

出國報告（出國類別：國際會議）

出席第 11 屆東協保險大會 演講報告

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出國期間：106 年 11 月 20 日
報告日期：107 年 2 月 10 日

摘要

第 11 屆東協保險大會-(11th ASEAN Insurance Congress) 於 2017 年 11 月 20 日在寮國首都永珍舉行，主辦單位為東協保險培訓研究所 (The ASEAN Insurance Training & Research Institute ; AITRI)，會議主題為「邁向穩定與持續成長 (Towards Stability and Sustainable Growth)」。此次代表保險事業發展中心應邀於大會中發表專題演講，主講「培育新手領導者及培訓新員工(Developing New Leaders and Onboarding New Hires)」，探討高效主管之所以重要，係因主管肩負組織生產力高低的重責大任；分析成為高效主管的六項特質：包括積極成長的心態與專業能力、適度自我控制的情商、具備解決問題能力、輔導員工並能及時、明確對員工之提問提供意見回饋、善溝通及能創新；以自身經驗說明如何打造積極正向的工作環境，成功降低員工離職率；探討如何強化新進員工的留任；總結來說發揮同理心為新手領導者應建立的根本領導力。透過參與本次研討會，分享在保險領域的人力資源管理經驗及工作歷程，並與各國代表交流，促進我國之國際能見度與影響力。

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壹、前言

第 11 屆東協保險大會-(11th ASEAN Insurance Congress) 於 2017 年 11 月 20 日在寮國首都永珍舉行，會議主題為「邁向穩定與持續成長 (Towards Stability and Sustainable Growth)」。主辦單位東協保險培訓研究所 (The ASEAN Insurance Training & Research Institute ; AITRI) 為東協地區重要的區域性教育及研究中心，主要任務係為該地區保險從業人員及監理人員提供保險專業訓練，並從事保險域相關研究以促進產業健全發展。該會議每兩年舉辦一次，迄今已辦理逾十屆，東協保險協會 (ASEAN Insurance Council, AIC) 為會議的合辦單位。與會人員包括東協地區保險相關機構人員及監理人員，渠等透過會議討論最新發展的保險議題並分享實務經驗，進而與其他國家保險業建立關係與合作。此次代表保險事業發展中心應邀於大會中發表專題演講，主講「培育新手領導者及培訓新員工(Developing New Leaders and Onboarding New Hires)」。考量推動台灣保險業與國際之接軌與交流為保發中心宗旨之一，因此參與本次研討會，分享在保險領域的人力資源管理經驗及工作歷程，並與各國代表交流，以促進我國之國際能見度與影響力。

貳、會議架構

一、主講人、與談人及與會單位

本次會議包括六場綜合座談及二場專題演講，與談人及主講人係由來自亞洲開發銀行(ADB)、東協保險協會 (AIC)、東協保險培訓研究所 (AITRI)、馬來西亞保險局、馬來西亞中央銀行 (Bank Negara Malaysia)、泰國保險局、寮國財政部、保誠集團亞洲總部(香港)、保發中心、貝氏信用評等公司(A.M Best)、FAA(Financial Accreditation Association, FAA)等單位，共 20 餘位專家及監理人員擔任。

會議參與機構包括東協地區保險相關機構及監理機關，合計約 100 名各國代表參加。

二、會議議程

本次會議議程，概述如下：

時間	活動
9:00-9:30AM	報到 開幕致詞
9:30-10:00AM	Session 1 :綜合座談 主題：東協監管現況及未來監理改革 (Regulatory landscape in ASEAN and Future Regulatory Reform)
10:00-10:30AM	茶點時間
10:30-11:15AM	Session 2: :綜合座談 主題：在 VUCA(不穩定、不確定、複雜及模糊) 的環境下創造成長 (Generating Growth in a Volatile, Uncertain, Complex and Ambiguous Environment)
11:15-12:00PM	Session 3: :綜合座談 主題：微型保險關鍵成功因素探討 (Key Success Drivers for Microinsurance)
12:00-12:30PM	Session 4: :專題演講 主題：東協地區保險學習標準的調和 (Harmonisation Insurance Learning Standard in ASEAN)
12:30-1:30PM	午餐
1:30-2:15PM	Session 5: :綜合座談 主題：打擊詐欺與金融犯罪(Fighting Fraud and Financial Crimes)
2:15-2:45PM	Session 6: : 專題演講 主題：培育新手領導者及培訓新進員工(Developing New Leaders and Onboarding New Hires)
2:45-3:15PM	茶點時間
3:15-4:00PM	Session 7: :綜合座談 主題：亞洲企業領導力之挑戰、機會及發展策略(Leadership Talent in Asia: Challenges, Opportunities and Strategies)
4:00-4:45PM	Session 8: :綜合座談 主題：迎接數位時代的來臨(Time to Embrace the Digital Age)
4:45-5:00PM	閉幕式

