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(By email)

27 October 2021

Ms Shirley Chan  
Clerk to Joint Subcommittee on Issues Relating  
to Insurance Coverage for the Transport Sector  
Legislative Council Secretariat  
Legislative Council Complex  
1 Legislative Council Road  
Central, Hong Kong

Dear Ms Chan,

**Panel on Transport and Panel on Financial Affairs**

**Joint Subcommittee on Issues Relating to  
Insurance Coverage for the Transport Sector**

**Follow-up to the meeting on 6 September 2021**

Thank you for your letter dated 7 September 2021. Having consulted the Hong Kong Police Force (“the Police”), the Social Welfare Department (“SWD”) and the Legal Aid Department (“LAD”), the Government’s consolidated response to the follow-up items arising from the meeting on 6 September 2021 is set out below.

We noted the suggestions set out in the submission from the Hong Kong Federation of Insurers (“HKFI”)(LC Paper No. CB(4)1479/20-21(01)). Relevant departments are willing to continue to maintain close communication with the HKFI. The Commercial Crime Bureau of the Police collaborated with HKFI in July 2021 to hold an experience sharing session on collection of evidence and investigation on suspected insurance fraud cases so as to provide the insurance industry with a better understanding of the prevention, investigation and reporting of such cases. The Police will

continue to arrange meetings/sharing sessions on the trend of insurance fraud cases as and when appropriate with a view to exchanging experience with the insurance industry. The Traffic Branch Headquarters of the Police will also meet with the insurance industry in early November to exchange views on the existing mechanism of providing traffic accident cases-related information to insurers. Also, the SWD met with the representatives of the Accident Insurance Association under the HKFI in early October to discuss how to improve the correspondence templates between SWD and the insurers. The LAD is also willing to establish a regular liaison mechanism with HKFI with a view to providing more information about the existing mechanism for monitoring the assignment of lawyers.

As regards encouraging taxi trade to adopt technology to reduce traffic accidents, according to the Transport Department (“TD”)’s understanding, the taxi trade is actively participating in the testing of various Anti-collision Warning, Lane Keeping Warning and devices that could monitor drivers’ condition/driving behavior. The taxi trade will also liaise with individual insurers to explore the feasibility of reducing insurance premiums upon installation of such devices. If it is confirmed that the installation of safety devices on taxis is technically feasible and can effectively reduce accidents, and that taxi trade and vehicle suppliers are also interested in introducing such systems for taxis, we are willing to explore with the trade on possible measures to encourage the trade to install such safety devices.

In addition, the Government is carefully examining different options on how to provide passengers with better taxi service quality through fleet management. In formulating the proposal, we will take into account the views on the Franchised Taxi Services Bill expressed earlier by the Bills Committee, the public and the taxi trade.

Regarding the health condition of taxi drivers, we note that some Members suggested mandating taxi drivers over a certain age to attend free health tests to ensure that they are fit to drive. According to the Road Traffic (Driving Licences) Regulations (Cap 374B) (“the Regulations”), all driving licence holders, including taxi drivers, are responsible for ensuring that they are physically fit to drive before they are allowed to drive a vehicle. The Regulations stipulate that when a person aged 70 or above applies for a full driving licence to drive any class of motor vehicle, that person is required to provide a certificate issued by a registered medical practitioner certifying that the person is medically fit to drive and control that particular class of vehicle. Besides, TD organises the Safe Driving and Health Campaign for commercial vehicle drivers (including taxi drivers) each year to provide free health tests

for participating drivers. The TD appeals to commercial vehicle drivers, including the aged taxi drivers, to actively participate in the health check, and pay attention to their physical conditions to develop a healthy lifestyle.

Yours sincerely,



( Miss Joyce Kok )

for Secretary for Transport and Housing

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Director of Administration  
Director of Legal Aid  
Secretary for Security  
Director of Social Welfare  
Commissioner for Transport

(Attn: Miss Irene Cheung)  
(Attn: Ms Juliana Chan)  
(Attn: Miss Michelle Choi)  
(Attn: Ms Polly Tang)  
(Attn: Mr Jim Ho)