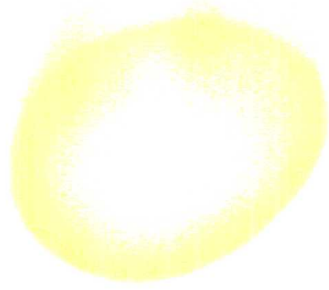
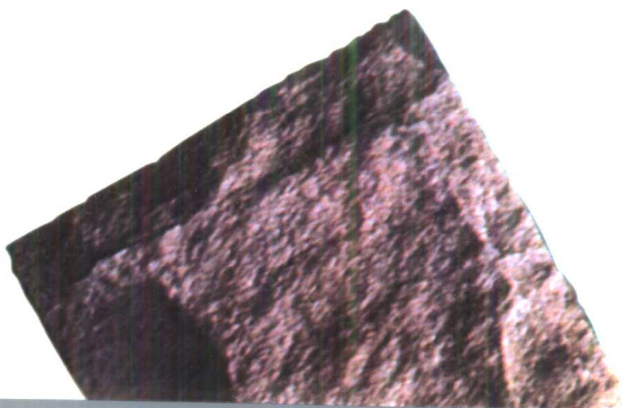


A Collection of Presentations on Social Security Funds Management at International Seminar



社会保障制度改革及其基金管理 全球共同的话题

社会保障基金管理国际研讨会论文集



现代出版社

A Collection of Presentations on Social Security Funds Management at International Seminar

社会保障制度改革及其基金管理 全球共同的话题

社会保障基金管理国际研讨会论文集



现代出版社

图书在版编目(CIP)数据

社会保障制度改革及其基金管理:全球共同的话题·社会保
障基金管理国际研讨会论文集:英汉对照/财政部/美国林肯国民集
团编. -北京:现代出版社,1998.5

ISBN 7-80028-438-7

I. 社… II. 财… III. ①社会保障-制度-研究-文集-英、
汉②社会保障-基金-管理-研究-文集-英、汉 IV. C913.
7-53

中国版本图书馆 CIP 数据核字(98)第 12780 号

社会保障制度改革及其基金管理:全球共同的话题:

——社会保障基金管理国际研讨会论文集

Shehui Baozhang Zhidu Gaige jiqi Jijin Guanli:

Quanqiu Gongtong de Huati

中华人民共和国财政部 美国林肯国民集团 编

责任编辑:王剑峰 封面设计:李芸

北京现代出版社出版发行(北京安外安华里 504 号 邮编:100011)

北京曙光印刷厂印刷

787×1092 毫米 1/16 印张:38.5

1998 年 5 月第 1 版 1998 年 5 月第 1 次印刷

印数:1-2000 册

ISBN 7-80028-438-7/C·006

定价:105.00 元

前 言

随着社会主义市场经济的不断完善和企业改革的进一步深化,改革和完善我国的社会保障制度,加强社会保障财政管理,已成为我国经济体制改革和经济发展战略中的重中之重,而社会保障基金管理又是社会保障制度改革成败的关键。因此,社会保障基金管理问题已成为理论界和实际工作部门关注的焦点之一。

中国有句古话,以史为镜,可知兴衰;以邻为镜,可明正误。为了学习和借鉴国外社会保障制度改革及其基金管理的经验,深化我国社会保障制度改革,加强社会保障基金管理,并让世界了解中国社会保障制度改革,1997年4月2日至4日,中华人民共和国财政部与美国林肯国民保险集团在北京联合举办了“社会保障基金管理国际研讨会”。来自世界银行、国际劳工组织、国际货币基金组织和美国、英国、加拿大、印度、澳大利亚等国财政、社会保障等部门的官员和哈佛大学等著名学府、研究机构的专家学者26人,中华人民共和国财政部、国家体改委、国家计委、中国人民银行、劳动部、人事部、地方财政厅、中国人民大学、北京大学的国内官员、专家和代表40多人参加了会议。财政部部长助理高强先生和美国林肯国民保险集团董事长伊恩·罗兰先生分别致开幕辞,研讨会上先后有16位中外专家发表了演讲。与会者各抒己见,就社会保障制度改革、社会保障基金管理、财政部门在社会保障制度改革和管理中的地位与作用等专题进行了热烈讨论,并对中国社会保障制度改革和社会保障基金管理提出许多好的建议。在财政部领导和林肯国民保险集团的高度重视和大力支持及有关单位和专家的积极配合下,本次国际研讨会取得了圆满成功和丰硕的成果,受到了社会各界的广泛好评。新华社、人民日报、经济日报、中国日报、中央电视台、中央人民广播电台、中国财经报、中国改革报等10家新闻单位对会议作了报道。