參、演講概要

主題: 培育新手領導者及培訓新進員工(Developing New Leaders and Onboarding New Hires)

一、為何高效主管重要(Why is an Effective Manager Important?)

(一)根據調查，不好的主管是造成員工離職的首要原因。

(二)管理大師彼得杜拉克名言:生產力的高低並非員工的責任，而是主管的責任。

二、高效主管的六項特質(The Six Attributes for Effective Managers)

(一) 心態與專業 (Mindset and Professionalism)

具積極成長心態的主管，會渴望學習，勇於接受挑戰，並樂於培訓員工。專業能力包括技術能力、訓練、操守及自重。高效主管為自己設定高標準，以成為同仁效法的對象。

(二) 情商(Emotional Intelligence)

自我控制的能力，即識別和理解自己與他人的情緒狀態，並利用這些信息來解決及調節行為的能力。

主管自我認知能力愈強，愈有利於做決策及溝通，決定 20%-30%組織績效

(三) 解決問題能力(Problem Solving)

高效主管必須明確瞭解各項資料與產業的攸關性及如何蒐集及分析。

(四) 輔導與回饋(Coaching and Feedback)

好教練才是好主管。高效主管必須及時、明確對員工的問題提供意見回饋

(五) 溝通(Communication)

主管最重要的責任之一就是能對下屬及公司內部的其他主管做有效的溝通

(六) 創新(Innovation)

持續創新的企業，多數處於產業領先地位。

三、打造積極正向的工作環境(Creating a Positive Environment)

過去曾受聘擔任 ING 台灣分公司精算學院之主管，負責公司的專業及人力發展，初期面臨高離職率、員工士氣低落的困境。多數員工年資不滿兩年，新進員工缺乏經驗且無法獨立作業。

透過以下方式，打造積極正向的工作環境：

(一)引導員工參與有意義的討論

(二)常常對員工表示感謝

(三)傾聽每個人的意見

(四)信任你的團隊成員

(五)適度展現幽默感

一年之後，情形大幅改善，員工留任率大幅提升，甚至透過內部員工推薦，成功招募多名精算人員。

四、如何強化新進員工的留任(How to Keep Your News Hires)

讓新進員工勝任新工作，是主管與新進員工的共同目標，因此主管必須對新進

員工明確傳達對渠等之期許、說明工作環境現況、未來工作上的關鍵人物及組織文化，以協助新進員工在適當的培訓下，快速融入組織，提升新進員工的留任率。

五、總結(Summary and Conclusion)

總結來說，一個成功的新手領導者，除了必須具備前述六項特質，更重要的是凡事必須從同理心出發，如此方能打造積極正向的工作環境。

傑克威爾許闡述領導力名言：在你成為領導者之前，成功是使自己成長；在你成為領導者之後，成功是讓他人成長。

肆、心得與建議

本次有幸代表保險事業發展中心受邀於東協保險大會發表專題演講，與會各國代表對演講中所分享的保險業管理議題及實務經驗回應熱烈，並表示高度興趣，透過這樣的互動，提升我國之國際能見度與影響力，為此次出席會議最大之收穫。以下並就參與會議的觀察及與各國代表交流心得，提出淺見，期能為台灣保險市場的國際化及業務發展提供建議：

一、出席國際會議有助提升台灣國際能見度及增進國際合作，宜持續積極辦理

透過東協保險大會的進行，為許多團體提供了一個交流平台，來討論最新發展的保險議題並分享實務經驗，對來自東協地區的業界專家與監理人員而言，這些會議是他們與其他國家保險業建立關係與合作的重要活動，而加強與國際保險專業機構及監理機關之聯繫互動，促使台灣保險業與國際之接軌與交流為保發中心宗旨之一，因此持續積極派員參與相關的活動實為重要且必要。

