

2005 MANPOWER SURVEY REPORT

INSURANCE INDUSTRY

保險業

二零零五年人力調查報告

INSURANCE TRAINING BOARD

VOCATIONAL TRAINING COUNCIL

職業訓練局

保險業訓練委員會

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The 2005 Manpower Survey Report of the Insurance Industry

Executive Summary

INTRODUCTION

1. The Insurance Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 12th biennial manpower survey of the insurance industry from 2nd November 2005 to 30th November 2005. Follow-up fieldwork was completed at the end of March 2006 and full sets of tabulations were available from the C&SD by the end of May 2006.

Purpose of the Survey

2. The survey was conducted with the following objectives:
- (a) to identify the number of insurance employees and insurance intermediaries¹;
 - (b) to forecast the likely growth of the industry in terms of manpower and training between 2005 and 2006;
 - (c) to obtain views on the minimum requirement of education/qualification of insurance employees and intermediaries; and
 - (d) to collect information on the training needs of insurance employees, insurance agents and technical representatives² (TRs).

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

² A technical representative of an insurance agent is a person (not being an insurance subagent) who provides advice to a policy holder or potential policy holder on insurance matters for such insurance agent, or arrange contracts of insurance in or from Hong Kong on behalf of that insurance agent.

3. The information collected would enable the Insurance Training Board and other course providers to formulate training activities to help practitioners fulfill the various statutory training requirements and enhance the professionalism of the insurance industry.

Scope of the Survey

4. Similar to the survey conducted in 2003, this survey covered life insurance, general insurance and composite insurance companies, insurance intermediaries which include insurance brokers and insurance company agents registered with the Insurance Agents Registration Board (IARB), and bancassurers (i.e. banks selling insurance) who are included for the first time as a new stratum. Stratified random sampling was then used to select a sample, which consisted of 717 companies.

5. The 717 surveyed establishments comprised 180 insurers (47 life insurers, 114 general insurers and 19 composite insurers), 183 insurance brokers, 306 insurance company agents and 48 bancassurers. Among the sampled insurance company agents, 140 engaged in insurance business, 166 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with employees providing insurance services or handling insurance related matters and registered with the IARB). The Insurance Training Board estimated that this manpower survey covered most part of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies and educational institutions which might have ancillary services related to insurance but were excluded in this survey. The data presented below have been grossed up statistically to give an overall picture of the manpower situation of the insurance industry.

Survey Findings

Total Workforce

6. The survey reveals that in November 2005, the insurance industry had a workforce of 47 803 people the distribution of which is given in Table 1 below:

Table 1 : Workforce in the Insurance Industry in November 2005

	General Insurance	Life Insurance	Total
Insurance employees	8 337	7 347	15 684
Insurance agents/TRs	3 715	25 164	28 879
Supporting staff	1 283	1 957	3 240
Total	13 335	34 468	47 803

Manpower Changes in Total Workforce between 2003 and 2005

7. The total workforce of the insurance industry had increased substantially from 45 030 persons in 2003 to 47 803 in 2005, or 6.2% over the 2-year period. The number of officers had increased by 1 704, or 28.8%, from 5 835 in 2003 to 7 539 in 2005, whilst the manpower in the senior management level had decreased by 183, or 15%, from 1 223 in 2003 to 1 040 in 2005. The manpower changes of insurance workforce by job level in the insurance industry between 2003 and 2005 are given in Diagrams 1 and 2 respectively.

Diagram 1: Manpower Changes of Insurance Workforce between 2003 and 2005

Number of Persons

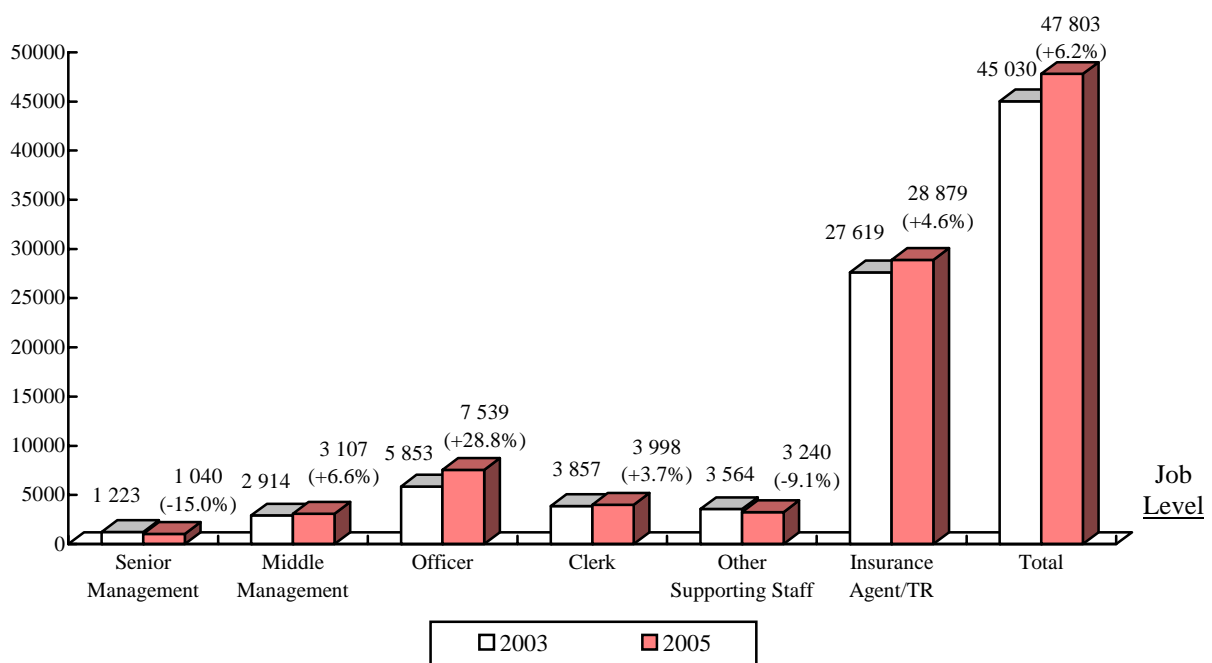
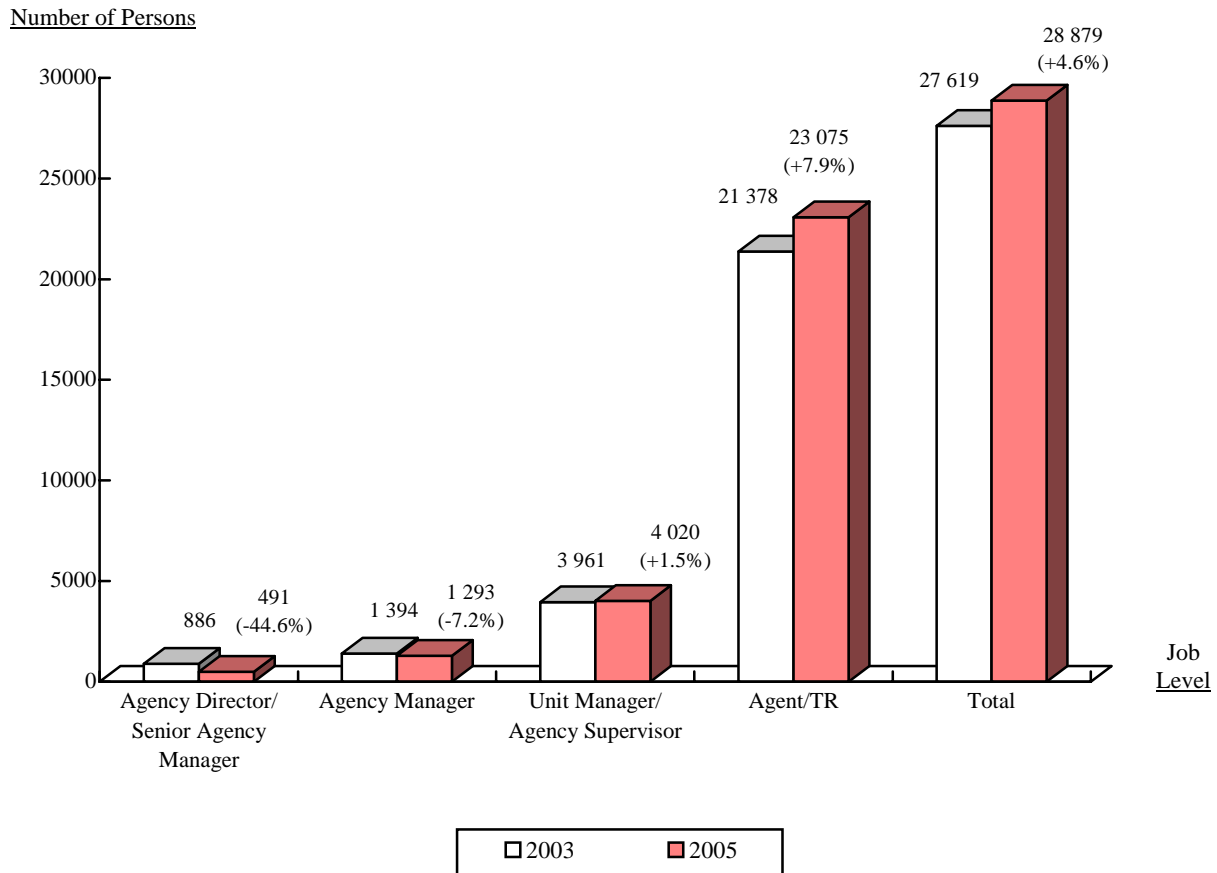


Diagram 2: Manpower Changes of Total (General and Life) Insurance Agents/TRs between 2003 and 2005



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

8. As shown in Diagram 2, the most significant change in the total manpower of general and life insurance agents/TRs during 2003-2005 was the decrease in the number of agency directors/senior agency managers from 886 in 2003 to 491 in 2005, i.e. 395 people or 44.6%.

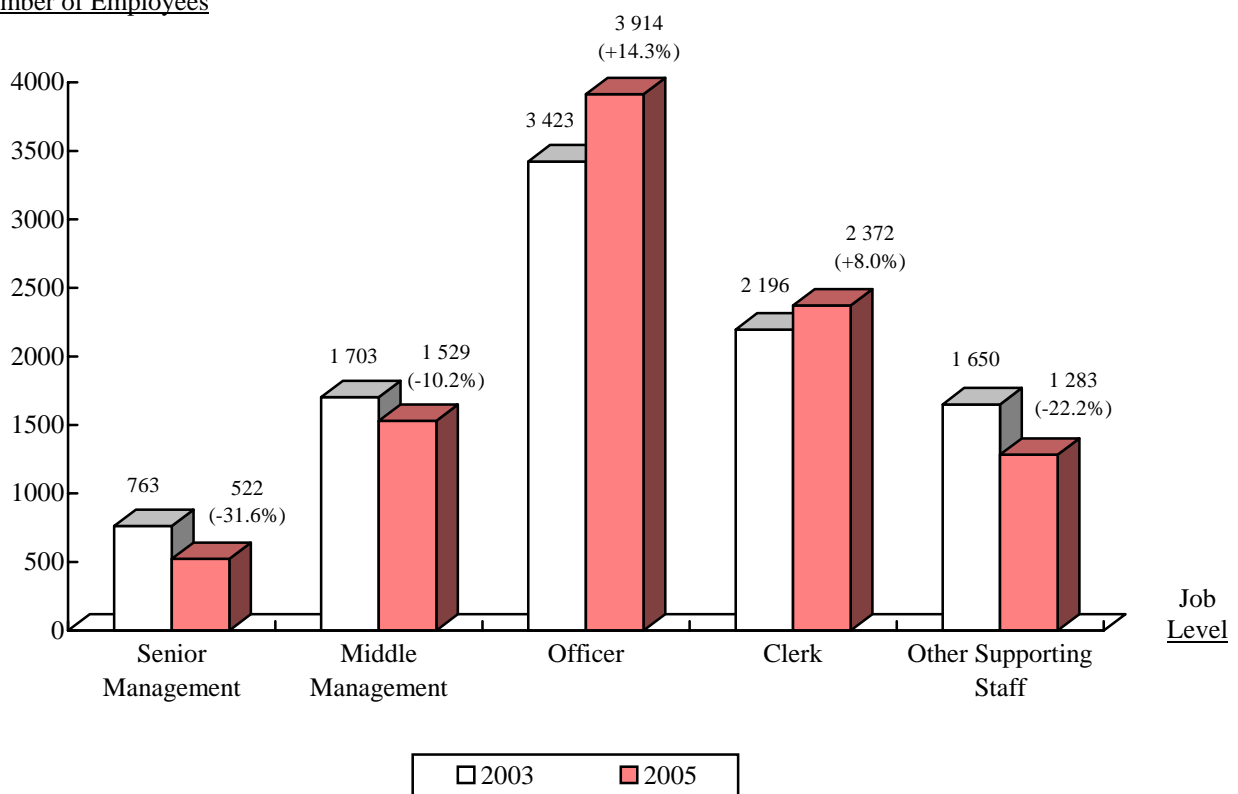
THE GENERAL INSURANCE SECTOR

Manpower Changes between 2003 and 2005

9. The manpower changes of employees in the general insurance sector by job level over the 2-year period are summarized in Diagram 3 below. The numbers of employees had decreased at the senior management level, the middle management level and the other supporting staff level. Employees at the officer and the clerk level had increased. It seemed that during the low business period, the need for manpower had decreased. Employers had adopted various measures to reduce costs, and cutting the senior management and middle management staff seemed to be the popular solution. Among the different branches, brokers had reduced their staffs at all levels. The officers and clerks had to take up additional duties from those who had left the general insurance sector. They had to be more competent and professional to cope with the new challenges and provide better service to clients.

Diagram 3: Manpower Changes of Insurance and Non-insurance Employees between 2003 and 2005 in the General Insurance Sector

Number of Employees



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

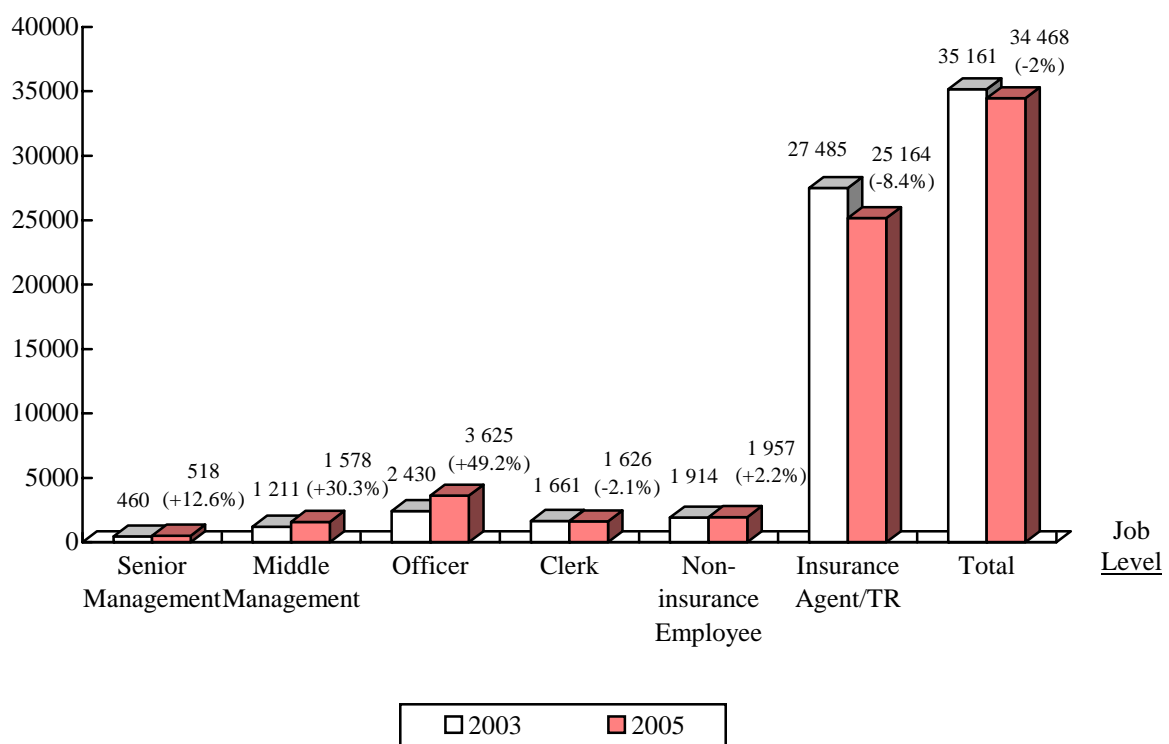
THE LIFE INSURANCE SECTOR

Manpower Changes in Life Insurance Workforce between 2003 and 2005

10. The manpower changes of workforce by job level over the 2-year period are summarized in Diagram 4 below. The manpower in 2005 had increased significantly in the middle management level (an increase of 367 people or 30.3%) and officer level (an increase of 1 195 people or 49.2%) whilst the number of insurance agents/TRs had shown a decrease of 2 321 persons, or 8.4% relative to 2003. Insurers, brokers and company agents had employed more officers to provide insurance services to their clients.

Diagram 4: Manpower Changes of Insurance Workforce between 2003 and 2005 in the Life Insurance Sector

Number of Persons



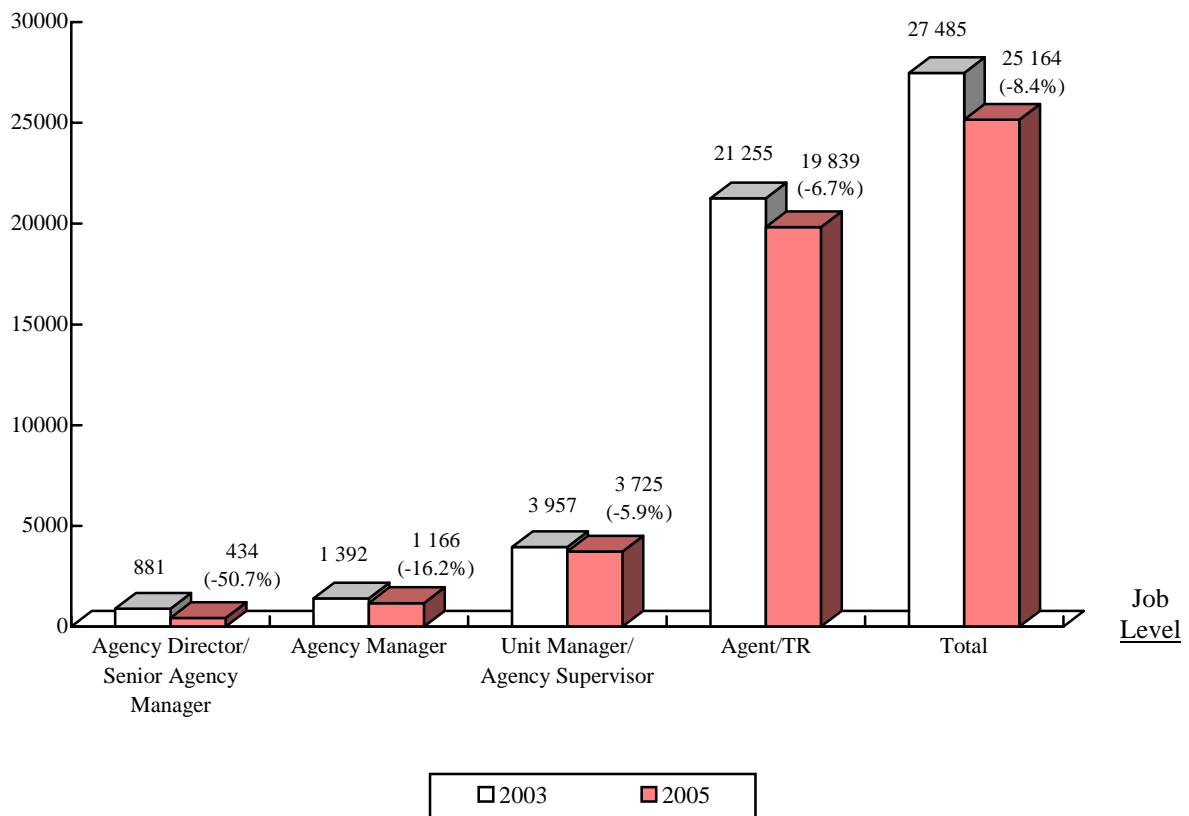
Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

Manpower Changes of Life Insurance Agents Between 2003 and 2005

11. With reference to Diagram 5 below, the total number of life insurance agents/TRs had decreased by 2 321, or 8.4% from 27 485 persons in 2003 to 25 164 persons in 2005. Manpower at all levels had also decreased. More significantly, the number of agency director/senior agency manager had decreased by 447 people, or 50.7% from 881 in 2003 to 434 in 2005. The number of agency managers had also decreased by 226 people, or 16.2%, from 1 392 in 2003 to 1 166 in 2005. These reductions had occurred probably because the life insurance industry is undergoing a consolidation process heading for a higher degree of professionalism. New entrants might find it difficult to meet the more stringent licensing requirements whilst some senior practitioners might not be able to survive the business targets set by some companies.

Diagram 5: Manpower Changes of Life Insurance Agents/TRs between 2003 and 2005

Number of Persons



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

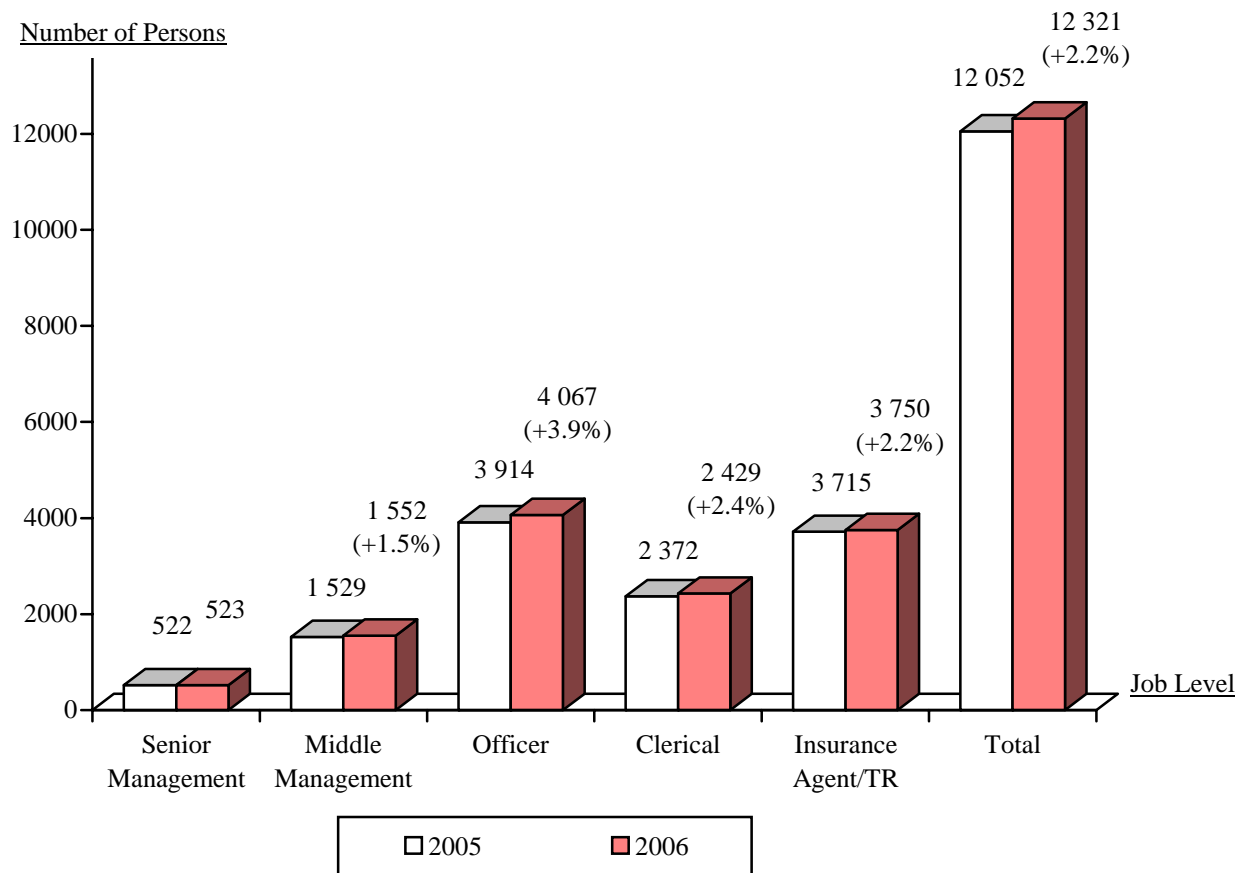
VACANCIES AND MANPOWER FORECAST

General Insurance Sector

12. Employers had reported a total of 186 vacancies in this survey (1.5% of total 12 052 general insurance employees and insurance agents in 2005) which are 30.1% higher than the 143 vacancies reported in 2003. The major increase was in the number of vacant posts for officers (86 or 46.2% of the total 186 vacancies).

13. Employers had also forecast a moderate growth of 269 persons in 2006, or 2.2% of the total 12 052 general insurance employees and insurance agents/TRs in 2005. The figures might indicate that employers tended to be optimistic about the economic performance in the next 12 months and would increase manpower to cope with more business activities. The Insurance Training Board considers that the employers' one-year forecast at the date of survey on the additional manpower in the following 12 months should be realistic. The distribution of forecast additional manpower by job level is summarized in Diagram 6 below:

Diagram 6 : Employers' Forecast Increase of General Insurance Employees and Insurance Agents/TRs by Job Level between 2005 and 2006



Life Insurance Sector

14. Employers had reported a total of 1 966 vacancies including 181 for life insurance employees and 1 785 vacancies for life insurance agents/TRs at different levels. This showed a significant increase in manpower demand compared with the 94 vacancies for life insurance employees and 1 733 vacancies for life insurance agents reported in 2003. Apparently, employers wish to further expand their sales force.