为了进一步加深人们对社会保障基金管理等问题的认识,经财政部和林肯国民保险集团公司的努力,现将研讨会上的演讲稿编辑成册,以飨读者。应当指出的是,所收录的论文均代表作者本人的观点,在一些问题的看法上,可能会有较大的差异,仅供研讨。

在论文集校译、编辑、出版的过程中,财政部领导和林肯国民保险集团均给予了高度重视。

许多演讲人对原有的演讲稿进行了认真的修改。对于他们严谨的治学态度,我们表示由衷的钦佩。

现代出版社也为本论文集的出版付出了辛勤的努力。

在此,我们对为本论文集的出版给予支持和帮助的各位领导和同志,一并表示衷心的感谢。

由于时间仓促,而且论文的专业性很强,校译、编辑的过程中难免错误疏漏之处,欢迎读者批评指正。

编 者

1998年3月

FOREWORD

With the continued perfection of the socialist economy and the further deepening of enterprise reform, it has become imperative to reform and perfect the social security system and to improve social security financial management. This has assumed a major role in the economic system reform and the economic development strategy. The key to the success of social security reform is the management of social security funds, which is a major focus for theoretical research and practical work.

There is an old Chinese saying which goes "you learn the rise and fall of a nation by studying its history and you know what is right or wrong by observing your neighbors". In order to learn the experiences in social security and funds management from foreign countries, to deepen the social security reform and to make known China's ongoing social security reform, the Ministry of Finance and Lincoln National Corporation cosponsored the "International Seminar on Social Security Funds Management" in Beijing from April 2nd to 4th 1997. Participants included twenty-six officials, experts and scholars from the World Bank, International Labor Organization, LNF, the financial and social security departments in the US, UK, Canada, India, Australia, famous universities and academic institutes such as Harvard, and over over forty officials, experts and delegates from the Ministry of Finance, State Commission for Economic Systems Restructuring, State Planning Commission, People's Bank of China, the Ministry of Labor, the Ministry of Personnel, local financial bureaus, Renmin University and Peking University. Mr. Gao Qiang, Assistant Minister of the Ministry of Finance, and Mr. Ian Rolland, President of Lincoln National Corporation, gave the opening speeches, and sixteen foreign and domestic experts made presentations at the seminar. The discussions covered a wide area of topics such as social security system reform, social security funds management, the role of the financial departments in the reform and management of social security; moreover, many valuable suggestions were put forward concerning social security system reform and social security funds management. The international

seminar was extremely successful and fruitful and received high praise from various fields, the reason being that the officials from the Ministry of Finance and Lincoln National Corporation attached great importance and gave great support to the seminar, and related departments and experts concerned provided active cooperation. The news was reported by ten news media including Xinhua News Agency, People's Daily, Economic Daily, China Daily, China Central Television, China People's Broadcasting Station, China Financial and Economic News and China Reform Daily.

To continue our research on social security funds management, the Ministry of Finance and Lincoln National Corporation have compiled this book of presentations at the seminar. It should be pointed out that as the articles represent the personal views of the speakers and there may exist large differences on certain issues, they are presented for your reference and research only.

Officials from the Ministry of Finance and Lincoln National Corporation gave great support to the compiling of this book, including the translation, editing and publishing.

