

Insurance Training Board
保險業訓練委員會



2015

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



OPPORTUNITIES • ACTION • SUCCESS

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2015 MANPOWER SURVEY REPORT

INSURANCE INDUSTRY

二零一五年人力調查報告

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 2015 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 17th biennial manpower survey of the insurance industry from 9 January 2015 to 8 March 2015. However, the fieldwork of the survey of the insurance industry was extended to 9 May 2015 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 late July 2015.

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;
 - (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 2013. 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 2015 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 764 companies.

5. The 764 surveyed establishments (out of a total of 3 242 establishments) comprised 151 insurers (42 life insurers, 90 general insurers and 19 composite insurers), 240 insurance brokers, 337 company agencies and 36 bancassurers. Among the sampled company agencies, 206 engaged in insurance business and 131 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 3 242 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 3 056. 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 764 companies, 617 responded, 27 refused to reply while 120 had either closed, moved or temporarily ceased operation. The effective response rate was 95.8%.

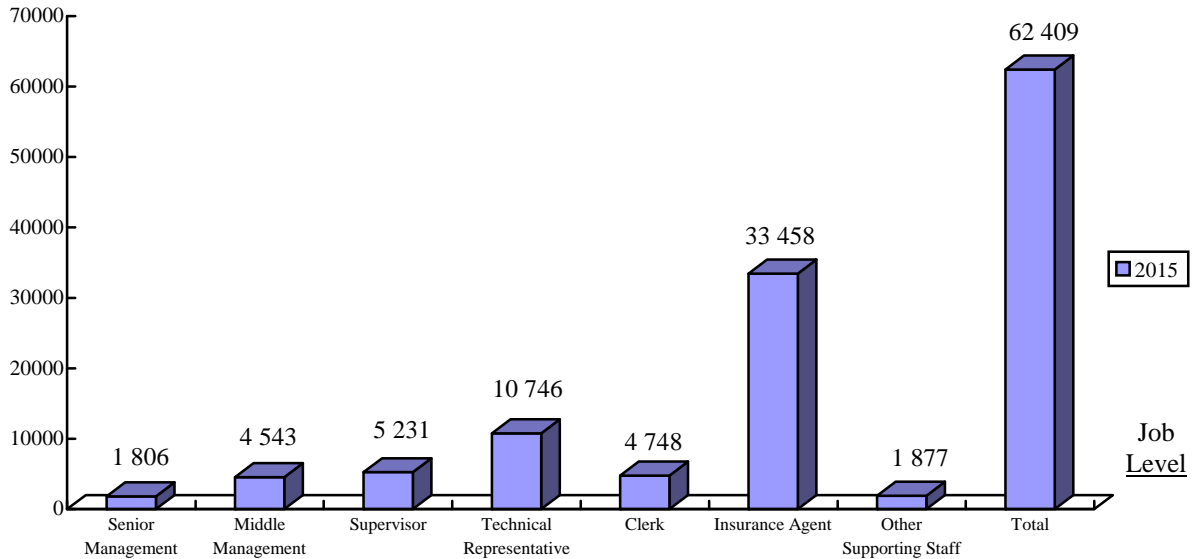
Survey Findings

Existing Workforce

7. The survey revealed that as at 2 January 2015, the insurance industry had a workforce of 62 409 people. Among them, 27 074 (43.4%) were insurance employees, 33 458 (53.6%) were insurance agents, and 1 877 (3.0%) 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 by job level is shown in Diagram 1 below.

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

Number of Personnel



Remarks: Readers should note that the reported manpower figure might be different from the actual manpower figure because some of the major insurance companies did not respond to the survey.

Manpower Changes in Workforce between 2013 and 2015 Surveys

8. The workforce of the insurance industry has increased from 58 900 persons in 2013 to 62 409 in 2015, or an increase of 6.0% between the two surveys. The number of clerks has increased significantly by 721, or 17.9%, from 4 027 in 2013 to 4 748 in 2015, whilst the manpower in the middle management level has increased by 608, or 15.5%, from 3 935 in 2013 to 4 543 in 2015. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between the 2013 and 2015 Surveys are given in Diagrams 2 and 3 respectively.

Diagram 2: Manpower Changes of the Insurance Industry between 2013 and 2015 Surveys

Number of Personnel

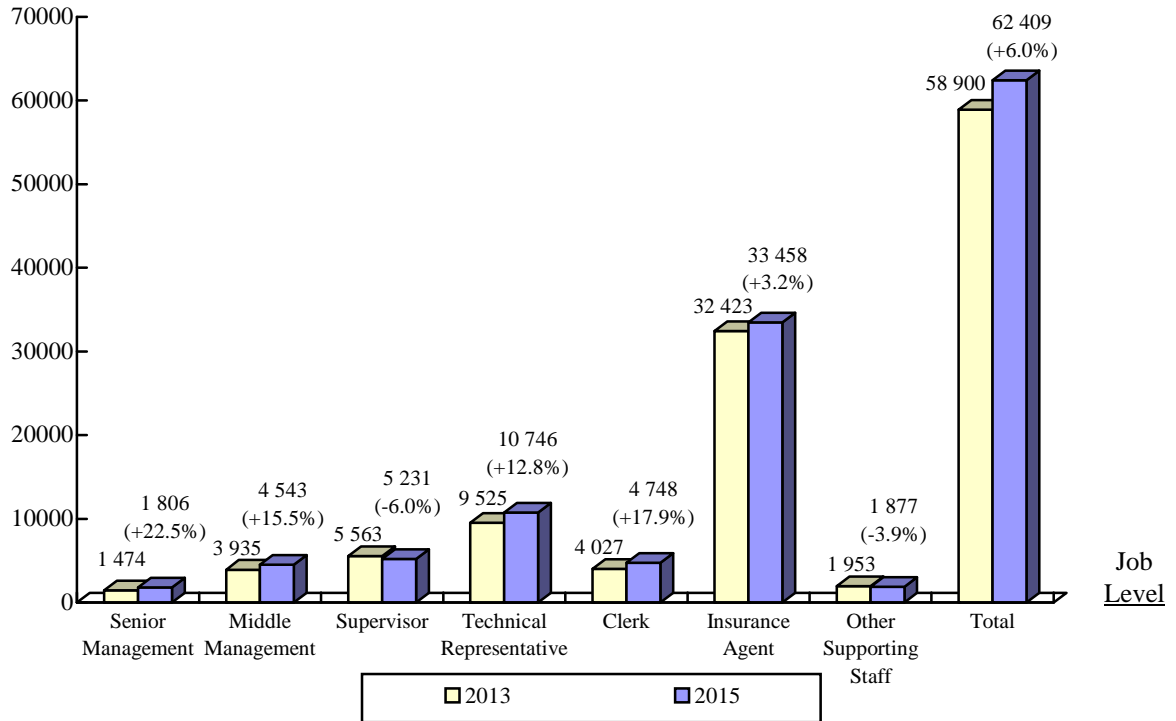
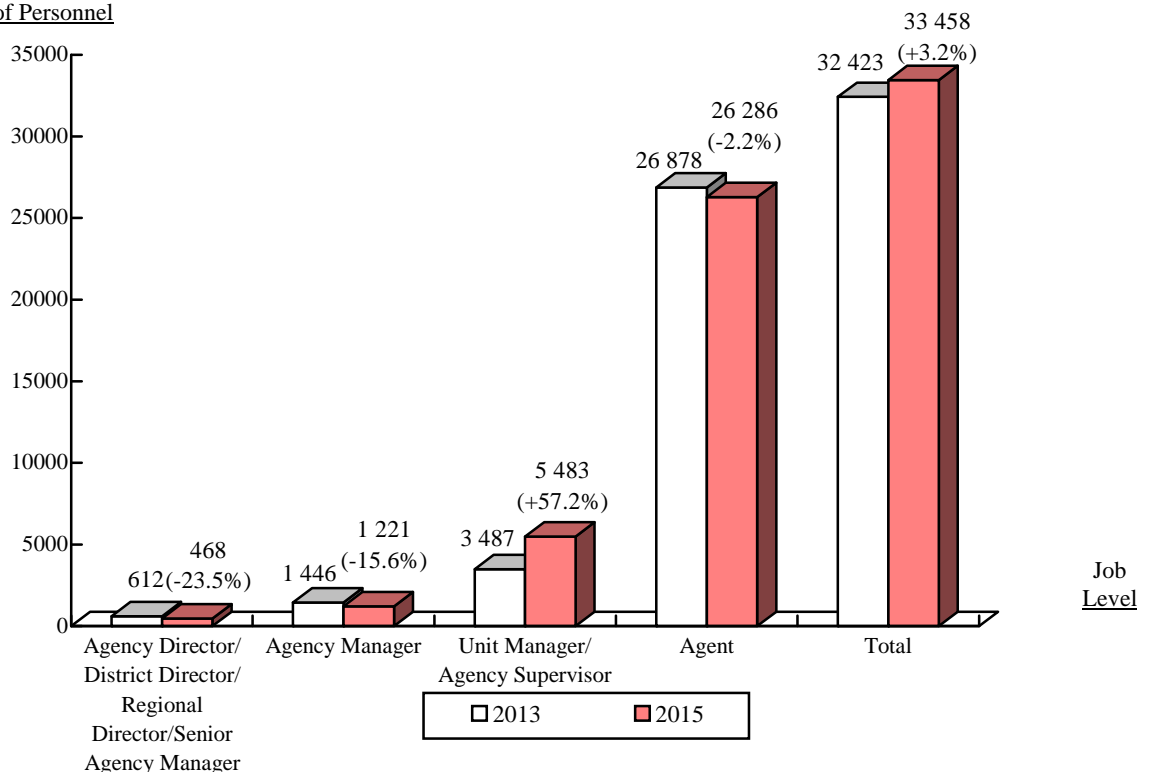


Diagram 3: Manpower Changes of Insurance Agents between 2013 and 2015 Surveys

Number of Personnel



Note: Figures in brackets denote the percentage changes of the manpower relative to 2013 at the same job level.

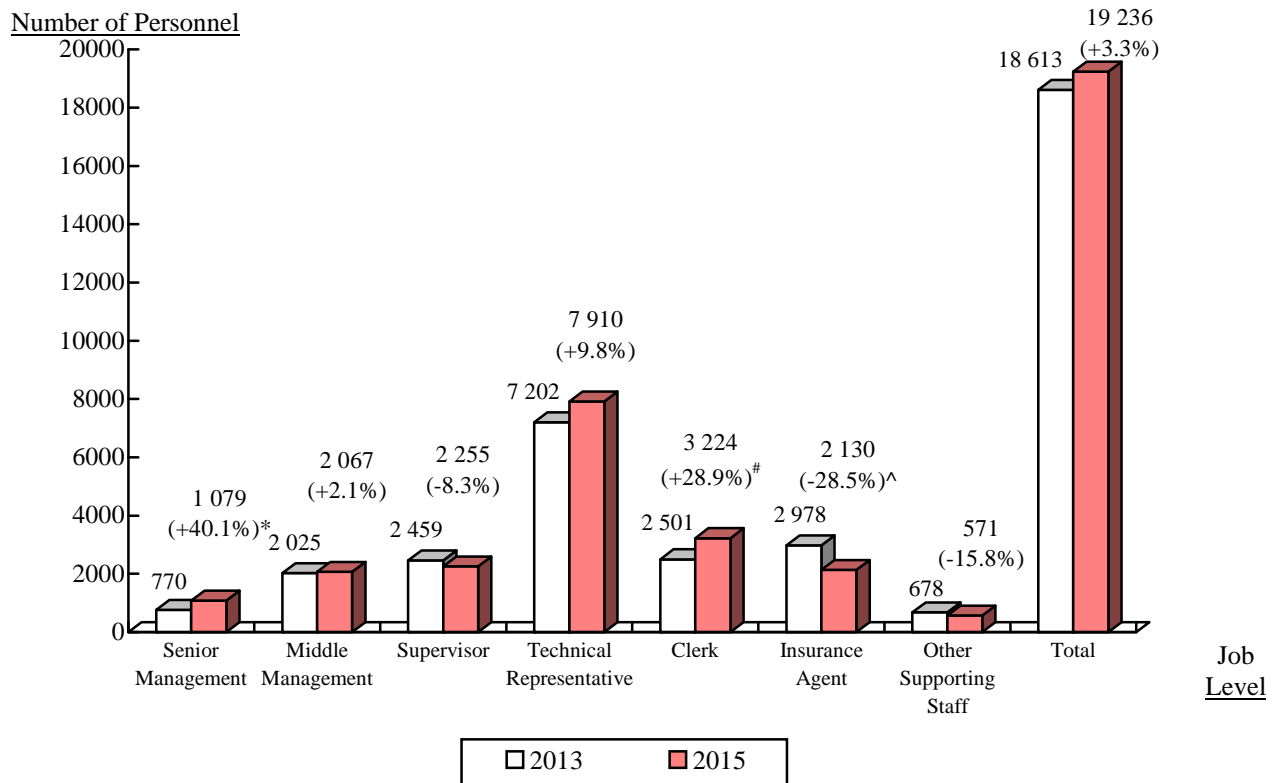
9. As shown in Diagram 3, there were decrements across all levels of insurance agents except Unit Manager/ Agency Supervisor. The highest percentage change in the total manpower of general and life insurance agents between 2013 and 2015 Surveys was the increase of Unit Manager/ Agency Supervisor from 3 487 in 2013 to 5 483 in 2015, i.e. 1 996 people or 57.2%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

The General Insurance Sector

Manpower Changes between the 2013 and 2015 Surveys

10. The manpower changes in the general insurance sector by job level between the 2013 and 2015 Surveys are summarized in Diagram 4 below. The most significant change is the number of senior management which has increased by 309 or 40.1%, from 770 in 2013 to 1 079 in 2015. The clerical level has increased by 723 or 28.9% from 2 501 in 2013 to 3 224 in 2015.

Diagram 4: Manpower Changes of Personnel between 2013 and 2015 Surveys in the General Insurance Sector



Remarks: Figures in brackets denote the changes of 2015 manpower relative to 2013 at the same job level.

* Reader should note that the manpower figure of senior management might be different from the actual number as the increase of 40.1% was mainly due to the data provided by respondents from the branch of company agencies. Their response rate was much higher than that of 2013.

Some of the respondents claimed that they had hired more clerical staff due to business expansion.

^ The drop of general insurance agents was due to the fact that one general insurer had relocated around 700 general insurance agents to another subsidiary and they were grouped under the branch of “bancassurance” as technical representatives.

Number of Vacancies in the General Insurance Sector

11. A total of 444 vacancies in the general insurance sector were reported in the 2015 Survey which were more than the number of vacancies reported in 2013 (i.e. 193 vacancies). Technical representatives had the biggest share of vacant posts in the general insurance sector (197 or 44.4% of a total of 444 vacancies).

Projection of Manpower in the General Insurance Sector

12. Employers forecasted an increase of 125 persons by January 2017, or 0.7% increase in comparison with the manpower demand of 19 108 persons in January 2015. In the 2013 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 2015	Forecasted Manpower Demand by Jan 2017	Growth / Decline (%)
Senior Management	1 080	1 078	-2 (-0.2%)
Middle Management	2 110	2 123	13 (0.6%)
Supervisor	2 365	2 383	18 (0.8%)
Technical Representative	8 107	8 196	89 (1.1%)
Clerk	3 306	3 312	6 (0.2%)
Insurance Agent	2 140	2 141	1 (<0.1%)
Total	19 108	19 233	125 (0.7%)

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, 47.2% 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	35.5%	39.5%	23.9%	11.7%	19.8%	3.8%
University Degree or Above	71.4%	68.9%	38.6%	4.5%	7.4%	0.0%
Higher Dip./Asso. Degree or Equivalent	12.4%	19.0%	28.2%	3.9%	3.7%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	0.6%	2.8%	19.0%	9.5%	10.7%	0.0%
Hong Kong Diploma of Secondary Education/Matriculation	11.1%	4.0%	8.8%	23.0%	22.4%	3.9%
Secondary 5 or Equivalent	2.8%	1.0%	3.3%	45.1%	50.2%	89.2%
Below Secondary 5	0.0%	0.0%	0.0%	0.1%	2.5%	0.0%

Remarks: As a percentage of the total general insurance workforce at the same job level (excluding 571 other supporting staff).

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

14. The survey findings showed that over 60% of the employers required their staff at senior management level to have more than ten years of working experience. The requirements for supervisors and technical representatives were mostly from over two to five years. For agents, the requirement normally ranged from less than one year to two years, with the majority in the range of one to two years. For unspecified / refusal cases, 10.4% 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.

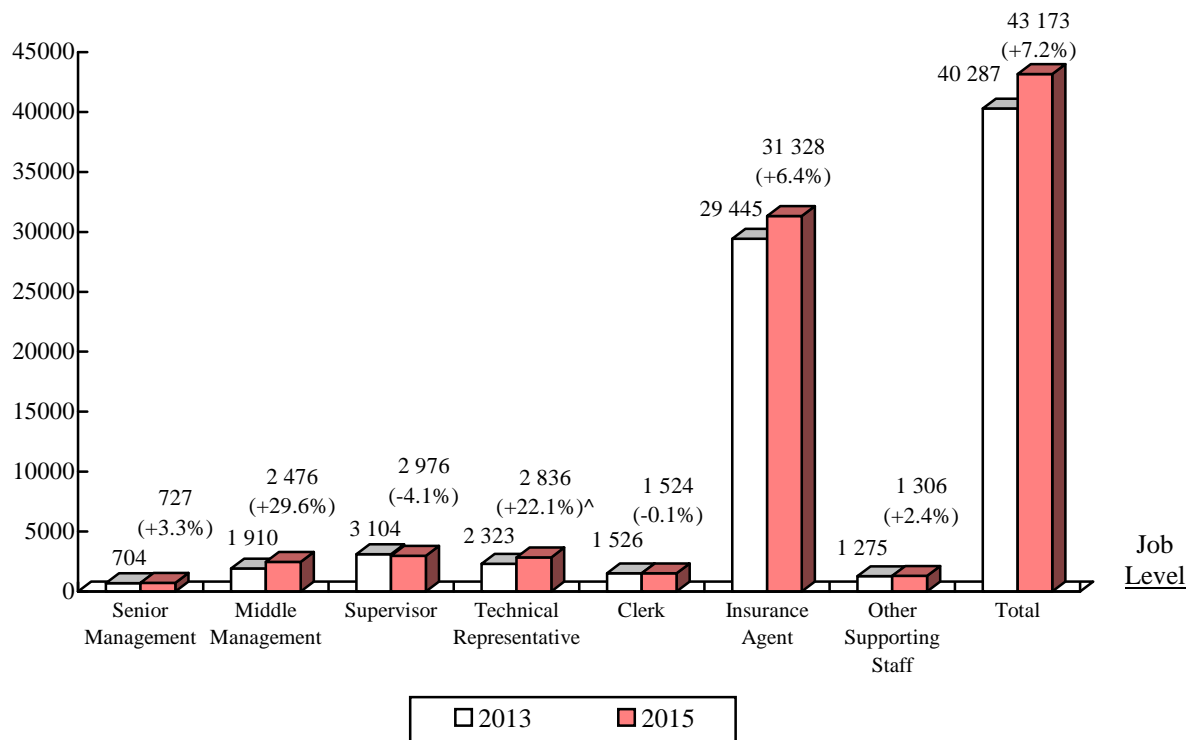
The Life Insurance Sector

Manpower Changes between the 2013 and 2015 Surveys

16. The manpower changes of the life insurance workforce by job level between the 2013 and 2015 Surveys are summarized in Diagram 5 below. When compared with the findings in the 2013 Survey, middle management had the greatest percentage of increment of 29.6% or 566 persons. On the contrary, supervisors and clerks were the two job levels which have recorded a drop of 128 persons (-4.1%) and 2 persons (-0.1%) respectively when compared with the figure in 2013. The decline of supervisors and clerical staff might probably be due to the automation and outsourcing of administrative services to service providers.

Diagram 5: Manpower Changes of the Life Insurance Workforce between 2013 and 2015 Surveys

Number of Personnel



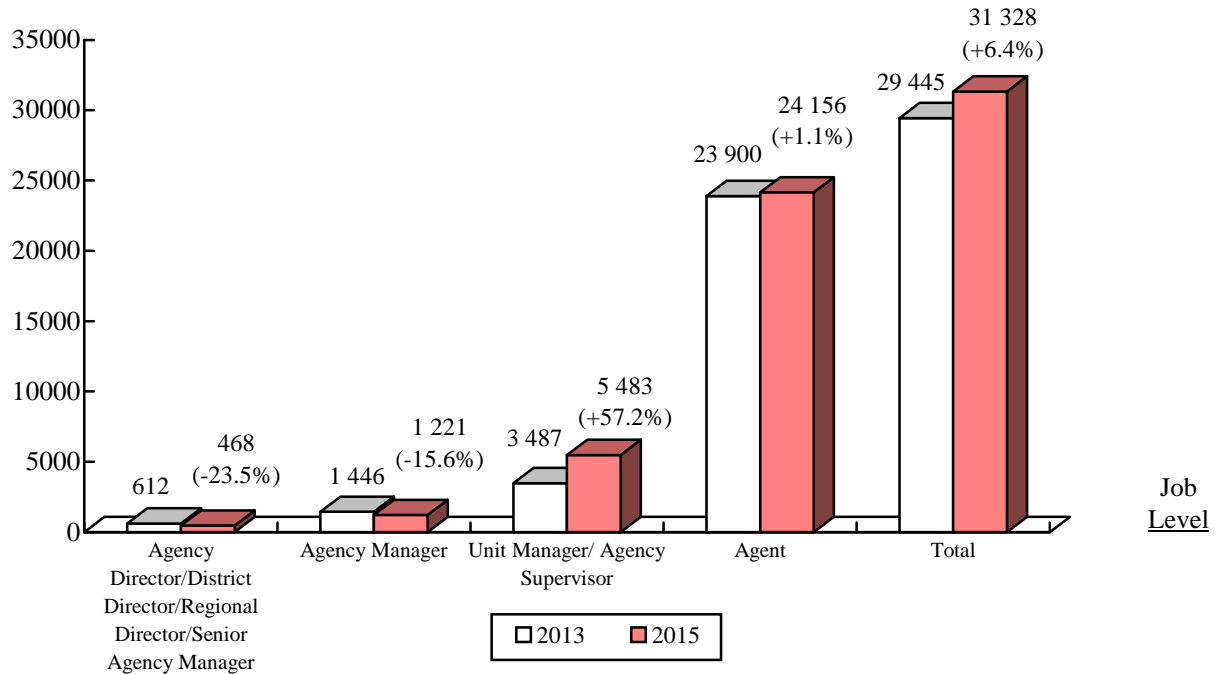
Remarks: Figures in brackets denote the percentage changes of manpower relative to 2013 at the same job level.

[^] The increase of technical representatives was due to the fact that one general insurer had relocated around 700 general insurance agents to another subsidiary and they were grouped under the branch of “bancassurance” as technical representatives.

17. With reference to Diagram 6 below, the total number of insurance agents has increased by 1,883, or 6.4% from 29,445 persons in 2013 to 31,328 persons in 2015. In particular, the numbers of unit managers/ agency supervisors and agents have increased by 1,996 (57.2%) and 256 persons (1.1%) respectively while the numbers of agency directors/district directors/regional directors/senior agency managers and agency managers have decreased by 144 (23.5%) or 225 persons (15.6%) respectively.

Diagram 6: Manpower Changes of Life Insurance Agents between the 2013 and 2015 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2013 at the same job level. Readers should note that the reported manpower figure might be different from the actual manpower figure because some of the major insurance companies did not respond to the survey.

Vacancies and Employers' Forecast of the Life Insurance Workforce

18. The survey revealed that there were 1 733 vacancies comprising 62 from middle management, 64 supervisors, 51 clerks, 1 411 life insurance agents, 142 technical representatives and 3 non-insurance employees. For the sector of life insurance agents, there has been an increase of 117 vacancies when compared with 1 294 vacancies in the 2013 Survey. The greatest increase in the number of vacancies was agents which showed an increment of 86 (from 1 088 in 2013 to 1 174 in 2015) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agents between the 2013 and 2015 Surveys is given in Table 2 below. The overall number of vacancies was higher than the figure in the 2013 Survey and agents constituted the greatest number of vacancies, i.e., 1 174 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>2013</u>	<u>2015</u>
Agency Director/District Director/Regional Director/Senior Agency Manager	8	2
Agency Manager	35	35
Unit Manager/Agency Supervisor	163	200
Agent	1 088	1 174
Total	1 294 =====	1 411 =====

Projection of Manpower in the Life Insurance Sector

19. Employers forecasted a decline of 106 persons by January 2017, or 0.2% decrease when compared with the manpower demand of 43 597 persons in January 2015. Employers' forecast of the manpower demand for the next 24 months by job level is summarized as follows.

	Manpower Demand in 2015	Forecast Manpower Demand by Jan 2017	Growth / Decline (%)
Senior Management	727	732	5 (0.7%)
Middle Management	2 538	2 558	20 (0.8%)
Supervisor	3 040	3 036	-4 (-0.1%)
Technical Representative	2 978	3 151	173 (5.8%)
Clerk	1 575	1 580	5 (0.3%)
Insurance Agent	32 739	32 434	-305 (-0.9%)
Total	43 597	43 491	-106 (-0.2%)

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, 47.1% 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	35.5%	30.4%	30.1%	25.7%	1.8%	21.8%
University Degree or Above	76.1%	73.1%	47.1%	32.5%	2.8%	2.6%
Higher Dip./Asso. Degree or Equivalent	1.7%	3.6%	19.6%	0.2%	20.6%	0.7%
Diploma/Higher Cert./Cert. or Equivalent	0.1%	0.5%	5.8%	11.5%	25.9%	0.0%
Hong Kong Diploma of Secondary Education/ Matriculation	0.0%	0.0%	0.8%	17.9%	13.6%	0.3%
Secondary 5 or Equivalent	0.0%	0.0%	0.2%	36.8%	17.6%	58.3%

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

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

21. The survey findings revealed that 42% of the respondents required their staff at senior management level to possess more than ten years of working experience. The requirement for supervisors and technical representatives was mainly from over two to five years of working experience. For agents, 50% of respondents indicated that they would accept personnel with working experience of 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 (11 951). 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 life insurance personnel at the job levels of “Senior Management”, “Middle Management”, “Supervisor” and “Technical Representative” ranged from 35 to 50 years old whereas 30.8% of clerical staff were below 35. 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. 21.4%) was in the clerical level, followed by the supervisory level (11.7%). The overall turnover rate was 11.8%.

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

	Managerial	Supervisory	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	523	543	1 055	7 913	10 034
Number who Left	533	632	1 043	5 182	7 390
Net Effect Increase (Decrease)	-10	-89	12	2 731	2 644
Number of People in the Job Level (including vacancies)	6 455	5 405	4 881	45 964	62 705
Staff Turnover Rate*	8.3%	11.7%	21.4%	11.3%	11.8%

* 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 1.1.2014 to 31.12.2014.

"Number who Left" for insurance agents = No. of insurance agents newly registered from 1.1.2014 to 31.12.2014 minus the change in the number of insurance agents between 1.1.2014 and 31.12.2014.

Internal Promotion

25. The Survey revealed that 1 355 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 (1.1.2014 to 31.12.2014)

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Middle Manager to Senior Manager	29
From Supervisor to Middle Manager	212
From Clerk to Supervisor	236
From Others to Clerk	24
From Agent/Technical Representative to Unit Manager/Agency Supervisor	716
From Unit Manager/Agency Supervisor to Agency Manager	115
From Agency Manager to Agency Director/ Senior Agency Manager	23
Total	1 355 =====

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. Insufficient graduates in relevant disciplines from tertiary institutions

Projected Additional Manpower Requirements

27. A summary of the projected additional manpower requirements in the insurance industry by January 2017 is given in Table 6 below:

Table 6: Summary of Additional Manpower Requirements in the Insurance Industry by January 2017

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2017</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2017</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2017</u>
Senior Management	34	28	62
Middle Management	122	161	283
Supervisor	200	155	355
Technical Representative	540	407	947
Clerk	191	105	296
Insurance Agent	79	2 106	2 185
Total	1 166 =====	2 962 =====	4 128 =====

Education/Professional Qualification Requirements of the Additional Manpower by January 2017

28. A summary of the additional number of insurance practitioners with the required education/professional qualifications by January 2017 is given in Table 7 below. The demand for employees with secondary 5 or equivalent was the highest (1 815), followed by the education level of Hong Kong Diploma of Secondary Education/ Matriculation (291).

Table 7: Education/Professional Qualification Requirements of the Additional Manpower of the Insurance Industry by January 2017

<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	212	671	883
University Degree or Above	224	402	626
Higher Dip./Asso Degree or Equivalent	112	74	186
Diploma/Higher Cert./ Cert. or Equivalent	113	84	197
Hong Kong Diploma of Secondary Education/ Matriculation	196	95	291
Secondary 5 or Equivalent	419	1 396	1 815
Total	1 276 =====	2 722 =====	3 998 =====

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 2015 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	Marketing Management
4	Management/ Executive	Strategic Management
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	Problem Solving and Decision Making
4	Management/ Executive	Time Management
5	Basic Job-related	Life Insurance

Table 10: Types/Topics of Training for Clerical Staff

	Category	Types/Topics of Training
1	Generic Skills	English Writing
2	Generic Skills	Use of Computer
3	Generic Skills	Putonghua
4	Basic Job-related	General Insurance
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	Effective Communication Skills
4	Generic Skills	Interpersonal Skills
5	Basic Job-related	Life Insurance

Table 12: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
1	Basic Job-related	Life Insurance
3	Management/ Executive	Stress Management
3	Management/ Executive	Time Management
3	Basic Job-related	Financial Planning
3	Generic Skills	Marketing/Selling Skills

32. Generally speaking, management/executive training types/topics like Marketing Management, Strategic Management and Principles & Practice of Management etc. are important to managerial staff. Related technical knowledge 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, General Insurance and Life Insurance are important types/topics of training.

Part-time Insurance Personnel Employed in the Industry

33. The Survey indicated that 320 part-time insurance personnel were employed in the insurance industry to help 60 532 (a total workforce of 62 409 minus 1 877 non-insurance employees) full-time insurance personnel perform insurance related functions.

Recommendations

Business Outlook

34. Although the local insurance market is a mature one, it is expected that market growth will continue due to an ageing population and a rise in the general affluence of the local people as well as the increasing awareness of insurance needs. On the other hand, the insurance industry has seen an increase in policies sold to visitors from the Mainland. Customers from the Mainland have become one of the driving forces to support the growth of the life insurance industry. There is also a trend which calls for the development of new distribution and service channels such as web portals and mobile apps, which supplements the traditional agency channels. On the other hand, in order to promote the professionalism of the industry and increase the public awareness of the industry, particularly targeted at 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 clerical staff, which was different with that in life insurance sector.
- b. In the life insurance sector, the manpower has increased when compared with the figure in 2013. In particular, middle management had the greatest percentage of increment.
- c. The majority of insurance personnel at the job levels of “Senior Management”, “Middle Management”, “Supervisor” and “Technical Representative” 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. After the enactment of the Insurance Companies (Amendment) Ordinance 2015, all insurance companies would be required to employ talents to handle risk management, compliance, internal audit, actuarial matters and intermediary management, etc. Moreover, the industry would change faster after the establishment of an Independent Insurance Authority (IIA). 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 2017 of the insurance industry will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2017</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2017</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2017</u>
Senior Management	34	28	62
Middle Management	122	161	283
Supervisor	200	155	355
Technical Representative	540	407	947
Clerk	191	105	296
Insurance Agent	79	2 106	2 185
Total	1 166 =====	2 962 =====	4 128 =====

Most Wanted Attributes

37. In addition to the generic attributes of possessing sound knowledge of 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 the job levels of “Senior Management”, “Middle Management”, “Supervisor” and “Technical Representative” ranged from 35 to 50 years old, it is important to attract more new bloods to join the industry and retain the well-trained workforce to continue serving in the industry. In fact, the government will launch a three-year pilot scheme for insurance and asset and wealth management services. In this connection, the industry should work closely with course providers so that quality pre-employment and in-service training programmes can be developed.

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. Related technical knowledge 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, General Insurance and Life Insurance are important types/topics of training.

42. The 2015 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 2014 and the training budget for 2015 would remain unchanged. A small number of establishments also reflected that they would increase the training budget for in-house and external training in 2015. 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 3.17 of Section III, the types/topics of training mostly chosen by respondents for various job levels are summarized below:

- General Insurance
- Law Relating to Insurance
- Effective Communication Skills

- Life Insurance
- Interpersonal Skills
- Marketing Management
- 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 the insurance practitioner 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 legal issues. 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.

2015 年 保險業人力調查報告

報告摘要

背景

1. 保險業訓練委員會每兩年進行一次業界人力調查。在政府統計處〔統計處〕協助下，本會於 2015 年 1 月 9 日至 3 日 8 日期間進行第 17 次人力調查。為便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 2015 年 5 月 9 日才結束。統計處處處理調查所得資料後，整套統計圖表於 2015 年 7 月底編製完成。

調查目的

2. 是次調查目的如下：

- (a) 評估保險業僱員和保險中介人的數目及訓練需求；
- (b) 預測保險業可能出現的人力增長及訓練需求；
- (c) 因應保險業僱員、保險營業員及業務代表的訓練及人力需求提供建議。

3. 上次調查於 2013 年進行。為了進一步了解整個財經事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 2015 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，有助制定本港財經事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 764 間公司接受調查。

5. 764 間受訪機構當中（從 3 242 間機構選出），151 間為保險公司（包括 42 間人壽保險承保公司、90 間一般保險承保公司及 19 間綜合保險公司）；240 間保險經紀人公司、337 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 206 間，另有 131 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，3 242 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%；還有一些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 3 056 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

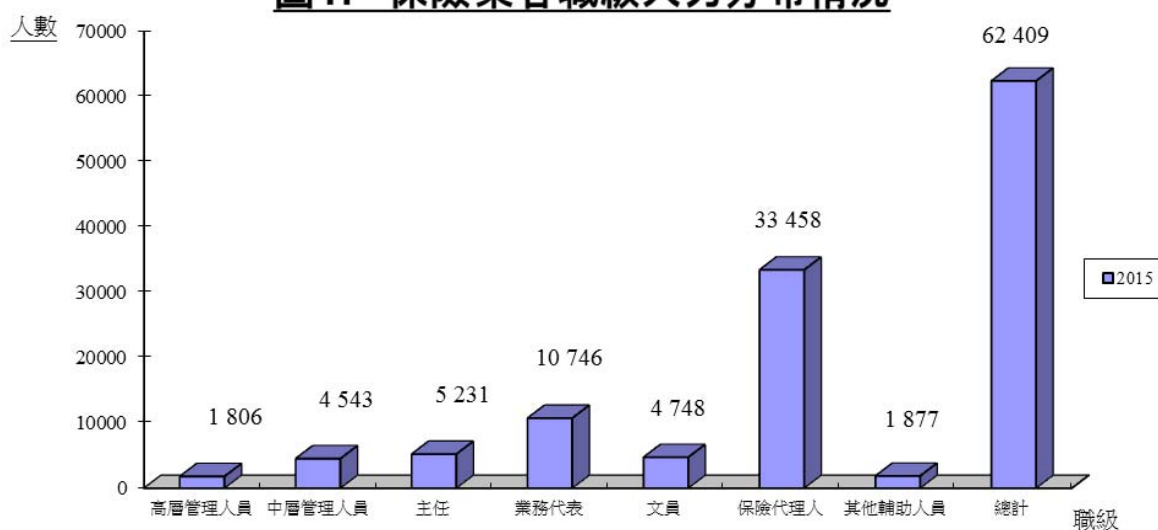
6. 764 間抽樣機構中，617 間填覆調查表，27 間拒絕回覆，其餘 120 間已結業、搬遷或暫時停業。有效回應率為 95.8%。

調查結果

業內人力現況

7. 調查顯示，截至 2015 年 1 月 2 日止，保險從業員有 62 409 人，其中 27 074 人（43.4%）屬保險業僱員、33 458 人（53.6%）屬保險代理人、1 877 人（3%）屬輔助人員或非保險業僱員（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

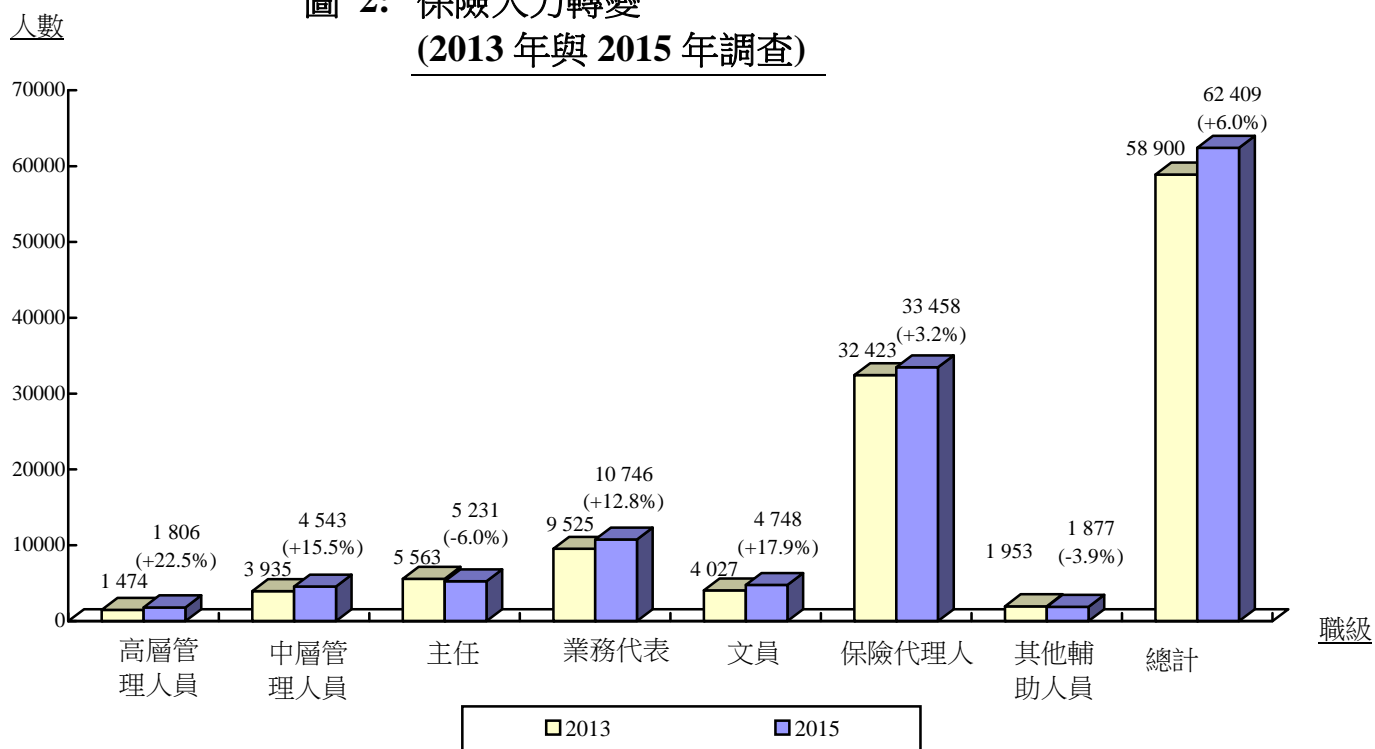


註：鑑於部分的大機構並無提供相關資料，有關人力數字可能與實際數字有所出入，讀者宜加注意。

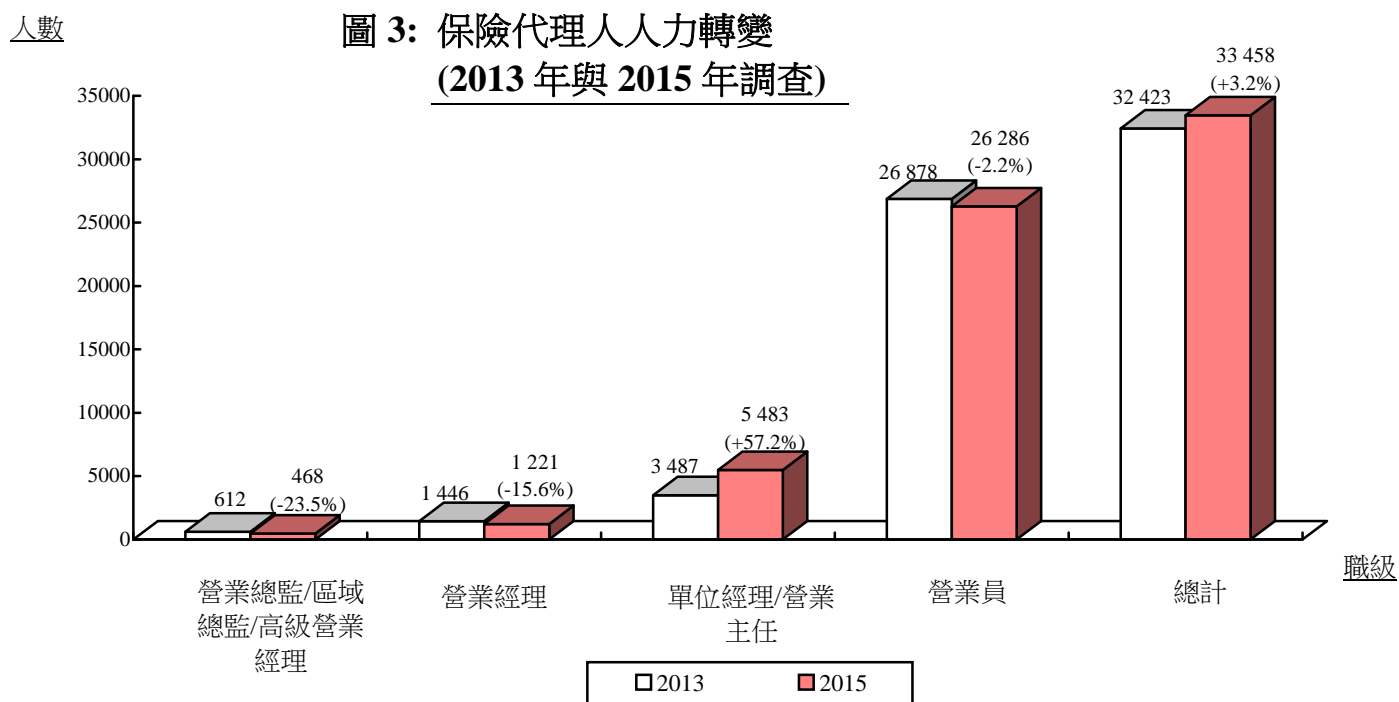
2013 年與 2015 年調查期間人力轉變

8. 保險從業員由 2013 年 58 900 人增至 2015 年 62 409 人，在兩次調查之間增加了 6%。其中，文員人數增長顯著，由 4 027 人，增至 4 748 人，共增加 721 人，即 17.9%；而中層管理人員亦增加了 608 人，由 3 935 人增至 4 543 人，即 15.5%。2013 年與 2015 年兩次調查各職級保險業僱員及保險代理人的人力轉變分別載於圖 2 及圖 3。

