

## 香港一般保險業務統計數字附註

### Notes to Hong Kong General Insurance Business Statistics

1. Slight discrepancies may be found in figures in different tables due to the effect of rounding off.
2. A total of 141 insurers submitted their Hong Kong General Business Returns for 2002. Of these insurers, 4 insurers had their business partly or wholly accounted for on fund accounting basis, under which “Insurance Funds”, instead of “Unearned Premiums” and “Outstanding Claims Provision” as in the case of annual accounting basis, were reported. In view of the relatively small volume of business accounted for on fund accounting basis, for consolidation of market statistics, the Insurance Funds of these insurers were split into “Unearned Premiums” and “Outstanding Claims Provision”, according to the industry ratio of Unearned Premiums to Net Premiums for business accounted for on annual accounting basis. For Individual Insurers' Statistics, the Insurance Funds of these insurers were shown as such amounts were reported.
3. Unearned Premiums, Unexpired Risks Provision, Outstanding Claims Provisions and Technical Reserve for 2001 shown in tables G11 to G14 may be slightly different from those shown in the statistics released in previous year due to the following reasons:
  - (i) the prior year adjustments made by some insurers; and

1. 由於受刪除尾數的效果影響，不同附表中的數字可能稍有差別。
2. 共141家保險公司呈交其2002年度香港一般保險業務申報表。當中，四家保險公司採用基金會計基準，把部分或全部業務以“保險基金”形式入帳，並非如採用周年會計基準般，以“未滿期保費”及“未決申索準備金”形式入帳。鑒於以基金會計基準形式入帳的業務數量相對較少，為方便合併市場統計數字，這些保險公司的保險基金數額會按業內以周年會計基準入帳的未滿期保費在淨保費中所佔的比率，分拆成“未滿期保費”及“未決申索準備金”。在個別保險公司的統計數字中，這些保險公司的保險基金數額會是如數顯示。
3. 由於下列的原因，在表G11至G14內有關2001年度未滿期保費，未過期風險準備金，未決申索準備金及儲備金的統計數字與去年發表的統計數字可能稍有差別。
  - (i) 保險公司所做的前期調整；

(ii) the unavailability of data relating to some insurers which transferred the management of their business to their offices in other regions prior to the withdrawal of their authorization.

4. The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) which was authorized on 24 March 2003 was not required to submit its Hong Kong General Business Returns for 2002 .

5. The following insurers, whose authorizations were withdrawn during February 2002 to April 2003, submitted their Hong Kong General Business Returns for 2002 :

The Overseas Assurance Corporation, Limited (Overseas Assurance)  
The Sumitomo Property & Casualty Insurance Company (H.K.) Limited  
(Sumitomo P&C (HK))  
United India Insurance Company Limited (United India)

6. For reason that HIH Insurance (Asia) Limited, HIH Casualty and General Insurance (Asia) Limited and FAI First Pacific Insurance Company Limited were in provisional liquidation, and Asian Area Reinsurance Company Limited was in liquidation, the statistics did not cover these insurers.

7. The Hong Kong General Business Returns of Sompo Japan Insurance Inc. covered a period of 10 months only owing to the change of its accounting year end date.

(ii) 由於保險公司在被撤回授權前，將其保險業務的管理轉讓予其他地區的辦事處，以致無法取得有關資料。

4. 在 2003 年 3 月 24 日獲授權的 The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) ，無須呈報其 2002 年度香港一般保險業務申報表。

5. 下列在 2002 年 2 月至 2003 年 4 月期間被撤回授權的保險公司，有呈報其 2002 年度香港一般保險業務申報表：

The Overseas Assurance Corporation, Limited (Overseas Assurance)  
住友海上火災保險(香港)有限公司 (住友海上火災(香港))  
United India Insurance Company Limited (United India)

6. 因澳洲興業保險有限公司、安興保險有限公司及 FAI First Pacific Insurance Company Limited 在臨時清盤中，而安順再保險有限公司在清盤中，統計數字並不包括這些保險公司。

7. 由於更改會計年結日期，Sompo Japan Insurance Inc. 的香港一般保險業務申報只涵蓋 10 個月。