二、強化與東協保險相關機構之交流，有助拓展東協保險市場

東協十國總人口數約占全球總人口數之十分之一，且經濟正處快速成長階段，再加上保險普及率偏低，因此保險市場深具發展潛力。惟東協各國的文化與需求差異極大，因此未來應強化與相關機構之交流，以深入瞭解各國文化差異性及相關法規限制；或透過交流引進海外人才在台培訓，俾利儘速融入當地文化，順利拓展海外業務。

三、順應國際趨勢，增加人力資源的投資，以積極強化人才培育

本次東協保險大會將培訓新手領導者列入探討議題；2017年10月代表保發中心參加在美國芝加哥舉行的國際精算學會年會，亦探討女性領導者在精算領域的發展，凸顯全球保險業近來對人才培訓的重視，尤其是投資金額較大的領導人才的培育。面對日新月異的科技變革，人才的培育成了保險業者如何成功將挑戰轉化為機會的關鍵因素。因此台灣保險業亦必須順應國際發展趨勢，將人才視為企業重要資產，投入更大的投資，以強化人才的培育。



11th ASEAN Insurance Congress: Developing New Leaders and Onboarding New Hires



Kitty Ching, FSA
20 Nov. 2017



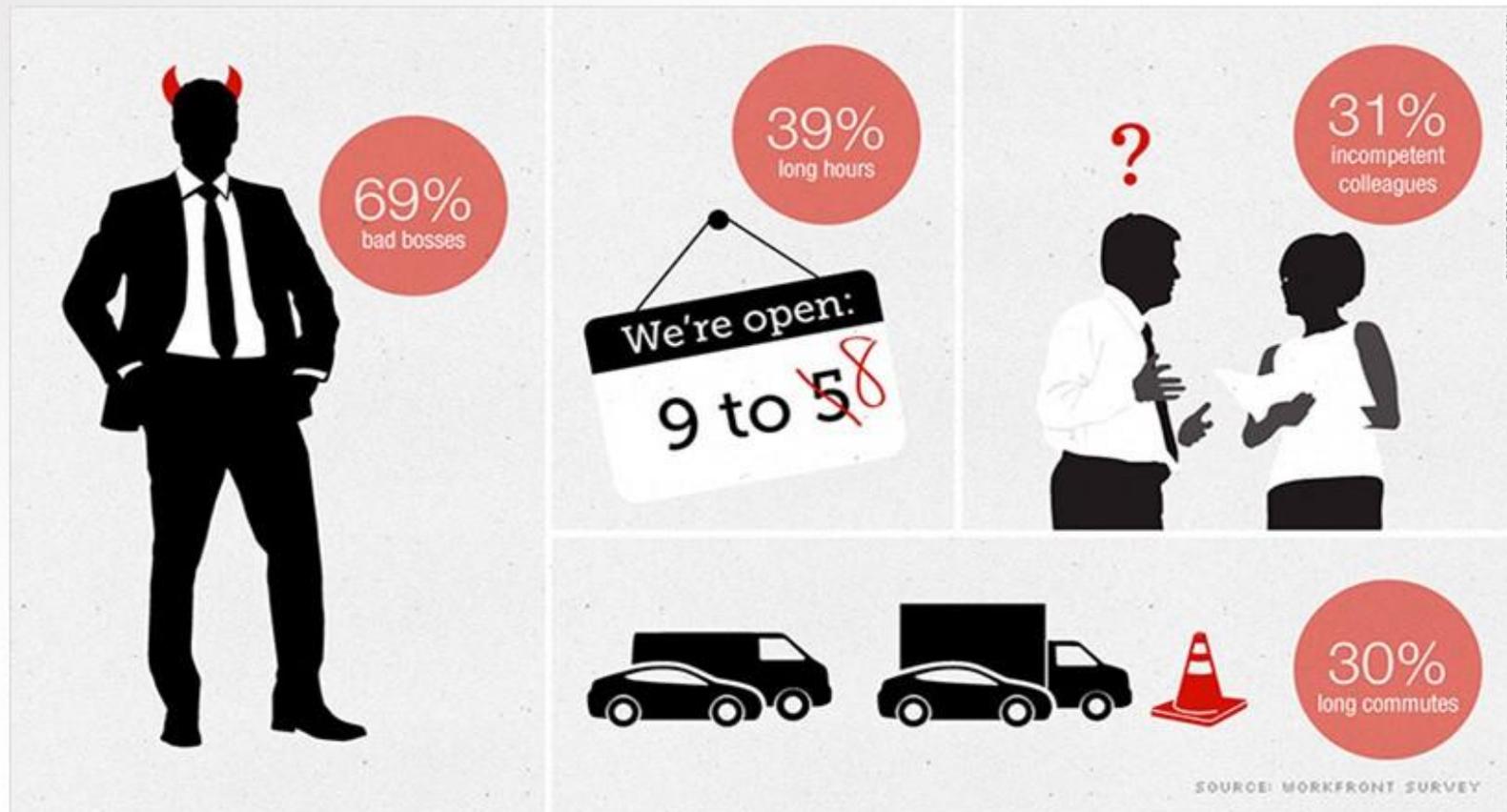
1. Why Is an Effective Manager Important?
2. The Six Attributes for Effective Managers
3. Creating a Positive Environment
4. How to Keep Your New Hires
5. Summary and Conclusion



