

INSURANCE TRAINING: THE CULTURAL CONTEXT¹

Brian Lawrence

Faculty of Risk Management
Assumption University of Thailand
Bangkok

Abstract

On-the-Job Training (OJT) is part of a process of skill formation which is rooted in the context of whichever society uses it. This paper reports the author's qualitative research which tested the hypothesis that OJT for graduate trainees in Singapore insurance companies is affected by individualism in what is considered to be a collectivist national culture. The research does this by exploring two aspects: the willingness of trainers to train the graduates, and the loyalty of the graduates expressed in their intention to stay with the company. The study is informed by two major conceptual frameworks, that of Kinoke and Inoki's research into OJT, and Hoftsedde's research into national cultures.

The data from the trainees who were interviewed reveals a low commitment to stay with their employer (individualism), but also demonstrates how willing their trainers are to train, despite their heavy workloads (collectivism). These results could have been due to culture, but also to the pervasive influence of a tight labour market, thus reminding us of the complex multi-causality of human behaviour.

Introduction

OJT is recognised to be the most effective form of training if done systematically, and the massive training needed in modern organisations "will only be accomplished by on-the-job training" (Rothwell and Kazanas, 1994, p.xiii). A British nationwide survey revealed that OJT accounted for over half of the total training in a wide range of sectors (Sloman, 1989). Similar findings have been reported from many other countries, OJT being "the most common form of training in American business and industry" (Carr, 1992, p.185). Insurance needs learning-by-doing, because "its intricacies cannot be mastered without substantial on the job training and experience" (Skipper, 1997, p30).

A definition of OJT formulated by the U.K. Training Commission (in Sloman, 1989), includes the following factors: it takes place at the trainee's normal place; a manager/supervisor spends a significant amount of time with a trainee to teach a set

of specific new skills specified in advance; and the training includes periods of instruction where there may be little or no useful output.

Important though OJT is as a training technique, it is but a part of a wider process of skill formation set in the context of social groupings. "Training systems do not operate in a vacuum. They can be supported and influenced by a range of institutions" (Lynch, 1994, p.14). As Green (1992, p. 7) puts it, "skills cannot properly be defined except in a social context ... skill acquisition is a social process". The Aix group in France did much research on the different societal influences of Germany and France (Maurice et al, 1968).

This paper reports research into the societal influence of national culture on OJT. Taking a Japanese model of OJT, the research examined graduate trainees working for insurance companies in Singapore to see if national culture of that society affected the provision of OJT there.

A Japanese Model

One of the few systematic research studies of the wider process of skill formation and its influences is that made by Koike and Inoki (1990) of Japan. In comparing the process in matched industrial companies in Japan, Malaysia and Thailand, they found that the greater labour productivity in the Japanese companies was due to the nature of OJT in Japan. OJT was so successful there, they argue, because of two contextual factors: internal labour markets, and the attitude of managers and workers.

An internal labour market is essential, they claim, because OJT is expensive as it reduces productive time, therefore stable long-term workers are needed for the firm to recoup its investment in training. There must be availability of labour and a low level of worker mobility. Labour shortages cause employees to move from one firm to another, and "this high mobility destroys the foundation necessary for the formation of skills" (Koike and Inoki, 1990, p.25). Thus an internal labour market is essential. They also argue that OJT "can never be established without positive attitudes and intentions on the part of the chief actors, in this case management and labour" (p.25). Management and workers must have a positive attitude to teaching their acquired skills to others: they must be willing to help others acquire their skills. These attitudes are found in Japanese culture.

National Context and Culture

To what extent does Japan's societal influences, specifically its national culture, affect these two contexts within which OJT flourishes? Many researchers say that it

is impossible to understand Japanese work practices except in a wider context which includes national culture (Thomas, 1993; McCormick, 1988).

A Japanese manager spends between 20 - 30% of his time in training subordinates because "the development of staff is seen as the single most important responsibility of a Japanese manager" (Lorriman and Kenjo, 1994, p. 82). There is a strong cultural inclination in every Japanese to assist each other, it is called 'Giri' meaning mutual obligation (Lorriman and Kenjo, 1994). Indeed, "the height of achievement for a supervisor in Japan is the promotion of one of his staff to a more senior position than his own" say Lorriman and Kenjo (1994, p.17), who add that it is "the spirit and value system of Samurai history which drives Japan so successfully onwards" (p.21). Traditionally there is no place for individualism in Japanese society which prizes the cultural habits of mutual responsibility and mutual assistance. Related to this, Dore et al (1989, p.52) state what many other writers say, that if everyone is required to be a learner in Japan, then so also "everyone is liable to be called on as a teacher".

