

風險管理有助解決責任問題

Risk management helps solve liability issue

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在世界盃賽事舉行期間，有一種保險對英格蘭球迷來說或許最適合不過：他們只要向一家英國的保險公司投保，那麼一旦他們因英格蘭在賽事中過早出局而心理受到創傷，他們就會獲得賠償。雖然有不少業者是英格蘭球迷，而上述保險按理又可以保障他們的心理安康，但他們對這種保險的興趣，與一些如責任保險般可以保障他們財務安康的保險相比起來，恐怕不會很大。

處理老問題的新角度

事實上，責任保險的問題就像不斷纏繞着業界似的，因為每當旅行團發生嚴重意外後，業者都會感到以本身的財力來說，實在禁受不起意外傷者的索償，同時也會感到外遊往往難以規避種種無從逆料的風險。多年來，議會一直竭力協助會員解決這問題。比如說幾年前，議會探討過購買集體責任保險是否可行，但最後決定由會員自行購買責任保險更合適，因為集體購買的話，保費會極其高昂。

此後事情似乎沒有進展，直到理事會於二零零四年一月成立責任保險研究小組後，才出現轉機。這一方面是因為研究小組的成員兼具法律、保險、旅遊三方面的專業知識，另一方面是因為他們沒有把目光局限於怎樣購買集體責任保險之上，而是另覓蹊徑，想到只要會員能好好管理風險，那麼他們被旅客控告的可能性也會減低。可是，要循這方向研究的話，恐怕耗費不菲，因為要顧及以下幾方面：找出風險，制訂風險管理措施，令會員更瞭解風險管理的重要，執行已制訂的風險管理措施。

選出怡安為顧問公司

訂下可望達成的目標後，研究小組建議向中小企業發

During the World Cup tournament, the insurance policy most suitable for England fans is perhaps the one offered by a British insurer, which provides cover against psychological trauma caused by England's premature World Cup exit. Although many industry members may also be fans of the England team, their interest in the cover just mentioned, which presumably can protect their psychological well-being, may hardly be as strong as one which can protect their financial well-being, such as liability insurance.

New approach to old problems

As a matter of fact, the issue of liability insurance seems to have haunted the industry as each occurrence of serious tour accidents reminds traders of their financial vulnerability to claims filed by the victims, and the unpredictability and almost inevitability of risks involved in international travel. Over the years, the TIC has devoted much effort to try to help members tackle the issue. For example, the idea of taking out collective liability insurance was floated several years ago. It was, however, finally decided that it would be more feasible for members to take out liability insurance individually because of the inhibitive premium if a collective scheme were to be purchased.

There appeared to be little progress since then until a Study Group on Liability Insurance was set up by the Board in January 2004, whose members were able to contribute their expertise in law and insurance and travel at the same time. Rather than confining itself to how to purchase collective liability insurance, the Study Group took a different approach by considering how members could better manage their risks, thus reducing their chances of being sued by travellers. To tackle the liability issue along this line of thinking, however, a considerable amount of money is required, for a number of areas have to be covered such as identification of risks, formulation of risk management measures, enhancement of members' awareness of the importance of risk management, and execution of those risk management measures formulated.

Aon selected as consultancy

Having set an achievable goal, the Study Group proposed

展支援基金申請撥款，以資助「旅遊業風險管理」計劃。這計劃有三個目標，第一，找出關乎外遊業和入境業風險的特質，並進而提出風險管理措施；第二，為外遊業和入境業設計一份集體責任保險計劃；第三，向會員介紹研究成果和建議。理事會接納了研究小組的建議後，議會在二零零五年八月向中小企業發展支援基金提出申請。

二零零五年底，議會獲得大約港幣七十萬元撥款，於是在今年初公開招標，以挑選實施計劃的顧問公司。結果共有三家公司投標，研究小組審議標書後，於二零零六年四月選出怡安保險顧問有限公司負責執行整個計劃。怡安保險顧問有限公司是怡安保險(集團)公司的全資附屬機構，而後者則是全球最具規模的兩家保險經紀公司之一，也是在風險管理服務方面數一數二的公司。為了監察計劃的進度，並提供必要的支援和資料，議會成立了旅遊業風險管理計劃督導委員會，督導委員會轄下並設有三個小組，分別處理研究、保險計劃發展、溝通與宣傳的事務。

仍需努力解決問題

由現在起直到今年底，怡安會進行問卷調查、安排焦點小組討論、舉行面談等等，藉以從會員那裏詳細瞭解關於業界風險的方方面面。此外，怡安也會就風險管理和風險理財兩方面，研究在幾個主要的外地市場內業界所實施的措施。到了今年底，怡安會完成一份研究報告，當中會包括各種風險管理措施和一份為全行設計的集體責任保險計劃。而由二零零七年初到年中，議會會舉辦一連串講座，把研究成果和建議告知會員。

待旅遊業風險管理計劃完成後，會員只要執行建議的措施，應當可以更有效地管理營運風險。可是，究竟應不應該購買集體責任保險呢？這問題恐怕還要再作討論。假如會員都認為應該購買，還有一個極為重要的問題要考慮：往哪裏去找資金呢？[TTC](#)

to apply to the SME Development Fund for funding for a project entitled "Risk Management for the Travel Industry", which was aimed at (1) identifying the specific nature of risks pertinent to the outbound and inbound industries and recommending risk management measures; (2) developing a collective liability insurance scheme for the outbound and inbound industries; and (3) disseminating the findings and recommendations to members. The Board adopted the proposal and a funding application was thus made in August 2005.

A sum of about HK\$700,000 was granted towards the end of 2005, which was followed by an open tender exercise in the early months of this year. Three companies submitted their tenders, which were deliberated by the Study Group. Aon Hong Kong Limited (a wholly owned subsidiary of Aon Corporation, which is one of the top two global insurance brokers and a leading provider of risk management services) was selected to undertake the whole project in April 2006. And to monitor the progress of the project and to provide necessary support and input, the TIC has established a Steering Committee for the project, under which three sub-groups with focuses on research, insurance scheme development, and communication and publicity were formed.

Still in need of efforts

From now on until the end of this year, Aon will solicit from members insider knowledge of various aspects of industry risks by conducting questionnaire surveys, focus-group discussions, interviews and the like. Research will also be carried out on industry practices in several major overseas markets in relation to risk management and risk financing. A report will be completed by the end of this year, in which risk management measures and a collective liability insurance scheme for the industry will be included. Then from early 2007 until the middle of the year, a series of seminars will be held by the TIC in order to inform members of the findings and recommendations of the project.

Although with the completion of the project, members should be able to better manage the risks involved in their operation by adopting those measures recommended, whether collective liability insurance should be purchased will still be a matter for further discussion. And if there is a consensus among members that it should be purchased, then the all-important question of how to finance such a scheme will have to be pondered. [TTC](#)