Why Is an Effective Manager Important?

1. Why Is an Effective Manager Important?

The reason employees leave a job



Bad managers are the **No. 1 reason** people leave their jobs



1. Why Is an Effective Manager Important?

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Gallup CEO Jim Clifton summarized the bottom line of why your company's employee turnover may be high:

“The **single biggest decision** you make in your job—bigger than all the rest—is **who you name manager**. When you name the wrong person manager, nothing fixes that bad decision. Not compensation, not benefits—nothing.”



1. Why Is an Effective Manager Important?

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Even **Peter Drucker**, the famous management consultant, said, “The **productivity of work is** not **the responsibility** of the worker but of **the manager.**”

But the front-line manager faces incredible stress. Between managing a team, driving results, and answering to leadership’s expectations, managers juggle competing goals and often work more or less in the dark. So how do we give managers the training and the best practices we need to make managers successful?



The Six Attributes for Effective Managers



2. The Six Attributes for Effective Managers

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1. Mindset and Professionalism

Managers with a **growth mindset** are eager to learn, challenge themselves, and develop their employees.

Growth Mindset: Developed by **Carol Dweck**, a world-renowned Stanford University psychologist, people believe in their ability to grow and develop through hard work, practice or progressive improvement. **Ability is a starting point.**



2. The Six Attributes for Effective Managers

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Professionalism includes:
specialized skills & training,
integrity, and self-reputation
in conduct & competence

Effective managers hold
themselves to the **highest
standard** so employees
have an example to look
up to.





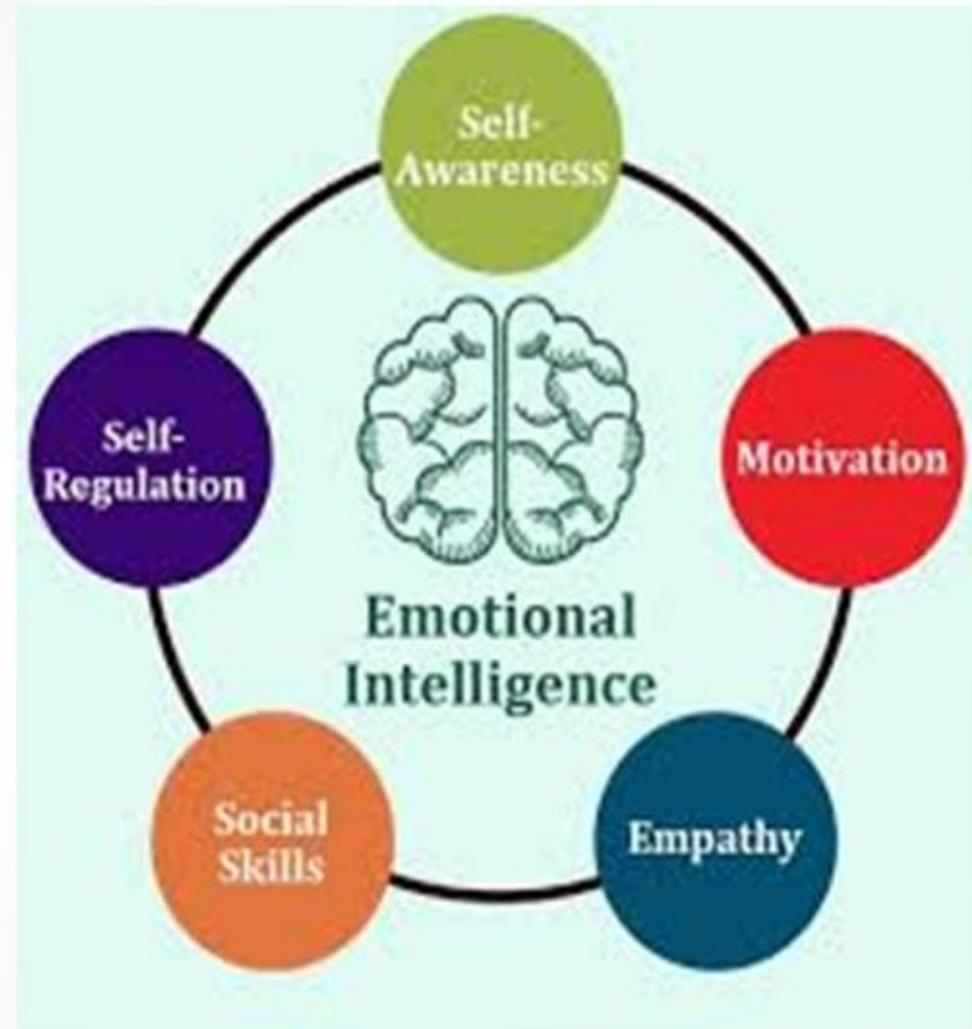
2. The Six Attributes for Effective Managers

