

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

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

**List of follow-up actions arising from the discussion  
at the meeting on 4 June 2021**

At the meeting on 4 June 2021, the Administration/the Insurance Authority were requested to provide a written response to the suggestions raised in the submission from the Hong Kong Federation of Insurers (LC Paper No. CB(4)1061/20-21(01)), and to follow up on the following suggestions, as well as the suggestions made by the Joint Subcommittee at previous meetings, by formulating concrete plans and implementation timetables with a view to solving the problems encountered by the taxi trade in procuring insurance –

- (a) encouraging the taxi trade to adopt technology to reduce traffic accidents:
- assisting the taxi trade to identify suitable safety devices which could effectively reduce traffic accidents, remind drivers to pay attention to their driving attitude and clarify the related liability issues in case of a traffic accident;
  - subsidising the costs for installation of such devices on taxis, and in the long run introducing a mandatory requirement for such installation;
  - facilitating the setting up of a centralised database system for storage of footages of driving records with the use of cloud platforms;
  - discussing with the insurance sector on providing premium discount for taxis installed with the above devices and/or with footages of driving records provided;
- (b) implementing driver responsibility system on taxi drivers:
- facilitating the insurance sector to draw up a suitable third-party insurance product to be purchased by taxi drivers. Taxi owners

should offer discount on taxi rental to those drivers who had purchased the insurance;

- introducing legislative amendments to implement a driver responsibility system on taxi drivers in the long run;
- facilitating the taxi trade to establish a database on traffic accidents and claims involving taxis;

(c) attracting drivers to join the taxi industry:

- speeding up the vetting and approval of fare increase applications submitted by the taxi trade; and
- extending the provision of Government's fuel subsidy for taxis.

Council Business Division 4  
Legislative Council Secretariat  
31 August 2021