



香港機電工程師聯會

The Hong Kong Federation of Electrical
and Mechanical Contractors Limited

Construction Industry - Employees' Compensation Insurance

The issue has become acute in recent years with high premium, difficulty to obtain coverage, abrupt termination and even collapse of insurers, affecting all parties in the industry and eventually the public at large who pay for the end product. Perhaps we should consider a new mechanism to effectively tackle the problem. An industry-wide levy may be a solution. If we assume an annual construction volume of HK\$80 billion and 3.5% premium, the levy income will stand at HK\$2.8 billion. With proper drafting of the relevant Ordinance, we could also embrace the fitting-out and refurbishment sector which is hard to be regulated at this moment. Needless to say, the protection of 'self-employed' workers is automatically resolved. Surplus can be used to promote safety, with reduction in accidental rate contributing positively back to the scheme.

建造業 – 僱員補償保險

近年業界面對高昂保費，投保困難，突然性的保單終止以至保險公司倒閉等問題，基本上束手無策。其負面後果最終反映在產品價格上，由大眾市民承擔。行業征稅是其中一個可以考慮的機制去有效地解決問題。假設每年 800 億的工程量及 3.5% 的保費，稅款就達到 28 億。如果相關條例制訂得宜，亦能有效地包涵目前難以監管的裝修業。「自僱人仕」的保障亦自然解決。部份稅款可用予安全推廣及培訓，進一步減低意外率，使整個征稅計劃作良性循環。