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2. Emotional Intelligence

Per **Daniel Goleman** and **Richard Boyatzis** (experts on the topic), EI is the ability to **recognize and understand emotions** in yourself and others, and leverage this awareness to **manage your behavior and relationships**.

Managers who are self-aware make better decisions, communicate more effectively, and are more relatable. It may account for **20 to 30 percent of organizational performance.**



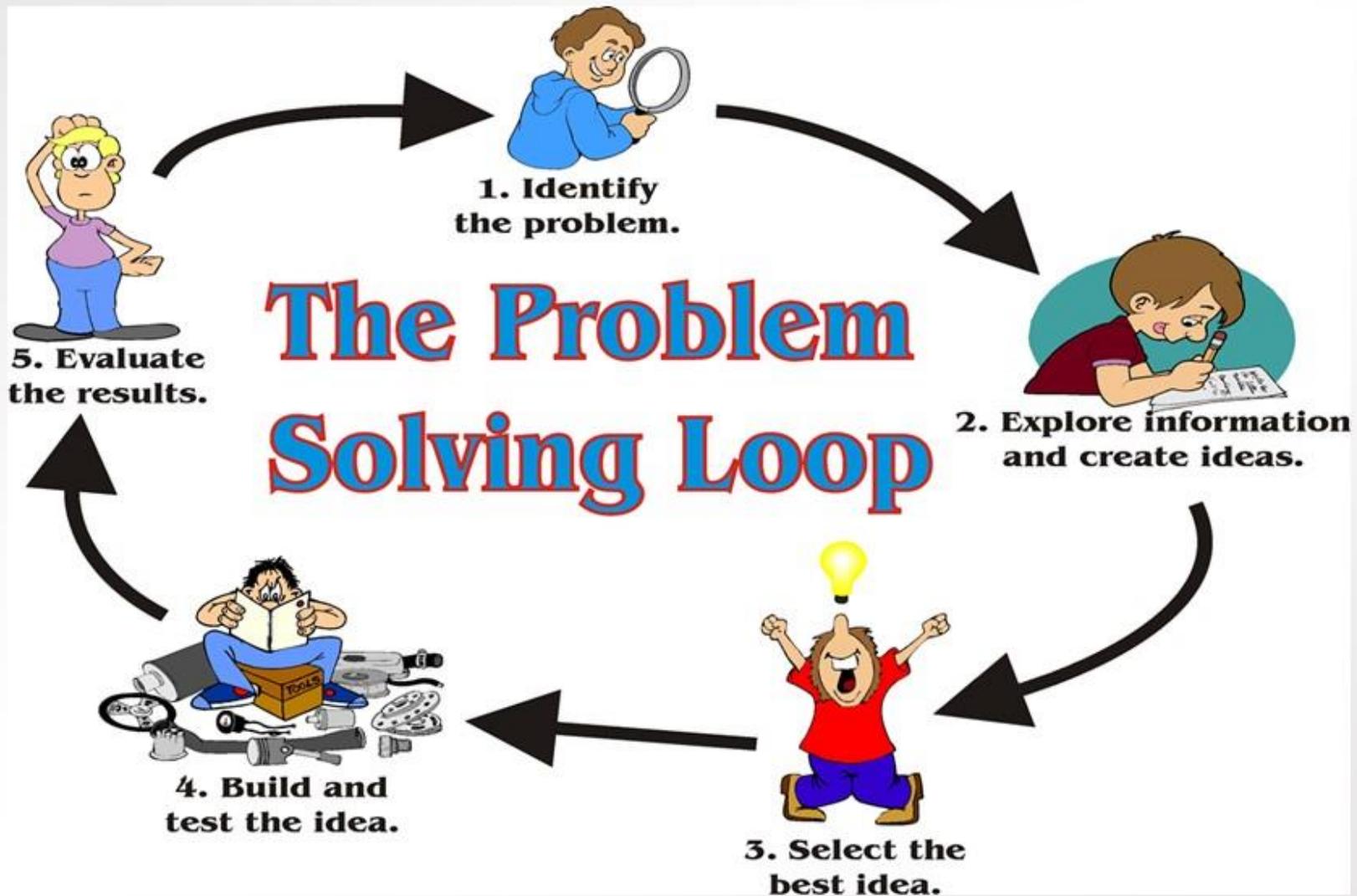
3. Problem Solving

This requires you to have **attention to detail** and **analytical skills**.

Know what **data** is most **relevant** to your industry, how to gather it, and what the resulting numbers mean.

Problem Solving/Decision Making







2. The Six Attributes for Effective Managers

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4. Coaching and Feedback

#1 quality of effective managers is being a good coach, which requires:

- **Timely and specific** feedback
- Delivering hard feedback in a **motivational** and **thoughtful** way
- Tailoring approaches to meet individual communication styles in regular one-on-one meetings
- Practicing empathetic “active” listening and being fully present
- **Being COMPASSIONATE and AUTHENTIC**

HOW TO HAVE A COACHING CONVERSATION

LISTEN CAREFULLY

Don't assume what the conversation is about or what path it should take.



RESPOND THOUGHTFULLY

Coaching is about uncovering answers through inquiry, openness and exploration.



RESIST IMPOSING YOUR OWN SOLUTION

Shift from the norm of telling, problem-solving and giving advice. Coaching conversations are about the other person's learning.





2. The Six Attributes for Effective Managers

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5. Communication

One of the most important responsibilities that managers have is communicating effectively, both with the employees who work under them and with other managers throughout the company:

