20	37	-	22	196
小計	1 343	182	495	213	41	187	2 461
主任級							
精算主任	13	12	-	-	-	-	25
客戶主任／核保主任	614	63	-	3	-	-	680
保單服務主任	223	39	-	2	-	-	264
賠償主任	133	24	145	3	-	-	305
市務主任	102	12	-	-	-	-	114
會計主任	111	14	57	5	-	9	196
助理主任	151	-	5	-	-	-	156
客戶服務主任	42	-	155	18	32	2	249
資訊科技人員	118	27	32	3	-	-	180
客戶主任	-	-	-	56	-	-	56
客戶主任／市務主任／ 保險主任	-	-	-	-	-	118	118
其他主要職務 – 主任級	84	6	40	32	-	60	222
小計	1 591	197	434	122	32	189	2 565
業務代表							
業務代表	-	-	2 200	1 580	2 908	1 622	8 310
小計	-	-	2 200	1 580	2 908	1 622	8 310

職稱 \ 門類	一般保險 承保公司	綜合保險 公司	保險經紀 人公司	代理人公 司 – 保險	代理人公 司 – 其他 分銷	銀行附屬保險	總計
文員級							
核保文員／賠償文員	1 065	126	19	20	-	-	1 230
會計文員	161	12	184	131	12	18	518
文書人員	322	72	486	502	126	73	1 581
客戶服務代表	149	-	-	-	-	-	149
其他主要職務 – 文員級	201	8	33	33	-	30	305
小計	1 898	218	722	686	138	121	3 783
保險代理人							
董事／經理	-	33	-	-	-	-	33
營業員	536	1 760	-	-	-	-	2 296
小計	536	1 793	-	-	-	-	2 329
總計	5 710	2 449	4 241	3 013	3 119	2 127	20 659

註：並不包括其他輔助員工(493人)。

**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
SENIOR MANAGEMENT LEVEL							
Managing Director/ General Manager/ Chief Executive	-	-	183	3	-	22	208
Managing Director/ Chief Executive	56	18	-	-	-	-	74
Chief Actuary	29	29	-	1	-	4	63
Head – Operations	29	2	-	-	-	-	31
Head - Marketing	46	42	-	5	-	-	93
Head - Group Benefits Business	18	11	-	-	-	-	29
Head - Finance/ Investment/ Treasurer	26	29	-	1	-	-	56
Head - Human Resources/ Training	24	21	-	2	-	-	47
Head – Agency Operation	21	1	-	-	-	-	22
Head – Enterprise Risk Management/ Chief Risk Officer	7	1	-	-	-	1	9
Assistant General Manager/ Account Director/ Chief Operating Officer	-	-	29	-	-	-	29
Assistant General Manager/ Account Director	-	-	-	-	-	19	19
Other Principal Jobs – Senior Management Level	97	29	1	15	-	-	142
Sub-Total	353	183	213	27	0	46	822
MIDDLE MANAGEMENT LEVEL							
Accounting Manager	107	24	26	2	-	25	184
Actuarial Manager	106	107	-	2	-	14	229
Underwriting Manager	77	53	-	2	-	-	132
Policy Services Manager	63	60	-	2	-	-	125
Marketing Manager	207	204	-	-	-	-	411
Group Benefits Business Manager	65	75	-	-	-	-	140
Accounting/ Investment Manager	27	40	-	2	-	-	69
Human Resources/ Training Manager	76	85	3	1	-	-	165
Information Technology Manager	159	76	-	1	-	-	236
Compliance Manager	70	7	12	1	-	17	107
Claims Manager	25	4	24	-	-	-	53

Branch Job Title	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
MIDDLE MANAGEMENT LEVEL (Continued)							
Senior Account Manager	-	-	82	-	-	-	82
Senior Sales Manager	-	-	-	51	-	-	51
Senior Sales Manager/ Senior Insurance Manager	-	-	-	-	-	59	59
Agency Administration Manager	132	30	-	-	-	-	162
Manager – Enterprise Risk Management	27	2	-	-	-	2	31
Legal Manager	18	6	-	-	-	-	24
Manager – Internal Audit	2	3	-	-	-	-	5
Medical Officer/ Registered Nurse	5	-	-	-	-	-	5
Marketing Manager/ Account Manager/ Sales Manager/Business Development Manager	-	-	91	-	-	-	91
Marketing Manager/ Sales Manager	-	-	-	6	-	-	6
Marketing Manager/ Sales Manager/ Insurance Manager	-	-	-	-	-	150	150
Other Principal Jobs – Middle Management Level	464	148	29	2	-	20	663
Sub-Total	1 630	924	267	72	0	287	3 180
SUPERVISORY LEVEL							
Claims Supervisor	32	7	2	-	-	-	41
Actuarial Supervisor	114	119	-	7	-	42	282
Underwriting Supervisor	100	71	-	7	-	-	178
Policy Services Supervisor	187	92	-	3	-	-	282
Marketing Supervisor	117	160	-	2	-	-	279
Group Benefits Business Supervisor	91	86	-	1	-	-	178
Accounting/ Investment Supervisor	59	86	-	1	-	-	146
Human Resources/ Training Supervisor	51	49	-	2	-	-	102
Accounting Supervisor	59	62	15	5	-	21	162
Information Technology Supervisor	224	269	6	15	-	-	514
Account Supervisor	-	-	-	2	-	-	2
Direct Marketing Supervisor	2	-	-	-	-	-	2
Agency Supervisor	99	34	-	-	-	-	133

