

**Provisional Statistics on Hong Kong General Insurance Business**  
**January to September 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	3,313,637	2,634,568	2,429,753	529,807	343,164	1,750,293	1,461,437	1,526,377	377,179	183,033
Motor Vehicle, Damage & Liability	2,283,757	1,825,491	1,767,662	591,284	504,786	1,394,071	1,035,395	1,051,064	247,654	(35,842)
Aircraft, Damage & Liability	10,803	1,117	675	408	(85)	(578)	288	(157)	1,073	(156)
Ships, Damage & Liability	480,669	298,170	282,493	68,390	38,611	627,361	411,890	127,081	34,996	81,805
Goods in Transit	743,079	544,496	567,785	155,088	107,418	240,789	158,659	164,508	108,801	187,058
Property Damage	3,667,076	1,852,913	1,813,327	1,149,935	573,069	1,215,095	589,625	679,822	404,191	156,245
General Liability	3,328,765	2,385,096	2,177,423	667,034	478,245	2,240,028	1,457,863	1,808,019	344,499	(453,340)
Pecuniary Loss	702,050	290,333	180,736	86,798	6,759	622,527	153,415	142,041	41,905	(9,969)
Non - Proportional Treaty Reinsurance	116,248	110,880	98,325	8,019	6,810	92,597	87,692	76,615	4,954	9,946
Proportional Treaty Reinsurance	380,819	321,189	269,925	145,340	117,561	196,211	165,649	141,732	20,499	(9,867)
<b>Total</b>	<b>15,026,903</b>	<b>10,264,253</b>	<b>9,588,104</b>	<b>3,402,103</b>	<b>2,176,338</b>	<b>8,378,394</b>	<b>5,521,913</b>	<b>5,717,102</b>	<b>1,585,751</b>	<b>108,913</b>

\* 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 September 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	3,086,371	2,442,313	2,248,800	479,121	302,225	1,651,709	1,381,206	1,440,214	364,983	141,378
Motor Vehicle, Damage & Liability	2,093,196	1,662,582	1,613,146	551,012	471,032	1,263,849	924,708	930,039	232,216	(20,141)
Aircraft, Damage & Liability	10,393	857	373	371	(83)	2	(1)	8	870	(422)
Ships, Damage & Liability - Statutory	18,179	10,479	9,316	2,789	1,746	13,626	5,646	2,781	3,927	862
- Others	352,990	196,407	194,088	42,604	18,785	554,040	370,192	60,734	21,965	92,604
Goods in Transit	614,003	447,065	472,129	122,767	83,962	182,079	114,086	118,254	95,723	174,190
Property Damage	2,432,773	1,213,855	1,163,039	844,832	410,129	715,619	231,725	257,700	310,452	184,758
General Liability - Statutory	2,255,272	1,795,703	1,590,359	475,153	405,832	1,801,854	1,213,009	1,384,341	221,672	(421,486)
- Others	773,241	326,150	306,214	140,132	28,497	245,985	73,991	185,246	95,239	(2,768)
Pecuniary Loss	497,326	143,528	102,086	65,138	(2,154)	457,958	33,099	41,494	27,554	35,192
<b>Total</b>	<b>12,133,744</b>	<b>8,238,939</b>	<b>7,699,550</b>	<b>2,723,919</b>	<b>1,719,971</b>	<b>6,886,721</b>	<b>4,347,661</b>	<b>4,420,811</b>	<b>1,374,601</b>	<b>184,167</b>

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

(HK\$'000)

<b>Class of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Net Earned Premiums</b>	<b>Gross Commissions Payable</b>	<b>Net Commissions Payable</b>	<b>Gross Claims Paid</b>	<b>Net Claims Paid</b>	<b>Net Claims Incurred</b>	<b>Management Expenses</b>	<b>Underwriting Profit / (Loss)</b>
<b>Accident &amp; Health</b>	227,266	192,255	180,953	50,686	40,939	98,584	80,231	86,163	12,196	41,655
<b>Motor Vehicle, Damage &amp; Liability</b>	190,561	162,909	154,516	40,272	33,754	130,222	110,687	121,025	15,438	(15,701)
<b>Aircraft, Damage &amp; Liability</b>	410	260	302	37	(2)	(580)	289	(165)	203	266
<b>Ships, Damage &amp; Liability</b>	109,500	91,284	79,089	22,997	18,080	59,695	36,052	63,566	9,104	(11,661)
<b>Goods in Transit</b>	129,076	97,431	95,656	32,321	23,456	58,710	44,573	46,254	13,078	12,868
<b>Property Damage</b>	1,234,303	639,058	650,288	305,103	162,940	499,476	357,900	422,122	93,739	(28,513)
<b>General Liability</b>	300,252	263,243	280,850	51,749	43,916	192,189	170,863	238,432	27,588	(29,086)
<b>Pecuniary Loss</b>	204,724	146,805	78,650	21,660	8,913	164,569	120,316	100,547	14,351	(45,161)
<b>Non - Proportional Treaty Reinsurance</b>	116,248	110,880	98,325	8,019	6,810	92,597	87,692	76,615	4,954	9,946
<b>Proportional Treaty Reinsurance</b>	380,819	321,189	269,925	145,340	117,561	196,211	165,649	141,732	20,499	(9,867)
<b>Total</b>	<b>2,893,159</b>	<b>2,025,314</b>	<b>1,888,554</b>	<b>678,184</b>	<b>456,367</b>	<b>1,491,673</b>	<b>1,174,252</b>	<b>1,296,291</b>	<b>211,150</b>	<b>(75,254)</b>