Gow (1988, p. 30) however, provides a more individualistic, reason why Japanese managers are keen to carry out training of their staff, and that is because there is no fast-track promotion: "people who pass on their knowledge are more secure, sensing that their 'students' will seldom be promoted ahead of them". He places the cause therefore firmly in the internal labour market nature of large Japanese firms, as does Thomas (1993).

Possibly the most influential researcher of national cultures is Geert Hofstede. Following his research in sixty countries, he found highly significant differences in work behaviour between different countries, and claimed that it was national culture which explained more of these differences than did any other factor. He defined culture as: "the collective programming of the human mind that distinguishes the members of one human group from another. Culture in this sense is a system of collectively held values" (Hofstede, 1981, p. 24). Different cultures therefore have different value systems, and these values affect behaviour, including work behaviour.

Hofstede (1983) derived four dimensions of culture from his research, of which only one, Individualism-Collectivism, features in this study. The Individualism-Collectivism dimension indicates the extent to which people's values and attitudes are determined by a loose framework in which people are concerned with themselves (Individualism) or a tight social framework in which people place priority on group concerns (Collectivism). The collectivist 'contract' is unquestioning loyalty in exchange for being looked after by the group (Hofstede, 1984: 83). Adler (1991, p. 38) describes it as a trade-off: "Do I do what is best for me or what is best for the group? Do I take care of myself or does the group take care of me?"

The Position in Singapore

This study examines this Individualism-Collectivism dimension of culture in its effects on the training of graduate insurance trainees in Singapore. It selects this dimension because its contrast of loyalty to the organisation in return for being looked after by it should be capable of evaluation by reference to the willingness of trainers to train, and by the trainees' intention to stay with that company. The scope of the study is limited to the insurance industry (non-life) in Singapore, and is restricted to those whose degree course major was insurance, and who having graduated joined an insurance company. The focus is on whether their trainers see graduates as competitive threats, and on how long these students and trainees intend staying with their employers. The responses are used to assess the impact of individualism on OJT.

OJT and Insurance

What of the position of OJT in Singapore? As Ashton and Sung (1994) point out, the driving force behind Singapore's education and training system is a strongly interventionist government. The State, not employers or individuals, determines future skill needs and then sets about achieving them through influence on employers. The major source of government intervention in the field of training is through the Standards and Productivity Board (SPB) [previously the National Productivity Board], which has responsibility for promoting training.

Job-hopping

Koike and Inoki (1990) insist that a condition for successful OJT is the supply and stability of employees. The Singapore situation for most of the 1990s was not at all like that. Job-hopping, as it is called, is easy in a tight labour market. Until the recession took effect in 1998, the turnover rate was about 20% per annum. Those in the age band 20-29 were more likely to job-hop, but so were those with professional qualifications (Chew and Chew 1992, p. 27). In the midst of dynamic growth and economic success, people leave their employers soon after they receive their annual bonus (Cunningham and Debrah, 1995). Employees engage in job-hopping because the labour shortage made it possible for them to pick and choose jobs.

Turning to the context of national culture, Hofstede found that Singapore scored highly at the collective end of the Individualism-Collectivism dimension (whereas Japan was in the middle, and USA scored highly individualistic). Hofstede is supported by Robbins (1994, p. 481) who writes that Singapore is a more collectivist nation, "where the link to the organisation is the individual's loyalty to the organisation rather than his or her self-interest". More support for Hofstede comes from the research done by Trompenaars (1993). He finds that Singapore ranks low in terms of individualism.

Methodology

This study was undertaken by using two main methods, a quantitative questionnaire involving 40 insurance students at university, followed by qualitative semi-structured interviews with ex-students working for insurance companies. However, in this article only the qualitative research is included for lack of space.

In-depth semi-structured interviews were held with seven trainee employees of insurance companies in Singapore. All seven were ethnic Chinese Singaporeans, and were from a cohort of 70 insurance students who had graduated and who had a maximum of fifteen months insurance employment experience, a crucial period for OJT. Their age range was 22 – 26. Three of the seven trainees, having resigned from their first companies, were already with a second employer. The reason for their early resignations was that they had been assigned only clerical work. The data from these three trainees relates only to their second employment.

