



立法會議員陳健波 Hon CHAN Kin-por Legislative Council Member

工作匯報 Duty Report

要求政府立即推行保險費可扣稅措施 Tax incentives for personal insurance



新一年的財政預算案即將公佈，作為立法會議員，我已在去年十二月向財政司長曾俊華提出一連串的建議，當中最重要的項目，就是我們保險業界一直爭取的保險保費可扣稅措施，措施的目的是鼓勵市民購買保險，以應付將來個人各方面的開支包括醫療及退休等的支出。我很高興見到，越來越多政黨支持保險(醫療)保費可扣稅的建議，令到該項建議成為預算案爭取項目的其中一個重要亮點。

我提出的建議，是要求政府向購買保險的市民提供最高二萬元保費開支免稅額，以鼓勵市民將自身的風險轉嫁給保險公司，當中包括醫療上的風險。我在二零零八年的參選政綱中，已提出爭取保費開支可扣稅，藉以鼓勵市民購買保險，並先後多次向行政長官曾蔭權及財政司長曾俊華提出。除了我們之外，醫學界亦一直爭取以醫療費為主的扣稅措施。

在此建議下，庫房雖然會因此而減少稅收，但因為保險的特殊屬性，政府實際上亦會得益，市民會因此而減少對政府的依賴，同時亦鼓勵市民為自己將來的醫療及退休開支做好準備，長遠可減少福利及公營醫療的開支。所以，我認為保費扣稅措施，最終可導致到市民、政府、保險界及醫學界四方四贏的局面。

In the advent of the Budget for 2010/11, I have submitted several requests to the Financial Secretary last December. In particular, I have made renewed urge for tax deduction for personal insurance as a means of encouraging Hong Kong people to buy insurance cover for their potential exposures, including medical and retirement expenses. I am delighted that political parties are increasingly supportive and giving the idea a high priority on their lobbying agenda.

My proposal is a personal tax allowance of HK\$20,000 for payment of insurance premium as an incentive for shifting personal exposures including medical expenses to insurance. In my platform of the 2008 Election, I undertook to lobby for tax concessions and I have followed up with the Chief Executive and the Financial Secretary on several occasions. The Medical Sector is also proposing similar deduction for medical expenses.

Although recurrent revenue might suffer, the decrease is more apparent than real. When people are encouraged to save for their own medical and retirement expenses, they would be less reliant on the Government. In the longer run, the Government would benefit from falling medical and welfare expenditures. I believe that tax deduction for insurance would bring quadripartite benefits to the people, the Government, our Industry and the Medical Sector.



要求政府將非投資相連的人壽保險列入「資本投資者入境計劃」 Accepting non-investment linked life insurance products under CIES

我又建議將非投資相連的人壽保險，列入為「資本投資者入境計劃」(即投資移民計劃)的獲許投資資產。政府早前已接受本人、八大保險中介人商會及香港保險業聯會的建議，將投資相連的保險產品列入為投資移民計劃的獲許投資資產。「資本投資者入境計劃」在二零零三年推出，申請人必須把最少六百五十萬元投資在獲許投資資產項目上，資金需留港七年，目前已有了一萬五千一百二十七人透過計劃來港，投資額達三百六十六億元。

由於有業界人士反映，相關市場對非投資相連的人壽保險也有很大需求，所以我在今次預算案的諮詢中，向財政司司長提出，要求政府能同時將非投資相連的人壽保險列入為獲許投資資產。

In my budgetary submission, I also proposed to accept non-investment linked life insurance products as approved assets under the Capital Investment Entrant Scheme(CIES). The Government has earlier accepted the joint proposal from the industry investment-linked insurance products as approved assets under the Scheme. Launched in 2003, the Scheme requires a minimum investment in approved assets of HKD6.5 million for seven years. Up to now, total investments of HKD36.6 billion from 15,127 migrants have been approved.

In view of increasing market demand, there have been renewed calls for acceptance of non-investment linked life insurance products in the Scheme as well. In response, I have submitted this request.





全力推動及落實自願參與的輔助醫療融資方案 Supplementary Healthcare Financing option based on voluntarily participation

特首在去年十月公布的施政報告中透露，在總結了醫療融資第一次諮詢的意見後，決定制訂一個自願參與的輔助融資方案，該方案會包括保險及儲蓄成份。據了解，當局目前正著手草擬方案的內容，預算今年第三季就會提交健康與醫療發展諮詢委員會討論，並會公開諮詢公眾意見。

我身為健康與醫療發展諮詢委員會的成員，又是保險業界的立法會議員，好高興見到特首採納自願醫療保險方案，作為第二次諮詢的主體方案。消息公布後，我多次接受傳媒訪問，向社會推介新方案，又在立法會致謝動議中，重點解釋方案的優點。

政府在前年三月提出醫療改革諮詢文件，當時就醫療融資問題提出六大方案。在諮詢過程中，社會對各個方案有很多不同的聲音，市民一般對強制性的方案感到抗拒，而政府的調查亦發現，有百分之七十一的受訪者支持自願醫療保險方案，是最多市民支持的方案。政府現在採用自願性的方案，作為第二次諮詢的主體方案，回應了市民的訴求。

