

《香港出口信用保險局條例》

決議

(根據《香港出口信用保險局條例》
(第 1115 章)第 23 條)

議決香港出口信用保險局根據保險合約所負的或有法律責任，在任何時間不得超過 125 億元。

二零零二年三月十三日
立法會會議席上

香港出口信用保險局條例（第 1115 章）

主席女士：

我動議通過載列於議程內的議案。

2. 香港出口信用保險局（信保局）在 1966 年根據《香港出口信用保險局條例》成立，職能是為本港貨品及服務出口商提供出口信用保險，以消滅出口商因商業或政治事故而未能收到款項的風險，從而促進本港的出口貿易。

3. 《香港出口信用保險局條例》第 18 條訂明，政府須就信保局所應支付的一切款項作出擔保。該條例第 23 條亦訂明，信保局根據保險合約所負的或有法律責任，在任何時間不得超過立法會藉決議而釐定的特定款額。現時信保局的或有法律責任上限為 100 億元。

4. 截至 2001 年 12 月 31 日為止，信保局承擔的或有法律責任總額為 94 億 7,900 萬元，即達現有上限的 95 %。信保局預計到 2002 年 5 月，或有法律責任的總額便會達到現有上限。如果不提高上限，該局將無法擴展業務，不能為更多出口商提供出口信用保險。為了配合信保局未來數年的業務增長，確保其

繼續有效促進出口，政府同意信保局的建議，把或有法律責任上限提高 25 億元，即增至 125 億元。

5. 我想指出，或有法律責任是指信保局在任何時間就其發出的所有保單的最高負責總額；而實際上信保局的賠償數字遠低於或有法律責任上限。例如在 2000-01 年度，信保局的賠償總額為 7,898 萬元。在發展業務時，信保局會繼續秉承審慎承保及管理風險的原則。

6. 主席女士，我謹提出議案。

(Translation)

**Speech by the Secretary for Commerce and Industry
In Legislative Council on 13 March 2002**

**Hong Kong Export Credit Insurance Corporation Ordinance
(Cap. 1115)**

Madam President,

I move that the resolution as printed on the Agenda be approved.

2. The Hong Kong Export Credit Insurance Corporation (ECIC) was established in 1966 under the Hong Kong Export Credit Insurance Corporation Ordinance to encourage and support export trade through the provision of insurance protection for Hong Kong exporters of goods and services against non-payment risks arising from commercial and political events.

3. Section 18 of the Hong Kong Export Credit Insurance Corporation Ordinance provides that the Government shall guarantee the payment of all moneys due by the ECIC, and section 23 stipulates that the contingent liability of the ECIC under contracts of insurance shall not exceed a specified amount which may be determined by the Legislative Council by resolution. The existing cap on the contingent liability of the ECIC stands at \$10 billion.

4. As at 31 December 2001, the ECIC's contingent liability amounted to \$9,479 million, or 95 per cent of the maximum liability permitted. The ECIC forecasts that the existing cap on its contingent liability will be reached by May 2002. If the cap is not raised, the ECIC would not be able to expand its business, limiting its capability to provide export credit insurance services for more exporters. To cater for the ECIC's business growth in the next few years so as to ensure that it continues to promote

export trade effectively, the Government agrees to the ECIC's proposal to raise the cap on its contingency liability by \$2.5 billion to \$12.5 billion.

5. I would like to point out that here contingent liability refers to the total amount which the ECIC is contractually liable to indemnify policyholders in respect of all its insurance policies at any point of time. The actual gross claims of the ECIC amount to a much lower figure than the cap on the contingent liability, for example, the gross claims for the financial year 2000-01 amounted to \$78.98 million. The ECIC will adhere to the principle of prudence in underwriting and risk management.

6. Madam President, I beg to move.