**圖 2: 保險人力轉變
(2013 年與 2015 年調查)**



**圖 3: 保險代理人人力轉變
(2013 年與 2015 年調查)**



註：括號內數字表示同一職級與 2013 年比較之人力轉變百分率。

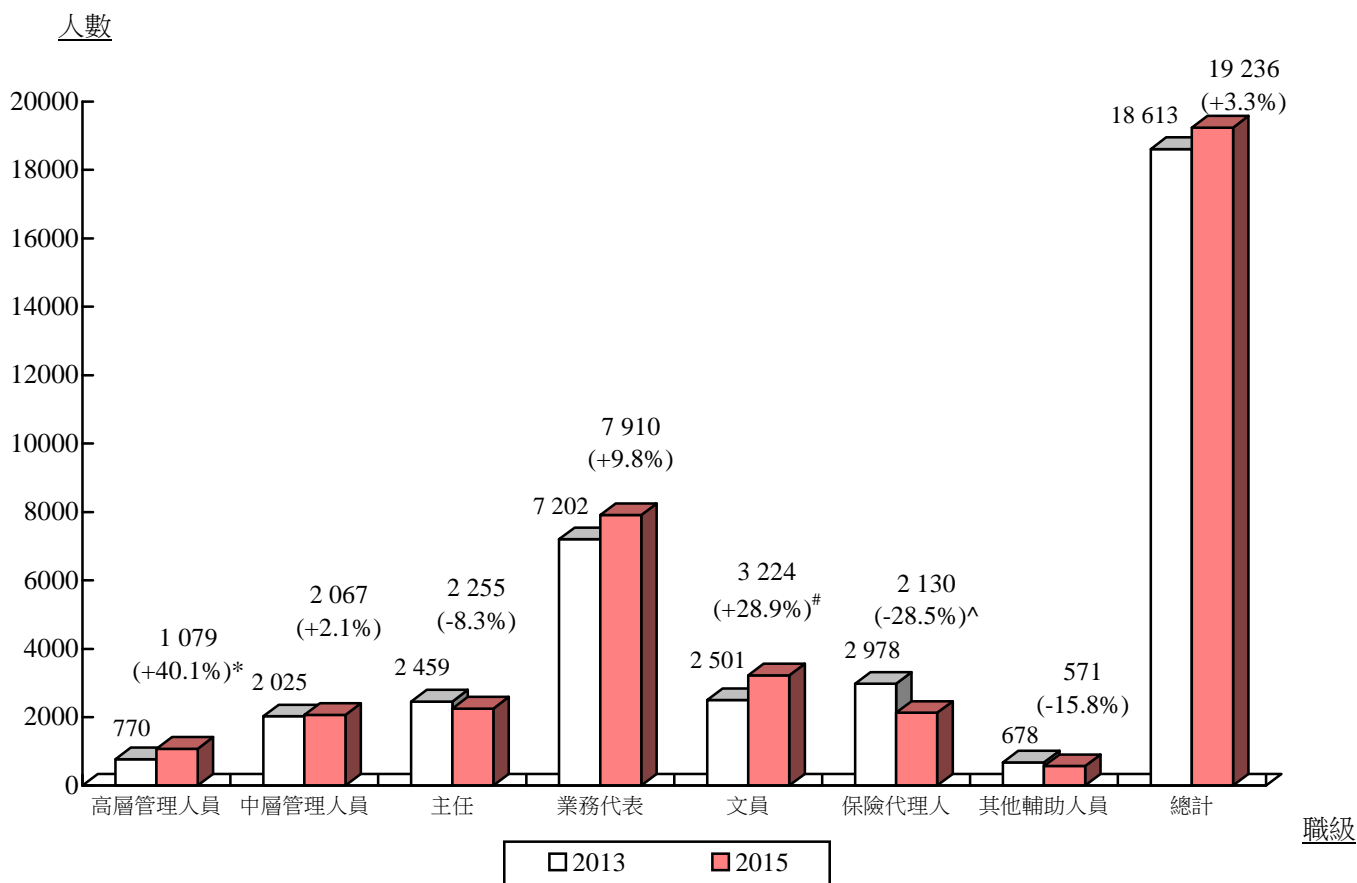
9. 圖 3 所見，除單位經理／營業主任外，其他職級的保險代理人均告減少。比較 2013 年與 2015 年兩次調查，一般保險與人壽保險代理人的總人力中，轉變最大的為單位經理／營業主任，由 3 487 人增至 5 483 人，共增加 1 996 人，增幅達 57.2%。一般保險業及人壽保險業的人力數據詳細分析見下文各段。

一般保險業類別

2013 年與 2015 年調查期間人力轉變

10. 2013 年與 2015 年調查期間，一般保險業各職級的人力轉變摘要見圖 4。高層管理人員轉變最為顯著，由 770 人增至 1 079 人，增加了 309 人，即 40.1%。文員則由 2 501 人增至 3 224 人增加了 723 人，即 28.9%。

圖 4： 一般保險業人力轉變（2013 年與 2015 年調查）



註： 括號內數字表示同一職級與 2013 年比較的人力轉變百分率

*高層管理人員的人力數據與實際數字或有所出入，因 40.1% 增幅主要根據代理人公司回覆的數字而來，是次回應率大大高於 2013 年時的調查。讀者宜加注意。

#部分受訪機構表示已增聘更多文職員工，以應付業務增長需求。

^業內一家保險公司將 700 名一般保險代理人調往附屬機構；在此調查中，這類職務歸入銀行附屬保險門類中的業務代表，因此錄得一般保險代理人人數下跌。

一般保險業空缺

11. 根據接受調查機構所填報的資料，一般保險業在 2015 年人力調查期間有空缺 444 個，較 2013 年 193 個為多，其中業務代表空缺最多，有 197 個，佔空缺總額 44.4%。

一般保險業人力推算

12. 按僱主預測，至 2017 年 1 月業界需增聘 125 名從業員，較 2015 年 1 月時所需求的 19 108 人增加 0.7%。2013 年調查時僱主所預測的人力需求增長為 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	2015 年 人力需求	預計 2017 年 1 月 人力需求	增加／減少 (%)
高層管理人員	1 080	1 078	-2 (-0.2%)
中層管理人員	2 110	2 123	13 (0.6%)
主任	2 365	2 383	18 (0.8%)
業務代表	8 107	8 196	89 (1.1%)
文員	3 306	3 312	6 (0.2%)
保險代理人	2 140	2 141	1 (<0.1%)
總計	19 108	19 233	125 (0.7%)

一般保險從業員

基本教育程度／專業資格要求

13. 表 1 列載了回覆機構對各職級一般保險從業員應有教育程度／專業資格意見的百分率。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或以上教育程度或專業資格，又或兩者兼備；47.2% 僱主認為，主任級員工至少須達副學位學歷。

表 1：一般保險從業員
基本教育程度／專業資格要求

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	35.5%	39.5%	23.9%	11.7%	19.8%	3.8%
大學學位 或以上	71.4%	68.9%	38.6%	4.5%	7.4%	0.0%
高級文憑／ 副學士或 同等學歷	12.4%	19.0%	28.2%	3.9%	3.7%	0.0%
文憑／高級證書 ／證書或 同等學歷	0.6%	2.8%	19.0%	9.5%	10.7%	0.0%
香港中學文憑 ／預科	11.1%	4.0%	8.8%	23.0%	22.4%	3.9%
中五或 同等學歷	2.8%	1.0%	3.3%	45.1%	50.2%	89.2%
中五以下	0.0%	0.0%	0.0%	0.1%	2.5%	0.0%

註：佔一般保險同一職級從業員總數百分率（不包括 571 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，六成以上僱主要求高層管理人員具備十年以上工作經驗；至於主任與業務代表，大多數僱主要求他們具備兩年以上至五年工作經驗；對營業員的年資要求一般為一年以下至兩年，但以一至兩年為主。10.4% 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，解讀有關數據時需要留意。

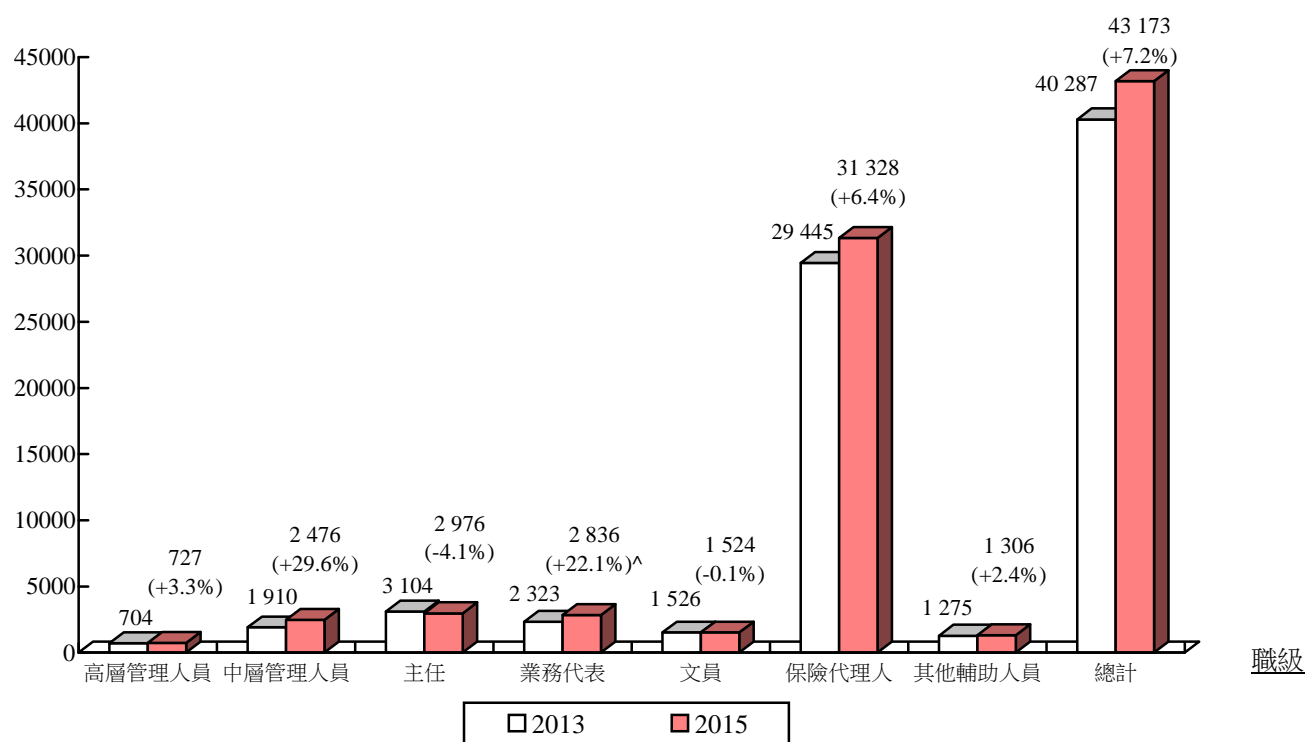
人壽保險業類別

2013 年與 2015 年調查期間人力轉變

16. 各職級人壽保險從業員在 2013 年與 2015 年調查之間的人力轉變摘要見圖 5。與 2013 年調查結果比較，中層管理人員在是次調查中錄得最大增幅，達 29.6%，共增加 566 人。相反，主任和文員兩職級較上次調查分別減少了 128 人（-4.1%）及 2 人（-0.1%）。主任和文員人數縮減，可能是辦公室自動化及行政服務外判所致。

**圖 5： 人壽保險業的人力轉變
(2013 年與 2015 年調查)**

人數

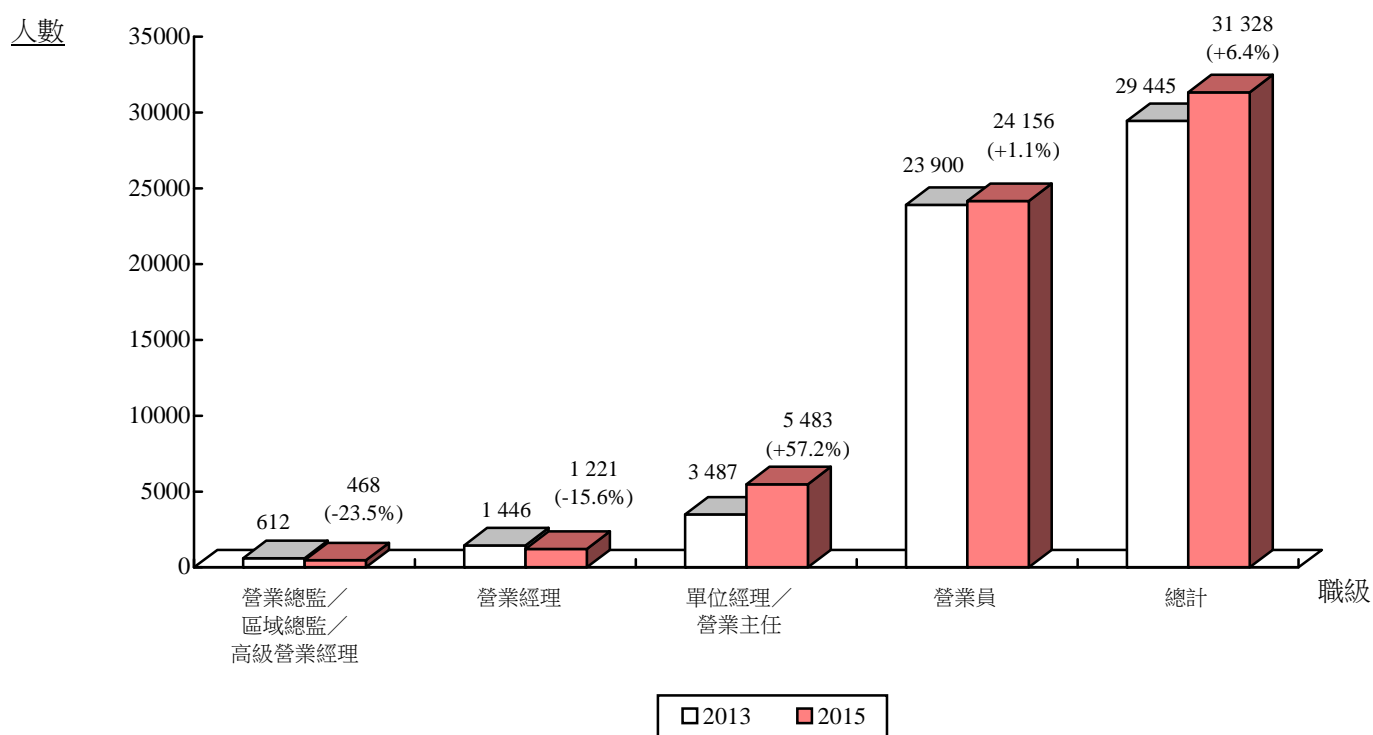


註： 括號內數字表示同一職級與 2013 年比較的人力轉變百分率。

[^]業務代表人數增加，原因是業內一家保險公司將 700 名一般保險代理人調往其附屬機構。在此調查中，他們被歸入銀行附屬保險門類中的業務代表。

17. 根據圖 6，人壽保險代理人由 29 445 人，增至 31 328 人，增加了 1 883 人，即 6.4%。其中單位經理／營業主任、營業員分別增加了 1 996 人（57.2%）及 256 人（1.1%）；而營業總監／區域總監／高級營業經理、營業經理卻分別減少 144 人（-23.5%）及 225 人（-15.6%）。

圖 6: 人壽保險代理人的人力轉變
(2013 年與 2015 年調查)



註：括弧內數字為與 2013 年同等職級人力相比的人力變化百分率。由於部分大規模保險公司並無回覆，調查錄得的人力數字與實際數字或有所出入，讀者宜加注意。

人壽保險業空缺

18. 根據調查所得，本業空缺共有 1 733 個，中層管理人員佔 62 個、主任佔 64 個、文員佔 51 個、代理人佔 1 411 個、業務代表佔 142 個、非保險業僱員佔 3 個。2013 年調查時，代理人空缺有 1 294 個，是次調查增加了 117 個；其中營業員一職空缺佔最多，共 86 個，由 1 088 個，增至 1 174 個。2013 年與 2015 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 2013 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（1 174 個）。

表 2: 人壽保險代理人空缺分布情況比較

	空缺數目	
	2013	2015
營業總監／區域總監／高級營業經理	8	2
營業經理	35	35
單位經理／營業主任	163	200
營業員	1 088	1 174
總計	1 294 =====	1 411 =====

人壽保險業人力推算

19. 僱主預測業界所需人力將下調，至 2017 年 1 月，僱員將較 2015 年 1 月時所需求的 43 597 人減少 106 人，即 0.2%。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。

	2015 年 人力需求	預計 2017 年 1 月 人力需求	增加／減少 (%)
高層管理人員	727	732	5 (0.7%)
中層管理人員	2 538	2 558	20 (0.8%)
主任	3 040	3 036	-4 (-0.1%)
業務代表	2 978	3 151	173 (5.8%)
文員	1 575	1 580	5 (0.3%)
保險代理人	32 739	32 434	-305 (-0.9%)
總計	43 597	43 491	-106 (-0.2%)

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或專業資格，又或兩者兼備；至於主任級僱員，47.1% 僱主也要求他們具備大學或以上學歷。表 3 列載了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

<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	35.5%	30.4%	30.1%	25.7%	1.8%	21.8%
大學學位或以上	76.1%	73.1%	47.1%	32.5%	2.8%	2.6%
高級文憑／副學士或 同等學歷	1.7%	3.6%	19.6%	0.2%	20.6%	0.7%
文憑／高級證書／證書或 同等學歷	0.1%	0.5%	5.8%	11.5%	25.9%	0.0%
香港中學文憑／預科	0.0%	0.0%	0.8%	17.9%	13.6%	0.3%
中五或同等學歷	0.0%	0.0%	0.2%	36.8%	17.6%	58.3%

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，42% 僱主要求高層管理人員具備十年以上工作年資，至於主任與業務代表，大多數僱主要求他們具備兩至五年工作經驗；而一半受訪機構認為保險代理人的工作經驗可少於一年。是次調查中，不少回覆為「未註明／拒答」，尤其有關代理人年資方面佔最多（11 951 宗），讀者參閱此報告數據時須留意。

人壽保險從業員平均年齡

22. 調查顯示，「高層管理人員」、「中層管理人員」、「主任」與「業務代表」這四個職級中，年齡介乎 35 至 50 歲之間的從業員佔大多數，而 30.8% 文職人員的年齡在 35 歲以下。不過，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。其中文員級流動率為 21.4%，比率最高，其次是主任級，有 11.7%。整體保險業從業員過去 12 個月的流動率為 11.8%。

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	523	543	1 055	7 913	10 034
離職人數	533	632	1 043	5 182	7 390
淨增加（減少）	-10	-89	12	2 731	2 644
該職級從業員人數（包括空缺數目）	6 455	5 405	4 881	45 964	62 705
從業員流動率*	8.3%	11.7%	21.4%	11.3%	11.8%

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

@ 保險代理人「新聘人數」= 2014 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」= 2014 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。

內部晉升人數

25. 調查結果顯示，過去 12 個月內獲晉升的保險從業員有 1 355 人。由於數字只反映受訪機構當時提供的資料，讀者參閱本調查結果時，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
(2014 年 1 月 1 日至 12 月 31 日)

職級	內部晉升人數
由中層經理晉升至高層經理	29
由主任晉升至中層經理	212
由文員晉升至主任	236
由其他職級晉升至文員	24
由營業員／業務代表晉升至單位經理／營業主任	716
由單位經理／營業主任晉升至營業經理	115
由營業經理晉升至營業總監／高級營業經理	23
總計	1 355

招聘困難原因

26. 受訪保險公司報稱，招聘員工時往往遇到以下困難：
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. 專上院校有關學系畢業生數目不足

推算額外人力需求

27. 表 6 推算至 2017 年 1 月業內所需增聘人手，摘要數字如下：

表 6：2017 年 1 月保險業額外人力需求摘要數字

<u>職級</u>	<u>2017 年 1 月 一般保險業 額外人力需求</u>	<u>2017 年 1 月 人壽保險業 額外人力需求</u>	<u>2017 年 1 月 保險業 額外人力需求總數</u>
高層管理人員	34	28	62
中層管理人員	122	161	283
主任	200	155	355
業務代表	540	407	947
文員	191	105	296
保險代理人	79	2 106	2 185
總計	1 166 =====	2 962 =====	4 128 =====

2017 年 1 月額外人力
教育程度／專業資格要求

28. 至 2017 年 1 月所增聘人手的教育程度／專業資格要求見表 7。其中需求最大的是中五或同等程度學歷（需增聘 1 815 人），其次是香港中學文憑／預科學歷（需增聘 291 人）。

表 7：保險從業員教育程度／專業資格要求
（推算至 2017 年 1 月額外人力）

<u>教育程度</u>	<u>一般保險業 人手需求</u>	<u>人壽保險業 人手需求</u>	<u>總計</u>
專業資格	212	671	883
大學學位或以上	224	402	626
高級文憑／副學士或 同等學歷	112	74	186
文憑／高級證書／證書 或同等學歷	113	84	197
香港中學文憑／預科	196	95	291
中五或同等學歷	419	1 396	1 815
總計	1 276 =====	2 722 =====	3 998 =====

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〕、香港專業教育學院〔IVE〕以及辦學機構所提供的資料，各間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為一門專業，以進一步提升本業的聲譽和形象。

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	市場管理
4 管理／行政	策略管理
5 管理／行政	管理理論與實務

表 9：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	解決困難及決策
4 管理／行政	時間管理
5 基本業務知識	人壽保險

表 10：文員級訓練類別／課題

範疇	訓練類別／課題
1 通用技能	英文書寫
2 通用技能	基本電腦應用
3 通用技能	普通話
4 基本業務知識	一般保險
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	有效溝通技巧
4 通用技能	人際關係技巧
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	一般保險
1	基本業務知識	人壽保險
3	管理／行政	壓力處理
3	管理／行政	時間管理
3	基本業務知識	財務策劃
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，對經理級員工相當重要的屬管理／行政範疇，如「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業務知識和法律；對文員級員工，語文訓練則十分重要。至於保險代理人，「一般保險」及「人壽保險」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 320 人，協助 60 532 名全職從業員（由總數 62 409 名僱員減去 1 877 名非保險業僱員得出）執行保險相關職務。

建議

業務前景

34. 本地保險業市場雖然已相當成熟，但本會預計保險業的增長仍將持續，原因是人口老化、市民經濟能力提高，而一般人對保險需求的意識亦與日俱增。另一方面，愈來愈多內地遊客在港購買保險，內地客源成了推動本地保險業增長的一大動力。趨勢顯示有需要發展新的分銷及服務途徑，例如利用入門網站和手提電話應用程式等，以輔助傳統的代理模式。另一方面，業界應利用大眾傳媒及廣告代言人等宣傳策略，推廣保險專業，並加強公眾人士（特別是中學生及家長）對保險業的認識。

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；因應業務擴張需要，部分公司增聘文員級僱員，這與人壽保險業的情況並不相同。
- b. 人壽保險業的人手較 2013 年時為多，其中以中層管理人員增幅最大。
- c. 「高層管理人員」、「中層管理人員」、「主任」與「業務代表」這四個職級的保險從業員中，年齡介乎 35 至 50 歲之間的佔大

多數，吸引新血入行因此十分重要。

- d. 鑑於各類保險公司爭相吸納經驗豐富的從業員加盟，僱主仍將要面對招聘人手方面的難題。
- e. 除了向來自內地的客戶提供服務，也有愈來愈多保險從業員進駐內地保險市場，極需要加強對國內保險產品及相關法例的認識。
- f. 2015年《保險公司（修訂）條例》實施後，所有保險公司必須僱用專人處理有關風險管理、規章遵守、內部審核、精算及中介管理等事宜。此外，隨着保險業監管局〔IIA〕成立，保險業的轉變步伐將會加快。除了留意與保險有關的法律外，保險從業員也要留意資料私隱，並懂得如何利用資訊科技和龐大數據拓展業務。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 2017 年 1 月保險業需增聘人手如下：

職級	2017 年 1 月 一般保險業 額外人力需求	2017 年 1 月 人壽保險業 額外人力需求	2017 年 1 月 保險業 額外人力需求總數
高層管理人員	34	28	62
中層管理人員	122	161	283
主任	200	155	355
業務代表	540	407	947
文員	191	105	296
保險代理人	79	2 106	2 185
總計	1 166 =====	2 962 =====	4 128 =====

保險從業條件

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，豐富經驗的從業員亦是保險公司的招攬對象。

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培訓〔CPD〕計劃，或考取其他專業資歷，如 FLIMI、 ANZIIF、 CFP、 CII 及 IIHK 保險專業文憑等，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，「高層管理人員」、「中層管理人員」、「主任」與「業務代表」這四個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。政府將推出一項為期三年有關保險及資產財富管理人才培訓的先導計劃，為此，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。

40. 同業之間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，保險公司可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的業務知識和法律知識；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，2015 年的內部和外間培訓預算將跟 2014 的開支一樣，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. 第三章 3.17 段列出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
- 有效溝通技巧
- 人壽保險
- 人際關係技巧
- 市場管理
- 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，保險從業員必須熟識保險產品，亦必須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，方能為客戶解答法律相關問題。他們必須充分理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、善用語言能力、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. 從僱主所提出有關保險業人力發展的重要訓練類別／課題建議可見，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，並擴闊他們的視野，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 2015 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 17th biennial manpower survey of the insurance industry from 9 January 2015 to 8 March 2015. However, the fieldwork of the survey of the insurance industry was extended to 9 May 2015 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 late July 2015.

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 2013. 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 2015 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 764 companies.

1.6 The 764 surveyed establishments (out of a total of 3 242 establishments) comprised 151 insurers (42 life insurers, 90 general insurers and 19 composite insurers), 240 insurance brokers, 337 company agencies and 36 bancassurers. Among the sampled company agencies, 206 engaged in insurance business and 131 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 3 242 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 3 056. 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 2015.

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 764 companies, 617 responded, 27 refused to reply while 120 had either closed, moved or temporarily ceased operation. The effective response rate was 95.8%.

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 764 selected establishments (samples) out of a total of 3 056 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 2015 Survey

2.4 In the 2015 Survey, “Average Monthly Income Range” was added in Part I of the questionnaire with a view to understanding the pay trend of various job levels in the insurance industry.

2.5 In order to understand the age pattern of insurance practitioners, respondents were requested to provide data related to “Average Age Range” in Part I of the questionnaire.

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 2013 Survey and 2015 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 2015 as presented in the following paragraphs 2.9 – 2.13.

Number of Establishments in 2015

2.9 There were 3 056 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 2015)

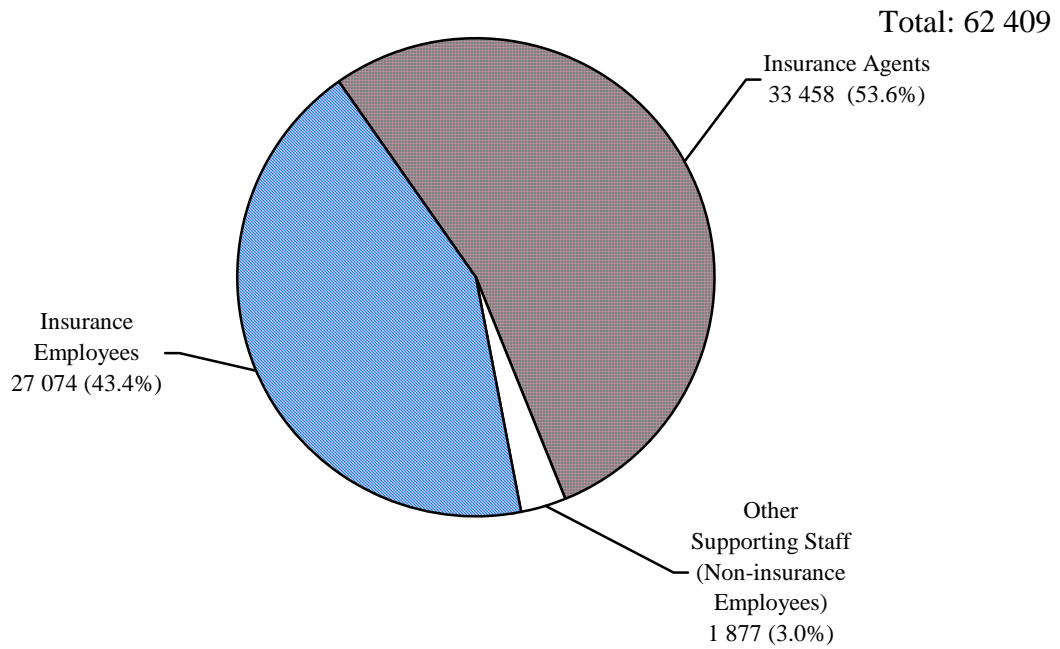
Life Insurer	General Insurer	Composite Insurer	Broker	Company Agency (Insurance)	Company Agency (Alternative Distribution)	Bancassurer	Total
30*	75*	15*	617	1 166	1 119	34	3 056

*12 life insurers, 15 general insurers and 4 composite insurers claimed that they were 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 2015, the insurance industry had a workforce of 62 409 people. Among them, 27 074 (43.4%) were insurance employees, 33 458 (53.6%) were insurance agents, and 1 877 (3.0%) 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.

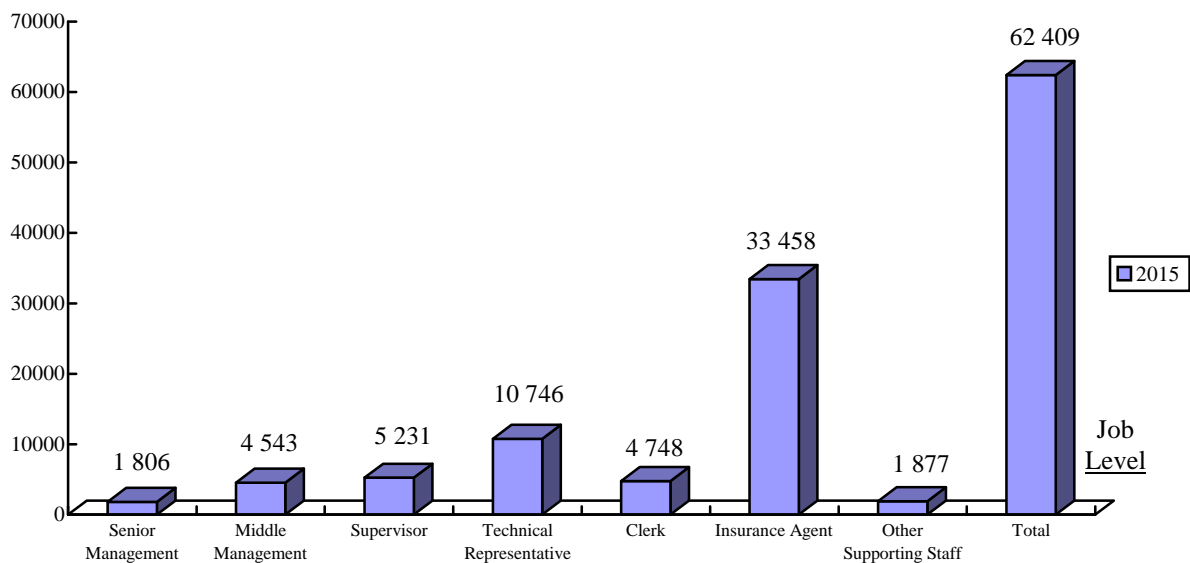
Diagram 1 : Distribution of the Number of Personnel in the Insurance Industry



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

Number of Personnel



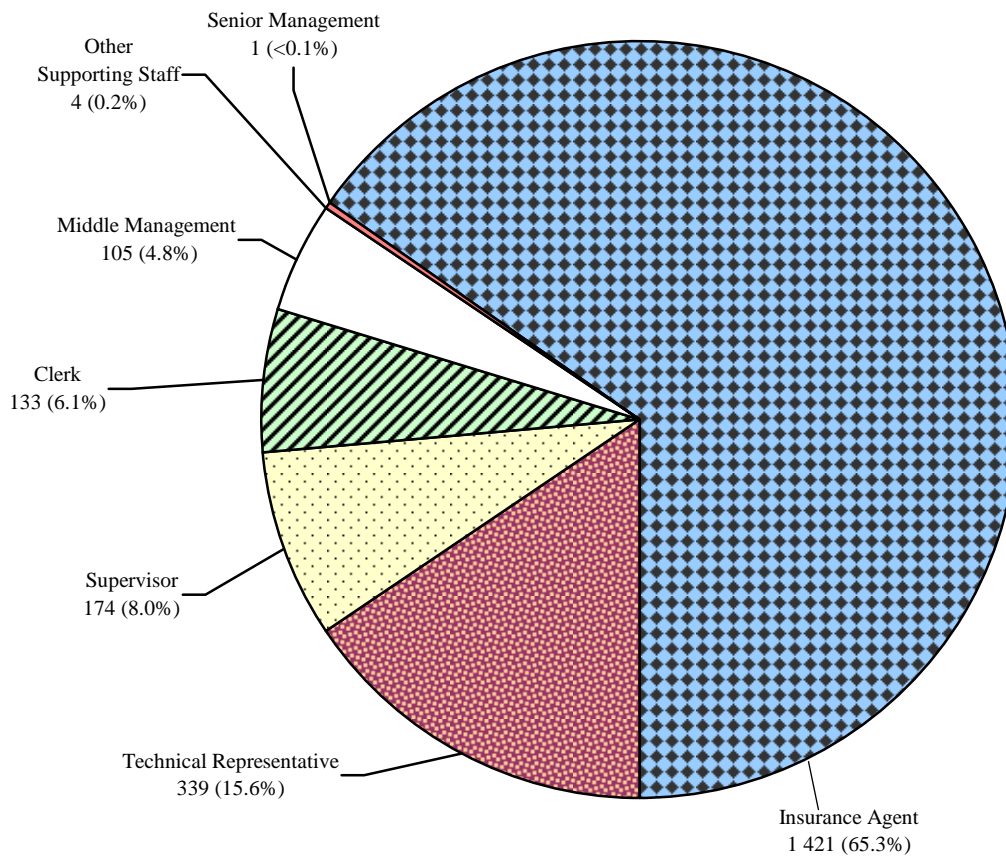
Remarks: Readers should note that the reported manpower figure might be different from the actual manpower figure because some of the major insurance companies did not respond to the survey.

Number of Vacancies in the Industry

2.11 The distribution of the total number of vacancies is shown in Diagram 3 and 2 177 vacancies were reported in the insurance industry.

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

Total: 2 177



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

Manpower Changes between 2013 and 2015 Surveys

2.12 The workforce of the insurance industry has increased from 58 900 persons in 2013 to 62 409 in 2015, or an increase of 6.0% between the two surveys. The number of clerks has increased significantly by 721, or 17.9%, from 4 027 in 2013 to 4 748 in 2015, whilst the manpower in the middle management level has increased by 608, or 15.5%, from 3 935 in 2013 to 4 543 in 2015. The manpower changes of insurance employees and insurance agents by job level in the insurance industry between 2013 and 2015 Surveys are given in Diagrams 4 and 5 respectively.