15. As shown in diagram 7 below, employers had also forecast a growth of 3 813 persons in 2006, which included 181 persons of life insurance employees and 3 632 insurance agents/TRs. Insurance agents at various levels would be in demand. As shown in Diagram 8 below, it was forecast that the number of agents/TRs would increase by 17% to 23 218 in 2006. Agency director/senior agency manager were also forecast to increase by 3.2% to 448 in 2006.

Diagram 7 : Employers' Forecast Increase of Insurance Employees and Insurance Agents/TRs by Job Level in the Life Insurance Sector between 2005 and 2006

Number of Persons

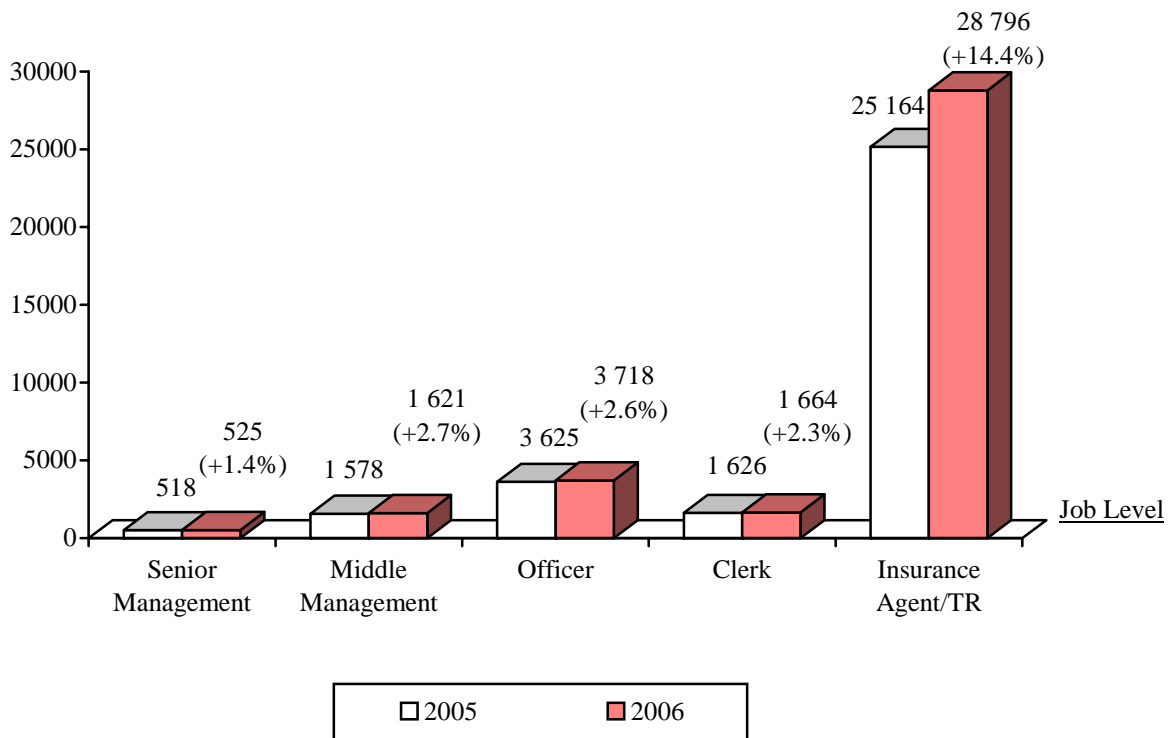
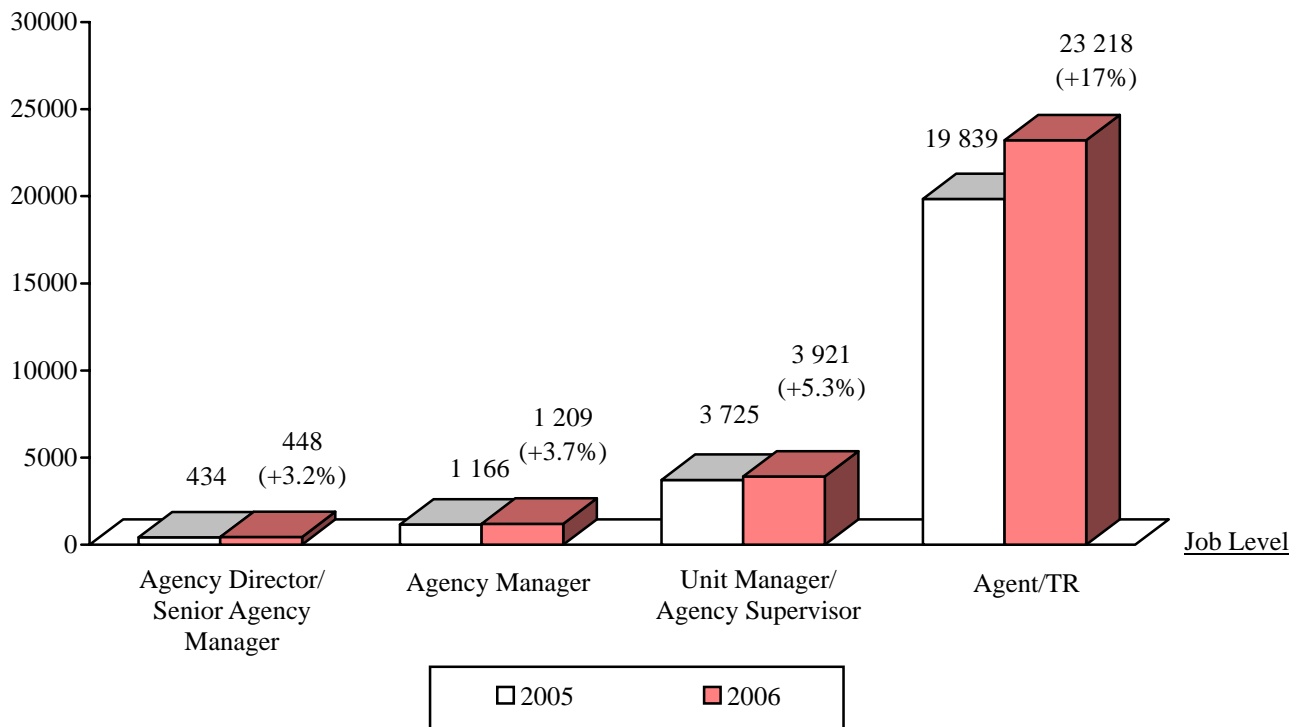


Diagram 8 : Forecast Increase of Life Insurance Agents/TRs by Job Level between 2005 and 2006

Number of Persons



16. Employers forecast that more front-line marketing people with adequate back-office support would be required for expansion of business. The 3 principal jobs that would have the highest growth in 2006 were as follows:

<u>Life Insurance Sector</u>	<u>No. of Insurance Agents/TR (%)*</u>
Agent/TR	3 379 (13.4)
Unit Manager/Agency Supervisor	196 (0.8)
Agency Manager	43 (0.2)

* As percentage of the total number of 25 164 insurance agents/TRs in the life insurance sector.

17. Optimism of employers' 2005 forecast relative to that in 2003 is probably due to the anticipated continuous positive business trend in 2005 - 2006. The Insurance Training Board agrees that the employers' forecast on the additional life insurance manpower in the following 12 months was reasonable and realistic.

Minimum Education/Qualification Requirement

18. Employers generally accepted that their insurance employees should possess professional qualifications/university degree/advanced level/diploma/certificate, and their agents to be secondary 5 school leavers.

TRAINING NEEDS

Training Needs of the General Insurance Workforce in the next 12 Months

19. Table 2 below shows the estimated training requirements of employees/insurance agents/TRs (in terms of man-times³) in the general insurance sector in the next 12 months. In terms of level, the officers would require the most training places. In terms of branch, the bancassurers would require the most training followed by the general insurers.

Table 2 : Estimated Training Requirements of Employees/
Insurance Agents/TRs (in Terms of Man-Times)
in the General Insurance Sector in the Next 12 Months

	Managerial	Officer	Clerical	Insurance Agent/TR	Total
General Insurers	474	679	638	3 015	4 806
Composite Insurers	89	233	169	295	786
Brokers	576	868	289	427	2 160
Company Agents - Insurance	485	2 467	503	154	3 609
Company Agents - Alternative distribution	36	1 250	100	-	1 386
Bancassurer	1 725	3 192	2 073	-	6 990
Total	3 385	8 689	3 772	3 891	19 737

³ This refers to the estimated number of training programme(s) that an employee will need to take during the period. For instance, if 1 employee is estimated to take 2 training programmes in the next 12 months, the estimated training requirement in man-times will be 2.

Most Preferred Types of Training of the General Insurance Workforce

20. The five most preferred types of training for the general insurance staff were:

- (i) General Insurance (11 918 places or 19.4% of total requirements);
- (ii) Life Insurance (4 927 places or 8% of total requirements);
- (iii) MPF (3 951 places or 6.4% of total requirements);
- (iv) Investment-linked Insurance (3 748 places or 6.1% of total requirements); and
- (v) Business Communications (English) (2 943 places or 4.8% of total requirements).

The Most Preferred Duration of Training Sessions in the General Insurance Sector

21. In the general insurance sector, more than 30% of respondents preferred a training duration of 2-3 days, followed by 27% of respondents who preferred training sessions on modular basis.

Training Needs of the Life Insurance Workforce in the Next 12 Months

22. Table 3 below shows the estimated training requirements (in terms of man-times) of employees/ insurance agents/TRs in the life insurance sector in the next 12 months. The insurance agents/TRs would require most training, followed by officers.

Table 3 : Estimated Training Requirements of Employees/
Insurance Agents/TRs (in Terms of Man-Times)
in the Life Insurance Sector in the Next 12 Months

	Managerial	Officer	Clerical	Insurance Agent/TR	Total
Life Insurers	309	446	171	3 527	4 453
Composite Insurers	620	1 260	43	11 302	13 225
Brokers	385	853	127	884	2 249
Company Agents - Insurance	87	443	26	200	756
Company Agents - Alternative distribution	4	59	-	-	63
Bancassurer	217	782	120	-	1 119
Total	1 622	3 843	487	15 913	21 865

Most Preferred Types of Training of the Life Insurance Workforce

23. The five major topics identified as the most preferred types of training for staff in the life insurance sector were:

- (i) Investment-linked Insurance (11 794 places or 15.4% of total requirements);
- (ii) Financial Planning (9 336 places or 12.2% of total requirements);
- (iii) Life Office Management Association (LOMA) (9 313 places or 12.2% of total requirements);
- (iv) Certified Financial Planner (CFP) (8 874 places or 11.6% of total requirements); and
- (v) Life Insurance (6 449 places or 8.4% of total requirements).

The Most Preferred Duration of Training Sessions
in the Life Insurance Sector

24. More than 56% of respondents indicated that a training duration of one day would be preferred, followed by 27.4% of respondents who preferred training sessions on modular basis.

Estimated Percentage of Training Required from External Course Providers

25. Both brokers and company agents indicated their great reliance (with majority indicating 100% reliance) on training provided by external course providers. Therefore, course providers should target at these people and provide them with tailor-made courses.

Licensing and Registration with the Securities and Futures Commission (SFC)

26. In view of the emergence of a new branch of employees under the name of Wealth Financial Planners, rising training needs of this branch are expected in the near future. As shown in Table 4 below, insurance brokers, company agents and bancassurers were the major organizations licensed by or registered with the SFC for selling or advising on investment products. Their involvements in Type 1, Type 4 and Type 9 activities are regulated by the SFC.

Table 4 : Number of Insurance Organizations Licensed by or Registered with the SFC

	Whether licensed or registered			
	Yes	No	Unspecified	All
Life Insurers	-	28	5	33
General Insurers	-	70	5	75
Composite Insurers	2	10	4	16
Brokers	65	215	4	284
Company Agents - Insurance	30	984	5	1 019
Company Agents - Alternative distribution	5	491	2	498
Bancassurers	23	9	2	34
All	125	1 807	27	1 959

27. As indicated in Table 5 below, the majority of TRs registered with the SFC to carry out regulated activities were from bancassurers.

Table 5 : Number of Registered Technical Representatives (TRs) and Their Involvement in SFC Regulated Activities

	Number of Registered TRs	Number of TRs registered with the SFC to carry out the regulated activities		
		At Present	Estimate in the next 12 months	Percentage change
Life Insurers	5 879	-	-	N.A.
General Insurers	3 442	-	-	N.A.
Composite Insurers	13 920	1 300	1 429	9.92%
Brokers	2 481	751	897	19.44%
Company Agents - Insurance	2 664	30	30	0.00%
Company Agents - Alternative distribution	936	109	119	9.17%
Bancassurers	11 735	10 278	10 355	0.75%
All	41 057	12 468	12 830	2.90%

Travel Insurance Agents

28. The Office of the Commissioner of Insurance had added in 2006 a new category of insurance agents called “travel insurance agents” to the regulatory system. Travel agents and their staff members should equip themselves with adequate insurance-related knowledge and be registered with the IARB as “travel insurance agents” before they can sell travel insurance. It is anticipated that this will lead to considerable increase in insurance training needs.

Forecast Additional Training Requirements in the Next 12 Months in the Insurance Sector

29. The Insurance Training Board is of the opinion that the training requirements of the insurance sector in the next 12 months will be to fulfill the Continuing Professional Development (CPD) requirements of serving intermediaries and Insurance Intermediaries Qualifying Examination (IIQE) requirements of new entrants, and to equip intermediaries with the knowledge and skill for investment-linked products, SFC regulated activities, financial planning services and travel insurance services. Other training requirements will arise when some employees pursue professional qualifications for career advancement.

Trained Manpower Supply

30. Formal insurance and financial services education is provided by local and overseas universities, and the Hong Kong Institute of Vocational Education. Insurance training will also be provided by insurance companies in-house and by the Institute of Professional Education and Knowledge (PEAK) of the VTC for in-service personnel. It is anticipated that the supply of insurance graduates from tertiary institutions in the next 12 months can possibly meet the demand of the insurance sector.

31. The Insurance Training Board therefore believes that there will be adequate manpower supply to meet the additional demand at all job levels in the insurance sector. All insurance people will be able to receive continuous on-the-job and upgrading training to meet the statutory requirements and maintain their positions in the insurance profession.

RECOMMENDATIONS

32. The 2005 Manpower Survey Report was compiled with the aim of furnishing users with information on the manpower situation and training needs of in-service personnel 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 which might have effects on the manpower supply and demand situation in the insurance industry.

Future Surveys

33. The Insurance Training Board considers that the current practice of conducting manpower surveys at a 2-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 the insurance training course providers to recommend measures to meet training requirements of the insurance industry.

Manpower Demand of the Insurance Sector

34. The Insurance Training Board believes that the Hong Kong's economic growth will continue into 2006. Following China's World Trade Organization (WTO) accession, the implementation of the Closer Economic Partnership Arrangement (CEPA) and the strong interest of foreign insurers in expanding their business in the region, there will be high demand for insurance professionals to provide professional services.

35. Based on the manpower forecast for the next year made by employers, the Insurance Training Board has projected the increase in manpower in 2006 by job level in Table 18 below:

Table 18: Employers' Forecast Increase of Insurance Manpower

	<u>Increase in the General Insurance Sector</u>	<u>Increase in the Life Insurance Sector</u>
Senior Management	1	7
Middle Management	23	43
Officer	153	93
Clerical	57	38
Insurance Agent/TR	35	3 632
Total	269	3 813

Manpower Training

36. The Insurance Training Board considers that in order for Hong Kong to sustain its status as an international financial centre, employers should map out long-term plans for their manpower training and development. Insurance personnel should upgrade themselves continuously in order to meet the increasing demand for high level job skills and knowledge in the business community.

37. The survey has found out the following estimated training requirements (in terms of man-times) of the insurance workforce in the next 12 months:

Table 19: Estimated Training Requirements (in Terms of Man-times) of the Insurance Workforce in the Next 12 Months

	<u>General Insurance Sector</u>	<u>Life Insurance Sector</u>
Managerial	3 385	1 622
Officer	8 689	3 843
Clerical	3 772	487
Insurance Agent/TR	3 891	15 913
Total	19 737	21 865

38. The Insurance Training Board recommends that insurance employers should provide more systematic in-house training if they have their own training facilities, and sponsor their staff to take external training courses. Such programmes and courses should aim not only to upgrade and update job skills and knowledge of insurance practitioners to meet the job requirements in the insurance profession, but also to furnish them with knowledge in other related trades. Staff training becomes a lifelong learning process. Course providers are recommended to target at brokers and company agents and provide tailor-made courses.

39. Course providers are recommended to design modular courses and courses with suitable durations (e.g. 2 to 3-day courses for the general insurance sector and 1-day course for the life insurance sector) to cope with preference reported by respondents.

40. Some of the training programmes are eligible for Government subsidies, e.g. the Continuing Education Fund and the Skills Upgrading Scheme. Insurance personnel are recommended to make good use of these programmes in developing their career in the insurance profession.

Training Programmes

41. On the basis of findings in the 2005 survey, the Insurance Training Board recommends that course providers should step up their provision of training programmes on the following topics which are in great demand:

- General Insurance
- Investment-linked Insurance
- Financial Planning
- LOMA Courses
- Certified Financial Planner
- Life Insurance
- MPF
- Business Communications (English)

42. With the introduction of the new category of “travel insurance agents”, it is anticipated that considerable increase in insurance training needs will be generated. The Insurance Training Board recommends that course providers should gear up to provide the required training for these travel insurance agents.

43. With the growing involvements in Types 1, 4 and 9 SFC regulated activities by insurance brokers, company agents and bancassurers, the Insurance Training Board recommends that course providers should be proactive in coping with the rising training needs.

44. In view of Hong Kong's close tie with the Mainland and the accelerated opening up of the Mainland insurance market, the Insurance Training Board recommends that educational/training institutions should develop appropriate training programmes and seminars/workshops to help insurance professionals capitalize on the business opportunities and cope with the rapidly changing business environment.

SECTION I

SURVEY BACKGROUND, METHODOLOGY AND COVERAGE

The Training Board

1.1 The Insurance Training Board is required, among other duties, to assess the manpower and training needs of the insurance industry and to recommend to the Vocational Training Council measures to meet the demand for trained insurance personnel. Its membership and terms of reference are given in **Appendices 1 and 2**.

Purpose of the Survey

1.2 The Insurance Training Board, with the assistance of the Census and Statistics Department (C&SD), conducted the 12th biennial manpower survey of the insurance industry from 2nd November 2005 to 30th November 2005. Follow-up fieldwork was completed at the end of March 2006 (As some establishments had very tight work schedule, the date for returning the completed survey questionnaires was extended to 31st March 2006). After data processing by the C&SD, full sets of tabulations were available by the end of May 2006.

1.3 The survey was conducted with the following objectives:

- (a) to identify the number of insurance employees and insurance intermediaries¹;
- (b) to forecast the likely growth of the industry in terms of manpower and training between 2005 and 2006;
- (c) to obtain views on the minimum requirement of education/qualification of insurance employees and intermediaries; and
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1.4 The information collected would enable the Insurance Training Board and other course providers to formulate training activities to help the practitioners fulfill the various statutory training requirements and enhance the professionalism of the insurance industry.

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 brokers and insurance company agents registered with the Insurance Agents Registration Board (IARB), and bancassurers (i.e. banks selling insurance) who are included for the first time as a new stratum. Stratified random sampling was then used to select a sample, which consisted of 717 companies.

1.6 The 717 surveyed establishments comprised 180 insurers (47 life insurers, 114 general insurers and 19 composite insurers), 183 insurance brokers, 306 insurance company agents and 48 bancassurers. Among the sampled insurance company agents, 140 engaged in insurance business, 166 were alternative distributors (such as travel agents, employment agencies, car dealers etc. with employees providing insurance services or handling insurance related matters and registered with the IARB). The Insurance Training Board estimated that this manpower survey covered most part of the manpower of the insurance industry. The remaining manpower would mostly be employed by government bodies and educational institutions which might have ancillary services related to insurance but were excluded in this survey.

Survey Document

1.7 The Insurance Training Board had designed 6 separate sets of questionnaire with relevant principal jobs for general insurers, life insurers, composite insurers, insurance brokers, company agents and bancassurers. The principal jobs included in the questionnaires followed closely those in the last survey for comparison purposes. Additional questions were incorporated in the questionnaire to collect information on training needs of insurance employees, technical representatives and insurance agents, as well as licensing and registration matters with the Securities and Futures Commission.

1.8 An appropriate set of survey documents, including a letter from the Chairman of the Insurance Training Board and the questionnaire (**Appendix 3**), explanatory notes (**Appendix 4**) and job descriptions (**Appendix 5**) were sent to the sampled companies according to their branches of business for job matching one week before the fieldwork. Insurers were requested to report the number of principal intermediaries engaged by them.

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

1.10 During the fieldwork, interviewing officers of the C&SD visited these establishments to collect the completed questionnaires and, where necessary, to assist in filling the data. All completed questionnaires were checked, coded and, if necessary, verified with the respondents before data processing and tabulation.

Responses

1.11 From the sample of 717 companies, 665 companies were successfully contacted. Out of these 665 companies, 606 companies had responded. The remaining 59 companies were found either closed, moved or temporarily ceased operation. The effective response rate was 92.1%.

Presentation of Findings

1.12 The background, methodology and coverage of the survey are presented in Section I and summary of survey findings in Section II. The Insurance Training Board's conclusions, recommendations and business outlook are set out in Sections III, IV and V respectively. An Executive Summary on the major findings is also published. Detailed statistics tabulated separately for general insurers, general insurance brokers, general insurance company agents, general insurance intermediaries and life insurers, life insurance brokers, life insurance agents, life insurance intermediaries, and bancassurers are compiled in separate manuals. Interested respondents will each receive a copy of the Executive Summary of the Report on the 2005 Manpower Survey of the Insurance Industry. Interested parties can download all information 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 (non-insurance clerical staff and other supporting staff). For easy reference, all data were presented separately for the general insurance sector and life insurance sector with graphics. Except in the total headcount of workforce, non-insurance employees are excluded from subsequent analyses. Slight discrepancies in the total figures might occur due to blowing-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 organization structure of insurance companies, insurance employees were further classified into 4 levels, viz:

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

1.15 Similarly, insurance agents were classified into the following 4 levels in the questionnaire:

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

SECTION II

SUMMARY OF SURVEY FINDINGS

A. THE INSURANCE INDUSTRY

Presentation

2.1 The survey was mainly concerned with the manpower and training needs of insurance employees and intermediaries in the general and life insurance sectors. Respondent companies had to provide the relevant information about their employees or intermediaries according to their major activities in the general insurance business or the life insurance business. In this section, the main survey findings are presented by sector and by job level of senior management, middle management, officer and clerical for insurance employees. Insurance agents are presented by level of agency director/senior agency manager, agency manager, unit manager/agency supervisor, and agents/TRs.

Total Workforce (All Employed Workers)

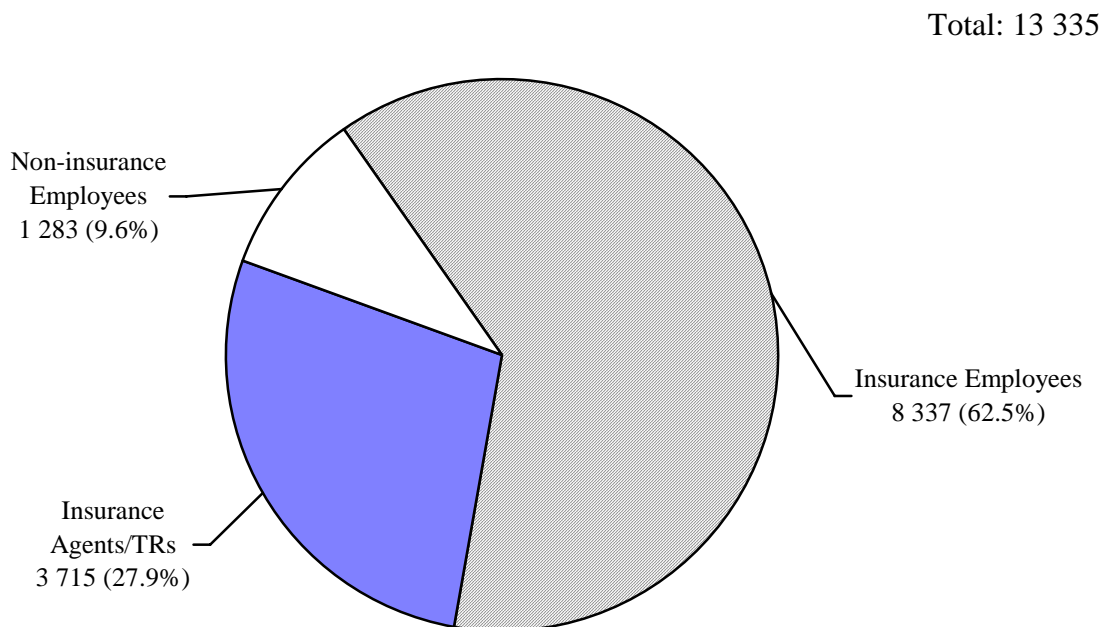
2.2 The survey reveals that in November 2005, the insurance industry had a workforce of 47 803 people. Among them, 15 684 (32.8%) were insurance employees, 28 879 (60.4%) were insurance agents/TRs, and 3 240 (6.8%) were supporting staff members or non-insurance employees who were excluded from subsequent analyses.

B. THE GENERAL INSURANCE SECTOR

Total Manpower

2.3 There were in total 13 335 insurance employees, insurance agents/TRs and non-insurance employees in the general insurance sector, representing 27.9% of the total insurance workforce (47 803). The distribution of workforce is shown in Diagram 1 below.

Diagram 1 : Distribution of Workforce in the General Insurance Sector



2.4 The distribution of the insurance workforce in the general insurance sector by job level is shown in Table 1, Table 2 and Diagram 2 below.

