

Provisional Statistics on Hong Kong General Insurance Business

January to March 2001

Direct & Reinsurance Inward Business

(HK\$'000)

| Class of Business | Gross Premiums | Net Premiums | Net Earned Premiums | Gross Commissions Payable | Net Commissions Payable | Gross Claims Paid | Net Claims Paid | Net Claims Incurred | Management Expenses | * Underwriting Profit / (Loss) |
|---------------------------------------|-------------------|------------------|------------------------|---------------------------------|-------------------------------|----------------------|--------------------|------------------------|------------------------|-----------------------------------|
| Accident & Health | 1,268,113 | 1,036,443 | 788,338 | 176,119 | 112,287 | 529,052 | 455,678 | 485,691 | 119,494 | 70,866 |
| Motor Vehicle, Damage & Liability | 796,190 | 672,336 | 591,327 | 194,361 | 173,605 | 533,090 | 417,728 | 437,945 | 79,791 | -100,014 |
| Aircraft, Damage & Liability | 10,004 | 873 | 186 | 374 | 44 | 34 | 32 | 25 | 521 | -404 |
| Ships, Damage & Liability | 251,523 | 158,420 | 144,346 | 32,409 | 19,311 | 161,472 | 59,746 | 74,378 | 15,908 | 34,749 |
| Goods in Transit | 270,420 | 200,909 | 193,567 | 54,712 | 37,960 | 104,320 | 67,494 | 71,419 | 37,684 | 46,504 |
| Property Damage | 1,209,073 | 636,200 | 642,997 | 388,329 | 219,552 | 439,545 | 209,361 | 160,401 | 132,536 | 130,508 |
| General Liability | 1,251,407 | 867,789 | 672,192 | 233,125 | 148,979 | 783,379 | 579,194 | 748,193 | 141,010 | -365,990 |
| Pecuniary Loss | 220,255 | 82,097 | 55,933 | 28,722 | 1,779 | 39,490 | 30,449 | 22,106 | 13,858 | 18,190 |
| Non - Proportional Treaty Reinsurance | 43,587 | 39,361 | 42,683 | 2,197 | 2,429 | 43,351 | 42,564 | 34,137 | 1,087 | 5,030 |
| Proportional Treaty Reinsurance | 96,184 | 66,257 | 59,445 | 38,870 | 28,451 | 60,799 | 50,985 | 53,042 | 8,808 | -30,856 |
| Total | 5,416,756 | 3,760,685 | 3,191,014 | 1,149,218 | 744,397 | 2,694,532 | 1,913,231 | 2,087,337 | 550,697 | -191,417 |

* Underwriting Profit / (Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the Insurance Authority. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

Provisional Statistics on Hong Kong General Insurance Business
January to March 2001
Direct Business

(HK\$'000)

| Class of Business | Gross Premiums | Net Premiums | Net Earned Premiums | Gross Commissions Payable | Net Commissions Payable | Gross Claims Paid | Net Claims Paid | Net Claims Incurred | Management Expenses | Underwriting Profit / (Loss) |
|---------------------------------------|------------------|------------------|---------------------|---------------------------|-------------------------|-------------------|------------------|---------------------|---------------------|------------------------------|
| Accident & Health | 1,181,497 | 963,759 | 721,315 | 152,940 | 92,361 | 491,830 | 422,232 | 453,852 | 115,290 | 59,812 |
| Motor Vehicle, Damage & Liability | 663,123 | 546,913 | 477,353 | 166,949 | 148,150 | 440,334 | 330,977 | 337,448 | 71,571 | -79,816 |
| Aircraft, Damage & Liability | 10,004 | 873 | 167 | 374 | 44 | -1 | -1 | 1 | 521 | -399 |
| Ships, Damage & Liability - Statutory | 4,714 | 3,016 | 3,303 | 737 | 531 | 8,480 | 1,994 | -671 | 982 | 2,461 |
| - Others | 193,634 | 109,542 | 102,559 | 20,817 | 9,346 | 123,925 | 40,783 | 44,482 | 9,034 | 39,697 |
| Goods in Transit | 210,899 | 152,352 | 151,518 | 40,760 | 26,967 | 74,244 | 44,450 | 51,871 | 31,416 | 41,264 |
| Property Damage | 819,507 | 404,230 | 387,108 | 275,816 | 141,989 | 237,280 | 85,124 | 71,106 | 98,709 | 75,304 |
| General Liability - Statutory | 800,854 | 624,622 | 455,739 | 158,337 | 130,609 | 611,762 | 457,984 | 578,302 | 87,097 | -340,269 |
| - Others | 300,129 | 111,426 | 102,903 | 51,690 | -402 | 73,234 | 26,930 | 62,287 | 32,023 | 8,995 |
| Pecuniary Loss | 166,753 | 45,226 | 28,435 | 21,977 | -1,264 | 19,242 | 16,472 | 18,598 | 8,857 | 2,244 |
| Total | 4,351,114 | 2,961,959 | 2,430,400 | 890,397 | 548,331 | 2,080,330 | 1,426,945 | 1,617,276 | 455,500 | -190,707 |

Provisional Statistics on Hong Kong General Insurance Business
January to March 2001
Reinsurance Inward Business

(HK\$'000)

| Class of Business | Gross Premiums | Net Premiums | Net Earned Premiums | Gross Commissions Payable | Net Commissions Payable | Gross Claims Paid | Net Claims Paid | Net Claims Incurred | Management Expenses | Underwriting Profit / (Loss) |
|--|-----------------------|---------------------|----------------------------|----------------------------------|--------------------------------|--------------------------|------------------------|----------------------------|----------------------------|-------------------------------------|
| Accident & Health | 86,616 | 72,684 | 67,023 | 23,179 | 19,926 | 37,222 | 33,446 | 31,839 | 4,204 | 11,054 |
| Motor Vehicle, Damage & Liability | 133,067 | 125,423 | 113,974 | 27,412 | 25,455 | 92,756 | 86,751 | 100,497 | 8,220 | -20,198 |
| Aircraft, Damage & Liability | 0 | 0 | 19 | 0 | 0 | 35 | 33 | 24 | 0 | -5 |
| Ships, Damage & Liability | 53,175 | 45,862 | 38,484 | 10,855 | 9,434 | 29,067 | 16,969 | 30,567 | 5,892 | -7,409 |
| Goods in Transit | 59,521 | 48,557 | 42,049 | 13,952 | 10,993 | 30,076 | 23,044 | 19,548 | 6,268 | 5,240 |
| Property Damage | 389,566 | 231,970 | 255,889 | 112,513 | 77,563 | 202,265 | 124,237 | 89,295 | 33,827 | 55,204 |
| General Liability | 150,424 | 131,741 | 113,550 | 23,098 | 18,772 | 98,383 | 94,280 | 107,604 | 21,890 | -34,716 |
| Pecuniary Loss | 53,502 | 36,871 | 27,498 | 6,745 | 3,043 | 20,248 | 13,977 | 3,508 | 5,001 | 15,946 |
| Non - Proportional Treaty Reinsurance | 43,587 | 39,361 | 42,683 | 2,197 | 2,429 | 43,351 | 42,564 | 34,137 | 1,087 | 5,030 |
| Proportional Treaty Reinsurance | 96,184 | 66,257 | 59,445 | 38,870 | 28,451 | 60,799 | 50,985 | 53,042 | 8,808 | -30,856 |
| Total | 1,065,642 | 798,726 | 760,614 | 258,821 | 196,066 | 614,202 | 486,286 | 470,061 | 95,197 | -710 |