

香港一般保險業務統計數字附註

Notes to Hong Kong General Insurance Business Statistics

- 由於受刪除尾數的效果影響，不同表中的同類數字可能有輕微差別。
 - 本統計數字涵蓋共126家保險公司所呈交的2005年度香港一般保險業務申報表（見附錄1）。當中，勞合社採用基金會計基準，把全部業務以“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，這家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，這家保險公司的保險基金數額會是如數顯示。
 - 在2005年，一家再保險公司把其先前在2003及2004年提交的香港一般保險業務申報表中報告的部份香港業務重新歸類為非香港保險業務。結果，該保險公司在2003年和2004年度所申報的數字，需要大幅調整，其原先包括在上述報表內的大部分保險業務，需要被扣減出來。該兩年度之市場統計數字，亦須作出相應調整，以反映該扣減後之實況。所有在G1表至G17表內有關2003年和2004年的比較數字，亦相應地重列。
 - G18表包含自1994年起共12個發展年度的申索統計數字。為使G18表能夠更有效地表達有關統計數字的內在訊息，有關統計數字已在本年度重新編排，並透過較理性化的分類重組，使該等數字更能配合及凸顯相關風險的特質及期間的變異。自2005年開始，個別保險業務的申索數字，分別組合為i)直接業務，ii)臨時業務（意外年度）及iii)臨時及協約業務（承保年度），旨在為保險業實際面臨的風險提供更全面及具分析性的描繪。相比前數年，申索數字僅提供直接業務與分入再保險業務的結合數字。此外，由2005年開始，所有屬於已撤銷授權的保險公司的申索數字已重新加入並保存在申索數字的三角型態推算報表中，為評估整體保險業申索風險的發展提供更好的平台。
- Slight discrepancies may be found in the same type of figures in different tables due to the effects of rounding off.
 - A total of 126 insurers submitted their Hong Kong General Business Returns for 2005 which are covered in these statistics (see Appendix 1). Of these insurers, Lloyd's had its business accounted for wholly on fund accounting basis, under which “Insurance Fund” was reported instead of “Unearned Premiums” and “Outstanding Claims Provision”. In light of the relatively small volume of business using fund accounting basis, for consolidation with the market statistics that used annual accounting basis, the Insurance Fund of Lloyd's was split into “Unearned Premiums” and “Outstanding Claims Provision”. “Unearned Premiums” was calculated on the basis of the overall industry ratio of Unearned Premiums to Net Premiums for business accounted for on annual accounting basis while the remaining balance of the Insurance Fund was deemed to be “Outstanding Claims Provision”. For Individual Insurers' Statistics, the Insurance Fund of this insurer was shown as reported in its returns.
 - In 2005, a reinsurer reclassified certain Hong Kong insurance business previously reported in its Hong Kong General Business Returns to non-Hong Kong insurance business. As a result, there was a major adjustment to the figures reported in its 2003 and 2004 Returns, in that a substantial portion of the insurance business previously included in the said Returns had to be excluded, and the corresponding figures in the market statistics pertaining to these 2 years were revised to reflect such exclusion. The comparative figures relating to 2003 and 2004 shown in Tables G1 to G17 were also restated accordingly.
 - Table G18, comprising claims development statistics over a 12-year period from 1994, has been reorganized in order to enhance the presentation of the underlying data and rationalize their classification in better alignment with the nature and term of the risks the data represent. Starting from 2005, the claims statistics are grouped, for each class of business, under (i) Direct business, (ii) Facultative business (accident year basis) and (iii) Facultative business and treaty business (underwriting year basis), to provide a more comprehensive and analytic profile of the industry's claims exposures (c.f. in previous years, the data reported total of direct business and reinsurance inward business only). Also from 2005 onwards, all claims data pertaining to de-authorized insurers have been added back to and retained in the claims triangulation tables so as to provide a better platform for evaluation of the developments of the industry's claims exposures as a whole.