

## 2010年香港一般保險業務統計數字附註

### Notes to Hong Kong General Insurance Business Statistics 2010

- 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118家保險公司所呈交的2010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，該保險人按業務類別呈報的保險基金數額會被分拆成「未滿期保費」及「未決申索準備金」。除金錢損失業務會先扣除採用特殊撥備慣例的按揭擔保業務外，「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2010年，由於若干專業再保險公司就汽車業務及/或一般法律責任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，在扣除有關再保險公司的數字後所得的已承付申索淨額比率列載如下，以供參考。

汽車業務	分入再保險業務		專業再保險公司業務	
	扣除前	扣除後	扣除前	扣除後
滿期保費(百萬元)	227.8	188.3	88.9	49.4
已承付申索淨額(百萬元)	53.9	100.5	(42.2)	4.4
已承付申索淨額在滿期保費中所佔百分率	23.7	53.4	(47.5)	8.9
一般法律責任業務	分入再保險業務		專業再保險公司業務	
	扣除前	扣除後	扣除前	扣除後
滿期保費(百萬元)	625.0	440.5	288.2	103.7
已承付申索淨額(百萬元)	69.4	174.8	(100.2)	4.2
已承付申索淨額在滿期保費中所佔百分率	11.1	39.7	(34.8)	5.0

- Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- A total of 118 insurers submitted their Hong Kong General Business Returns for 2010 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 for each class of business reported by 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 except for the exclusion of mortgage guarantee business, which adopted special reserving practice, from Pecuniary Loss business. 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 Ratios (i.e. Net Claims Incurred as a percentage of Earned Premiums) for reinsurance inward business of Motor Vehicle Business and General Liability Business for 2010 were exceptionally low due to the significant release of outstanding claims provision relating to prior underwriting years of such businesses by several pure reinsurers in the year. To illustrate the effect on reinsurance inward business statistics, the ratios for these two classes of business after exclusion of the relevant reinsurers' figures are shown below for reference.

Motor Vehicle Business	Reinsurance Inward Business		Pure Reinsurers' Business	
	Before Exclusion	After Exclusion	Before Exclusion	After Exclusion
Earned Premiums (EP) (\$m)	227.8	188.3	88.9	49.4
Net Claims Incurred (NCI) (\$m)	53.9	100.5	(42.2)	4.4
NCI as % of EP	23.7	53.4	(47.5)	8.9
General Liability Business	Reinsurance Inward Business		Pure Reinsurers' Business	
	Before Exclusion	After Exclusion	Before Exclusion	After Exclusion
Earned Premiums (EP) (\$m)	625.0	440.5	288.2	103.7
Net Claims Incurred (NCI) (\$m)	69.4	174.8	(100.2)	4.2
NCI as % of EP	11.1	39.7	(34.8)	5.0

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4. 根據《保險公司條例》第25D條獲批的一般業務轉讓，其生效日期於2010年內的共有四宗。

批准日期	業務轉讓生效日期	出讓人	受讓人
30.12.2010	31.12.2010	永亨蘇黎世保險有限公司	Zürich Versicherungs-Gesellschaft AG (Zurich Insurance Company Ltd)
17.2.2011	1.12.2010	美安保險公司	美亞保險香港有限公司
17.2.2011	1.12.2010	美亞保險公司	美亞保險香港有限公司
17.2.2011	1.12.2010	國聯保險公司	美亞保險香港有限公司

4. There were 4 cases of transfer of general business approved pursuant to section 25D of the Insurance Companies Ordinance with the effective date of the transfer falling within the year 2010.

Date of Approval	Effective Date of Transfer	Transferor	Transferee
30.12.2010	31.12.2010	Wing Hang Zurich Insurance Company Limited	Zürich Versicherungs-Gesellschaft AG (Zurich Insurance Company Ltd)
17.2.2011	1.12.2010	American Home Assurance Company	Chartis Insurance Hong Kong Limited
17.2.2011	1.12.2010	New Hampshire Insurance Company	Chartis Insurance Hong Kong Limited
17.2.2011	1.12.2010	National Union Fire Insurance Company of Pittsburgh, Pa.	Chartis Insurance Hong Kong Limited