Table 1 : Distribution of Workforce by Job Level in the General Insurance Sector

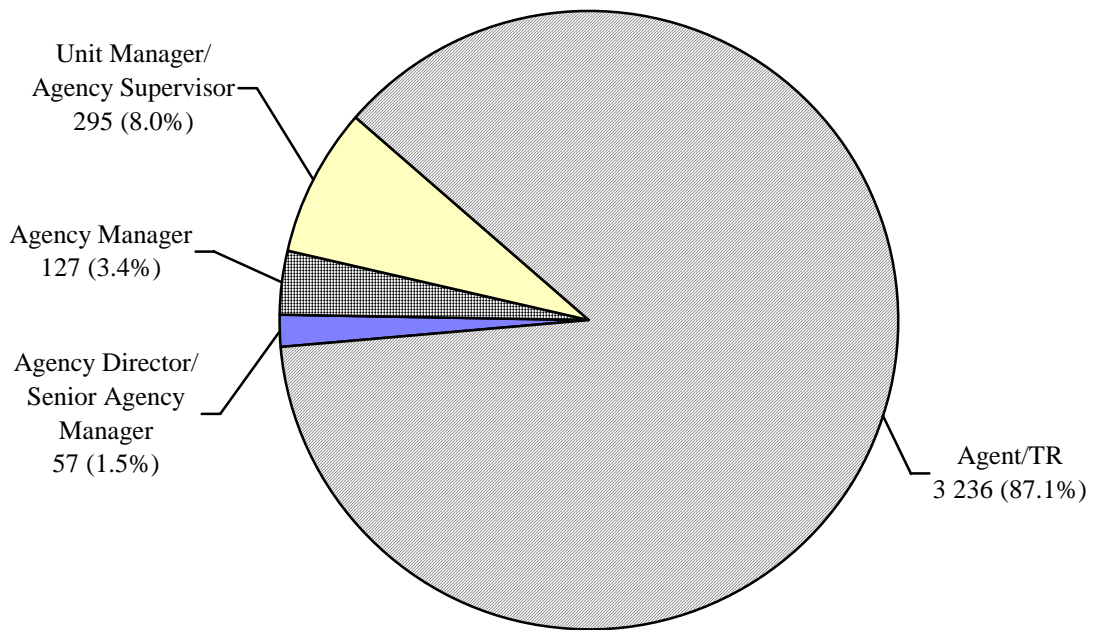
	Senior Management	Middle Management	Officer	Clerk	Insurance Agent/TR	Other Supporting Staff	Total
General Insurers	220	559	808	950	3 167	431	6 135
Composite Insurers	91	192	599	427	206	150	1 665
Brokers	108	328	514	258	229	261	1 698
Company Agents - Insurance	88	228	1 446	534	113	353	2 762
Company Agents - Alternative Distribution	-	12	114	41	-	88	255
Bancassurer	15	210	433	162	-	-	820
Total	522	1 529	3 914	2 372	3 715	1 283	13 335

Table 2 : Distribution of General Insurance Agents/TRs

	Agency Director/ Senior Agency Manager	Agency Manager	Unit Manager/ Agency Supervisor	Agent/TR	Total
General Insurers	56	121	264	2 726	3 167
Composite Insurers	1	6	21	178	206
Brokers	-	-	-	229	229
Company Agents - Insurance	-	-	10	103	113
Total	57	127	295	3 236	3 715

Diagram 2 : Distribution of General Insurance Agents/TRs

Total : 3 715



2.5 The 3 principal jobs with the largest numbers of insurance employees in the general insurance sector are as follows:

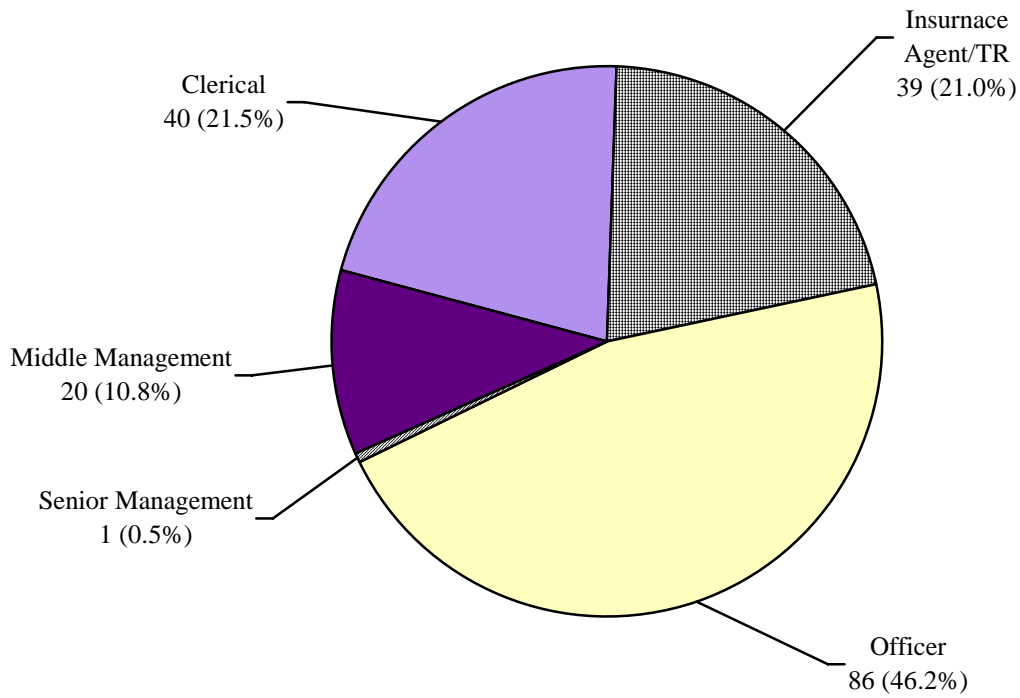
<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total General Insurance Employees</u>
Insurance Clerk	2 372	28.5
Account Officer/Underwriting Officer/ Policy Services Officer/Claims/Officer	1 464	17.6
Account Manager/Claims Manager	436	5.2
	<hr/>	<hr/>
	4 272	51.3

Vacancies

2.6 Employers reported 186 vacancies in the general insurance sector. The distribution of vacancies is summarized in Diagram 3 below.

**Diagram 3 : Number of Vacancies by Job Level
In the General Insurance Sector**

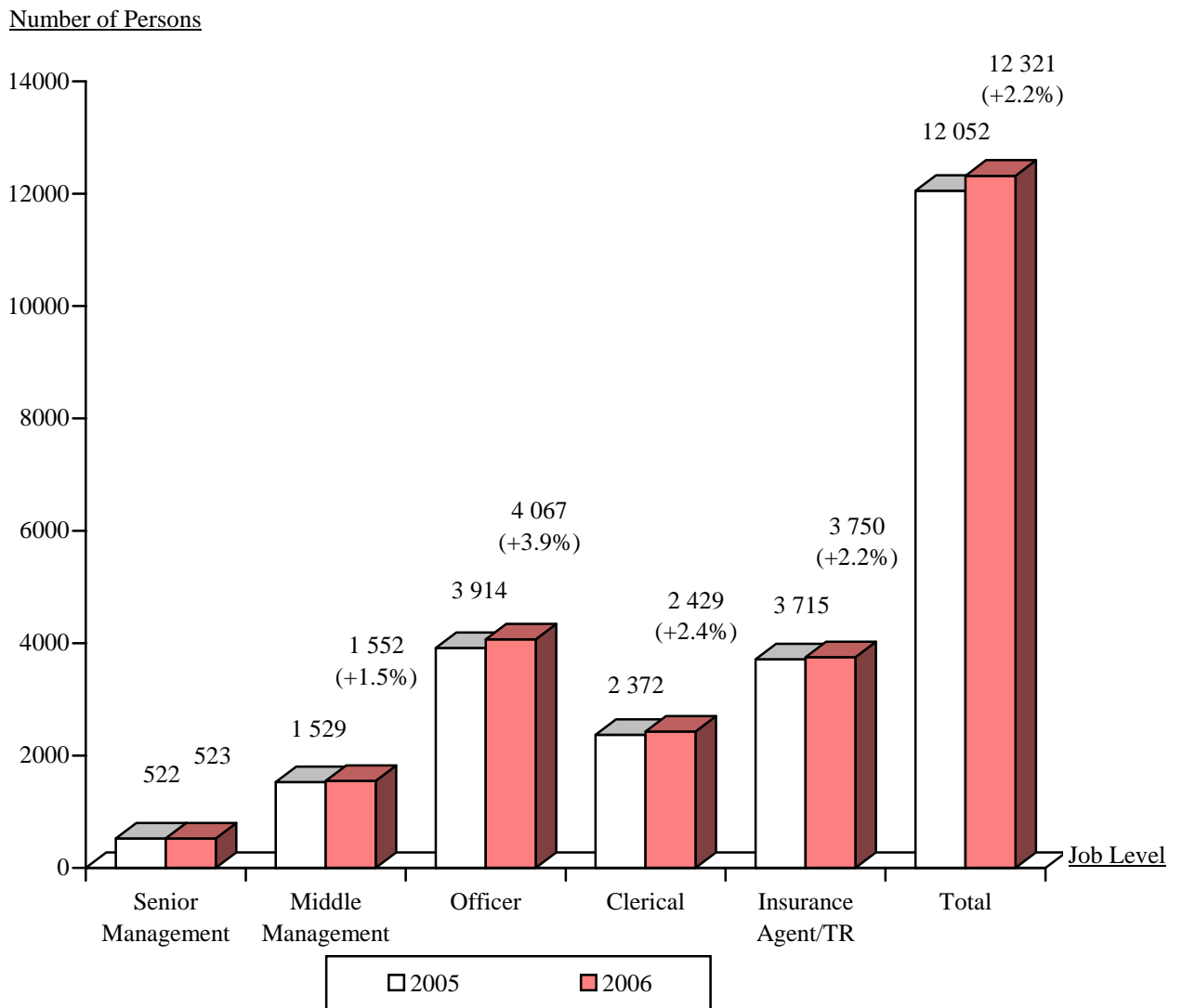
Total : 186



Forecast Number of General Insurance Employees and Agents/TRs By December 2006

2.7 Employers forecast that in the next 12 months, the general insurance sector would require an increase of 269 insurance employees, and insurance agents/TRs (excluding the other supporting staff who are non-insurance employees). Its distribution by job level is summarized in Diagram 4 below.

Diagram 4 : Employers' Forecast Increase of General Insurance Employees and Insurance Agents/TRs by Job Level Between 2005 and 2006



2.8 Overall, the 3 principal jobs in the general insurance sector that would have the highest growth in 2006 were as follows:

<u>General Insurance Sector</u>	<u>Growth in No. of Insurance Employees/Insurance Agents/TRs</u>
Account Officer/Policy Services Officer/ Claims/Officer	72
Sales Representative	69
Insurance Clerk	57

Minimum Requirement of Education/Qualification of General Insurance Employees and Insurance Agents/TRs

2.9 Employers were asked to indicate the minimum requirement of education and qualifications for their insurance employees and insurance agents/TRs. The most required education/qualifications of insurance employees at each job level were as follows:

<u>Job Level</u>	<u>Minimum Requirement of Education/Qualification</u>	<u>No. of Insurance Employees</u>	<u>Percentage of Total at the Same Job Level</u>
Senior Management	University degree or equivalent	267	51.1
	Professional qualification	247	47.3
Middle Management	University degree or equivalent	1 232	80.6
	Professional qualification	235	15.4
	Sub-degree/higher diploma/ higher certificate or equivalent	27	1.8
Officer	Secondary 5	1 544	39.4
	University degree or equivalent	1 113	28.4
	Advanced level/diploma/ certificate or equivalent	753	19.2

<u>Job Level</u>	<u>Minimum Requirement of Education/Qualification</u>	<u>No. of Insurance Employees</u>	<u>Percentage of Total at the Same Job Level</u>
Clerical	Secondary 5	1 614	68.0
	Sub-degree/higher diploma/ higher certificate or equivalent	213	9.0
	Advanced level/diploma/certificate or equivalent	493	20.8
Agent/TR	Secondary 5	1 562	42.0
	Advanced level/diploma/certificate or equivalent	1 138	30.6
	University degree or equivalent	253	6.8

Distribution of Insurance Employees and Agents/TRs by Monthly Income Range

2.10 The term “monthly income” used in the survey includes basic salary, overtime, bonus, housing allowance, cost-of-living allowance and meal allowance. It excludes payments in kind, such as free housing. For insurance agents/TRs paid on commission basis, their average commission income for the month of November was taken as the monthly income. As this was not a wage survey, the information obtained was for cross-checking purposes only.

2.11 The distribution of general insurance employees and insurance agents/TRs by job level and by monthly income range is shown below:

Monthly Income in November 2005

(i) Insurance Employees

<u>Job Level</u>	<u>\$6,000 or below</u>	<u>\$6,001- \$10,000</u>	<u>\$10,001- \$20,000</u>	<u>\$20,001- \$30,000</u>	<u>\$30,001- \$40,000</u>	<u>\$40,001- \$60,000</u>	<u>\$60,001- \$80,000</u>	<u>\$80,001 or above</u>	<u>Unspecified</u>
Senior Management	2 (0.4)*	-	5 (1.0)	57 (10.9)	50 (9.6)	166 (31.8)	82 (15.7)	70 (13.4)	90 (17.2)
Middle Management	-	10 (0.7)	226 (14.8)	543 (35.5)	370 (24.2)	127 (8.3)	42 (2.7)	7 (0.5)	204 (13.3)
Officer	54 (1.4)	410 (10.5)	2 599 (66.4)	490 (12.5)	49 (1.3)	8 (0.2)	1 (0)	-	303 (7.7)
Clerical	151 (6.4)	811 (34.2)	1 163 (49.0)	10 (0.4)	-	-	-	-	237 (10.0)

(ii) Insurance Agents/TRs

Agency Director/ Senior Agency Manager	-	-	-	-	-	-	-	-	57 (100)
Agency Manager	-	-	-	14 (11.0)	1 (0.8)	-	-	-	112 (88.2)
Unit Manager/ Agency Supervisor	-	-	60 (20.3)	10 (3.4)	-	-	-	-	225 (76.3)
Agent/TR	6 (0.2)	58 (1.8)	1 099 (34.0)	1 411 (43.6)	-	-	-	-	662 (20.5)

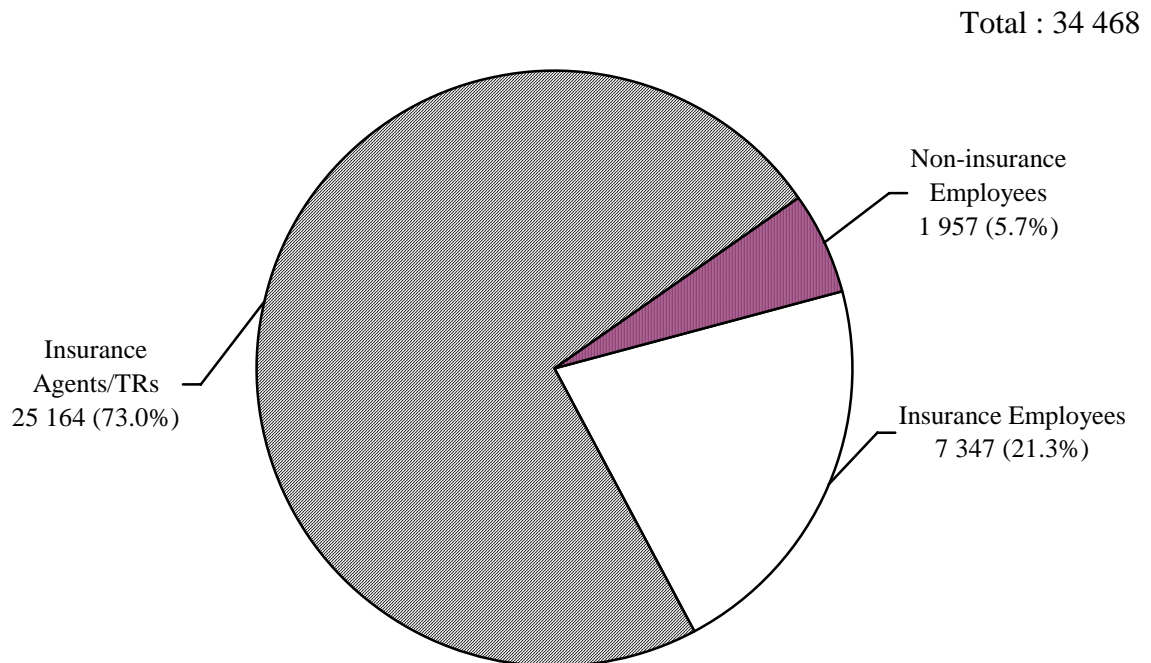
* As percentage of the total number employed at the same job level.

C. THE LIFE INSURANCE SECTOR

Total Manpower

2.12 The life insurance sector engaged a total of 34 468 persons or 72.1% of the industry workforce (47 803) during the period of survey. The distribution of workforce is shown in Diagram 5 below.

Diagram 5 : Distribution of Workforce in the Life Insurance Sector



2.13 The distribution of the workforce in the life insurance sector by job level is shown in Table 3, Table 4 and Diagram 6 below.

Table 3 : Distribution of Workforce by Job Level in the Life Insurance Sector

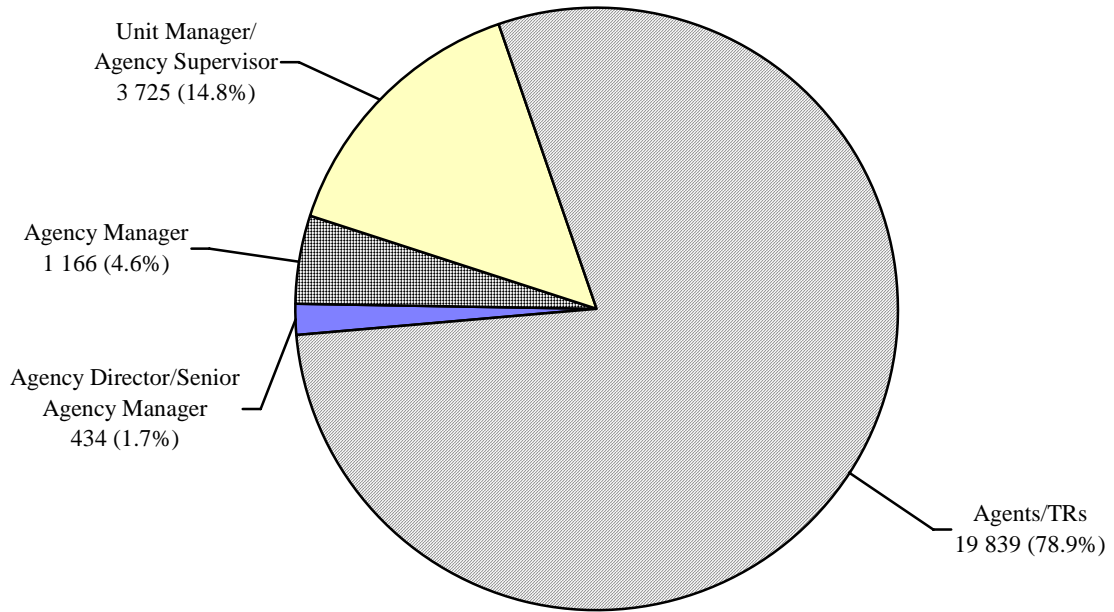
	Senior Management	Middle Management	Officer	Clerk	Insurance Agent/TR	Other Supporting Staff	Total
Life Insurers	223	699	1 346	1 085	10 692	645	14 690
Composite Insurers	182	627	1 399	393	13 662	853	17 116
Brokers	108	227	470	104	486	386	1 781
Company Agents - Insurance	5	25	393	44	324	73	864
Company Agents – Alternative Distribution	-	-	10	-	-	-	10
Bancassurer	-	-	7	-	-	-	7
Total	518	1 578	3 625	1 626	25 164	1 957	34 468

Table 4 : Distribution of Life Insurance Agents/TRs

	Agency Director/ Senior Agency Manager	Agency Manager	Unit Manager/ Agency Supervisor	Agent/TR	Total
Life Insurers	258	611	2 199	7 624	10 692
Composite Insurers	176	547	1 461	11 478	13 662
Brokers	-	4	25	457	486
Company Agents - Insurance	-	4	40	280	324
Total	434	1 166	3 725	19 839	25 164

Diagram 6 : Distribution of Life Insurance Agents/TRs

Total : 25 164



2.14 The 19 839 life insurance agents/TRs remained the bulk of the insurance industry. The other 3 principal jobs with the largest numbers of insurance employees in this sector are as follows:

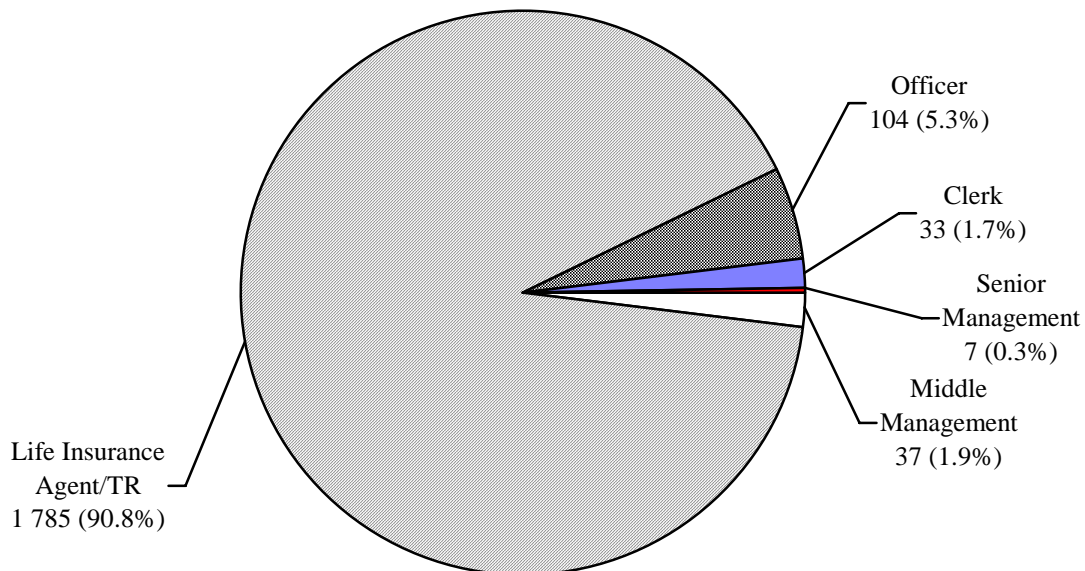
<u>Job Title</u>	<u>No. of Employees</u>	<u>Percentage of Total Life Insurance Employees</u>
Insurance Clerk	1 626	22.1
Account/Policy Services Claims Officer	1 026	14.0
Information Technology Officer	590	8.0
	3 242	44.1

Vacancies

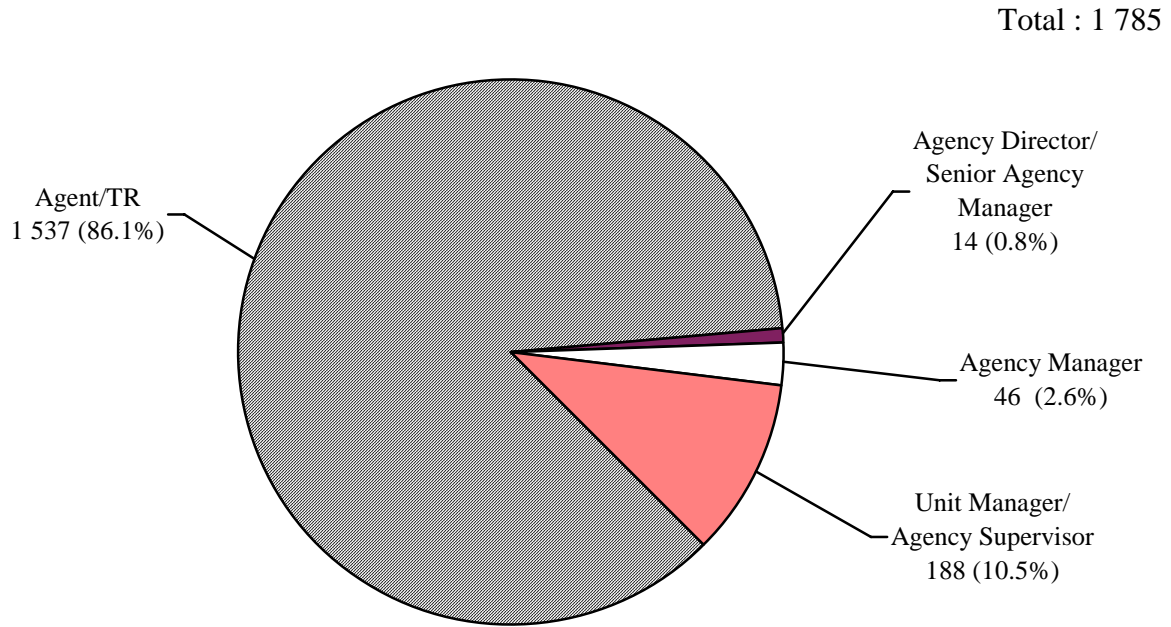
2.15 A total of 1 966 vacancies were reported, including 181 for life insurance employees and 1 785 for life insurance agents/TRs. The distributions of vacancies for life insurance employees and life insurance agents/TRs by job level are shown in Diagrams 7 and 8 respectively:

**Diagram 7 : Number of Vacancies by Job Level
In the Life Insurance Sector**

Total : 1 966



**Diagram 8 : Number of Vacancies for
Life Insurance Agents/TRs by Job Level**



Forecast Number of Life Insurance Employees
and Insurance Agents/TRs By December 2006

2.16 Employers forecast that in the next 12 months, the life insurance sector would require an increase of 181 insurance employees and 3 632 insurance agents/TRs. The distributions of forecast additional employees and insurance agents/TRs by job level are shown in Diagrams 9 and 10 respectively:

Diagram 9 : Employers' Forecast Increase of Insurance Employees and Insurance Agents/TRs by Job Level in the Life Insurance Sector between 2005 and 2006