Diagram 4: Manpower Changes of the Insurance Industry between 2013 and 2015 Surveys

Number of Personnel

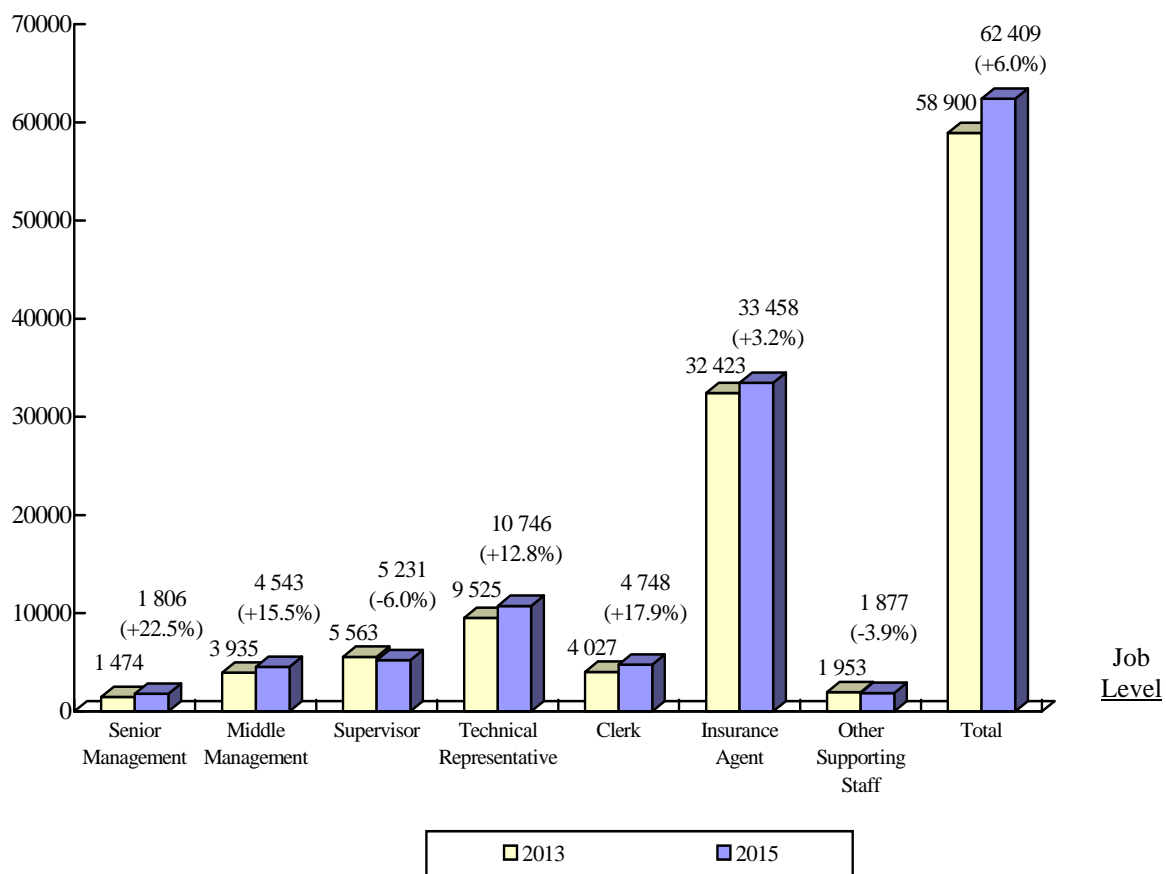
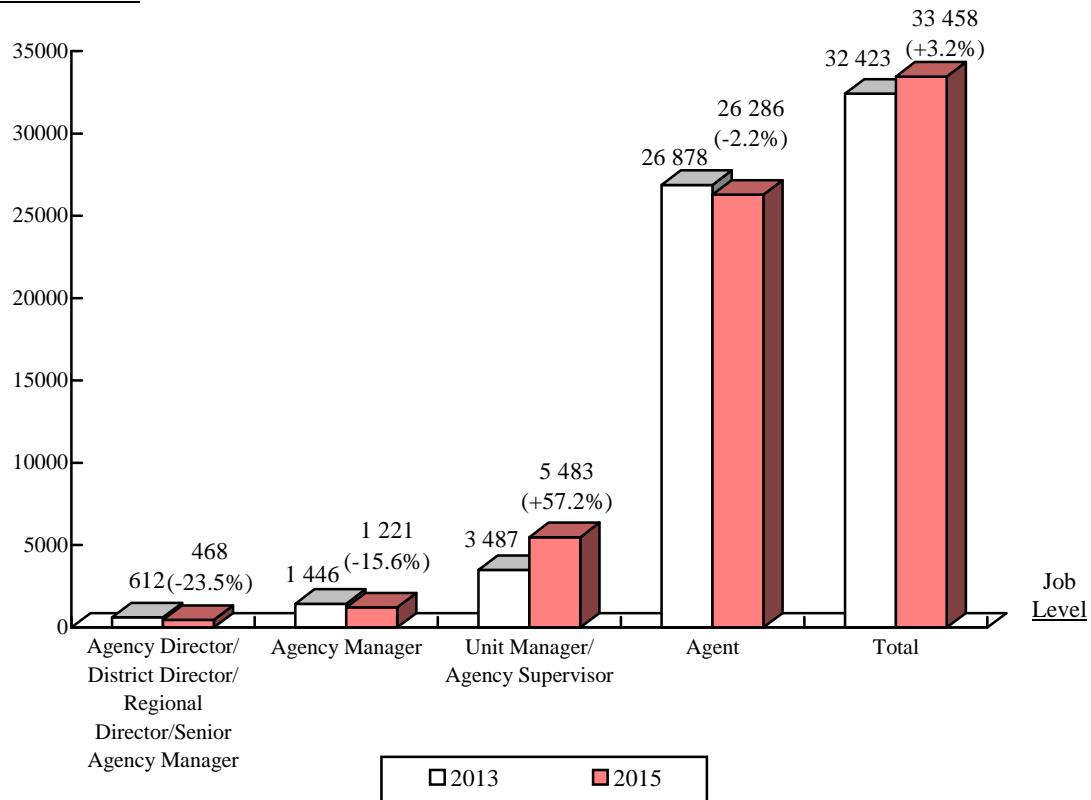


Diagram 5: Manpower Changes of Insurance Agents between 2013 and 2015 Surveys

Number of Personnel



Note : Figures in brackets denote the percentage changes of the manpower relative to 2013 at the same job level.

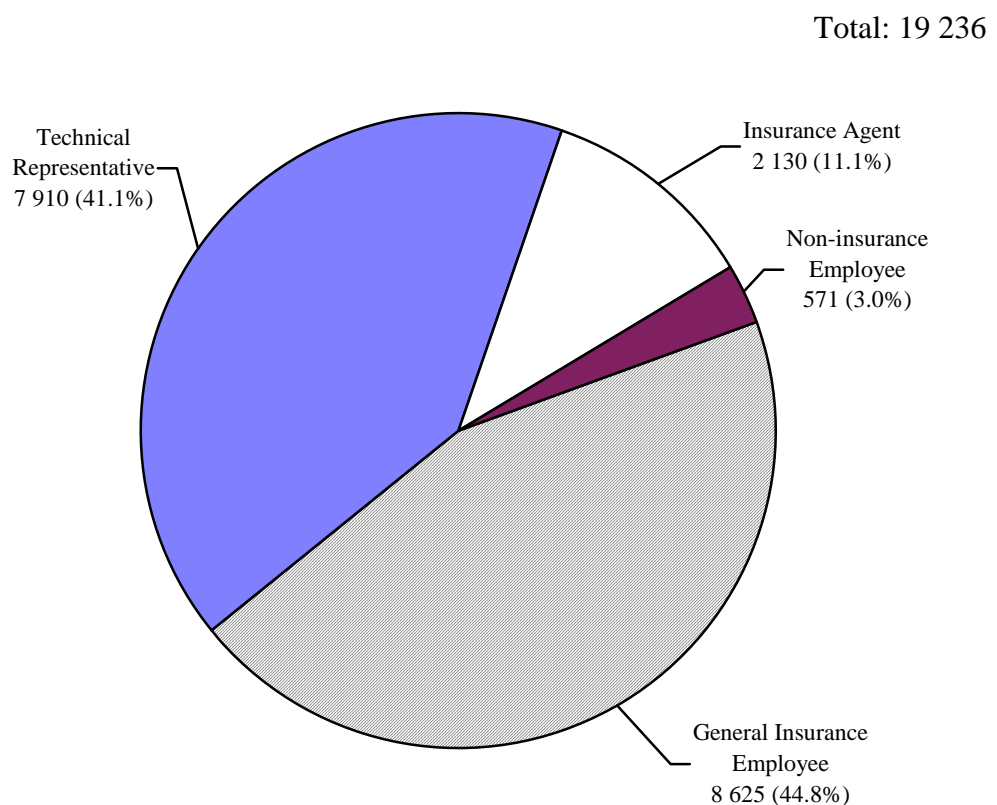
2.13 As shown in Diagram 5, there were decrements across all levels of insurance agents except Unit Manager/ Agency Supervisor. The highest percentage change in the total manpower of general and life insurance agents between 2013 and 2015 Surveys was the increase of Unit Manager/ Agency Supervisor from 3 487 in 2013 to 5 483 in 2015, i.e. 1 996 people or 57.2%. A more detailed analysis by dividing the data into general and life insurance sectors is delivered in the following paragraphs.

B. THE GENERAL INSURANCE SECTOR

Number of Personnel in the General Insurance Sector

2.14 The workforce of the general insurance sector amounted to 19 236 comprising 8 625* general insurance employees, 2 130 insurance agents, 7 910 technical representatives and 571 non-insurance employees, representing 30.8% of the total insurance workforce of 62 409 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



* 8 625 general insurance employees comprised 1 079 senior management employees, 2 067 middle management employees, 2 255 supervisors and 3 224 clerks (Please refer to Table 2 below).

Remarks: Total percentage may not equal 100% due to rounding. Readers should note that the reported manpower figure might be different from the actual manpower figure because some of the major insurance companies did not respond to the survey.

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 2013 and 2015 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	266	865	1 295	-	1 553	1 666	292	5 937
Composite Insurer	77	202	297	-	243	464	53	1 336
Broker	380	536	334	2 027	751	-	153	4 181
Company Agency - Insurance	347	332	153	1 460	602	-	59	2 953
Company Agency - Alternative Distribution	-	37	5	2 853	5	-	12	2 912
Bancassurer	9	95	171	1 570	70	-	2	1 917
Total	1 079	2 067	2 255	7 910	3 224	2 130	571	19 236

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:

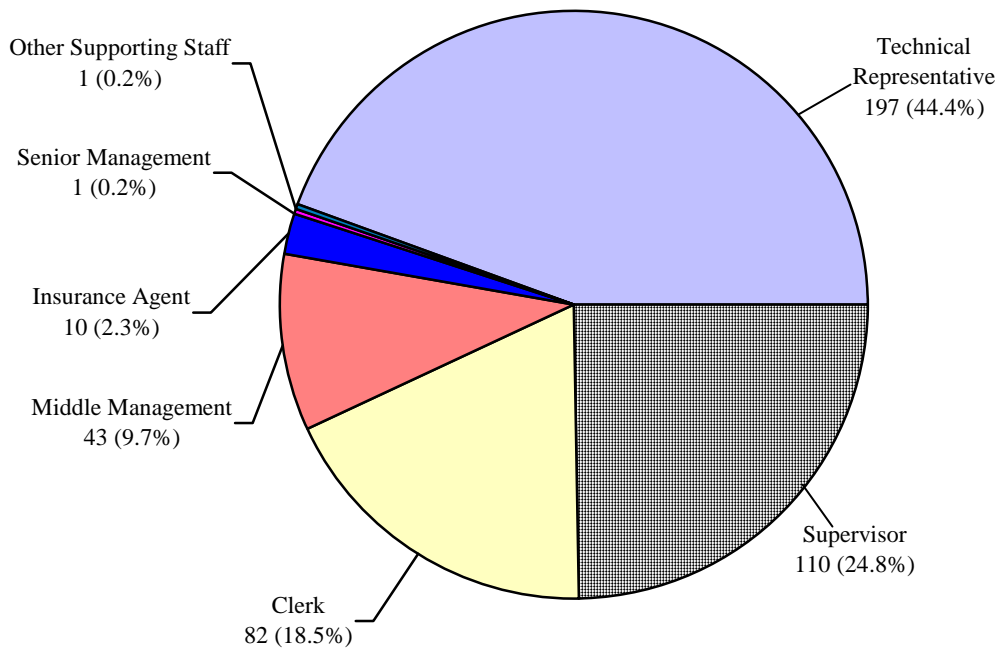
<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total General Insurance Workforce</u>
Technical Representative	7 910	41.1%
Agent	2 130	11.1%
Clerical Staff	1 304	6.8%
Underwriting Clerk/Claims Clerk	1 249	6.5%
Managing Director/ General Manager/ Chief Executive	671	3.5%
	<hr/>	<hr/>
	13 264	69.0%

Number of Vacancies in the General Insurance Sector

2.17 It was reported that there were 444 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 supervisory job level.

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

Total: 444



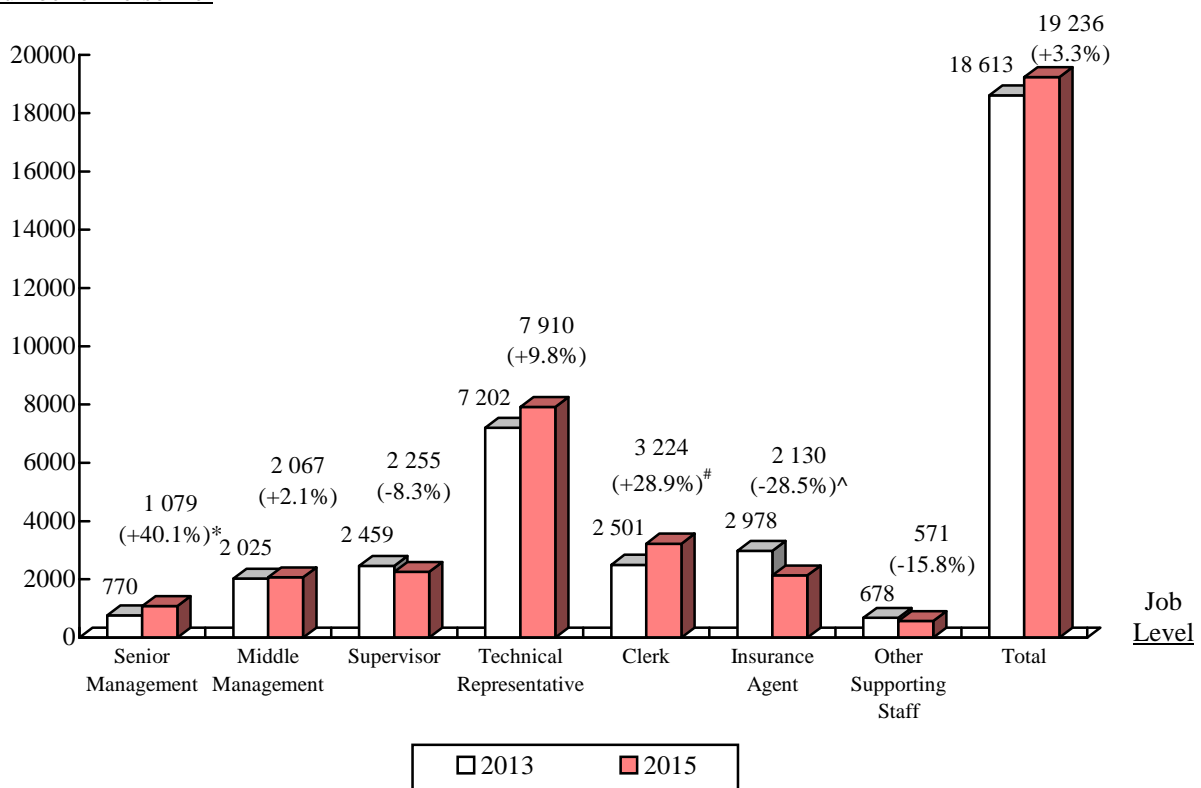
Remarks: Total percentage may not equal 100% due to rounding.

Manpower Changes in the General Insurance Workforce between 2013 and 2015 Surveys

2.18 With reference to the statistics in Table 2 and the corresponding figures in the 2015 Survey, the manpower changes in the general insurance sector by job level between 2013 and 2015 Surveys are summarized in Diagram 8 below. The most significant change is the number of senior management which has increased by 309 or 40.1%, from 770 in 2013 to 1 079 in 2015. The clerical level has increased by 723 or 28.9% from 2 501 in 2013 to 3 224 in 2015. The clerical level has increased by 723 or 28.9% from 2 501 in 2013 to 3 224 in 2015.

Diagram 8: Manpower Changes of Personnel between 2013 and 2015 Surveys in the General Insurance Sector

Number of Personnel



Note: Figures in brackets denote the changes of 2015 manpower relative to 2013 at the same job level.

* Reader should note that the manpower figure of senior management might be different from the actual number as the increase of 40.1% was mainly due to the data provided by respondents from the branch of company agencies. Their response rate was much higher than that of 2013.

Some of the respondents claimed that they had hired more clerical staff due to business expansion.

^ The drop of general insurance agents was due to the fact that one general insurer had relocated around 700 general insurance agents to another subsidiary and they were grouped under the branch of “bancassurance” as technical representatives.

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 supervisory level, insurance agent and other supporting staff. The manpower changes in the general insurance establishments between 2013 and 2015 Surveys are shown in Table 3 below:

Table 3: Manpower Changes in General Insurance Establishments between 2013 and 2015 Surveys

<u>Job Level</u>	<u>Number of Personnel Reported in the 2013 Survey</u>					<u>Number of Personnel Reported in the 2015 Survey</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	359	284	119	8	770	343	380	347	9	1 079	+309 (+40.1%)
Middle Management	1 201	450	232	142	2 025	1 067	536	369	95	2 067	+42 (+2.1%)
Supervisor	1 683	426	146	204	2 459	1 592	334	158	171	2 255	-204 (-8.3%)
Technical Representative	-	1 673	4 145	1 384	7 202	-	2 027	4 313	1 570	7 910	+708 (+9.8%)
Clerk	1 113	562	779	47	2 501	1 796	751	607	70	3 224	+723 (+28.9%)
Insurance Agent	2 978	-	-	-	2 978	2 130	-	-	-	2 130	-848 (-28.5%)
Other Supporting Staff	415	187	74	2	678	345	153	71	2	571	-107 (-15.8%)
Total	7 749	3 582	5 495	1 787	18 613	7 273	4 181	5 865	1 917	19 236	+623 (+3.3%)

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 2017 would be 19 233, an increase of 125 persons or 0.7% when compared with the manpower demand of 19 108 persons in January 2015. 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		
	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)
General Insurer	266	264	-2 -0.8%	904	911	7 0.8%	1 396	1 401	5 0.4%	-	-	- 0.0%	1 605	1 613	8 0.5%	1 676	1 676	- 0.0%	5 847	5 865	18 0.3%
Composite Insurer	77	77	- 0.0%	203	207	4 2.0%	298	300	2 0.7%	-	-	- 0.0%	255	255	- 0.0%	464	465	1 0.2%	1 297	1 304	7 0.5%
Broker	381	381	- 0.0%	536	538	2 0.4%	335	336	1 0.3%	2 153	2 182	29 1.3%	762	759	-3 -0.4%	-	-	- 0.0%	4 167	4 196	29 0.7%
Company Agency – Insurance	347	347	- 0.0%	332	332	- 0.0%	153	163	10 6.5%	1 482	1 558	76 5.1%	609	610	1 0.2%	-	-	- 0.0%	2 923	3 010	87 3.0%
Company Agency - Alternative Distribution	-	-	- 0.0%	37	37	- 0.0%	5	5	- 0.0%	2 898	2 882	-16 -0.6%	5	5	- 0.0%	-	-	- 0.0%	2 945	2 929	-16 -0.5%
Bancassurer	9	9	- 0.0%	98	98	- 0.0%	178	178	- 0.0%	1 574	1 574	- 0.0%	70	70	- 0.0%	-	-	- 0.0%	1 929	1 929	- 0.0%
All Branches	1 080	1 078	-2 -0.2%	2 110	2 123	13 0.6%	2 365	2 383	18 0.8%	8 107	8 196	89 1.1%	3 306	3 312	6 0.2%	2 140	2 141	1 <0.1%	19 108	19 233	125 0.7%

Remarks: i) The 2015 manpower demand is the summation of existing manpower and vacancies.

ii) Other supporting staff with a manpower demand of 572 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 125 persons by January 2017, or 0.7% increase in comparison with the manpower demand of 19 108 persons in January 2015. In the 2013 Survey, employers' forecast was an increase of 0.2%. Employers' forecast of the manpower requirements for the next 24 months by job level is summarized as follows:

Job Level	Manpower Demand in 2015	Forecasted Manpower Demand by Jan 2017	Growth / Decline (%)	
Senior Management	1 080	1 078	-2	(-0.2%)
Middle Management	2 110	2 123	13	(0.6%)
Supervisor	2 365	2 383	18	(0.8%)
Technical Representative	8 107	8 196	89	(1.1%)
Clerk	3 306	3 312	6	(0.2%)
Insurance Agent	2 140	2 141	1	(<0.1%)
Total	19 108	19 233	125	(0.7%)

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 2017 are shown as follows:

<u>Job Level</u>	<u>Increase in Number</u>
Technical Representative	89
Supervisor	18
Middle Management	13
Clerk	6

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, 770 senior management staff were required to possess the minimum education level of university degree or above out of a total of 1 079 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>	<u>University Degree or Above</u>	<u>Higher Dip. / Asso. Degree or Equivalent</u>	<u>Diploma / High Cert. / Cert. or Equivalent</u>	<u>Hong Kong Diploma of Secondary Education/ Matriculation</u>	<u>Secondary 5 or Equivalent</u>	<u>Below Secondary 5</u>	<u>Unspecified</u>	<u>Total</u>
Senior Management	770	134	6	120	30	-	19	1 079
Middle Management	1 424	393	57	82	20	-	91	2 067
Supervisor	871	635	428	199	75	-	47	2 255
Technical Representative	359	306	750	1 817	3 564	10	1 104	7 910
Clerk	239	119	344	721	1 620	80	101	3 224
Insurance Agent	-	-	-	83	1 900	-	147	2 130
Total	3 663	1 587	1 585	3 022	7 209	90	1 509	18 665
(%)*	19.6%	8.5%	8.5%	16.2%	38.6%	0.5%	8.1%	100%

* As a percentage of the total number of personnel (excluding 571 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	383	1 079	35.5%
Middle Management	816	2 067	39.5%
Supervisor	538	2 255	23.9%
Technical Representative	926	7 910	11.7%
Clerk	637	3 224	19.8%
Insurance Agent	80	2 130	3.8%
Total	3 380	18 665	18.1%

* Other than the Insurance Intermediaries Qualifying Examination ("IIQE"), all insurance qualifications are taken into account as professional qualifications, e.g., Certified Financial Planner (CFP), Asso. of the Chartered Insurance Institute (ACII), Professional Diploma in Insurance Program (PDI), etc. Table 6 shows that senior management and middle management staff are the top two job levels requiring staff members to possess professional qualifications. For example, out of a total of 2 067 middle management staff, 816 or 39.5% of them were required to have professional qualifications.

** As a percentage of the total number of personnel at a job level (excluding 571 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, 47.2% of employers preferred their staff to have a minimum of sub-degree education.

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

<u>Education/Qualification</u>	<u>Senior Management</u>	<u>Middle Management</u>	<u>Supervisor</u>	<u>Technical Representative</u>	<u>Clerk</u>	<u>Insurance Agent</u>
Professional Qualification	35.5%	39.5%	23.9%	11.7%	19.8%	3.8%
University Degree or Above	71.4%	68.9%	38.6%	4.5%	7.4%	0.0%
Higher Dip./Asso. Degree or Equivalent	12.4%	19.0%	28.2%	3.9%	3.7%	0.0%
Diploma/Higher Cert./Cert. or Equivalent	0.6%	2.8%	19.0%	9.5%	10.7%	0.0%
Hong Kong Diploma of Secondary Education/Matriculation	11.1%	4.0%	8.8%	23.0%	22.4%	3.9%
Secondary 5 or Equivalent	2.8%	1.0%	3.3%	45.1%	50.2%	89.2%
Below Secondary 5	0.0%	0.0%	0.0%	0.1%	2.5%	0.0%

Remarks: As a percentage of the total general insurance workforce at the same job level (excluding 571 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

<u>Job Level</u>	<u>Number of Personnel</u>						<u>Total (%)*</u>
	<u>Less than 1 Year</u>	<u>1 Year to 2 Years</u>	<u>Over 2 Years to 5 Years</u>	<u>Over 5 Years to 10 Years</u>	<u>Over 10 Years</u>	<u>Unspecified/ Refused</u>	
(i) Insurance Employee							
Senior Management	- (0.0%)	- (0.0%)	17 (1.6%)	349 (32.3%)	682 (63.2%)	31 (2.9%)	1 079 (100%)
Middle Management	- (0.0%)	65 (3.1%)	342 (16.5%)	1 056 (51.1%)	472 (22.8%)	132 (6.4%)	2 067 (100%)
Supervisor	- (0.0%)	95 (4.2%)	1 121 (49.7%)	855 (37.9%)	25 (1.1%)	159 (7.1%)	2 255 (100%)
Technical Representative	696 (8.8%)	2 660 (33.6%)	2 662 (33.7%)	467 (5.9%)	95 (1.2%)	1 330 (16.8%)	7 910 (100%)
Clerk	227 (7.0%)	2 319 (71.9%)	509 (15.8%)	27 (0.8%)	- (0.0%)	142 (4.4%)	3 224 (100%)
Sub-total (%)*	923 (5.6%)	5 139 (31.1%)	4 651 (28.1%)	2 754 (16.7%)	1 274 (7.7%)	1 794 (10.8%)	16 535 (100%)
(ii) Insurance Agent							
Agent	481 (22.6%)	1 422 (66.8%)	- (0.0%)	80 (3.8%)	- (0.0%)	147 (6.9%)	2 130 (100%)
Sub-total (%)*	481 (22.6%)	1 422 (66.8%)	- (0.0%)	80 (3.8%)	- (0.0%)	147 (6.9%)	2 130 (100%)
Total (%)*	1 404 (7.5%)	6 561 (35.2%)	4 651 (24.9%)	2 834 (15.2%)	1 274 (6.8%)	1 941 (10.4%)	18 665 (100%)

* As a percentage of the number of employees at the job level, excluding 571 other supporting staff. Total percentage may not equal 100% due to rounding.

2.26 With reference to paragraph 2.25, over 60% of the employers required their staff at senior management level to have more than ten years of working experience. The requirements for supervisors and technical representatives were mostly from over two to five years. For agents, the requirement normally ranged from less than one year to two years, with the majority in the range of one to two years. For unspecified / refusal cases, 10.4% 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

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	-	-	10	141	206	206	62	68	118	268	1 079
Middle Management	0.0%	0.0%	0.9%	13.1%	19.1%	19.1%	5.7%	6.3%	10.9%	24.8%	100%
Supervisor	-	20	35	369	244	459	221	35	11	673	2 067
Technical Representative	0.0%	1.0%	1.7%	17.9%	11.8%	22.2%	10.7%	1.7%	0.5%	32.6%	100%
Clerical	-	-	398	889	105	47	-	-	-	816	2 255
Insurance Agent	0.0%	0.0%	17.6%	39.4%	4.7%	2.1%	0.0%	0.0%	0.0%	36.2%	100%
	118	325	3 055	1 727	237	22	16	12	25	2 373	7 910
	1.5%	4.1%	38.6%	21.8%	3.0%	0.3%	0.2%	0.2%	0.3%	30.0%	100%
	-	178	2 072	122	3	-	-	-	-	849	3 224
	0.0%	5.5%	64.3%	3.8%	0.1%	0.0%	0.0%	0.0%	0.0%	26.3%	100%
	-	-	6	-	-	-	-	-	-	2 124	2 130
	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	99.7%	100%
Total	118	523	5 576	3 248	795	734	299	115	154	7 103	18 665
(%)**	0.6%	2.8%	29.9%	17.4%	4.3%	3.9%	1.6%	0.6%	0.8%	38.1%	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 571 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

Job Level	Number of Employees				Total (%)**
	Below 35 (%)*	35 - 50 (%)*	Over 50 (%)*	Not Applicable/ Unspecified Refusal (%)*	
Senior Management	25	487	377	190	1 079
	2.3%	45.1%	34.9%	17.6%	100%
Middle Management	113	1 281	110	563	2 067
	5.5%	62.0%	5.3%	27.2%	100%
Supervisor	337	1 217	14	687	2 255
	14.9%	54.0%	0.6%	30.5%	100%
Technical Representative	1 851	3 623	466	1 970	7 910
	23.4%	45.8%	5.9%	24.9%	100%
Clerical	1 014	1 487	11	712	3 224
	31.5%	46.1%	0.3%	22.1%	100%
Insurance Agent	180	80	3	1 867	2 130
	8.5%	3.8%	0.1%	87.7%	100%
Total	3 520	8 175	981	5 989	18 665
(%)**	18.9%	43.8%	5.3%	32.1%	100%

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

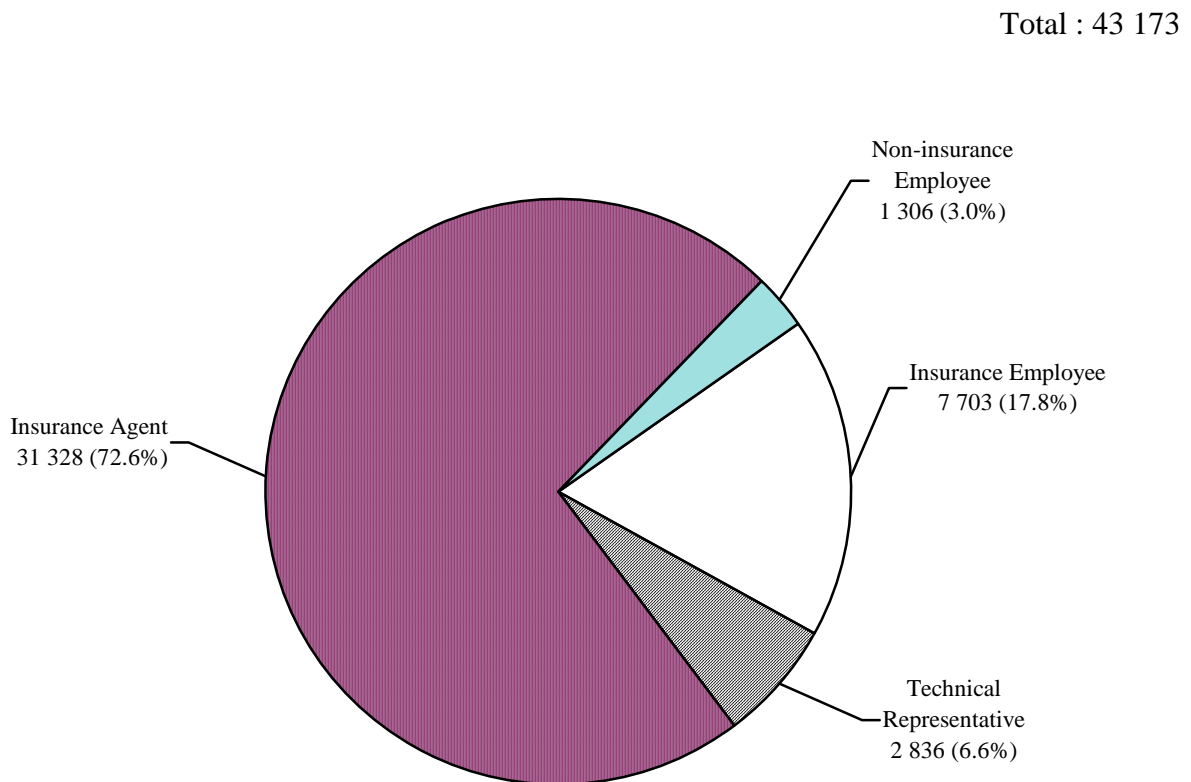
(%)** As a percentage of the total number of employees (excluding 571 other supporting staff) in the industry. Total percentage may not equal 100% due to rounding.

C. THE LIFE INSURANCE SECTOR

Number of Personnel in the Life Insurance Sector

2.29 The life insurance sector engaged a total of 43 173 persons or 69.2% of the industry's number of employees (62 409) 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



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

(ii) Readers should note that the reported manpower figure might be different from the actual manpower figure because some of the major insurance companies did not respond to the survey.

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 2013 and 2015 is presented in Diagram 13.

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

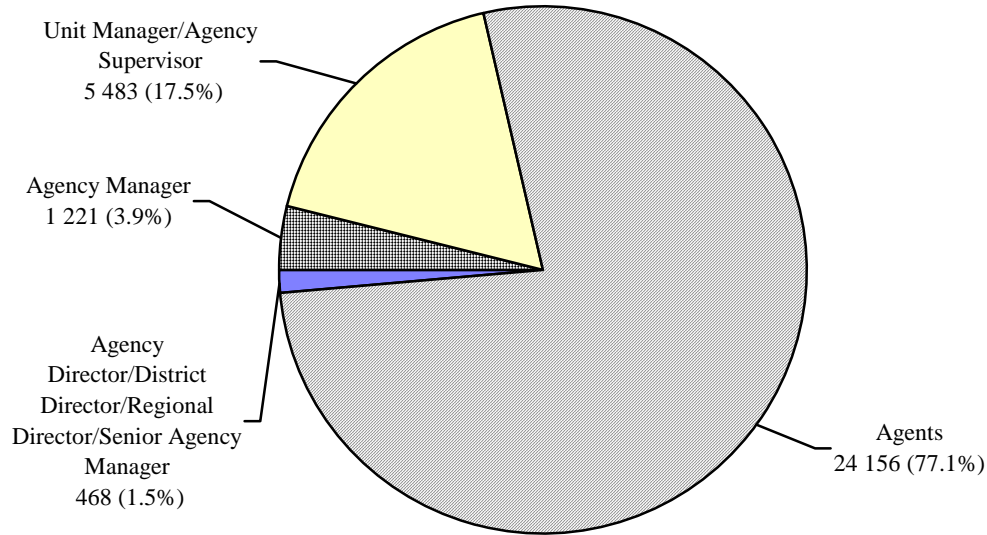
	Senior Management	Middle Management	Supervisor	Technical Representative	Clerk	Insurance Agent	Other Supporting Staff	Total
Life Insurer	278	1 019	1 587	-	685	20 433	645	24 647
Composite Insurer	261	1 123	1 161	-	405	10 895	630	14 475
Broker	157	285	127	1 441	395	-	30	2 435
Company Agency - Insurance	25	30	69	213	1	-	1	339
Company Agency - Alternative Distribution	-	-	-	76	-	-	-	76
Bancassurer	6	19	32	1 106	38	-	-	1 201
Total	727	2 476	2 976	2 836	1 524	31 328	1 306	43 173

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	318	679	4 082	15 354	20 433
Composite Insurer	150	542	1 401	8 802	10 895
Broker	-	-	-	-	0
Company Agency - Insurance	-	-	-	-	0
Company Agency - Alternative Distribution	-	-	-	-	0
Bancassurer	-	-	-	-	0
Total	468	1 221	5 483	24 156	31 328

Diagram 10 : Distribution of Life Insurance Agents

Total: 31 328



Remarks: Total percentage may not equal 100% due to rounding. Readers should note that the reported manpower figure might be different from the actual manpower figure because some of the major insurance companies did not respond to the survey.

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:

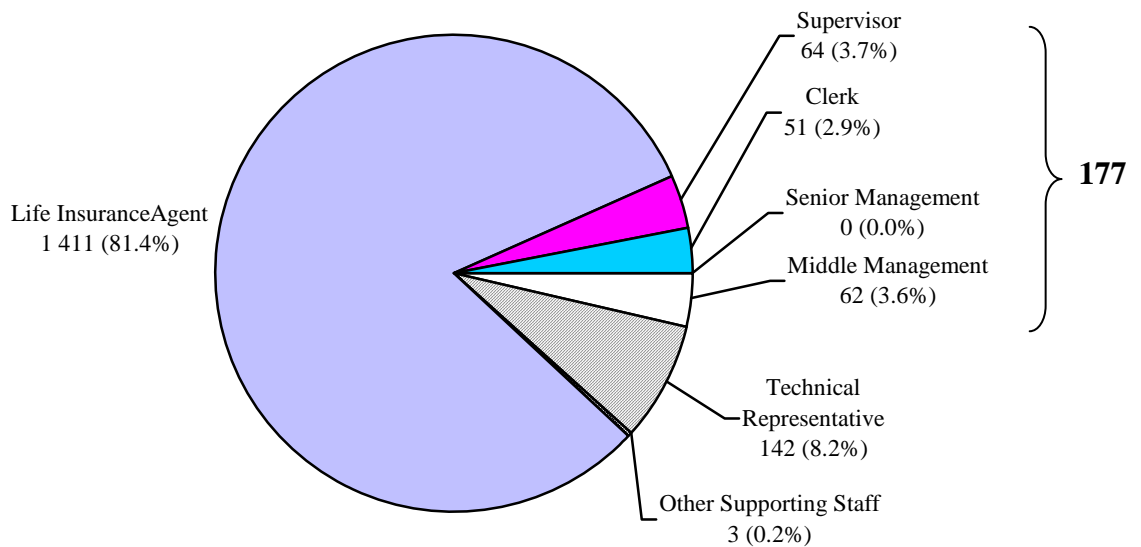
<u>Job Title</u>	<u>No. of Persons</u>	<u>Percentage of Total Life Insurance Workforce</u>
Life Insurance Agent	24 156	56.0%
Unit Manager/ Agency Supervisor	5 483	12.7%
Technical Representative	2 836	6.6%
Agency Manager	1 221	2.8%
Clerical Staff	1 017	2.4%
	34 713	80.4%

Number of Vacancies in the Life Insurance Sector

2.32 A total of 1 733 vacancies were reported, including 177 life insurance employees, 1 411 life insurance agents, 142 technical representatives and 3 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. No vacancies were reported for senior management staff which might reveal the fact that companies preferred to have internal promotion for management positions.

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

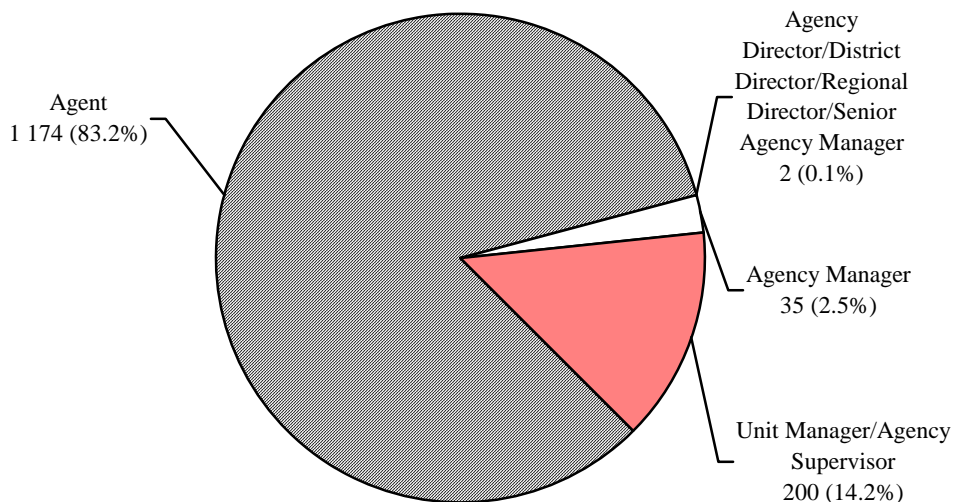
Total: 1 733



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

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

Total : 1 411



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 1 733 vacancies comprising 62 from middle management, 64 supervisors, 51 clerks, 1 411 life insurance agents, 142 technical representatives and 3 non-insurance employees. For the sector of life insurance agents, there has been an increase of 117 vacancies when compared with 1 294 vacancies in the 2013 Survey. The greatest increase in the number of vacancies was agents which showed an increment of 86 (from 1 088 in 2013 to 1 174 in 2015) vacancies. A comparison of the distribution of vacancies in the sector of life insurance agents between 2013 and 2015 Surveys is given in Table 13 below:

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

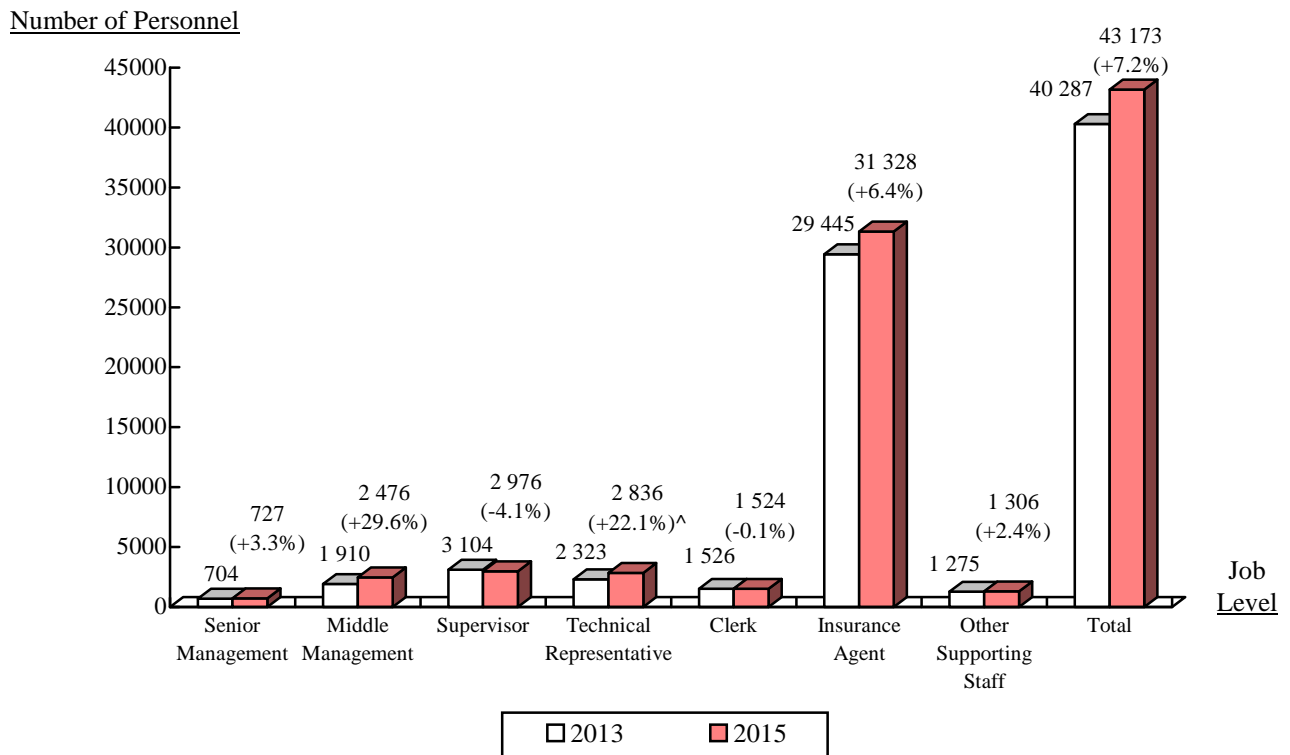
	<u>Number of Vacancies</u>	
	<u>2013</u>	<u>2015</u>
Agency Director/District Director/Regional Director/Senior Agency Manager	8	2
Agency Manager	35	35
Unit Manager/Agency Supervisor	163	200
Agent	1 088	1 174
Total	1 294 =====	1 411 =====

2.34 The overall number of vacancies was higher than the figure in the 2013 Survey and agents constituted the greatest number of vacancies, i.e., 1 174 which might be due to business expansion in the life insurance sector.