政府會動用預留的五百億元撥備，投入將來的輔助融資架構中，以提供資助及誘因，吸引有能力負擔的市民，包括已有醫療保險保障的人士參加，讓他們可以選擇私營醫療服務。事實上，目前約有二百三十萬人參加了醫療保險，為免有興趣參加新方案的市民支付雙重保費，新方案應設計一個機制，讓已有醫療保險的市民，能過渡到新方案中。

政府現在採納包括保險及儲蓄成份的自願性輔助融資方案，除了回應市民的訴求外，亦有賴保險業界的共同努力。新方案的具體內容稍後會正式公布，我會諮詢業界同仁，亦歡迎大家就方案的內容發表意見。

In his Policy Address of last October, the Chief Executive put forward a Supplementary Healthcare Financing Option based on voluntary participation, comprising both savings and insurance elements. I understand that the Government is drafting a paper for discussion at Health and Medical Development Advisory Committee, to be followed by public consultation.

As a member of the Advisory Committee and your Legislator, I am delighted that for the first time the Chief Executive is putting forward a voluntary medical insurance plan as the main proposal for this second round of consultation. Following his Address, I attended many media interviews to introduce the new idea to the public. I have also explained its salient features in my speech in support of the Vote of Thanks Motion.

Back in March 2008, the Government released a consultation paper on Health-care reform, in which six funding proposals were put forward. Public views were divergent. People were resistant to the mandatory option at large. According to Government polls, the most widely supported option was voluntary insurance, having 71% in favour. In response, the Government is putting forward now a voluntary financing option as the main proposal for fresh consultation.

The Government would inject HKD50 billion reserves already set aside into the proposed Option as assistance and incentives to attract participation of the affordable, including people who have medical insurance coverage, and would provide the choice of private services. In fact, about 2.3 million people are now covered by medical insurance. The proposed Option should allow transfer of existing insurance coverage to the new scheme thereby avoiding double premium.

Thanks to our concerted efforts, the Government is responding to public wish with a proposal comprising both insurance and savings elements. Further details will be released shortly. I shall seek your advices before feedback. Of course, you are welcome to speak up and voice your views.



推進香港發展為人民幣區域化及國際化的試驗場 Test field for RMB internationalization

在新金融秩序下，人民幣在國際金融市場上，將會擔當更重要的角色。在人民幣國際化的進程中，作為國際金融中心的香港，應把握面前的機遇，強化香港作為國家推進資本帳目開放，以及人民幣區域化和國際化試驗場的角色，讓國際投資者利用香港作為交易平台，直接購買人民幣資產。

國家目前正就「十二·五」規劃展開研究編制工作，作為國際金融中心的香港，應抓緊時機，鞏固和提升國際金融中心的地位，而特首在施政報告強調，在香港發展多元化的人民幣業務，我認為這是一項極具前瞻性的決定。

事實上，香港應根據國家的發展及需要，研究逐步推出更多以人民幣計價的投資產品，市場亦必須提供可用作對沖風險或具投資增值潛力的人民幣金融及投資產品。

本港市場對人民幣保險產品有很大的需求，但現時有好多阻礙，包括保險公司目前不能開立人民幣戶口，及缺乏用以對沖風險的人民幣投資工具。所以，即使面對龐大的市場需求，保險業亦只能望門興嘆。如果香港能落實成為人民幣國際化試驗場，業界可望克服種種障礙，成功發展人民幣保險產品，必定能提昇香港保險業的地位及競爭力，為國家為香港作出貢獻。

我個人非常認同及支持香港發展多元化人民幣業務，但不能低估實際上遇到的困難，政府應設法協助金融業拆牆鬆綁，盡力為業界解決發展人民幣業務上遇到的困難。

RMB is playing a more significant role in international markets under the new financial order. As an international financial centre, it is imperative at this juncture for Hong Kong to facilitate the internationalization of RMB including the deregulation of capital account. Hong Kong should endeavour to offer our market platform as a test field where global investors may transact RMB assets directly.

As the State is drawing up its 12th Five-year Plan, it is timely for Hong Kong to reaffirm and upgrade its position of international financial centre. In his Policy Address, the Chief Executive stressed that Hong Kong should expand and diversify RMB business. I echo his foresighted proposition.

Actually, Hong Kong should research and develop financial services in RMB that would satisfy growth and demand of the State. On the other hand, financial instruments and investments in RMB should be made available for hedging risks as well as capital gain.

Although local demand for insurance services in RMB is strong, we are inherently handicapped in business development, including restriction on bank accounts in RMB and lack of hedge against RMB exposures. Insurers are unable to meet the promising demand not because of incapability. If Hong Kong were designated as the pilot field for internationalization of RMB, we would be able to overcome these hurdles and launch insurances denominated in the national currency. In turn, our market position and competitiveness would be improved to benefit both the State and the territory.

I fully subscribe to and support the development of diversified RMB business, but practical problems should not be understated. The Government should positively assist financial services to remove obstacles and should endeavour to solve their problems.