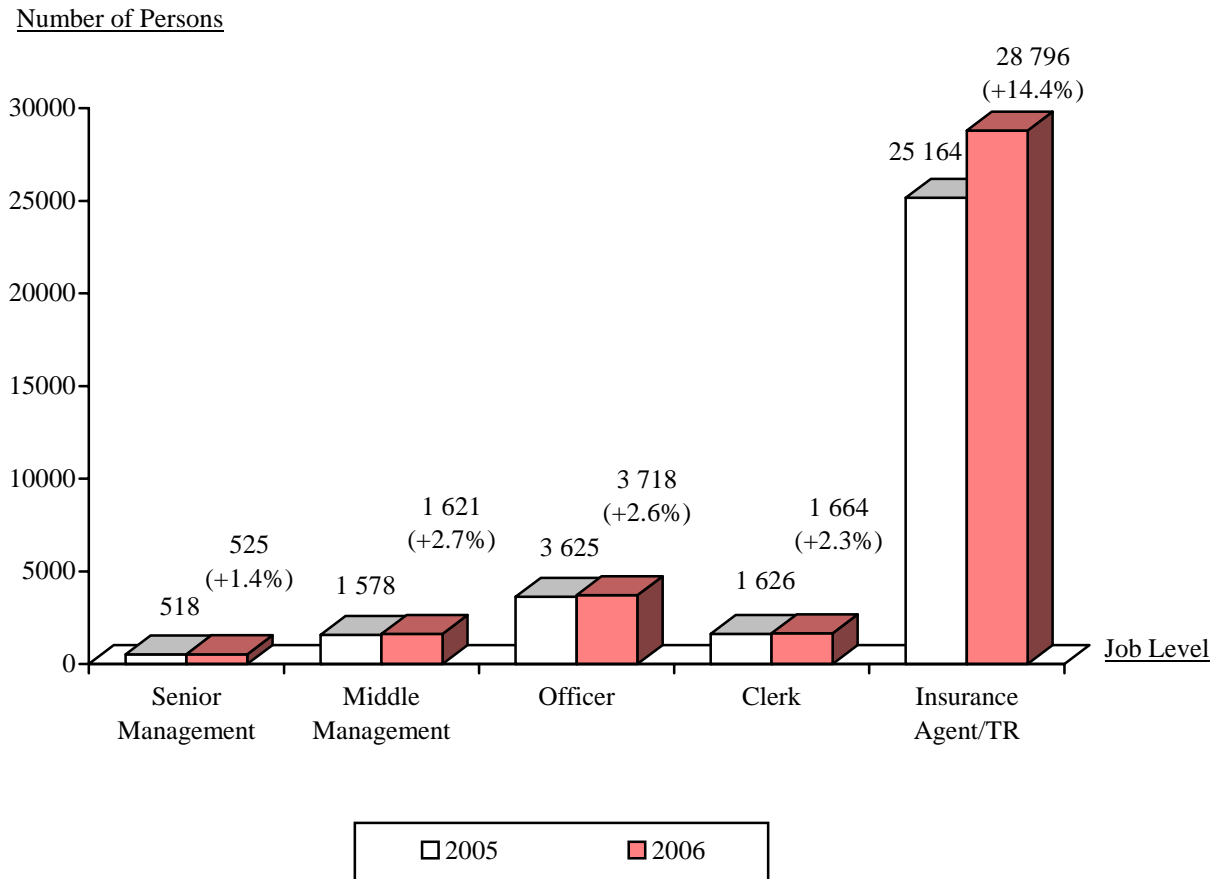
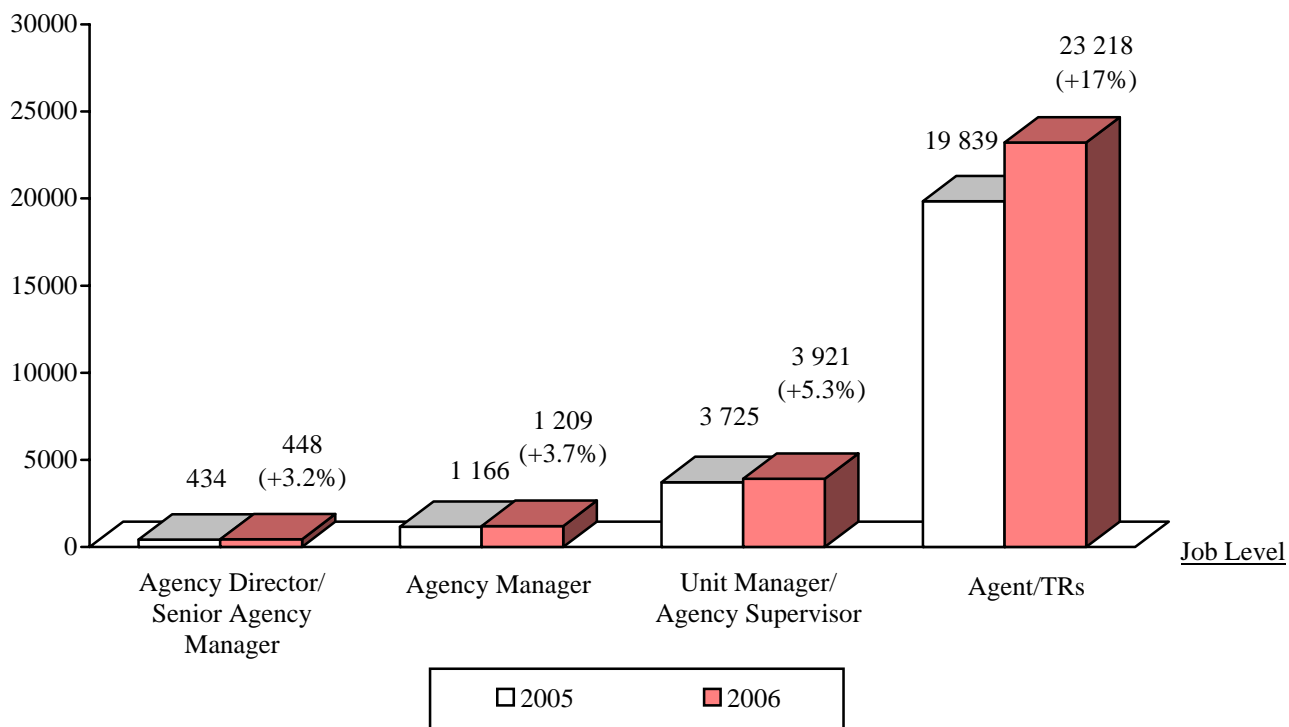


Diagram 10 : Forecast Increase of Life Insurance Agents/TRs by Job Level between 2005 and 2006

Number of Persons



2.17 Employers forecast that more front-line marketing people with adequate back-office support would be required for expansion of business. The 3 principal jobs that would have the highest growth in 2006 were as follows:

<u>Life Insurance Sector</u>	<u>Growth in no. of Insurance Agents/TRs</u>
Agent/TR	3 379
Unit Manager/Agency Supervisor	196
Agency Manager	43

Minimum Requirement of Education/Qualification
of Life Insurance Employees and Insurance Agents/TRs

2.18 The minimum requirements of education/qualification for the life insurance employees and insurance agents/TRs reported by their employers were as follows:

<u>Job Level</u>	<u>Minimum Requirement of Education/Qualification</u>	<u>No. of Insurance Employees/ Agents/TRs</u>	<u>Percentage of Total at the Same Job Level</u>
<u>Insurance Employees</u>			
Senior Management	University degree or equivalent	285	55.0
	Professional qualification	176	34.0
Middle Management	University degree or equivalent	1 230	77.9
	Professional qualification	115	7.3
Officer	University degree or equivalent	1 584	43.7
	Secondary 5	668	18.4
	Sub-degree/higher diploma/higher certificate or equivalent	551	15.2
Clerical	Secondary 5	927	57.0
	Advanced level/diploma/ certificate or equivalent	205	12.6
	Sub-degree/higher diploma/higher certificate or equivalent	189	11.6
<u>Insurance Agents/TRs</u>			
Agency Director/ Senior Agency Manager	Professional qualification	152	35.0
	Secondary 5	119	27.4
	University degree or equivalent	42	9.7
Agency Manager	University degree or equivalent	455	39.0
	Secondary 5	349	30.0
	Professional qualification	51	4.4

<u>Job Level</u>	<u>Minimum Requirement of Education/Qualification</u>	<u>No. of Insurance Employees/ Agents/TRs</u>	<u>Percentage of Total at the Same Job Level</u>
Unit Manager/ Agency Supervisor	Secondary 5	1137	30.5
	University degree or equivalent	861	23.1
	Advanced level diploma/ higher certificate or equivalent	40	1.1
Agent/TR	Secondary 5	17 957	90.5
	Advanced level/diploma/certificate or equivalent	655	3.3
	Sub-degree/higher diploma/ higher certificate or equivalent	250	1.3

Distribution of Insurance Employees and Insurance Agents/TRs by Monthly Income Range

2.19 The term “monthly income” used in the survey includes basic salary, overtime, bonus, housing allowance, cost-of-living allowance and meal allowance. It excludes payments in kind, such as free housing. For insurance agents/TRs paid on commission basis, their average commission income for the month of November was taken as the monthly income. As this is not a wage survey, the information obtained is for cross-checking purpose only.

2.20 The distribution of life insurance employees and insurance agents/TRs by job level and by monthly income range is shown below:

Monthly Income in November 2005

(i) Insurance Employees

<u>Job Level</u>	<u>\$6,000 or below</u>	<u>\$6,001- \$10,000</u>	<u>\$10,001- \$20,000</u>	<u>\$20,001- \$30,000</u>	<u>\$30,001- \$40,000</u>	<u>\$40,001- \$60,000</u>	<u>\$60,001- \$80,000</u>	<u>\$80,001 or above</u>	<u>Unspecified</u>
Senior Management	-	-	1 (0.2)*	14 (2.7)	29 (5.6)	42 (8.1)	98 (18.9)	91 (17.6)	243 (46.9)
Middle Management	-	-	57 (3.6)	238 (15.1)	365 (23.1)	135 (8.6)	18 (1.1)	6 (0.4)	759 (48.1)
Officer	10 (0.3)	247 (6.8)	1 768 (48.8)	345 (9.5)	37 (1.0)	20 (0.6)	-	-	1 198 (33.0)
Clerical	3 (0.2)	618 (38.0)	303 (18.6)	2 (0.1)	-	-	-	-	700 (43.1)

(ii) Insurance Agents/TRs

Agency Director/ Senior Agency Manager	-	-	-	-	50 (11.5)	-	12 (2.8)	42 (9.7)	330 (76)
Agency Manager	-	-	130 (11.1)	161 (13.8)	48 (4.1)	7 (0.6)	6 (0.5)	-	814 (69.8)
Unit Manager/Agency Supervisor	-	-	5 (0.1)	621 (16.7)	383 (10.3)	5 (0.1)	-	-	2 711 (72.8)
Agent/TR	-	853 (4.3)	3 886 (19.6)	163 (0.8)	7 (0.0)	-	-	-	14 930 (75.3)

Note: Figures in brackets denote the respective percentage of the total number employed at the same job level.

Purpose of the Supplementary Survey

2.21 The Insurance Training Board decided to collect information on the training needs of insurance employees and insurance agents/TRs for professional and insurance training and development in the next 12 months. All sampled companies were requested to complete Part III of the questionnaire. The Insurance Training Board believes that the information collected would enable it and other course providers to formulate training activities and help intermediaries meet their training needs.

D. THE TRAINING NEEDS OF INSURANCE EMPLOYEES AND INSURANCE AGENTS/TRS

2.22 Insurance intermediaries, their chief executives/responsible officers and TRs are required to comply with the requirements of the Continuing Professional Development (CPD) Programme under the Insurance Intermediaries Quality Assurance Scheme (IIQAS) implemented by the Insurance Authority. The objective of implementing the CPD Programme is to ensure that insurance intermediaries will continue to attain higher professional competence and standard in providing advice and service to the policy holders and potential policy holders. Insurance intermediaries are required to earn 10 CPD hours every year.

2.23 According to the Insurance Authority, Qualified CPD activities are structured activities (i.e. activities which require involvement with other people such as training courses and seminars) and must be related to local insurance (or related) legislation, regulatory aspects of insurance practice in Hong Kong, insurance, actuarial science, risk management, financial planning, or other disciplines which are directly related to the work of insurance intermediaries, such as investment, law and legal knowledge, finance, business, commerce management, engineering or communication skills. Generally, one CPD hour can be earned for each hour of participation in these activities.

Training Needs of the General Insurance Workforce in the Next 12 Months

2.24 Responding companies in the general insurance sector were requested to provide information on the number of employees/insurance agents/TRs in terms of man-times³ that would attend training courses in the next 12 months. The results are given in Table 5 below.

³ This refers to the estimated number of training programme(s) that an employee will need to take during the period. For instance, if 1 employee is estimated to take 2 training programmes in the next 12 months, the estimated training requirement in man-times will be 2.

**Table 5 : Estimated Training Requirements of Employees/
Insurance Agents/TRs (in Terms of Man-Times)
in the General Insurance Sector in the Next 12 Months**

	Managerial	Officer	Clerical	Insurance Agent/TR	Total
General Insurers	474	679	638	3 015	4 806
Composite Insurers	89	233	169	295	786
Brokers	576	868	289	427	2 160
Company Agents - Insurance	485	2 467	503	154	3 609
Company Agents - Alternative distribution	36	1 250	100	-	1 386
Bancassurer	1 725	3 192	2 073	-	6 990
Total	3 385	8 689	3 772	3 891	19 737

2.25 Respondents in the general insurance sector were requested to indicate 4 most preferred types of training for their staff out of 61 types/courses under 4 categories, namely management/executive development, professional qualification, basic job-related knowledge and generic skills. The results are given in Table 6 below.

Table 6 : Training Needs of the General Insurance Workforce

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
101	Principles & Practice of Management	256	534	1	-	791
102	Motivation	78	348	56	42	524
103	Team Building	257	489	59	-	805
104	Leadership	415	142	-	-	557
105	Strategic Management	293	129	2	-	424
106	Human Resources Management	150	101	-	-	251

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
107	Marketing Management	501	824	2	8	1 335
108	Quality Management	41	276	10	8	335
109	Risk Management	784	624	8	3	1 419
110	Coaching & Counseling	245	46	15	200	506
111	Crisis Management	279	24	-	15	318
112	Dealing with Conflict	76	194	-	-	270
113	Implementing Change	237	57	-	3	297
114	Problem Solving and Decision Making	223	155	110	1 065	1 553
115	Stress Management	455	447	45	-	947
116	Other Management/ Executive Development Training	2	12	-	-	14
201	Associateship of Chartered Insurance Institute	272	370	74	295	1 011
202	Fellow, Australia Institute of Insur & Fin	282	705	75	435	1 497
203	Senior Associate, Australia Inst of Insur & Fin	120	398	130	-	648
204	Certified Financial Planner (CFP)	355	708	18	18	1 099
205	Chartered Financial Consultant (ChFC)	4	10	-	-	14
206	Chartered Life Underwriter (CLU)	6	8	-	-	14

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
207	Chartered Property and Casualty Underwriter (CPCU)	2	11	-	-	13
208	Fellowship of Chartered Insurance Institute (FCII)	45	133	1	-	179
209	Fellow of the Faculty of Actuaries in Scotland	-	107	-	-	107
210	Fellowship of Institute of Actuaries (FIA)	-	7	-	-	7
211	Fellow of the Institute of Actuaries of Australia	-	18	-	-	18
212	Fellow, Chartered Financial Practitioner (FChFP)	-	8	45	-	53
213	Fellowship of Society of Actuaries (FSA)	-	-	-	-	-
214	Graduate Diploma of Insurance (GDI)	96	158	13	-	267
215	H K Society of Certified Insurance Practitioners	10	-	-	-	10
216	Insurance Institute of Hong Kong (IIHK) Diploma	2	29	2	-	33
217	Life Office Management Association (LOMA)	36	95	103	4	238
218	Fellowship of Life Underwriter Training Council	-	50	-	-	50
219	Professional Diploma in Insurance Programme (PDI)	10	186	29	-	225

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
220	Other Professional Qualification Training	-	9	-	-	9
301	Actuarial Science	20	219	105	-	344
302	General Insurance	708	5 284	3 291	2 635	11 918
303	Life Insurance	216	2 616	1 738	357	4 927
304	Mandatory Provident Fund (MPF)	180	2 159	1 435	177	3 951
305	Investment Planning	1 029	518	4	253	1 804
306	Financial Planning	922	609	35	145	1 711
307	Law Relating to Insurance	545	2 546	297	1 019	4 407
308	Investment-linked Insurance	70	1 947	1 653	78	3 748
309	Asset Planning	15	322	30	212	579
310	Estate Planning	11	90	33	12	146
311	Retirement Planning	-	86	3	12	101
312	Reinsurance	232	509	207	200	1 148
313	Other Basic Job-related knowledge	58	49	10	-	117
401	Business Communication (English)	24	821	819	1 279	2 943
402	Business Communication (Putonghua)	92	641	973	202	1 908
403	Use of Computer	14	273	251	60	598
404	IT Enabling Systems	69	186	33	-	288
405	Effective Communication Skills	20	496	591	71	1 178

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
406	Marketing/Selling Skills	32	535	52	460	1 079
407	Time Management	13	161	141	201	516
408	Presentation Skills	146	556	99	46	847
409	Basic Accounting	14	35	141	-	190
410	Interpersonal Skills	270	243	37	50	600
411	Negotiation Skills	42	315	100	81	538
412	Other Skills	-	-	20	-	20
	Total	10 274	28 628	12 896	9 646	61 444

The Preferred Duration of Training Sessions
in the General Insurance Sector

2.26 Respondents in the general insurance sector were asked to indicate their preferred duration of training sessions, the results of which are presented in Table 7 below.

Table 7 : Preferred Duration of Training Session
in the General Insurance Sector

	Half day or less	1 Day	2-3 Days	4-6 Days	More than 6 Days	On modular basis	Unspecified	Total
Managerial	565	416	1 521	19	54	807	3	3 385
Officer	2 600	1 472	2 271	152	73	2 121	-	8 689
Clerical	474	455	1 819	20	55	949	-	3 772
Insurance Agent/TR	131	316	464	-	1 065	1 495	420	3 891
Total	3 770	2 659	6 075	191	1 247	5 372	423	19 737

Training Needs of the Life Insurance Workforce in the Next 12 Months

2.27 As reported by respondents, the estimated training requirements (in terms of man-times) of employees/insurance agents/TRs in the life insurance sector in the next 12 months are given in Table 8 below.

Table 8 : Estimated Training Requirements of Employees/ Insurance Agents/TRs (in Terms of Man-Times) in the Life Insurance Sector in the Next 12 Months

	Managerial	Officer	Clerical	Insurance Agent/TR	Total
Life Insurers	309	446	171	3 527	4 453
Composite Insurers	620	1 260	43	11 302	13 225
Brokers	385	853	127	884	2 249
Company Agents - Insurance	87	443	26	200	756
Company Agents - Alternative distribution	4	59	-	-	63
Bancassurer	217	782	120	-	1 119
Total	1 622	3 843	487	15 913	21 865

2.28 Respondents in the life insurance sector were requested to indicate 4 most preferred types of training for their staff out of 61 types/courses under 4 categories, namely management/executive development, professional qualification, basic job-related knowledge and generic skills. The results are given in Table 9 below.

Table 9 : Training Needs of the Life Insurance Workforce

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
101	Principles & Practice of Management	218	37	-	-	255
102	Motivation	88	643	120	1 820	2 671
103	Team Building	323	678	120	750	1 871
104	Leadership	428	91	-	750	1 269
105	Strategic Management	327	120	-	-	447

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
106	Human Resources Management	16	44	-	41	101
107	Marketing Management	81	-	-	-	81
108	Quality Management	6	64	-	-	70
109	Risk Management	133	60	-	-	193
110	Coaching & Counseling	175	538	-	-	713
111	Crisis Management	116	0	-	-	116
112	Dealing with Conflict	115	2	-	-	117
113	Implementing Change	147	1	-	-	148
114	Problem Solving and Decision Making	54	566	-	750	1 370
115	Stress Management	24	108	-	-	132
116	Other Management/ Executive Development Training	35	-	-	-	35
201	Associateship of Chartered Insurance Institute	46	15	-	-	61
202	Fellow, Australia Institute of Insur & Fin	57	-	-	-	57
203	Senior Associate, Australia Inst of Insur & Fin	6	15	-	-	21
204	Certified Financial Planner (CFP)	50	151	49	8 624	8 874
205	Chartered Financial Consultant (ChFC)	7	-	-	-	7
206	Chartered Life Underwriter (CLU)	-	20	-	-	20
207	Chartered Property and Casualty Underwriter (CPCU)	-	-	-	-	-
208	Fellowship of Chartered Insurance Institute (FCII)	-	-	-	-	-
209	Fellow of the Faculty of Actuaries in Scotland	8	4	-	-	12

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
210	Fellowship of Institute of Actuaries (FIA)	-	58	-	-	58
211	Fellow of the Institute of Actuaries of Australia	-	-	-	-	-
212	Fellow, Chartered Financial Practitioner (FChFP)	72	112	60	203	447
213	Fellowship of Society of Actuaries (FSA)	-	20	-	-	20
214	Graduate Diploma of Insurance (GDI)	-	-	-	-	-
215	H K Society of Certified Insurance Practitioners	-	-	-	-	-
216	Insurance Institute of Hong Kong (IIHK) Diploma	68	96	60	-	224
217	Life Office Management Association (LOMA)	198	392	126	8 597	9 313
218	Fellowship of Life Underwriter Training Council	72	129	66	203	470
219	Professional Diploma in Insurance Programme (PDI)	-	12	-	-	12
220	Other Professional Qualification Training	35	30	13	41	119
301	Actuarial Science	32	22	-	-	54
302	General Insurance	119	544	61	974	1 698
303	Life Insurance	140	654	157	5 498	6 449
304	MPF	19	194	30	385	628
305	Investment Planning	68	310	-	3 552	3 930
306	Financial Planning	89	446	5	8 796	9 336
307	Law Relating to Insurance	22	772	102	375	1 271
308	Investment-linked Insurance	85	490	2	11 217	11 794
309	Asset Planning	34	296	-	2 930	3 260

Code	Topic/Area	Managerial	Officer	Clerical	Insurance Agent/TR	Total
310	Estate Planning	12	14	-	-	26
311	Retirement Planning	16	160	-	67	243
312	Reinsurance	10	6	4	-	20
313	Other Basic Job-related knowledge	-	-	2	-	2
401	Business Communication (English)	-	254	102	106	462
402	Business Communication (Putonghua)	-	66	74	160	300
403	Use of Computer	-	1	52	-	53
404	IT Enabling Systems	3	-	15	688	706
405	Effective Communication Skills	-	825	129	962	1 916
406	Marketing/Selling Skills	1	61	2	2 544	2 608
407	Time Management	-	350	1	8	359
408	Presentation Skills	170	585	169	200	1 124
409	Basic Accounting	-	-	5	-	5
410	Interpersonal Skills	-	26	40	-	66
411	Negotiation Skills	4	886	-	8	898
412	Other Skills	-	-	-	-	-
	Total	3 729	10 968	1 566	60 249	76 512

Preferred Duration of Training Sessions in the Life Insurance Sector

2.29 Respondents in the life insurance sector were asked to indicate their preferred duration of training sessions, the results of which are given in Table 10 below.

Table 10 : Preferred Duration of Training Session
in the Life Insurance Sector

	Half day or less	1 Day	2-3 Days	4-6 Days	More than 6 Days	On modular basis	Unspecified	Total
Managerial	452	216	56	15	6	312	565	1 622
Officer	1 179	461	104	-	21	1 348	730	3 843
Clerical	194	115	11	2	-	165	-	487
Insurance Agent/TR	203	11 541	-	-	-	4 157	12	15 913
Total	2 028	12 333	171	17	27	5 982	1 307	21 865

Estimated Percentage of Training Required
from External Course Providers

2.30 Responding companies were requested to indicate the percentage of training that would be conducted by external course providers for their employees/agents/TRs in the next 12 months. The results are given in Table 11 below:

Table 11 : Estimated Percentage of Training
Required from External Course Provider

	Percentage Range						Total
	Less than 25%	25% - less than 50%	50% - less than 75%	75% - less than 100%	100%	Unspecified	
Life Insurers	6	1	-	11	4	6	28
General Insurers	10	8	6	7	28	10	69
Composite Insurers	4	1	1	4	1	2	13
Brokers	1	2	10	21	246	-	280
Company Agents - Insurance	4	-	5	11	971	24	1 015
Company Agents - Alternative distribution	-	4	-	4	488	-	496
Bancassurers	6	4	7	4	8	3	32
Total	31	20	29	62	1 746	45	1 933

Licensing and Registration with the
Securities and Futures Commission (SFC)

2.31 In view of the emergence of a new branch of employees under the name of Wealth Financial Planners, rising training needs of this branch are expected in the near future. Respondents were asked to provide information in this regard, the summaries of which are presented in Tables 12, 13 and 14 below.

