

## 2006年香港一般保險業務統計數字附註

### Notes to Hong Kong General Insurance Business Statistics 2006

- 由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。
- 本統計數字涵蓋共129家保險公司所呈交的2006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相對較少，為方便編纂市場統計數字，該保險人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，該保險人的保險基金數額會如數顯示。
- 在2006年，由於一家專業再保險公司就意外及健康業務和汽車業務有關過往承保年度的未決申索準備金作出重大的回撥，以致該兩類業務的分入再保險業務的已承付申索淨額比率(即已承付申索淨額在滿期保費中所佔百分率)顯著降低。為說明對分入再保險業務統計數字的影響，在扣除該再保險公司的數字後所計算得的已承付申索淨額比率列載如下，以供參考。

| 意外及健康業務            | 分入再保險業務 |       | 專業再保險公司業務 |       |
|--------------------|---------|-------|-----------|-------|
|                    | 市場整體    | 經扣除後  | 市場整體      | 經扣除後  |
| 滿期保費 (百萬元)         | 138.5   | 122.6 | 65.1      | 49.2  |
| 已承付申索淨額 (百萬元)      | (20.3)  | 39.9  | (36.0)    | 24.2  |
| 已承付申索淨額在滿期保費中所佔百分率 | (14.7)  | 32.5  | (55.3)    | 49.2  |
| 汽車業務               | 分入再保險業務 |       | 專業再保險公司業務 |       |
|                    | 市場整體    | 經扣除後  | 市場整體      | 經扣除後  |
| 滿期保費 (百萬元)         | 239.6   | 221.1 | 184.5     | 166.0 |
| 已承付申索淨額 (百萬元)      | 44.1    | 67.2  | 32.8      | 55.9  |
| 已承付申索淨額在滿期保費中所佔百分率 | 18.4    | 30.4  | 17.8      | 33.7  |

- Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- A total of 129 insurers submitted their Hong Kong General Business Returns for 2006 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 compilation of market statistics, the Insurance Fund of that insurer 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 using 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 that insurer was shown as reported in its returns.
- The Net Claims Incurred Ratio ("NCIR") (i.e. Net Claims Incurred as a percentage of Earned Premiums) for reinsurance inward business of Accident & Health Business and Motor Vehicle Business for 2006 were exceptionally low due to the significant release of outstanding claims provision relating to prior underwriting years of such businesses by a pure reinsurer in the year. To illustrate the effect on reinsurance inward business statistics, the ratios for these two classes of business after exclusion of that reinsurer's figures are shown below for reference.

| Accident & Health Business      | Reinsurance Inward Business |                | Pure Reinsurers' Business |                |
|---------------------------------|-----------------------------|----------------|---------------------------|----------------|
|                                 | Market Overall              | With Exclusion | Market Overall            | With Exclusion |
| Earned Premiums (EP) (\$m)      | 138.5                       | 122.6          | 65.1                      | 49.2           |
| Net Claims Incurred (NCI) (\$m) | (20.3)                      | 39.9           | (36.0)                    | 24.2           |
| NCI as % of EP                  | (14.7)                      | 32.5           | (55.3)                    | 49.2           |
| Motor Vehicle Business          | Reinsurance Inward Business |                | Pure Reinsurers' Business |                |
|                                 | Market Overall              | With Exclusion | Market Overall            | With Exclusion |
| Earned Premiums (EP) (\$m)      | 239.6                       | 221.1          | 184.5                     | 166.0          |
| Net Claims Incurred (NCI) (\$m) | 44.1                        | 67.2           | 32.8                      | 55.9           |
| NCI as % of EP                  | 18.4                        | 30.4           | 17.8                      | 33.7           |