

**SNA department- General statistical office of Viet nam**  
**Comment of on the draft chapter 17 of the Revision 1993**  
**SNA**

Comments on Chapter 17 : Cross cutting and other special issues

1. We agree on the content, coverage and measurement of output of direct insurance. The part of trade insurance in this chapter is showed clearly and concretely.
2. We also agree on the content, coverage and treatment of insurance, social insurance, pensions given in the chapter.
3. However, the chapter has only presented the treatment of social insurance activities but the measurement of output of social insurance activities has not been stated in this chapter yet.

It is proposed that the content of social insurance activities; which includes social security scheme from GOV, Employer's unfunded scheme; trade insurance scheme; social insurance under private funded scheme; should be made more clearly. Also, the difference between these activities should be presented concretely that can be help Vietnam to distinguish its activities to that of international standards.

In fact, in Vietnam, trade insurance and social insurance activities have existed in which social insurance activity is under control of Government. The content, coverage and measurement of output of trade insurance is suitable with that of international standards given in the revised SNA 1993. However, the content and coverage of social insurance activity in Vietnam is different with that of social insurance activity stated in this chapter: The social insurance fund is the only fund and under control of Government. Resources for payment benefit come

from (i) contribution of employers and employees, and (ii) from government budget. (i) Contribution of employers is account for 19% of total monthly salary and that of employees is 6% of total monthly salary. (ii) state budget is provided for people who is received social policy guarantees by state such as wounded soldiers, high lever retired staff, etc. The participation of compulsory and optional social insurance is regulated in a difference with that of international standards. Hence, based on the specific content of social insurance activities given in revised SNA 1993 we want to define what 1 in 4 groups above our activity is belong to.

4. Item 17.50 “However, when the level of claims is *exceptionally large* (as compared with the experience of the insurance corporation of the level ... policy holder”: So, How large to what extent is that can be distinguished current transfer and capital transfer?