The broad categories which seemed relevant to the study were: the OJT experienced by each interviewee in a company; the involvement and attitude as OJT trainers of managers and other experienced employees; the nature of the job tasks performed by the interviewees; the loyalty to the company expressed as likelihood of staying with it. The questions relevant to each of these categories were then designed.

A phenomenological approach was used to collect the data, through in-depth interviews, a hermeneutics approach being used subsequently to code the data (Rudestan and Newton, 1992). This study tried to use methods which are credible dependable and replicable, to meet criteria of reliability, internal validity, and external validity. Qualitative research primarily produce words as data, rather than numbers.. Words have a concrete vivid meaningful flavour that cannot be conveyed by lists of summarised numbers (Miles and Huberman, 1994).

Results

It must be emphasised that qualitative research does not make quantitative claims, but provides data which can subsequently be tested and developed through quantitative studies. It makes no claims as to generalisability, but provides empirical insights. It is often used to produce concepts which can then be tested quantitatively.

The results are reported under theme headings, which suggested themselves in the process of analysing the thousands of words elicited during the interviews. As is the nature of qualitative reports, some of the interviewees' quotations appear, as data. To preserve anonymity in referring to the source of quotations, names have been replaced by codes, e.g. 1A, 5E. This paper includes only some of the immense data from the original report.

Learning by Doing

The major form of OJT experienced by these seven trainees could be summarised as 'Learning by Doing and Asking'. They are given an assignment of work, and are expected to get on with it. If they have questions then they have to find someone to ask. Their other form of learning is by reading current or past files to see how others have handled similar tasks. These are insurance graduates who have studied insurance at university level for two years before entering employment, and they are therefore expected to have a knowledge of the basics and to be proactive.

The Busy Nature of their Lives

The trainees mention how busy everybody is. "The supervisor is quite busy but is quite good because every time anybody asks anything she will explain, or at least spare time to dig out some document to support whatever they are doing" (1A). As 3C describes it: "I have a manager but I approach the senior underwriters even though they're quite busy. They give me training if I initiate the request". The trainees have to take the initiative and ask for training. As 2B puts it: "She's so busy. If you don't take the initiative then for a whole day you will sit in the office and not be able to do anything". This trainee also gives the most vivid illustration of how persistent he has to be in gaining his supervisor's attention: "I did call her on the phone once: she was so busy, and I got so fed up with waiting, so I just picked up the phone and dialled her extension". There is not enough time to design structured programmes, to train managers and other trainers in how to train, or time for the actual training itself.

Trainers' Willingness to Train

'Willingness to train' was intended to be of central relevance in testing the hypothesis that these graduate trainees are more individualistic than has been claimed for Singaporean culture. For in an individualistically competitive work environment one would expect that experienced workers including supervisors would see graduate trainees as threats to their own promotion prospects.

The overwhelming nature of the response is that although the trainers were very busy, and generally only gave training when asked, they nevertheless were friendly and willing and did not see the graduates as threats. At least one of the trainees found this to be a pleasant surprise: "I thought that my colleagues would be just busy doing what they are doing and if you don't know anything then it's just too bad for myself. But it turns out that they are very friendly. They treat me as one of their colleagues" (1A).

5E covered the 'threat' possibilities in his interview: "I don't think I am seen as a competitor by older graduates. Their behaviour has been very friendly. I don't think managers see us as a threat. And if I gain the quality and experience I shouldn't fear future graduates either."

What are the possible explanations for this friendly willingness by the trainers, most of whom somehow find time to answer the trainees' questions? One explanation is that it is due to the trainers' self-interest. Another possibility is because of the company's age distribution.

The Trainers' Self-Interest

As indicated explicitly by trainee 6F, the willing friendliness was probably because without these trainees the other staff would have had even more of a burden of work. "They are still willing to teach us because the company is very short-handed, and we are willing to take on part of their responsibilities."

In insurance companies the daily volume of letters and telephone calls is often enormous and has to be kept under tight control or it quickly becomes unmanageable as a backlog of work develops which then generates even more calls from angry clients. The graduate trainees are thus seen as emergency helpers, as welcome comrades in the fight against work, helping to keep the overload of work from becoming even greater.