Manpower Changes of the Life Insurance Workforce between 2013 and 2015 Surveys

2.35 The manpower changes of the life insurance workforce by job level between 2013 and 2015 Surveys are summarized in Diagram 13 below. When compared with the findings in the 2013 Survey, middle management had the greatest percentage of increment of 29.6% or 566 persons. On the contrary, supervisors and clerks were the two job levels which have recorded a drop of 128 persons (-4.1%) and 2 persons (-0.1%) respectively when compared with the figure in 2013. The decline of supervisors and clerical staff might probably be due to the automation and outsourcing of administrative services to service providers.

Diagram 13: Manpower Changes of the Life Insurance Workforce between 2013 and 2015 Surveys



Remarks: Figures in brackets denote the percentage change of manpower relative to 2013 at the same job level.

[^] The increase of technical representatives was due to the fact that one general insurer had relocated around 700 general insurance agents to another subsidiary and they were grouped under the branch of “bancassurance” as technical representatives.

2.36 For the rest of the job levels, the percentage increase range from 2.4% to 22.1%. The changes in the distribution of personnel in life insurance establishments are presented in Table 14 below:

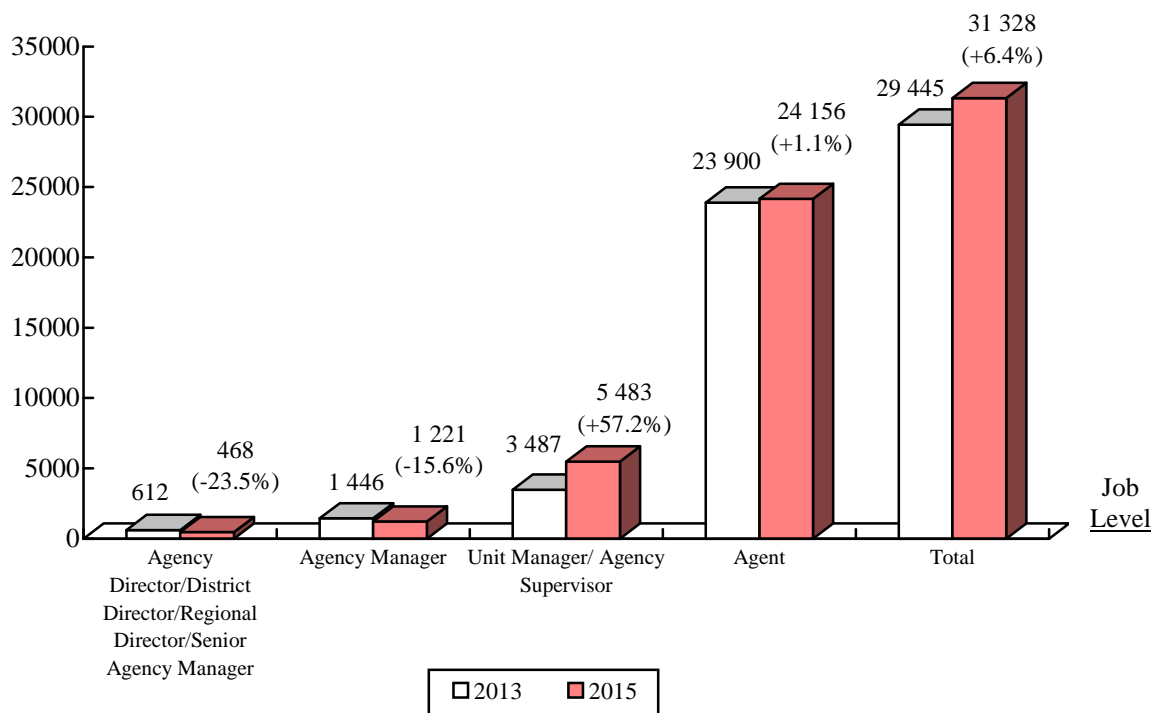
Table 14: Manpower Changes in Life Insurance Establishments between 2013 and 2015 Surveys

Job Level	Number of Staff Reported in 2013					Number of Staff Reported in 2015					Change (+/-) %
	Insurer	Company Broker	Agency	Bancassurer	Total	Insurer	Company Broker	Agency	Bancassurer	Total	
Senior Management	561	127	14	2	704	539	157	25	6	727	+23 (+3.3%)
Middle Management	1 606	264	1	39	1 910	2 142	285	30	19	2 476	+566 (+29.6%)
Supervisor	2 906	117	12	69	3 104	2 748	127	69	32	2 976	-128 (-4.1%)
Technical Representative	-	1 899	222	202	2 323	-	1 441	289	1 106	2 836	+513 (+22.1%)
Clerk	1 006	399	36	85	1 526	1 090	395	1	38	1 524	-2 (-0.1%)
Insurance Agent	29 445	-	-	-	29 445	31 328	-	-	-	31 328	+1 883 (+6.4%)
Other Supporting Staff	1 229	37	9	-	1 275	1 275	30	1	-	1 306	+31 (+2.4%)
Total	36 753	2 843	294	397	40 287	39 122	2 435	415	1 201	43 173	+2 886 (+7.2%)

2.37 Table 14 and Diagram 14 show that the total number of insurance agents has increased by 1 883, or 6.4% from 29 445 persons in 2013 to 31 328 persons in 2015. In particular, the numbers of unit managers/ agency supervisors and agents have increased by 1 996 (57.2%) and 256 persons (1.1%) respectively while the numbers of agency directors/district directors/regional directors/senior agency managers and agency managers have decreased by 144 (23.5%) or 225 persons (15.6%) respectively.

Diagram 14: Manpower Changes of Life Insurance Agents between 2013 and 2015 Surveys

Number of Personnel



Remarks: Figures in brackets denote the percentage changes of manpower relative to 2013 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 2017 would be 43 491, representing a decrease of 106 persons (-0.2%) when compared with the manpower demand of 43 597 persons in January 2015. 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		
	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)	2015	2017	Increase (Decrease)
Life Insurer	278	282	4 1.4%	1 038	1 055	17 1.6%	1 635	1 625	-10 -0.6%	-	-	-	716	721	5 0.7%	21 682	21 452	-230 -1.1%	25 349	25 135	-214 -0.8%
Composite Insurer	261	261	- 0.0%	1 158	1 158	- 0.0%	1 176	1 176	- 0.0%	-	-	-	411	411	- 0.0%	11 057	10 982	-75 -0.7%	14 063	13 988	-75 -0.5%
Broker	157	158	1 0.6%	292	295	3 1.0%	127	133	6 4.7%	1 492	1 665	173 11.6%	409	409	- 0.0%	-	-	- 0.0%	2 477	2 660	183 7.4%
Company Agency – Insurance	25	25	- 0.0%	30	30	- 0.0%	69	69	- 0.0%	213	213	- 0.0%	1	1	- 0.0%	-	-	- 0.0%	338	338	- 0.0%
Company Agency - Alternative Distribution	-	-	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	136	136	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	136	136	- 0.0%
Bancassurer	6	6	- 0.0%	20	20	- 0.0%	33	33	- 0.0%	1 137	1 137	- 0.0%	38	38	- 0.0%	-	-	- 0.0%	1 234	1 234	- 0.0%
All Branches	727	732	5 0.7%	2 538	2 558	20 0.8%	3 040	3 036	-4 -0.1%	2 978	3 151	173 5.8%	1 575	1 580	5 0.3%	32 739	32 434	-305 -0.9%	43 597	43 491	-106 -0.2%

Remarks: i) The 2015 manpower demand is the summation of existing manpower and vacancies.
ii) Other supporting staff of with a manpower demand of 1 309 persons are excluded from the above table.

Projection of Life Insurance Manpower

2.39 According to paragraph 2.38, employers forecasted a decline of 106 persons by January 2017, or 0.2% decrease when compared with the manpower demand of 43 597 persons in January 2015. 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 2015	Forecast Manpower Demand by Jan 2017	Growth / Decline (%)
Senior Management	727	732	5 (0.7%)
Middle Management	2 538	2 558	20 (0.8%)
Supervisor	3 040	3 036	-4 (-0.1%)
Technical Representative	2 978	3 151	173 (5.8%)
Clerk	1 575	1 580	5 (0.3%)
Insurance Agent	32 739	32 434	-305 (-0.9%)
Total	43 597	43 491	-106 (-0.2%)

2.40 As per paragraph 2.38, employers forecasted a decline of 106 life insurance personnel by January 2017. When compared with the 2013 Survey, the forecast was a growth of 1 120 persons or 2.8% by 2015.

2.41 Based on employers' forecast, the job level of agency manager had the largest growth in terms of the number of personnel. On the other hand, the number of agents and unit managers / agency supervisors recorded a drop which was interpreted as the current manpower demand is higher than its forecast by Jan 2017. The two job levels that would have the largest growth/decline by January 2017 in terms of the number of personnel are shown below:

<u>Job Level</u>	<u>Growth/Decline in Number</u>
Agency Manager	256
Technical Representative	173
Agent	-446
Unit Manager / Agency Supervisor	-161

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 727 senior management staff members, 553 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>	University Degree or Above	Higher Dip. / Asso. Degree or Equivalent	Diploma / High Cert. / Cert. or Equivalent	Hong Kong Diploma of Secondary Education/ Matriculation	Secondary 5 or Equivalent	Below Secondary 5	Unspecified	Total
Senior Management	553	12	1	-	-	-	161	727
Middle Management	1 811	90	13	-	-	-	562	2 476
Supervisor	1 401	583	174	24	7	-	787	2 976
Technical Representative	922	5	325	508	1 045	-	31	2 836
Clerk	42	314	395	208	268	-	297	1 524
Insurance Agent	821	208	-	100	18 253	-	11 946	31 328
Total	5 550	1 212	908	840	19 573	-	13 784	41 867
(%)*	13.3%	2.9%	2.2%	2.0%	46.8%	0.0%	32.9%	100%

* As a percentage of the total number of employees (excluding 1 306 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	258	727	35.5%
Middle Management	752	2 476	30.4%
Supervisory	895	2 976	30.1%
Technical Representative	729	2 836	25.7%
Clerk	27	1 524	1.8%
Insurance Agent	6 815	31 328	21.8%
Total	9 476	41 867	22.6%

* 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 727 senior management staff, 258 or 35.5% 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, 47.1% 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	35.5%	30.4%	30.1%	25.7%	1.8%	21.8%
University Degree or Above	76.1%	73.1%	47.1%	32.5%	2.8%	2.6%
Higher Dip./Asso. Degree or Equivalent	1.7%	3.6%	19.6%	0.2%	20.6%	0.7%
Diploma/Higher Cert./Cert. or Equivalent	0.1%	0.5%	5.8%	11.5%	25.9%	0.0%
Hong Kong Diploma of Secondary Education/Matriculation	0.0%	0.0%	0.8%	17.9%	13.6%	0.3%
Secondary 5 or Equivalent	0.0%	0.0%	0.2%	36.8%	17.6%	58.3%

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

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

2.45 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

<u>Job Level</u>	<u>Number of Personnel</u>						<u>Unspecified/* Refused</u>	<u>Total (%)**</u>
	<u>Less than 1 Year</u>	<u>1 Year to 2 Years</u>	<u>Over 2 Years to 5 Years</u>	<u>Over 5 Years to 10 Years</u>	<u>Over 10 Years</u>			
(i) Insurance Employee								
Senior Management	-	-	1	152	305	269	727	
	0.0%	0.0%	0.1%	20.9%	42.0%	37.0%	100%	
Middle Management	-	3	178	1 165	340	790	2 476	
	0.0%	0.1%	7.2%	47.1%	13.7%	31.9%	100%	
Supervisor	-	11	1 231	542	107	1 085	2 976	
	0.0%	0.4%	41.4%	18.2%	3.6%	36.5%	100%	
Technical Representative	429	514	1 552	105	11	225	2 836	
	15.1%	18.1%	54.7%	3.7%	0.4%	7.9%	100%	
Clerk	40	629	420	44	-	391	1 524	
	2.6%	41.3%	27.6%	2.9%	0.0%	25.7%	100%	
Sub-total	469	1 157	3 382	2 008	763	2 760	10 539	
(%)*	4.5%	11.0%	32.1%	19.1%	7.2%	26.2%	100%	
(ii) Insurance Agent								
Agency Director/District Director/Regional Director/Senior Agency Manager	-	-	110	74	116	168	468	
	0.0%	0.0%	23.5%	15.8%	24.8%	35.9%	100%	
Agency Manager	-	229	382	36	-	574	1 221	
	0.0%	18.8%	31.3%	2.9%	0.0%	47.0%	100%	
Unit Manager/Agency Supervisor	2 277	1 403	134	-	-	1 669	5 483	
	41.5%	25.6%	2.4%	0.0%	0.0%	30.4%	100%	
Agent	12 081	118	6	-	-	11 951	24 156	
	50.0%	0.5%	<0.1%	0.0%	0.0%	49.5%	100%	
Sub-total	14 358	1 750	632	110	116	14 362	31 328	
(%)*	45.8%	5.6%	2.0%	0.4%	0.4%	45.8%	100%	
Total	14 827	2 907	4 014	2 118	879	17 122	41 867	
(%)*	35.4%	6.9%	9.6%	5.1%	2.1%	40.9%	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 42% of the respondents required their staff at senior management level to possess more than ten years of working experience. The requirement for supervisors and technical representatives was mainly from over two to five years of working experience. For agents, 50% of respondents indicated that they would accept personnel with working experience of 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 (11 951). 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	Number of Employees										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	-	-	-	1	38	46	36	43	113	450	727
Middle Management	0.0%	0.0%	0.0%	0.1%	5.2%	6.3%	5.0%	5.9%	15.5%	61.9%	100%
Supervisor	-	-	13	35	113	261	317	147	-	1 590	2 476
Technical Representative	0.0%	0.0%	0.5%	1.4%	4.6%	10.5%	12.8%	5.9%	0.0%	64.2%	100%
Clerical	-	-	36	483	606	7	32	11	-	1 801	2 976
Insurance Agent	0.0%	0.0%	1.2%	16.2%	20.4%	0.2%	1.1%	0.4%	0.0%	60.5%	100%
	15	25	419	469	72	10	0	0	5	1 821	2 836
	0.5%	0.9%	14.8%	16.5%	2.5%	0.4%	0.0%	0.0%	0.2%	64.2%	100%
	-	5	841	49	-	-	-	-	-	629	1 524
	0.0%	0.3%	55.2%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	41.3%	100%
	-	-	4 733	-	1 403	-	374	-	74	24 744	31 328
	0.0%	0.0%	15.1%	0.0%	4.5%	0.0%	1.2%	0.0%	0.2%	79.0%	100%
Total	15	30	6 042	1 037	2 232	324	759	201	192	31 035	41 867
(%)**	<0.1%	0.1%	14.4%	2.5%	5.3%	0.8%	1.8%	0.5%	0.5%	74.1%	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 1 306 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 the job levels of “Senior Management”, “Middle Management”, “Supervisor” and “Technical Representative” ranged from 35 to 50 years old whereas 30.8% of clerical staff were below 35. 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

Job Level	Number of Employees				Total (%)**
	Below 35 (%)*	35 - 50 (%)*	Over 50 (%)*	Not Applicable/ Unspecified Refusal (%)*	
Senior Management	5	241	46	435	727
	0.7%	33.1%	6.3%	59.8%	100%
Middle Management	41	810	46	1 579	2 476
	1.7%	32.7%	1.9%	63.8%	100%
Supervisor	411	773	1	1 791	2 976
	13.8%	26.0%	<0.1%	60.2%	100%
Technical Representative	761	1 307	27	741	2 836
	26.8%	46.1%	1.0%	26.1%	100%
Clerical	470	386	-	668	1 524
	30.8%	25.3%	0.0%	43.8%	100%
Insurance Agent	118	1 807	4 807	24 596	31 328
	0.4%	5.8%	15.3%	78.5%	100%
Total	1 806	5 324	4 927	29 810	41 867
(%)**	4.3%	12.7%	11.8%	71.2%	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 1 306 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, 7 390 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, 2 924 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	152	239	288	60	910
(b)	Taking up banking/finance job/job related to the banking/finance industry or starting own finance related business	4	3	31	136	20	194
(c)	Taking up a job outside the insurance/banking/finance industry or starting own business outside the insurance/banking/finance industry	2	30	148	133	320	633
(d)	Emigration	2	2	4	25	0	33
(e)	Repatriation	4	2	1	10	0	17
(f)	Relocation of workplace						
	(i) to Mainland China/ Macau/ Taiwan	0	0	2	0	0	2
	(ii) to other countries	5	3	0	0	0	8
(g)	Retirement	11	2	14	11	0	38
(h)	Further studies	1	10	26	1	0	38
(i)	Other reasons	266	340	400	116	0	1 122
(j)	Reasons unknown	13	25	49	22	3 985	4 094
Sub-total		479	569	914	742	4 385	7 089
(II) Leaving of the company was initiated by the company							
(a)	Retrenchment/Termination of agency agreement	8	16	33	12	0	69
(b)	Restructure/ Closure of Company	10	22	9	14	0	55
(c)	Expiry of employment contract	16	8	47	2	n/a	73
(d)	Poor performance	19	17	32	7	0	75
(e)	Other reasons	1	0	8	20	0	29
(f)	Reasons unknown	0	0	0	0	0	0
Sub-total		54	63	129	55	0	301
Total		533	632	1 043	797	4 385	7 390

**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	291	220	424	487	1 422
(b)	From a bank/finance company	59	63	105	97	324
(c)	From a company outside the insurance/banking/ finance industry	83	99	301	108	591
(d)	From a college/school direct					
	(i) Graduate of university degree or above	3	8	48	38	97
	(ii) Sub-degree holder (HD/AD/D/HC/C or equivalent)	0	9	39	10	58
	(iii) Graduate of HKDSE/ Matriculant/secondary school leaver or equivalent/student below secondary 5	0	0	23	10	33
(e)	Other sources	83	142	87	53	365
(f)	Source unclassified	4	2	28	0	34
Total		523	543	1 055	803	2 924
(II) The number of recruits in the past twelve months by geographic origin:						
Geographic Origin		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	Hong Kong	501	539	1 027	777	2 844
(b)	Mainland China	13	1	3	12	29
(c)	Macau	0	0	25	0	25
(d)	Taiwan	1	0	0	3	4
(e)	Others	8	3	0	11	22
(f)	Source unclassified	0	0	0	0	0
Total		523	543	1 055	803	2 924

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. 21.4%) was in the clerical level, followed by the supervisory level (11.7%). The overall turnover rate was 11.8%.

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

	Managerial	Supervisory	Clerical	Technical Representative/ Insurance Agent	Total
Number Recruited	523	543	1 055	7 913	10 034
Number who Left	533	632	1 043	5 182	7 390
Net Effect Increase (Decrease)	-10	-89	12	2 731	2 644
Number of People in the Job Level (including vacancies)	6 455	5 405	4 881	45 964	62 705
Staff Turnover Rate*	8.3%	11.7%	21.4%	11.3%	11.8%

* 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 1.1.2014 to 31.12.2014.

“Number who Left” for insurance agents = No. of insurance agents newly registered from 1.1.2014 to 31.12.2014 minus the change in the number of insurance agents between 1.1.2014 and 31.12.2014.

Wastage

2.52 As shown in Table 26, 7 187 (out of 7 390 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. The wastage of 1 032 persons represented 1.6% of the manpower demand of 62 705 people in 2015. However, the wastage rate could be higher if those 5 245 insurance practitioners who had left for “Other Reasons” (1 151) and “Reasons Unknown” (4 094) were taken into account. Establishments have to recruit staff as replacement for the wastage.

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	910	
Taking up banking/finance or related job in Hong Kong	194	} 1 032 (wastage)
Taking up a non-insurance job in Hong Kong	633	
Emigration	33	
Repatriation	17	
Relocation of workplace	10	
Retirement	38	
Further Studies	38	
Retrenchment	69	
Other reasons*	1 151	<i>(excluding those initiated by the company)</i>
Reasons unknown	4 094	
Total	7 187	
	=====	
Manpower in 2015 (including vacancies):	General insurance = <u>19 108</u> (see Table 4, para. 2.20)	
	Life insurance = <u>43 597</u> (see Table 15, para. 2.38)	
	62 705	
	=====	

* 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 1 355 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
(1.1.2014 to 31.12.2014)**

<u>Job Level</u>	<u>No. of Internal Promotions</u>
From Middle Manager to Senior Manager	29
From Supervisor to Middle Manager	212
From Clerk to Supervisor	236
From Others to Clerk	24
From Agent/Technical Representative to Unit Manager/Agency Supervisor	716
From Unit Manager/Agency Supervisor to Agency Manager	115
From Agency Manager to Agency Director/ Senior Agency Manager	23
Total	1 355 =====

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. However, as a certain number of respondents did not give information for this part, readers of this report should exercise due care when they examine the findings of Table 28.

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	185 (97.9%)	4 (2.1%)	- (0.0%)	- (0.0%)	189 (100%)
Supervisory	298 (75.1%)	69 (17.4%)	29 (7.3%)	1 (0.3%)	397 (100%)
Clerical	634 (75.1%)	113 (13.4%)	97 (11.5%)	- (0.0%)	844 (100%)
Technical Representative	111 (21.5%)	37 (7.2%)	369 (71.4%)	- (0.0%)	517 (100%)
Total (%)*	1 228 (63.1%)	223 (11.5%)	495 (25.4%)	1 (0.1%)	1 947 (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. 78 insurance establishments reported difficulties in the recruitment of technical representatives and 47 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	2	8.3%	2	8.3%	3	12.5%	-	0.0%
	No	4	16.7%	3	12.5%	7	29.2%	-	0.0%
	Had not recruited or tried to recruit	18	75.0%	19	79.2%	14	58.3%	24	100%
	Total	24	100%	24	100%	24	100%	24	100%
General Insurance	Yes	17	24.6%	20	29.0%	18	26.1%	-	0.0%
	No	11	15.9%	13	18.8%	23	33.3%	-	0.0%
	Had not recruited or tried to recruit	41	59.4%	36	52.2%	28	40.6%	69	100.0%
	Total	69	100%	69	100%	69	100%	69	100%
Composite (i.e. Life and General) Insurance	Yes	3	42.9%	3	42.9%	2	28.6%	-	0.0%
	No	2	28.6%	1	14.3%	2	28.6%	-	0.0%
	Had not recruited or tried to recruit	2	28.6%	3	42.9%	3	42.9%	7	100%
	Total	7	100%	7	100%	7	100%	7	100%
Insurance Broker	Yes	10	1.6%	4	0.7%	11	1.8%	37	6.1%
	No	32	5.2%	21	3.4%	57	9.3%	101	16.5%
	Had not recruited or tried to recruit	569	93.1%	586	95.9%	543	88.9%	473	77.4%
	Total	611	100%	611	100%	611	100%	611	100%

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	-	0.0%	2	0.2%	13	1.1%	27	2.3%
	No	26	2.2%	5	0.4%	68	5.8%	114	9.8%
	Had not recruited or tried to recruit	1 140	97.8%	1 159	99.4%	1 085	93.1%	1 025	87.9%
	Total	1 166	100%	1 166	100%	1 166	100%	1 166	100%
Company Agency – Alternative Distribution	Yes	-	0.0%	-	0.0%	-	0.0%	11	1.0%
	No	-	0.0%	-	0.0%	-	0.0%	15	1.3%
	Had not recruited or tried to recruit	1 114	100.0%	1 114	100%	1 114	100%	1 088	97.7%
	Total	1 114	100%	1 114	100%	1 114	100%	1 114	100%
Bancassurer	Yes	1	4.0%	3	12.0%	-	0.0%	3	12.0%
	No	6	24.0%	2	8.0%	5	20.0%	4	16.0%
	Had not recruited or tried to recruit	18	72.0%	20	80.0%	20	80.0%	18	72.0%
	Total	25	100%	25	100%	25	100%	25	100%
All Branches	Yes	33	1.1%	34	1.1%	47	1.6%	78	2.6%
	No	81	2.7%	45	1.5%	162	5.4%	234	7.8%
	Had not recruited or tried to recruit	2 902	96.2%	2 937	97.4%	2 807	93.1%	2 704	89.7%
	Total	3 016	100%	3 016	100%	3 016	100%	3 016	100%

* 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 (1.1.2014 to 31.12.2014)

Reason		Managerial	Supervisory	Clerical	Technical Representative	Total
(a)	Insufficient graduates in relevant disciplines from tertiary institutions	4	10	1	20	35
(b)	Lack of candidates with relevant experience and training	32	31	37	51	151
(c)	Working conditions/ remuneration package could not meet recruits' expectations	13	12	21	37	83
(d)	Lack of candidates with good language capabilities					
	(i) English	1	6	9	1	17
	(ii) Putonghua	2	4	5	7	18
(e)	Other reasons	-	1	8	5	14
Total		52	64	81	121	318

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	151	47.5%
2. Working conditions/remuneration package could not meet recruits' expectations	83	26.1%
3. Insufficient graduates in relevant disciplines from tertiary institutions	35	11.0%

2.58 As per Table 30, 35 establishments or 11% of 318 establishments reported that they had recruitment difficulties due to insufficient graduates in relevant disciplines from tertiary institutions. As per the findings of the 2015 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 2017

2.59 The projected additional manpower requirements for the general insurance sector by January 2017 are shown in Table 31 below (with reference to paragraphs 2.17, 2.20 and 2.52 with a wastage rate of 1.6% as per Table 26). As shown in Table 31, the total projected additional manpower requirements in the general insurance sector by January 2017 would be 1 166, with the highest projected additional manpower requirement in technical representatives (540), followed by supervisor (200) and clerks (191).

Table 31 : Projected Additional Manpower Requirements of the General Insurance Sector by January 2017

Job Level	(a) Manpower Projection by Jan 2017	(b) Manpower Demand in 2015	(c) = (a) – (b) Projected Additional People Required by Jan 2017	(d) Projected No. of Personnel in 2016# (excluding vacancies)	(e) = [No. of employees in 2015 + (d)]*1.6% Replacement for Wastage (at 1.6%)	(f) Inputs to Fill Vacancies in 2015	(g) = (c) + (e) + (f) Projected Additional Manpower Requirements by Jan 2017
Senior Management	1 078	1 080	-2	1 078	35	1	34
Middle Management	2 123	2 110	13	2 073	66	43	122
Supervisor	2 383	2 365	18	2 264	72	110	200
Technical Representative	8 196	8 107	89	7 953	254	197	540
Clerk	3 312	3 306	6	3 227	103	82	191
Insurance Agent	2 141	2 140	1	2 130	68	10	79
Total	19 233	19 108	125	18 725	598	443	1 166

The projected number of personnel in 2016 is projected according to the growth rate derived from the employers' forecasted number of employees in 2017 with the assumption that the annual growth rate is constant from 2015 to 2017.

Projected Additional Manpower Requirements of the Life Insurance Sector by January 2017

2.60 The projected additional manpower requirements for the life insurance sector by January 2017 are shown in Table 32 below (with reference to paragraphs 2.32, 2.38 and 2.52 with a wastage rate of 1.6% as per Table 26). As shown in Table 32, the total projected additional manpower requirements in the life insurance sector by January 2017 would be 2 962, with the

highest projected additional manpower requirement in insurance agents (2 106), followed by technical representatives (407) and middle management staff (161).

**Table 32 : Projected Additional Manpower Requirements
of the Life Insurance Sector by January 2017**

Job Level	(a) Manpower Projection by Jan 2017	(b) Manpower Demand in 2015	(c) = (a) – (b) Projected Additional People Required by Jan 2017	(d) Projected No. of Personnel in 2016# (excluding vacancies)	(e) = [No. of employees in 2015 + (d)*1.6% Replacement for Wastage for Wastage (at 1.6%)	(f) Inputs to Fill Vacancies in 2015	(g) = (c) +(e) + (f) Projected Additional Manpower Requirements by Jan 2017
Senior Management	732	727	5	729	23	0	28
Middle Management	2 558	2 538	20	2 486	79	62	161
Supervisor	3 036	3 040	-4	2 974	95	64	155
Technical Representative	3 151	2 978	173	2 917	92	142	407
Clerk	1 580	1 575	5	1 526	49	51	105
Insurance Agent	32 434	32 739	-305	31 182	1 000	1 411	2 106
Total	43 491	43 597	-106	41 814	1 338	1 730	2 962

The projected number of personnel in 2016 is projected according to the growth rate derived from the employers' forecasted number of employees in 2017 with the assumption that the annual growth rate is constant from 2015 to 2017.

2.61 A summary of the projected total additional manpower requirements in the insurance industry by January 2017 is given in Table 33 below:

**Table 33 : Summary of Additional Manpower Requirements
of the Insurance Industry by January 2017**

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2017</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2017</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2017</u>
Senior Management	34	28	62
Middle Management	122	161	283
Supervisor	200	155	355
Technical Representative	540	407	947
Clerk	191	105	296
Insurance Agent	79	2 106	2 185
Total	1 166 =====	2 962 =====	4 128 =====

Education/Professional Qualification Requirement
of the Additional Manpower by January 2017

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 2017 is given in Table 34 below. The demand for employees with secondary 5 or equivalent was the highest (1 815), followed by the education level of Hong Kong Diploma of Secondary Education/ Matriculation (291).

Table 34 : Education/Professional Qualification Requirements of the Additional
Manpower of the Insurance Industry by January 2017

<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	212	671	883
University Degree or Above	224	402	626
Higher Dip./Asso Degree or Equivalent	112	74	186
Diploma/Higher Cert./ Cert. or Equivalent	113	84	197
Hong Kong Diploma of Secondary Education/ Matriculation	196	95	291
Secondary 5 or Equivalent	419	1 396	1 815
Total	1 276 =====	2 722 =====	3 998 =====

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 5 599 from 2015/16 to 2016/17. However, the figure does not cover the total manpower supply in the industry as overseas graduates are not included and only 33.3% 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 2015/2016*</u>	<u>Estimated Number of Graduates in 2016/2017*</u>
Degree	1 857 [^]	1 909 [^]
Sub-degree	915 [#]	918 [#]

[#] 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 4 779 and 4 641 in 2015/2016 and 2016/2017 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 2015 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	Marketing Management
4	Management/ Executive	Strategic Management
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	Problem Solving and Decision Making
4	Management/ Executive	Time Management
5	Basic Job-related	Life Insurance

Table 38: Types/Topics of Training for Clerical Staff

	Category	Types/Topics of Training
1	Generic Skills	English Writing
2	Generic Skills	Use of Computer
3	Generic Skills	Putonghua
4	Basic Job-related	General Insurance
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	Effective Communication Skills
4	Generic Skills	Interpersonal Skills
5	Basic Job-related	Life Insurance

Table 40: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
1	Basic Job-related	Life Insurance
3	Management/ Executive	Stress Management
3	Management/ Executive	Time Management
3	Basic Job-related	Financial Planning
3	Generic Skills	Marketing/Selling Skills

2.66 Generally speaking, management/executive training types/topics like Marketing Management, Strategic Management and Principles & Practice of Management etc. are important to managerial staff. Related technical knowledge 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, General Insurance and Life Insurance 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 2015 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%	204	114	393	487	1
1% - 24%	36	37	35	27	1
25% - 49%	51	20	29	33	2
50% - 74%	21	11	15	53	0
75% - 99%	19	6	10	38	0
100%	715	156	307	1 922	6

Training Expenses in 2013-2015

2.68 Table 42 and Table 43 show the information on training expenses and training budget in 2013-2015 for insurance employees and insurance agents respectively. Concerning in-house training for insurance employees, the training expenses in 2014 as compared with those in 2013 and the training budget for 2015 as compared with the training expenses in 2014 remained unchanged for the majority of establishments, i.e. 97.2% and 95.5% respectively. Similar findings were also found in the category of external training that 2 905 or 95.1% establishments and 2 851 or 93.4% establishments would have no change for training expenses and training budget respectively. There were 119 or 3.9% establishments indicated that they would increase the training budget for external training in 2015. For insurance agents, the majority of establishments also indicated that the training expenses in 2014 as compared with those in 2013 and the training budget for 2015 as compared with the training expenses in 2014 remained unchanged.

Table 42 : Percentage of Change in Training Expenses and Training Budget in 2013-2015 (Excluding Insurance Agents)

Percentage Change	Range	The training expenses in 2014 as compared with those in 2013	The training budget for 2015 as compared with the training expenses in 2014	The training expenses in 2014 as compared with those in 2013	The training budget for 2015 as compared with the training expenses in 2014
		In-house Training		External Training	
No Change	No Change	2 967	2 918	2 905	2 851
Increase by	over 50%	7	0	3	42
	21% to 50%	1	3	4	6
	11% to 20%	3	6	5	12
	5% to 10%	4	6	39	50
	less than 5%	6	11	3	9
	Sub-total		21	26	54
Decrease by	over 50%	0	43	0	3
	21% to 50%	0	0	0	0
	11% to 20%	10	10	20	20
	5% to 10%	0	1	14	0
	less than 5%	0	0	0	0
	Sub-total		10	54	34
Unspecified	Unspecified	56	56	61	61
Total		3 054	3 054	3 054	3 054

Table 43 : Percentage of Change on the Training Expenses and Training Budget in 2013-2015 (Insurance Agents Only)

Percentage Change	Range	The training expenses in 2014 as compared with those in 2013	The training budget for 2015 as compared with the training expenses in 2014	The training expenses in 2014 as compared with those in 2013	The training budget for 2015 as compared with the training expenses in 2014
		In-house Training		External Training	
No Change	No Change	7	7	6	6
Increase by	over 50%	1	0	1	0
	21% to 50%	0	2	0	2
	11% to 20%	2	0	2	1
	5% to 10%	0	1	0	0
	less than 5%	0	0	0	0
	Sub-total		3	3	3
Decrease by	over 50%	0	0	0	0
	21% to 50%	0	0	0	0
	11% to 20%	0	0	0	0
	5% to 10%	0	0	0	0
	less than 5%	0	0	0	0
	Sub-total		0	0	0
Unspecified	Unspecified	18	18	19	19
Total		28	28	28	28

** 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 320 part-time insurance personnel were employed in the insurance industry to help 60 532 (a total workforce of 62 409 minus 1 877 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 Office of the Commissioner of Insurance (OCI), the total gross premiums of the Hong Kong insurance industry in the first quarter of 2015 has increased by 16.1% over the corresponding period in 2014. This might be attributable to a stable economic environment.

3.2 Although the local insurance market is a mature one, it is expected that market growth will continue due to an ageing population and a rise in the general affluence of the local people as well as the increasing awareness of insurance needs. In fact, many insurers have been venturing into areas like retirement planning and wealth management, etc. When compared with the figures in the first quarter of 2014, revenue premiums of Individual Life and Annuity (Non-Linked) business and Individual Life and Annuity (Linked) business have increased by 14.5% and slightly decreased by 2.1% respectively. Contributions of retirement scheme business have grown by 18.9%. On the other hand, gross and net premiums of the general insurance business have recorded a growth of 3.1% and 4.4% respectively when compared with the figures in the first quarter in 2014.

3.3 The Mainland continues to be viewed by global insurers and reinsurers as the region of opportunities. Foreign insurers have entered the Mainland market primarily through the formation of joint ventures with local companies. It is estimated that the number of Chinese people aged 60 or above will double by 2030, accentuating the need for more extensive health insurance protection on the Mainland. In fact, the insurance industry has seen an increase in policies sold to visitors from the Mainland. According to the statistics of the OCI, new office premiums amounted to \$6.8 billion for policies issued to Mainland visitors, representing 18.7% of the total new office premiums (\$36.4 billion) for individual business in the first quarter of 2015. Customers from the Mainland have become one of the driving forces to support the growth of the life insurance industry.

3.4 With the advancement of technology and the growing popularity of the social media, insurance companies are required to keep pace with products and services catering to the consumers' increased use of mobile technology and social media. The trend is calling for the development of new distribution and service channels such as web portals and mobile apps, which supplements the traditional agency channels. Insurance companies may consider the New Technology Training Scheme administered by the Vocational Training Council which provides financial assistance to local companies up to a maximum of 50% of the training cost for their employees to be trained in new technologies. The Scheme covers various types of training mode including overseas training courses or industrial attachment, local training courses, and tailor-made local training courses/ industrial attachments for individual companies. On the other hand, in order to promote the professionalism of the industry and increase the public awareness of the industry, particularly targeted at 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.

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 clerical staff, which was different with that in life insurance sector.
- b. In the life insurance sector, the manpower has increased when compared with the figure in 2013. In particular, middle management had the greatest percentage of increment.
- c. The majority of insurance personnel at the job levels of “Senior Management”, “Middle Management”, “Supervisor” and “Technical Representative” 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. After the enactment of the Insurance Companies (Amendment) Ordinance 2015, all insurance companies would be required to employ talents to handle risk management, compliance, internal audit, actuarial matters and intermediary management, etc. Moreover, the industry would change faster after the establishment of an Independent Insurance Authority (IIA). 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 2015 Manpower Survey Report

3.6 The 2015 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 2015, which might have significant effects on the manpower supply and demand situation in the insurance industry.

Future Surveys

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

Manpower Demand of the Insurance Sector

3.8 The financial market is still full of uncertainties. There are uncertainties over the timing and pace of interest rate rises in the United States. In Europe, though Greece and its European creditors announced an agreement in Brussels that aims to resolve Greece's debt crisis and keep it in the eurozone, the agreement requires further budgetary belt-tightening. 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 2015 Survey (paragraph 2.61), the projected additional manpower requirements of the insurance industry in 2017 will be as follows:

<u>Job Level</u>	<u>Additional Manpower Requirements in the General Insurance Sector by Jan 2017</u>	<u>Additional Manpower Requirements in the Life Insurance Sector by Jan 2017</u>	<u>Total Additional Manpower Requirements in the Insurance Industry by Jan 2017</u>
Senior Management	34	28	62
Middle Management	122	161	283
Supervisor	200	155	355
Technical Representative	540	407	947
Clerk	191	105	296
Insurance Agent	79	2 106	2 185
Total	1 166 =====	2 962 =====	4 128 =====

3.10 In the general insurance sector, the projected manpower demand in 2017 is 1 166 persons, with the highest additional manpower requirement coming from technical representatives (540), followed by supervisors (200) and clerks (191). In the life insurance sector, the projected manpower demand is 2 962 persons, with the highest additional manpower requirement coming from insurance agents (2 106), followed by technical representatives (407) and middle management staff (161).

3.11 Cautions should be exercised when interpreting the additional manpower requirements in 2017 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 education and training serve to furnish insurance practitioners with the above mentioned attributes. It includes education, in house training, skills upgrading training by course providers, on-the-job training and coaching from 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 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.

