March 12, 2015

Tamar

Hong Kong

Professor Sophia Chan
Under Secretary for Food and Health
Government of the Hong Kong Special Administrative Region
19/F, Central Government Offices
East Wing, 2 Tim Mei Avenue



Dear Professor Chan,

Re: Public Consultation on Voluntary Health Insurance Scheme (VHIS)

On behalf of the Actuarial Society of Hong Kong (ASHK), I appreciate this opportunity to comment on the Proposals and Consultation Questions put forward in the above Consultation Paper.

The Society strives to promote actuarial best practices in the insurance industry and the responses represent the views of the ASHK VHIS Taskforce members who will be heavily involved in implementing changes to health insurance. Our responses represent the views of the profession from the ASHK¢s perspective, and not those of the employers of, or other parties receiving advice from, our members.

We are ready to discuss our views in person with you and to answer any questions or respond to any comments that you may have.

Sincerely,

Queenie Hui

President

The Actuarial Society of Hong Kong

Sam Yeung

Chair of VHIS Taskforce

San Yeung

The Actuarial Society of Hong

Kong

Encl.