Table 12 : Number of Insurance Organizations Licensed by
or Registered with the SFC

	Whether licensed or registered			
	Yes	No	Unspecified	All
Life Insurers	-	28	5	33
General Insurers	-	70	5	75
Composite Insurers	2	10	4	16
Brokers	65	215	4	284
Company Agents - Insurance	30	984	5	1 019
Company Agents - Alternative distribution	5	491	2	498
Bancassurers	23	9	2	34
All	125	1 807	27	1 959

Table 13 : Number of organizations which have carried out
regulated activities authorized by the SFC

	Type 1 only	Type 4 only	Type 9 only	Type 1 and 4 only	Type 1 and 9 only	Type 4 and 9 only	Type 1, 4 and 9 only	Others	Unspecified	All
Life Insurers	-	-	-	-	-	-	-	-	-	-
General Insurers	-	-	-	-	-	-	-	-	-	-
Composite Insurers	-	2	-	-	-	-	-	-	-	2
Brokers	-	28	4	1	2	13	9	8	-	65
Company Agents - Insurance	10	10	10	-	-	-	-	-	-	30
Company Agents - Alternative distribution	-	-	-	2	-	-	1	2	-	5
Bancassurers	3	-	-	5	-	-	9	5	1	23
All	13	40	14	8	2	13	19	15	1	125

Table 14 : Number of Registered Technical Representatives (TRs) and
Their Involvement in SFC Regulated Activities

	Number of Registered TRs	Number of TRs registered with the SFC to carry out the regulated activities		
		At Present	Estimate in the next 12 months	Percentage change
Life Insurers	5 879	-	-	N.A.
General Insurers	3 442	-	-	N.A.
Composite Insurers	13 920	1 300	1 429	9.92%
Brokers	2 481	751	897	19.44%
Company Agents - Insurance	2 664	30	30	0.00%
Company Agents - Alternative distribution	936	109	119	9.17%
Bancassurers	11 735	10 278	10 355	0.75%
All	41 057	12 468	12 830	2.90%

2.32 Respondents were requested to provide information on the number of TRs who had to partly (less than 50%) participate in customer services relating to insurance services. Results are given in Table 15 below.

Table 15 : Number of Technical Representatives who had to partly participate in customer services relating to insurance services

	Senior Management	Middle Management	Officer	Clerical	Total
Life Insurers	-	-	-	-	-
General Insurers	-	-	-	-	-
Composite Insurers	-	-	-	-	-
Brokers	-	-	-	-	-
Company Agents - Insurance	4	20	6	8	38
Company Agents - Alternative distribution	-	20	717	30	767
Bancassurers	90	1 414	3 846	2 223	7 573
Total	94	1 454	4 569	2 261	8 378

SECTION III

CONCLUSIONS

A. THE INSURANCE INDUSTRY

Validity of the Survey Findings

3.1 The Insurance Training Board has examined the survey findings and is of the opinion that they generally reflect the manpower and training situation of the insurance industry at the time of the survey. The survey also reveals that more than 11 000 people were engaged by bancassurers to provide insurance services to their customers. With this piece of additional information, the Insurance Training Board believes that major parts of the workforce in the insurance industry had been covered. The remaining workforce would be those engaged in government bodies and educational institutions not covered in this survey.

Manpower Changes in Total Workforce between 2003 and 2005

3.2 With reference to paragraph 2.2, the total workforce of the insurance industry had increased substantially from 45 030 persons in 2003 to 47 803 in 2005, or 6.2% over the 2-year period. The number of officers had increased by 1 704, or 28.8%, from 5 835 in 2003 to 7 539 in 2005, whilst the manpower in the senior management level had decreased by 183, or 15%, from 1 223 in 2003 to 1 040 in 2005. The manpower changes of insurance employees and insurance agents/TRs by job level in the insurance industry between 2003-2005 are given in Diagrams 11 and 12 respectively.

Diagram 11: Manpower Changes of Insurance Workforce between 2003 and 2005

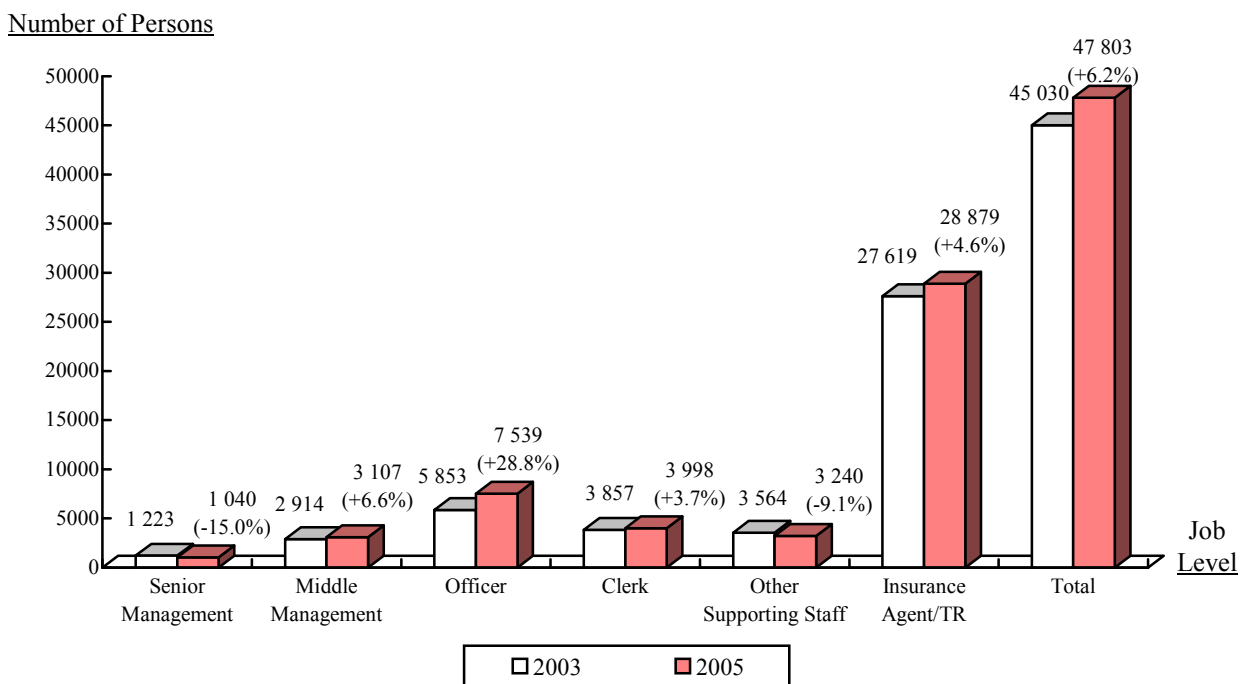
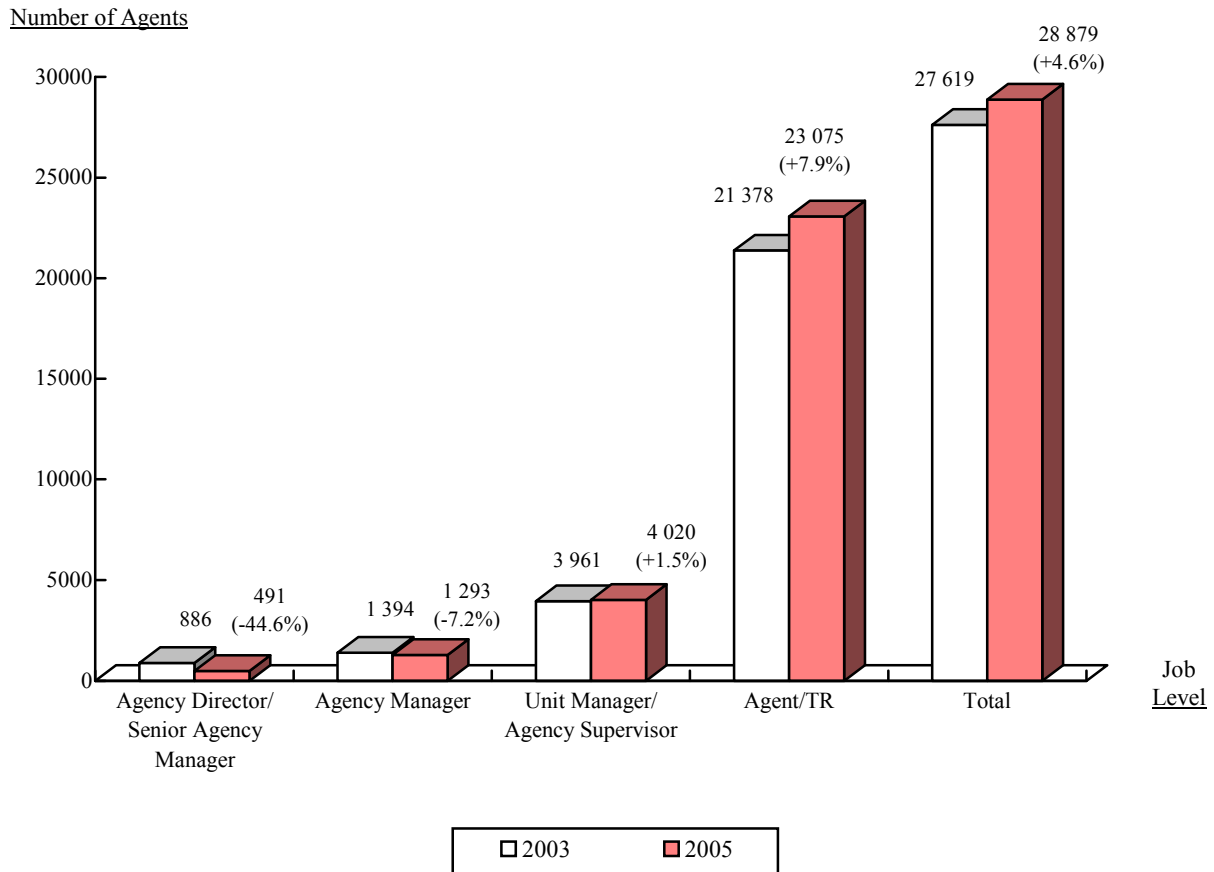


Diagram 12: Manpower Changes of Total (General and Life) Insurance Agents/TRs between 2003 and 2005



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

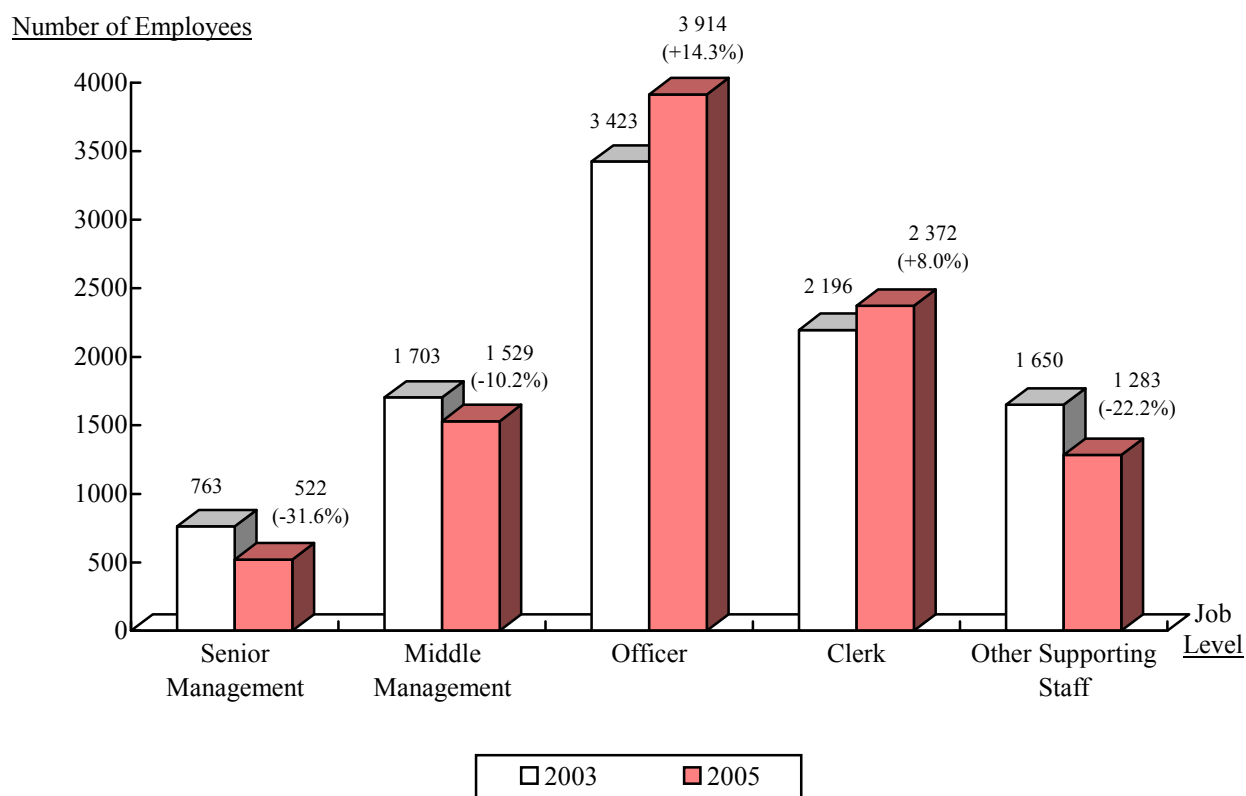
3.3 As shown in Diagram 12, the most significant change in the total manpower of general and life insurance agents/TRs between 2003 and 2005 was the decrease in the number of agency directors/senior agency managers from 886 in 2003 to 491 in 2005, i.e. 395 people or 44.6%. More detailed analysis will be made in the following paragraphs.

B. THE GENERAL INSURANCE SECTOR

Manpower Changes between 2003 and 2005

3.4 With reference to the statistics in Table 1, page 7, and the corresponding figures in the 2003 survey, the manpower changes of employees in the general insurance sector by job level over the 2-year period are summarized in Diagram 13 below. The number of senior management personnel had decreased by 241 or 31.6%, from 763 in 2003 to 522 in 2005. Other supporting staff had decreased by 367 or 22.2% from 1 650 in 2003 to 1 283 in 2005.

Diagram 13: Manpower Changes of Insurance and Non-insurance Employees between 2003 and 2005 in the General Insurance Sector



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

3.5 It is noted that the numbers of employees had decreased at the senior management level, the middle management level and the other supporting staff level. Employees at the officer and the clerk level had increased. It seemed that during the low business period, the need for manpower had decreased. Employers had adopted various measures to reduce costs, and cutting the senior management and middle management staff seemed to be the popular solution. Among the different branches, brokers had reduced their staffs at all levels. The officers and clerks had to take up additional duties from those who had left the general insurance sector. They had to be more competent and professional to cope with the new challenges and provide better service to clients. The manpower changes in general insurance establishments between 2003 and 2005 are shown in Table 16 below.

Table 16: Manpower Changes in General Insurance Establishments between 2003 and 2005

<u>Job Level</u>	<u>Employees Reported in 2003</u>				<u>Employees Reported in 2005</u>				<u>Trend (+/-) %</u>
	<u>Insurer</u>	<u>Broker</u>	<u>Company Agent</u>	<u>Total</u>	<u>Insurer</u>	<u>Broker</u>	<u>Company Agent</u>	<u>Total</u>	
Senior Management	320	287	156	763	311	108	103	522	-241 (-31.6%)
Middle Management	656	528	519	1 703	751	328	450	1 529	-174 (-10.2%)
Officer	1 199	694	1 530	3 423	1 407	514	1 993	3 914	+491 (+14.3%)
Clerk	1 319	340	537	2 196	1 377	258	737	2 372	+176 (+8.0%)
Other Supporting Staff	931	429	290	1 650	581	261	441	1 283	-367 (-22.2%)
Total	4 425	2 278	3 032	9 735	4 427	1 469	3 724	9 620	-115 (-1.2%)

Vacancies and Employers' Forecast of General Insurance Manpower

3.6 With reference to paragraph 2.6, page 9, employers had reported a total of 186 vacancies in this survey (1.5% of total 12 052 general insurance employees and insurance agents/TRs in 2005) which are 30.1% higher than the 143 vacancies reported in 2003. The major increase was in the number of vacant posts for officers (86 or 46.2% of the total 186 vacancies).

3.7 With reference to paragraph 2.7, page 10, employers had also forecast a moderate growth of 269 persons in 2006, or 2.2% of the total 12 052 general insurance employees and insurance agents/TRs in 2005. The figures might indicate that employers tended to be optimistic about the economic performance in the next 12 months and would increase manpower to cope with more business activities. The Insurance Training Board considers that the employers' one-year forecast at the date of survey on the additional manpower in the following 12 months should be realistic.

Minimum Education/Qualification Requirement

3.8 In the 2003 survey most general insurance employers accepted university degree or equivalent as the preferred education requirement of their officers. However, in the 2005 survey, as indicated in paragraph 2.9, page 11, more general insurance employers accepted that the academic qualification for officers could be secondary 5 school leavers, though university graduates were still preferred by many employers. Similar to previous surveys, the majority of the employers would accept their senior and middle management people to be holders of university degrees or professional qualifications. Likewise, the majority of employers would accept clerks with secondary 5 education.

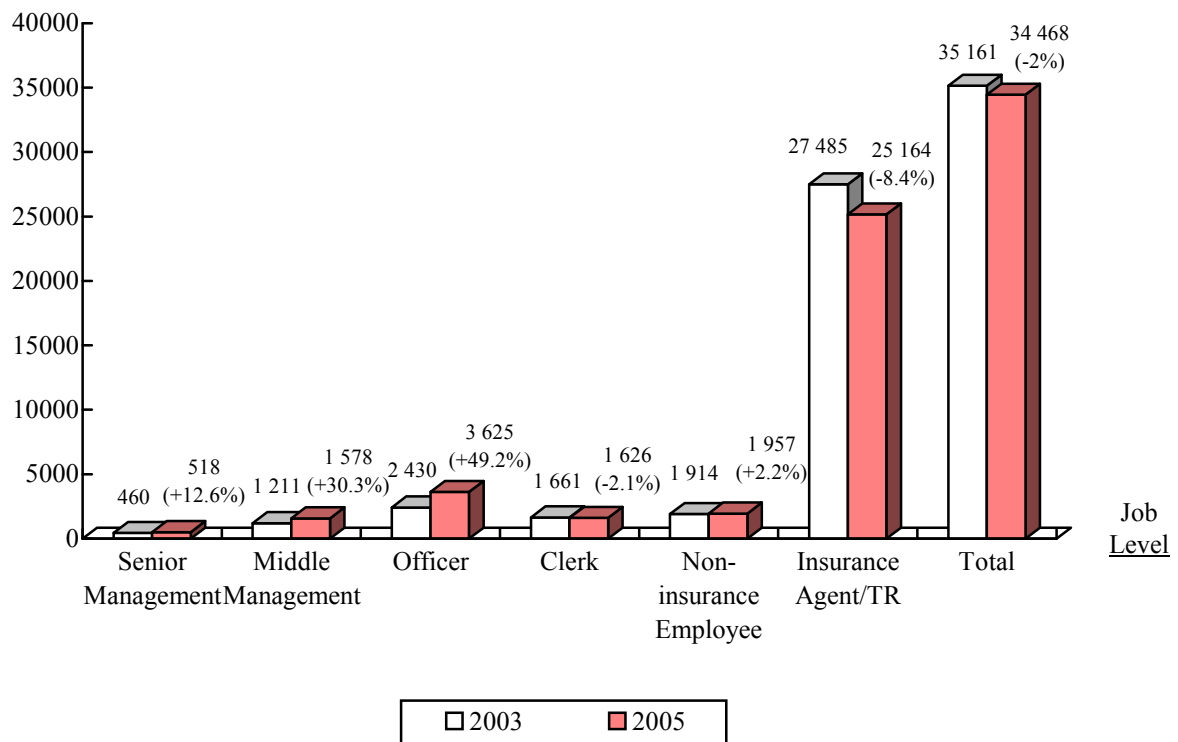
C. THE LIFE INSURANCE SECTOR

Manpower Changes in Life Insurance Workforce between 2003 and 2005

3.9 With reference to the statistics in Table 3, page 15 and corresponding figures in the 2003 survey, the manpower changes of the workforce by job level over the 2-year period are summarized in Diagram 14 below. The manpower in 2005 had increased significantly in the middle management level (an increase of 367 people or 30.3%) and officer level (an increase of 1 195 people or 49.2%) whilst the number of insurance agents/TRs had shown a decrease of 2 321 persons, or 8.4% relative to 2003.

Diagram 14: Manpower Changes of the Insurance Workforce between 2003 and 2005 in the Life Insurance Sector

Number of Persons



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

3.10 When compared with 2003, it is noted that insurers, brokers and company agents had employed more officers to provide insurance services to their clients. The changes in distribution of employees in the life insurance establishments are presented in Table 17 below.

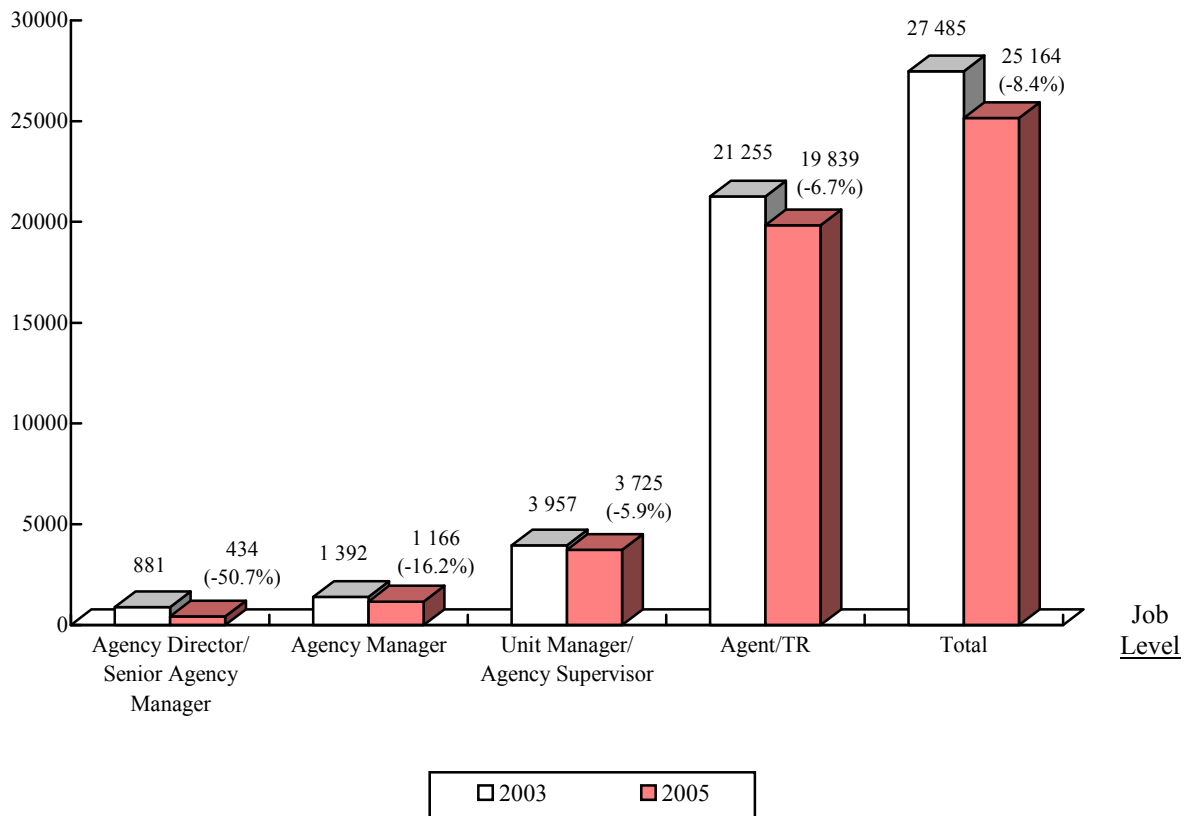
Table 17: Manpower Changes in Life Insurance Establishments between 2003 and 2005

<u>Job Level</u>	<u>Employees Reported in 2003</u>				<u>Employees Reported in 2005</u>				<u>Trend (+/-) %</u>
	<u>Insurer</u>	<u>Broker</u>	<u>Company Agent</u>	<u>Total</u>	<u>Insurer</u>	<u>Broker</u>	<u>Company Agent</u>	<u>Total</u>	
Senior Management	332	119	9	460	405	108	5	518	+58 (+12.6%)
Middle Management	994	182	35	1 211	1 326	227	22	1 578	+367 (+30.3%)
Officer	2 059	257	114	2 430	2 745	470	403	3 618	+1 188 (+48.9%)
Clerk	1 585	57	19	1 661	1 478	104	44	1 626	-35 (-2.1%)
Other Supporting Staff	1 805	107	2	1 914	1 498	386	73	1 957	+43 (+2.2%)
Total	6 775	722	179	7 676	7 452	1 295	550	9 297	+1 621 (+21.1%)

3.11 With reference to Table 4, page 15 on Distribution of Life Insurance Agents/TRs, and Diagram 15 below, the total number of life insurance agents/TRs had decreased by 2 321, or 8.4% from 27 485 persons in 2003 to 25 164 persons in 2005. Manpower at all levels had also decreased. More significantly, the number of agency director/senior agency manager had decreased by 447 people, or 50.7% from 881 in 2003 to 434 in 2005. The number of agency managers had also decreased by 226 people, or 16.2%, from 1 392 in 2003 to 1 166 in 2005. These reductions had occurred probably because the life insurance industry is undergoing a consolidation process heading for a higher degree of professionalism. New entrants might find it difficult to meet the more stringent licensing requirements whilst some senior practitioners might not be able to survive the business targets set by some companies.

Diagram 15: Manpower Changes of Life Insurance Agents /TRs between 2003 and 2005

Number of Persons



Note : Figures in brackets denote the changes of 2005 manpower relative to 2003 at the same job level.

Vacancies and Employers’ Forecast of Life Insurance Manpower

3.12 With reference to paragraph 2.15, page 17, employers had reported a total of 1 966 vacancies including 181 for life insurance employees and 1 785 vacancies for life insurance agents/TRs at different levels. This showed a significant increase in manpower demand compared with the 94 vacancies for life insurance employees and 1 733 vacancies for life insurance agents reported in 2003. Apparently, employers wish to further expand their sales force.

3.13 With reference to paragraph 2.16, page 18, employers had also forecast a growth of 3 813 persons in 2006, which included 181 persons of life insurance employees and 3 632 insurance agents/TRs. Insurance employees and insurance agents/TRs at various levels would be in demand. As shown in Diagram 10, page 20, it was forecast that the number of agents/TRs would increase by 17% to 23 218 in 2006. Agency director/senior agency manager were also forecast to increase by 3.2% to 448 in 2006.