Company Age Distribution

Two of the trainees make a connection between the trainer's willingness and the company's age distribution. 7G, after saying that the experienced staff are friendly despite being so busy, adds: "I don't feel that I'm a threat to them as there's no one else here in their twenties". In other words, he is not seen as a competitor because the substantial age gap is also a substantial experience gap, and anyway there is only one of him. The inference is that if there were more then the trainers might not be so willing.

This seems to be confirmed by the experience of 6F. Her company has a youth-culture in being, as she describes it, "a young-age company, with staff mainly in their twenties". The consequence is that "The older staff who have been here for ten years are very unhappy at being neglected in favour of the younger staff, but they are still willing to teach us because the company is very short-handed". The inference is that if they were not so busy the older staff would not be such willing trainers.

Intention of The Trainees' to Stay

The turnover rate is examined in this research as being an indicator of individualism, in contrast to the collectivism of being loyal to the firm. The interview data can be said to confirm the hypothesis in that the responses mainly indicate no long-term commitment.

TOTAL INTENDED STAY WITH THE COMPANY

NAME (code)	ALREADY STAYED	FURTHER STAY	TOTAL
1A	15 months	12 months maximum	27 months maximum
2B	15 months	12 months minimum	27 months minimum
3C	15 months	12 months	27 months
4D	15 months	12 months minimum	27 months minimum
5E	9 months	12 – 24 months	21 – 33 months
6F	9 months	Not long	15 months (say)
7G	12 months	12 – 24 months	24 – 36 months

1A and 2B mention that there are some people in their cohort of insurance graduates who are already with their third employer. That is what 5E and 6F (who were already in their second employment) intend doing fairly soon, and 7G only intends to stay for three years in total with this second employer.

That they are able to do this is because of Singapore's tight labour market. After all, they are not leaving to hitch-hike around the world or to live a beach life, but for employment with another company, which will be just as hardworking and with equally long hours.

REASONS FOR INTENTIONS TO LEAVE OR STAY

REASONS TO LEAVE	REASONS TO STAY
1A Boring work. Stuck in office. Looking for something more dynamic. Looking for an accounting job.	Might return to insurance
2B Pay - need to repay student loans. of its employees. I might want to make a	I like this company: It takes good care future in this company.
3C For more exposure in a bigger company	Prospects are quite good
4D May become a Broker or Loss Adjuster	To get practical experience
5E No promotion prospects. May go to an accounting or finance job.	Feel bored. Trying it out.
6F Location – too much travelling	-
7G Pay. Need to stay because of short period with my first employer.	They treat me well here.

This exhibit not only shows the reasons, but also shows that most of the trainees have reasons for both staying and leaving: their present situation is not seen as categorically bad (or they would have resigned, as have three already from their first companies).

There is a mixed bag of reasons for wanting to 'job-hop'. They can be summarised as: the limited or boring nature of the work; pay; and promotion prospects. Some of the reasons, e.g. promotion, are stated as reasons for leaving by some and for staying by others: the reason itself is therefore ambivalent.

In describing his perception of the nature of the work, 1A says that there is "Too much administrative work, and it's quite boring. I'll try something new, and if that doesn't suit me then maybe I'll come back to insurance again". This statement sounds fickle. But it conveys his well-founded confidence that in the Singaporean economy he will be able to get another job in another industry and also be able to return.

7G is willing to tolerate possible boredom, for a time, for another good reason: "I need to stay for another year because of the short period with my first employer. So even if they transfer me to the [boring] department I will have to bear it."

3C has a different perspective about the nature of the work: "I'm here to get experience, but the company has only a small portfolio, so if I stay a long time I will not get very good exposure. I would leave to get more exposure in a bigger company dealing with bigger insurance risks."

Most of the trainees mentioned the poor pay in insurance. 2B is more specific about why that is important: "People hop because of pay. We are up to our necks in study loans and want to pay them off as quickly as possible."

The trainees are not totally disillusioned with their present company or with the industry. The reasons for staying can be summarised as: the company is seen as a good one; promotion prospects; and the need to gain practical experience

Perhaps the person most committed to staying is 2B who says: "I like this company very much as it takes good care of its employees. I want to stay and make a future in the company." 7G, although complaining about the pay, says: "They treat me well here."

Some trainees want to stay (not necessarily for long) to gain practical experience. This is what 4D says: "I have just been given responsibility for this portfolio, and I need to get some practical hands-on experience in it. I will stay for at least one year."