3.15 As mentioned previously, the majority of insurance personnel at the job levels of “Senior Management”, “Middle Management”, “Supervisor” and “Technical Representative” ranged from 35 to 50 years old, it is important to attract more new bloods to join the industry and retain the well-trained workforce to continue serving in the industry. In fact, the government will launch a three-year pilot scheme for insurance and asset and wealth management services. Under the scheme, Government will collaborate with the industry to organise activities and provide internship opportunities to allow the community, in particular students, to have a better understanding of the nature and career prospects of different jobs in the two sectors. In this connection, the industry should work closely with course providers so that quality pre-employment and in-service training programmes can be developed.

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 2015 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	Marketing Management
4	Management/ Executive	Strategic Management
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	Problem Solving and Decision Making
4	Management/ Executive	Time Management
5	Basic Job-related	Life Insurance

Table 3: Types/Topics of Training for Clerical Staff

	Category	Types/Topics of Training
1	Generic Skills	English Writing
2	Generic Skills	Use of Computer
3	Generic Skills	Putonghua
4	Basic Job-related	General Insurance
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	Effective Communication Skills
4	Generic Skills	Interpersonal Skills
5	Basic Job-related	Life Insurance

Table 5: Types/Topics of Training for Insurance Agents

	Category	Types/Topics of Training
1	Basic Job-related	General Insurance
1	Basic Job-related	Life Insurance
3	Management/ Executive	Stress Management
3	Management/ Executive	Time Management
3	Basic Job-related	Financial 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. Related technical knowledge 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, General Insurance and Life Insurance are important types/topics of training.

3.19 The 2015 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 2014 and the training budget for 2015 would remain unchanged. A small number of establishments also reflected that they would increase the training budget for in-house and external training in 2015. 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
- Effective Communication Skills
- Life Insurance
- Interpersonal Skills
- Marketing Management
- 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 the insurance practitioner 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 legal issues. 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

調查目的和調查範圍

訓練委員會

1.1 職業訓練局〔VTC〕轄下保險業訓練委員會〔本會〕由香港特別行政區政府任命，除一般職責外，需負責評估業界人力情況及培訓需求，並為配合業界業所需的幹練人手向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2015年人力調查工作小組名單見附錄1及附錄1a，本會職權範圍見附錄2。

調查目的

1.2 本會在政府統計處〔統計處〕協助下，每兩年進行一次保險業人力調查。第17次人力調查於2015年1月9日至3月8日期間進行。然而，為便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2015年5月9日始結束。調查所得資料經統計處處理並編製圖表，全套圖表於2015年7月底再交本會跟進。

1.3 是次調查目的如下：

- (a) 評估保險業僱員和保險中介人的數目及訓練需求；
- (b) 預測保險業可能出現的人力增長及訓練需求；
- (c) 因應保險業僱員、保險營業員及業務代表的訓練及人力需求提供建議。

1.4 上次調查於 2013 年進行。為了解整個財經事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 2015 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，有助制定本港財經事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764間公司接受調查。

1.6 764間受訪機構當中（從3 242間機構選出），151間為保險公司（包括42間人壽保險承保公司、90間一般保險承保公司及19間綜合保險公司）；240間保險經紀人公司、337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206間，另有131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，3 242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%；還有一些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3 056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2015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，統計處的調查人員與選定機構聯絡，安排收集調查表，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

1.11 764間抽樣機構中，617間填覆調查表，27間拒絕回覆，其餘120間已結業、搬遷或暫時停業。有效回應率為95.8%。

報告方式

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。報告亦有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：保險業僱員、保險中介人及非保險業僱員（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. 保險業整體情況

引言

2.1 是次調查主要探討「一般保險業」和「人壽保險業」內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，提供屬下保險業僱員或中介人的相關資料。本章載列的調查數據，是從合共3 056間機構選出來的764間(樣本公司)所取得，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。

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相關統計資料，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）；然後按一般保險業和人壽保險業詳細分析相關資料（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，並無區分為一般或人壽保險業。

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。

2015年調查變化

2.4 是次調查在調查表第一部分加入了「平均每月收入幅度」一項，用以了解保險業各職級的薪酬趨勢。

2.5 為掌握保險從業員的年齡狀況，調查亦請受訪機構在調查表第一部分「平均年齡」提供相關資料。

2.6 是次調查修訂了部分職稱及工作說明；有關保險業最新的職稱及工作說明，請參閱本報告附錄6。

2.7 由於調查表的設計有所改變，或未可直接比較2013年及2015年調查所得數據。在比較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2015年保險公司、從業員和空缺的數目，分析保險業的人力情況。詳細數據見第2.9至2.13段。

2015年公司數目

2.9 調查期間，共有3 056間保險業公司。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
(2015年1月)

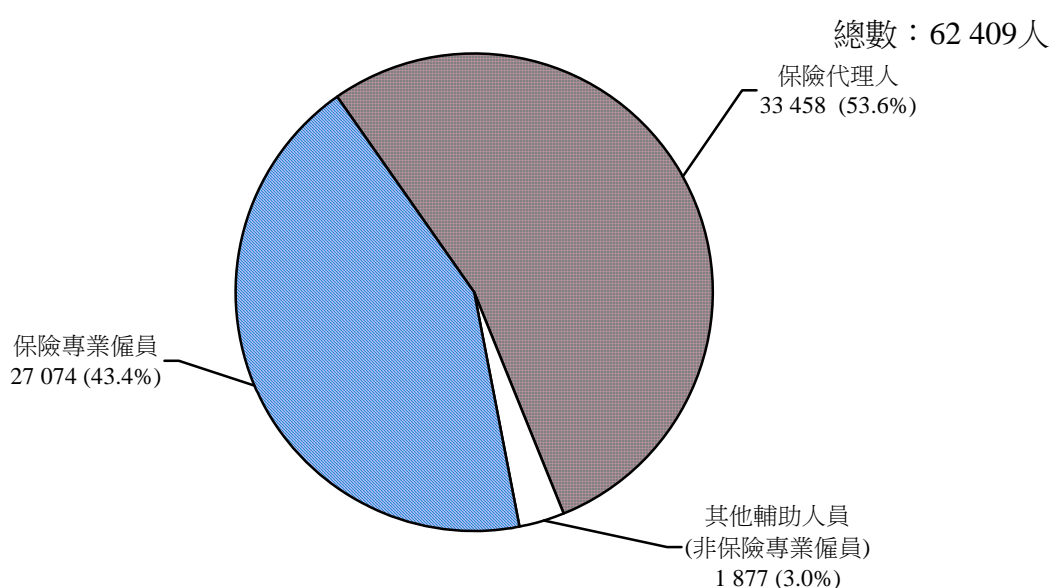
人壽保險 承保公司	一般保險 承保公司	綜合保險 公司	保險 經紀人 公司	代理人公司 (保險)	代理人公司 (其他分銷)	銀行附屬 保險公司	總計
30*	75*	15*	617	1 166	1 119	34	3 056

*12間人壽保險承保公司、15間一般保險承保公司及4間綜合保險公司報稱為註冊辦事處／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

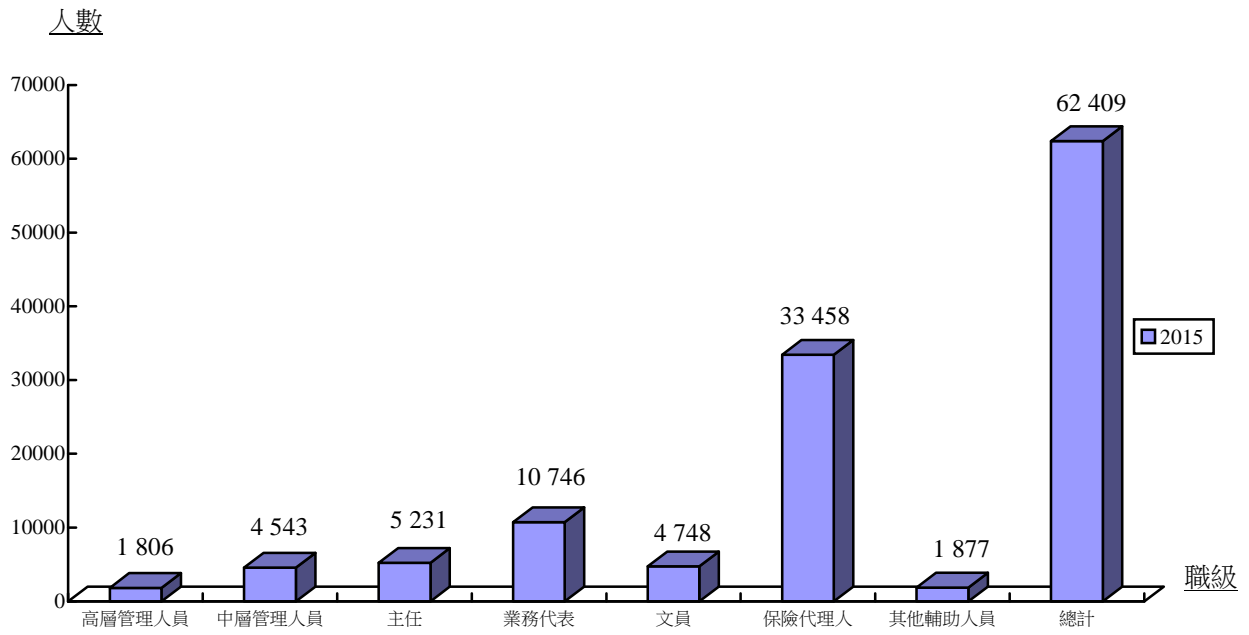
2.10 調查顯示，2015年1月2日時，保險從業員共有62 409人，其中27 074人(43.4%)屬保險業僱員、33 458人(53.6%)屬保險代理人、1 877人(3.0%)屬輔助人員或非保險業僱員(此類僱員不包括在下文的分析中)。保險業的人力分布情況見圖1和圖2。

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



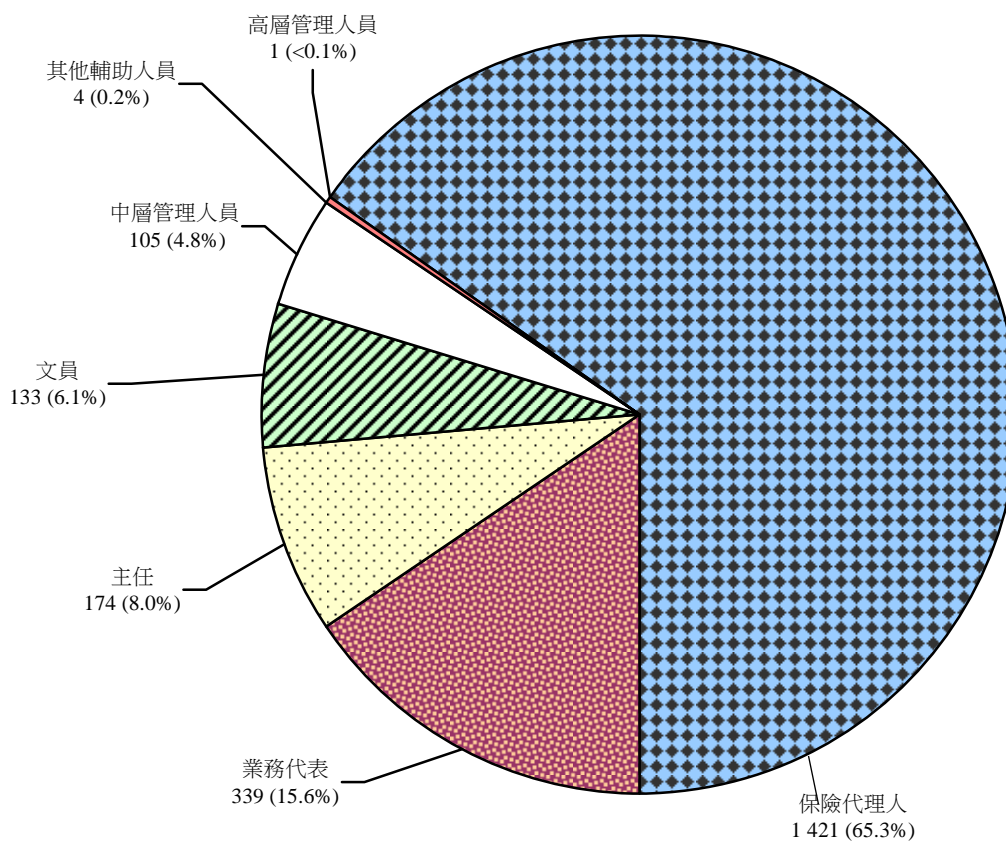
註： 鑑於部分的大機構未有提供相關資料，有關人力數字可能與實際數字有所出入，讀者宜加注意。

業內空缺數目

2.11 保險業共錄得2 177個空缺，有關分布情況見圖3。

圖 3：保險業各職級空缺數目

總數：2 177個



註：因四捨五入關係，百分率總和不一定等於100%。

2013年與2015年調查期間人力轉變

2.12 保險從業員由2013年58 900人增至2015年62 409人，在兩次調查之間增加了6%。其中，文員由4 027人增至4 748人，共增加721人，即17.9%，增長顯著；而中層管理人員亦增加了608人，由3 935人增至4 543人，即15.5%。各職級保險業僱員及保險代理人在2013年與2015年兩次調查的人力轉變分別載於圖4及圖5。

圖 4： 保險業人力轉變（2013年與2015年調查）

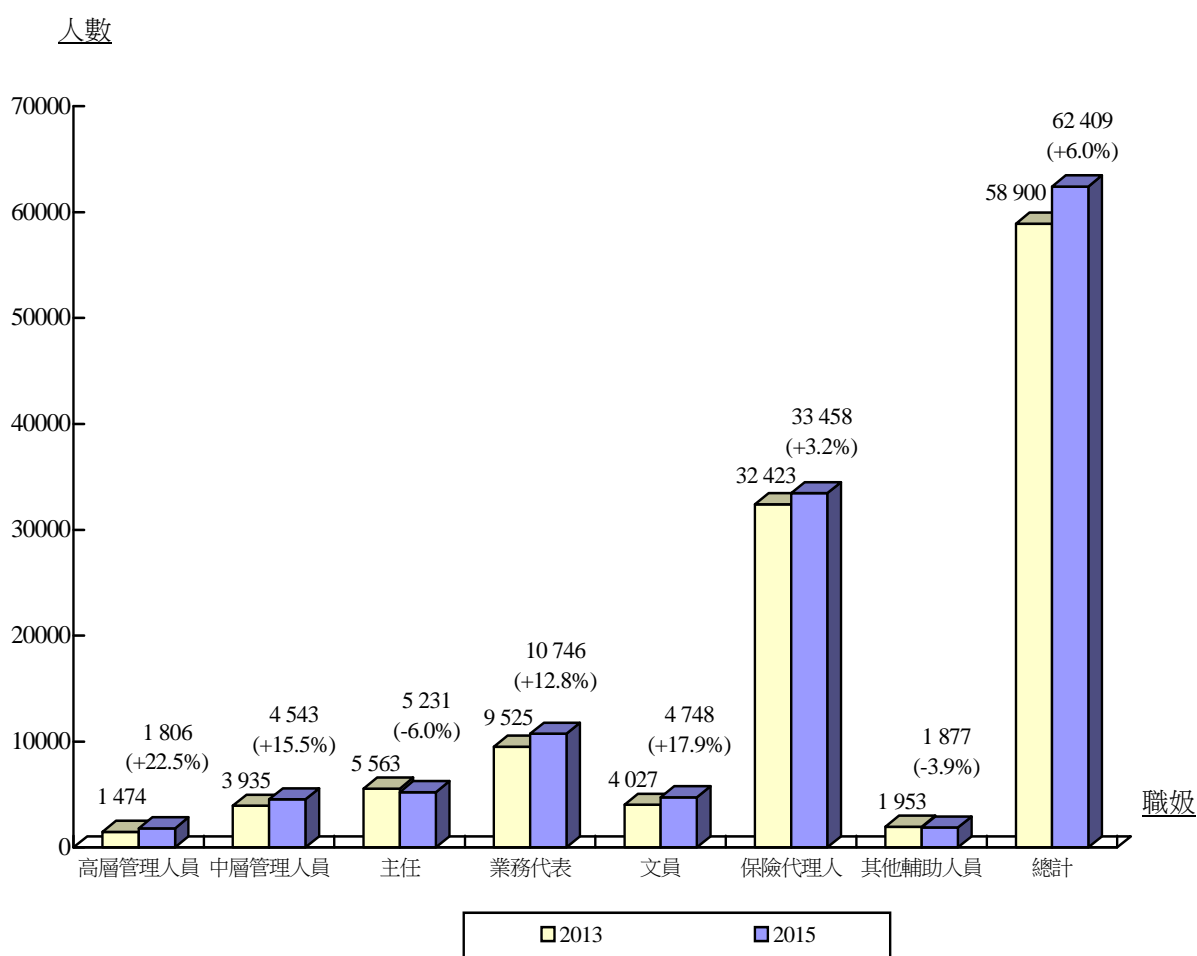
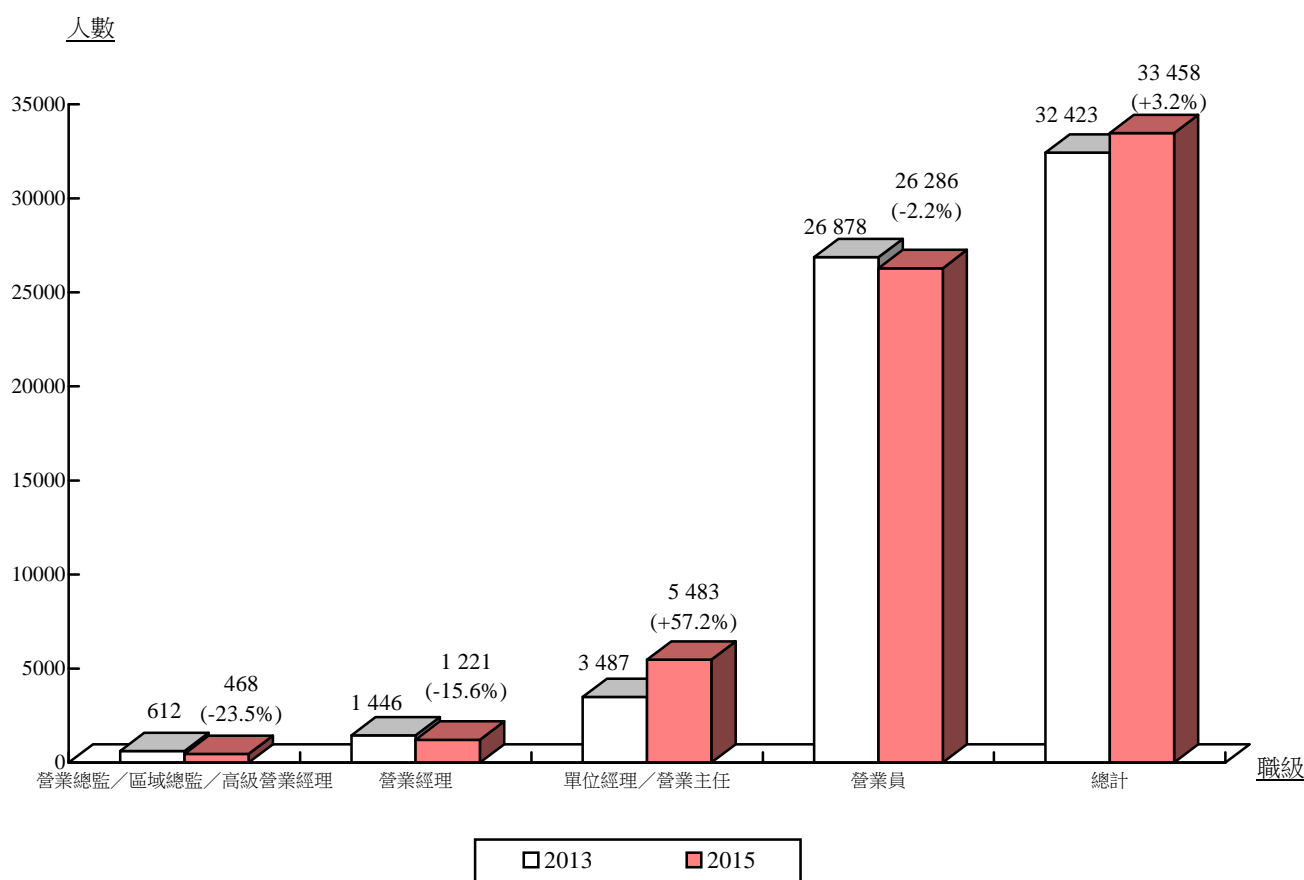


圖 5： 保險代理人人力轉變（2013年與2015年調查）



註： 括號內的數字表示同一職級與2013年比較之人力轉變百分率。

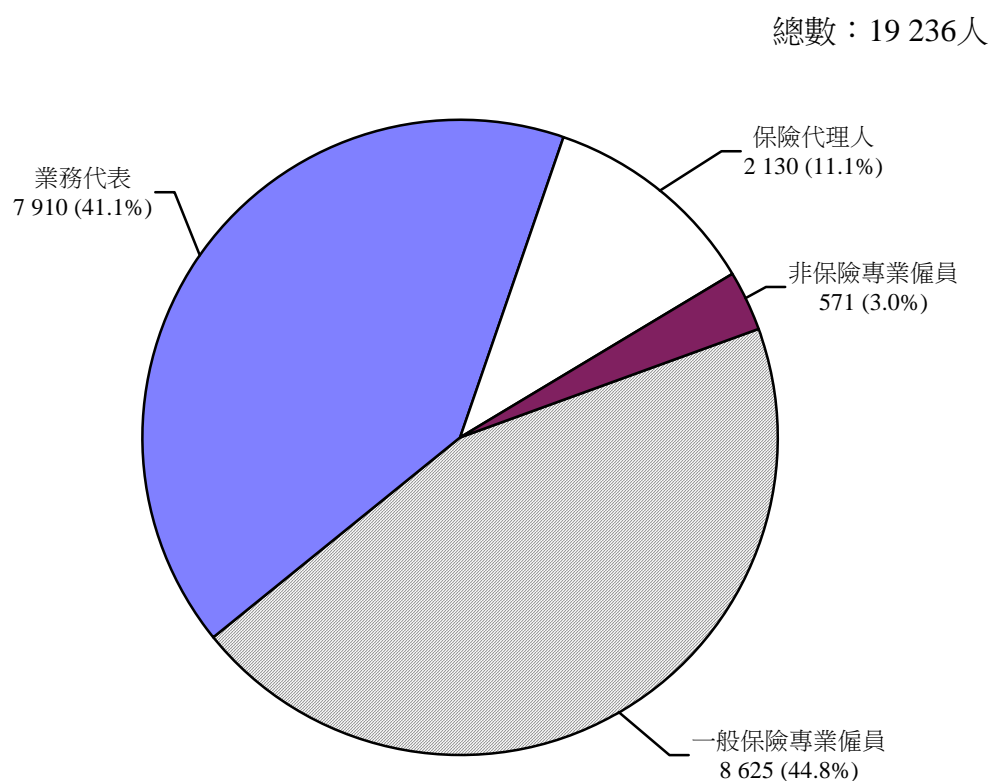
2.13 如圖5所見，除單位經理／營業主任外，其他職級的保險代理人均告減少。比較2013年與2015年兩次調查，一般保險與人壽保險代理人的總人力中，轉變最大的為單位經理／營業主任，由3 487人增至5 483人，共增加1 996人，增幅達57.2%。一般保險業及人壽保險業的人力數據詳細分析見下文各段。

乙. 一般保險業類別

一般保險從業員總數

2.14 一般保險從業員總共有19 236人，其中包括一般保險業僱員8 625名*、保險代理人2 130名、業務代表7 910名、非保險業僱員571名，佔保險從業員總數(62 409人)的30.8%。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



* 8 625名一般保險業僱員中，1 079名為高層管理人員、2 067名為中層管理人員、2 255名為主任，其餘3 224名為文員(請參閱表2)。

註：因四捨五入關係，百分率總和不一定等於100。鑑於部分的大機構未有提供相關資料，有關人力數字可能與實際數字有所出入，讀者宜加注意。

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。2013年與2015年調查的比較則見圖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	266	865	1 295	-	1 553	1 666	292	5 937
綜合保險公司	77	202	297	-	243	464	53	1 336
保險經紀人公司	380	536	334	2 027	751	-	153	4 181
代理人公司 - 保險	347	332	153	1 460	602	-	59	2 953
代理人公司 - 其他分銷 -	-	37	5	2 853	5	-	12	2 912
銀行附屬保險公司	9	95	171	1 570	70	-	2	1 917
總計	1 079	2 067	2 255	7 910	3 224	2 130	571	19 236

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：

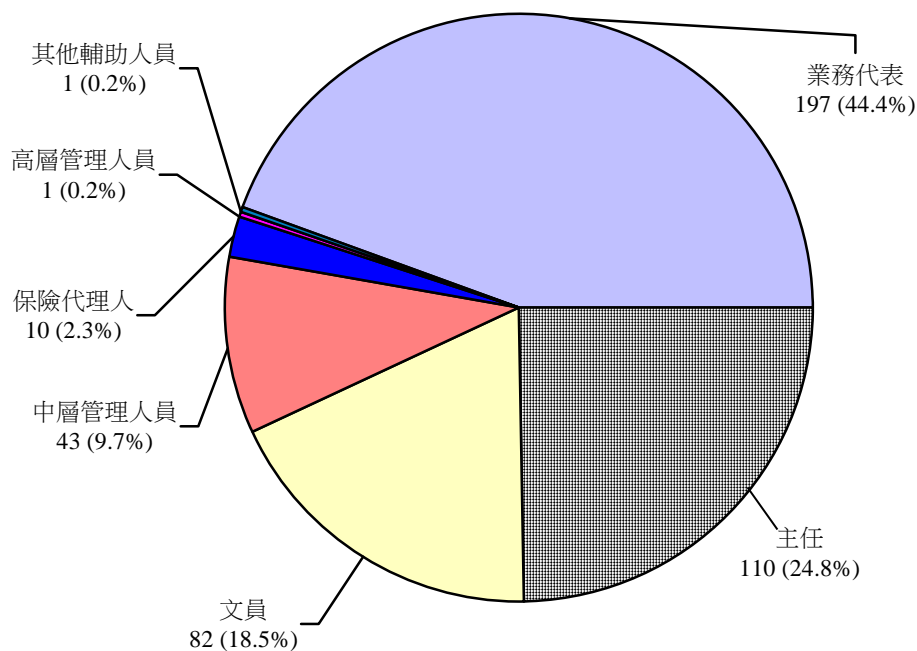
職稱	從業員人數	佔一般保險業 總人力百分率
業務代表	7 910	41.1%
營業員	2 130	11.1%
文書人員	1 304	6.8%
核保文員／賠償文員	1 249	6.5%
常務董事／總經理／行政總裁	671	3.5%
	13 264	69.0%

一般保險業空缺

2.17 調查顯示，一般保險業共有444個空缺，分布情況摘要見圖7。空缺最多的職級是業務代表，其次是主任。

圖 7： 一般保險業各職級空缺數目

總數：444個

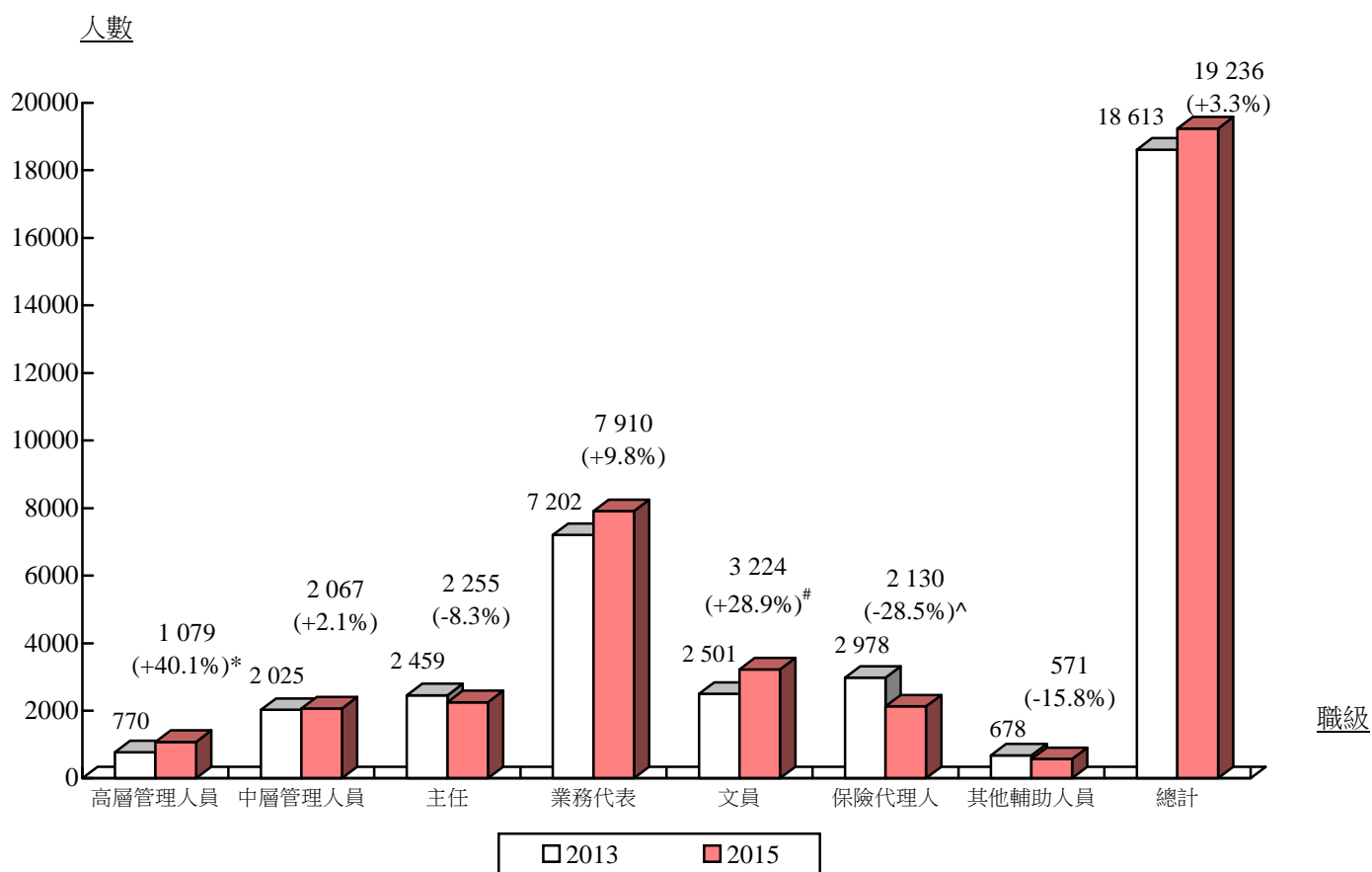


註：因四捨五入關係，百分率總和不一定等於100%。

一般保險業人力轉變(2013年與2015年調查)

2.18 本會綜合表2的統計數據以及是次調查所得的其他相關數字，撮錄一般保險業各職級2013年與2015年調查的人力轉變，見圖8。高層管理人員由770人增至1 079人，增加了309人，即40.1%，轉變最為顯著。文員亦從2 501人增至3 224人，增加了723人，即28.9%。其他職級亦分別有增加或減少。總計由18 613人增至19 236人，增加了623人，即3.3%。

圖 8： 一般保險業人力轉變（2013年與2015年調查）



註： 括號內數字表示同一職級與2013年比較的人力轉變百分率。

*高層管理人員的人力數據與實際數字或有所出入，因40.1%增幅主要根據代理人公司回覆的數字而來，是次回應率大大高於2013年時的調查。讀者宜加注意。

#部分受訪機構表示已增聘更多文職員工，以應付業務增長需求。

^業內一家保險公司將700名一般保險代理人調往附屬機構；在此調查中，這類職務歸入銀行附屬保險門類中的業務代表，因此錄得一般保險代理人人數下跌。

2.19 讀者請注意，除主任級、保險代理人及其他輔助人員的人數減少，一般保險業其餘各級的從業員人數均告增加。業內公司2013年與2015年調查的人力轉變見表3：

表 3： 一般保險業公司人力轉變
(2013年與2015年調查)

職級	2013年調查時從業員人數					2015年調查時從業員人數					轉變 (+/-) %
	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	359	284	119	8	770	343	380	347	9	1 079	+309 (+40.1%)
中層管理人員	1 201	450	232	142	2 025	1 067	536	369	95	2 067	+42 (+2.1%)
主任	1 683	426	146	204	2 459	1 592	334	158	171	2 255	-204 (-8.3%)
業務代表	-	1 673	4 145	1 384	7 202	-	2 027	4 313	1 570	7 910	+708 (+9.8%)
文員	1 113	562	779	47	2 501	1 796	751	607	70	3 224	+723 (+28.9%)
保險代理人	2 978	-	-	-	2 978	2 130	-	-	-	2 130	-848 (-28.5%)
其他輔助人員	415	187	74	2	678	345	153	71	2	571	-107 (-15.8%)
總計	7 749	3 582	5 495	1 787	18 613	7 273	4 181	5 865	1 917	19 236	+623 (+3.3%)

一般保險業人力預測（未來24個月）

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2017年1月時，一般保險業將有19 233名從業員(非屬保險業僱員的其他輔助人員不計在內)，較2015年1月時所需的19 108名增加125名(0.7%)。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		
	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)
一般保險承保公司	266	264	-2 -0.8%	904	911	7 0.8%	1 396	1 401	5 0.4%	-	-	-	1 605	1 613	8 0.5%	1 676	1 676	-	5 847	5 865	18 0.3%
綜合保險公司	77	77	-	203	207	4 2.0%	298	300	2 0.7%	-	-	-	255	255	-	464	465	1 0.2%	1 297	1 304	7 0.5%
保險經紀人公司	381	381	-	536	538	2 0.4%	335	336	1 0.3%	2 153	2 182	29 1.3%	762	759	-3 -0.4%	-	-	-	4 167	4 196	29 0.7%
代理人公司 - 保險	347	347	-	332	332	-	153	163	10 6.5%	1 482	1 558	76 5.1%	609	610	1 0.2%	-	-	-	2 923	3 010	87 3.0%
代理人公司 - 其他分銷	-	-	-	37	37	-	5	5	-	2 898	2 882	-16 -0.6%	5	5	-	-	-	-	2 945	2 929	-16 -0.5%
銀行附屬保險公司	9	9	-	98	98	-	178	178	-	1 574	1 574	-	70	70	-	-	-	-	1 929	1 929	-
所有門類	1 080	1 078	-2 -0.2%	2 110	2 123	13 0.6%	2 365	2 383	18 0.8%	8 107	8 196	89 1.1%	3 306	3 312	6 0.2%	2 140	2 141	1 <0.1%	19 108	19 233	125 0.7%

註： i) 2015年的人力需求數字等於現有人力與空缺的總和。
ii) 上表數字並不包括其他輔助人員(人力需求為572名)。

一般保險業人力推算

2.21 從第2.20段所見，僱主預測至2017年1月業界需增聘125名從業員，較2015年1月時所需求的19 108人增加0.7%。2013年調查時僱主所預測的人力需求增長為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	2015年 人力需求	預計2017年 人力需求	增加／減少 (%)
高層管理人員	1 080	1 078	-2 (-0.2%)
中層管理人員	2 110	2 123	13 (0.6%)
主任	2 365	2 383	18 (0.8%)
業務代表	8 107	8 196	89 (1.1%)
文員	3 306	3 312	6 (0.2%)
保險代理人	2 140	2 141	1 (<0.1%)
總計	19 108	19 233	125 (0.7%)

上表所見，一般保險業僱主對從業員人數的預測傾向保守。

2.22 根據僱主預測，2017年1月時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	89
主任	18
中層管理人員	13
文員	6

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1 079名現職高層管理人員中，770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	大學學位 或以上	高級文憑／ 副學士 或同等學歷	文憑／高級證 書／證書 或同等學歷	香港中學文 憑／預科	中五或同等 學歷	中五以下	未有註明	總計
高層管理人員	770	134	6	120	30	-	19	1 079
中層管理人員	1 424	393	57	82	20	-	91	2 067
主任	871	635	428	199	75	-	47	2 255
業務代表	359	306	750	1 817	3 564	10	1 104	7 910
文員	239	119	344	721	1 620	80	101	3 224
保險代理人	-	-	-	83	1 900	-	147	2 130
總計	3 663	1 587	1 585	3 022	7 209	90	1 509	18 665
(%)*	19.6%	8.5%	8.5%	16.2%	38.6%	0.5%	8.1%	100%

*佔從業員總數百分率(不包括571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	383	1 079	35.5%
中層管理人員	816	2 067	39.5%
主任	538	2 255	23.9%
業務代表	926	7 910	11.7%
文員	637	3 224	19.8%
保險代理人	80	2 130	3.8%
總計	3 380	18 665	18.1%

* 除「保險中介人資格考試」[IIQE]外，其他如認可財務策劃師[CFP]、「英國特許保險學院院士[ACII]、保險業專業文憑[Professional Diploma in Insurance Program (PDI)]等保險資格均視為專業資格。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2 067名中層管理人員為例，僱主要求816人（即39.5%）具備專業資格。

**佔同一職級從業員總數百分率（不包括571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所應具備的教育程度／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；47.2%僱主認為，主任級員工至少須擁有副學位學歷。

表 7： 一般保險從業員
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	35.5%	39.5%	23.9%	11.7%	19.8%	3.8%
大學學位或以上	71.4%	68.9%	38.6%	4.5%	7.4%	0.0%
高級文憑／副學士或同等學歷	12.4%	19.0%	28.2%	3.9%	3.7%	0.0%
文憑／高級證書／證書或同等學歷	0.6%	2.8%	19.0%	9.5%	10.7%	0.0%
香港中學文憑／預科	11.1%	4.0%	8.8%	23.0%	22.4%	3.9%
中五或同等學歷	2.8%	1.0%	3.3%	45.1%	50.2%	89.2%
中五以下	0.0%	0.0%	0.0%	0.1%	2.5%	0.0%

註： 佔一般保險同一職級從業員總數百分率(不包括571名其他輔助人員)。

一般保險從業員基本年資要求

2.25 表8載列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

職級	從業員人數						總計 (%)*
	1年以下	1至2年	2年以上至 5年	5年以上至 10年	10年以上	未有註明/ 拒絕作覆	
(i) 保險業僱員							
高層管理人員	- (0.0%)	- (0.0%)	17 (1.6%)	349 (32.3%)	682 (63.2%)	31 (2.9%)	1 079 (100%)
中層管理人員	- (0.0%)	65 (3.1%)	342 (16.5%)	1 056 (51.1%)	472 (22.8%)	132 (6.4%)	2 067 (100%)
主任	- (0.0%)	95 (4.2%)	1 121 (49.7%)	855 (37.9%)	25 (1.1%)	159 (7.1%)	2 255 (100%)
業務代表	696 (8.8%)	2 660 (33.6%)	2 662 (33.7%)	467 (5.9%)	95 (1.2%)	1 330 (16.8%)	7 910 (100%)
文員	227 (7.0%)	2 319 (71.9%)	509 (15.8%)	27 (0.8%)	- (0.0%)	142 (4.4%)	3 224 (100%)
小計	923	5 139	4 651	2 754	1 274	1 794	16 535
(%)*	(5.6%)	(31.1%)	(28.1%)	(16.7%)	(7.7%)	(10.8%)	(100%)
(ii) 保險代理人							
營業員	481 (22.6%)	1 422 (66.8%)	- (0.0%)	80 (3.8%)	- (0.0%)	147 (6.9%)	2 130 (100%)
* 小計	481	1 422	-	80	-	147	2 130
(%)*	(22.6%)	(66.8%)	(0.0%)	(3.8%)	(0.0%)	(6.9%)	(100%)
A 總計	1 404	6 561	4 651	2 834	1 274	1 941	18 665
(%)*	(7.5%)	(35.2%)	(24.9%)	(15.2%)	(6.8%)	(10.4%)	(100%)

* 佔同一職級從業員總數的百分率，不包括571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，六成以上僱主要求高層管理人員具備十年以上工作經驗；至於主任與業務代表，大多數僱主要求他們具備兩年以上至五年工作經驗；對代理人的年資要求一般為一年以下至兩年，但以一至兩年為主。10.4%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，故參閱表9的調查結果時宜留意此點。