- Maintaining **open lines** of communication with co-workers
- Negotiating successfully to resolve employee disputes
- **Encouraging** communication among **reserved** employees
- Leading efficient meetings that are both **productive and sensitive to time constraints**

6. Innovation

Businesses that innovate well stay at the top of the pack, netting new customers with their fresh offerings and keeping existing clients happy with a continuous selection of upgrades.

I think 100 percent of innovation is driven by your ability to fail quickly and your ability to learn from it and evolve

- JJ Aguhob, Viddy president and co-founder





Creating a Positive Environment



3. Creating Positive Environment - Background

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Hired by ING Taiwan as the head of the Actuarial Academy

- Experienced people left, leaving middle managers swamped to meet **MANY** deadlines
- Most employees were hired within last 2 years and **new hires** were not experienced or independent
- Internal morale was low; communication and teamwork across departments were poor
- Top managers also complained about quality of work
- Nearly **80% of employees** surveyed anonymously were thinking of **leaving** the company



3. Functions of Actuarial Academy

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Professional & Personal Development

- Assisting in passing actuarial exams
- Knowledge sharing: professional development, communication skills
- Talent development
- Career development
- Internal rotation program



3. Functions of Actuarial Academy

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Team Building

- Team building activities such as the 2008 Actuarial Olympic Games
- Healthy Life Initiatives to hike once a month





3. Creating Positive Environment

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1. Engaging in meaningful dialog

- Get to know your employees: it motivates them in crazy-good ways
- In-person connection with team members mean “**you matter**”