The Ambivalence of Some Reasons

Some of the reasons mentioned were given (by different trainees) as reasons for staying and also for leaving. The label of ambivalence can be attached to the need to gain experience: some stay because the company provides it, and other leave to find it elsewhere. Another ambivalent example is that against those who claim to work

for a good company which treats them well, the first employment experience of the three early leavers can be cited as contrary evidence.

Some trainees would be leaving because of poor promotion prospects, and others would be staying because of good prospects. Not many mentioned promotion prospects as a reason for leaving, perhaps because in a youth culture which sees job-hopping as a natural thing to do, no one stays long enough at that age to bother about prospects. But some do, as 5E explains: "At the interview the boss told me that there were promotion prospects. But after I came I realised that the prospects are not there. They will give these to those who are more senior."

Some mentioned that the promotion prospects were attractive and were a reason for possibly staying. Their comments referred to the absence of specific types of competition for promotion. As 3C described his assessment of the situation: "I think the prospects in this company are quite good. There are not many graduates here, so if you are very good and can stay long, the promotion prospects will be quite good." In 7G's company the reasons were age not graduate status: "There's an age gap here, with nobody else in their twenties, so promotion prospects look good."

Discussion

The hypothesis that individualism was affecting OJT was not supported by the attitude of the trainers to the graduate trainees, but did seem to be supported by the low employment commitment of those trainees. The interview data cannot be said to have supported the hypothesis that an individualistic culture is evident in trainers. Indeed, to the contrary, the evidence is that the trainers are willing to train the graduates, when asked, and rather than being resentfully hostile seem to be very friendly.

Culture – or enlightened self-interest?

However, in revealing the friendly willingness of senior colleagues to act as trainers, it should not necessarily be inferred that this was due to a collectivist cultural obligation felt by these trainers, of the kind felt in Japan as described by Lorriman & Kenjo (1994). It could be an act of enlightened self-interest by overworked colleagues with insufficient staff. This explanation could be said to support Gow (1988) who attributed the willingness of Japanese trainers not to any cultural imperative but because they felt they could risk training potential competitors for promotion because they themselves felt secure in the firm. The study therefore contributes to the debate, even though inconclusively, as to whether certain behaviour can be explained by reference to national culture or to more mundane reasons. Certainly the study shows how difficult it is to disentangle the many causes of personal behaviour, and that a whole group of social, political and economic causes are involved in a complex interaction, as Maurice et al (1986) would have predicted. Human behaviour is always conditioned by a complex web of multi-causality.

Loyalty to the Company

Turning to the other aspect of the hypothesis, the study does seem to find evidence of individualism, as the intention of the trainees to stay with the company is low, and three trainees had already resigned once. This finding seems to contradict Robbins (1984: 481) who says that in collectivist Singapore the link to the organisation is the individual's loyalty rather than his or her self-interest. It also seems to conflict with the findings of Hofstede (1981) and Trompenaars (1993) that Singapore is collectivist in culture.

However, it is possible to interpret the data from two contrasting cultural perspectives. A Western observer would probably say that sensible reasons for their intentions or actual resignations were given by all the trainees, and that these did not appear to be self-indulgent reasons. But an Asian observer might see the reasons as evidence of low loyalty to the company due to a low threshold of selfish satisfaction in graduates unwilling to tolerate imperfections and wanting immediate satisfaction regardless of what their resignations might do to the company and their fellow workers.

Loyalty to the State

There is another angle. For to build on the findings of Ashton and Sung (1994) that Singapore is a developmental State with a strongly interventionist government, perhaps the group to be considered is not the company but the nation. For in Singapore it could be argued that the most important group is not the company but the State, and that the collectivist contract is therefore between each citizen (including employees) and the all-caring government. And the government has certainly looked after its people in terms of economic success progress. Chew and Chew (1992) say that a Singaporean's loyalty should be to the nation and not to individual companies.

The Tight Labour Market

The influence of the labour market confirms those researchers such as the Aix Group (Maurice et al, 1986) who insist on the relevance of societal and other factors. The tight labour market in Singapore and its effect on training confirms the point made by McCormick (1988) and Gow (1988) of the importance of a nation's institutional and social context.

