

2015年香港一般保險業務統計數字附註

Notes to Hong Kong General Insurance Business Statistics 2015

- 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109家保險公司所呈交的2015年度香港一般保險業務申報表(見附錄1)。當中，勞合社由2012年度開始，其香港一般保險業務申報表內業務的入帳形式，由基金會計基準轉為周年會計基準。此入帳形式與其他保險公司一致。
- 在2012年，由於一家保險公司為其保費回贈住院保險產品的會計政策作出改變，以致意外及健康直接業務統計數字之未決申索準備金毛額和未決申索準備金淨額在2015年顯著增加。為說明該保險公司會計政策改變對整體統計數字的影響，新和舊會計政策下之未決申索準備金毛額和淨額均列載如下，以供參考。

意外及健康業務	直接業務 (總額)		直接業務 (2015 意外年度)	
	新會計政策	舊會計政策	新會計政策	舊會計政策
未決申索準備金毛額(百萬元)	4,241.1	2,589.4	2,673.6	2,229.8
未決申索準備金淨額(百萬元)	2,363.0	2,124.1	2,008.2	1,837.7

- 在呈交2015年度香港一般保險業務申報表的109家保險公司當中，有一家保險公司在獲得保險業監督根據《保險公司條例》第25D條的批准，將其一般業務轉讓予另一家保險公司後，其在香港經營保險業務的授權已被撤回。

批准日期	業務轉讓 生效日期	出讓人	受讓人
20.3.2015	1.4.2015	Royal & Sun Alliance Insurance plc	Allied World Assurance Company, Ltd

- Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- A total of 109 insurers submitted their Hong Kong General Business Returns for 2015 which are covered in these statistics (see Appendix 1). Of these insurers, Lloyd's changed its reporting basis for the Hong Kong General Business Returns from fund accounting basis to annual accounting basis with effect from 2012. This reporting basis is in line with other insurers.
- The Gross Outstanding Claims Provision and Net Outstanding Claims Provision for Accident & Health Direct Business were exceptionally high in 2015 due to an insurer's change of accounting policy for its refundable hospital insurance products in 2012. To illustrate the effect of such accounting policy change on aggregate statistics, Gross and Net Outstanding Claims Provisions under the new and old accounting policy are shown below for reference.

Accident & Health Business	Direct Business (Total)		Direct Business (Accident Year 2015)	
	New Accounting Policy	Old Accounting Policy	New Accounting Policy	Old Accounting Policy
Gross Outstanding Claims Provision (\$m)	4,241.1	2,589.4	2,673.6	2,229.8
Net Outstanding Claims Provision (\$m)	2,363.0	2,124.1	2,008.2	1,837.7

- Of the 109 insurers which had submitted their Hong Kong General Business Returns for 2015, the authorization of one insurer had been withdrawn subsequent to the Insurance Authority's approval to its transfer of general business to another insurer pursuant to section 25D of the Insurance Companies Ordinance.

Date of Approval	Effective Date of Transfer	Transferor	Transferee
20.3.2015	1.4.2015	Royal & Sun Alliance Insurance plc	Allied World Assurance Company, Ltd