Branch Job Title	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
SUPERVISORY LEVEL (Continued)							
Customer Services Supervisor	121	20	69	11	-	2	223
Account Supervisor/ Marketing Supervisor/ Insurance Supervisor	-	-	-	-	-	154	154
Other Principal Jobs – Supervisory Level	459	123	23	13	-	24	642
Sub-Total	1 715	1 178	115	69	0	243	3 320
TECHNICAL REPRESENTATIVE							
Technical Representative	-	-	1 446	185	63	1 033	2 727
Sub-Total	-	-	1 446	185	63	1 033	2 727
CLERICAL LEVEL							
Accounting Clerk	72	46	71	1	-	2	192
Clerical Staff	416	315	244	2	-	316	1 293
Customer Services Representative	447	101	-	-	-	-	548
Other Principal Jobs – Clerical Level	721	230	17	1	-	-	969
Sub-Total	1 656	692	332	4	0	318	3 002
INSURANCE AGENT							
Agency Director/ District Director/ Regional Director/ Senior Agency Manager	401	281	-	-	-	-	682
Agency Manager	1 221	621	-	-	-	-	1 842
Unit Manager/ Agency Supervisor	7 408	1 909	-	-	-	-	9 317
Agent	28 028	14 757	-	-	-	-	42 785
Sub-Total	37 058	17 568	0	0	0	0	54 626
Grand Total	42 412	20 545	2 373	357	63	1 927	67 677

Note : Other supporting staff (1 133 persons) not included.

人壽保險業僱員人數(按門類及主要職務劃分)

門類 職稱	人壽保險 承保公司	綜合保險 公司	保險經紀人 公司	代理人公 司 – 保險	代理人公 司 – 其他 分銷	銀行附屬保險	總計
高層管理人員級							
常務董事／總經理／行政總裁	-	-	183	3	-	22	208
常務董事／行政總裁	56	18	-	-	-	-	74
總精算師	29	29	-	1	-	4	63
主管 – 營運	29	2	-	-	-	-	31
主管 – 市務	46	42	-	5	-	-	93
主管– 團體福利業務	18	11	-	-	-	-	29
主管 – 財務／投資／司庫	26	29	-	1	-	-	56
主管 – 人力資源／培訓	24	21	-	2	-	-	47
主管 – 營業代理運作	21	1	-	-	-	-	22
主管 – 企業風險管理／ 首席風險官	7	1	-	-	-	1	9
助理總經理／客戶總監／ 營運總監	-	-	29	-	-	-	29
助理總經理／客戶總監	-	-	-	-	-	19	19
其他主要職務 – 高層管理人員 級	97	29	1	15	-	-	142
小計	353	183	213	27	0	46	822
中層管理人員級							
會計經理	107	24	26	2	-	25	184
精算經理	106	107	-	2	-	14	229
核保經理	77	53	-	2	-	-	132
保單服務經理	63	60	-	2	-	-	125
市務經理	207	204	-	-	-	-	411
團體福利業務經理	65	75	-	-	-	-	140
財務／投資經理	27	40	-	2	-	-	69
人力資源／培訓經理	76	85	3	1	-	-	165
資訊科技經理	159	76	-	1	-	-	236
合規經理	70	7	12	1	-	17	107
賠償經理	25	4	24	-	-	-	53