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/ 拒絕作覆 (%)*	
高層管理人員	-	-	10	141	206	206	62	68	118	268	1 079
	0.0%	0.0%	0.9%	13.1%	19.1%	19.1%	5.7%	6.3%	10.9%	24.8%	100%
中層管理人員	-	20	35	369	244	459	221	35	11	673	2 067
	0.0%	1.0%	1.7%	17.9%	11.8%	22.2%	10.7%	1.7%	0.5%	32.6%	100%
主任	-	-	398	889	105	47	-	-	-	816	2 255
	0.0%	0.0%	17.6%	39.4%	4.7%	2.1%	0.0%	0.0%	0.0%	36.2%	100%
業務代表	118	325	3 055	1 727	237	22	16	12	25	2 373	7 910
	1.5%	4.1%	38.6%	21.8%	3.0%	0.3%	0.2%	0.2%	0.3%	30.0%	100%
文員	-	178	2 072	122	3	-	-	-	-	849	3 224
	0.0%	5.5%	64.3%	3.8%	0.1%	0.0%	0.0%	0.0%	0.0%	26.3%	100%
保險代理人	-	-	6	-	-	-	-	-	-	2 124	2 130
	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	99.7%	100%
總計	118	523	5 576	3 248	795	734	299	115	154	7 103	18 665
(%)**	0.6%	2.8%	29.9%	17.4%	4.3%	3.9%	1.6%	0.6%	0.8%	38.1%	100%

(%)* 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571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/ 拒絕作覆 (%)*	
高層管理人員	25	487	377	190	1 079
	2.3%	45.1%	34.9%	17.6%	100%
中層管理人員	113	1 281	110	563	2 067
	5.5%	62.0%	5.3%	27.2%	100%
主任	337	1 217	14	687	2 255
	14.9%	54.0%	0.6%	30.5%	100%
業務代表	1 851	3 623	466	1 970	7 910
	23.4%	45.8%	5.9%	24.9%	100%
文員	1 014	1 487	11	712	3 224
	31.5%	46.1%	0.3%	22.1%	100%
保險代理人	180	80	3	1 867	2 130
	8.5%	3.8%	0.1%	87.7%	100%
總計	3 520	8 175	981	5 989	18 665
(%)**	18.9%	43.8%	5.3%	32.1%	100%

(%)* 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571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%。

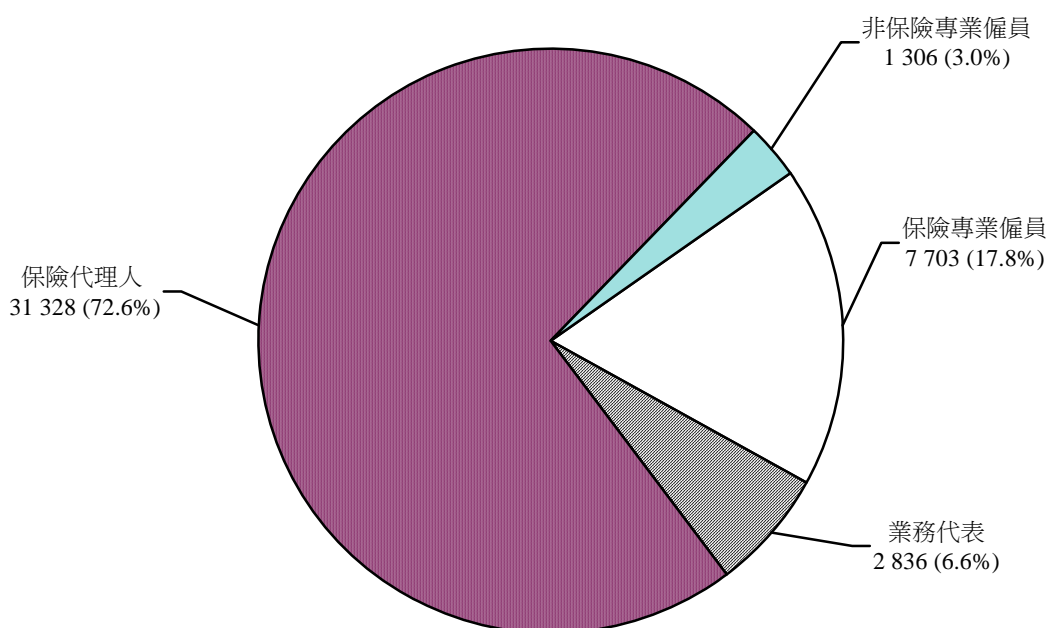
丙. 人壽保險業類別

人壽保險從業員總數

2.29 調查期間，人壽保險從業員共有43 173人，佔保險業總人力（62 409人）的69.2%。有關分布情況見圖9。

圖 9： 人壽保險業人力分布情況

總數：43 173人



註： (i) 因四捨五入關係，百分率總和不一定等於100%。

(ii) 鑑於部分大型保險機構未有填覆問題，報告所得的人力數字可能與實際數字有所出入，讀者應加注意。

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)。2013年與2015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

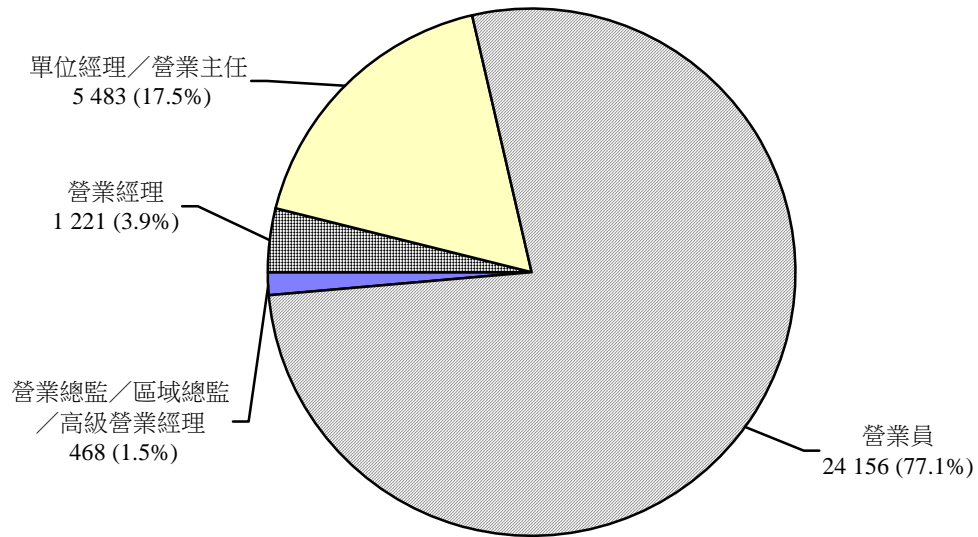
	高層管理人員	中層管理人員	主任	業務代表	文員	保險代理人	其他輔助人員	總計
人壽保險承保公司	278	1 019	1 587	-	685	20 433	645	24 647
綜合保險公司	261	1 123	1 161	-	405	10 895	630	14 475
保險經紀人公司	157	285	127	1 441	395	-	30	2 435
代理人公司 - 保險	25	30	69	213	1	-	1	339
代理人公司 - 其他分銷	-	-	-	76	-	-	-	76
銀行附屬保險公司	6	19	32	1 106	38	-	-	1 201
總計	727	2 476	2 976	2 836	1 524	31 328	1 306	43 173

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	318	679	4 082	15 354	20 433
綜合保險公司	150	542	1 401	8 802	10 895
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	468	1 221	5 483	24 156	31 328

圖 10：人壽保險代理人分布情況

總數：31 328人



註：因四捨五入關係，百分率總和不一定等於100。鑑於部分的大機構未有填覆問題，報告所得的人力數字可能與實際數字不所出入，讀者宜加注意。

2.31
下：

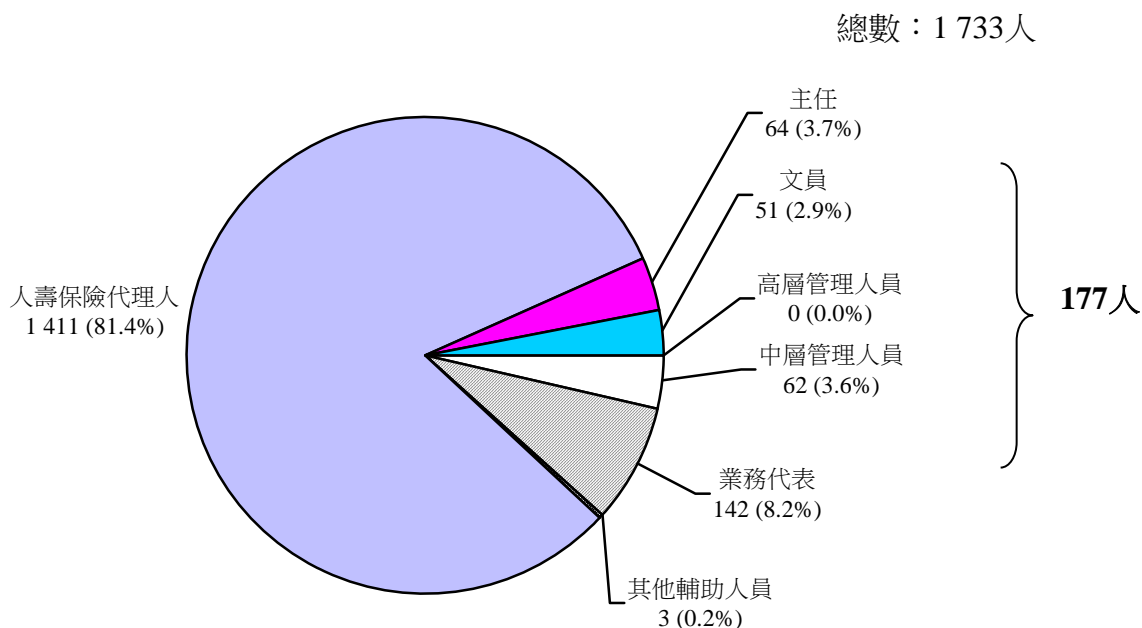
人壽保險業的人力中，營業員佔大多數。業內人數最多的五個主要職務如

<u>職稱</u>	<u>人數</u>	<u>佔人壽保險業總人力 百分率</u>
人壽保險營業員	24 156	56.0%
單位經理／營業主任	5 483	12.7%
業務代表	2 836	6.6%
營業經理	1 221	2.8%
文書人員	1 017	2.4%
	<hr/>	<hr/>
	34 713	80.4%

人壽保險業空缺

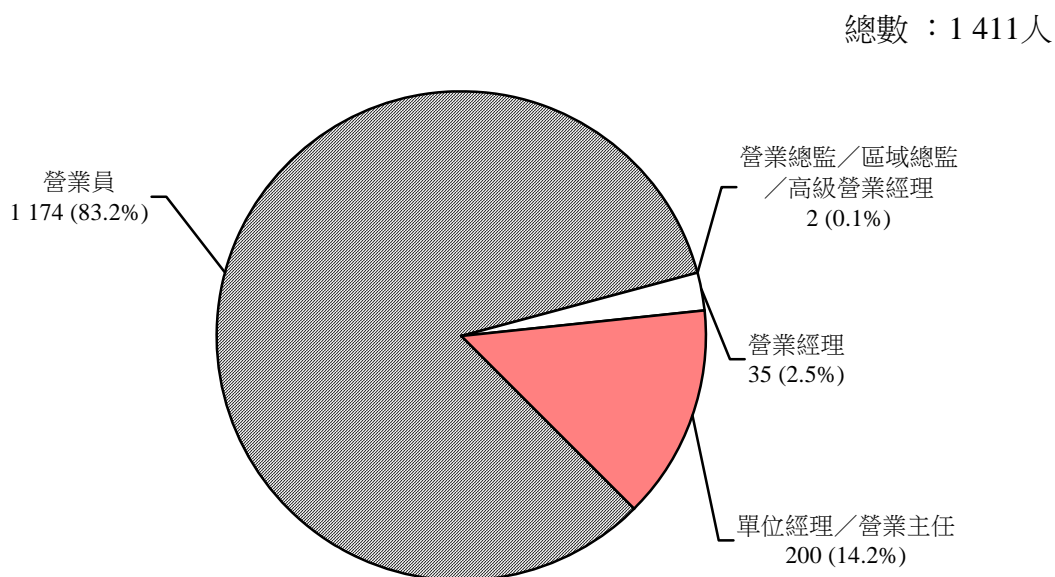
2.32 僱主填報的空缺共1 733個，其中人壽保險業僱員佔177個，代理人佔1 411個，業務代表佔142個，非保險業僱員佔3個。各職級人壽保險業僱員、代理人、業務代表及其他輔助人員的空缺分布情況見圖11及圖12。高層管理人員級別並無空缺，反映公司屬意以內部擢升方式填補管理級職位。

圖 11： 人壽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%。

圖 12： 人壽保險代理人各類職務空缺數目



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 與僱主對人力預測

2.33 由2.32段所見，本業空缺共有1 733個，中層管理人員佔62個、主任佔64個、文員佔 51個、代理人佔1 411個、業務代表佔142個、非保險業僱員佔3個。2013年調查時，代理人空缺有1 294個，是次調查增加了117個；其中營業員一職空缺佔最多，由1 088個增至1 174個，增加了86個。2013年與2015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

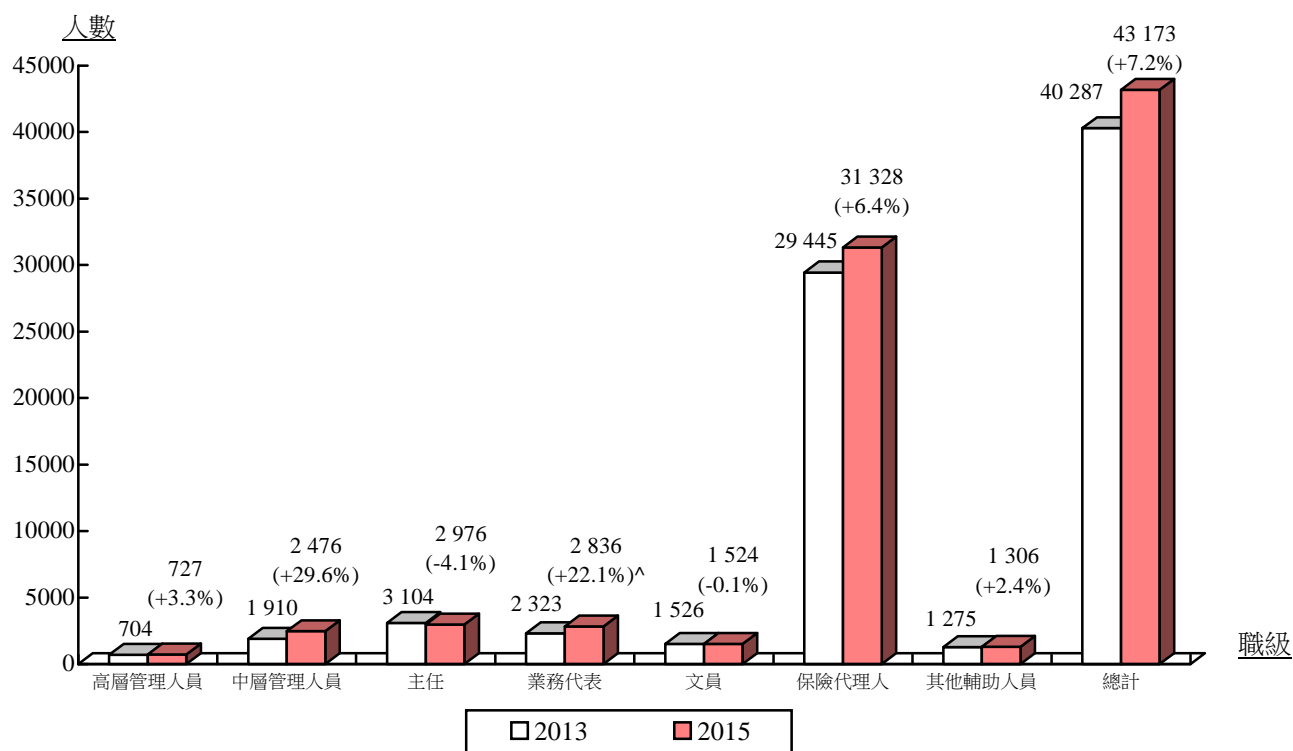
	空缺數目	
	2013	2015
營業總監／區域總監／高級營業經理	8	2
營業經理	35	35
單位經理／營業主任	163	200
營業員	1 088	1 174
總計	1 294 =====	1 411 =====

2.34 對比2013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1 174個，這可能是人壽保險業務擴張所致。

人壽保險業人力轉變（2013年與2015年調查）

2.35 各職級人壽保險從業員在2013年與2015年調查之間的人力轉變摘要見圖13。與2013年調查結果比較，中層管理人員在是次調查中錄得最大增幅，達29.6%，共增加566人。相反，主任和文員兩職級較上次調查分別減少了128人（-4.1%）及2人（-0.1%）。主任和文員人數縮減，可能是辦公室自動化及行政服務外判所致。

圖 13： 人壽保險業人力轉變（2013年與2015年調查）



註： 括號內數字表示同一職級與2013年比較的人力轉變百分率。

[^]業務代表人數增加，原因是業內一家保險公司將700名一般保險代理人調往其附屬機構。在此調查中，他們被歸入銀行附屬保險門類中的業務代表。

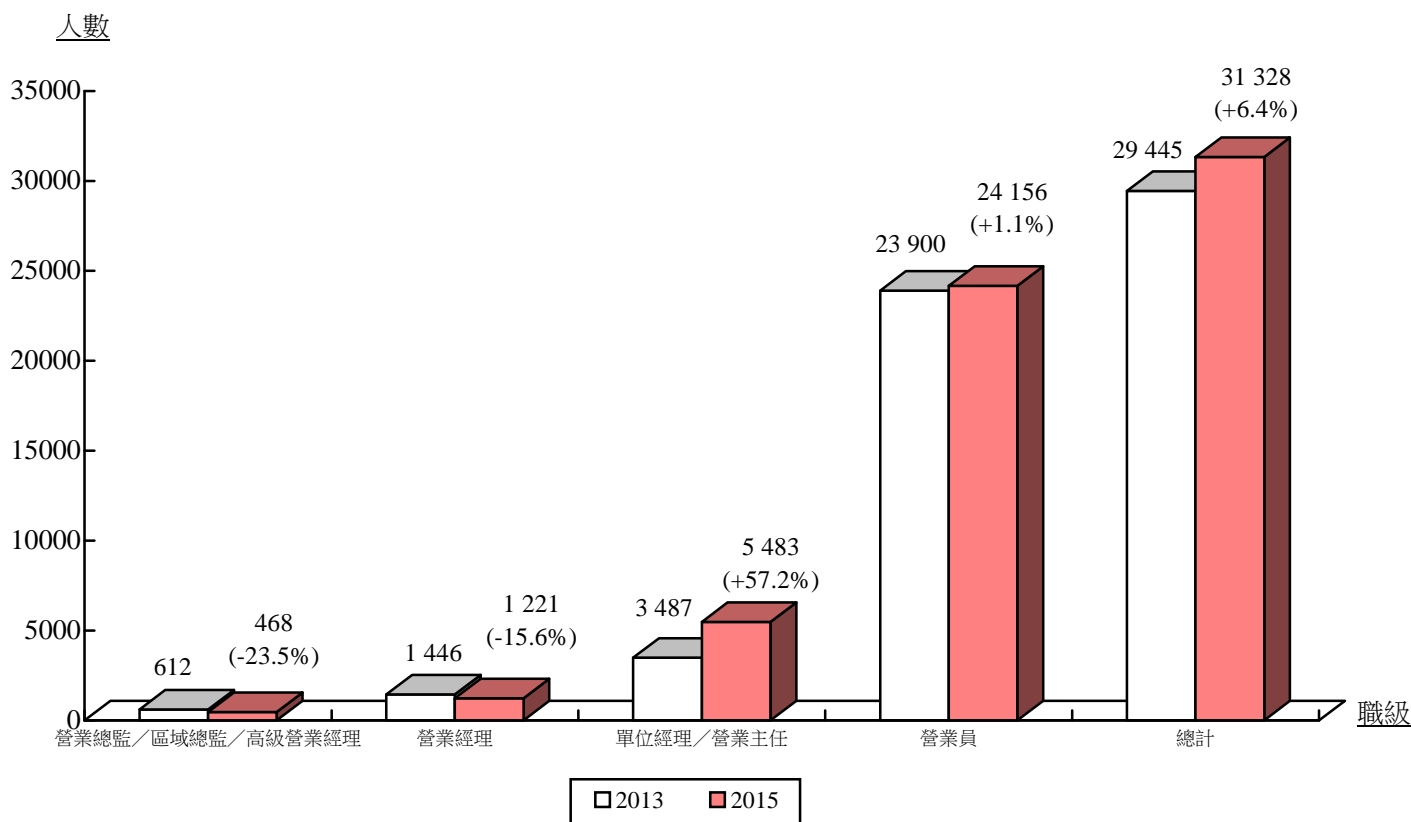
2.36 至於其他職級，增長幅度由2.4%至22.1%不等。人壽保險從業員分布情況轉變見表14：

表 14： 人壽保險公司人力轉變
(2013年與2015年調查)

職級	2013年錄得從業員人數					2015年錄得從業員人數					轉變 (+/-) %
	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	561	127	14	2	704	539	157	25	6	727	+23 (+3.3%)
中層管理人員	1 606	264	1	39	1 910	2 142	285	30	19	2 476	+566 (+29.6%)
主任	2 906	117	12	69	3 104	2 748	127	69	32	2 976	-128 (-4.1%)
業務代表	-	1 899	222	202	2 323	-	1 441	289	1 106	2 836	+513 (+22.1%)
文員	1 006	399	36	85	1 526	1 090	395	1	38	1 524	-2 (-0.1%)
保險代理人	29 445	-	-	-	29 445	31 328	-	-	-	31 328	+1 883 (+6.4%)
其他輔助人員	1 229	37	9	-	1 275	1 275	30	1	-	1 306	+31 (+2.4%)
總計	36 753	2 843	294	397	40 287	39 122	2 435	415	1 201	43 173	+2 886 (+7.2%)

2.37 根據表14及圖6，人壽保險代理人由29 445人增至31 328人，增加了1 883人，即6.4%。其中單位經理／營業主任、營業員分別增加了1 996人（57.2%）及256人（1.1%）；而營業總監／區域總監／高級營業經理、營業經理卻分別減少144人（-23.5%）及225人（-15.6%）。

圖 14： 人壽保險代理人人力轉變
(2013年與2015年調查)



註： 括號內的數字表示同一職級與2013年比較的人力轉變百分率。

人壽保險業人力預測（未來24個月）

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2017年1月時，人壽保險業將有43 491名從業員（非屬保險業僱員的其他輔助人員不計在內），較2015年1月時所需的43 597名減少106名（-0.2%）。各職級的人力預測分布情況見表15：

表 15： 人壽保險業的人力預測（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		
	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)	2015	2017	增加 (減少)
人壽保險承保公司	278	282	4 1.4%	1 038	1 055	17 1.6%	1 635	1 625	-10 -0.6%	-	-	-	716	721	5 0.7%	21 682	21 452	-230 -1.1%	25 349	25 135	-214 -0.8%
綜合保險公司	261	261	- 0.0%	1 158	1 158	- 0.0%	1 176	1 176	- 0.0%	-	-	-	411	411	- 0.0%	11 057	10 982	-75 -0.7%	14 063	13 988	-75 -0.5%
保險經紀人公司	157	158	1 0.6%	292	295	3 1.0%	127	133	6 4.7%	1 492	1 665	173 11.6%	409	409	- 0.0%	-	-	-	2 477	2 660	183 7.4%
代理人公司 - 保險	25	25	- 0.0%	30	30	- 0.0%	69	69	- 0.0%	213	213	- 0.0%	1	1	- 0.0%	-	-	-	338	338	- 0.0%
代理人公司 - 其他分銷	-	-	- 0.0%	-	-	- 0.0%	-	-	- 0.0%	136	136	- 0.0%	-	-	- 0.0%	-	-	-	136	136	- 0.0%
銀行附屬保險公司	6	6	- 0.0%	20	20	- 0.0%	33	33	- 0.0%	1 137	1 137	- 0.0%	38	38	- 0.0%	-	-	-	1 234	1 234	- 0.0%
所有門類	727	732	5 0.7%	2 538	2 558	20 0.8%	3 040	3 036	-4 -0.1%	2 978	3 151	173 5.8%	1 575	1 580	5 0.3%	32 739	32 434	-305 -0.9%	43 597	43 491	-106 -0.2%

- 註：
- i) 2015年的人力需求數字等於現有人力與空缺的總和。
 - ii) 上表數字並不包括其他輔助人員(人力需求為1 309名)。

人壽保險業人力推算

2.39 根據第2.38段，僱主預測業界所需人力將下調，至2017年1月，僱員將較2015年1月時所需求的43 597人減少106人（- 0.2%）。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

	2015年 人力需求	2017年1月 預計人力需求	增加／減少(%)
高層管理人員	727	732	5 (0.7%)
中層管理人員	2 538	2 558	20 (0.8%)
主任	3 040	3 036	-4 (-0.1%)
業務代表	2 978	3 151	173 (5.8%)
文員	1 575	1 580	5 (0.3%)
保險代理人	32 739	32 434	-305 (-0.9%)
總計	43 597	43 491	-106 (-0.2%)

2.40 根據第2.38段的資料，僱主預測至2017年1月時，人壽保險從業員將減少106人；而2013年調查時，僱主曾預測2015年的從業員會增加1 120人（2.8%）。

2.41 僱主預測營業經理職級的人數增加最多。另一方面，營業員及單位經理／營業主任職級的人數錄得下跌，表示現有人力需求高於僱主對2017年1月的推算。預計2017年1月從業員人數增加／減少最多的兩個職級為：

職級	人數增加／減少
營業經理	256
業務代表	173
營業員	-446
單位經理／營業主任	-161

2.42 參閱報告時，請留意僱主是根據個人估計並推算未來24個月人力轉變的業內經驗，得出以上預測結果。

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。教育程度方面，727名現職高層管理人員中，553名須至少具備大學學位或以上學歷，調查結果摘要見表17。至於專業資格要求，則載於表18。

表 17： 人壽保險從業員
基本教育程度要求

職級	大學學位 或以上	高級文憑／副 學士或同等學 歷.	文憑／高級證 書／證書或同 等學歷	香港中學文憑 ／預科	中五或 同等學歷	中五以下	未有註明	總計
高層管理人員	553	12	1	-	-	-	161	727
中層管理人員	1 811	90	13	-	-	-	562	2 476
主任	1 401	583	174	24	7	-	787	2 976
業務代表	922	5	325	508	1 045	-	31	2 836
文員	42	314	395	208	268	-	297	1 524
保險代理人	821	208	-	100	18 253	-	11 946	31 328
總計	5 550	1 212	908	840	19 573	-	13 784	41 867
(%)*	13.3%	2.9%	2.2%	2.0%	46.8%	0.0%	32.9%	100%

* 佔從業員總數的百分率(不包括1 306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	258	727	35.5%
中層管理人員	752	2 476	30.4%
主任	895	2 976	30.1%
業務代表	729	2 836	25.7%
文員	27	1 524	1.8%
保險代理人	6 815	31 328	21.8%
總計	9 476	41 867	22.6%

* 除「保險中介人資格考試」[IIQE]外，其他如「認可財務策劃師」[CFP]、壽險管理師[FLMI]、保險業專業文憑[Professional Diploma in Insurance Program (PDI)]等保險資格均視為專業資格。表16顯示，高層管理人員是最需具備專業資格的職級；在現有的727名高層管理人員中，258人(即35.5%)須具備專業資格。

**佔同一職級從業員總數的百分率。

2.44 由第2.43段所見，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；47.1%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	35.5%	30.4%	30.1%	25.7%	1.8%	21.8%
大學學位或以上	76.1%	73.1%	47.1%	32.5%	2.8%	2.6%
高級文憑／副學士或 同等學歷	1.7%	3.6%	19.6%	0.2%	20.6%	0.7%
文憑／高級證書／證書或 同等學歷	0.1%	0.5%	5.8%	11.5%	25.9%	0.0%
香港中學文憑／預科	0.0%	0.0%	0.8%	17.9%	13.6%	0.3%
中五或同等學歷	0.0%	0.0%	0.2%	36.8%	17.6%	58.3%

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

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／ 拒絕作覆	總計 (%)**
	少於1年	1至2年	2年以上 至5年	5年以上 至10年	10年以上		
(i) 保險業僱員							
高層管理人員	-	-	1	152	305	269	727
	0.0%	0.0%	0.1%	20.9%	42.0%	37.0%	100%
中層管理人員	-	3	178	1 165	340	790	2 476
	0.0%	0.1%	7.2%	47.1%	13.7%	31.9%	100%
主任	-	11	1 231	542	107	1 085	2 976
	0.0%	0.4%	41.4%	18.2%	3.6%	36.5%	100%
業務代表	429	514	1 552	105	11	225	2 836
	15.1%	18.1%	54.7%	3.7%	0.4%	7.9%	100%
文員	40	629	420	44	-	391	1 524
	2.6%	41.3%	27.6%	2.9%	0.0%	25.7%	100%
小計	469	1 157	3 382	2 008	763	2 760	10 539
(%)*	4.5%	11.0%	32.1%	19.1%	7.2%	26.2%	100%
(ii) 保險代理人							
營業總監／區域總監	-	-	110	74	116	168	468
／高級營業經理	0.0%	0.0%	23.5%	15.8%	24.8%	35.9%	100%
營業經理	-	229	382	36	-	574	1 221
	0.0%	18.8%	31.3%	2.9%	0.0%	47.0%	100%
單位經理／營業主任	2 277	1 403	134	-	-	1 669	5 483
	41.5%	25.6%	2.4%	0.0%	0.0%	30.4%	100%
營業員	12 081	118	6	-	-	11 951	24 156
	50.0%	0.5%	<0.1%	0.0%	0.0%	49.5%	100%
小計	14 358	1 750	632	110	116	14 362	31 328
(%)*	45.8%	5.6%	2.0%	0.4%	0.4%	45.8%	100%
總計	14 827	2 907	4 014	2 118	879	17 122	41 867
(%)*	35.4%	6.9%	9.6%	5.1%	2.1%	40.9%	100%

* 鑑於未有註明／拒絕作覆個案的百分率頗高，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，42%受訪機構要求屬下高層管理人員具備十年以上工作經驗；主任及業務代表則須具備兩年以上至五年經驗；而50%僱主表示接受保險代理人的年資可少於一年。鑑於不少個案均屬「未有註明」或「拒絕作覆」，當中以營業員最多(11 951宗)，故參閱該些調查結果時，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，故參閱表21的調查結果時宜留意此點。

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/ 拒絕作覆 (%)*	
高層管理人員	-	-	-	1	38	46	36	43	113	450	727
	0.0%	0.0%	0.0%	0.1%	5.2%	6.3%	5.0%	5.9%	15.5%	61.9%	100%
中層管理人員	-	-	13	35	113	261	317	147	-	1 590	2 476
	0.0%	0.0%	0.5%	1.4%	4.6%	10.5%	12.8%	5.9%	0.0%	64.2%	100%
主任	-	-	36	483	606	7	32	11	-	1 801	2 976
	0.0%	0.0%	1.2%	16.2%	20.4%	0.2%	1.1%	0.4%	0.0%	60.5%	100%
業務代表	15	25	419	469	72	10	0	0	5	1 821	2 836
	0.5%	0.9%	14.8%	16.5%	2.5%	0.4%	0.0%	0.0%	0.2%	64.2%	100%
文員	-	5	841	49	-	-	-	-	-	629	1 524
	0.0%	0.3%	55.2%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	41.3%	100%
保險代理人	-	-	4 733	-	1 403	-	374	-	74	24 744	31 328
	0.0%	0.0%	15.1%	0.0%	4.5%	0.0%	1.2%	0.0%	0.2%	79.0%	100%
總計	15	30	6 042	1 037	2 232	324	759	201	192	31 035	41 867
(%)**	<0.1%	0.1%	14.4%	2.5%	5.3%	0.8%	1.8%	0.5%	0.5%	74.1%	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1 306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。「高層管理人員」、「中層管理人員」、「主任」及「業務代表」等級別的人壽保險從業員大多介乎35至50歲，30.8%「文員」則在35歲以下。然而，部分受訪機構並無提供所需資料，故參閱表22的調查結果時宜留意此點。

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/ 拒絕作覆 (%)*	
高層管理人員	5 0.7%	241 33.1%	46 6.3%	435 59.8%	727 100%
中層管理人員	41 1.7%	810 32.7%	46 1.9%	1 579 63.8%	2 476 100%
主任	411 13.8%	773 26.0%	1 <0.1%	1 791 60.2%	2 976 100%
業務代表	761 26.8%	1 307 46.1%	27 1.0%	741 26.1%	2 836 100%
文員	470 30.8%	386 25.3%	- 0.0%	668 43.8%	1 524 100%
保險代理人	118 0.4%	1 807 5.8%	4 807 15.3%	24 596 78.5%	31 328 100%
總計 (%)**	1 806 4.3%	5 324 12.7%	4 927 11.8%	29 810 71.2%	41 867 100%

(%)* 佔業內同一職級從業員總數的百分率。

(%)** 佔業內從業員總數的百分率(不包括1 306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 在實地調查前的12個月內，有7 390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2 924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) 由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	152	239	288	60	910
(b) 擔任另一份銀行／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	4	3	31	136108	20	194
(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	30	148	133	320	633
(d) 移民	2	2	4	25	0	33
(e) 回國	4	2	1	10	0	17
(f) 遷改工作地點						
(i) 往中國內地／澳門／台灣	0	0	2	0	0	2
(ii) 往其他國家	5	3	0	0	0	8
(g) 退休	11	2	14	11	0	38
(h) 繼續進修	1	10	26	1	0	38
(i) 其他原因	266	340	400	116	0	1 122
(j) 原因不明	13	25	49	22	3 985	4 094
小計	479	569	914	742	4 385	7 089
(II) 由公司安排離職						
(a) 裁員／終止代理合約	8	16	33	12	0	69
(b) 公司改組／結業	10	22	9	14	0	55
(c) 僱傭合約期滿	16	8	47	2	n/a	73
(d) 工作表現欠佳	19	17	32	7	0	75
(e) 其他原因	1	0	8	20	0	29
(f) 原因不明	0	0	0	0	0	0
小計	54	63	129	55	0	301
總計	533	632	1 043	797	4 385	7 390

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	291	220	424	487	1 422
(b)	來自銀行／金融機構	59	63	105	97	324
(c)	來自保險／銀行／金融業務以外的機構	83	99	301	108	591
(d)	直接來自院校／學校					
	(i) 大學學位或以上畢業生	3	8	48	38	97
	(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	9	39	10	58
	(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	0	23	10	33
(e)	其他來源	83	142	87	53	365
(f)	來源未分類	4	2	28	0	34
總計		523	543	1 055	803	2 924
(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	501	539	1 027	777	2 844
(b)	中國內地	13	1	3	12	29
(c)	澳門	0	0	25	0	25
(d)	台灣	1	0	0	3	4
(e)	其他地方	8	3	0	11	22
(f)	來源未分類	0	0	0	0	0
總計		523	543	1 055	803	2 924

2.51 表25根據第2.50段的資料，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(21.4%)，其次是主任級(11.7%)。整體流動率為11.8%。

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
招聘人數	523	543	1 055	7 913	10 034
離職人數	533	632	1 043	5 182	7 390
淨增加（減少）	-10	-89	12	2 731	2 644
該職級從業員人數（包括空缺數目）	6 455	5 405	4 881	45 964	62 705
從業員流動率*	8.3%	11.7%	21.4%	11.3%	11.8%

* 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「招聘人數」= 2014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」= 2014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

流失率

2.52 如表26所示，僱主報稱過去12個月共有7 187人（參照表23，離職的保險從業員總數為7 390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1 032人，佔2015年所需62 705名從業員的1.6%。然而，若把「其他原因」及「原因不明」（1 151人+ 4 094人）這兩類共5 245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

原因	離職人數	
在香港擔任另一份保險工作	910	
在香港擔任銀行／金融或相關工作	194	} 1 032 (流失人數)
在香港擔任與保險無關的工作	633	
移民	33	
回國	17	
遷改工作地點	10	
退休	38	
繼續進修	38	
裁員	69	
其他原因*	1 151	(由公司安排 離職者未計在內)
原因不明	4 094	
總計	7 187	
=====		
2015年人力 (包括空缺)：	一般保險	= 19 108 (見第2.20段 表4)
	人壽保險	= 43 597 (見第2.38段 表15)
		62 705
		=====

* 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1 355人。由於數字只反映受訪機構當時提供的資料，讀者參閱本調查結果時，須特別注意。

表 27： 過去12個月
保險業內部晉升人數
(2014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	29
由主任晉升至中層經理	212
由文員晉升至主任	236
由其他職級晉升至文員	24
由營業員／業務代表晉升至單位經理／ 營業主任	716
由單位經理／營業主任晉升至營業經理	115
由營業經理晉升至營業總監／ 高級營業經理	23
總計	1 355 ====

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）。然而，部分受訪機構並無填覆資料，故參閱表28的數據時，應加注意。

表 28： 未來24個月擬招聘從業員人數
（按教育程度劃分）

	從業員人數				總計 (%)*
	大學學位或以上	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	185 (97.9%)	4 (2.1%)	- (0.0%)	- (0.0%)	189 (100%)
主任級	298 (75.1%)	69 (17.4%)	29 (7.3%)	1 (0.3%)	397 (100%)
文員級	634 (75.1%)	113 (13.4%)	97 (11.5%)	- (0.0%)	844 (100%)
業務代表	111 (21.5%)	37 (7.2%)	369 (71.4%)	- (0.0%)	517 (100%)
總計 (%)*	1 228 (63.1%)	223 (11.5%)	495 (25.4%)	1 (0.1%)	1 947 (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。78間保險公司報稱難以招聘業務代表，47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	有	2	8.3%	2	8.3%	3	12.5%	-	0.0%
	沒有	4	16.7%	3	12.5%	7	29.2%	-	0.0%
	未曾招聘或未有嘗試招聘	18	75.0%	19	79.2%	14	58.3%	24	100%
	總計	24	100%	24	100%	24	100%	24	100%
一般保險	有	17	24.6%	20	29.0%	18	26.1%	-	0.0%
	沒有	11	15.9%	13	18.8%	23	33.3%	-	0.0%
	未曾招聘或未有嘗試招聘	41	59.4%	36	52.2%	28	40.6%	69	100.0%
	總計	69	100%	69	100%	69	100%	69	100%
綜合保險(即人壽保險和一般保險)	有	3	42.9%	3	42.9%	2	28.6%	-	0.0%
	沒有	2	28.6%	1	14.3%	2	28.6%	-	0.0%
	未曾招聘或未有嘗試招聘	2	28.6%	3	42.9%	3	42.9%	7	100%
	總計	7	100%	7	100%	7	100%	7	100%
保險經紀人公司	有	10	1.6%	4	0.7%	11	1.8%	37	6.1%
	沒有	32	5.2%	21	3.4%	57	9.3%	101	16.5%
	未曾招聘或未有嘗試招聘	569	93.1%	586	95.9%	543	88.9%	473	77.4%
	總計	611	100%	611	100%	611	100%	611	100%

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	-	0.0%	2	0.2%	13	1.1%	27	2.3%
	沒有	26	2.2%	5	0.4%	68	5.8%	114	9.8%
	未曾招聘或未有嘗試招聘	1 140	97.8%	1 159	99.4%	1 085	93.1%	1 025	87.9%
	總計	1 166	100%	1 166	100%	1 166	100%	1 166	100%
代理人公司 - 其他分銷	有	-	0.0%	-	0.0%	-	0.0%	11	1.0%
	沒有	-	0.0%	-	0.0%	-	0.0%	15	1.3%
	未曾招聘或未有嘗試招聘	1 114	100.0%	1 114	100%	1 114	100%	1 088	97.7%
	總計	1 114	100%	1 114	100%	1 114	100%	1 114	100%
銀行附屬保險公司	有	1	4.0%	3	12.0%	-	0.0%	3	12.0%
	沒有	6	24.0%	2	8.0%	5	20.0%	4	16.0%
	未曾招聘或未有嘗試招聘	18	72.0%	20	80.0%	20	80.0%	18	72.0%
	總計	25	100%	25	100%	25	100%	25	100%
所有門類	有	33	1.1%	34	1.1%	47	1.6%	78	2.6%
	沒有	81	2.7%	45	1.5%	162	5.4%	234	7.8%
	未曾招聘或未有嘗試招聘	2 902	96.2%	2 937	97.4%	2 807	93.1%	2 704	89.7%
	總計	3 016	100%	3 016	100%	3 016	100%	3 016	100%