The influence of the labour market discovered in this study also supports the remarks of Tayeb (1988) who criticises culturalists for overemphasising the role of culture at the expense of economic factors. Both are influential, and influence each other: and it could be asked whether the scarcity of manpower in Singapore has affected the national culture by creating more individualism at the expense of collectivism? Who would not seize opportunities presented by so many job opportunities? This OJT study would seem to support Hofstede (1981) who says that the actual situation has a big effect on actual behaviour, whatever the cultural values.

Is Hofstede Wrong?

Many Singaporeans wonder whether the collectivist findings of Hofstede are relevant for Singapore, especially for the younger generation. It is considered that "Singapore's development all along has been based on individualistic competition ... an education that is largely Western in design has produced 'go-getters' bent on achieving individual and instant success" (Putti and Chong 1985, p. 113). The competitive 'kiasu' nature of Singaporeans at work and play is so prevalent that it has become a regular public concern. Kiasuism is "self-centred disregard for community" (Koh, 1995).

Singapore can be seen as a "culturally fluid society" (Chong 1987, p.134). The hybridisation of culture has a long history in Singapore. This is likely to develop even further, because of the increasing pervasiveness of international information technology networks (such as Internet). Many of the elements of culture in ASEAN countries are undergoing irreversible changes (Lopez, 1995, p. 35). Singapore is now so different from the society in which the collectivism of its ethnic Chinese citizens developed. Can any culture survive this era's turbulent economic changes?

Conclusion

The research did not support the hypotheses that individualism was affecting training. The findings about the nature of OJT are confirmed by three other studies: Tan (1997), Choo (1998) and Goh & Tan (1998), but these three did not investigate culture. Since this study was undertaken, Singapore has struggled to return to its previous prosperity. Unemployment rose, and consequently the labour market became looser. This would reduce turnover due to job-hopping, but could make trainers less willing to train potential competitors for scarcer jobs. But could the economic problems have reversed the trend towards individualism, through a strengthening of the mutual obligations necessary to face uncertainty and insecurity? Singapore, as ever, is resiliently bouncing back, so will the trend towards individualism continue? Or, will the recent economic setback, once deemed inconceivable by younger Singaporeans who had only ever known economic growth, far from eroding traditional culture, "in many ways intensify and reinforce them"? (Sheridan, 1999, p. 77).

Footnote

¹Brian Lawrence MSc BA FCII FCIPD, Chartered Insurer, is Director of the Insurance Research Centre at Assumption University, Bangkok, Thailand. He was previously a member of a university insurance faculty in Singapore, and before that had a long insurance career in Britain. He has published many articles on insurance, culture, and human resource management.

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THE ASIA-PACIFIC RISK AND INSURANCE ASSOCIATION
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Asia-Pacific Risk and Insurance Association (APRIA), a new and fast-growing society, had its sixth annual conference in Shanghai in July 2002. This conference was co-organized by the Shanghai University of Finance & Economics and Lignan University of Hong Kong. More than 250 representatives – academics, regulators and industry professionals from around the world attended the conference.

Throughout the conference there was a succession of parallel presentations of 95 papers. The paper topics covered insurance regulation, industry practices, social insurance, employee benefits, pensions, financial planning, risk management, insurance economics and international insurance issues. Also, the Insurance Commissioners of Hong Kong, Malaysia and Thailand shared with the participants their views regarding the restructuring of the governments' regulatory role in liberalising markets.

APRIA was created in 1997 to provide a means for academics and practitioners primarily in the Asia-Pacific region with an interest in research to share ideas and to engage in collaborative research for the ultimate benefit of the insurance industry. Nevertheless, its individual and institutional members represent more than 20 countries around the world. Its annual conference is usually co-organized by an academic institution, an industry organization and the regulatory body in the host country. The inaugural and 1998 conferences were held in Singapore, where the association is registered, followed by the 1999 meeting in Hong Kong, the 2000 meeting in Perth, and the 2001 meeting in Shanghai. The venues of future conferences are Bangkok, Thailand (2003); Seoul, Korea (2004); and Tokyo, Japan (2005).