門類 職稱	人壽保險 承保公司	綜合保險 公司	保險經紀人 公司	代理人公 司 – 保險	代理人公 司 – 其他 分銷	銀行附屬保險	總計
中層管理人員級 (續)							
高級客戶經理	-	-	82	-	-	-	82
高級營業經理	-	-	-	51	-	-	51
高級營業經理／高級保險經理	-	-	-	-	-	59	59
業務代理行政經理	132	30	-	-	-	-	162
經理 – 企業風險管理	27	2	-	-	-	2	31
法務經理	18	6	-	-	-	-	24
經理 – 內部稽核	2	3	-	-	-	-	5
醫務主任／註冊護士	5	-	-	-	-	-	5
市務經理／營業經理／ 客戶經理／業務發展經理	-	-	91	-	-	-	91
市務經理／營業經理	-	-	-	6	-	-	6
市務經理／營業經理／ 保險經理	-	-	-	-	-	150	150
其他主要職務 – 中層管理人員 級	464	148	29	2	-	20	663
小計	1 630	924	267	72	0	287	3 180
主任級							
賠償主任	32	7	2	-	-	-	41
精算主任	114	119	-	7	-	42	282
核保主任	100	71	-	7	-	-	178
保單服務主任	187	92	-	3	-	-	282
市務主任	117	160	-	2	-	-	279
團體福利業務主任	91	86	-	1	-	-	178
財務／投資主任	59	86	-	1	-	-	146
人力資源／培訓主任	51	49	-	2	-	-	102
會計主任	59	62	15	1	-	21	158
會計主任	-	-	-	4	-	-	4
資訊科技人員	224	269	6	15	-	-	514
客戶主任	-	-	-	2	-	-	2
直銷市務主任	2	-	-	-	-	-	2
營業代理主任	99	34	-	-	-	-	133

門類 職稱	人壽保險 承保公司	綜合保險 公司	保險經紀人 公司	代理人公 司 – 保險	代理人公 司 – 其他 分銷	銀行附屬保險	總計
主任級 (續)							
客戶服務主任	121	20	69	11	-	2	223
客戶主任／市務主任／ 保險主任	-	-	-	-	-	154	154
其他主要職務 – 主管級	459	123	23	13	-	24	642
小計	1 715	1 178	115	69	0	243	3 320
業務代表							
業務代表	-	-	1 446	185	63	1 033	2 727
小計	-	-	1 446	185	63	1 033	2 727
文員級							
會計文員	72	46	71	1	-	2	192
文書人員	416	315	244	2	-	316	1 293
客戶服務代表	447	101	-	-	-	-	548
其他主要職務 – 文員級	721	230	17	1	-	-	969
小計	1 656	692	332	4	0	318	3 002
保險代理人							
營業總監／區域總監／ 高級營業經理	401	281	-	-	-	-	682
營業經理	1 221	621	-	-	-	-	1 842
單位經理／營業主任	7 408	1 909	-	-	-	-	9 317
營業員	28 028	14 757	-	-	-	-	42 785
小計	37 058	17 568	0	0	0	0	54 626
總計	42 412	20 545	2 373	357	63	1 927	67 677

註：並不包括其他輔助員工 (1 133)。

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	Leadership
	2		Implementing Change
	2		Strategic Management
	2		Coaching & Counseling
	5		Principles & Practice of Management
	5		Team Building
	5		Problem Solving and Decision Making
Supervisors	1	Management/Executive	Problem Solving and Decision Making
	2		Implementing Change
	3		Team Building
	3	Basic Job-related Knowledge	Life Insurance
	3	Management/Executive	Dealing with Conflict
	3		Time Management
	3	Professional Qualification	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	1		Estate Planning
	3		Life Insurance
	3	Generic Skills	Effective Communication Skills
	5		English Writing
Technical Representatives	Not Applicable		
Insurance Agents	1	Basic Job-related Knowledge	Financial Planning
	2	Management/Executive	Agency Building and Development
	3	Generic Skills	Marketing/Selling Skills
	3	Management/Executive	Principles & Practice of Management
	3		Strategic Management
	3		Marketing Management
	3		Risk Management
	3		Leadership
	3		Team Building
	3	Basic Job-related Knowledge	Life Insurance
	3		MPF
	3		Retirement Planning

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	Leadership
	1		Coaching & Counseling
	3		Team Building
	3	Basic Job-related Knowledge	General Insurance
	5	Management/Executive	Strategic Management
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2	Management/Executive	Time Management
	3	Basic Job-related Knowledge	Reinsurance
	4	Management/Executive	Problem Solving and Decision Making
	5		Human Resources Management
	5		Coaching & Counseling
	5		Dealing with Conflict
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Use of Computer
	3	Management/Executive	Team Building
	3	Generic Skills	Spoken English
	5		Interpersonal Skills
Technical Representatives	Not Applicable		
Insurance Agents	1	Management/Executive	Motivation
	1	Management/Executive	Time Management
	1	Generic Skills	Negotiation 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	Principles & Practice of Management
	1		Strategic Management
	1		Leadership
	1	Generic Skills	Effective Communication Skills
	1		Marketing/Selling Skills
Supervisors	1	Management/Executive	Principles & Practice of Management
	1		Leadership
	3	Basic Job-related Knowledge	Actuarial Science
	3		General Insurance
	3		Reinsurance
Clerical Staff	1	Generic Skills	English Writing
	1		Putonghua
	1		Use of Computer
	1		Effective Communication Skills
	5	Basic Job-related Knowledge	Actuarial Science
	5		Reinsurance
Technical Representatives	Not Applicable		
Insurance Agents	Not Applicable		