Many speakers made careful changes to their original presentations. We express our sincere admiration for their rigorous academic approach.

Modern Press made great efforts in publishing this collection of theses.

We would like to express our gratitude to all the officials and staff who have given their support and assistance to publishing this book.

We welcome your comments and corrections as we feel that there are inevitably mistakes and oversights in translation and editing due to the limited time that we had and the fact that the articles are highly specialized.

Editor

March, 1998

编委会名单

名誉顾问

刘积斌 高强 伊恩·罗兰 理查德·罗宾逊

高级顾问

杜俭 焦瑞杰 路和平 孙志筠 史蒂芬·迈尔 思布 大卫·蒂雷姆 色利 马浩德

编 委

路英 施一凡 何锦国 余功斌 郑家仲 赵晓舟 郑学礼 关博文 王晓川 金基生

编辑人员

余功斌 刘菲 田楠 金菁 李卫东 杜志农 李越 简国伟 舒友文 桂冰 杨菁

Editing Committee

Honorary Advisors

Liu Jibin Gao Qiang Ian Rolland Richard Robertson

Senior Advisors

Du Jian Jiao Ruijie Lu Heping Sun Zhujun Stephen Meldrum Scott Bushnell
David Gilliam Don Seely Howard Margules

Editorial Board

Lu Ying Shi Yifan He Jinguo Yu Gongbin Zheng Jiazhong Zhao Xiaozhou James Cheng
B.W.Kwan Steve Wang Jason Jin

Editorial Staff

Yu Gongbin Liu Fei Tian Nan Jin Jing Li Weidong Du Zhinong Theresa Li
Gregory Jian Cindy Shu Kate Gui Phoebe Yang

社会保障基金管理国际研讨会 1997.4.北京
International Seminar on Social Security Funds Management Beijing





中华人民共和国财政部部长助理高强先生和林肯国民集团公司董事长、总裁兼首席执行官伊恩·罗兰先生
Mr.Gao Qiang,Assistant Minister of Ministry of Finance,PRC. and Mr.Ian Rolland,Chairman,President
and Chief Executive Officer of Lincoln National Corporation.

目 录

Table of Contents

1. 在社会保障基金管理国际研讨会上的开幕讲话
致辞人: 高强, 中华人民共和国财政部部长助理
Opening Speech at the International Seminar on Social Security Funds Management
by Mr. Gao Qiang, Assistant Minister of Ministry of Finance, P. R. C. (1)

2. 社会保障制度改革: 全球共同话题, 各国各显神通。
致辞人: 伊恩·罗兰, 林肯国民集团公司董事长、总裁兼首席执行官
Social Security Reform: Global Issues, Local Solutions
Opening Speech at the International Seminar on Social Security Funds Management
by Mr. Ian Rolland, Chairman, President and CEO of Lincoln National Corporation (9)

3. 中国社会保障制度现状及改革思路
演讲人: 杜俭, 中华人民共和国财政部社会保障司司长
China's Social Security System: Current Situation and Reform Plans
by Mr. Du Jian, Director General of Social Security Department, Ministry of Finance, P. R. C. (23)

4. 养老保障新体制——理论、实践和经验证据
演讲人: 艾斯黛乐·詹姆斯, 世界银行政策研究部首席经济学家
New System for Old-Age Security: Theory, Practice and Empirical Evidence
by Ms. Estelle James, Lead Economist, Policy Research Department,

the World Bank (43)

5. 企业职工基本养老保险社会统筹与个人帐户相结合模式比较分析

演讲人:何平,中华人民共和国劳动部社会保险研究所所长助理

Comparative Analyses on the Models of Combining Social Pooling with Individual Account of the Basic Pension Insurance for Enterprise Employees

by Mr. He Ping, Senior Economist and Assistant Director of the Social Insurance Institute, Ministry of Labor, P. R. C. (121)

6. 美国医疗保健计划:成本、融资和人口变化

演讲人:大卫·卡特勒,哈佛大学;美国国家经济研究局

United States Medical Programs: Costs, Financing, and Demographic Change

by Mr. David M. Cutler, Harvard University and National Bureau of Economic Research, U. S. A. (157)