3.14 Optimism of employers' 2005 forecast relative to that in 2003 is probably due to the anticipated continuous positive business trend in 2005 - 2006.

3.15 The Insurance Training Board agrees that the employers' forecast on the additional life insurance manpower in the following 12 months was reasonable and realistic.

Minimum Education/Qualification Requirement

3.16 With reference to paragraph 2.18, page 21, life insurance employers generally accepted secondary 5 as the minimum education/qualification for agents/TRs whilst university degree, professional qualifications or sub-degree/higher diploma/higher certificate or equivalent were accepted as the minimum education/ qualification for more senior insurance employees.

D. TRAINING NEEDS

3.17 With the implementation of the CPD by the IA in January 2002, the training needs of the insurance industry especially for the insurance intermediaries have greatly increased. Furthermore, with the growing popularity of investment-linked products and financial planning services, insurance intermediaries need to equip themselves with the required knowledge and skills.

Training Needs of the General Insurance Workforce in the Next 12 Months

3.18 As shown in paragraph 2.24, page 24 and Table 5, page 25, it was estimated that a total of 19 737 persons (in terms of man-times) in the general insurance sector would attend training courses in the next 12 months. In terms of level, the officers would require the most training places (i.e. 8 699 or 44% of the total requirement). In terms of branch, the bancassurers would require the most training places (6 990 or 35% of the total requirement), followed by the general insurers (4 806 or 24.4% of the total requirement).

Most Preferred Types of Training of the General Insurance Workforce

3.19 As shown in paragraph 2.25, page 25, and Table 6 that followed, the five most preferred types of training for the general insurance staff were:

- (i) General Insurance (11 918 places or 19.4% of total requirements);
- (ii) Life Insurance (4 927 places or 8% of total requirements);
- (iii) MPF (3 951 places or 6.4% of total requirements);
- (iv) Investment-linked Insurance (3 748 places or 6.1% of total requirements); and
- (v) Business Communications (English) (2 943 places or 4.8% of total requirements).

The Most Preferred Duration of Training Sessions in the General Insurance Sector

3.20 As shown in paragraph 2.26 and Table 7, page 29, more than 30% of respondents preferred a training duration of 2-3 days, followed by 27% of respondents who preferred training sessions on modular basis.

Training Needs of the Life Insurance Workforce in the Next 12 Months

3.21 As shown in paragraph 2.27 and Table 8, page 30, it was estimated that training requirements of employees/insurance agents/TRs in the life insurance sector would be a total of 21 865 persons (in terms of man-times) in the next 12 months. The insurance agents/TRs would require the most training places, followed by officers.

Most Preferred Types of Training of the Life Insurance Workforce

3.22 As shown in paragraph 2.28, page 30, and Table 9 that followed, the five major topics identified as the most preferred types of training for the life insurance staff were:

- (i) Investment-linked Insurance (11 794 places or 15.4% of total requirements);
- (ii) Financial Planning (9 336 places or 12.2% of total requirements);
- (iii) Life Office Management Association (LOMA) (9 313 places or 12.2% of total requirements);
- (iv) Certified Financial Planner (CFP) (8 874 places or 11.6% of total requirement); and
- (v) Life Insurance (6 449 places or 8.4% of total requirements).

The Most Preferred Duration of Training Sessions in the Life Insurance Sector

3.23 As shown in paragraph 2.29, page 33 and Table 10, page 34, more than 56% of respondents indicated that a training duration of one day would be preferred, followed by 27.4% of respondents who preferred training sessions on modular basis.

Estimated Percentage of Training Required from External Course Providers

3.24 As shown in paragraph 2.30 and Table 11, page 34, both brokers and company agents indicated their great reliance (with majority indicating 100% reliance) on training provided by external course providers. Therefore, course providers should target at these people and provide them with tailor-made courses.

Licensing and Registration with the Securities and Futures Commission (SFC)

3.25 As revealed in paragraph 2.31 and Table 12, page 35, insurance brokers, company agents and bancassurers were the major organizations licensed by or registered with the SFC for selling or advising on investment products. Their involvements in Type 1, Type 4 and Type 9 activities regulated by the SFC were shown in Table 13, page 35. Table 14, page 36 indicated that the majority of TRs registered with the SFC to carry out regulated activities were from bancassurers.

Travel Insurance Agents

3.26 The Office of the Commissioner of Insurance had added in 2006 a new category of insurance agents called “travel insurance agents” to the regulatory system. Travel agents and their staff members should equip themselves with adequate insurance-related knowledge and be registered with the IARB as “travel insurance agents” before they can sell travel insurance. It is anticipated that this will lead to considerable increase in insurance training needs.

Forecast Additional Training Requirement in the Next 12 Months in the Insurance Sector

3.27 The Training Board is of the opinion that the training requirement of the insurance sector in the next 12 months will be to fulfill the CPD requirements of serving intermediaries and IIQE requirements of new entrants, and to equip intermediaries with the knowledge and skill for investment-liked products, SFC regulated activities, financial planning services and travel insurance services. Other training requirements will arise when some employees pursue professional qualifications for career advancement.

Trained Manpower Supply

3.28 Formal insurance and financial services education is provided by local and overseas universities, and the Hong Kong Institute of Vocational Education. Insurance training will also be provided by insurance companies in-house and by the Institute of Professional Education and Knowledge (PEAK) of the VTC for in-service personnel. It is anticipated that the supply of insurance graduates from tertiary institutions in the next 12 months can possibly meet the demand of the insurance sector.

3.29 The Insurance Training Board therefore believes that there will be adequate manpower supply to meet the additional demand at all job levels in the insurance sector. All insurance personnel will be able to receive continuous on-the-job and upgrading training to meet the statutory requirements and maintain their positions in the insurance profession.

SECTION IV

RECOMMENDATIONS

Utilization of the 2005 Manpower Survey Report

4.1 The 2005 Manpower Survey Report was compiled with the aim of furnishing users with information on the manpower situation and training needs of in-service personnel 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 which might have effects on the manpower supply and demand situation in the insurance industry.

Future Surveys

4.2 The Insurance Training Board considers that the current practice of conducting manpower surveys at a 2-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 the insurance training course providers to recommend measures to meet training requirements of the insurance industry.

Manpower Demand of the Insurance Sector

4.3 The Insurance Training Board believes that the Hong Kong's economic growth will continue into 2006. Following China's World Trade Organization (WTO) accession, the implementation of the Closer Economic Partnership Arrangement (CEPA) and the strong interest of foreign insurers and reinsurers in expanding their business in the region, there will be high demand for insurance professionals to provide professional services.

4.4 Based on the manpower forecast for the next year made by employers, the Insurance Training Board has projected the future manpower and training requirements for the next year by job level. The projected increases in manpower in 2006 are as follows:

Table 18: Employers' Forecast Increase of Insurance Manpower

	<u>Increase in the General Insurance Sector</u>	<u>Increase in the Life Insurance Sector</u>
Senior Management	1	7
Middle Management	23	43
Officer	153	93
Clerical	57	38
Insurance Agent/TR	35	3 632
Total	269	3 813

Manpower Training

4.5 The Insurance Training Board further considers that in order for Hong Kong to sustain its status as an international financial centre, employers should map out long-term plans for their manpower training and development. Insurance personnel should upgrade themselves continuously in order to meet the increasing demand for high level job skills and knowledge in the business community.

4.6 The survey has found out the following estimated training requirements (in terms of man-times) of the insurance workforce in the next 12 months:

Table 19: Estimated Training Requirements (in Terms of Man-Times) of the Insurance Workforce in the Next 12 Months

	<u>General Insurance Sector</u>	<u>Life Insurance Sector</u>
Managerial	3 385	1 622
Officer	8 689	3 843
Clerical	3 772	487
Insurance Agent/TR	3 891	15 913
Total	19 737	21 865

4.7 At present, some large insurance companies have their own staff training departments to provide in-house training. However, it was found in the survey that insurance brokers and company agents would rely mainly on external training institutions. The Insurance Training Board recommends that insurance employers should provide more systematic in-house training if they have their own training facilities, and sponsor their staff to take external training courses. Such programmes and courses should aim not only to upgrade and update job skills and knowledge of insurance practitioners to meet the job requirements in the insurance profession, but also to furnish them with knowledge in other related trades. Staff training becomes a lifelong learning process. Course providers are recommended to target at brokers and company agents and provide tailor-made courses.

4.8 Course providers are recommended to design modular courses and courses with suitable durations (e.g. 2 to 3-day courses for the general insurance sector and 1-day course for the life insurance sector) to cope with preference reported by respondents.

4.9 Some of the training programmes are eligible for Government subsidies, e.g. the Continuing Education Fund and the Skills Upgrading Scheme. Insurance personnel are recommended to make good use of these programmes in developing their career in the insurance profession.

Training Programmes

4.10 On the basis of findings in the 2005 survey, the Insurance Training Board recommends that course providers should step up their provision of training programmes on the following topics which are in great demand:

- General Insurance
- Investment-linked Insurance
- Financial Planning
- LOMA Courses
- Certified Financial Planner
- Life Insurance
- MPF
- Business Communications (English)

4.11 With the introduction of the new category of “travel insurance agents”, it is anticipated that considerable increase in insurance training needs will be generated. The Insurance Training Board recommends that course providers should gear up to provide the required training for these travel insurance agents.

4.12 With the growing involvements in Types 1, 4 and 9 SFC regulated activities by insurance brokers, company agents and bancassurers, the Insurance Training Board recommends that course providers should be proactive in coping with the rising training needs.

4.13 In view of Hong Kong’s close tie with the Mainland and the accelerated opening up of the Mainland insurance market, the Insurance Training Board recommends that educational/training institutions should develop appropriate training programmes and seminars/workshops to help insurance professionals capitalize on the business opportunities and cope with the rapidly changing business environment.

SECTION V

BUSINESS OUTLOOK OF THE INSURANCE INDUSTRY

5.1 The insurance market in Hong Kong has benefited from a strong rebound of the economy in 2004. Total gross premium had grown by 19.5% in 2004 to HK\$121.9 billion, and contributed to 9.4% of Hong Kong's GDP. Mixed business results were recorded for the general insurance sector and the long term insurance sector. General insurance business had decreased by 5.2% in 2004 whilst the long term insurance had grown by 27.4%, maintaining a double digit growth for the last decade.

5.2 In 2005, according to provisional statistics, gross and net premiums of general business recorded a slight growth of 1.7% to HK\$23,888 million and 2.7% to HK\$17,033 million respectively. However, overall underwriting profit of general business had decreased by 5.6% to HK\$1,847 million. With the migration of Hong Kong's manufacturing industry across the border, and the general slowdown of the construction industry and major infrastructure projects, the general insurance business had been struggling with over-pricing problem and intense price competition.

5.3 With regard to the long-term business sector, total revenue premiums of long-term in-force business in 2005's provisional statistics amounted to HK\$116,983 million, representing an increase of 16.9% over 2004.

5.4 When releasing the Office of the Commissioner of Insurance (OCI) Annual Report 2005, the Commissioner of Insurance predicted that the demand for insurance in Hong Kong would continue to grow as Hong Kong was becoming more important as a trade and business centre and as Hong Kong people and corporations were becoming more aware of the need to protect themselves against risks.

5.5 According to the information provided by the Hong Kong Trade Development Council in December 2005, Hong Kong has the second most developed insurance market in the region after Japan in terms of per capita insurance premium. Being a leading insurance centre in Asia, Hong Kong has attracted many of the world's top insurance companies.

5.6 Taking advantage of a more liberal regional insurance market, many foreign insurers have expanded their operations in the region. China's WTO accession has also accelerated the process. A number of foreign insurers have expanded their regional operations in Hong Kong to cater for the development of the regional insurance market.

5.7 Hong Kong, with its close tie with the Mainland, has continued to benefit from the accelerated opening up of the Mainland insurance market. In addition to the Mainland's WTO liberalization, Hong Kong's insurance sector and professional can benefit from the CEPA signed with the Mainland, which will continue to give rise to new initiatives and opportunities for insurance companies and employees. The CEPA allows Hong Kong insurance companies through re-grouping and strategic mergers to enter the Mainland insurance market subject to specific market access conditions. It also allows Hong Kong residents who have obtained the Mainland's insurance qualifications and are employed by a Mainland insurance institution to engage in the relevant insurance business.

5.8 In line with the regional trend, multi-channel distribution for insurance products is growing in popularity. While insurance products are primarily distributed by insurance agents, bancassurance penetration has been growing rapidly in Hong Kong. The participation of banks, which accounts for over 20% of the Hong Kong insurance market, creates competitive pressure on traditional insurers; but banks' extensive client base can in turn help stimulate the growth of the market.

5.9 With the insurance sector capitalizing on the growing wealth of Hong Kong's community and development into an asset management centre, we have seen the growing popularity of investment-linked products, which provide policy holders with more choices and flexibility. Many of these products provide relatively low protection for mortality risk when compared with the traditional life and annuity products. In response to the increased complexity of new products and the call for the protection of consumer interests, additional examinations and requirements from the SFC are available for those intermediaries wishing to advise on the funds underlying investment-linked assurance schemes.

5.10 To provide more convenience for travellers to buy travel insurance, the OCI, in consultation with the Tourism Commission, the insurance industry and the travel industry, had introduced in 2006 a new category of insurance agents entitled "travel insurance agents" to the regulatory system. Travel agents and their staff member should equip themselves with adequate insurance-related knowledge and be registered with the IARB as 'travel insurance agents' before they can sell travel insurance. This will encourage more Hong Kong people to take out travel insurance to protect themselves when they go on holiday or travel overseas.

5.11 The Insurance Authority indicated that they would continue to encourage general insurers to explore similar market opportunities in existing and potential new lines of general business, such as medical, directors' and officers' liability, product liability and third party liability insurance, etc.

5.12 In view of the increasing customer sophistication and legal regulations in Hong Kong, all insurance employees and intermediaries have to face the challenges of a more complex business environment. The OCI will continue its role as an insurance regulator and facilitator. The implementation of the IIQE and CPD has developed the culture of lifelong learning and professional self-improvement of insurance practitioners. For consumer protection, improvement in the existing self-regulatory system will be introduced whenever appropriate and necessary.

5.13 It is envisaged that the insurance industry will continue to require well-trained and experienced professionals who can provide quality insurance services to clients. More people will join the insurance industry to sustain its growth and development. In the general insurance sector, insurance employees who also assume front-line marketing and servicing functions will have to possess knowledge in more branches of general insurance in order to provide professional services and advice to their clients. These employees should be properly trained and meet the CPD requirements.

5.14 With regard to the life insurance sector, it is believed that business will continue to grow as Hong Kong people know more about and accept life insurance as a means of protection and investment. Insurance intermediaries who also act as financial planners should take stock of the needs of the clients and recommend financial packages, including life insurance, health insurance and investment products. This move will further enhance the conglomeration of insurance and financial services sectors. Insurance intermediaries have to pass the required examinations and update their professional knowledge for the protection of the interests of the insuring public.

Insurance Training BoardMembership List
(December 2005)

<u>Chairman:</u>	<i>(Nominated by)</i>
Mr MAK Wing-kwong, Tony	Ad Personam
<u>Vice-Chairman:</u>	
Mr CHAN Shiu-yin, Elex	Ad Personam
<u>Members:</u>	
Mr Roddy ANDERSON	The Life Insurance Council of Hong Kong (LIC)
Mr CHUN Yuk-chi, Jackie	The Hong Kong Society of Certified Insurance Practitioners
Mr Andrew G. EDEN	The Hong Kong Confederation of Insurance Brokers
Mr C.E. HAYNES, Michael	Ad Personam
Mr LEUNG On-fook	Ad Personam
Ms MA Oi-wah, Teresa	The Hong Kong Federation of Insurers
Mr PUN Hong-ning, Jackson	Ad Personam
Mr PUN Kei-yuen, Henry	The Hong Kong General Insurance Agents Association
Ms SHIU Bik-ling, Teresa	The LOMA Society of Hong Kong
Mr SHUM Chun-yan, Clement	A Local Tertiary Institution
Ms SO Yuen-may, Teresa	The Life Underwriters Association of Hong Kong
Mrs WONG CHUNG Wai-lin, Irene	The Insurance Institute of Hong Kong
Mr WONG Kwan-kit, Jeff	The General Agents and Managers Association of Hong Kong
	<i>(Representing)</i>
Ms CHAN Sau-ching, Susanna	The Executive Director of the Vocational Training Council
Ms HUI Mei-ying, Carol	The Commissioner of Insurance
Mr SIU Lap-kei, Sunny	The Commissioner for Labour
Mrs YUEN CHUNG Ling-chun, Janet	The Managing Director of the Mandatory Provident Fund Schemes Authority
<u>Secretary:</u>	
Mr Andrew Tsang	Vocational Training Council

Working Party on 2005 Manpower Survey
of the Insurance Industry

Membership List

Mr Elex CHAN Shiu-yin (Convener)

Ms Susanna CHAN Sau-ching

Mr Andrew G. EDEN

Mr Michael C. E. HAYNES

Mr LEUNG On-fook

Mr Tony MAK Wing-kwong

Ms Teresa SHIU Bik-ling

Mrs Irene WONG CHUNG Wai-lin

Mr Andrew TSANG Yau-hang (Secretary)

Terms of Reference of Training Boards

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

**Vocational Training Council
Headquarters Division Two**
16/FI., VTC Tower
27 Wood Road, Wanchai
Hong Kong

職業訓練局 總辦事處二科
香港灣仔活道 27 號
職業訓練局大樓 16 樓

電話 Telephone No:
(852) 2836 1712/2887 9531
傳真 Facsimile No:
(852) 2893 5879/2574 3759
本局檔號 Our Reference:
() in IN/1/2 (05)
來函檔號 Your Reference:

26th October 2005

Dear Sir/Madam,

The 2005 Manpower Survey of the Insurance Industry

I am writing to solicit your co-operation in the 2005 Manpower Survey of the Insurance Industry to be conducted by the Insurance Training Board of the Vocational Training Council.

The Insurance Training Board is appointed by the Government of the Hong Kong Special Administrative Region to be responsible for matters relating to manpower and training in the insurance industry. In order to collect information on the latest manpower situation for formulating meaningful recommendations on manpower training for the industry, the Training Board will conduct the captioned survey from 2nd November 2005 to 30th November 2005.

For your completion and reference, I enclose a copy each of the Survey Questionnaire (Part I to Part III), the Explanatory Notes and Job Descriptions of principal jobs.

During the period of the survey, an officer of the Census and Statistics Department will call at your office to see you or your authorized representative. The officer will answer any queries you may have, and collect the completed questionnaire. If necessary, he/she would assist you in the completion of the questionnaire.

The information collected will be handled in strict confidence and will be published only in the form of statistical summaries without reference to individual establishments.

The Manpower Survey Report will be uploaded onto the VTC website at <http://intb.vtc.edu.hk>. You may download the Survey Report when it is ready. Kindly provide us with your e-mail address in the enclosed questionnaire and you will be informed of the release of the Survey Report in due course.

Should you have any question regarding the survey, please contact the Manpower Statistics Section of the Census and Statistics Department by telephoning 2887 9531.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Tony Mak', with a stylized flourish at the end.

(Tony Mak)
Chairman
Insurance Training Board

TM/AT/pt

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入幅度	(C) No. of Employees on Date of Survey 現有僱員人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)
GENERAL INSURER 一般保險承保公司			11	12 - 15	16 - 19	20 - 22	23	
Title 職稱	Rec. Type 紀錄類型	Code 編號 8 - 10						
SENIOR MANAGEMENT LEVEL 高層管理人員級								
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 2 1						<u>Average Monthly Income</u> 平均每月收入
Deputy Managing Director / Deputy General Manager 副常務董事/副總經理	2	1 2 2						Below \$6,001 以下 1
Assistant General Manager / Senior Manger 助理總經理/高級經理	2	1 2 3						\$6,001 - \$10,000 2
								\$10,001 - \$20,000 3
								\$20,001 - \$30,000 4
								\$30,001 - \$40,000 5
								\$40,001 - \$60,000 6
								\$60,001 - \$80,000 7
								Above \$80,000 以上 8
MIDDLE MANAGEMENT LEVEL 中層管理人員級								Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have. 請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入 (F) 欄內。
Reinsurance Manager 再保險經理	2	2 2 1						<u>Education/Qualification</u> 學歷/資歷
Underwriting Manager 核保經理	2	2 2 2						<u>Code</u> 編號
Account Manager / Claims Manager 客戶經理/索償經理	2	2 2 3						Professional Qualification 專業資格 1
Marketing/Service Manager 市務/服務經理	2	2 2 4						University Degree or equivalent 大學學位或同等學歷 2
Human Resources / Training Manager 人力資源/訓練經理	2	2 2 5						Sub-degree/Higher Diploma/ Higher Certificate or equivalent 副學士學位/高級文憑/ 高級證書或同等學歷 3
Information Technology Manager 資訊科技經理	2	2 2 6						Advanced Level/Diploma/ Certificate or equivalent 香港高級程度考試/ 文憑/證書或同等學歷 4
Assistant Manager 助理經理	2	2 2 7						Secondary 5 中學五年級 5
OFFICER LEVEL 主任級								
Account Officer / Underwriting Officer 客戶主任/核保主任	2	3 2 1						
Policy Services / Claims Officer 保單服務/索償主任	2	3 2 2						
Marketing Officer 市務主任	2	3 2 3						
Assistant Executive / Supervisor 助理主任	2	3 2 4						
Information Technology Staff 資訊科技人員	2	3 2 5						
CLERICAL LEVEL 文員級								
Underwriting Clerk / Claims Clerk 核保文員/索償文員	2	4 2 1						
Clerical Staff 文書人員	2	4 2 2						
OTHERS 其他								
Other Supporting Staff 其他輔助人員	2	6 2 1						

PART II 第二部分

(A) Principal Job 職務			(B) Total Monthly Income Range 每月總收入 幅度	(C) No. of Employees on Date of Survey 現有僱員 人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺 數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)
GENERAL INSURANCE AGENT 一般保險業務代表								
Title 職稱	Rec. Type 紀錄 類型	Code 編號						
		8 - 10	11	12 - 15	16 - 19	20 - 22	23	
Agency Director / Senior Agency Manager 營業總監/高級營業經理	2	5 2 1						<u>Average Monthly Income</u> 平均每月收入
Agency Manager 營業經理	2	5 2 2						<u>Code</u> 編號
Unit Manager / Agency Supervisor 單位經理/營業主任	2	5 2 3						Below \$6,001 以下 1
Agent 保險代理	2	5 2 4						\$6,001 - \$10,000 2
								\$10,001 - \$20,000 3
								\$20,001 - \$30,000 4
								\$30,001 - \$40,000 5
								\$40,001 - \$60,000 6
								\$60,001 - \$80,000 7
								Above \$80,000 以上 8
								Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s) /agent(s) to have.
								請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入 (F) 欄內。
								<u>Education/Qualification</u> 學歷/資歷
								<u>Code</u> 編號
								Professional Qualification 專業資格 1
								University Degree or equivalent 大學學位或同等學歷 2
								Sub-degree/Higher Diploma/ 副學士學位/高級文憑/高級證書或同等學歷 3
								Higher Certificate or equivalent 副學士學位/高級文憑/高級證書或同等學歷 4
								Advanced Level/Diploma/ Certificate or equivalent 香港高級程度考試/文憑/證書或同等學歷 5
								Secondary 5 中學五年級

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入幅度	(C) No. of Employees on Date of Survey 現有僱員人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)
LIFE INSURER 人壽保險承保公司			11	12 - 15	16 - 19	20 - 22	23	
Title 職稱	Rec. Type 紀錄類型	Code 編號 8 - 10						
SENIOR MANAGEMENT LEVEL 高層管理人員級								
Managing Director / Chief Executive 常務董事/行政總裁	2	1 1 1						<u>Average Monthly Income</u> 平均每月收入 Below \$6,001 以下 1 \$6,001 - \$10,000 2 \$10,001 - \$20,000 3 \$20,001 - \$30,000 4 \$30,001 - \$40,000 5 \$40,001 - \$60,000 6 \$60,001 - \$80,000 7 Above \$80,000 以上 8
Chief Actuary 總精算師	2	1 1 2						
Head - Individual Long Term Business 主管 - 個人長期業務	2	1 1 3						
Head - Marketing / Agency Operation 主管 - 市務/營業代理運作	2	1 1 4						
Head - Group Benefits Business 主管 - 團體福利業務	2	1 1 5						
Head - Finance / Investment / 主管 - 財務/投資/司庫	2	1 1 6						
Head - Human Resources / Training 主管 - 人力資源/訓練	2	1 1 7						
MIDDLE MANAGEMENT LEVEL 中層管理人員級								
Actuarial Manager 精算經理	2	2 1 1						Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have. 請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入 (F) 欄內。 <u>Education/Qualification</u> 學歷/資歷 Professional Qualification 專業資格 1 University Degree or equivalent 大學學位或同等學歷 2 Sub-degree/Higher Diploma/Higher Certificate or equivalent 副學士學位/高級文憑/高級證書或同等學歷 3 Advanced Level/Diploma/Certificate or equivalent 香港高級程度考試/文憑/證書或同等學歷 4 Secondary 5 中學五年級 5
Underwriting Manager 核保經理	2	2 1 2						
Policy Services / Claims Manager 保單服務/索償經理	2	2 1 3						
Marketing / Agency Manager 市務/營業代理經理	2	2 1 4						
Group Benefits Business Manager 團體福利業務經理	2	2 1 5						
Accounting / Investment Manager 財務/投資經理	2	2 1 6						
Human Resources / Training Manager 人力資源/訓練經理	2	2 1 7						
Information Technology Manager 資訊科技經理	2	2 1 8						
OFFICER LEVEL 主任級								
Actuarial Officer 精算主任	2	3 1 1						Advanced Level/Diploma/Certificate or equivalent 香港高級程度考試/文憑/證書或同等學歷 4 Secondary 5 中學五年級 5
Underwriting Officer 核保主任	2	3 1 2						
Policy Services / Claims Officer 保單服務/索償主任	2	3 1 3						
Marketing / Agency Officer 市務/營業代理主任	2	3 1 4						
Group Benefits Business Officer 團體福利業務主任	2	3 1 5						
Accounting / Investment Officer 財務/投資主任	2	3 1 6						
Human Resources / Training Officer 人力資源/訓練主任	2	3 1 7						
Information Technology Staff 資訊科技人員	2	3 1 8						
CLERICAL LEVEL 文員級								
Clerical Staff 文書人員	2	4 1 2						
OTHERS 其他								
Other Supporting Staff 其他輔助人員	2	6 1 1						