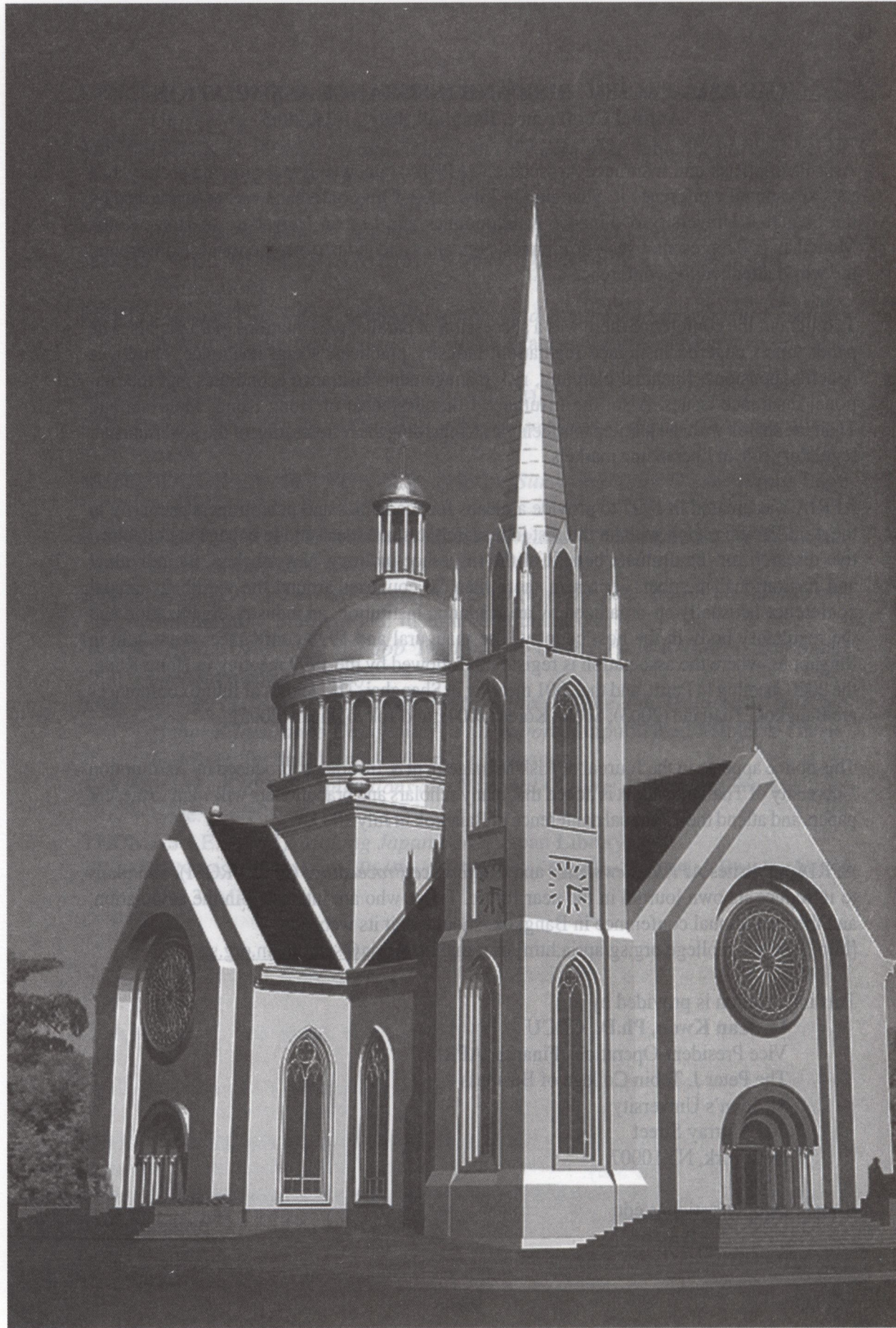
This notice appears in the *Journal of Risk Management & Insurance*, produced by Assumption University of Thailand, and it is hoped that many scholars and practitioners will want to present papers and attend the 7th annual conference in Bangkok in July 2003.

APRIA publishes *APRIA Newsletter* and *Conference Proceedings* (in CD-ROM), and plans to introduce its own journal in the near future. Those who are interested in the association, and the next annual conference in Bangkok, should visit its web site [<http://www.scicollege.org.sg/apria.htm>] or e-mail to Apria@scidomain.org.sg.

This information is provided by:

W. Jean Kwon, Ph.D., CPCU
Vice President-Operations/Finance, APRIA
The Peter J. Tobin College of Business
St. John's University
101 Murray Street
New York, NY 10007
USA

E-mail: kwonw@stjohns.edu



St. Louis Marie de Montfort Church, Bang Na Campus