

香港一般保險業務統計數字附註

Notes to Hong Kong General Insurance Business Statistics

1. 由於受刪除尾數的效果影響，不同附表中的同類數字可能稍有差別。
2. 本統計數字涵蓋共135家保險公司所呈交的2003年度香港一般保險業務申報表（見附錄1）。當中，三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分拆成“未滿期保費”及“未決申索準備金”。“未滿期保費”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計算而保險基金中的餘數會列作“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. 由於部份保險公司所做的前期年度的調整，在表G11至G14內有關前期年度的未滿期保費，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2002年相對統計數字稍有差別。

1. Slight discrepancies may be found in the same type of figures in different tables due to the effect of rounding off.
2. A total of 135 insurers submitted their Hong Kong General Business Returns for 2003 which are covered in these statistics (see Appendix 1). Of these insurers, 3 had their business partly or wholly accounted for on fund accounting basis, under which “Insurance Fund” 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”. “Unearned Premiums” are calculated on the basis of the industry ratio of Unearned Premiums to Net Premiums for business accounted for on annual accounting basis while the remaining balance of the Insurance Funds are deemed to be “Outstanding Claims Provision”. For Individual Insurers' Statistics, the Insurance Funds of these insurers were shown as reported in their returns.
3. The prior year figures for “Unearned Premiums”, “Unexpired Risks Provision”, “Outstanding Claims Provision” and “Technical Reserves” shown in tables G11 to G14 are slightly different from those corresponding statistics for 2002 released last year because of the prior year adjustments made by some insurers.