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入幅度	(C) No. of Employees on Date of Survey 現有僱員人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)	
INSURANCE BROKER (GENERAL INSURANCE) 保險經紀(一般保險)			11	12 - 15	16 - 19	20 - 22	23		
Title 職稱	Rec. Type 紀錄類型	Code 編號 8 - 10						Average Monthly Income 平均每月收入	Code 編號
SENIOR MANAGEMENT LEVEL 高層管理人員級									
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 4 1						Below \$6,001 以下	1
Assistant General Manager / Account Director / Chief Operating Officer 助理總經理/客戶總監/ 營運總監	2	1 4 2						\$6,001 - \$10,000	2
								\$10,001 - \$20,000	3
								\$20,001 - \$30,000	4
								\$30,001 - \$40,000	5
								\$40,001 - \$60,000	6
								\$60,001 - \$80,000	7
								Above \$80,000 以上	8
								Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have.	
MIDDLE MANAGEMENT LEVEL 中層管理人員級									
Senior Account Manager 高級客戶經理	2	2 4 1						請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入(F)欄內。	
Marketing Manager / Sales Manager / Business Development Manager 市場經理/營業經理/ 業務發展經理	2	2 4 2						Education/Qualification 學歷/資歷	Code 編號
Account Manager / Claims Manager 客戶經理/索償經理	2	2 4 3						Professional Qualification 專業資格	1
								University Degree or equivalent 大學學位或同等學歷	2
								Sub-degree/Higher Diploma/ Higher Certificate or equivalent 副學士學位/高級文憑/ 高級證書或同等學歷	3
								Advanced Level/Diploma/ Certificate or equivalent 高級程度考試/ 文憑/證書或同等學歷	4
OFFICER LEVEL 主任級									
Claims Officer 索償主任	2	3 4 1						Secondary 5 中學五年級	5
Account Officer 客戶主任	2	3 4 2							
Client Servicing Officer 客戶服務主任	2	3 4 3							
CLERICAL LEVEL 文員級									
Clerical Staff 文書人員	2	4 4 2							
OTHERS 其他									
Other Supporting Staff 其他輔助人員	2	6 4 1							

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入 幅度	(C) No. of Employees on Date of Survey 現有僱員 人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺 數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)	
INSURANCE BROKER (LIFE INSURANCE) 保險經紀(人壽保險)									
Title 職稱	Rec. Type 紀錄 類型	Code 編號 8 - 10	11	12 - 15	16 - 19	20 - 22	23		
SENIOR MANAGEMENT LEVEL 高層管理人員級								Average Monthly Income 平均每月收入	Code 編號
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 3 1						Below \$6,001 以下 1	
Assistant General Manager / Account Director / Chief Operating Officer 助理總經理/客戶總監/ 營運總監	2	1 3 2						\$6,001 - \$10,000 2	
								\$10,001 - \$20,000 3	
								\$20,001 - \$30,000 4	
								\$30,001 - \$40,000 5	
								\$40,001 - \$60,000 6	
								\$60,001 - \$80,000 7	
								Above \$80,000 以上 8	
MIDDLE MANAGEMENT LEVEL 中層管理人員級								Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have. 請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入(F)欄內。	
Senior Account Manager 高級客戶經理	2	2 3 1						Education/Qualification 學歷/資歷	Code 編號
Marketing Manager / Sales Manager / Business Development Manager 市場經理/營業經理/ 業務發展經理	2	2 3 2						Professional Qualification 專業資格 1	
Account Manager / Claims Manager 客戶經理/索償經理	2	2 3 3						University Degree or equivalent 大學學位或同等學歷 2	
								Sub-degree/Higher Diploma/ Higher Certificate or equivalent 副學士學位/高級文憑/ 高級證書或同等學歷 3	
								Advanced Level/Diploma/ Certificate or equivalent 高級證書或同等學歷 Advanced Level/Diploma/ Certificate or equivalent 4	
OFFICER LEVEL 主任級									
Claims Officer 索償主任	2	3 3 1						香港高級程度考試/ 文憑/證書或同等學歷 Secondary 5 中學五年級 5	
Account Officer 客戶主任	2	3 3 2							
Client Servicing Officer 客戶服務主任	2	3 3 3							
CLERICAL LEVEL 文員級									
Clerical Staff 文書人員	2	4 3 2							
OTHERS 其他									
Other Supporting Staff 其他輔助人員	2	6 3 1							

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入幅度	(C) No. of Employees on Date of Survey 現有僱員人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)	
COMPANY AGENTS (GENERAL INSURANCE) 代理人公司 (一般保險)			8 - 10	11	12 - 15	16 - 19	20 - 22	23	
Title 職稱	Rec. Type 紀錄類型	Code 編號							
SENIOR MANAGEMENT LEVEL 高層管理人員級									
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 6 1							
Assistant General Manager / Account Director 助理總經理/客戶總監	2	1 6 2							
MIDDLE MANAGEMENT LEVEL 中層管理人員級									
Senior Sales Manager 高級營業經理	2	2 6 1							
Marketing Manager / Sales Manager 市場經理/營業經理	2	2 6 2							
OFFICER LEVEL 主任級									
Account Officer 客戶主任	2	3 6 1							
Client Servicing Officer 客戶服務主任	2	3 6 2							
Sales Representative 營業代表	2	3 6 3							
CLERICAL LEVEL 文員級									
Clerical Staff 文書人員	2	4 6 2							
OTHERS 其他									
Other Supporting Staff 其他輔助人員	2	6 6 1							
								Average Monthly Income 平均每月收入	Code 編號
								Below \$6,001 以下	1
								\$6,001 - \$10,000	2
								\$10,001 - \$20,000	3
								\$20,001 - \$30,000	4
								\$30,001 - \$40,000	5
								\$40,001 - \$60,000	6
								\$60,001 - \$80,000	7
								Above \$80,000 以上	8
								Education/Qualification 學歷/資歷	Code 編號
								Professional Qualification 專業資格	1
								University Degree or equivalent 大學學位或同等學歷	2
								Sub-degree/Higher Diploma/ Higher Certificate or equivalent 副學士學位/高級文憑/ 高級證書或同等學歷	3
								Advanced Level/Diploma/ Certificate or equivalent 香港高級程度考試/ 文憑/證書或同等學歷	4
								Secondary 5 中學五年級	5

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入幅度	(C) No. of Employees on Date of Survey 現有僱員人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)	
COMPANY AGENTS (LIFE INSURANCE) 代理人公司 (人壽保險)			8 - 10	11	12 - 15	16 - 19	20 - 22	23	
Title 職稱	Rec. Type 紀錄類型	Code 編號							
SENIOR MANAGEMENT LEVEL 高層管理人員級								Average Monthly Income 平均每月收入	Code 編號
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 5 1						Below \$6,001 以下	1
Assistant General Manager / Account Director 助理總經理/客戶總監	2	1 5 2						\$6,001 - \$10,000	2
								\$10,001 - \$20,000	3
								\$20,001 - \$30,000	4
								\$30,001 - \$40,000	5
								\$40,001 - \$60,000	6
								\$60,001 - \$80,000	7
								Above \$80,000 以上	8
MIDDLE MANAGEMENT LEVEL 中層管理人員級								Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have. 請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入 (F) 欄內。	
Senior Sales Manager 高級營業經理	2	2 5 1						Education/Qualification 學歷/資歷	Code 編號
Marketing Manager / Sales Manager 市務經理/營業經理	2	2 5 2						Professional Qualification 專業資格	1
								University Degree or equivalent 大學學位或同等學歷	2
								Sub-degree/Higher Diploma/ Higher Certificate or equivalent 副學士學位/高級文憑/ 高級證書或同等學歷	3
								Advanced Level/Diploma/ Certificate or equivalent 香港高級程度考試/ 文憑/證書或同等學歷	4
OFFICER LEVEL 主任級									
Account Officer 客戶主任	2	3 5 1						Secondary 5 中學五年級	5
Client Servicing Officer 客戶服務主任	2	3 5 2							
Sales Representative 營業代表	2	3 5 3							
CLERICAL LEVEL 文員級									
Clerical Staff 文書人員	2	4 5 2							
OTHERS 其他									
Other Supporting Staff 其他輔助人員	2	6 5 1							

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總 收入 幅度	(C) No. of Employees on Date of Survey 現有僱員 人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺 數目	(F) Minimum Education/ Qualification Requirement of Employees 僱員基本 學歷/資歷 的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入 幅度的編號。「每月收入」包括 底薪、逾時工作津貼、其他津貼、 佣金及花紅。(見附註第 2 頁)
BANCASSURER (GENERAL INSURANCE) 銀行附屬保險 (一般保險)			11	12 - 15	16 - 19	20 - 22	23	
Title 職稱	Rec. Type 紀錄 類型	Code 編號 8 - 10						
SENIOR MANAGEMENT LEVEL 高層管理人員級								
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 8 1						<u>Average Monthly Income</u> 平均每月收入
Deputy Managing Director / Deputy General Manager 副常務董事/副總經理	2	1 8 2						Below \$6,001 以下 1
Assistant General Manager / Senior Manger 助理總經理/高級經理	2	1 8 3						\$6,001 - \$10,000 2
								\$10,001 - \$20,000 3
								\$20,001 - \$30,000 4
								\$30,001 - \$40,000 5
								\$40,001 - \$60,000 6
								\$60,001 - \$80,000 7
								Above \$80,000 以上 8
MIDDLE MANAGEMENT LEVEL 中層管理人員級								
Actuarial Manager 精算經理	2	2 8 1						Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s) /agent(s) to have. 請按下列編號將僱主認為僱員/ 營業員宜有的基本學歷/資歷 填入 (F) 欄內。
Underwriting Manager 核保經理	2	2 8 2						<u>Education/Qualification</u> 學歷/資歷
Account Manager / Claims Manager 客戶經理/索償經理	2	2 8 3						<u>Code</u> 編號
Marketing Manager / Sales Manager 市務經理/營業經理	2	2 8 4						Professional Qualification 1 專業資格
Accounting/Investment Manager 財務/投資經理	2	2 8 5						University Degree or equivalent 2 大學學位或同等學歷
Assistant Manager 助理經理	2	2 8 6						Sub-degree/Higher Diploma/ Higher Certificate or equivalent 3 副學士學位/高級文憑/ 高級證書或同等學歷
OFFICER LEVEL 主任級								
Account Officer / Underwriting Officer 客戶主任/核保主任	2	3 8 1						Advanced Level/Diploma/ Certificate or equivalent 4 香港高級程度考試/ 文憑/證書或同等學歷
Policy Services / Claims Officer 保單服務/索償主任	2	3 8 2						Secondary 5 5 中學五年級
Marketing Officer / Sales Officer 市務主任/營業主任	2	3 8 3						
Sales Representative 營業代表	2	3 8 4						
Information Technology Staff 資訊科技人員	2	3 8 5						
CLERICAL LEVEL 文員級								
Underwriting Clerk / Claims Clerk 核保文員/索償文員	2	4 8 1						
Clerical Staff 文書人員	2	4 8 2						
OTHERS 其他								
Other Supporting Staff 其他輔助人員	2	6 8 1						

PART II 第二部分

(A) Principal Job 主要職務			(B) Total Monthly Income Range 每月總收入幅度	(C) No. of Employees on Date of Survey 現有僱員人數	(D) Forecast No. of Employees on 31.12.2006 預測在 31.12.2006 的僱員人數	(E) No. of Vacancies on Date of Survey 現有空缺數目	(F) Minimum Education/Qualification Requirement of Employees 僱員基本學歷/資歷的要求	Enter in Column B the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus. (See explanatory notes page 2) 請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。(見附註第 2 頁)
BANCASSURER (LIFE INSURANCE) 銀行附屬保險(人壽保險)								
Title 職稱	Rec. Type 紀錄類型	Code 編號 8 - 10	11	12 - 15	16 - 19	20 - 22	23	
SENIOR MANAGEMENT LEVEL 高層管理人員級								
Managing Director / General Manager / Chief Executive 常務董事/總經理/行政總裁	2	1 7 1						Average Monthly Income 平均每月收入
Deputy Managing Director / Deputy General Manager 副常務董事/副總經理	2	1 7 2						Below \$6,001 以下 1
Assistant General Manager / Senior Manger 助理總經理/高級經理	2	1 7 3						\$6,001 - \$10,000 2
								\$10,001 - \$20,000 3
								\$20,001 - \$30,000 4
								\$30,001 - \$40,000 5
								\$40,001 - \$60,000 6
								\$60,001 - \$80,000 7
								Above \$80,000 以上 8
MIDDLE MANAGEMENT LEVEL 中層管理人員級								
Actuarial Manager 精算經理	2	2 7 1						Enter in Column F the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have. 請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入(F)欄內。
Underwriting Manager 核保經理	2	2 7 2						Education/Qualification 學歷/資歷
Account Manager / Claims Manager 客戶經理/索償經理	2	2 7 3						Code 編號
Marketing Manager / Sales Manager 市務經理/營業經理	2	2 7 4						Professional Qualification 專業資格 1
Accounting/Investment Manager 財務/投資經理	2	2 7 5						University Degree or equivalent 大學學位或同等學歷 2
Assistant Manager 助理經理	2	2 7 6						Sub-degree/Higher Diploma/ Higher Certificate or equivalent 副學士學位/高級文憑/ 高級證書或同等學歷 3
								Advanced Level/Diploma/ Certificate or equivalent 香港高級程度考試/ 文憑/證書或同等學歷 Secondary 5 中學五年級 4
OFFICER LEVEL 主任級								
Account Officer / Underwriting Officer 客戶主任/核保主任	2	3 7 1						
Policy Services / Claims Officer 保單服務/索償主任	2	3 7 2						
Marketing Officer / Sales Officer 市務主任/營業主任	2	3 7 3						
Sales Representative 營業代表	2	3 7 4						
Information Technology Staff 資訊科技人員	2	3 7 5						
CLERICAL LEVEL 文員級								
Underwriting Clerk / Claims Clerk 核保文員/索償文員	2	4 7 1						
Clerical Staff 文書人員	2	4 7 2						
OTHERS 其他								
Other Supporting Staff 其他輔助人員	2	6 7 1						

QUESTIONNAIRE (PART III)

調查表 (第三部分)

Training Needs of Existing Employees/Technical Representatives/Agents

現職僱員／業務代表／營業員的訓練需求

1. In the next 12 months, how many employees/technical representatives/agents of your organization will attend courses?

What will be the preferred course duration? What will be the preferred type(s) of training?

在未來十二個月，貴機構會有多少名現職僱員／業務代表／營業員修讀短期課程？屬意那種修業期？有那些希望修讀之課程？

Job Level* 技能等級	Number of Employees/ Technical Representatives/Agents (in terms of Man-Times) 僱員／業務代表／營業員人數 (以人次計)	Preferred ⁺ Duration of the Training Session (Please Enter Duration Codes Below) 課程宜有的修業期 (請填上下列 之修業期編號)	4 Most Preferred ⁺⁺ Types of Training (Please Enter Course Codes Overleaf) 首四項最希望修讀之課程 (請填上背頁之課程編號)			
(a) Managerial 經理級	(L) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 21	<input type="text"/> 25	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(b) Officer 主任級	(L) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 38	<input type="text"/> 42	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(c) Clerical 文員級	(L) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 55	<input type="text"/> 59	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(d) Managerial 經理級	(G) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 72	<input type="text"/> 76	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(e) Officer 主任級	(G) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 89	<input type="text"/> 93	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(f) Clerical 文員級	(G) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 106	<input type="text"/> 110	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

* Job titles and job descriptions under each of the job levels in the insurance industry are shown in the explanatory notes of part II of the questionnaire.

各技能等級的職稱及工作說明臚列於調查表第二部分的附註內。

(L) Please enter the number of employees/technical representatives/agents engaging in the life insurance sector.

請填入從事於人壽保險業的僱員／業務代表／營業員人數。

(G) Please enter the number of employees/technical representatives/agents engaging in the general insurance sector.

請填入從事於一般保險業的僱員／業務代表／營業員人數。

+Preferred Duration of the Training Session 課程宜有之修業期					
Code 編號					
1	2	3	4	5	6
half day or less 半天或以下	1 day 一天	2 - 3 days 2 - 3 天	4 - 6 days 4 - 6 天	more than 6 days 6天以上	on modular basis 單元形式

++Preferred Types of Training 希望修讀之課程 Code 編號			
Management/Executive Development 管理/行政之發展	Professional Qualification 專業資格	Basic Job-related Knowledge 基本業務知識	Generic Skills 通用技能
101 Principles & Practice of Management 管理理論與實務	201 Associateship of Chartered Insurance Institute (ACII)	301 Actuarial Science 精算學	401 Business Communication (English) 商業語文 (英文)
102 Motivation 激勵	202 Fellow, Australia & New Zealand Institute of Insurance & Finance (ANZIIF)	302 General Insurance 一般保險	402 Business Communication (Putonghua) 商業語文 (普通話)
103 Team Building 團隊之建立	203 Senior Associate, Australia & New Zealand Institute of Insurance & Finance (ANZIIF)	303 Life Insurance 人壽保險	403 Use of Computer 基本電腦應用
104 Leadership 領導才能	204 Certified Financial Planner (CFP)	304 MPF 強制性公積金	404 IT Enabling Systems 資訊科技系統
105 Strategic Management 策略管理	205 Chartered Financial Consultant (ChFC)	305 Investment Planning 投資策劃	405 Effective Communication Skills 有效溝通技巧
106 Human Resources Management 人力資源管理	206 Chartered Life Underwriter (CLU)	306 Financial Planning 財務策劃	406 Marketing/Selling Skills 市場推廣/銷售技巧
107 Marketing Management 市場管理	207 Chartered Property and Casualty Underwriter (CPCU)	307 Law Relating to Insurance 與保險有關之法律	407 Time Management 時間管理
108 Quality Management 優質服務管理	208 Fellowship of Chartered Insurance Institute (FCII)	308 Investment-linked Insurance 投資相連保險	408 Presentation Skills 表達技巧
109 Risk Management 風險管理	209 Fellow of the Faculty of Actuaries in Scotland (FFA)	309 Asset Planning 資產策劃	409 Basic Accounting 基本會計
110 Coaching & Counseling 訓練及輔導下屬	210 Fellowship of Institute of Actuaries (FIA)	310 Estate Planning 遺產策劃	410 Interpersonal Skills 人際關係技巧
111 Crisis Management 危機管理	211 Fellow of the Institute of Actuaries of Australia (FIAA)	311 Retirement Planning 退休策劃	411 Negotiation Skills 談判技巧
112 Dealing with Conflict 處理衝突	212 Fellow, Chartered Financial Practitioner (FChFP)	312 Reinsurance 再保險	412 Others (please specify): 其他 (請註明):
113 Implementing Change 推行變革	213 Fellowship of Society of Actuaries (FSA)	313 Others (please specify): 其他 (請註明):	
114 Problem Solving and Decision Making 解決困難及作出決定	214 Graduate Diploma of Insurance (GDI)		
115 Stress Management 壓力處理	215 Hong Kong Society of Certified Insurance Practitioners (HKCIP)		
116 Others (please specify): 其他 (請註明):	216 Insurance Institute of Hong Kong (IIHK) Diploma 217 Life Office Management Association (LOMA) 218 Fellowship of Life Underwriter Training Council (LUTCF) 219 Professional Diploma in Insurance Programme (PDI) 220 Others (please specify): 其他 (請註明):		

2. Approximately, what percentage of training to be received by your employees/technical representatives/agents in the next 12 months will be conducted by external course providers? (Please tick as appropriate)

在未來十二個月，貴機構之現職僱員/業務代表/營業員所接受之培訓，將會有多少為外間培訓機構所提供？(請✓在格內)

- ₁₂₃ Less than 25% 以下
- ₁₂₄ 25% - less than 50% 以下
- ₁₂₅ 50% - less than 75% 以下
- ₁₂₆ 75% - less than 100% 以下
- ₁₂₇ 100%

3. Have your organization been licensed by or registered with the SFC to carry on regulated activities?

(Please tick as appropriate)

貴機構是否已向證監會領取牌照或在證監會註冊以進行受規管活動? (請✓在格內)

Yes (Go to Q. 4 to Q. 6)
128 是 (請答 第四至第六題)

No 否
129

4. Which of the following type(s) of regulated activities is/are your organization authorized to carry on by the SFC?

(Please tick as appropriate and you may choose more than one type)

貴機構已獲證監會批准進行的受規管活動屬於以下那種類別? (請✓在格內及可選多於一類)

Type 1 Dealing in securities
130 第一類 證券交易

Type 4 Advising on securities
131 第四類 就證券提供意見

Type 9 Asset management
132 第九類 提供資產管理

Others (please specify):
133 其他 (請註明): _____

5. How many technical representatives are registered to carry on the above regulated activities in your organization?

貴機構有多少名業務代表負責執行該等類別的受規管活動?

134

6. What is the estimated change (increase/decrease in terms of percentage) in number of technical representatives registered to carry on the above regulated activities in your organization in the next 12 months?

貴機構估計在未來十二個月，負責執行該等類別的受規管活動的業務代表人數的改變(增/減的百分比)將會如下:

138

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The 2005 Manpower Survey of the Insurance Industry

保險業二零零五年人力調查

Explanatory Notes for Part II of Questionnaire

問卷第二部分附註

1. Please complete all columns ('B' to 'F') 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 (B) 至 (F) 欄。如不適用，請填 (0) 符號。

2. Column 'A' - Titles of Principal Jobs in the Insurance Industry
(A) 欄 — 保險業主要職務名稱
 - (a) Job Titles and Codes are pre-printed in Column A. Some of the job titles may not be the same as those used in your firm. Please classify an employee/an agent according to his major duties and supply the required information if the jobs have similar or related functions.
調查表 A 欄資料已預印。表內部分職稱可能有別於貴公司所採用的。請根據僱員/營業人員的主要職責分類。若員工職責與表內某職務的職責相近，可視作相同職務，請提供所需資料。
 - (b) 'Other Principal Jobs' refer to those jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels on a blank sheet. Please provide information as required by Columns B to F of the questionnaire.
「其他主要職務」是指貴機構的其他主要職務，並請另紙簡述這些職務的工作範圍及指出其所屬技能等級。請同時填寫問卷 B 至 F 各欄的資料。
 - (c) '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. Please provide information as required by Column C only of the questionnaire.
「其他輔助人員」，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。請祇填寫調查表 C 欄所需的資料。

3. Column 'B' - Total Monthly Income Range

(B) 欄 — 每月總收入幅度

Please enter in Column 'B' the appropriate code number showing the average monthly income range for the employee(s)/agent(s). The monthly income should include basic salary, overtime pay, other allowances, commission and bonus.

請填寫僱員/營業員平均每月收入幅度的編號。「每月收入」包括底薪、逾時工作津貼、其他津貼、佣金及花紅。

<u>Average Monthly Income</u> 平均每月收入	<u>Code</u> 編號
\$Below \$6,001 \$6,001 以下	1
\$6,001 - \$10,000	2
\$10,001 - \$20,000	3
\$20,001 - \$30,000	4
\$30,001 - \$40,000	5
\$40,001 - \$60,000	6
\$60,001 - \$80,000	7
Above \$80,000 \$80,000 以上	8

If you have more than one employee (or agent) doing the same job, please enter in this column the weighted average figure for that job category which is given by:

$$\frac{\text{Total amount of salaries for that category of employees}}{\text{Total number of employees in that category}}$$

若從事同類工作的僱員（或營業員）超過一名，請以下列算式取其加權平均數值：

$$\frac{\text{該類工作僱員的總收入}}{\text{從事該類工作的僱員人數}}$$

4. Column 'C' - Number of Employees on Date of Survey

(C) 欄 — 現有僱員人數

'Employees' refer to those working full-time (i.e. at least 4 weeks a month, and not less than 18 hours in each week) under the payroll of the firm. These include proprietors, partners and agents 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（即每月最少四週、每週不少於十八小時）的受薪人員，其中包括在公司內全職工作的東主、合夥人及營業員。調查表他處出現的「僱員」一詞，定義亦同。

5. Column 'D' - Forecast Number of Employees on 31.12.2006

(D) 欄 — 預測在 31.12.2006 之僱員人數

The forecast number of employees means the number of employees/agents you will be employing on 31.12.2006. The number given could be more/less than that in Column 'C' if an expansion/a contraction is expected.

預測在 31.12.2006 之僱員人數，意即貴公司在 31.12.2006 的僱員/營業員人數。如估計業務屆時可能擴張/收縮，此欄所填的數字應多於/少於 (C) 欄。

6. Column 'E' - Number of Vacancies on Date of Survey

(E) 欄 — 現有空缺數目

'Number of Vacancies on Date of Survey' refers to those unfilled, immediately available job openings for which the establishment is actively trying to recruit personnel on date of survey.

「現有空缺數目」指該職位仍懸空，須立刻填補而現正積極招聘人員填補。

7. Column 'F' - Minimum Education/Qualification Requirement of Employees

(F) 欄 — 僱員基本學歷/資歷的要求

Please enter in Column 'F' the appropriate code number showing the minimum education/qualification which an employer prefers his employee(s)/agent(s) to have.