* 因四捨五入關係，百分率總和不一定等於100。

2.56

表30顯示過去12個月保險業僱主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
(2014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	4	10	1	20	35
(b)	缺乏具相關經驗及訓練的職位申請人	32	31	37	51	151
(c)	服務條件／薪酬未能符合求職者的要求	13	12	21	37	83
(d)	職位申請人缺乏良好語文能力					
	(i) 英語	1	6	9	1	17
	(ii) 普通話	2	4	5	7	18
(e)	其他原因	-	1	8	5	14
總計		52	64	81	121	318

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分別為：

<u>原因</u>	<u>公司數目</u>	<u>%</u>
1. 缺乏具相關經驗及訓練的申請人	151	47.5%
2. 服務條件／薪酬未能符合求職者要求	83	26.1%
3. 專上院校有關學系畢業生數目不足	35	11.0%

2.58 如表30所示，在318間保險公司中，35間（11%）表示因「專上院校有關學系畢業生數目不足」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

2017年1月一般保險業額外人力需求推算

2.59 一般保險業於2017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1.6%流失率）。如表31所示，預期至2017年1月時，一般保險業額外需求合共1 166名從業員，需求最大的職級為業務代表（540人），其次是主任（200人）及文員（191人）。

表 31： 2017年1月一般保險業
額外人力需求推算

職級	(a) 2017年1月 推算人力	(b) 2015年 所需人力	(c) = (a) - (b) 2017年1月 額外人力 需求推算	(d) 2016年 推算從業 員人數# (不計空缺)	(e) = [2015年 從業員人數 + (d)]*1.6% 填補流失率 (1.6%)	(f) 2015年填補 空缺人力	(g) = (c) + (e) + (f) 2017年1月額外人 力總需求推算
高層管理人員	1 078	1 080	-2	1 078	35	1	34
中層管理人員	2 123	2 110	13	2 073	66	43	122
主任	2 383	2 365	18	2 264	72	110	200
業務代表	8 196	8 107	89	7 953	254	197	540
文員	3 312	3 306	6	3 227	103	82	191
保險代理人	2 141	2 140	1	2 130	68	10	79
總計	19 233	19 108	125	18 725	598	443	1 166

本會根據僱主預測2017年人力增長率，並假設2015至2017年期間每年增長率維持不變，推算出2016年從業員人數。

2017年1月人壽保險業額外人力需求推算

2.60 人壽保險業於2017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1.6%流失率）。如表32所示，預期至2017年1月時，人壽保險業額外需求合共2 962名從業員，需求最大的職級為保險代理人(2 106人)，其次是業務代表(407人)及中層管理人員(161人)。

表 32： 2017年1月人壽保險業
額外人力需求推算

職級	(a) 2017年1月 推算人力	(b) 2015年 所需人力	(c) = (a) - (b) 2017年1月 額外人力 需求推算	(d) 2016年 推算從業 員人數# (不計空缺)	(e) = [2015年 從業員人數 + (d)]*1.6% 填補流失率 (1.6%)	(f) 2015年填補 空缺人力	(g) = (c) + (e) + (f) 2017年1月額外 人力總需求推算
高層管理人員	732	727	5	729	23	0	28
中層管理人員	2 558	2 538	20	2 486	79	62	161
主任	3 036	3 040	-4	2 974	95	64	155
業務代表	3 151	2 978	173	2 917	92	142	407
文員	1 580	1 575	5	1 526	49	51	105
保險代理人	32 434	32 739	-305	31 182	1 000	1 411	2 106
總計	43 491	43 597	-106	41 814	1 338	1 730	2 962

2016年推算從業員人數是根據僱主預測2017年人力增長率，並假設2015至2017年期間每年增長率維持不變而得出。

2.61 推算2017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簡表

職級	2017年1月 一般保險業 所需額外人力	2017年1月 人壽保險業 所需額外人力	2017年1月 保險業 所需額外人力總數
高層管理人員	34	28	62
中層管理人員	122	161	283
主任	200	155	355
業務代表	540	407	947
文員	191	105	296
保險代理人	79	2 106	2 185
總計	1 166 ====	2 962 ====	4 128 ====

2017年1月額外人力
教育程度／專業資格要求

2.62 表34根據第2.24段表7、第2.44段表19與第2.61段表33的資料，摘錄2017年1月保險業對額外人力的教育程度／專業資格要求。需求最大的是中五程度或同等學歷（需增聘1 815人），其次是香港中學文憑／預科程度學歷（需增聘291人）。

表 34： 保險從業員教育程度／專業資格要求
(推算至2017年額外人力)

<u>教育程度／專業資格</u>	<u>一般保險業 人手需求</u>	<u>人壽保險業 人手需求</u>	<u>總計</u>
專業資格	212	671	883
大學學位或以上	224	402	626
高級文憑／副學士或 同等學歷	112	74	186
文憑／高級證書／證書或 同等學歷／	113	84	197
香港中學文憑／預科	196	95	291
中五或同等學歷	419	1 396	1 815
總計	1 276 ====	2 722 ====	3 998 ====

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，2015/16至2016/17年度相關的學位或副學位課程畢業生將有5 599人，修讀財務規劃、財務投資、金融等課程。不過，由於海外畢業生並未計算在內，加上僅33.3% 課程機構願意透露畢業生的人數資料，故所得數字未能包括供應業內的整體人力。摘要數字見表35。

表 35： 畢業生人手供應（保險業相關課程）

	預計2015/2016年度 畢業生人數*	預計2016/2017年度 畢業生人數*
學位	1 857 [^]	1 909 [^]
副學位	915 [#]	918 [#]

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（如財務規劃、財務投資、金融等）的預計畢業生人數。

[^] 根據UGC提供的資料，預計2015/2016年度及2016/2017年度具備商科有關心大學學位的畢業生分別為4 779人及4 641人。

人力供求配對情況

2.64 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為一門專業，以進一步提升本業的聲譽和形象。

保險從業員培訓計劃（未來12個月）

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	市場管理
4	管理／行政	策略管理
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	解決困難及決策
4	管理／行政	時間管理
5	基本業務知識	人壽保險

表 38：文員級員工訓練類別／課題

範疇	訓練類別／課題	
1	通用技能	英文書寫
2	通用技能	基本電腦應用
3	通用技能	普通話
4	基本業務知識	一般保險
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	有效溝通技巧
4	通用技能	人際關係技巧
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	一般保險
1 基本業務知識	人壽保險
3 管理／行政	壓力處理
3 管理／行政	時間管理
3 基本業務知識	財務策劃
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，對經理級員工相當重要的屬管理／行政範疇，如「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業務知識和法律；對文員級員工，語文訓練則十分重要。至於保險代理人，「一般保險」及「人壽保險」均屬重要。

外間培訓機構提供訓練比率
(預計未來12個月)

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，未能知悉會否向僱員提供內部訓練，讀者應加注意。有關外間訓練的調查結果見表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%	204	114	393	487	1
1% 至 24%	36	37	35	27	1
25% 至 49%	51	20	29	33	2
50% 至 74%	21	11	15	53	0
75% 至 99%	19	6	10	38	0
100%	715	156	307	1 922	6

2013年至2015年訓練開支

2.68 受訪機構於2013至2015年為保險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；97.2%的機構於2014年訓練支出與2013年相若，95.5%的機構2015年訓練預算大致維持於2014年的開支水平；外間訓練情況亦類似，95.1%的機構（2 905間）2014年訓練支出與2013年相若，93.4%的機構（2 851間）2015年訓練預算與2014年的開支大致相同。此外，3.9%受訪機構（119間）表示會增加2015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，2014年的訓練支出與2013年相若，而2015年的訓練預算大致維持於2014年的開支水平。

表 42： 2013年至2015年訓練開支與訓練預算
增減百分率
(不包括保險代理人)

增減百分率	幅度	2014年訓練支出 (與2013年比較)	2015年訓練預算 (與2014年訓練 開支比較)	2014年訓練支出 (與2013年比較)	2015年訓練預算 (與2014年訓練 開支比較)
		內部訓練		外間訓練	
沒有改變	沒有改變	2 967	2 918	2 905	2 851
增加	超過 50%	7	0	3	42
	21% 至 50%	1	3	4	6
	11% 至 20%	3	6	5	12
	5% 至 10%	4	6	39	50
	少於 5%	6	11	3	9
	小計	21	26	54	119
減少	超過 50%	0	43	0	3
	21% 至 50%	0	0	0	0
	11% 至 20%	10	10	20	20
	5% 至 10%	0	1	14	0
	少於 5%	0	0	0	0
	小計	10	54	34	23
未有註明	未有註明	56	56	61	61
總計		3 054	3 054	3 054	3 054

表 43： 2013至2015年訓練開支與訓練預算
增減百分率
(保險代理人)

增減百分率	幅度	2014年訓練 支出 (與2013年比較)	2015年訓練預算 (與2014年訓練 開支比較)	2014年訓練支出 (與2013年比較)	2015年訓練預算 (與2014年訓練 開支比較)
		內部訓練		外間訓練	
沒有改變	沒有改變	7	7	6	6
增加	超過 50%	1	0	1	0
	21% 至 50%	0	2	0	2
	11% 至 20%	2	0	2	1
	5% 至 10%	0	1	0	0
	少於 5%	0	0	0	0
	小計	3	3	3	3
減少	超過 50%	0	0	0	0
	21% 至 50%	0	0	0	0
	11% 至 20%	0	0	0	0
	5% 至 10%	0	0	0	0
	少於 5%	0	0	0	0
	小計	0	0	0	0
未有註明	未有註明	18	18	19	19
總計		28	28	28	28

** 鑑於「未有註明」的回覆比率偏高，分析上表的數據時應加注意。

兼職保險從業員

2.69 調查顯示，保險業聘有兼職從業員320人，協助60 532名全職從業員（由總數62 409名僱員減去1 877名非保險業僱員得出）執行保險相關職務。

第三章

建議

業務展望

3.1 根據保險業監理處〔OCI〕的資料，香港保險業於2015年首季的毛保費總額較2014年同期上升16.1%，經濟環境穩定可能是促使保費增長的其中原因。

3.2 儘管本地保險業市場已相當成熟，但本會預計業務增長仍將持續，原因是人口老化、市民經濟能力提高，而一般人對保險需求的意識亦與日俱增。不少保險公司已進軍退休生活策劃及財富管理等業務範疇。2015年首季，非投資相連的個人人壽及年金業務保費較2014年同期上升14.5%，投資相連的個人人壽及年金業務保費微跌2.1%。退休計劃業務的供款增長18.9%。一般保險業務的毛保費和淨保費分別錄得3.1%及4.4%的增長。

3.3 對於全球的保險公司與再保險公司而言，中國內地仍然商機處處。外資保險公司主要透過與本地公司合資經營而進駐內地市場。估計至2030年，60歲或以上的中國人口會較現在增加一倍，內地對於大型醫療保險的需求將會加劇。事實上，業界向內地銷售的保險數目已見增加。根據OCI發表的統計報告，向中國內地訪客發出的新造保單保費為68億元，佔2015年首季個人業務總新造保單保費（364億元）的18.7%。內地顧客已成為壽險業務增長的一股動力。

3.4 隨着科技演進，社交媒體日益普及，保險公司亦應趕上產品服務的發展步伐，迎合消費者使用流動科技與社交媒體的習慣。趨勢顯示有需要發展新的分銷及服務途徑，例如利用入門網站和手提電話應用程式等，以輔助傳統的代理模式。保險公司可考慮職業訓練局所管理的新科技培訓計劃；該項計劃為本地公司提供最高達50%的培訓津貼，讓公司僱員接受新科技培訓。各類模式的新科技培訓都可申請津貼，包括海外受訓、業內實習、本地受訓，以至為個別公司設計的本地培訓／業內實習等。另一方面，業界應利用大眾傳媒及廣告代言人等宣傳策略，推廣保險專業，並加強公眾人士（特別是中學生及家長）對保險業的認識。

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；因應業務擴張需要，部分公司增聘文員級僱員，這與人壽保險業的情況並不相同。
- b. 人壽保險業的人手較2013年時為多，其中以中層管理人員增幅最大。
- c. 「高層管理人員」、「中層管理人員」、「主任」與「業務代表」這四個職級的保險從業員中，年齡介乎35至50歲之間的佔大多數，吸引新血入行因此十分重要。

- d. 鑑於各類保險公司爭相吸納經驗豐富的從業員加盟，僱主仍將要面對招聘人手方面的難題。
- e. 除了向來自內地的客戶提供服務，也有愈來愈多保險從業員進駐內地保險市場，極需要加強對國內保險產品及相關法例的認識。
- f. 2015年《保險公司（修訂）條例》實施後，所有保險公司必須僱用專人處理有關風險管理、規章遵守、內部審核、精算及中介管理等事宜。此外，隨着保險業監管局〔IIA〕成立，保險業的轉變步伐將會加快。除了留意與保險有關的法律外，保險從業員也要留意資料私隱，並懂得如何利用資訊科技和龐大數據拓展業務。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2015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。參考本報告的人士須注意，調查工作結束後，尤其在2015年第二及三季，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。

日後人力調查工作

3.7 本會認為，現時每兩年進行一次人力調查的做法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，因此必須透過兩年一次的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 金融市場仍然充滿變數。美國加息時間表與步伐未見清晰；歐洲方面，雖然希臘與歐洲債權人於布魯塞爾公布協議解決債務危機，讓希臘留在歐元區，卻會令財政預算進一步收緊。加上中國內地未來的經濟增長亦不明朗，對於企業資金運轉與管理流動資金風險都是一種挑戰。因此，保險業機構回覆對未來24個月的人力需求時，只會作保守估計。

3.9 2015年調查顯示（見本報告第2.61段），保險業至2017年的推算額外所需人力表列如下：

職級	2017年1月 一般保險業 額外人力需求	2017年1月 人壽保險業 額外人力需求	2017年1月 保險業 額外人力需求總數
高層管理人員	34	28	62
中層管理人員	122	161	283
主任	200	155	355
業務代表	540	407	947
文員	191	105	296
保險代理人	79	2 106	2 185
總計	1 166 =====	2 962 =====	4 128 =====

3.10 推算至2017年，一般保險業額外需求1 166名從業員，業務代表所需人手最多（540人），其次是主任（200人）和文員（191人）；人壽保險業額外需求2 962名從業員，保險代理人所需人手最多（2 106人），其次為業務代表（407人）和中層管理人員（161人）。

3.11 本會跟據調查期間各機構所填的資料而推算2017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，解讀有關人力需求時需加留意。

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，豐富經驗的從業員亦是保險公司的招攬對象。

3.13 要具備上述特質，保險從業員可透過專業教育培訓，加強本身的實力。除了進修課程，亦可參加內部訓練、院校機構所辦的技能提升課程、職內訓練、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培訓〔CPD〕計劃，或考取其他專業資歷，如FLIMI、 ANZIIF、CFP、 CII及IIHK保險專業文憑等，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，「高層管理人員」、「中層管理人員」、「主任」與「業務代表」這四個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。政府將推出一項為期三年有關保險及資產財富管理人才培訓的先導計劃，與業界合辦活動與提供見習機會，讓公眾，特別是學生，加深了解兩大保險門類各種職務的工作性質與事業前景。為此，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。

3.16 同業之間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，保險公司可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，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，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	市場管理
4 管理／行政	策略管理
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	解決困難及決策
4 管理／行政	時間管理
5 基本業務知識	人壽保險

表 3：文員級訓練類別／課題

範疇	訓練類別／課題
1 通用技能	英文書寫
2 通用技能	基本電腦應用
3 通用技能	普通話
4 基本業務知識	一般保險
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	有效溝通技巧
4 通用技能	人際關係技巧
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	一般保險
1 基本業務知識	人壽保險
3 管理／行政	壓力處理
3 管理／行政	時間管理
3 基本業務知識	財務策劃
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屬管理／行政範疇，如「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業務知識和法律；對文員級員工，語文訓練則十分重要。至於保險代理人，「一般保險」及「人壽保險」均屬重要。

3.19 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，2015年的內部和外間培訓預算將跟2014年的開支一樣，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。

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
- 有效溝通技巧
- 人壽保險
- 人際關係技巧
- 市場管理
- 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，保險從業員必須熟識保險產品，亦必須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，方能為客戶解答法律相關問題。他們必須充分理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。

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、善用語言能力、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 從僱主所建議有關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，並擴闊他們的視野，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 1.9.2015)

Chairman

Mrs Agnes KOON WOO Kam-oi (ad personam)

Members

Ms Charity AU (nominated by the Life Insurance Council of the Hong Kong Federation of Insurers)

Mr Patrick CHAN Chi-kong (nominated by the Hong Kong Confederation of Insurance Brokers)

Mr Herman CHEUNG Chi-fai (nominated by the Professional Insurance Brokers Association)

Mr CHEUNG Yiu-kwong (nominated by the General Agents and Managers Association of Hong Kong Limited)

Mr Dominic LAM Wai-kuen, MH (ad personam)

Mr Clarence LAU Chun-pong (nominated by the LOMA Society of Hong Kong)

Mr Thomas LEE Mun-nang (ad personam)

Prof LI Jing-yuan (nominated by a local tertiary institution)

Mr Andy MA Chun-kei (nominated by the Hong Kong General Insurance Agents Association Limited)

Mr Jimmy POON Wing-fai (nominated by the General Insurance Council of the Hong Kong Federation of Insurers)

Mrs Michelle TEASEL (nominated by the Insurance Institute of Hong Kong)

Mr Lewis TSE Kwok-po (nominated by the Life Underwriters Association of Hong Kong Limited)

Mr WONG Yuk-loi (nominated by the Hong Kong Society of Certified Insurance Practitioners)

Mr Allan YU Kin-nam	(ad personam)
Miss Annie CHAN Sai-on	(representing the Commissioner for Labour)
Ms Susanna LEE Chung-san	(representing the Managing Director of the Mandatory Provident Fund Schemes Authority)
Ms Shirley TO Cheuk-ka	(representing the Commissioner of Insurance)
Ms Susanna CHAN Sau-ching	(representing the Executive Director of the Vocational Training Council)

Secretary

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

保險業訓練委員會
委員名單

(1.9.2015)

主席

管胡金愛女士 (獨立人士)

委員

歐之珊女士 (香港保險業聯會壽險總會提名)
陳志江先生 (香港保險顧問聯會提名)
張志輝先生 (香港專業保險經紀協會提名)
張耀光先生 (香港人壽保險經理協會有限公司提名)
林偉權先生, MH (獨立人士)
劉振邦先生 (香港壽險管理學會提名)
李滿能先生 (獨立人士)
李靜遠教授 (本地某大專院校提名)
馬鎮基先生 (香港一般保險代理協會提名)
潘榮輝先生 (香港保險業聯會一般保險總會提名)
Mrs Michelle TEASEL (香港保險學會提名)
謝國寶先生 (香港人壽保險從業員協會有限公司提名)
黃鈺來先生 (香港保險師公會提名)
余健南先生 (獨立人士)
陳世安小姐 (勞工處處長代表)
李頌珊女士 (強制性公積金計劃管理局執行董事代表)
杜卓嘉女士 (保險業監理專員代表)
陳秀青女士 (職業訓練局執行幹事代表)

秘書

周永年先生 (職業訓練局)

Insurance Training Board

Working Party on 2015 Manpower Survey
of the Insurance Industry
Membership List

Convener

Mrs Agnes KOON WOO Kam-oi (ad personam)

Members

Ms Charity AU (nominated by the Life Insurance Council of the Hong Kong Federation of Insurers)

Mr Patrick CHAN Chi-kong (nominated by the Hong Kong Confederation of Insurance Brokers)

Mr Lewis LAM Fuk-ming (a representative from the insurance brokerage sector)

Mr Andy MA Chun-kei (nominated by the Hong Kong General Insurance Agents Association Limited)

Dr Gollum SHAU Kwok-lam (a representative from the life insurance sector)

Mr Clement SHUM Chun-yau (a representative from a local tertiary institution)

Mr Lewis TSE Kwok-po (nominated by the Life Underwriters Association of Hong Kong Limited)

Mr James WONG Yuk-loi (nominated by the Hong Kong Society of Certified Insurance Practitioners)

Mr Allan YU Kin-nam (ad personam)

Dr NG Chak-man (Vocational Training Council)

Dr Daniel YAN Ting-kwan (Hong Kong Institute of Vocational Education)

Mr Hedley CHOW Tsan-sang (Institute of Professional Education and Knowledge)

Secretary

Mr William CHOW Wing-nin (Vocational Training Council)

保險業訓練委員會

2015 年保險業人力調查工作小組
委員名單

主席

管胡金愛女士 (獨立人士)

委員

歐之珊女士 (香港保險業聯會壽險總會提名)
陳志江先生 (香港保險顧問聯會提名)
林福明先生 (保險經紀業代表)
馬鎮基先生 (香港一般保險代理協會提名)
仇國林博士 (人壽保險業代表)
岑振猷先生 (專上教育學院代表)
謝國寶先生 (香港人壽保險從業員協會有限公司提名)
黃鈺來先生 (香港保險師公會提名)
余健南先生 (獨立人士)
伍澤文博士 (職業訓練局)
甄鼎君博士 (香港專業教育學院)
周贊生先生 (高峰進修學院)

秘書

周永年先生 (職業訓練局)

Insurance Training Board

Terms of Reference

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

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. 就發展業內專業教育及訓練設施應付人力需求，向職業訓練局提供意見。
4. 就相關學科的課程發展方向及策略，向香港專業教育學院(IVE)、卓越培訓發展中心提出建議。
5. 就 IVE、卓越培訓發展中心的課程策劃、課程發展及質素保證制度提供意見。
6. 擬訂本業主要職務的工作範圍，界定所需的技能、知識及訓練。
7. 建議本業主要職務訓練方案，訂定每種技能所需的訓練期。
8. 對技術評估、技能測驗及證書頒發制度提供意見，以確定從業員、學徒及見習員的技能水平。
9. 就本業主要行業舉辦技能比賽提供意見，以推廣專業教育與訓練和派員參加國際賽事。
10. 就本業專業教育及訓練的發展與推廣事宜，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。
11. 為本業舉辦有關專業教育及訓練的研討會與會議。
12. 就業內訓練委員會工作、有關職訓局專業教育及訓練課程的宣傳事宜提供意見。
13. 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。
14. 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)
6F, 20A Tsing Yi Road, Tsing Yi Island, New Territories, Hong Kong
香港新界青衣島青衣路20A號6樓
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

2574 3759

Our Reference 本局檔號

IN/1/2(2015)

Your Reference 來函檔號



2 January 2015

Dear Sir/Madam,

The 2015 Manpower Survey of the Insurance Industry

I am writing to enlist your help in the 2015 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 local manpower situation so that meaningful recommendations on manpower training in the coming years can be formulated, the Insurance Training Board will conduct the captioned survey from 9 January 2015 to 8 February 2015.

..... I enclose one copy each of the Survey Questionnaire, Explanatory Notes and Job Descriptions of Principal Insurance Jobs for your reference and completion. 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 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 2015 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,

A handwritten signature in black ink, appearing to be 'Agnes Koon', written over a vertical line.

(Agnes Koon)
Chairman

Insurance Training Board

Encl.

Vocational Training Council 職業訓練局

Headquarters (Industry Partnership) 總辦事處(行業合作)
6F, 20A Tsing Yi Road, Tsing Yi Island, New Territories, Hong Kong
香港新界青衣島青衣路20A號6樓
www.vtc.edu.hk

Telephone No 電話

Facsimile No 傳真

2574 3759

Our Reference 本局檔號

IN/1/2/2015

Your Reference 來函檔號

執事先生／女士：



保險業 2015 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，懇請 貴公司提供協助，以便本會進行保險業 2015 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 2015 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。調查期間，政府統計處職員將聯絡 貴公司負責人或其授權代表，解答有關問題，同時收回填妥的調查表，作資料處理。

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。

A handwritten signature in black ink, appearing to read 'Man Ho Au' (管胡金愛), written in a cursive style.

保險業訓練委員會主席
管胡金愛

2015 年 1 月 2 日

Notes for Guidance 填表須知

1. Please complete pages 142 to 154. If your company has in-house insurance agents, please also complete pages 155 to 162.
請填寫第 142 至 154 頁。如 貴公司有內部保險代理人，亦請填寫第 155 至 162 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*

163 – 166

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> 一般保險承保公司	168 – 174
(ii)	<i>General Insurance Agent</i> 一般保險代理人	175
(iii)	<i>Life Insurer Sector</i> 人壽保險承保公司	176 – 185
(iv)	<i>Life Insurance Agent</i> 人壽保險代理人	186
(v)	<i>Insurance Broker Sector (General Insurance)</i> 保險經紀業 (一般保險)	187 – 191
(vi)	<i>Insurance Broker Sector (Life Insurance)</i> 保險經紀業 (人壽保險)	192 – 196
(vii)	<i>Company Agencies (General Insurance)</i> 代理人公司 (一般保險)	197 – 200
(viii)	<i>Company Agencies (Life Insurance)</i> 代理人公司 (人壽保險)	201 – 204
(ix)	<i>Bancassurance Sector (General Insurance)</i> 銀行附屬保險 (一般保險)	205 – 208
(x)	<i>Bancassurance Sector (Life Insurance)</i> 銀行附屬保險 (人壽保險)	209 – 212

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 2015 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2015 年人力調查
QUESTIONNAIRE
調查表

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

(請於填表前詳閱附註)

For Official Use Only:

此欄毋須填寫

Rec. Type	Survey Code	Industry Code	Establishment No.	Enumerator's No.	Editor's No.	Check Digit	No. of Employees/ Insurance Agents/ Technical Representatives Covered by the Questionnaire
1	2 5	4 5 6 7 8 9	10 11 12 13 14 15	16 17	18 19	20 21 22	23 24 25 26 27

142

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))

Name of Person to Contact:
聯絡人姓名

Position:
職位

Tel. No.:
電話

Fax No.:
圖文傳真

E-mail:
電郵

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 2015 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2015 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 2.1.2015 在 2.1.2015 之 僱員/業務代表 人數	(C) No. of Vacancies as at 2.1.2015 在 2.1.2015 之空缺數目	(D) 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	(E) Minimum Education Requirement for the Principal Job 此主要職務 的基本教育 程度要求 (see Column J) (見 J 欄)	(F) Requirement of Professional Qualification for the Principal Job ("✓" for Yes/ "X" for No) 此主要職務 要求 專業資格 (是"✓"/否"X")	(G) Minimum Requirement of Year(s) of Experience in the Industry 在此行業 的基本 年資要求 (see Column J) (見 J 欄)	(H) Average Monthly Income Range* 平均 每月收入 幅度* (see Column J) (見 J 欄)	(I) Average Age Range* 平均 年齡* (see Column J) (見 J 欄)	(J) Please use the following Codes for Columns (E), (G), (H) and (I). 請按下列編號，填入(E), (G), (H)及(I) 欄內。	
Title 職稱	Rec. Type	Code 編號	For Column (E) 供(E)欄用						For Column (G) 供(G)欄用		Code 編號	Education Level 教育程度
			8-10	11-14	15-17	18-21	22	23	24	25		
1	2										1	University Degree or Above 大學學位或以上
2	2										2	Higher Diploma/ Associate Degree or equivalent 高級文憑/副學士或同等學歷
3	2										3	Diploma/Higher Certificate/ Certificate or equivalent 文憑/高級證書/證書或同等學歷
4	2										4	Hong Kong Diploma of Secondary Education /Matriculation 香港中學文憑/預科
5	2										5	Secondary Five or equivalent 中五或同等學歷
6	2										6	Below Secondary Five 中五以下
7	2										For Column (G) 供(G)欄用	
8	2										Year(s) of Experience in the Industry 在此行業的年資	
9	2										A	Less than 1 year 少於 1 年
10	2										B	1 - 2 years 1 至 2 年
11	2										C	Over 2 years - 5 years 多於 2 年至 5 年
12	2										D	Over 5 years - 10 years 多於 5 年至 10 年
13	2										E	Over 10 years 多於 10 年
14	2										For Column (H) 供(H)欄用	
15	2										Average Monthly Income 平均每月收入幅度	
16	2										1	Below \$8,000 以下
17	2										2	\$8,000 - \$10,000
18	2										3	\$10,001 - \$20,000
19	2										4	\$20,001 - \$30,000
20	2										5	\$30,001 - \$40,000
21	2										6	\$40,001 - \$60,000
22	2										7	\$60,001 - \$80,000
23	2										8	\$80,001 - \$100,000
24	2										9	Above \$100,000 以上
25	2										For Column (I) 供(I)欄用	
26	2										Average Age Range 平均年齡	
27	2										1	Below 35 35 歲以下
28	2										2	35-50 35 歲至 50 歲
29	2										3	Over 50 50 歲以上
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
註：可選擇填寫

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2015 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2015 年人力調查
QUESTIONNAIRE (PART II)
調查表 (第二部分)

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此欄毋須填寫

Er. No. _____

Est. No. _____

1. The number of employees /Technical Representatives* (excluding insurance agents) who left in the past twelve months (1.1.2014 to 31.12.2014) by reason:

按原因劃分，過去 12 個月內 (1.1.2014 至 31.12.2014) 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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此欄毋須填寫

128	131	134	137
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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

For Official Use Only 此欄毋須填寫	200	203	206	209	212
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2. The number of recruits in the past twelve months (1.1.2014 to 31.12.2014) by source :
 按來源劃分，過去 12 個月內 (1.1.2014 至 31.12.2014) 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

For Official Use Only 此欄毋須填寫	297	300	303	306	309
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3. The number of recruits in the past twelve months (1.1.2014 to 31.12.2014) by geographic origin :
按地域來源劃分，過去 12 個月內（1.1.2014 至 31.12.2014）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	<input type="text"/> <input type="text"/> <input type="text"/> 310	<input type="text"/> <input type="text"/> <input type="text"/> 313	<input type="text"/> <input type="text"/> <input type="text"/> 316	<input type="text"/> <input type="text"/> <input type="text"/> 319
(b) Mainland China 中國內地	<input type="text"/> <input type="text"/> <input type="text"/> 322	<input type="text"/> <input type="text"/> <input type="text"/> 325	<input type="text"/> <input type="text"/> <input type="text"/> 328	<input type="text"/> <input type="text"/> <input type="text"/> 331
(c) Macau 澳門	<input type="text"/> <input type="text"/> <input type="text"/> 334	<input type="text"/> <input type="text"/> <input type="text"/> 337	<input type="text"/> <input type="text"/> <input type="text"/> 340	<input type="text"/> <input type="text"/> <input type="text"/> 343
(d) Taiwan 台灣	<input type="text"/> <input type="text"/> <input type="text"/> 346	<input type="text"/> <input type="text"/> <input type="text"/> 349	<input type="text"/> <input type="text"/> <input type="text"/> 352	<input type="text"/> <input type="text"/> <input type="text"/> 355
(e) Other places 其他地方	<input type="text"/> <input type="text"/> <input type="text"/> 358	<input type="text"/> <input type="text"/> <input type="text"/> 361	<input type="text"/> <input type="text"/> <input type="text"/> 364	<input type="text"/> <input type="text"/> <input type="text"/> 367

Please specify _____
請註明

(* 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 (1.1.2014 to 31.12.2014) :
過去 12 個月內（1.1.2014 至 31.12.2014）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	<input type="text"/> <input type="text"/> <input type="text"/> 383
(b) Unit Manager/ Agency Supervisor 單位經理／ 營業主任	Agency Manager 營業經理	<input type="text"/> <input type="text"/> <input type="text"/> 386
(c) Agent/ Technical Representative 營業員／業務代表	Unit Manager/ Agency Supervisor 單位經理／營業主任	<input type="text"/> <input type="text"/> <input type="text"/> 389
(d) Middle Manager 中層經理	Senior Manager 高級經理	<input type="text"/> <input type="text"/> <input type="text"/> 392
(e) Supervisor 主任	Middle Manager 中層經理	<input type="text"/> <input type="text"/> <input type="text"/> 395
(f) Clerk 文員	Supervisor 主任	<input type="text"/> <input type="text"/> <input type="text"/> 398
(g) Others 其他職級	Clerk 文員	<input type="text"/> <input type="text"/> <input type="text"/> 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	<input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="5"/> 405	<input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="9"/> 409
(b) Supervisory 主任級	<input type="text" value="4"/> <input type="text" value="1"/> <input type="text" value="3"/> 413	<input type="text" value="4"/> <input type="text" value="1"/> <input type="text" value="7"/> 417
(c) Clerical 文員級	<input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="1"/> 421	<input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="5"/> 425
(d) Technical Representative (*) 業務代表	<input type="text" value="4"/> <input type="text" value="2"/> <input type="text" value="9"/> 429	<input type="text" value="4"/> <input type="text" value="3"/> <input type="text" value="3"/> 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	<input type="text" value="4"/> <input type="text" value="3"/> <input type="text" value="7"/> 437	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="0"/> 440	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="3"/> 443	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="6"/> 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)	<input type="text" value="4"/> <input type="text" value="4"/> <input type="text" value="9"/> 449	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="2"/> 452	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="5"/> 455	<input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="8"/> 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	<input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="1"/> 461	<input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="4"/> 464	<input type="text" value="4"/> <input type="text" value="6"/> <input type="text" value="7"/> 467	<input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="0"/> 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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<input type="text" value="4"/> 473	<input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="4"/> 474	<input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="7"/> 477	<input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="0"/> 480	<input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="3"/> 483	<input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="6"/> 486
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- End of Questionnaire (Part II) -

- 調查表 (第二部分) 完 -

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2015 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2015 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 (1.1.2014 to 31.12.2014)?
過去 12 個月內 (1.1.2014 至 31.12.2014) 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	<input type="checkbox"/> 487	<input type="checkbox"/> 488	<input type="checkbox"/> 489	<input type="checkbox"/> 490
(b) No 沒有	<input type="checkbox"/> 491	<input type="checkbox"/> 492	<input type="checkbox"/> 493	<input type="checkbox"/> 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	<input type="checkbox"/> 495	<input type="checkbox"/> 496	<input type="checkbox"/> 497	<input type="checkbox"/> 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 (1.1.2014 to 31.12.2014), 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 (1.1.2014 至 31.12.2014) 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	<input type="checkbox"/> 500	<input type="checkbox"/> 501	<input type="checkbox"/> 502	<input type="checkbox"/> 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	<input type="checkbox"/> 504	<input type="checkbox"/> 505	<input type="checkbox"/> 506	<input type="checkbox"/> 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	<input type="checkbox"/> 508	<input type="checkbox"/> 509	<input type="checkbox"/> 510	<input type="checkbox"/> 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	<input type="checkbox"/> 512	<input type="checkbox"/> 513	<input type="checkbox"/> 514	<input type="checkbox"/> 515
(ii) Putonghua 普通話	<input type="checkbox"/> 516	<input type="checkbox"/> 517	<input type="checkbox"/> 518	<input type="checkbox"/> 519
(e) Other reasons 其他原因	<input type="checkbox"/> 520	<input type="checkbox"/> 521	<input type="checkbox"/> 522	<input type="checkbox"/> 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 2013 to 2015.
請提供 貴公司由 2013 年至 2015 年的訓練支出情況。

	(a) The training expenses in 2014 as compared with those in 2013 2014 年與 2013 年 的訓練開支的比較		(b) The training budget for 2015 as compared with the training expenses in 2014 2015 年的訓練開支預算 與 2014 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	<input type="text"/> 529	<input type="text"/> 530	<input type="text"/> 531	<input type="text"/> 532
(ii) Increased by 增加				
> 50%	<input type="text"/> 533	<input type="text"/> 534	<input type="text"/> 535	<input type="text"/> 536
>20% - 50%	<input type="text"/> 537	<input type="text"/> 538	<input type="text"/> 539	<input type="text"/> 540
>10% - 20%	<input type="text"/> 541	<input type="text"/> 542	<input type="text"/> 543	<input type="text"/> 544
5% - 10%	<input type="text"/> 545	<input type="text"/> 546	<input type="text"/> 547	<input type="text"/> 548
< 5%	<input type="text"/> 549	<input type="text"/> 550	<input type="text"/> 551	<input type="text"/> 552
(iii) Decreased by 減				
> 50%	<input type="text"/> 553	<input type="text"/> 554	<input type="text"/> 555	<input type="text"/> 556
>20% - 50%	<input type="text"/> 557	<input type="text"/> 558	<input type="text"/> 559	<input type="text"/> 560
>10% - 20%	<input type="text"/> 561	<input type="text"/> 562	<input type="text"/> 563	<input type="text"/> 564
5% - 10%	<input type="text"/> 565	<input type="text"/> 566	<input type="text"/> 567	<input type="text"/> 568
< 5%	<input type="text"/> 569	<input type="text"/> 570	<input type="text"/> 571	<input type="text"/> 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%	<input type="text"/> 573	<input type="text"/> 574	<input type="text"/> 575	<input type="text"/> 576
>0% - 24%	<input type="text"/> 577	<input type="text"/> 578	<input type="text"/> 579	<input type="text"/> 580
>24% - 49%	<input type="text"/> 581	<input type="text"/> 582	<input type="text"/> 583	<input type="text"/> 584
>49% - 74%	<input type="text"/> 585	<input type="text"/> 586	<input type="text"/> 587	<input type="text"/> 588
>74% - <100%	<input type="text"/> 589	<input type="text"/> 590	<input type="text"/> 591	<input type="text"/> 592
100%	<input type="text"/> 593	<input type="text"/> 594	<input type="text"/> 595	<input type="text"/> 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。

	Code 編號	
<u>Managerial</u> 經理級	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 603	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 606	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 609	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 612	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 615	<hr/>
<u>Supervisory</u> 主任級	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 618	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 621	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 624	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 627	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 630	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 633	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 636	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 639	<hr/>
	<u>Clerical</u> 文員級	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 642
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 645		<hr/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 648		<hr/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 651		<hr/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 654		<hr/>
<u>Technical Representative*</u> 業務代表*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 657	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 660	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 663	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 666	<hr/>
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 669	<hr/>

(*) 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 Knowledge 專業知識

Code 編號	Skills/Knowledge 技能／知識
201	Associate of the Chartered Insurance Institute (ACII)
202	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
203	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
204	Certified Financial Planner (CFP)
205	Chartered Financial Consultant (ChFC)
206	Chartered 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 Knowledge (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	Fellow of the Society of Actuaries (FSA)
217	Fellow, Life Management Institute (FLMI)
218	Graduate Diploma of Insurance (GDI)
219	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
220	Insurance Financial Planning Course (IFPC)
221	Insurance Institute of Hong Kong (IIHK) Diploma
222	Leadership Fellow (LF)
223	Life Underwriter Training Council Fellow (LUTCF)
224	Professional Diploma in Insurance Programme (PDI)
225	Registered Financial Consultant (RFC)
226	Registered Financial Planner (RFP)
227	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 2015 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2015 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 2.1.2015 在 2.1.2015 之保險代理人人數	(C) No. of Vacancies* as at 2.1.2015 在 2.1.2015 之空缺數目*	(D) Forecast No. of Insurance Agents in 24 Months* Time 預測 24 個月後的保險代理人人數	(E) Minimum Education Requirement for the Principal Job 此主要職務的基本教育程度要求 (see Column J) (見 J 欄)	(F) Requirement of Professional Qualification for the Principal Job ("✓" for Yes / "X" for No) 此主要職務要求專業資格 (是"✓" / 否"X")	(G) Minimum Requirement of Year(s) of Experience in the Industry 在此行業的基本年資要求 (see Column J) (見 J 欄)	(H) Average Monthly Income Range* 平均每月收入幅度* (see Column J) (見 J 欄)	(I) Average Age Range* 平均年齡* (see Column J) (見 J 欄)	(J) Please use the following Codes for Columns (E), (G), (H) and (I). 請按下列編號, 填入(E), (G), (H) 及(I)欄內。
Title 職稱	Rec. Type	Code 編號	For Column (E)								
			Code Education Level 編號 教育程度								
		8-10	11-14	15-17	18-21	22	23	24	25	26	1 University Degree or Above 大學學位或以上
General Insurance Agent 一般保險代理人											
Director/ Manager 董事/經理	2	6 1 1									2 Higher Diploma/ Associate Degree or equivalent 高級文憑/副學士或同等學
Agent 營業員	2	6 1 2									3 Diploma/Higher Certificate/ Certificate or equivalent 文憑/高級證書/證書或同等學歷
	2										4 Hong Kong Diploma of Secondary Education /Matriculation 香港中學文憑/預科
	2										5 Secondary Five or equivalent 中五或同等學歷
	2										6 Below Secondary Five 中五以下
Life Insurance Agent 人壽保險代理人											
For Column (G)											
Code Year(s) of Experience in the Industry 編號 在此行業的年資											
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									A Less than 1 year 少於 1 年
Agency Manager 營業經理	2	6 2 2									B 1 - 2 years 1 至 2 年
Unit Manager/ Agency Supervisor 單位經理/營業主任	2	6 2 3									C Over 2 years - 5 years 多於 2 年至 5 年
Agent 營業員	2	6 2 4									D Over 5 years - 10 years 多於 5 年至 10 年
	2										E Over 10 years 多於 10 年
For Column (H)											
Code Average Monthly Income 編號 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
For Column (I)											
Code Average Age Range 編號 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
	2										
	2										