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related Knowledge	General Insurance
	2		Life Insurance
	3		Law Relating to Insurance
	4		MPF
	5		Investment Planning
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2	Management/Executive	Time Management
	3	Basic Job-related Knowledge	Law Relating to Insurance
	4	Management/Executive	Team Building
	5		Quality Management
	5	Generic Skills	Effective Communication Skills
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	IT Enabling Systems
	3		Use of Computer
	4	Basic Job-related Knowledge	Life Insurance
	5	Generic Skills	Effective Communication Skills
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2		Life Insurance
	3	Management/Executive	Time Management
	4	Basic Job-related Knowledge	Law Relating to Insurance
	5		Financial Planning
Insurance Agents	Not Applicable		

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Basic Job-related Knowledge	General Insurance
	2		Law Relating to Insurance
	3	Management/Executive	Problem Solving and Decision Making
	4		Agency Building and Development
	5		Principles & Practice of Management
Supervisors	1	Basic Job-related Knowledge	Law Relating to Insurance
	2		General Insurance
	3	Management/Executive	Crisis Management
	3		Human Resources Management
	5	Generic Skills	Mediation Skills
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Spoken English
	3		Effective Communication Skills
	4		English Writing
	5		Basic Accounting
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2		Law Relating to Insurance
	3	Generic Skills	Mediation Skills
	4	Basic Job-related Knowledge	Financial Planning
	5	Generic Skills	Marketing/Selling Skills
Insurance Agents	Not Applicable		

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

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

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

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	Marketing Management
	1		Leadership
	3		Problem Solving and Decision Making
	3		Risk Management
	3		Stress Management
	3		Time Management
	3		Agency Building and Development
	3	Basic Job-related Knowledge	Life Insurance
Supervisors	1	Basic Job-related Knowledge	General Insurance
	1		Life Insurance
	3	Professional Qualification	Associate of the Chartered Insurance Institute (ACII)
	3		Certified Financial Planner (CFP)
	3		Chartered Insurance Agency Manager (CIAM)
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	1		Life Insurance
	1		Reinsurance
	1	Generic Skills	Spoken English
	1		Putonghua
Technical Representatives	1	Basic Job-related Knowledge	Life Insurance
	1		Law Relating to Insurance
	3		General Insurance
	3		Investment-linked Insurance
	3		Estate Planning
	3	Generic Skills	Marketing/Selling Skills
	3		Negotiation Skills
	3		Customer Psychology
Insurance Agents	Not Applicable		

最多被選擇的五項人力培訓的類別/課題 (按門類及職級劃分)

表甲至表庚按保險的類別及從業員的職級，列載五大最熱門訓練類別／課題如下：

表甲：五大最熱門訓練類別／課題 (人壽保險承保公司)

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	1	管理／行政之發展	領導才能
	2		推行變革
	2		策略管理
	2		訓練及輔導下屬
	5		管理理論與實務
	5		團隊之建立
	5		解決困難及決策
	5		
主任級	1	管理／行政之發展	解決困難及決策
	2		推行變革
	3		團隊之建立
	3	基本業務知識	人壽保險
	3	管理／行政之發展	處理衝突
	3		時間管理
	3	專業知識	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
文員級	1	基本業務知識	一般保險
	1		遺產策劃
	3		人壽保險
	3	通用技能	有效溝通技巧
	5		英文書寫
業務代表	不適用		
保險代理人	1	基本業務知識	財務策劃
	2	管理／行政之發展	代理人之建立及發展
	3	通用技能	市場推廣／銷售技巧
	3	管理／行政之發展	管理理論與實務
	3		策略管理
	3		市場管理
	3		風險管理
	3		領導才能
	3		團隊之建立
	3	基本業務知識	人壽保險
	3		強制性公積金
	3		退休策劃