請按下列編號將僱主認為僱員/營業員宜有的基本學歷/資歷填入 (F) 欄內。

<u>Education/Qualification</u> 學歷/資歷	<u>Code</u> 編號
Professional Qualification 專業資格	1
University Degree or equivalent 大學學位或同等學歷	2
Sub-degree/Higher Diploma/Higher Certificate or equivalent 副學士學位/高級文憑/高級證書或同等學歷	3
Advanced Level/Diploma/Certificate or equivalent 香港高級程度考試/文憑/證書或同等學歷	4
Secondary 5 中學五年級	5

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
221	Reinsurance Manager 再保險經理	Formulates company's reinsurance policy. Determines company's retention and monitors reinsurance treaties. Evaluates and accepts reinsurance from ceding companies. Works closely with the underwriting and claims managers. 制訂公司的再保險政策。決定公司的自留額及監管再保險條約。評估及接受其他公司的再保險。與核保經理及索償經理緊密合作。
222	Underwriting Manager 核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums and extent of cover. May specialize in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。
223	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
224	Marketing/Service Manager 市務／服務經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for monitoring marketing programmes. Liaises with clients and public relations. Formulates new products and services for business expansion and meeting customers' needs. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。制訂新產品及服務，以發展業務和滿足客戶的需要。訓練及監督屬下職員的工作。
225	Human Resources/ Training Manager 人力資源／訓練經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organizes training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定訓練需求，籌辦訓練及員工職業發展計劃。評估訓練工作的成效。
226	Information Technology Manager 資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
227	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，訓練及督導屬下員工，執行其他指定職務。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL 主任級		
321	Account Officer/ Underwriting Officer 客戶主任 / 核保主任	Assists the Account Manager/Claims Manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助客戶經理／索償經理處理核保及索償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。
322	Policy Services / Claims Officer 保單服務／索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
323	Marketing Officer 市務主任	Assists the Marketing/Service 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。
324	Assistant Executive/ Supervisor 助理主任	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。
325	Information Technology Staff 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
421	Underwriting Clerk/ Claims Clerk 核保文員／索償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能須處理一類或多類保險。按照既定程序或上司的指示從事其他文書職務。
422	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		
621	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
129	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (129/229/329) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (129/229/329)。請同時填寫問卷 B 至 F 各欄的資料。
229	-Middle Management Level 中層管理人員級	
329	-Officer Level 主任級	

Job Description for General Insurance Agent

一般保險業務代表的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
521	Agency Director/ Senior Agency Manager 營業總監／高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理 50 位以上營業員。為營業經理及主任提供管理發展訓練。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
522	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。
523	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。
524	Agent 保險代理	Identifies prospective clients to acquire new business and serves existing policyholders. 確定有潛力的客戶，以拓展業務，並為保單持有人提供服務。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OTHERS (Continued) 其他（續）		
	<p data-bbox="347 383 611 472">Other Principal Jobs 其他主要職務</p> <p data-bbox="347 528 703 636">119 -Senior Management Level 高層管理人員級</p> <p data-bbox="347 667 711 757">219 -Middle Management Level 中層管理人員級</p> <p data-bbox="347 775 533 864">319 -Officer Level 主任級</p>	<p data-bbox="748 383 1396 640">In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (119/219/319) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire.</p> <p data-bbox="748 667 1396 824">請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (119/219/319)。請同時填寫問卷 B 至 F 各欄的資料。</p>

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
114	Head - Marketing/ Agency Operation 主管 - 市務／營業代理運 作	<p>Plans, coordinates and implements the organization's business development strategies and marketing plans. Conducts market research. Identifies and analyses opportunities to increase business and market share. Provides services and prepares promotion kits for sales force. Trains and supervises sales force/agents. Appoints brokers and liaises with them.</p> <p>策劃、協調及執行業務發展策略和市務計劃。進行市場研究。留意及分析各種機會，以拓展業務和提高市場佔有率。為營業人員提供服務，以及製備宣傳套件。培訓及監督營業人員／代理員。聘用經紀，並與他們保持聯絡。</p>
115	Head – Group Benefits Business 主管 - 團體福利業務	<p>Manages the operational activities of the group benefits plans for corporate employees. Advises corporate clients the benefits, provident schemes and retirement plans best suited to their employees. Identifies new markets and development in statutory requirements for business expansion. Trains and supervises subordinates in marketing, administration and claims settlement on employee benefits plans.</p> <p>管理為公司僱員而設的團體福利計劃。建議公司客戶採用最切合其僱員需要的福利、公積金及退休計劃。留意新市場，以及法例的改變，隨時把握機會，拓展業務。培訓及監督下屬推廣和管理員工福利計劃，以及處理有關索償。</p>
116	Head - Finance/Investment/ Treasurer 主管 - 財務／投資／司庫	<p>Advises top management on investment of insurance funds and financing of capital expenditure. Administers assets. Plans and organizes budgeting and financial control systems. Presents budgets and financial reports to management. Modifies the reporting systems as required to meet statutory requirements.</p> <p>就保險基金的投資及資本支出的融資問題，向高層提供意見。管理資產。策劃及組織財政預算及管制系統。向管理層提交預算及財政報告。修訂報告系統，以符合法例規定。</p>

Code No. 編號	Job Title 職稱	Job Description 工作說明
SENIOR MANAGEMENT LEVEL (Continued) 高層管理人員級 (續)		
117	Head - Human Resources/ Training 主管 - 人力資源／訓練	Develops, maintains and administers human resources management programmes in order to promote efficient operations. Implements and coordinates recruitment, placement, performance appraisal, salary administration, employee relations and other benefits. Advises top management on human resources issues and manages training and development programmes for staff. 制訂及推行人力資源管理計劃，以提高運作效率。執行及協調員工招聘、工作安排、表現評核、薪金政策、員工關係及其他福利。向高層提供有關人力資源事務的意見及管理員工訓練及發展計劃。
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
211	Actuarial Manager 精算經理	Carries out actuarial studies related to the establishment's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
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 and extent of cover. Works closely with reinsurers and determines acceptance of insurance. Approves the issue of policies and endorsements. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。與再保險公司緊密聯絡，並決定應否接受投保。批准發出保單及附加條款。協調及監督下屬的工作。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
213	Policy Services/ Claims Manager 保單服務／索償經理	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. 向客戶提供週全的服務。調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並在有需要時建議訴訟行動。監督及培訓下屬，使他們能迅速、適當地回應客戶的查詢和要求。保存及分析索償統計數字。
214	Marketing / Agency Manager 市務 / 營業代理經理	Formulates and implements training programmes for sales agents. Implements and coordinates marketing activities and launches promotion campaigns. Arranges sales conventions, conferences and seminars. Liaises with advertising agencies. Prepares promotion kits and provides services to sales force and agents. Manages the administration of various agencies of the company according to pre-determined guidelines. Evaluates sales operation and performances of agencies and agents. 制訂及執行訓練方案，培訓業務代理員。執行及協調市場推廣工作，並舉辦推廣活動。安排業務會議及研討會。與廣告公司聯絡。製備宣傳套件，並為業務人員及營業員提供服務。根據既定指引，監管各營業處的行政工作。評估推廣方法、營業處的業績及營業員的工作表現。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
215	Group Benefits Business Manager 團體福利業務經理	Develops and implements working procedures and guidelines for underwriting/claims and administering employee benefits plans. Provides prompt services and answers to clients and other departments on group insurance products and specific employee benefits. Oversees negotiation of settlement and recommends litigation when necessary. Keeps and analyses statistics. Coordinates with other departments for quality services and efficiency. 制訂與執行工作程序和指引，以便承保／賠償及管理員工福利計劃。就團體保險及特定的員工福利，向客戶及其他部門提供快捷的服務及回應。監察與索償者間的談判，並在有需要時建議訴訟行動。保存及分析統計數字。與其他部門協調，致力提高服務質素與工作效率。
216	Accounting/ Investment Manager 財務／投資經理	Supervises the day-to-day administration of fund portfolios and implements the investment policy. Provides technical advice on budgeting, taxation, financial analysis, forecasting and long-term planning. 監督基金組合的日常管理工作及推行投資政策。就財政預算、稅務、財務分析、預測及長期策劃等提供專業意見及指引。
217	Human Resources/ Training Manager 人力資源／訓練經理	Implements and coordinates recruitment, selection, placement, transfer, and staff welfare programmes. Identifies training needs and organizes training and employee career development programmes. Evaluates the effectiveness of training activities. 執行及統籌僱員招聘、甄選、指派、遷調及福利計劃。確定訓練需求，籌辦訓練及員工職業發展計劃。評估訓練工作的成效。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
218	Information Technology Manager 資訊科技經理	Analyses and develops systems to cover assigned projects. Produces systems specifications, documentation, user guide, implementation plan or operation manual for application systems in accordance with established procedures and company guidelines. 分析及發展資訊系統，以執行指派的工作。按照既定程序及公司指引，為應用系統編製規格、文件、用者指引、執行計劃及操作手冊。
OFFICER LEVEL 主任級		
311	Actuarial Officer 精算主任	Works under the guidance of the actuarial manager. Applies the knowledge of mathematics and statistics to the design and operation of various insurance plans and pension schemes. 在精算經理指導下工作。運用數學及統計學知識，設計及執行各類保險計劃及退休金計劃。
312	Underwriting Officer 核保主任	Assists the Underwriting/Policy Services Manager in implementing company's underwriting policies as directed and appraises risks within authorized limits. Issues policies, premium notes and endorsements. Keeps records and statistics. 根據指示，協助核保／保單服務經理執行公司的核保政策，並在授權範圍內，評估風險。發出保單、保費單及附加條款。保存紀錄及統計數字。
313	Policy Services/ Claims Officer 保單服務／索償主任	Keeps and analyses policy records and claims statistics. Answers enquiries from policyholders. Implements the company's guideline for claims settlement. Investigates and approves claims filed under an insurance policy within authorized limits. 保存、分析保單紀錄和索償統計數字。解答客戶查詢。按照公司所訂指引，處理索償。在授權範圍內，調查及批核按保單提出的索償申請。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
314	Marketing/Agency Officer 市務 / 營業代理主任	Assists the Marketing/Agency Manager to prepare promotional materials. Liaises with mass media and carries out publicity activities or exhibitions. Coordinates with marketing and sales staff to organize sales promotion/training programme. Assists the Agency Administration Manager in monitoring the administration of agencies to comply with the company's policies, procedures and standards. 協助市務 / 營業代理經理編製宣傳資料。聯絡傳媒，進行宣傳活動或舉辦展覽。與負責市場推廣的員工合作，籌辦業務推廣 / 訓練計劃。協助代理行政經理監管營業處的運作，使其符合保險公司的政策、所訂程序及標準。
315	Group Benefits Business Officer 團體福利業務主任	Assists the Manager in preparing group benefits proposals. Prepares work schedules and calculates premium for employee benefits plans. Checks, updates and verifies the accuracies of data or claims documents provided by clients. Keeps records and prepares certificates/statements to employees. Handles settlement of claims. 協助經理擬定團體福利計劃。編製工作時間表，計算僱員福利計劃的保費。察查、更新及核實客戶所提供的資料或索償文件。保存紀錄，編製員工福利證明書 / 通知書。處理賠償事宜。
316	Accounting/Investment Officer 財務 / 投資主任	Assists the Accounting/Investment Manager in planning and organizing budgeting/accounting and financial control systems. Prepares budgets and financial reports to top management. 協助財務 / 投資經理策劃及建立預算 / 會計及財政管制系統。制訂預算及財政報告，呈交高層管理人員。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
317	Human Resources/ Training Officer 人力資源／訓練主任	Assists the Human Resources/Training Manager in recruitment, selection, placement, transfer, training, employee career development and staff welfare programmes. 協助人力資源／訓練經理執行招聘、甄選、指派、遷調、訓練、職業發展及僱員福利計劃。
318	Information Technology Staff 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。
CLERICAL LEVEL 文員級		
412	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		
611	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OTHERS (Continued) 其他 (續)		
	<p>Other Principal Jobs 其他主要職務</p> <p>119 -Senior Management Level 高層管理人員級</p> <p>219 -Middle Management Level 中層管理人員級</p> <p>319 -Officer Level 主任級</p>	<p>In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (119/219/319) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire.</p> <p>請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (119/219/319)。請同時填寫問卷 B 至 F 各欄的資料。</p>

Job Description for Life Insurance Agent
人壽保險業務代表的工作說明

Code No. 編號	Job Title 職稱	Job Description 工作說明
511	Agency Director/ Senior Agency Manager 營業總監／高級營業經理	Plans and develops business for the agencies. Manages directly and indirectly over 50 agents. Provides management development training to agency managers and supervisors. Handles agency office management, budgeting and administration. Communicates with the home office and the agents. Reviews agency performance. Carries out public relations and marketing activities. 策劃及發展營業業務。直接及簡接管理 50 位以上營業員。為營業經理及主任提供管理發展訓練。管理營業處及制訂預算。與總公司及營業員聯絡，檢討營業處的業績，執行公關及市務工作。
512	Agency Manager 營業經理	Owns or controls an agency. Manages directly and indirectly 10 - 50 agents. Formulates and executes sales and promotion programmes. Recruits, supervises and trains agents to acquire new business and serve existing policyholders. Personally contacts clients to promote sales. 擁有及管理營業處。直接及簡接管理 10 - 50 位營業員。制訂及執行營業及推廣計劃。招募、督導及培訓營業員，以取得新客戶，並為保單持有人提供服務。與客戶聯絡，推廣業務。
513	Unit Manager / Agency Supervisor 單位經理／營業主任	Recruits, supervises and trains a team of agents to acquire new business and serve existing policyholders. Manages a single layer or agency with less than 10 agents. Personally contacts clients to promote sales. 招募、督導及培訓屬下營業員，以取得新客戶，並為保單持有人提供服務。直接管理少於 10 位營業員。與客戶聯絡，推廣業務。
514	Agent 保險代理	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 for Principal Jobs
in the Insurance Broker Sector (General Insurance)
 保險經紀業主要職務的工作說明（一般保險）

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
242	Marketing Manager/ Sales Manager/Business Development Manager 市務經理／營業經理／ 業務發展經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。訓練及監督屬下職員的工作。
243	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
OFFICER LEVEL 主任級		
341	Claims Officer 索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
342	Account Officer 客戶主任	Assists the Account Manager in servicing existing client business. 負責協助客戶經理向現有客戶提供服務。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
343	Client Servicing Officer 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
CLERICAL LEVEL 文員級		
442	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		
641	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
149	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (149/249/349) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (149/249/349)。請同時填寫問卷 B 至 F 各欄的資料。
249	-Middle Management Level 中層管理人員級	
349	-Officer Level 主任級	

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
232	Marketing Manager/ Sales Manager/Business Development Manager 市務經理／營業經理／ 業務發展經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。訓練及監督屬下職員的工作。
233	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, reinsurers and lawyers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。
OFFICER LEVEL 主任級		
331	Claims Officer 索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
332	Account Officer 客戶主任	Assists the Account Manager in servicing existing client business. 負責協助客戶經理向現有客戶提供服務。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
333	Client Servicing Officer 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
CLERICAL LEVEL 文員級		
432	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		
631	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
139	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (139/239/339) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (139/239/339)。請同時填寫問卷 B 至 F 各欄的資料。
239	-Middle Management Level 中層管理人員級	
339	-Officer Level 主任級	

Job Description for Principal Jobs in Company Agents (General Insurance)

代理人公司主要職務的工作說明（一般保險）

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 standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。
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 analyzes opportunities to increase business. Works closely with insurers and liaises with clients. 策劃、統籌及執行公司業務發展策略。確定及分析拓展業務的機會。與保險公司緊密合作，並與客戶聯絡。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
262	Marketing Manager/ Sales Manager 市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
OFFICER LEVEL 主任級		
361	Account Officer 客戶主任	Underwrites policies within authorized limits. Keeps and analyzes new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
362	Client Servicing Officer 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
363	Sales Representative 營業代表	Assists superiors in managing assigned accounts and meeting pre-determined sales targets. Participates in sales-related projects and ensures that the quality of outputs complies with customer requirements and company standards. 協助上級管理被指派之客戶，達至預定的營業目標，參與與營業相關之計劃，並確定服務之質素符合客戶之需要及公司之標準。

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
462	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		
661	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
169	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (169/269/369) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (169/269/369)。請同時填寫問卷 B 至 F 各欄的資料。
269	-Middle Management Level 中層管理人員級	
369	-Officer Level 主任級	

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

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

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
252	Marketing Manager/ Sales Manager 市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for implementing marketing programmes. Liaises with clients and public relations. Identifies and advises insurance and investment plans to meet customers' needs. Analyses new products in the market and statistics. Maintains relationship with insurers and clients. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。確定及建議保險及投資計劃，以滿足顧客的需要。分析市場上的新產品及統計數字。與保險公司及客戶維持聯繫。訓練及監督屬下職員的工作。
OFFICER LEVEL 主任級		
351	Account Officer 客戶主任	Underwrites policies within authorized limits. Keeps and analyzes new business statistics. Implements the company's guideline for risks appraisal. 在授權範圍內審核保單。保留及分析新業務統計數字。執行公司對風險評估所訂的準則。
352	Client Servicing Officer 客戶服務主任	Handles enquiries from existing and prospective clients. Gives explanation and advice to customers and if necessary, directs them to appropriate sections or managers. 處理客戶的查詢。向客戶解釋公司的服務，並提供意見。如有需要，將客戶轉介至有關部門或經理。
353	Sales Representative 營業代表	Assists superiors in managing assigned accounts and meeting pre-determined sales targets. Participates in sales-related projects and ensures that the quality of outputs complies with customer requirements and company standards. 協助上級管理被指派之客戶，達至預定的營業目標，參與與營業相關之計劃，並確定服務之質素符合客戶之需要及公司之標準。

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
452	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		
651	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
159 259 359	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級 -Middle Management Level 中層管理人員級 -Officer Level 主任級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (159/259/359) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (159/259/359)。請同時填寫問卷 B 至 F 各欄的資料。

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

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	Deputy Managing Director/ Deputy General Manager 副常務董事／副總經理	Provides leadership, direction, and guidance of company activities to ensure the short-term and long-term strategies being implemented. Assists the Chief Executive in future business development and maintenance of organization. 領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。
183	Assistant General Manager/ Senior Manager 助理總經理／高級經理	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
281	Actuarial Manager 精算經理	Carries out actuarial studies related to the establishment's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
282	Underwriting Manager 核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums and extent of cover. May specialize in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。
283	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
284	Marketing Manager/ Sales Manager 市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for monitoring marketing programmes. Liaises with clients and public relations. Formulates new products and services for business expansion and meeting customers' needs. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。制訂新產品及服務，以發展業務和滿足客戶的需要。訓練及監督屬下職員的工作。
285	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。
286	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，訓練及督導屬下員工，執行其他指定職務。
OFFICER LEVEL 主任級		
381	Account Officer/ Underwriting Officer 客戶主任／核保主任	Assists the Account Manager/Claims Manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助客戶經理／索償經理處理核保及索償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
382	Policy Services/ Claims Officer 保單服務／索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
383	Marketing Officer/Sales Officer 市務主任／營業主任	Assists the Marketing/Sales Manager in analysing market potential and conditions. Handles enquiries from existing and prospective clients. Prepares promotion materials. 協助市務／營業經理分析市場潛能及情況。處理客戶的查詢。預備宣傳資料。
384	Sales Representative 營業代表	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。
385	Information Technology Staff 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。

Code No. 編號	Job Title 職稱	Job Description 工作說明
CLERICAL LEVEL 文員級		
481	Underwriting Clerk/ Claims Clerk 核保文員／索償文員	Checks insurance applications. Calculates premium. Prepares policies, endorsements and premium notes. Keeps records and statistics. May handle one or more classes of insurance. Carries out other clerical duties according to predetermined procedure or as assigned by supervisor. 審查投保申請。計算保費。編製保單、附加條款及保費單。保存紀錄及統計數字。可能須處理一類或多類保險。按照既定程序或上司的指示從事其他文書職務。
482	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
681	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
189 289 389	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級 -Middle Management Level 中層管理人員級 -Officer Level 主任級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (189/289/389) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (189/289/389)。請同時填寫問卷 B 至 F 各欄的資料。

**Job Description for Principal Jobs
in the Bancassurer Sector (Life Insurance)**
銀行附屬保險主要職務的工作說明（人壽保險）

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	Deputy Managing Director/ Deputy General Manager 副常務董事／副總經理	Provides leadership, direction, and guidance of company activities to ensure the short-term and long-term strategies being implemented. Assists the Chief Executive in future business development and maintenance of organization. 領導公司的營運，提出方向及指引，確保短期及長期策略得以落實。協助行政總裁發展業務，以及維持公司的運作。
173	Assistant General Manager/ Senior Manager 助理總經理／高級經理	Manages the operational activities of all departments and branches. Formulates strategies for business expansion and integrates the marketing plans of various functional areas. Implements company policies. Streamlines and standardizes operational procedures and systems. 負責管理各個部門及分公司的運作。制訂業務發展策略，以及綜合各部門的市務計劃。執行公司政策、簡化及統一運作程序及制度。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL 中層管理人員級		
271	Actuarial Manager 精算經理	Carries out actuarial studies related to the establishment's operations. Supervises the preparation of valuations and reports as required. Assists management in the formulation of product development and pricing. 進行與公司運作有關的精算研究。監督屬下編製評估書及報告。協助管理層制訂產品發展計劃，以及訂定產品價格。
272	Underwriting Manager 核保經理	Formulates and implements company's underwriting policy. Reviews insurance applications and supporting materials. Evaluates risks involved and determines premiums and extent of cover. May specialize in underwriting one type of insurance such as accident, fire and marine, and is designated accordingly. Coordinates and supervises the work of subordinates. 負責制訂及執行公司的核保政策。複查投保申請書及有關資料。評估所涉及的風險，決定保費及承保範圍。倘若對某一類保險，如意外險、火險或水險具有專門知識，其職稱亦根據其專門知識而定。協調及監督屬下職員的工作。
273	Account Manager/ Claims Manager 客戶經理／索償經理	Servicing existing client business, investigates and approves claims filed under an insurance policy or determines company's liability in claims. Oversees negotiation of settlement with claimants and recommends litigation when necessary. Works in close liaison with other professionals like loss adjusters, average adjusters, surveyors, lawyers and reinsurers. Supervises and trains subordinates. Keeps and analyses statistics. 負責向現有客戶提供服務，調查及批准根據保單提出的賠償要求，或決定公司在這方面的責任。監察與索償者間的談判，並於需要時建議訴訟行動。與其他專業人士如賠款理算師、海損理算師、查勘員、律師及再保險公司等緊密聯絡。監督及訓練屬下職員。保留及分析統計數字。

Code No. 編號	Job Title 職稱	Job Description 工作說明
MIDDLE MANAGEMENT LEVEL (Continued) 中層管理人員級 (續)		
274	Marketing Manager/ Sales Manager 市務經理／營業經理	Participates in formulating and implementing marketing/servicing policies. Be responsible for monitoring marketing programmes. Liaises with clients and public relations. Formulates new products and services for business expansion and meeting customers' needs. Trains and supervises subordinates. 參與制訂及執行市務／服務政策。負責執行推銷方案、客戶聯絡及公關工作。制訂新產品及服務，以發展業務和滿足客戶的需要。訓練及監督屬下職員的工作。
275	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。
276	Assistant Manager 助理經理	Assists managers in various functional areas. Trains and supervises the work of subordinates. Carries out other duties as specified. 協助經理執行各項工作，訓練及督導屬下員工，執行其他指定職務。
OFFICER LEVEL 主任級		
371	Account Officer/ Underwriting Officer 客戶主任／核保主任	Assists the Account Manager/Claims Manager in underwriting business and files claims. Reviews sales performance and implements sales programme. Contacts clients to promote sales. 協助客戶經理／索償經理處理核保及索償事宜。檢討業績，以及推行營業計劃。與客戶接觸，推廣公司業務。

Code No. 編號	Job Title 職稱	Job Description 工作說明
OFFICER LEVEL (Continued) 主任級 (續)		
372	Policy Services/ Claims Officer 保單服務／索償主任	Underwrites policies and approves claims within authorized limits. Keeps and analyzes new business and claims statistics. Implements the company's guideline for risks appraisal or claims settlement. 在授權範圍內審核保單，以及批准根據保單提出的賠償要求。保留及分析新業務及索償統計數字。執行公司對風險評估及索償所訂的準則。
373	Marketing Officer/Sales Officer 市務主任／營業主任	Assists the Marketing/Sales Manager in analysing market potential and conditions. Handles enquiries from existing and prospective clients. Prepares promotion materials. 協助市務／營業經理分析市場潛能及情況。處理客戶的查詢。預備宣傳資料。
374	Sales Representative 營業代表	Assists managers in the daily operations of various function areas. Supervises clerical staff to ensure rules and guidelines established by management are followed. 協助經理執行日常職務。監督文書人員工作，確保他們遵守管方所定下的規則及指引。
375	Information Technology Staff 資訊科技人員	Plans, maintains and controls the applications of information technology in insurance, office automation and telecommunication. Analyzes the applications of information technology to development projects and specific user problems. 策劃、維持及控制資訊科技在保險、辦公室自動化及電訊方面的應用。分析資訊科技在發展計劃和個別用戶方面的應用情況。

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472	Clerical Staff 文書人員	Performs clerical duties in relation to the issue of insurance policies and endorsements. Keeps records and statistics. 執行文書職務，印發保單及附加條款。保存紀錄及統計數字。
OTHERS 其他		
671	Other Supporting Staff 其他輔助人員	In this column, please provide information as required by Columns C of the Questionnaire. 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. 請在此欄填寫問卷內 C 欄所需的資料。「其他輔助人員」，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。
179 279 379	Other Principal Jobs 其他主要職務 -Senior Management Level 高層管理人員級 -Middle Management Level 中層管理人員級 -Officer Level 主任級	In this column, please write below the jobs not classified by us but are considered as principal jobs in your organization. Please briefly outline their job descriptions and indicate their skill levels (179/279/379) on a blank sheet. Please provide information as required by Columns B to F of the questionnaire. 請在此欄填上貴機構的其他主要職務，並另紙簡述這些職務的工作範圍及指出其所屬技能等級 (179/279/379)。請同時填寫問卷 B 至 F 各欄的資料。