推動工作與生活平衡

Work-life balance

在新一個立法會會期，我就「促請政府推動工作與生活平衡的新職業文化運動」在立法會提出動議，希望引起社會關注工作與生活平衡的重要性。

我在議案提出，由於香港已經發展成為一個經濟成熟的社會，社會向上流動的機會不斷減少，年輕一代的晉升機會大減，加上沉重的工作壓力，令他們容易對工作及生活產生挫敗感，對香港發展有負面的影響，因此希望政府推動工作與生活平衡的新職業文化運動，以緩解因各種工作問題而引發的生活壓力。

我並建議政府參考如新加坡政府的做法，成立特別基金，資助各行各業的公司按自己的需要，積極推動更加靈活的彈性上班文化，鼓勵企業推出彈性假期政策，當員工面對人生重大事情時，可以為他們提供特別的休假，例如陪產、進修、恩恤假等，令香港成為更具活力及競爭力的城市。

事實上，僱主與僱員的角色並不是處於對立，兩者其實是唇齒相依，僱主能夠為僱員提供足夠的照顧及關懷，由於員工的生活質素得到改善，企業也因員工的生產力提高而得益，推動工作與生活平衡的新職業文化，實應被視為僱主及僱員的雙贏方案。本人的動議獲得二零零九年十二月十六日立法會出席的議員一致通過。



In this new session of LegCo, I moved a debate on "Promoting a New Occupational Culture Campaign for Work-Life Balance" with a view to drawing public attention to the importance of balancing work and life.

In my speech, I pointed out that Hong Kong is a maturing economy. It is obvious that decreasing social mobility but increasing stress at the workplace is frustrating our next generation. These frustrations in work and life would adversely impact on development of the territory. I urged the Government to promote this new occupational culture as a means of relieving the stress in life that arises from problems in workplace.

I suggested the Government to borrow the practice of Singapore and establish a special fund to support professions and industries as necessary in their active pursuit of more flexible working hours. I also suggested encouraging corporations to practice flexible leave policy and offer special leaves to workers at memento time of life like birth, study, funerals etc. All these measures would help make Hong Kong a more dynamic and competitive city.

In fact, employers and employees are mutually dependent rather than confrontational in their roles. If the employer provides adequate attention and care, the enterprise will benefit from higher productivity of a work force having better quality of life. The promotion of new occupational culture of work-life balance should be win-win for both. My motion was unanimously supported by the Council at the meeting of 16 December 2009.



出席會議紀錄 Attendance Report

	出席次數 Attendance	出席率 Ratio
立法會會議 Council Meeting	17/17	100%
財務委員會 Finance Committee	11/11	100%
內務委員會 House Meeting	15/15	100%
《建築物(小型工程)(費用)規例》小組委員會 Subcommittee on Building (Minor Works) (Fees) Regulation	3/3	100%
研究雷曼兄弟相關迷你債券及結構性金融產品 所引起的事宜小組委員會研訊 Hearing of Subcommittee to Study Issues Arising from Lehman Brothers-related Minibonds and Structured Financial Products	9/9	100%
研究雷曼兄弟相關迷你債券及結構性金融產品 所引起的事宜小組委員會 Subcommittee to Study Issues Arising from Lehman Brothers-related Minibonds and Structured Financial Products	15/16	94%
政制事務委員會 Panel on Constitutional Affairs	9/9	100%
衛生事務委員會 Panel on Health Services	6/6	100%
人力事務委員會 Panel on Manpower	6/6	100%
環境事務委員會 Environmental Affairs Panel	9/9	100%
財經事務委員會 Financial Affairs Panel	9/9	100%
改善空氣質素小組委員會 Subcommittee on Improving Air Quality	1/1	100%
《最低工資條例草案》 Minimum Wage Bill	6/6	100%
《2009年職業性失聰(補償)(修訂)條例草案》 Occupational Deafness (Compensation) (Amendment) Bill 2009	3/3	100%

出席會議紀錄 Attendance Report

	出席次數 Attendance	出席率 Ratio
《2009年稅務(修訂)(第3號)條例草案》委員會 Bills Committee on Inland Revenue (Amendment) (No. 3) Bill 2009	5/6	83%
個案會議 Case Conference	1/1	100%
當值議員與申訴團體會晤 Duty Roster Members Interview	1/1	100%
就譴責甘乃威議員的議案而根據《議事規則》 第49B(2A)條成立的調查委員會 Investigation Committee established under Rule 49B(2A) of the Rules of Procedure in respect of the Motion to censure Honourable KAM Nai-wai	3/3	100%

註: 數字截至2010年2月22日(09/10年度)
Note: Figures as at 22 Feb 2010 (09/10)

資料來源: 立法會秘書處
Source: Legislative Council Secretariat

議員辦事處接獲投訴總數 Handling Complaints

投訴類別 Type of Complaint	宗數 Cases
人壽保險 Life insurance	31
一般保險 General insurance	32
強積金 MPF	1
其他 Others	21
合共 Total	85

註: 數字由2008年10月8日起截至2010年2月18日
Note: Figures from 8 Oct 2008 to 18 Feb 2010