2. Show your appreciation

- Employees often complain that they are not appreciated; a “nice job” goes a long way
- **Specific compliments** show you are paying attention and they will do more



3. Creating Positive Environment

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3. Listen to everyone's ideas

- Employees know how to improve, so listen to them
- Make it a policy to **listen to new ideas** and **give good ones a try**, such as healthy life initiatives

4. Trust your team members

- People act the way they're treated, so let go when you delegate and let them own the projects
- Don't lose control: so **monitor** their **progress**, but **resist** the temptation **to jump in**



3. Creating Positive Environment

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5. Be spontaneous and have a little fun

- Fun happens when people feel well-connected with a team where there's mutual respect, open communication, acceptance of who people are, and everyone's collaborating and working toward the same goal
- When teams are working well together, it makes it easier to be spontaneous and have some fun



3. Creating Positive Environment

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Nearly **80%** of employees wanted to leave the company. One year later, we had several actuaries hired through **internal referrals**





How to Keep Your New Hires?

1. The **common goal** of you and the new hires is for them to succeed in the new position.





4. On-Board New Hires

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1. Make sure you let them know **1) your expectations**, the **2) landscape** of their work area, **3) key persons**, and the **4) culture** of your company.

- Hand-holding may be needed even for experienced employees
- Cultural differences and practices can be **BIG**, so be attentive to their needs





Summary and Conclusion

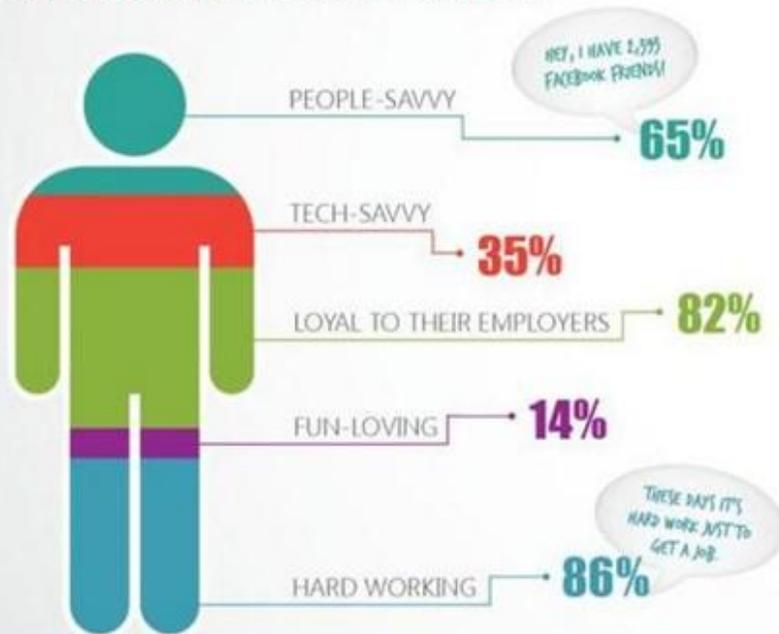


5. Summary and Conclusion

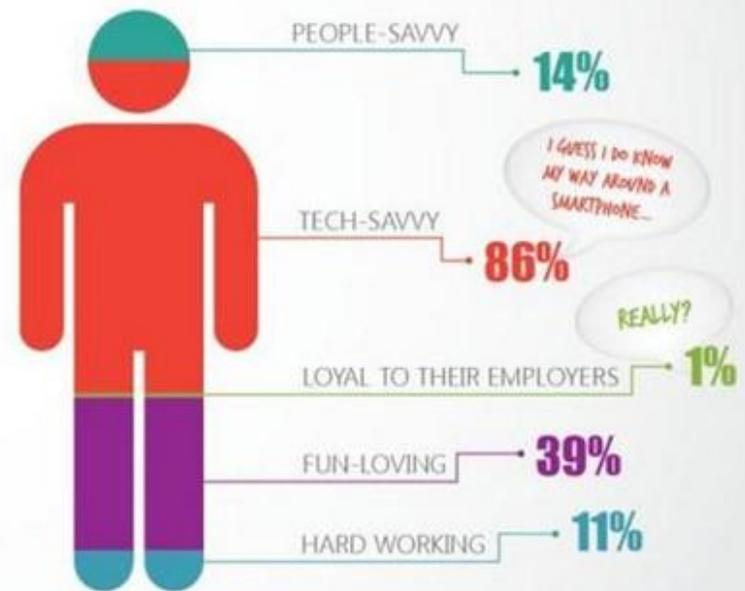
THE GREAT DIVIDE

WORKPLACE PERCEPTIONS THAT MILLENNIALS NEED TO RISE ABOVE

HOW MILLENNIALS DESCRIBE THEMSELVES



HOW HR PROFESSIONALS DESCRIBE MILLENNIALS



Source: A Beyond.com survey of 6,361 job seekers and veteran HR professionals, from April 12 - May 9, 2013.