(* Remarks: Optional
註:可選擇填寫

VOCATIONAL TRAINING COUNCIL
職業訓練局
THE 2015 MANPOWER SURVEY OF THE INSURANCE INDUSTRY
保險業 2015 年人力調查
QUESTIONNAIRE (PART IV – INSURANCE AGENTS)
調查表 (第四部分 – 保險代理人)

For Official Use Only
 此欄毋須填寫

Er. No. _____

Est. No. _____

1. Please provide the following figures in respect of insurance agents of the company in the past twelve months (1.1.2014 to 31.12.2014):

請提供過去 12 個月內 (1.1.2014 至 31.12.2014) 有關 貴公司的保險代理人的下列數字：

- | | | | | | | | |
|--|---|--|--|--|--|--|--|
| (a) No. of insurance agents registered as at 1.1.2014
在 1.1.2014 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> <td style="width: 20px; height: 20px;"></td> </tr> </table>
677 | | | | | | |
| | | | | | | | |
| (b) No. of insurance agents registered as at 31.12.2014
在 31.12.2014 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> <td style="width: 20px; height: 20px;"></td> </tr> </table>
682 | | | | | | |
| | | | | | | | |
| (c) No. of insurance agents newly registered during the past twelve months (1.1.2014 to 31.12.2014)
過去 12 個月內(1.1.2014 至 31.12.2014)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> <td style="width: 20px; height: 20px;"></td> </tr> </table>
687 | | | | | | |
| | | | | | | | |

2. The number of insurance agents who left in the past twelve months (1.1.2014 to 31.12.2014) by reason:

按原因劃分，過去 12 個月內 (1.1.2014 至 31.12.2014) 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 原因	Insurance agents 保險代理人			
(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
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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722

723

724

725

- (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 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
728 |
| (b) Restructure/Closure of Company
公司改組/結業 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
731 |
| (c) Poor performance
工作表現欠佳 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
734 |
| (d) Other reasons
其他原因 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
737 |

Please specify _____
請註明 _____

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740

743

3. The number of internal promotions in the past twelve months (1.1.2014 to 31.12.2014) for insurance agents:
過去 12 個月內 (1.1.2014 至 31.12.2014) 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 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
744 |
| (b) Unit Manager/
Agency Supervisor
單位經理/營業主任 | Agency Manager
營業經理 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
747 |
| (c) Agents/Technical
Representative
營業員/業務代表 | Unit Manager/
Agency Supervisor
單位經理/營業主任 | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
750 |

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此欄毋須填寫

753

4. Please give information on the training expenses of your company for insurance agents from 2013 to 2015.
請提供 貴公司由 2013 年至 2015 年的保險代理人訓練支出情況。

	(a) The training expenses in 2014 as compared with those in 2013 2014 年與 2013 年 的訓練開支的比較		(b) The training budget for 2015 as compared with the training expenses in 2014 2015 年的訓練開支預算 與 2014 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	<input type="checkbox"/> 754	<input type="checkbox"/> 755	<input type="checkbox"/> 756	<input type="checkbox"/> 757
(ii) Increased by 增加				
> 50%	<input type="checkbox"/> 758	<input type="checkbox"/> 759	<input type="checkbox"/> 760	<input type="checkbox"/> 761
>20% - 50%	<input type="checkbox"/> 762	<input type="checkbox"/> 763	<input type="checkbox"/> 764	<input type="checkbox"/> 765
>10% - 20%	<input type="checkbox"/> 766	<input type="checkbox"/> 767	<input type="checkbox"/> 768	<input type="checkbox"/> 769
5% - 10%	<input type="checkbox"/> 770	<input type="checkbox"/> 771	<input type="checkbox"/> 772	<input type="checkbox"/> 773
< 5%	<input type="checkbox"/> 774	<input type="checkbox"/> 775	<input type="checkbox"/> 776	<input type="checkbox"/> 777
(iii) Decreased by 減少				
> 50%	<input type="checkbox"/> 778	<input type="checkbox"/> 779	<input type="checkbox"/> 780	<input type="checkbox"/> 781
>20% - 50%	<input type="checkbox"/> 782	<input type="checkbox"/> 783	<input type="checkbox"/> 784	<input type="checkbox"/> 785
>10% - 20%	<input type="checkbox"/> 786	<input type="checkbox"/> 787	<input type="checkbox"/> 788	<input type="checkbox"/> 789
5% - 10%	<input type="checkbox"/> 790	<input type="checkbox"/> 791	<input type="checkbox"/> 792	<input type="checkbox"/> 793
< 5%	<input type="checkbox"/> 794	<input type="checkbox"/> 795	<input type="checkbox"/> 796	<input type="checkbox"/> 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%	<input type="checkbox"/> 798
>0% - 24%	<input type="checkbox"/> 799
>24% - 49%	<input type="checkbox"/> 800
>49% - 74%	<input type="checkbox"/> 801
>74% - <100%	<input type="checkbox"/> 802
100%	<input type="checkbox"/> 803

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804 805 806 807 808 809

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)

Insurance Agents 保險代理人	Code 編號	Please specify if the suggested type/topic of training is not included in the list of examples provided. 如建議的訓練類別/課題不包括在所提供的例子清單內，請詳細註明。								
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>810</td><td></td><td></td><td></td></tr> </table>					810				_____
810										
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>813</td><td></td><td></td><td></td></tr> </table>					813				_____
813										
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>816</td><td></td><td></td><td></td></tr> </table>					816				_____
816										
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>819</td><td></td><td></td><td></td></tr> </table>					819				_____
819										
	<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td>822</td><td></td><td></td><td></td></tr> </table>					822				_____
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 Knowledge
專業知識

Code 編號	Skills/Knowledge 技能／知識
201	Associate of the Chartered Insurance Institute (ACII)
202	Fellow, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
203	Senior Associate, Australian & New Zealand Institute of Insurance & Finance (ANZIIF)
204	Certified Financial Planner (CFP)
205	Chartered Financial Consultant (ChFC)
206	Chartered 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)
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	Fellow of the Society of Actuaries (FSA)

Professional Knowledge (Cont'd)**專業知識 (續)**

Code 編號	Skills/Knowledge 技能／知識
217	Fellow, Life Management Institute (FLMI)
218	Graduate Diploma of Insurance (GDI)
219	Fellow, Hong Kong Society of Certified Insurance Practitioners (HKCIP)
220	Insurance Financial Planning Course (IFPC)
221	Insurance Institute of Hong Kong (IIHK) Diploma
222	Leadership Fellow (LF)
223	Life Underwriter Training Council Fellow (LUTCF)
224	Professional Diploma in Insurance Programme (PDI)
225	Registered Financial Consultant (RFC)
226	Registered Financial Planner (RFP)
227	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
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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
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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 2015 Manpower Survey of the Insurance Industry 保險業 2015 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 'I') 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 (I) 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 and D 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 各欄所需的資料。

4. Column 'B' - Number of Employees/Insurance Agents/Technical Representatives (TRs) as at 2.1.2015

(B) 欄 — 在 2015 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.

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

5. Column 'C' - Number of Vacancies as at 2.1.2015

(C) 欄 — 在 2015 年 1 月 2 日之空缺額

'Number of Vacancies as at 2.1.2015' refer to those unfilled, immediately available job openings as at 2.1.2015 for which the company is actively trying to recruit.

「在 2015 年 1 月 2 日之空缺數目」指該職位在 2015 年 1 月 2 日仍懸空，須立刻填補而現正積極招聘人員填補。

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

(D) 欄 — 預測在 24 個月後之僱員/保險代理人/業務代表人數

Please fill in the forecast number of employees/insurance agents/technical representatives (TRs) you will be employing for each principal job in the next 24 months. The number given could be more/less than that in Column 'B' if an expansion/a contraction is expected. 請填上 貴公司預測在 24 個月後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。

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

(E) 欄 — 此主要職務基本教育程度的要求

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

請按 (J) 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 (E) 欄內。

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

(F) 欄 — 此主要職務要求專業資格

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

請在 (F) 欄填上 貴公司認為僱員/保險代理人/業務代表是否需要擁有專業資格。

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

(G) 欄 — 在此行業的基本年資要求

Please enter in Column 'G' the appropriate code number as given in Column 'J' 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 (J) 欄所示編號把僱主認為僱員/保險代理人/業務代表需要擁有的在此行業的基本年資要求填入 (G) 欄內。

10. Column 'H' - Average Monthly Income Range

(H) 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 'J' 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:

$$\frac{\text{Total amount of monthly income of all employees/insurance agents/technical representatives performing that principal job}}{\text{Total number of employees/insurance agents/technical representatives performing that principal job}}$$

請根據調查表 (J) 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：

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

11. Column 'I' - Average Age Range

(I) 欄 — 平均年齡

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

請按 (J) 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 (I) 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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主要職務的工作說明目錄

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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	<p>Managing Director/ General Manager/ Chief Executive</p> <p>常務董事／總經理／ 行政總裁</p>	<p>Assumes total management responsibility of the company with other managers/executives as direct subordinates. Formulates company policies and objectives with a view to achieving them. Collects, collates and presents information required by directors. Represents the company in dealing with the government, business concerns and the public.</p> <p>全權負責管理公司，直接管轄各部門經理／行政人員。制訂公司政策，以求達致公司目標。收集、整理及提交董事所需資料。代表公司與政府、商業團體及公眾聯絡。</p>
112	<p>Deputy Managing Director/ Deputy General Manager</p> <p>副常務董事／副總經理</p>	<p>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.</p> <p>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。</p>
113	<p>Assistant General Manager/ Senior Manager</p> <p>助理總經理／高級經理</p>	<p>Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardises operational procedures and systems.</p> <p>負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市場計劃。執行公司政策、簡化及統一運作程序及制度。</p>

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。
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。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
213	<p>Claims Manager</p> <p>賠償經理</p>	<p>Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics.</p> <p>負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及培訓屬下職員。保留及分析統計數字。</p>
214	<p>Marketing/ Account / Servicing Manager</p> <p>市務／客戶／服務經理</p>	<p>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.</p> <p>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。</p>
215	<p>Human Resources/ Training Manager</p> <p>人力資源／培訓經理</p>	<p>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.</p> <p>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。</p>

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
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。
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。

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 / Claims Supervisor 保單服務／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。
314	Marketing Supervisor 市務主任	Assists the Marketing/ Servicing Manager in analysing market potential and conditions. Handles enquiries from existing and prospective clients. Prepares promotion materials. 協助市務／服務經理分析市場潛能及情況。處理客戶的查詢。預備宣傳資料。
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。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
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。
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。

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。
119	- Senior Management Level 高層管理人員級	
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。

**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。

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。

SENIOR MANAGEMENT LEVEL (Continued)		高層管理人員級 (續)
124	Head - Marketing/ Agency Operation 主管 - 市務／營業代理運作	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. Provides services and prepares promotion kits for sales force. Trains and supervises sales force/agents. Appoints brokers and liaises with them. 策劃、協調及執行業務發展策略和市務計劃。進行市場研究。留意及分析各種機會，以拓展業務和提高市場佔有率。為營業人員提供服務，以及製備宣傳套件。培訓及監督營業人員／代理員。聘用經紀，並與他們保持聯絡。
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。

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。
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。

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

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
224	Marketing / Agency Manager 市務 / 營業代理經理	Formulates and implements training programmes for sales agents. Implements and coordinates marketing activities and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and provides services to sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates sales operation and performances of agencies and agents. 制訂及執行培訓方案，培訓業務代理員。執行及協調市場推廣工作，並舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件，並為業務人員及營業員提供服務。根據既定指引，監管各營業處的行政工作。評估推廣方法、營業處的業績及營業員的工作表現。
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。
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。

MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
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。
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。
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。

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

SUPERVISORY LEVEL (Continued) 主任級 (續)		
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。
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。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
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。
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。
OTHERS 其他		
129	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。
822	- Middle Management Level 中層管理人員級	
823	- Supervisory Level 主管級	
529	- Clerical Level 文員級	

OTHERS (Continued) 其他 (續)		
721	Other Supporting Staff 其他輔助員工	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
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。

**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。

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
232	<p>Marketing Manager/Account Manager/Sales Manager/Business Development Manager</p> <p>市務經理／營業經理／客戶經理／業務發展經理</p>	<p>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.</p> <p>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。</p>
233	<p>Claims Manager</p> <p>賠償經理</p>	<p>Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics.</p> <p>負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、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。</p>
234	<p>Accounting Manager</p> <p>會計經理</p>	<p>Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions.</p> <p>管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。</p>

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

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。
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	

OTHERS (Continued) 其他 (續)		
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。

**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。

MIDDLE MANAGEMENT LEVEL (Continued)		中層管理人員級 (續)
242	<p>Marketing Manager/Account Manager Sales Manager/Business Development Manager</p> <p>市務經理／營業經理／客戶經理／業務發展經理</p>	<p>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.</p> <p>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。</p>
243	<p>Claims Manager</p> <p>賠償經理</p>	<p>Investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics.</p> <p>負責調查及批准根據保單提出的索償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、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。</p>
244	<p>Accounting Manager</p> <p>會計經理</p>	<p>Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions.</p> <p>管理會計工作，發展會計及管理程序。監督報表編製工作，以符合監管機構的呈報規定。評估策略性工作，包括合併、收購及業務多元化。</p>

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

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。
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	

OTHERS 其他 (Continued) (續)		
741	Other Supporting Staff 其他輔助員工	<p>Other supporting staff refer to those employees whose activities are not usually specific to insurance, such as secretaries, receptionists, messengers and clerical staff providing general clerical duties such as document processing and operating various office machines.</p> <p>其他輔助員工指一般並非專責保險事務的員工，例如秘書、接待員、信差及執行一般文書職務的文書人員，例如文件處理及操作各種辦公室器材等。</p>

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

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

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。
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。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
352	Client Servicing 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。
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		
	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。
159	- Senior Management Level 高層管理人員級	
259	- Middle Management Level 中層管理人員級	
359	- Supervisory Level 主管級	
559	- Clerical Level 文員級	
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。

**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。

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。
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。

SUPERVISORY LEVEL (Continued)		主任級 (續)
362	Client Servicing 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。

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。
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。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
372	Client Servicing 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		
	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。
179	- Senior Management Level 高層管理人員級	
279	- Middle Management Level 中層管理人員級	
379	- Supervisory Level 主管級	
579	- Clerical Level 文員級	
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。
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。
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。

SUPERVISORY LEVEL (Continued) 主任級 (續)		
382	Client Servicing 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		
	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。
189	- Senior Management Level 高層管理人員級	
289	- Middle Management Level 中層管理人員級	
389	- Supervisory Level 主管級	
589	- Clerical Level 文員級	
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	15	249	319	-	1	671
Deputy Managing Director/ Deputy General Manager	32	18	-	-	-	-	50
Assistant General Manager/ Senior Manager/ Account Director/ Chief Operating Officer	140	42	78	19	-	-	279
Assistant Director/ Divisional Director	-	-	40	-	-	-	40
Other Principal Jobs – Senior Management Level	7	2	13	9	-	8	39
Sub-Total	266	77	380	347	0	9	1 079
MIDDLE MANAGEMENT LEVEL							
Actuarial Manager	10	7	-	-	-	-	17
Reinsurance Manager	19	14	-	-	-	-	33
Underwriting Manager	170	52	-	-	-	-	222
Claims Manager	172	23	32	3	-	-	230
Marketing/ Account/ Servicing Manager	122	32	-	-	-	-	154
Human Resources/ Training Manager	34	14	16	-	-	-	64
Information Technology Manager	36	12	12	1	-	-	61
Accounting Manager	75	13	71	17	5	4	185
Assistant Manager	189	21	1	-	-	-	211
Compliance Manager	15	-	20	25	-	5	65
Senior Account Manager	-	-	62	10	-	-	72
Marketing Manager/Account Manager/Sales Manager/Business Development Manager	-	-	288	-	-	-	288
Marketing Manager/Sales Manager/Insurance Manager	-	-	-	222	32	57	311
Senior Sales Manager/ Senior Insurance Manager	-	-	-	29	-	14	43
Other Principal Jobs – Middle Management Level	23	14	34	25	-	15	111
Sub-Total	865	202	536	332	37	95	2 067

Job Title \ Branch	General Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
<i>SUPERVISORY LEVEL</i>							
Actuarial Supervisor	6	8	-	-	-	-	14
Account Supervisor/ Underwriting Supervisor	534	90	-	1	-	-	625
Policy Services/ Claims Supervisor	269	64	-	7	-	-	340
Marketing Supervisor	107	27	-	-	-	-	134
Accounting Supervisor	92	17	41	18	5	4	177
Assistant Executive/ Supervisor	162	61	5	-	-	-	228
Information Technology Supervisor	104	27	40	8	-	-	179
Claims Supervisor	-	-	57	6	-	-	63
Client Servicing Supervisor	1	-	164	37	-	43	245
Account Supervisor/ Marketing Supervisor/ Insurance Supervisor	-	-	-	45	-	65	110
Other Principal Jobs – Supervisory Level	20	3	27	31	-	59	140
<i>Sub-Total</i>	1 295	297	334	153	5	171	2 255
<i>TECHNICAL REPRESENTATIVE</i>							
Technical Representative	-	-	2 027	1 460	2 853	1 570	7 910
<i>Sub-Total</i>	-	-	2 027	1 460	2 853	1 570	7 910
<i>CLERICAL LEVEL</i>							
Underwriting Clerk/ Claims Clerk	1 089	134	14	12	-	-	1 249
Accounting Clerk	171	38	172	103	5	12	501
Clerical Staff	203	67	548	464	-	22	1 304
Other Principal Jobs – Clerical Level	90	4	17	23	-	36	170
<i>Sub-Total</i>	1 553	243	751	602	5	70	3 224
<i>INSURANCE AGENT</i>							
Director/ Manager Agent	-	-	-	-	-	-	0
	1 666	464	-	-	-	-	2 130
<i>Sub-Total</i>	1 666	464	-	-	-	-	2 130
Grand Total	5 645	1 283	4 028	2 894	2 900	1 915	18 665

Note : Other supporting staff (571 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	15	249	319	-	1	671
副常務董事／副總經理	32	18	-	-	-	-	50
助理總經理／高級經理 客戶總監／營運總監	140	42	78	19	-	-	279
助理總監／業務部門總監	-	-	40	-	-	-	40
其他主要職務-高層管理人員級	7	2	13	9	-	8	39
小計	266	77	380	347	0	9	1 079
中層管理人員級							
精算經理	10	7	-	-	-	-	17
再保險經理	19	14	-	-	-	-	33
核保經理	170	52	-	-	-	-	222
賠償經理	172	23	32	3	-	-	230
市務／客戶／服務經理	122	32	-	-	-	-	154
人力資源／培訓經理	34	14	16	-	-	-	64
資訊科技經理	36	12	12	1	-	-	61
會計經理	75	13	71	17	5	4	185
助理經理	189	21	1	-	-	-	211
合規經理	15	-	20	25	-	5	65
高級客戶經理	-	-	62	10	-	-	72
市務經理／營業經理／客 戶經理／業務發展經理	-	-	288	-	-	-	288
市務經理／營業經理／保 險經理	-	-	-	222	32	57	311
高級營業經理／ 高級保險經理	-	-	-	29	-	14	43
其他主要職務-中層管理人員級	23	14	34	25	-	15	111
Sub-Total	865	202	536	332	37	95	2 067

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
主任級							
精算主任	6	8	-	-	-	-	14
客戶主任 / 核保主任	534	90	-	1	-	-	625
保單服務/賠償主任	269	64	-	7	-	-	340
市務主任	107	27	-	-	-	-	134
會計主任	92	17	41	18	5	4	177
助理主任	162	61	5	-	-	-	228
資訊科技人員	104	27	40	8	-	-	179
賠償主任	-	-	57	6	-	-	63
客戶服務主任	1	-	164	37	-	43	245
客戶主任/市務主任/ 保險主任	-	-	-	45	-	65	110
其他主要職務-主管級	20	3	27	31	-	59	140
小計	1 295	297	334	153	5	171	2 255
業務代表							
業務代表	-	-	2 027	1 460	2 853	1 570	7 910
小計	-	-	2 027	1 460	2 853	1 570	7 910
文員級							
核保文員/賠償文員	1 089	134	14	12	-	-	1 249
會計文員	171	38	172	103	5	12	501
文書人員	203	67	548	464	-	22	1 304
其他主要職務-文員級	90	4	17	23	-	36	170
小計	1 553	243	751	602	5	70	3 224
保險代理人							
董事/經理	-	-	-	-	-	-	0
營業員	1 666	464	-	-	-	-	2 130
小計	1 666	464	-	-	-	-	2 130
總計	5 645	1 283	4 028	2 894	2 900	1 915	18 665

註：並不包括其他輔助員工(571人)。

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

Job Title \ Branch	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
	SENIOR MANAGEMENT LEVEL						
Managing Director/ General Manager/ Chief Executive	53	20	130	1	-	5	209
Chief Actuary	35	31	-	1	-	-	67
Head – Operations	31	24	-	-	-	-	55
Head - Marketing/ Agency Operation	49	37	-	5	-	-	91
Head - Group Benefits Business	7	15	-	-	-	-	22
Head - Finance/ Investment/Treasurer	24	35	-	1	-	-	60
Head - Human Resources/ Training	21	24	-	2	-	-	47
Assistant General Manager/ Account Director/ Chief Operating Officer	-	-	26	-	-	1	27
Other Principal Jobs – Senior Management Level	58	75	1	15	-	-	149
Sub-Total	278	261	157	25	0	6	727
MIDDLE MANAGEMENT LEVEL							
Actuarial Manager	95	127	-	2	-	-	224
Senior Account Manager	-	-	28	10	-	-	38
Underwriting Manager	108	53	-	2	-	-	163
Policy Services/ Claims Manager	82	41	-	2	-	-	125
Marketing/ Agency Manager	235	159	-	-	-	-	394
Senior Sales Manager/ Senior Insurance Manager	-	-	-	-	-	3	3
Group Benefits Business Manager	21	65	-	-	-	-	86
Accounting/Investment Manager	38	48	-	2	-	-	88
Human Resources/ Training Manager	75	82	1	1	-	-	159
Information Technology Manager	98	105	-	1	-	-	204
Claims Manager	-	-	31	-	-	-	31
Accounting Manager	97	34	28	2	-	1	162
Compliance Manager	55	14	9	1	-	-	79
Marketing Manager/ Sales Manager/Business Development Manager	-	-	178	-	-	-	178

Job Title \ Branch	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
MIDDLE MANAGEMENT LEVEL (Continued)							
Marketing Manager/ Sales Manager	-	-	-	5	-	-	5
Marketing Manager/ Sales Manager/ Insurance Manager	-	-	-	-	-	15	15
Other Principal Jobs – Middle Management Level	115	395	10	2	-	-	522
Sub-Total	1 019	1 123	285	30	0	19	2 476
SUPERVISORY LEVEL							
Actuarial Supervisor	116	140	-	7	-	-	263
Underwriting Supervisor	117	61	-	7	-	-	185
Policy Services/ Claims Supervisor	329	98	-	3	-	-	430
Claims Supervisor	-	-	2	2	-	-	4
Client Servicing Supervisor	-	-	82	10	-	14	106
Marketing/ Agency Supervisor	327	107	-	2	-	-	436
Group Benefits Business Supervisor	48	89	-	1	-	-	138
Accounting/ Investment Supervisor	57	99	-	1	-	-	157
Account Supervisor/ Marketing Supervisor/ Insurance Supervisor	-	-	-	2	-	14	16
Human Resources/ Training Supervisor	75	49	-	2	-	-	126
Accounting Supervisor	86	47	14	4	-	4	155
Information Technology Supervisor	225	293	5	15	-	-	538
Other Principal Jobs –Supervisory Level	207	178	24	13	-	-	422
Sub-Total	1 587	1 161	127	69	0	32	2 976
TECHNICAL REPRESENTATIVE							
Technical Representative	-	-	1 441	213	76	1 106	2 836
Sub-Total	-	-	1 441	213	76	1 106	2 836
CLERICAL LEVEL							
Accounting Clerk	74	28	73	-	-	-	175
Clerical Staff	334	345	300	-	-	38	1 017
Other Principal Jobs – Clerical Level	277	32	22	1	-	-	332
Sub-Total	685	405	395	1	0	38	1 524

Job Title \ Branch	Life Insurer	Composite Insurer	Broker	Company Agency - Insurance	Company Agency - Alternative Distribution	Bancassurer	Total
INSURANCE AGENT							
Agency Director/ District Director/ Regional Director/ Senior Agency Manager	318	150	-	-	-	-	468
Agency Manager	679	542	-	-	-	-	1 221
Unit Manager/ Agency Supervisor	4 082	1 401	-	-	-	-	5 483
Agent	15 354	8 802	-	-	-	-	24 156
Sub-Total	20 433	10 895	0	0	0	0	31 328
Grand Total	24 002	13 845	2 405	338	76	1 201	41 867

Note : Other supporting staff (1 306 persons) not included.

人壽保險業僱員人數(按門類及主要職務劃分)

職稱 \ 門類	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	53	20	130	1	-	5	209
總精算師	35	31	-	1	-	-	67
主管 - 營運	31	24	-	-	-	-	55
主管 - 市務／營業代理運作	49	37	-	5	-	-	91
主管 - 團體福利業務	7	15	-	-	-	-	22
主管 - 財務／投資／司庫	24	35	-	1	-	-	60
主管 - 人力資源／培訓	21	24	-	2	-	-	47
助理總經理／客戶總監／ 營運總監	-	-	26	-	-	1	27
其他主要職務-高層管理人員級	58	75	1	15	-	-	149
小計	278	261	157	25	0	6	727
中層管理人員級							
精算經理	95	127	-	2	-	-	224
高級客戶經理	-	-	28	10	-	-	38
核保經理	108	53	-	2	-	-	163
保單服務／賠償經理	82	41	-	2	-	-	125
市務／營業代理經理	235	159	-	-	-	-	394
高級營業經理／高級保險經理	-	-	-	-	-	3	3
團體福利業務經理	21	65	-	-	-	-	86
財務／投資經理	38	48	-	2	-	-	88
人力資源／培訓經理	75	82	1	1	-	-	159
資訊科技經理	98	105	-	1	-	-	204
賠償經理	-	-	31	-	-	-	31
會計經理	97	34	28	2	-	1	162
合規經理	55	14	9	1	-	-	79
市務經理／營業經理／ 業務發展經理	-	-	178	-	-	-	178

職稱 \ 門類	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)							
市務經理／營業經理	-	-	-	5	-	-	5
市務經理／營業經理／ 保險經理	-	-	-	-	-	15	15
其他主要職務-中層管理人員級	115	395	10	2	-	-	522
小計	1 019	1 123	285	30	0	19	2 476
主任級							
精算主任	116	140	-	7	-	-	263
核保主任	117	61	-	7	-	-	185
保單服務／賠償主任	329	98	-	3	-	-	430
賠償主任	-	-	2	2	-	-	4
客戶服務主任	-	-	82	10	-	14	106
市務／營業代理主任	327	107	-	2	-	-	436
團體福利業務主任	48	89	-	1	-	-	138
財務／投資主任	57	99	-	1	-	-	157
客戶主任／市務主任／ 保險主任	-	-	-	2	-	14	16
人力資源／培訓主任	75	49	-	2	-	-	126
會計主任	86	47	14	4	-	4	155
資訊科技人員	225	293	5	15	-	-	538
其他主要職務-主管級	207	178	24	13	-	-	422
小計	1 587	1 161	127	69	0	32	2 976
業務代表							
業務代表	-	-	1 441	213	76	1 106	2 836
小計	-	-	1 441	213	76	1 106	2 836
文員級							
會計文員	74	28	73	-	-	-	175
文書人員	334	345	300	-	-	38	1 017
其他主要職務-文員級	277	32	22	1	-	-	332
小計	685	405	395	1	0	38	1 524

職稱 \ 門類	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
保險代理人							
營業總監／區域總監／ 高級營業經理	318	150	-	-	-	-	468
營業經理	679	542	-	-	-	-	1 221
單位經理／營業主任	4 082	1 401	-	-	-	-	5 483
營業員	15 354	8 802	-	-	-	-	24 156
小計	20 433	10 895	0	0	0	0	31 328
總計	24 002	13 845	2 405	338	76	1 201	41 867

註：並不包括其他輔助員工 (1 306) 。

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		Principles & Practice of Management
	2		Problem Solving and Decision Making
	4		Strategic Management
	4		Risk Management
Supervisors	1	Management/ Executive	Dealing with Conflict
	1	Generic Skills	Presentation Skills
	3	Management/ Executive	Leadership
	4		Problem Solving and Decision Making
	4		Risk Management
	4		Time Management
Clerical Staff	1	Generic Skills	English Writing
	2		Spoken English
	3		IT Enabling Systems
	4	Management/ Executive	Problem Solving and Decision Making
	4	Generic Skills	Stress Management
	4	Management/ Executive	Time Management
	4	Professional Knowledge	Fellow, Life Management Institute (FLMI)
	4	Basic Job-related Knowledge	Life Insurance
	4	Generic Skills	Presentation Skills
	4		Interpersonal Skills
	4		Customer Psychology
4			
Technical Representatives	Not Applicable		
Insurance Agents	1	Management/ Executive	Stress Management
	1		Time Management
	1	Basic Job-related Knowledge	Life Insurance
	1		Financial Planning
	5	Management/ Executive	Motivation
	5	Basic Job-related Knowledge	General Insurance
	5		MPF
	5		Investment Planning
	5	Generic Skills	Marketing/Selling Skills

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
	2		Strategic Management
	3		Coaching & Counseling
	4		Risk Management
	4	Basic Job-related Knowledge	General Insurance
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2	Management/ Executive	Coaching & Counseling
	3		Time Management
	4	Generic Skills	English Writing
	5	Management/ Executive	Problem Solving and Decision Making
	5		Leadership
5	Basic Job-related Knowledge	Law Relating to Insurance	
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	English Writing
	3	Basic Job-related Knowledge	Law Relating to Insurance
	4		Reinsurance
	4	Generic Skills	Basic Accounting
Technical Representatives	Not Applicable		
Insurance Agents	1	Basic Job-related Knowledge	General Insurance

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2		Strategic Management
	2		Crisis Management
	2		Leadership
	2		Team Building
	2		Implementing Change
Supervisors	1	Management/ Executive	Principles & Practice of Management
	1		Problem Solving and Decision Making
	1		Risk Management
	1		Leadership
	1		Coaching & Counseling
	1		Time Management
	1	Generic Skills	English Writing
Clerical Staff	1	Basic Job-related Knowledge	General Insurance
	2	Generic Skills	Effective Communication Skills
	3	Professional Knowledge	Fellow of the Society of Actuaries (FSA)
	3		Fellow, HK Society of Cert. Ins P (HKCIP)
	3	Basic Job-related Knowledge	Life Insurance
	3		Law Relating to Insurance
	3		Reinsurance
	3	Generic Skills	English Writing
	3		Chinese Writing
	3		Putonghua
	3		Use of Computer
	3		Presentation Skills
Technical Representatives	Not Applicable		
Insurance Agents	1	Basic Job-related Knowledge	General Insurance
	1		Life Insurance
	1	Generic Skills	Effective Communication Skills
	1		Marketing/Selling Skills
	1		Interpersonal Skills

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2		Strategic Management
	3		Problem Solving and Decision Making
	4		Crisis Management
	5		Principles & Practice of Management
Supervisors	1	Basic Job-related Knowledge	General Insurance
	1		Life Insurance
	3	Management/ Executive	Time Management
	4		Problem Solving and Decision Making
	5	Basic Job-related Knowledge	MPF
	5		Law Relating to Insurance
Clerical Staff	1	Generic Skills	Use of Computer
	2		Putonghua
	3		English Writing
	4		Spoken English
	5		IT Enabling Systems
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2		Law Relating to Insurance
	3		Life Insurance
	4		Investment Planning
	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	Marketing Management
	4		Principles & Practice of Management
	5		Strategic Management
Supervisors	1	Basic Job-related Knowledge	General Insurance
	2		Law Relating to Insurance
	3	Management/ Executive	Problem Solving and Decision Making
	4		Principles & Practice of Management
	4	Generic Skills	Effective Communication Skills
Clerical Staff	1	Generic Skills	English Writing
	2	Basic Job-related Knowledge	General Insurance
	3		Law Relating to Insurance
	4	Generic Skills	Use of Computer
	5		Basic Accounting
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2		Law Relating to Insurance
	3	Generic Skills	Customer Psychology
	4		Telemarketing Skills
	5		Interpersonal 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	1	Basic Job-related Knowledge	General Insurance
	1		Law Relating to Insurance
	3	Management/ Executive	Problem Solving and Decision Making
	3		Human Resources Management
Supervisors	1	Management/ Executive	Quality Management
	1		Dealing with Conflict
Clerical Staff	1	Generic Skills	English Writing
Technical Representatives	1	Basic Job-related Knowledge	General Insurance
	2		Law Relating to Insurance
	3	Generic Skills	Effective Communication Skills
	4		Interpersonal Skills
	5		Presentation Skills
Insurance Agents	Not Applicable		

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

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
Managerial Staff	1	Management/ Executive	Risk Management
	2		Time Management
	2	Basic Job-related Knowledge	General Insurance
	4	Management/ Executive	Strategic Management
	4		Marketing Management
	4		Leadership
	4	Basic Job-related Knowledge	Life Insurance
4	Law Relating to Insurance		
Supervisors	1	Management/ Executive	Quality Management
	1		Time Management
	1	Basic Job-related Knowledge	Investment-linked Insurance
	4	Management/ Executive	Risk Management
	4	Basic Job-related Knowledge	General Insurance
4	Generic Skills	Interpersonal Skills	
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	General Insurance
	2		Law Relating to Insurance
	3		Life Insurance
	3	Generic Skills	Marketing/Selling Skills
	5	Basic Job-related Knowledge	Investment-linked Insurance
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	領導才能
	2		管理理論與實務
	2		解決困難及決策
	4		策略管理
	4		風險管理
主任級	1	管理／行政	處理衝突
	1	通用技能	表達技巧
	3	管理／行政	領導才能
	4		解決困難及決策
	4		風險管理
4	時間管理		
文員級	1	通用技能	英文書寫
	2		英語會話
	3		資訊科技系統
	4	管理／行政	解決困難及決策
	4	通用技能	壓力處理
	4	管理／行政	時間管理
	4	專業知識	Fellow, Life Management Institute (FLMI)
	4	基本業務知識	人壽保險
	4	通用技能	表達技巧
	4		人際關係技巧
4		顧客心理	
業務代表	不適用		
保險代理人	1	管理／行政	壓力處理
	1		時間管理
	1	基本業務知識	人壽保險
	1		財務策劃
	5	管理／行政	激勵
	5		一般保險
	5	基本業務知識	強制性公積金
	5		投資策劃
5	通用技能	市場推廣／銷售技巧	

表乙: 五大最熱門訓練類別/課題 (一般保險承保公司)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
經理級	1	管理/行政	領導才能
	2		策略管理
	3		訓練及輔導下屬
	4		風險管理
	4	基本業務知識	一般保險
主任級	1	基本業務知識	一般保險
	2	管理/行政	訓練及輔導下屬
	3		時間管理
	4	通用技能	英文書寫
	5	管理/行政	解決困難及決策
	5		領導才能
5	基本業務知識	與保險有關之法律	
文員級	1	基本業務知識	一般保險
	2	通用技能	英文書寫
	3	基本業務知識	與保險有關之法律
	4		再保險
	4	通用技能	基本會計
業務代表	不適用		
保險代理人	1	基本業務知識	一般保險

表丙:五大最熱門訓練類別／課題 (綜合保險公司)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
經理級	1	管理／行政	風險管理
	2		策略管理
	2		危機管理
	2		領導才能
	2		團隊之建立
	2		推行變革
主任級	1	管理／行政	管理理論與實務
	1		解決困難及決策
	1		風險管理
	1		領導才能
	1		訓練及輔導下屬
	1		時間管理
	1	通用技能	英文書寫
文員級	1	基本業務知識	一般保險
	2	通用技能	有效溝通技巧
	3	專業知識	Fellow of the Society of Actuaries (FSA)
	3		Fellow, HK Society of Cert. Ins P (HKCIP)
	3	基本業務知識	人壽保險
	3		與保險有關之法律
	3		再保險
	3	通用技能	英文書寫
	3		中文書寫
	3		普通話
	3		基本電腦應用
3	表達技巧		
業務代表	不適用		
保險代理人	1	基本業務知識	一般保險
	1		人壽保險
	1	通用技能	有效溝通技巧
	1		市場推廣／銷售技巧
	1		人際關係技巧

表丁: 五大最熱門訓練類別／課題 (保險經紀人公司)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
經理級	1	管理／行政	風險管理
	2		策略管理
	3		解決困難及決策
	4		危機管理
	5		管理理論與實務
主任級	1	基本業務知識	一般保險
	1		人壽保險
	3	管理／行政	時間管理
	4		解決困難及決策
	5	基本業務知識	強制性公積金
	5		與保險有關之法律
文員級	1	通用技能	基本電腦應用
	2		普通話
	3		英文書寫
	4		英語會話
	5		資訊科技系統
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		人壽保險
	4		投資策劃
	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))

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
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	市場管理
	4		管理理論與實務
	5		策略管理
主任級	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	解決困難及決策
	4		管理理論與實務
	4	通用技能	有效溝通技巧
文員級	1	通用技能	英文書寫
	2	基本業務知識	一般保險
	3		與保險有關之法律
	4	通用技能	基本電腦應用
	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	顧客心理
	4		電話銷售技巧
	5		人際關係技巧
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))

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
經理級	1	基本業務知識	一般保險
	1		與保險有關之法律
	3	管理/行政	解決困難及決策
	3		人力資源管理
主任級	1	管理/行政	優質服務管理
	1		處理衝突
文員級	1	通用技能	英文書寫
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	有效溝通技巧
	4		人際關係技巧
	5		表達技巧
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)

Job Level	Frequency to be Chosen (1 to 5, 1 is chosen by companies most frequently)	Category	Types/Topics of Training
經理級	1	管理/行政	風險管理
	2		時間管理
	2	基本業務知識	一般保險
	4	管理/行政	策略管理
	4		市場管理
	4		領導才能
	4	基本業務知識	人壽保險
4		與保險有關之法律	
主任級	1	管理/行政	優質服務管理
	1		時間管理
	1	基本業務知識	投資相連保險
	4	管理/行政	風險管理
	4	基本業務知識	一般保險
	4	通用技能	人際關係技巧
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	一般保險
	2		與保險有關之法律
	3		人壽保險
	3	通用技能	市場推廣/銷售技巧
	5	基本業務知識	投資相連保險
保險代理人		不適用	