7. 中国的职工医疗保障制度改革

演讲人:宋晓梧,中华人民共和国国家体改委分配和社会保障体制司司长

Reform of the Medical Insurance System of Employees in China

by Mr. Song Xiaowu, Director General, Department of Distribution and Social Security State Commission for Economic Restructuring, P. R. C. (189)

8. 社会保障体系发展趋向

演讲人:圭亚,国际劳工局社会保障司计划、发展与标准处处长

Trends in Social Security Systems Development

by Mr. J. -V. Gruat, Chief of Planning, Development and Standards Branch, Social Security Department, International Labor Office (209)

9. 美国老年、遗属和伤残保险计划的财政状况

演讲人:埃利·邓卡,美国社会保障署副首席精算师

Financial Status of the Old-Age, Survivors, and Disability Insurance Pro-

- grams in the United States of America
by Mr. Eli N. Donkar, Deputy Chief Actuary
United States Social Security Administration (287)
10. 美国公共养老保险制度改革
 演讲人: 约翰·汉博, 美国财政部经济政策办公室政策分析室主任
 United States Public Pension Reform
by Mr. John C. Hambor, Director, Office of Policy Analysis, Office of
Economic Policy, United States Treasury Department (323)
11. 英国养老金制度的经验
 演讲人: 安德鲁·杨, 英国政府精算部人口、养老金政策及社会保障司总精
 算师
 The United Kingdom Experience on Pension System
by Mr. Andrew G. Young, Directing Actuary, Demography, Pensions
Policy and Social Security, Government Actuary's Department
 (371)
12. 拉丁美洲养老金改革
 演讲人: 古德, 加拿大 Sebeco 安永华明顾问事务所董事长
 Pension Reform in Latin America
by Mr. Yves Guérard, Chairman of the Board, Sobeco Ernst &
Young Inc. (379)
13. 中东欧和前苏联国家的养老保险经验
 演讲人: 大卫·林德曼, 世界银行专家
 Pension Experiences in Central-Eastern Europe and FSU
by Mr. David Lindeman, Specialist, World Bank (421)
14. 中国国债市场的历史回顾和未来发展
 演讲人: 高坚, 中华人民共和国财政部国债司司长
 The Review and Perspective of China's Government Debts Market
By Dr. Gao Jian, Director General of Government Debt Management
Department Ministry of Finance, P. R. C. (433)

15. 发达国家养老保险基金投资原则

演讲人:杰夫瑞·尼克,美国林肯国民投资公司总裁兼首席执行官

Principles of Investment for Retirement in Developed Markets

*by Mr. Jeffrey J. Nick, President and Chief Executive Officer of
Lincoln National Investment Companies, USA* (449)

16. 关于保险基金转化为国家基础设施建设长期资金的几点看法

演讲人:姚鸿,中华人民共和国国家计划委员会社会发展司处长

**Views on the Transformation of Insurance Funds into Long-Term Funds
for National Infrastructure Construction**

*by Mr. Yao Hong, Director of Social Development Department, State
Planning Commission, P. R. C.* (469)

17. 美国雇主承办退休计划的建立和运作

演讲人:斯维斯特·施伯,美国华信惠悦公司全球研究与信息中心主任

**The Establishment and Operation of Employer-Sponsored Retirement
Programs in the United States**

*by Dr. Sylvester J. Schieber, Director of Research and Information
Center Watson Wyatt Worldwide's, USA* (481)

18. 社会保障融资的有关问题

加拿大政府兴办的养老金收入保障体系

演讲人:罗伯特·布朗,加拿大滑铁卢大学保险和养老金研究院院长,统计
和精算学系教授

Issues on the Financing of Social Security

Government Sponsored Income Security in Canada

*by Mr. Robert L. Brown, Director of Institute of Insurance and Pen-
sion Research, University of Waterloo, Canada* (525)