The CAREERNETWORK™





6. Summary and Conclusion

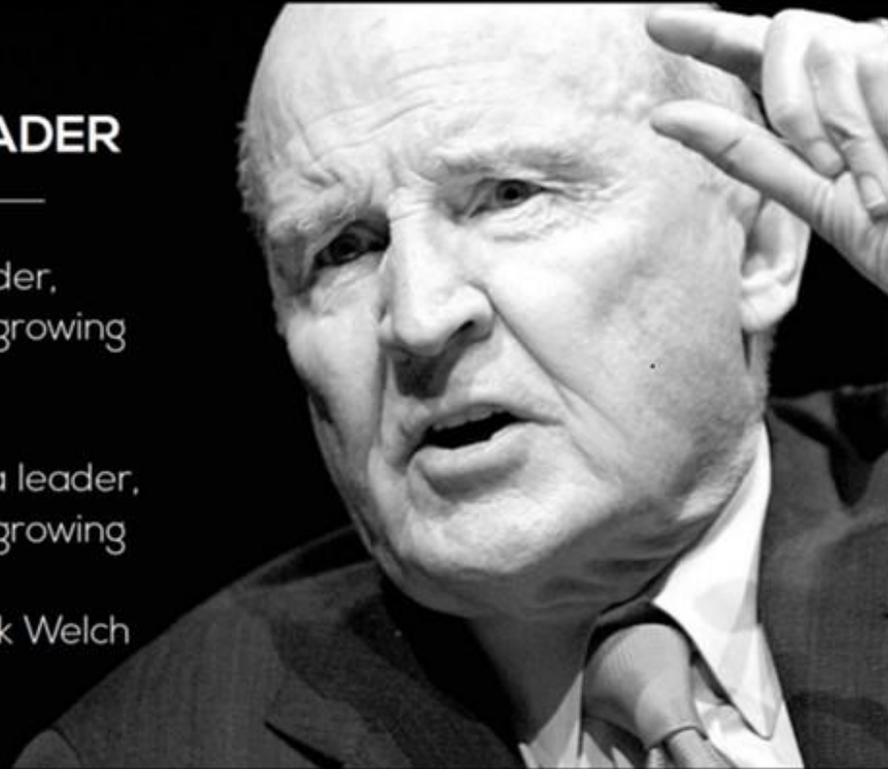
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BECOME A LEADER

"Before you're a leader,
success is all about growing
YOURSELF.

When you become a leader,
success is all about growing
OTHERS."

- Jack Welch



Dear Kitty:

謝：妳～短短二年的時間
帶給我 在國泰生涯中不同的
學習及體驗，雖短暫～卻在
工作、人際、生活、親子各方面
都獲益良多，以前的我很沒
自信，做事怕犯錯，不敢表
達太多，但是 Kitty 願意給我
機會去試去學習，即使犯錯
也是經驗的累積及成長

下週起將到新單位發展
我會繼續努力下去，把所學
用在工作上，也希望若有機會
能再與 Kitty 共事。
最後祝福妳～ 快樂愉快
新工作一切順心，如意，
身体健康



宣君

2016.05.13



6. Summary and Conclusion

TAIWAN INSURANCE INSTITUTE

Dear Kitty:

Thank you for giving me a unique learning experience during the last two years. Though the time was short, I gained a lot in terms of work, interpersonal relations, life, and even parenting. **In the past, I didn't have much self-confidence; I was afraid of making mistakes, and didn't dare express myself much. But you were willing to give me chances to try and to learn, and even when I made mistakes, they helped me gain experience and grow.**

Next week I'll be starting in a new department, and I will keep growing and working hard, applying what I've learned to my work. And I hope one day to have the chance to work with you again.

I wish you well. Have a great vacation, good luck in your new position, and good health.

Sandy



Thank You