表乙：五大最熱門訓練類別／課題（一般保險承保公司）

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	1	管理／行政之發展	領導才能
	1		訓練及輔導下屬
	3		團隊之建立
	3	基本業務知識	一般保險
	5	管理／行政之發展	策略管理
主任級	1	基本業務知識	一般保險
	2	管理／行政之發展	時間管理
	3	基本業務知識	再保險
	4	管理／行政之發展	解決困難及決策
	5		人力資源管理
	5		訓練及輔導下屬
	5		處理衝突
文員級	1	基本業務知識	一般保險
	2	通用技能	基本電腦應用
	3	管理／行政之發展	團隊之建立
	3	通用技能	英語會話
	5		人際關係技巧
業務代表	不適用		
保險代理人	1	管理／行政之發展	激勵
	1	管理／行政之發展	時間管理
	1	通用技能	談判技巧

表丙：五大最熱門訓練類別／課題（綜合保險公司）

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	1	管理／行政之發展	管理理論與實務
	1		策略管理
	1		領導才能
	1	通用技能	有效溝通技巧
	1		市場推廣／銷售技巧
主任級	1	管理／行政之發展	管理理論與實務
	1		領導才能
	3	基本業務知識	精算學
	3		一般保險
	3		再保險
文員級	1	通用技能	英文書寫
	1		普通話
	1		基本電腦應用
	1		有效溝通技巧
	5	基本業務知識	精算學
	5		再保險
業務代表	不適用		
保險代理人	不適用		

表丁：五大最熱門訓練類別／課題（保險經紀人公司）

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	1	基本業務知識	一般保險
	2		人壽保險
	3		與保險有關之法律
	4		強制性公積金
	5		投資策劃
主任級	1	基本業務知識	一般保險
	2	管理／行政之發展	時間管理
	3	基本業務知識	與保險有關之法律
	4	管理／行政之發展	團隊之建立
	5	通用技能	優質服務管理
	5		有效溝通技巧
文員級	1	基本業務知識	一般保險
	2	通用技能	資訊科技系統
	3		基本電腦應用
	4	基本業務知識	人壽保險
	5	通用技能	有效溝通技巧
業務代表	1	基本業務知識	一般保險
	2		人壽保險
	3	管理／行政之發展	時間管理
	4	基本業務知識	與保險有關之法律
	5		財務策劃
保險代理人	不適用		

表戊：五大最熱門訓練類別／課題（代理人公司（保險））

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	1	基本業務知識	一般保險
	2		與保險有關之法律
	3	管理／行政之發展	解決困難及決策
	4		代理人之建立及發展
	5		管理理論與實務
主任級	1	基本業務知識	與保險有關之法律
	2		一般保險
	3	管理／行政之發展	危機管理
	3		人力資源管理
	5	通用技能	調解技巧
文員級	1	基本業務知識	一般保險
	2	通用技能	英語會話
	3		有效溝通技巧
	4		英文書寫
	5		基本會計
業務代表	1	基本業務知識	一般保險
	2		與保險有關之法律
	3	通用技能	調解技巧
	4	基本業務知識	財務策劃
	5	通用技能	市場推廣／銷售技巧
保險代理人	不適用		

表己：五大最熱門訓練類別／課題（代理人公司（其他分銷））

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	不適用		
主任級	不適用		
文員級	1	通用技能	資訊科技系統
	1		有效溝通技巧
	1		表達技巧
業務代表	1	基本業務知識	一般保險
	2	通用技能	市場推廣／銷售技巧
	3		表達技巧
	4	基本業務知識	與保險有關之法律
	5	通用技能	有效溝通技巧
保險代理人	不適用		

表庚: 五大最熱門訓練類別／課題 (銀行附屬保險公司)

職級	按公司選擇 (1 至 5，1 為最多公司 選擇)	範疇	訓練類別／課題
經理級	1	管理／行政之發展	市場管理
	1		領導才能
	3		解決困難及決策
	3		風險管理
	3		壓力處理
	3		時間管理
	3		代理人之建立及發展
	3	基本業務知識	人壽保險
主任級	1	基本業務知識	一般保險
	1		人壽保險
	3	專業知識	Associate of the Chartered Insurance Institute (ACII)
	3		Certified Financial Planner (CFP)
	3		Chartered Insurance Agency Manager (CIAM)
文員級	1	基本業務知識	一般保險
	1		人壽保險
	1		再保險
	1	通用技能	英語會話
	1		普通話
業務代表	1	基本業務知識	人壽保險
	1		與保險有關之法律
	3		一般保險
	3		投資相連保險
	3		遺產策劃
	3	通用技能	市場推廣／銷售技巧
	3		談判技巧
	3		顧客心理
保險代理人	不適用		