**在社会保障基金管理国际研讨会上的
开幕讲话**

**Opening Speech at the International Seminar
on Social Security Funds Management**



高 强

中华人民共和国财政部
部长助理

Gao Qiang

Assistant Minister
Ministry of Finance, PRC

高强先生出生于1944年8月,1968年毕业于中国人民大学。

自1968年开始他分别在黑龙江省伊春市和河北省沧州市的财政局工作。曾任河北省财政厅副厅长。1988年,被任命为财政部预算司副司长,后任司长。1996年2月至今,任财政部部长助理。

Gao Qiang is the Minister Assistant in China's Ministry of Finance.

Before becoming Minister Assistant in February 1996, Mr. Gao served as Director General and Deputy Director General of the Budget Department of MOF. He has also been Deputy Director General of the Hebei Fiscal Authority and has served as an official in Finance Bureau in the cities of Yichun, Heilongjiang, and Cangzhou, Hebei.

Born in August 1944, Mr. Gao graduated from Renmin University of China in 1968.

在社会保障基金管理国际研讨会上的 开幕讲话

女士们,先生们,朋友们:

大家好!

经过紧张而又认真的筹备,由中华人民共和国财政部和美国林肯国民集团公司联合举办的社会保障基金管理国际研讨会今天正式开幕了。参加这次会议的有中国中央政府有关部门和部分地方政府财政部门的官员,有国际经济组织的有关经济专家,有部分外国政府从事社会保障事务的官员,还有一些保险公司的高级管理人员和理论界从事社会保障问题研究的学者以及新闻界的朋友们。如此众多的有识之士济济一堂,共同研讨中国的社会保障制度改革和社会保障基金管理问题,在中国财政部对外合作历史上还是第一次。在这里,我谨代表中华人民共和国财政部,向远道而来参加会议的中外专家,向尊敬的罗兰先生,表示热烈的欢迎。

1996年刚刚过去。在这一年里,我国的国民经济和现代化建设取得了令人瞩目的发展,国内生产总值比上年增长9.7%;物价涨幅回落到6%左右;粮食产量超过4800亿公斤以上;财政收入比上年增加1100多亿元,外汇储备超过1000亿美元。经济体制改革稳步推进,对外开放继续扩大,科技、教育和各项社会事业都取得新的成就,人民生活进一步改善。1996年取得的成就为实现我国国民经济和社会发展的跨世纪宏伟目标开了一个好头。

1997年是全面实施我国国民经济和社会发展“九五”计划的第二年,是我国政治经济生活中十分重要的一年。我国政府将恢复对香港行使主权,迈出和平统一祖国的重要一步;中国共产党将召开第十五次代表大会,把建设有中国特色的社会主义伟大事业推向新世纪。这两件大事都将对我国的现代化建设事业产生重大而深远的影响。当前,我国政治稳定,经济繁荣,民族团结,社会安定。我们将以邓小平建设有中国特色的社会主义理论为指导,坚持党的基本路线和基本方针,切实推进经济体制特别是国有企业改革,提高对外开放水平,保持经济的持续、健康、快速发展,促进社会全面进步。在这种情况下召开这次国际研讨会,研究深化我国的社会保障制度改革,强化社会保障基金管理问题,对于促进社会保障事业健康发展具有积极的意义。

随着我国经济体制改革,特别是企业经营体制改革的不断深化,改革我国的社会保障制度,已经成为一项重要而紧迫的任务。建立一套科学、规范、适应我国国情的社会保障制度,是经济体制改革的重要组成部分,也是深化企业改革、保持社会稳定的必要条件。在我国国民经济和社会发展“九五”计划及2010年远景规划中,我国政府明确提出:今后要加快以养老、失业、医疗等社会保险制度为重点的各项社会保障制度改革,为经济体制改革特别是企业改革和对外开放创造良好的外部条件。改革的方向已经确定,但是还有许多具体问题需要进一步研究和探讨。今天国内外专家聚集在这里,一个很重要的目的,就是要让中国的专